

**RESEARCH REPORT ON**

**Prospects and Challenges of Youth Entrepreneurs:  
A Study of Slum Women Entrepreneurs of Dhaka City**

**Submitted by  
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Registration No: 183/2020-2021  
Session: 2020-2021  
Institute of Social Welfare and Research  
University of Dhaka**

**(The thesis submitted for the partial fulfillment of the requirements  
for the degree of Master of Philosophy in Social Welfare at the  
University of Dhaka.)**



**Institute of Social Welfare and Research  
University of Dhaka, Dhaka-1205, Bangladesh  
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**September 2025**

## **DECLARATION**

I hereby solemnly declare that the present thesis is the result of my own independent research work based on original field-based data. All sources of information used in the study have been duly acknowledged wherever necessary. I further declare that this thesis has not been submitted, either in whole or in part, to any other university or institution for the award of any degree, diploma, or other academic qualification.

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**Prospects and Challenges of Youth Entrepreneurs:  
A Study of Slum Women Entrepreneurs of Dhaka City**

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**CERTIFICATE**

It is my pleasure to certify that **Jannatul Afroz** is bearing **Reg. No/Session. 183/2020-2021** has prepared the M. Phil, dissertation entitled **Prospects and Challenges of Youth Entrepreneurs: A Study of Slum Women Entrepreneurs of Dhaka City** under my guidance and supervision. Her M. Phil, dissertation is an original work. This dissertation or any part has not been submitted to any academic institution or organization for any degree or publication.

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## ABSTRACT

This study explores the prospects and challenges faced by slum-dwelling youth women entrepreneurs in Dhaka City, Bangladesh. Conducted in selected slum areas, the research employed a qualitative approach using case studies as the primary research strategy. The participants comprised 28 youth women entrepreneurs aged between 18 and 35 years, selected through purposive sampling. Data were collected predominantly through face to face in-depth interview with semi-structured interview schedule where open-ended questions were included. Data were also collected through case studies and non-participants observation. Data were analyzed using narrative analysis supported by verbatim quotations to gain an in-depth understanding.

Findings reveal that most respondents have limited educational attainment, typically ranging from class one to class five. Socio-economically, the majority live in rented accommodations under poor conditions, lacking access to clean water, adequate sanitation, and reliable utilities such as gas and electricity. Their basic needs are only partially met.

The study further uncovered that these women generally lack formal business plans, awareness of trade licenses, and knowledge about government credit schemes or entrepreneurial training programs. As a result, they are unaware of existing opportunities for women entrepreneurs in Bangladesh. Moreover, they encounter multifaceted barriers—social, economic, political, and psychological—that significantly hinder their entrepreneurial development. Among the key social challenges identified are unemployment, gender inequality, and poverty.

An investigation into available welfare programs revealed widespread dissatisfaction. Most respondents had received little or no support from governmental or non-governmental organizations, with only a few reporting limited and unsatisfactory assistance. Participants emphasized the need for proactive initiatives from families, NGOs, and the government to mitigate the challenges they face and enhance their wellbeing.

The study concludes with practical recommendations aimed at addressing these issues and fostering the development of youth women entrepreneurs in the slum areas of Dhaka.

## **LIST OF ACRONYMS**

BBS-Bangladesh Bureau of Statistics

BIDS-Bangladesh Institute of Development Studies

BSCIC-Bangladesh Small and Cottage Industries Corporation

BWCCI-Bangladesh Women Chamber of Commerce and Industry

BYEAH-Bangladesh Youth Enterprise Advice & Help Centre.

DYD-Department of Youth Development

DYDW-Diploma in Youth Development Work

FGD-Focus Group Discussion

HSC-Higher Secondary School Certificate

ILO-International Labour Organization

LDC's - Least Developed Countries

MA-Master of Arts

MIDAS-Micro Industries Development Assistance and Services

NBR-The National Board of Revenue

NGO-Non-Government Organization

SDGs-Sustainable Development Goals

SME-Small and Medium Enterprise.

SMEF-Small and Medium Enterprise Foundation

SSC-Secondary School Certificate

UN-United Nations

US-United States

YBI-Youth Business International



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# **CHAPTER ONE**

## **INTRODUCTION**

**1.1 Background Of The Study**

**1.2 Rationale of the study**

**1.3 Objective of the study**

**1.4 Definition of concepts**

**1.5 Dhaka city**

**1.6 Outline of the thesis**

# CHAPTER 01

## INTRODUCTION

### 1.1 Background of The Study:

Youth is the working force of a nation. But because of the financial crisis they could not flourish as they expect. Helms (2006) claims that worldwide, 3 billion poor, lack access to loans and financial services. This presents a problem for promoting enterprise which is generally agreed to be a good mechanism for reducing poverty (Agyapong, 2010) and socio-economic development (Maas and Herrington, 2011). Thus, prospects and challenges of Women entrepreneurs: A study of slum women entrepreneurs Of Dhaka city is very important issue in our country.

The reasons for the interest varies according to the different classes of society, where women of the poorer sections of the society, especially of the slum areas, due to poverty, have been forced into off-house income through entrepreneurship for economic solvency. The women of the lower-class families, who have always lived restricted lives, have today, ventured into this profession as a challenge and an adventure into a new world of economic activity. On the other hand, many women have taken initiative to build enterprise up entrepreneurship and become businessperson not necessarily to earn and survive and raise the living standards, but to form their careers and become professionals in order to establish their rights through the development of a sector and thereby contribute towards the progress of the society and the nation.

Bangladesh is an overpopulated and poverty-stricken country. Half of the population consists of women, and youth make up about one-third of the total (World Bank, 1998; GOB, 2002). In recent years, developing countries, including Bangladesh, have increasingly focused attention on one of the most disadvantaged groups in society—women (Huq & Moyeen, 2001; Ahmed & Moudud-Ul-Huq, 2013). A growing realization has emerged that no society can afford to waste half of its human resources by allowing gender-based discrimination to persist (Yunus, 1987). This awareness has led to the adoption of national policies to promote

inclusive development by engaging women, particularly in economic activities and entrepreneurship (GOB, 2002).

The overwhelming majority of Bangladeshi women are not only poor but also caught between two contrasting realities—one dictated by cultural norms that restrict them to domestic roles, and the other shaped by poverty and landlessness, which forces them into income-generating activities for survival (Khaleida & Ishrat, 1996; Helal, 2012). Consequently, women, who constitute half of the country's population, continue to lag behind their male counterparts in all areas of life. Entrepreneurship has now emerged as a significant profession for women across various socioeconomic levels, including those living in urban slums. Many impoverished families migrate to urban areas for better livelihoods, often settling in slums, where both men and women—especially youth women—seek income-generating opportunities. However, slum youth women entrepreneurs face compounded discrimination in Bangladesh's traditional sociocultural environment (Ahmed & Moudud-UI-Huq, 2013; Helal, 2012).

As per the National Youth Policy of Bangladesh, those in the age group of 18-35 years are considered to be youth. According to the population Census and Households survey 2022, the total youth population in Bangladesh is 55,002,872. It is indeed mentionable that transforming Bangladesh into a digitalized country, achieving SDGs set by the UN and even transforming Bangladesh into a developed prosperous country by 2041, we have no option but to utilize the bulging youth population of the country as the main workforce.

Bangladesh is graduating from LDC is now a growing country. Youth are another key driving force in the development process. Their contribution, therefore, is tremendously wished in the journey of development. The talents, creativity, merits and initiatives of youth are making crucial contributions to building prosperous Bangladesh. The motivation, determination and high power of the adolescence can make all the difference in constructing a nation. Proper coaching and path can deliver the early life in the forefront of national development. The youths have passions, dreams and hopes. They have effervescent enthusiasm which has to be regulated and utilized in the right way. According to *Human development report: Youth as a*



*driver of sustainable development in Bangladesh*, (United Nations Development Programme 2021). This can sincerely make certain fast development of the nation.

To make youths responsible, self-confident, self-reliant and to seriously change them into disciplined productive personnel the Government of Bangladesh created the Ministry of youth Development in 1978 which was subsequently renamed as the Ministry of Youth and Sports. The Department of Youth Development (DYD) was created in 1978 to function discipline level childhood activities.

We believe that if appropriate steps are taken for them, both public and private, and the obstacles to their entrepreneurship are identified and removed, we can achieve our goal long before the 2041 goal. In this study concentrate on the prospect and challenges faced by slum youth women entrepreneurs in Dhaka city and discusses some suggestions to overcome obstacles they encounter.

## **1.2 Rationale Of The Study**

Hardcore poverty is one of the social problems slum dwellers in Bangladesh. Development of slum women entrepreneurs is an important issue to solve the slum problem. Bangladesh faces massive poverty and unemployment. These problems are particularly acute for women living in slum areas. Disadvantaged people are easily trapped in a cycle of poverty. Those without land and little or no education and income face tougher obstacles to find adequate employment, bringing up healthy families, and weathering economic downturns. Women, lacking in social position and legal rights and traditionally earning less than half the wage rate of men, are particularly vulnerable. On the other hand, youth are the most practicable segment of the populace of every country. Development of a country broadly speaking relies upon desirable utilization of formative youth force and their lively participation in development process (Rahman, M. 2010).

A society cannot make progress by neglecting or discriminating against this important population on the gender ground. The economy, development and democracy of a country depend on the participation of both sexes. It is encouraging to note that now there is a growing awareness on the part of the government and others of this important fact. There is also a consensus that the best way to achieve youth and women's liberation is through economic independence, which can be achieved by increased participation of youth women in economic activity and entrepreneurship.

Youth women in slums often turn to small-scale entrepreneurial activities out of necessity rather than choice. Their businesses are usually informal, unregistered, and highly unstable. They lack access to formal financial institutions, training, and business networks. Women in slum areas often start income-generating activities out of economic desperation, but face institutional exclusion, credit inaccessibility, and market limitations. (Helal, 2012)

These women face double discrimination-as women and as slum dwellers. Social norms discourage women from working outside, and slum women often have limited mobility and decision-making power. Slum youth women entrepreneurs are discriminated against in Bangladesh's traditional sociocultural setting (Ahmed & Moudud-Ul-Huq, 2013).

Many slum youth women entrepreneurs have low levels of education and little to no vocational or business training, limiting their ability to scale up their activities. Most women in urban slums lack basic education and entrepreneurial skills, which hampers their ability to run sustainable businesses (Rahman, 2010).

Poor infrastructure, lack of electricity, water, and sanitation in slums severely affect their working conditions and health, further impeding business growth.

Despite the challenges, youth women in slums demonstrate significant **resilience**, often contributing substantially to household income and showing potential for economic

empowerment if given the right support. With proper training, credit support and market access, slum women entrepreneurs could play a key role in poverty reduction and urban economic development (UNDP, 2021).

There have been many studies investigated the condition of women entrepreneurs, but the studies focus on youth women entrepreneurs are a few. That is why the present study has been carried out to fill this gap. The main goal of this research is to identify the obstacles in the development of young women entrepreneurs living slum in Dhaka city, as well as to clarify the possibilities that exist among them and highlight their views on its implementation.

Furthermore, the findings of the study will be helpful to formulate and implement proper plans for the development of young women entrepreneurs. Thought these initiatives the slum-dwelling young women entrepreneurs can get rid of various problems including unemployment, poverty, gender discrimination and contribute to the development of the country. Hope this research will play a major role in the modification of the National Youth Development Policy, Women Development Policy and economic development of our country.

### **1.3. Objective of the Study**

The general objective of this study is to explore the prospects and challenges of slum women entrepreneurs of Dhaka City. To attain the general objective the study set the special objective mentioned below:

- i.** To know the socio-economic and demographic condition of slum women entrepreneurs.
- ii.** To explore the nature of entrepreneurship they run;
- iii.** To investigate the impact of entrepreneurship in their daily lives;
- iv.** To identify the challenge faced by the slum women entrepreneur; and
- v.** To seek their opinion on their development and overcome the challenges they face.

## 1.4 Definition of the Concepts

### 1.4.1. Youth:

The definition of *youth* varies across international, regional, and national contexts, depending on demographic, social, and policy frameworks. In Bangladesh, youth is officially defined as individuals aged 18 to 35 years, according to the National Youth Policy (Ministry of Youth and Sports, 2017). This definition is widely accepted and applied in national development initiatives.

The United Nations defines youth, for statistical purposes, as persons aged 15 to 24 years, though it acknowledges that different Member States may apply their own criteria (United Nations, 2023).

According to Wikipedia (n.d.), youth is a stage of life between childhood and adulthood (maturity). It can also refer to an individual's peak period in terms of health, energy, and development. Globally, youth age ranges differ:

- India's National Youth Policy 2014 categorizes youth as aged 15 to 29 years (Ministry of Youth Affairs and Sports, Government of India, 2014).
- Singapore defines youth as individuals aged 15 to 35 (National Youth Council Singapore, 2020).
- Malaysia's National Youth Development Policy considers youth to be those aged 15 to 40 (Ministry of Youth and Sports Malaysia, 2015).
- South Africa's National Youth Policy includes individuals aged 14 to 35 (Republic of South Africa, 2015).
- The Commonwealth Youth Programme defines youth as people aged 15 to 29 (Commonwealth Secretariat, 2021).
- Zambia defines youth as aged 15 to 35 (Ministry of Youth, Sport and Child Development, Zambia, 2015).
- Nepal considers individuals aged 16 to 40 as youth (Government of Nepal, 2015).

These diverse age ranges highlight that the concept of youth is flexible and context sensitive. To this study focused on Dhaka, Bangladesh—youth is defined as individuals between 18 and 35 years, consistent with the definition upheld in The Bangladesh National Youth Policy was

officially approved by the Cabinet on February 27, 2017. which applies equally to males and females.

#### **1.4.2. Women Entrepreneur**

A women entrepreneur is defined as a woman or a group of women who initiate, manage, and operate a business or enterprise. They are typically described as confident, innovative, and resourceful individuals who seek economic independence and simultaneously create employment opportunities for others (Jalbert, 2000). Women entrepreneurship represents not just income generation but also empowerment, self-reliance, and contribution to national development.

According to the Government of India (2006), a women entrepreneur is “an enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise to women.” This definition highlights ownership, control, and employment creation as key indicators of women-led businesses.

In the context of this research, young women entrepreneurs are defined as women aged 18 to 35, residing in the slums of Dhaka city, who demonstrate initiative, hard work, and risk-taking behavior to establish small-scale businesses. These women often aim to escape poverty and unemployment by creating income-generating opportunities not only for themselves but also for others, usually with very limited resources and institutional support. Their activities mostly fall under informal sector enterprises, often driven by necessity-based entrepreneurship (Minniti & Naudé, 2010).

Despite social, financial, and structural challenges, these women play a crucial role in improving household income and achieving grassroots economic resilience in marginalized urban communities.

#### **1.4.3. Slum:**

A slum is typically defined as a densely populated urban area characterized by substandard housing, inadequate access to safe water and sanitation, poor infrastructure, overcrowding,

and insecure residential status, which collectively result in unhealthy and unsafe living conditions (UN-Habitat, 2003).

The United Nations Human Settlements Programme (UN-Habitat) defines a slum household as a group of individuals living under the same roof in an urban area lacking one or more of the following conditions:

- Durable housing of a permanent nature,
- Sufficient living space (not more than three people sharing a room),
- Easy access to safe water,
- Access to adequate sanitation,
- Security of tenure (UN-Habitat, 2003).

In Bangladesh, slums (commonly known as “bastis”) are informal settlements usually located on public or private land, often without legal claim. They are characterized by high population density, poverty, informal employment, and lack of basic services such as clean water, drainage, and electricity (CUS et al., 2006).

To this study, the term “slum” refers specifically to informal settlements within Dhaka city, where marginalized populations—particularly young women—struggle with poverty, unemployment, and limited access to education, health, and entrepreneurship resources.

## **1.5. Dhaka City**

Dhaka, the capital and largest city of Bangladesh, is in Southern Asia, beside the Buriganga River. It is historically recognized for its rich cultural heritage, often referred to as the “City of Mosques and Muslin” due to its Islamic architecture and traditional textile production (Banglapedia, 2023). Over centuries, its cultural and economic significance has drawn travelers and merchants from various regions.

This study focuses on four selected slum areas within Dhaka city, chosen to represent the living and entrepreneurial conditions of marginalized communities. These include:

- Kochukhet Slum in Pallabi, Mirpur
- Dakhingaon Slum in Kadamtala
- Maniknagar Slum in Maniknagar
- Owhab Colony Slum in Basabo

These slums are characterized by poverty, overcrowding, and limited infrastructure, making them significant sites for studying the challenges faced by young women entrepreneurs.



## **1.6: Outline of the Thesis**

### **Chapter One: Introduction**

This chapter provides an overview of the study, including its background and context. It outlines the rationale behind selecting the topic, the purpose and objectives of the research, the significance of the study, and the definitions of key concepts relevant to the investigation.

### **Chapter Two: Literature Review**

This chapter presents a review of existing literature related to the research topic. It includes previous studies and theoretical frameworks on youth, women entrepreneurship, urban slum

conditions, and socio-economic development. The review helps identify research gaps and provides context for the current study.

### **Chapter Three: Research Methodology**

This chapter discusses the methodology used in the study. It explains the sampling methods, the rationale for choosing qualitative research, and the data collection techniques, including face-to-face interviews and case studies. The chapter also describes the data presentation and analysis process, along with ethical considerations, reliability, validity limitations of the study.

### **Chapter Four: Case Studies**

This chapter presents and discusses ten case studies of young women entrepreneurs residing in slum areas of Dhaka city. Each case provides insight into the respondents' personal journeys, motivations, entrepreneurial challenges, and strategies for overcoming socio-economic barriers.

### **Chapter Five: Findings and Discussion**

This chapter analyzes the main findings of the study. It includes the socio-demographic profiles of the respondents, the problems faced by young women entrepreneurs, available prospects and recommendations for future policy adoption.

### **Chapter Six: Conclusion and Policy Context**

The final chapter summarizes discusses the research findings in the light of relevant national policies. It specifically addresses the National Youth Policy and the National Women Development Policy of Bangladesh. The chapter highlights the prospects and challenges of young women entrepreneurs in Dhaka's slums and offers policy-relevant conclusions based on the research outcomes.



# **CHAPTER TWO**

## **LITERATURE REVIEW**

2.1 Introduction

2.2 Literature Review

2.3 Research Gap

2.4 Conclusion

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents an in-depth literature review on the prospects and challenges of youth women entrepreneurs, with particular emphasis on those living in the slum areas of Dhaka city. As defined by the American Nurses Association, “a literature review is a body of text that aims to review the critical points of knowledge on a particular topic of research” (American Nurses Association [ANA], 2000).

A literature review is an overview of previously published work on a specific topic. It may be a standalone scholarly document or part of broader academic work such as a thesis, dissertation, book, or journal article (Boote & Beile, 2005). In either case, the literature review provides researchers and readers with a comprehensive picture of the current state of knowledge on the topic. A well-structured review helps to ensure that the research question is appropriately framed and that a suitable theoretical framework and methodology are selected (Hart, 1998; Machi & McEvoy, 2016).

More specifically, a literature review serves to position the present study within the existing body of academic research and offers important context for readers. Typically, the review precedes the methodology and findings sections of a research paper. Conducting a literature review involves systematically researching, reading, analyzing, evaluating, and synthesizing scholarly sources—such as journal articles, books, and research reports—relevant to the chosen topic (Randolph, 2009).

Accordingly, this chapter reviews a range of scholarly materials—including peer-reviewed articles, books based on empirical data, book chapters, and unpublished studies—with the aim of:

- Tracing the development of prior research;
- Identifying gaps in existing knowledge; and
- Exploring new directions for intervention, policy, or future study (Huq & Moyeen, 2001; Afrose, 2020; World Bank, 2018).

## 2.2 Literature Review

Literature review is a critical component of academic research, particularly within the social sciences. It highlights the extent of scholarly attention devoted to a particular research area and enables researchers to identify existing studies, recognize recurring themes, and build upon previous findings. According to the University of Toronto (2000), “a literature review is an account of what has been already established or published on a particular research topic by accredited scholars and researchers.”

A literature review not only provides theoretical and empirical context but also aids in developing strategies for content selection, hypothesis formulation, research design, and analysis. It helps to consolidate existing knowledge, identify methodological strengths and limitations, and suggest directions for future inquiry (Boote & Beile, 2005). The primary aim of a literature review is to achieve a comprehensive understanding of current research and debates related to a specific topic and to present this knowledge in a structured and analytical format.

When included as a section within a larger research paper or thesis, the literature review connects previous studies to the current research objectives. When presented as a stand-alone paper, it often takes the form of a meta-analysis or a critical synthesis of past research. This study has reviewed a range of relevant literature to establish a strong foundation for understanding the prospects and challenges of youth women entrepreneurs, particularly those living in slum areas of Dhaka.

Numerous researchers have explored various dimensions and contexts of youth and women entrepreneurship, contributing valuable insights into the barriers, motivations, and enabling factors. This chapter critically evaluates existing literature concerning youth women entrepreneurs and slum-based women entrepreneurs to identify research gaps and formulate questions that align with the overall research objectives.

Gouranga Devnath, Sunjida Khan, Shanjida Chowdhury, and Tamanna Farah Dina (2019) conducted a study titled *"Role of Women Entrepreneurship on Achieving Sustainable Development Goals (SDGs) in Bangladesh."* This paper discusses the current status of women

entrepreneurs and emphasizes their critical role in achieving the Sustainable Development Goals (SDGs). Since women constitute half of the population, their participation and knowledge are essential for national economic progress. The emergence of new women entrepreneurs is seen as a positive indicator for the country's development. The study aimed to identify the motivating factors behind women's decision to start businesses and to analyze their contribution to economic growth and the SDGs. It also highlighted the need for women's empowerment and identified major challenges faced by women in Bangladesh. The study involved 203 women entrepreneurs from different districts using convenience sampling and applied factor analysis to determine key motivators and obstacles. This research provides valuable insights into the vital role women entrepreneurs play in achieving the SDGs. However, it focused on general women entrepreneurs across districts rather than young women in slums. The present study differs by examining the specific challenges and opportunities of young women entrepreneurs in Dhaka's slum areas, a more marginalized group.

Hossain (2019) carried out a study titled *Problems & Prospects of Women Entrepreneurship in Bangladesh*. This research explores both the challenges and opportunities facing women entrepreneurs in Bangladesh. Many women engage in economic activities, particularly in small-scale enterprises, significantly contributing to economic growth. Key barriers include limited knowledge, lack of access to information, and familial constraints. The study also found that institutional support is insufficient to foster the development of women's entrepreneurial capabilities. Legal and institutional reforms are recommended to create new opportunities. The study is based on secondary data from various survey reports. The study recommended legal and institutional reforms. While informative, it lacked primary data and did not target slum contexts. In contrast, the current research is field-based and investigates the lived realities of young women entrepreneurs in Dhaka's slums.

Velmurugan (2015), in his study on *Problems of Women Entrepreneurship*, argues that the social and economic development of women is crucial for national progress. Women entrepreneurs often face initial difficulties, particularly in marketing their products and managing finances. The paper aims to identify and analyze these challenges. The study provided useful insights into general entrepreneurial barriers. However, it did not focus on Bangladesh or on young women

entrepreneurs. The present research fills this gap by situating the analysis within Dhaka slums and focusing on youth.

Gwija, Eresia-Eke, and Iwu (2014) conducted research titled *Challenges and Prospects of Youth Entrepreneurship Development in a Designated Community in the Western Cape, South Africa*. The study used a mixed-methods approach to examine obstacles to youth entrepreneurship and assess its growth potential in Khayelitsha, Western Cape. Data were collected from 132 randomly selected participants via self-administered questionnaires. The results revealed that limited awareness of and access to youth support initiatives hinder entrepreneurship development. Despite these barriers, enthusiasm among youth remains strong. The study offers policy recommendations for fostering youth entrepreneurship and provides meaningful insights into an under-researched urban context. While this study offers valuable comparative insights, it is contextually limited to South Africa. The current study extends this line of inquiry to Bangladesh, with a focus on slum-based young women entrepreneurs.

Helal (2012), in his study on *Survival Challenges and Coping Strategies of Women Living in Slums: Evidence from Dhaka City*, explored the survival mechanisms employed by women in Dhaka's slums. The study surveyed 150 women and highlighted issues such as limited access to utilities, exposure to harassment, and general socio-economic hardship. It noted that many women adopt survival strategies such as improving employment prospects, forming social networks, and participating in community activities. The study also emphasized the need for policies that enhance the well-being of women in slum communities. Although directly related to slum contexts, the study did not specifically focus on entrepreneurship. The present research builds on this by analyzing how young slum women engage in entrepreneurship as a survival and empowerment strategy.

Ahmed, Shams, and Rony (2012) conducted a study titled *The Young Entrepreneurs in Dhaka: Reasons to Be an Entrepreneur & Hurdles to Overcome as an Entrepreneur*. The research analyzed the motivations, profiles, and challenges faced by 50 young entrepreneurs in Dhaka. Findings revealed that factors such as a desire for independence, financial gain, and creativity motivated them. However, obstacles included limited access to credit, lack of trust from

stakeholders, inadequate family support, and insufficient skills. This study is valuable for researchers and policymakers focused on youth entrepreneurship. Although useful for understanding youth entrepreneurship, the study was not gender-specific. The present study emphasizes young women entrepreneurs in slums, addressing both gender and class-based barriers.

Siddique (2008–2012), in his study *Problems of Women Entrepreneurs: A Study of Dhaka City*, examined the challenges and opportunities faced by 84 women entrepreneurs across 15 Thanas in Dhaka. Using a structured questionnaire, the research gathered both qualitative and quantitative data. It concluded that women entrepreneurship in Bangladesh is not only an economic necessity but also a tool for nation-building and poverty reduction. However, it did not specifically target young women or slum areas. By focusing on young women in slums, the present study addresses a narrower but more vulnerable population.

Hossain, Naser, Zaman, and Nuseibeh (2009) in their study *Factors Influencing Women Business Development in Developing Countries: Evidence from Bangladesh*, explored elements affecting women-owned businesses using both qualitative and quantitative methods. Factors examined included age, education, motivation, funding, and decision-making power. The study concluded that financial independence, access to information, and advocacy significantly influence business growth, while religion was not found to be a determinant factor. Though insightful, the study examined women entrepreneurs broadly without considering slum-specific challenges. The present research narrows the scope to young women in urban slums.

Baker (2008), in his study *fostering a Global Spirit of Youth Enterprise*, discussed youth unemployment and proposed youth enterprise as a viable solution. The study also highlighted the role of public-private partnerships in creating meaningful socio-economic transformation. However, the study was conceptual and global in focus, lacking empirical evidence from Bangladesh. The current study provides context-specific findings from Dhaka slums.

Taher (2002), in "*The Role of Youth Workers in Implementing Youth Activities to Face the Challenges of the 21st Century*," reported that Bangladeshi youth are industrious but lack adequate job opportunities. He noted that a significant portion of the youth are either unemployed

or underemployed, especially women, most of whom are involved in domestic work. While relevant for youth policy, the study did not focus on entrepreneurship or slum women. The present research addresses this by exploring entrepreneurial opportunities among young women in slums.

Salahuddin and Ishrat (1996), in their book *Women for Women*, discussed the impact of rural poverty on women and the role of NGOs in mitigating it. They emphasized that economic empowerment is essential for reducing poverty and that ignoring women's potential undermines national development. The book addressed issues such as education, employment, nutrition, and gender inequality. They stressed women's empowerment for development. Though important, the study was rural-focused. The present research instead addresses urban poverty in slum contexts.

Ahmed (1975), in his study *Using Youth Power in Nation as Development and Government Policy*, argued that youth and women's active participation in productive sectors can significantly reduce poverty. While theoretically significant, the study lacked empirical evidence and was not entrepreneurship-focused. The current study contributes by providing updated, empirical insights into young women entrepreneurs in Dhaka's slums.

Annapurna (2002) pointed out in her study that entrepreneurship challenges arise due to lack of activity, poor support systems, and inefficient credit assessment processes in financial institutions. Her study was not youth or slum specific but the current study is youth and slum specific.

Chowdhury (2017), in the book *Youth News*, examined the youth development training system in Bangladesh. He highlighted challenges within the current framework and suggested ways to make youth training more effective and impactful, particularly for women. He examined youth training systems in Bangladesh, with emphasis on structural improvements, but not specifically on women in slums.

Aminur (2006), in *Political Economy in Bangladesh*, offered an in-depth analysis of socio-economic issues such as growth, poverty, unemployment, and women's development. Chapters 7 and 9 of this book were especially useful for understanding women's economic roles in

Bangladesh. He discussed socio-economic issues, including women's development, in *Political Economy in Bangladesh*. However, entrepreneurship was only a minor focus.

Peter (2004), in his book *Youth Entrepreneurship Everywhere*, stressed the importance of mentorship, empowerment, and skills training to turn entrepreneurial ideas into successful ventures. He stressed mentorship and skills for youth entrepreneurship globally but lacked Bangladesh-specific evidence.

Badhai (2001), in *Entrepreneurship for Engineers*, defined an entrepreneur as someone starting or running a business. He listed characteristics such as risk-taking, leadership, opportunity recognition, and strong financial skills as essential qualities in the Indian entrepreneurial context, not directly applicable to Bangladeshi slum women.

### **2.3 Research Gap**

This chapter also identifies the research gap through a thorough evaluation of the existing literature. The literature reviewed above highlights the difficult situations faced by various groups of youth and women entrepreneurs from different countries. Many studies have focused on youth and women entrepreneurs, particularly young women living in slums in Bangladesh. However, most of these studies concentrate only on specific groups of young or women entrepreneurs.

A critical review of the existing literature reveals that while several studies have examined women and youth entrepreneurship, there remain important gaps:

❖ **Lack of slum-specific focus:**

Previous studies on women entrepreneurs in Bangladesh (Hossain, 2019; Siddique, 2008, 012) explored general challenges and opportunities, but they did not investigate the unique socio-economic realities of slum settlements in Dhaka.

❖ **Limited attention to gender within youth entrepreneurship:**

Research on young entrepreneurs (Ahmed, Shams, & Rony, 2012) identified key barriers and motivations, yet these studies did not address the gender-specific obstacles that young women face.



❖ **Absence of entrepreneurship perspective in slum studies:**

Studies on slum women (Helal, 2012) examined survival strategies and coping mechanisms but overlooked entrepreneurship as a pathway for empowerment and poverty reduction.

❖ **Contextual gap in international comparisons:**

International works, such as Gwija et al. (2014) on youth entrepreneurship in South Africa, provide comparative insights but do not reflect the distinct challenges of Bangladeshi urban slums.

❖ **Overreliance on secondary data and broad categories:**

Much of the existing research uses secondary data or focuses on women as a broad category (Velmurugan, 2015; Hossain, 2019), leaving the lived experiences of young slum-based women entrepreneurs underexplored.

Given these limitations, the present study aims to fill the gap by systematically examining the opportunities and challenges of young women entrepreneurs in the slums of Dhaka city. This research offers a novel contribution by situating entrepreneurship within the intersection of youth, gender, and slum context, which has been largely overlooked in earlier studies.

This study aims to provide a comprehensive examination of young women entrepreneurs in the slums of Dhaka city. From this discussion, it is evident that the researcher seeks to identify gaps in existing research. Specifically, this study focuses on the opportunities and challenges faced by young women entrepreneurs in Dhaka's slums—a topic that has not been adequately explored in earlier research.

The present study has been designed with these issues in mind, and it is hoped that the findings will contribute significantly to the overall development and policymaking in Bangladesh.

## **2.4 Conclusion**

This chapter examined the relevant literature related to the topic of the study, highlighting areas that previous research has not clearly addressed. Additionally, this study will be useful for comparing the experiences of young women in rural areas, as the focus here is on the slum areas of Dhaka city. A literature review enhances the quality of research by enabling the researcher to analyze various books, journals, articles, and reports. Through this review, the researcher gains a deeper understanding of the importance of the current topic and avoids duplicating previous studies. Therefore, the reviewed literature and related documents provide valuable information that supports the successful advancement of this research.

## **CHAPTER THREE**

### **National Policies for Youth and Development**

3.1: Introduction

3.2. National Youth Policy of Bangladesh and Prospects and challenges of youth women entrepreneurs in the slums of Dhaka city discussion context

3.3. Bangladesh National Women Development Policy and Prospects and challenges of youth women entrepreneurs in the slums of Dhaka city discussion context

3.4 Conclusion:

## **CHAPTER THREE**

### **National Policies for Youth and Development**

#### **3.1: Introduction**

To meet the challenges of the 21st century, it is essential to empower the youth and women, one of the most important groups of the country, to transform Bangladesh into a developed country between 2030 and 2041. Also, the role of these two classes is very important in eliminating various social problems of our country such as poverty and unemployment. National Youth Policy-2017" and "National Women Development Policy-2011" were enacted for the development of these two categories of people.

These two principles are deeply involved in my current research and the overall development of Bangladesh. We all know that the youth society is the most important part of the country's manpower. It is the main driving force of the socio-economic development of the country. In the case of a developing country like Bangladesh, it is very important to involve the youth in the overall socio-economic development of the country.

Youth have endless vitality, tireless enthusiasm, creativity, indomitable work ethic and motivation. The national progress of our country depends to a large extent on the proper utilization of youth. We have no choice but to utilize the youth society to achieve the SDGs declared by the United Nations by 2030 and to build a prosperous Bangladesh by 2041. On the other hand, another important population of Bangladesh is the women's society. Almost half of the total population of Bangladesh is women. Most of the capable women of this large population are out of economic activities. These potential women are diverted from the path of entrepreneurship due to some problems. Firstly, most of them do not have enough savings of their own with which they can start an initial business. Also, due to various other socio-economic problems, women become entrepreneurs.

Women entrepreneurs are playing an important role in the country's poverty alleviation, high growth and development, but then it is seen that women entrepreneurs in any industry

face many challenges. Twenty-five percent of industrial and commercial organizations in developed countries are women. But in Bangladesh, this rate is less than 10 percent. Women entrepreneurs are suffering from gender discrimination in various ways. Most women entrepreneurs are discouraged by society. Many women entrepreneurs are self-confident but unable to advance in business due to insufficient knowledge and capital problems. Especially the young women entrepreneurs from the poor and disadvantaged sections of the society are greatly neglected. If they are given proper opportunities, they will try to play a special role in the development of the country.

In short, for the fruitful development of our country, youth and women entrepreneurs should be encouraged to be skilled by training them in more work-oriented and production-oriented work and provide them with appropriate support to manage their enterprises more successfully so that they are able to contribute greatly to the national economy.

### **3.2. National Youth Policy of Bangladesh and Prospects and Challenges of Youth Women Entrepreneurs in the Slums of Dhaka City**

#### **Discussion Context**

The "National Youth Policy 2017" issued by the Ministry of Youth and Sports of the Government of the People's Republic of Bangladesh is considered as a significant milestone for the overall development of the youth of Bangladesh. In this policy, the overall direction for the development of all categories of youth irrespective of caste-religion-caste has been given. However, in our current context, according to many youth entrepreneurs, youth organizers and youth development workers, the policy will be more meaningful if some parts of this policy are added or removed. Which I have realized more deeply after collecting the data of my current research.

Article 3(d) of the National Youth Policy states, "Equality of all people irrespective of sex", Article 5 states that "any citizen of Bangladesh between the ages of 18 and 35 shall be considered a youth" and Article 6(3) According to No. "Youth Women Entrepreneurs" and Article No. 7 "Illiterate, Low Educated", Article No. 12 "Homeless and Slum-based

Youth" mentions that the government will take special measures for the welfare of the mentioned category of youth.

8.2.2 Mentions, "Provide employment and skill-building trade-based training", 8.3.7 "Provide detailed training on entrepreneurship to youth entrepreneurs", 8.3.11 "Low interest and low interest for youth entrepreneurs" Providing bank and cooperative loans on easy terms "8.3.14. Establishing business incubators to provide practical advice to young entrepreneurs" 8.3.15. Taking special measures to display and market products produced by young entrepreneurs at home and abroad."

8.3.21. In order to create young women entrepreneurs, the government should take incentive measures to market their products. To be considered", 12.1.1. "To provide equal opportunity to all youth irrespective of caste, creed, birth, caste, education, health, housing and other basic needs". The principles mentioned in the National Youth Policy 2017 in the above discussion are deeply related to my current research. If we review the mentioned principles, we can undoubtedly say that this is also an important document for the youth entrepreneurs and development of the slums. To implement these policies, the government of our country has taken various development-oriented steps which most of our slum-dwelling young women entrepreneurs do not know. As a result, they are moving at a very slow pace in the way of expanding and making their enterprises successful.

In our current context and in the light of my little experience of research, as far as I understand it is essential to revise the Article 5 of our National Youth Policy 2017. In addition to the respondents of my research, I also took the opinions of youth entrepreneurs and youth organizers of different districts. According to them, the current average life expectancy of our country has increased and the climate of our country makes our country's men and women age very quickly compared to other countries. Therefore, they expressed the opinion that the current age limit of the youth of Bangladesh should be 15 to 40 or 18 to 45. As a youth entrepreneur and youth organizer, I have had the privilege of speaking at various events in the Youth Development Department of the Ministry of Youth and Sports of our country. I have often expressed the demand to increase the age

limit of the youth as a representative of the youth in my speech. I have drawn the attention of the Director General and brought up the mentioned matter with its proper reasoning.

They have taken this issue with utmost respect and have also raised the issue with the National Youth Council and appropriate authorities, they have agreed on the importance of amending Policy No. 5, which is in the process of implementation. In addition, Article No. 6, No. 7 and No. 12 of this policy mention the government taking special measures for the development of young women entrepreneurs, illiterate and less educated and homeless slum dwellers. Due to ignorance, lack of awareness and some corrupt circles, they are deprived of these opportunities in most cases.

Therefore, if the public and private voluntary youth organizations of our country come forward with honesty, then we can accelerate the development of the slum dwellers very quickly. Section 8.2.2 and 8.3.7 is a particularly important section. These two paragraphs emphasize the employment and skills training of youth entrepreneurs, which my research has identified as one of the most important determinants of the development of young women entrepreneurs. The young women of the slums said that they are not very aware of these government trainings, and according to those who are aware, there are some conditions for taking government training which they cannot accept because they are unable to fulfill them.

Government and private institutions need to be more flexible in solving these problems, but there is hope that many voluntary organizations are coming forward in this regard. In section 8.3.11 of the National Youth Policy, loans to youth entrepreneurs at low interest and easy terms are mentioned which will help especially the initial capital and capital formation of young women entrepreneurs in the slums, but many of the respondents of my research, young women entrepreneurs, said that not at low interest but their They will benefit the most if interest free loans are given. According to the Department of Youth Development-2023 of the Ministry of Youth and Sports, the current capital of our country is 35 crore rupees. According to my knowledge, from this fund youth loans are provided to youth entrepreneurs starting from 40 thousand to 60 thousand, 80 thousand respectively

i.e. different amounts, 5% interest has to be paid in installments of 2/3 years, also youth entrepreneur loan with low interest from 3 lakhs to 5 lakhs Up to lakhs of rupees are given, but the young women of the slums are denied this loan facility as they are unable to fulfill the conditions as collateral. So, considering the overall aspect, in my opinion, if small amounts such as: 10 thousand or 20 thousand taka are given to the young women entrepreneurs of the slums without interest and without collateral from the large amount of our youth fund, then they will benefit as well as the poverty and unemployment rate of the country. will be greatly reduced.

Besides, the remaining paragraphs of the mentioned national youth policy are particularly helpful in the development of slum-dwelling young women entrepreneurs, so if we can properly implement these policies, we are hopeful that we can easily solve the problems of the slum-dwelling young women entrepreneurs in Dhaka city and utilize their potential to accelerate the development of our country very quickly.

### **3.3. Bangladesh National Women Development Policy and Prospects and Challenges of Youth Women Entrepreneurs in the Slums of Dhaka City**

#### **Discussion Context**

Bangladesh's National Women's Development Policy-2011 is one of the guiding documents for the overall development of women in Bangladesh. The fundamental of National Women Development Policy are to set up equal rights of men and girls in areas of state and public existence in the slight of the constitution of Bangladesh, and additionally to make positive safety and security of ladies in all areas of state, social and household life, which is closely related to my current research topic.

It is mentioned in the paragraph titled "Responsibilities of the Ministry of Women and Children Affairs" of the discussion policy No. 15 that according to the Rules of Business of the Government of Bangladesh, one of the responsibilities of the Ministry of Women and Children Affairs is to enact policies aimed at the development of women. So we can clearly see that the Ministry of Women and Child Affairs is playing an important role in the welfare of women in our country.



The Ministry of Women's Affairs has formulated the National Women's Development Policy in the light of the Constitution and International Charters on the basis of discussion with the concerned Ministries, various public and private institutions and organizations. Among the important tasks of this ministry are women's development, women's empowerment including creation of job opportunities, coordination of women's organizations and civil society work, registration and control of voluntary women's organizations, women's violence prevention activities, which are particularly helpful to the youth entrepreneurs of my current research.

In addition, paragraph 16.22 of this policy states that overall support should be provided in ensuring the development of women entrepreneurs. In Article 16.21, it is said to provide necessary support services for the development of women. Policy no 16.20 provides for assistance in developing the creative potential of talented and talented women. In other words, there are sufficient opportunities for women entrepreneurs in our country which are being implemented gradually, but the sad thing is that the young women entrepreneurs living in the slums are deprived of these opportunities in many cases, they said.

Article 23.3 of this policy states that the needs and interests of women should be taken into consideration in the formulation of macroeconomic policies and programs aimed at empowering women. I believe that this article can play a great role in solving the problems and possibilities of young women entrepreneurs in my research. In view of this paragraph, I Also believe that, my current research will be particularly helpful during the formulation and addition of the National Women's Development Policy, Because this article emphasizes on women's needs, interests and macroeconomics which will help to protect the interests of young slum women and formulate special macroeconomic policies for their welfare and development which will strive to play a special role in the overall development and growth of our country. In No. 24.2 of this policy, developing new and alternative monetary and social opportunities by means of organizing and imparting coaching to improve the capabilities of the negative girls labor force and in No. 24.3, the

problem of involving terrible women in productive work and economic mainstream is mentioned.

Policy No. 24.5 states that relevant UN agencies, development aid agencies and voluntary organizations should support and encourage them to take necessary measures to eliminate women's poverty. The topic under discussion is one of the main topics of my current research, if these policies are properly implemented; the youth entrepreneurs of the slums will benefit as well as our country will progress a lot. Policy No. 26.6 has mentioned the necessary reforms of all related laws, rules and policies with the aim of mass employment of women, through this paragraph I see a glimmer of hope for the development of slum-dwelling young women.

Policy No. 35.2 states that special emphasis has been placed on providing adequate safe housing and housing facilities for single women, women headed households, working and professional women, apprentices and trainee women. Most of the young women entrepreneurs in my research are female-headed households, their families are supported by their income, but many young women have to run their businesses in rented houses, as a result of which they suffer from various problems of housing and housing facilities. Through this policy, their problems can be solved to a large extent. Policy No. 38.3 takes special measures for the development of disadvantaged women and Policy No. 41 deals with women in special distress, the said article states that if a woman is in distress due to special circumstances, measures and programs to provide assistance to her as necessary to accept.

The said policies are said to provide special assistance to backward and distressed women. Analyzing all the data of my small research, it is clear that slum-dwelling young women are forced to live the entrepreneurial life by facing special problems. So these two paragraphs are very important for their development. Article 48 of this policy states that for the cause of implementing women's development policy, viable cooperation links need to be developed between the government and non-public institutions at all stages from the grassroots level to the countrywide level. The policy additionally states that excellent and

timely assistance will be supplied by the authorities to non-public voluntary organizations. This change will continue thru regular communication, meetings/workshops etc. between public and non-public institutions.

Women's development program will be taken up in the special sector by public and private joint ventures. Therefore, the practical and appropriate application of this policy can undoubtedly play an important role in solving the problems and prospects of young women entrepreneurs in the research slums.

### **34. Conclusion**

In the light of the overall experience of my current research, I can finally say that if the young and women entrepreneurs of our country, as well as the young women entrepreneurs living in the slums have huge potential, if they can properly utilize this potential and face the challenges they are facing, our country will soon become a developed country. Besides this, you will get rid of various social problems. A young woman entrepreneur creates her own venture. Knowing that there is a lot of risk involved, they work tirelessly to advance their venture through their talent, hard work, creativity, tolerance and effort. I think it is a moral responsibility to encourage and inspire all entrepreneurs who dare to walk on this path, as well as to give proper guidance in their business development.

Because I believe that these active young women entrepreneurs will be able to play a helpful role in speeding up the overall development progress of our country as well as contribute greatly to solving various social problems of the country.

# **CHAPTER FOUR**

## **METHODOLOGY OF THE STUDY**

- 4.1 Introduction
- 4.2 Research Approach
- 4.3 Selection of the study area
- 4.4 Population and unit of analysis
- 4.5 Sampling Design
- 4.6 Data Collection Instrument And Method
- 4.7 Data Analysis
- 4.8 An Overview of the methodology
- 4.9 Ethical Concern
- 4.10 Trustworthiness
- 4.11 Limitation of the study
- 4.12 Conclusion

## **CHAPTER FOUR**

### **METHODOLOGY OF THE STUDY**

#### **4.1 Introduction**

The methodological approach of this study is inspired by Weissman and Jurs (2005). The methods and procedures are the heart of the research activities that is why these issues have been described as much detail as possible; it is a crucial part of a research study. It helps to make certain decisions that we continue to be on track to meet our research objectives and reply to our research questions, the use of the most appropriate statistics series and analysis equipment based totally on our research design. Research methodology has many dimensions and research method is a significant part of research methodology.

The methodology section of research reiterates the research question, hypothesis and research design' speak about the participants, the units to be used, the procedure and the data collection plan. etc. This chapter provides an overview of the methods used in this study with the strength and logic of using certain methods in accordance with the research problem. Methods are likely to include the following components like research approach, selection of the study area, population and unit of analysis, sampling design, data collection method, data presentation and analysis etc. This study has been operated using qualitative approach to social research to understand the in-depth and thoughtful views about the prospects and challenges faced by the slum youth women entrepreneurs living in Dhaka city.

#### **4.2 Research Approach**

The present study adopts a qualitative research approach to best achieve both the overall and specific objectives of the study. This approach has been selected because of its effectiveness in collecting, exploring, analyzing, and interpreting first-hand data (Creswell & Poth, 2018). The fundamental justification for choosing a qualitative method lies in its ability to capture complex social realities and provide deeper insights into issues that are difficult to quantify (Denzin & Lincoln, 2018). Furthermore, qualitative research is particularly suitable for studies focusing on marginalized groups, as it allows researchers to highlight participants' lived experiences and subjective meanings in their specific social contexts (Merriam & Tisdell, 2016). For these reasons, the qualitative method is considered most appropriate for

understanding the opportunities and challenges faced by young women entrepreneurs in Dhaka's slums.

The topic of “Prospects and Challenges of Youth Entrepreneurs” is an important but complex issue. It cannot be sufficiently explained through numerical data alone. To understand the socio-economic and demographic conditions of slum women entrepreneurs, to explore the nature of their entrepreneurial involvement, to identify the challenges they face, to examine the impact of entrepreneurship on their daily lives, and to gather their opinions about the necessary steps for improvement—qualitative inquiry is the most suitable approach.

Qualitative research is grounded in constructivist perspectives, where knowledge is built upon the multiple experiences, meanings, and interpretations of individuals that are socially and historically constructed. It employs strategies of inquiry such as narrative analysis and phenomenology. The researcher collects open-ended, emerging data that allow participants' voices and lived experiences to be expressed authentically. As Silverman (2001:32; 2005:10) argues, qualitative research provides a “deeper understanding of social phenomena” than can be achieved through purely quantitative data.

In contrast, quantitative research primarily deals with numbers, logic, and objective measurement. It emphasizes fixed, numeric information and convergent reasoning, focusing on variables that can be statistically tested and generalized (Creswell & Creswell, 2018). While valuable in contexts where measurable patterns and causal relationships are examined, quantitative approaches are limited in capturing subjective experiences, cultural meanings, and complex social dynamics (Bryman, 2016). These limitations make it less suitable for exploring the nuanced realities of marginalized groups, such as young women entrepreneurs in urban slums, whose experiences often require contextual and interpretive understanding rather than numerical representation (Denzin & Lincoln, 2018).

By contrast, qualitative research seeks to gather and analyze non-numerical data in order to understand individuals' social realities, including their attitudes, beliefs, and motivations. It helps us explore human behaviors, emotions, and decision-making processes, thereby offering insights into the lived human experience. This makes it particularly valuable for exploring complex social phenomena, understanding everyday realities, and addressing real-world problems. As Bryman (1988:8), Denzin and Lincoln (2000:3), and Ritchie and Lewis

(2003:3) emphasize, qualitative research is an interpretive approach concerned with the meanings that people attach to beliefs, values, decisions, and actions.

Although qualitative research has limitations—such as difficulties in analyzing interrelationships between verbal and non-verbal behavior (Mehan, 1979, cited in Silverman, 2001:36)—it remains a powerful tool for exploring people’s life histories, behaviors, and everyday practices. It goes beyond surface-level data to uncover deeper layers of meaning and context.

Considering these strengths, the present study followed a qualitative approach. In addition, the in-depth interview and case study were used as research strategies. These strategies allow researchers to understand focus on single individuals, groups, or instances in order to gain rich, detailed insights that often have wider implications. These methods are particularly effective in providing in-depth explanations and contextual understanding of the challenges and prospects faced by slum women entrepreneurs.

## **RESEARCH DESIGN**

### **4.3 Selection of the Study Area**

In research, the *study area* refers to the specific geographical or conceptual space within which a study is conducted. It defines the boundaries of the investigation and provides the necessary context for understanding the findings (Stanford University Guides, 2024). Careful selection of the study area is essential, as it ensures the research remains focused, relevant, and applicable to the defined objectives (Scribbr, 2025).

The present study was conducted in selected slum areas of Dhaka city, Bangladesh, focusing exclusively on women entrepreneurs categorized as youth. Dhaka city was chosen as the research site because it accommodates many slum settlements where youth women are increasingly engaged in entrepreneurial activities, despite facing socio-economic and institutional barriers. A recent study in Dhaka’s slums (Korail and Shyampur) confirms that many slum dwellers face limited access to basic utilities, employment, and health-care services, which constrains entrepreneurial opportunities (Hasan et al., 2024). Another study in 2023 specifically on urban women entrepreneurs in Bangladesh found that financing constraints, lack of business planning, and weak market access are common issues among

women in urban/non-slum contexts—suggesting that conditions in slums may present even greater challenges (Mamun & Haq, 2023).

The four slum areas in different parts of Dhaka city were selected purposively as study area that are as follows:

- Kochukhet Slum at Pallabi, Mirpur
- Dakhingaon Slum at Kadamtala
- Maniknagar Slum
- Owhab Colony Slum at Basabo

These areas were selected based on convenience, accessibility, and availability of youth women entrepreneurs. The presence of diverse respondents from different social and educational backgrounds was expected to enrich the study with multiple perspectives on the prospects and challenges of entrepreneurship in slum settings.

Moreover, practical considerations also influenced the choice of study areas. Factors such as physical accessibility, familiarity of the researcher with the locations, opportunities to establish rapport with respondents, and anticipated cooperation from local leaders played a vital role in site selection. These considerations align with Miles and Huberman's (1994) emphasis on selecting research sites that maximize opportunities for gaining rich and relevant data.

Thus, the study areas provided an appropriate setting to explore the socio-economic conditions, entrepreneurial practices, and lived experiences of youth women entrepreneurs in urban slum contexts of Dhaka city.

#### **4.4 Population and Unit of Analysis**

Population refers to the entire group of individuals or items that possess the characteristics relevant to a particular study (Babbie, 2010). The unit of analysis is the primary entity that a researcher seeks to analyze, which may include individuals, groups, organizations, social interactions, or artifacts (Neuman, 2014). It is generally determined by the research question and indicates the “who” or “what” of the study (Bryman, 2016).



In this research, the population comprises all youth women entrepreneurs residing in the selected slum areas of Dhaka metropolis, Bangladesh. Each individual youth woman entrepreneur operating their enterprise within these slum communities represents the unit of analysis.

#### **4.5 Sampling Design**

A sampling design is a structured plan that outlines the procedure for selecting a sample from a given population. It specifies the approach adopted by the researcher to choose respondents for the study. Sampling is essential because it allows researchers to obtain findings from a subset of the population that can provide insights similar to those that would have been gained from studying the entire population (Babbie, 2010). Non-random sampling is often more cost-effective than random sampling, as it reduces the expenses associated with locating participants and collecting data (Neuman, 2014).

For the present study, a purposive sampling method was employed. Purposive sampling, a type of non-probability sampling, involves selecting participants based on specific characteristics that are most relevant to the research objectives (Bryman, 2016). In qualitative research, non-probability sampling is frequently applied to deliberately select cases that reflect particular features of the population under study. The intention is not to achieve statistical representativeness but to gain deeper understanding through theoretically meaningful case selection (Mason, 1996). This approach enables researchers to identify unique cases that are especially informative and provide opportunities for detailed exploration (Ritchie & Lewis, 2003). Moreover, purposive sampling offers flexibility, allowing the researcher to adjust the sample size and select cases in line with emerging theoretical insights.

In this research, Dhaka South City Corporation and Dhaka North City Corporation were selected purposively as the study areas. From these administrative areas, four slums were purposively chosen:

- Kochukhet Slum at Pallabi, Mirpur-Dhaka North City Corporation
- Dakhingaon Slum at Kadamtala-Dhaka South City Corporation
- Maniknagar Slum-Dhaka South City Corporation
- Owhab Colony Slum at Bashabo-Dhaka South City Corporation

From these locations, a total of twenty-eight (28) youth women entrepreneurs, aged between 18 and 35 years, were selected as sample. Specifically, seven respondents were chosen from each slum. Additionally, for greater understanding four youth women entrepreneurs were purposively selected for in-depth case studies.

Thus, the purposive sampling strategy ensured the inclusion of participants with the necessary characteristics, providing both breadth and depth to the research.

<b>Level of Selection</b>	<b>Area/Group Selected</b>	<b>Number of Respondents</b>	<b>Remarks</b>
City Corporations	Dhaka South City Corporation & Dhaka North City Corporation	–	Study areas selected purposively
Slums Selected	1. Kochukhet Slum, Pallabi, Mirpur (Dhaka North City Corporation) 2. Dakhingaon Slum, (Dhaka South City Corporation) Kadamtala 3. Maniknagar Slum (Dhaka South City Corporation) 4. Owhab Colony Slum, Bashabo (Dhaka South City Corporation)	–	Four slum areas selected purposively
Respondents per Slum	Youth women entrepreneurs (aged 18–35 years)	7 from each slum $\times 4 = 28$	Selected purposively
In-depth Case Studies	Youth women entrepreneurs (from within the above sample)	04	For detailed qualitative exploration

#### **4.6 Data Collection Instrument and Method**

This study is based on both primary and secondary data collection methods. The primary data were collected directly from the field through in-depth interviews, case studies, document

analysis, and focus group discussions (FGDs). A semi-structured interview schedule was prepared and administered to collect data from youth women entrepreneurs in the selected slums. Both open-ended and close-ended questions were included in the interview schedule to ensure flexibility and comprehensiveness. In addition, FGD guidelines and checklist for conducting case studies were administered to collect in-depth data.

The secondary data were collected from published books, journal articles, research reports, policy documents, and relevant online sources to youth entrepreneurship and slum development in Bangladesh.

Accordingly, the following methods were employed collecting required data:

#### **4.6.1. In-depth Interviews**

One of the main techniques applied in this study for collecting primary data was in-depth interview. The primary respondents were youth women entrepreneurs residing in the selected slum areas of Dhaka city. Each interview began with basic socio-demographic questions such as name, age, marital status, and educational background, followed by more detailed questions on entrepreneurial activities, challenges, and opportunities.

Face-to-face interviews allowed direct interaction between the researcher and respondents, which facilitated clarification of questions and responses, encouraged probing, and helped gather richer insights (Kvale, 1996). This method was considered most suitable for capturing attitudes, behaviors, and lived experiences of the respondents in a sensitive context such as slum-based entrepreneurship.

#### **4.6.2. Case Studies**

A case study is defined as an in-depth exploration of instances of a phenomenon within its real-life context from the participants' perspective (Gall, Gall, & Borg, 2005). In this study, data were collected from eight youth women entrepreneurs in Dhaka slums as detailed case studies.

Case studies enabled the researcher to generate comprehensive insights into the personal and socio-economic circumstances of these entrepreneurs, as well as the strategies they adopt to overcome challenges. Although access and availability of respondents posed limitations, the

selected cases provided valuable narratives that reflect broader realities of youth women entrepreneurs in urban slums.

#### **4.6.3. Focus Group Discussions (FGDs)**

Focus group discussions (FGDs) involve small groups of participants discussing a topic in a moderated session, allowing researchers to capture collective experiences, perceptions, and attitudes (Cornwall & Jewkes, 1995; Hayward, Simpson, & Wood, 2004).

In this study, four FGDs were conducted—one in each selected slum—with 6–8 youth women entrepreneurs per group. All FGDs were facilitated by the researcher, with the assistance of a trained note-taker for accurate documentation. These sessions explored shared experiences, common challenges, coping mechanisms, and collective perspectives, providing deeper insights into the entrepreneurial realities of young women in slum contexts.

#### Notes on Data Collection

1. All interviews and FGDs were conducted personally by the researcher.
2. Number of FGDs: 4 (one per selected slum area).
3. Participants per FGD: 6–8.
4. A trained assistant supported FGDs for note-taking and logistical arrangements.

#### **4.6.4 Non-Participant Observation**

Non-participant observation involves the researcher observing the behavior, activities, and interactions of participants without actively engaging in their daily routines (Angrosino, 2007; Kawulich, 2005).

In this study, the researcher conducted non-participant observations in the selected slum areas, focusing on business operations, customer interactions, workplace arrangements, and socio-economic conditions. Observations were recorded using field notes and observation checklists. This method provided unobtrusive and contextual data, capturing actual practices and behaviors that may not emerge in interviews or FGDs. Non-participant observation enriched the study by highlighting real-world challenges and entrepreneurial routines.

#### **4.6.5. Document Analysis**

Document analysis is a qualitative research method in which existing documents are reviewed and interpreted to elicit meaning, gain understanding, and develop empirical knowledge (Corbin & Strauss, 2008; Rapley, 2007).

In this study, various published and unpublished materials were analyzed, including books, journal articles, reports, and online publications relevant to youth and women entrepreneurship in Bangladesh. Document analysis complemented primary data by providing secondary evidence, historical perspectives, and contextual understanding of slum-based entrepreneurship.

#### **4.7 Data Analysis**

Qualitative research focuses on developing concepts that help explain social phenomena in natural rather than experimental settings, emphasizing the meanings, experiences, and views of participants (Pope & Mays, 1995). In this study, I was attentive to active listening during the interviews and carefully recorded essential information. Immediately after each session, I transcribed and structured the field notes into written text for further analysis.

The analytic process involved several stages: transcription, clarification, condensation, categorization, narrative structuring, and interpretation. This step-by-step procedure ensured that the voices of participants were interpreted from their own perspectives while also highlighting underlying themes and patterns.

Data analysis is more than summarizing information; it involves systematic interpretation using analytical reasoning to identify relationships, patterns, and trends (Miles, Huberman, & Saldaña, 2014). In this study, data were presented and analyzed primarily in a narrative form, enriched with verbatim quotations from respondents. These quotations preserved authenticity and gave participants a direct voice in the research findings.

Narrative analysis was applied as the principal method of interpretation. Narrative inquiry focuses on themes drawn from life stories, interviews, and case studies, providing deeper insight into the lived experiences of participants (Riessman, 2008). This approach allowed respondents to share their personal journeys, reflections, and struggles, thereby uncovering hidden motivations and social realities that might not emerge through other methods.

Verbatim transcription was used not only to capture participants' words but also to preserve the context of their responses. Through this approach, themes, concepts, and events were extracted from dialogues and narratives.

The findings, presented in the next chapters, include the response rate, demographic profile of respondents, and analysis of major research findings aligned with the study objectives.

**Table 4.7.1 Steps of Data Analysis**

<b>Step</b>	<b>Description</b>	<b>Purpose/Outcome</b>
1. Transcription	Converting field notes and interview recordings into written text.	Ensures accuracy and preserves respondents' original words.
2. Clarification	Reviewing transcripts and notes to remove ambiguities and refine meaning.	Produces a clean and understandable dataset.
3. Condensation	Summarizing large amounts of raw data into shorter, meaningful units.	Focuses on the most relevant information.
4. Categorization (Coding)	Grouping data into themes, categories, and sub-categories.	Identifies key patterns, relationships, and concepts.
5. Narrative Structuring	Organizing respondents' stories and quotations into coherent accounts.	Provides a contextualized understanding of lived experiences.
6. Interpretation	Analyzing themes through theoretical and conceptual lenses.	Explains findings, uncovers hidden meanings, and links results to research objectives.

**Table 4.8: An Overview of the methodology**

Objective	Sampling Procedure	Source of Data	Data collection methods	Data Collection Tools	Data Analysis	Total Units
<p><b>General objective:</b> The general objective of this study is to explore the prospects and challenges of Slum women entrepreneurs of Dhaka City.</p> <p><b>Special objective:</b></p> <ul style="list-style-type: none"> <li>▪ To know the socio-economic and demographic condition of slum women entrepreneurs.</li> <li>▪ To explore the nature of entrepreneurship they run.</li> <li>▪ To investigate the impact of entrepreneurship in their daily lives.</li> <li>▪ To identify the challenge faced by the slum women entrepreneur.</li> <li>▪ To seek their opinion on their development and overcome the challenges they face.</li> </ul>	Purposive sampling procedure was followed	Primary & Secondary sources of data have been collected to attained the study objectives.	<ul style="list-style-type: none"> <li>▪ Face to Face interviews,</li> <li>▪ Case study,</li> <li>▪ Focus group discussion (FGD)</li> <li>▪ Non-Participant Observation,</li> <li>▪ Documents analysis,</li> </ul>	Interview schedule, Interview guideline, FGD for case studies.	Narrative analysis	<p>Interview with twenty-eight slum youth women entrepreneurs in Dhaka City from four slums.</p> <ul style="list-style-type: none"> <li>▪ Kochukhet slum at Pallabi, Mirpur (Seven respondents).</li> <li>▪ Dakkhingaon slum at Kadamtala (Seven respondents).</li> <li>▪ Maniknagar slum – (Seven respondents) and.</li> <li>▪ Wahab colony slum at Basabo seven respondents)</li> <li>▪ Number of FGDs: 4 (one per selected slum area), Participants per FGD: <b>6–8</b>.</li> <li>▪ 8 In-depth case studies.</li> </ul>

## 4.9 Ethical Concern

Research ethics refers to the application of moral principles and professional codes of conduct in the collection, analysis, reporting, and dissemination of information involving human subjects. It emphasizes respect for participants’ rights to privacy, confidentiality, and informed consent (Encyclopedia.com, 2020).

Ethical concerns are particularly important in social research, where findings directly involve human lives. Key principles include voluntary participation, informed consent, anonymity, confidentiality, protection from harm, and responsible communication of results (Bryman, 2016).

Since this study employed qualitative methods, special attention was given to two essential ethical guidelines:

1. **Informed Consent:** Before participation, all respondents were informed about the purpose, objectives, benefits, and possible risks of the study. They were given the opportunity to voluntarily agree or decline participation. Informed consent ensured that participants were fully aware of the research process before providing their data.
2. **Confidentiality and Privacy:** Respondents' identities and personal information were kept strictly confidential. They were ensured that data will be used only for research purposes, and findings will be presented in a way that will prevent individual identification. This respect for privacy has protected the dignity and rights of all participants.

In addition, the respondents were not asked any questions that were harmful to them. By adhering to these ethical principles, the study ensured that participants felt secure and comfortable sharing accurate information. This contributed significantly to the reliability and credibility of the findings.

#### **4.10 Trustworthiness**

To ensure the credibility and reliability of data, this study employed multiple qualitative methods, including in-depth interviews, case studies, and focus group discussions. Triangulation of these data sources helped to corroborate findings and minimize potential biases.

Data verification was conducted continuously during the research process. Whenever discrepancies or ambiguities were identified, the researcher immediately contacted respondents for clarification and, when necessary, conducted follow-up interviews to validate the information.

Efforts were made to avoid misinterpretation by carefully interpreting participants' responses within their own context. These strategies enhanced the trustworthiness of the findings, ensuring that the results accurately reflected the experiences and perspectives of the youth women entrepreneurs studied.



<b>Trustworthiness Criteria</b>	<b>Strategy Applied</b>	<b>Purpose/Outcome</b>
Credibility	Triangulation of methods (in-depth interviews, case studies, FGDs); respondent validation through follow-up interviews	Ensures findings accurately reflect participants' perspectives and experiences
Transferability	Detailed description of study context, participants, and settings	Allows readers to determine applicability of findings to other contexts
Dependability	Systematic documentation of data collection and analysis procedures; cross-checking of transcripts and notes	Enhances consistency and reliability of research process
Conformability	Maintaining audit trails, using verbatim quotations, and researcher reflexivity	Ensures findings are grounded in data and minimizes researcher bias

#### **4.11 Limitations Of The Study**

Every research study has certain limitations, which may arise from constraints such as limited resources, small sample size, narrow scope, or methodological challenges. No study is entirely flawless or capable of addressing all possible variables—and this research is no exception.

While I have made a sincere effort to conduct this study using accurate data and grounded methods, several limitations must be acknowledged:

This research focuses exclusively on youth women entrepreneurs living in the slum areas of Dhaka city. If the study had been extended to include youth women entrepreneurs from other regions across Bangladesh, it might have revealed additional significant insights and regional variations.

This geographical limitation, The researcher endeavored to ensure the research remains meaningful and valuable by drawing on both practical and theoretical experience. It is my hope that the empirical knowledge generated through this study will still contribute positively

to the broader discourse on youth and women entrepreneurship and assist in the socio-economic development of Bangladesh.

Interviews revealed a serious lack of awareness among slum youth women entrepreneurs regarding the facilities and policies provided by the government for entrepreneurship development. Most are unaware of national initiatives like the Women Development Policy and Youth Development Policy. Their participation in government or NGO-led youth and women development programs remains limited.

As a result, they are largely excluded from state-run support systems that could help grow their businesses.

A real-life testimony from young entrepreneur Rehana Akhter illustrates this gap:

*“I got married very young. My husband was a drug addict and would beat me for no reason. I often had to fast out of hunger. I had little education and no skills, so I wanted to learn something to earn money. I asked around, but no one gave me clear information. Eventually, I divorced him with my family’s support. I knew I had to stand on my own feet. After a lot of searching, I found a government youth training center, but I was told I needed to have passed at least grade eight to join. I was heartbroken. Later, a neighbor told me about you and the J. Afroz Youth and Women Development Center, where slum women get free training. That’s where I learned handicrafts and started my business. Alhamdulillah, I’m much better now. I truly believe that self-employment training is vital for the development of women like me.”*

Her story reflects the urgent need for inclusive, accessible training and support systems for marginalized women.

Despite careful planning and methodological rigor, the following limitations were observed:

1. **Limited Sample Size:** The study was conducted with twenty-eight youth women entrepreneurs from four selected slums in Dhaka city, along with eight in-depth case studies. While this allowed for detailed qualitative analysis, the findings may not be statistically generalizable to all slum youth women entrepreneurs in Bangladesh.
2. **Time Constraints:** The data collection process was constrained by limited time, which restricted the number of in-depth interviews and follow-up visits that could be conducted. As a result, some respondents’ perspectives may not have been explored in

sufficient depth, and opportunities for longitudinal insights were reduced. Nevertheless, the data gathered were adequate to meet the objectives of the study.

3. **Accessibility and Availability of Respondents:** Some respondents had limited availability due to personal or business commitments, which sometimes affected the depth of data collection.
4. **Self-Reported Data:** The study relied heavily on participants' self-reports. There is a possibility of recall bias or social desirability bias, where respondents may overstate or understate certain information.
5. **Geographical Scope:** The study focused only on slums within Dhaka city. Therefore, findings may not fully represent youth women entrepreneurs in other urban and rural areas of Bangladesh.
6. **Resource Constraints:** Financial and logistical limitations influenced the number of slums and respondents included in the study.

These limitations, rigorous qualitative methods, including triangulation of data sources, verbatim transcription, and narrative analysis, were applied to ensure the credibility and depth of the findings.

## **4.12 Conclusion**

This study employed qualitative research approach to obtain an in-depth understanding of the prospects and challenges faced by slum women entrepreneurs in Dhaka city. Qualitative approaches are particularly suitable for addressing research questions that seek explanation and interpretation of social phenomena within their natural contexts (Snape & Spencer, 2003).

This chapter has presented the overall research design and methodological procedures employed in the study, including the selection of the study area, sampling strategies, sources of data, data collection instruments, methods of analysis, trustworthiness measures, and ethical considerations. To address the research objectives comprehensively, the study applied multiple qualitative techniques such as in-depth interviews, case studies, focus group discussions, document analysis, and non-participant observation. The researcher's direct presence and engagement in the field further strengthened the quality of data by ensuring contextual sensitivity and enhancing the authenticity of the findings. Collectively, these methodological strategies were carefully designed and executed to ensure credibility, dependability, and validity, while capturing the lived experiences, challenges, and perspectives of youth women entrepreneurs in the slum areas of Dhaka city.

## **CHAPTER FIVE**

### **FINDINGS**

5.1 Introduction

5.2 Personal Information of the Respondents

5.3 Socioeconomic Status of the Respondents

5.4 Profile of Respondents

5.5 Nature of Entrepreneurship Involved

5.6 Impact on Daily Life of Slum Youth Women Entrepreneurs

5.7 Challenges of Youth Entrepreneurs in Slums

5.8 Problems / Challenges of Youth Entrepreneurship

5.9 Opinions and Problem-Solving Steps by Women Entrepreneurs

5.10 Prospects

5.11 Conclusion

# CHAPTER FIVE

## FINDINGS

### 5.1 Introduction

Chapter Five presents the findings and analysis of the study. To conduct the research, information was gathered through eight case studies and interviews with twenty-eight young women entrepreneurs from the slums of Dhaka city. Analysis of data collected through interview has been presented here. These respondents represent various age groups, educational backgrounds, marital statuses, and occupations. The use of interviews enabled the researcher to gather in-depth responses to complex questions and uncover relevant insights.

Respondents were fully informed about the purpose of the study and its potential benefits, and their consent was obtained prior to conducting interviews at a time and place convenient to them. The findings and analysis section presents the interpretation of the collected data through analytical and logical reasoning, aiming to identify patterns, relationships, and key characteristics. While findings generally refer to the results supported by empirical evidence with minimal interpretation (San José State University Writing Center, n.d.), analysis goes beyond by interpreting and explaining those findings in light of existing literature and theoretical frameworks (Streubert & Carpenter, 2011). Furthermore, analysis also clarifies the reasoning behind the methods used, which makes it more technical in nature and potentially less engaging to all readers (Nielsen Norman Group, 2017).

The findings section objectively presents the data discovered by the researcher and plays a critical role in supporting the study's conclusions. These conclusions summarize the key insights the researcher wants readers to take away, based on the analysis and findings. In empirical research papers, the Results (or Findings) section outlines what was discovered during data analysis and aims to answer the research questions posed in the introduction, even if the findings contradict the initial hypotheses.

This study also considered research ethics, ensuring confidentiality and anonymity of respondents. Based on the findings, a comprehensive discussion is provided in this chapter. For

effective evaluation, the findings have been categorized according to relevant themes, all of which are aligned with the study's aims and objectives.

## **5.2 Personal Information of the Respondents**

The analysis shows that most of the respondents fall within the age group of 31–35 years, while the others are between 18–30 years old. Regarding their socio-economic and educational status, the majority have academic qualifications ranging from Class One to Class Five. A few respondents studied from Class Six up to the Higher Secondary Certificate (HSC) level. One respondent is illiterate, and another has completed graduation.

Razia, an illiterate young woman entrepreneur, shared her experience:

*"My mother died when I was very young. After that, my father got married. My stepmother sent me to work as a housemaid when I was only seven years old. Although I wanted to study, I never got the opportunity."*

Tinni, a young female entrepreneur from the slum who has completed her master's degree, said:

*"My mother worked as a maid in people's homes and managed to educate me. I applied for many jobs hoping for a good opportunity, but I didn't get any as expected. Later, I took self-employment training three years ago. That's when I started my entrepreneurial journey."*

In summary, the data clearly show that most of the young women entrepreneurs in Dhaka's slums are in the 31–35 age groups, and the majority has only primary-level education, typically from Class One to Class Five.

## **5.3 Socioeconomic Status of the Respondents**

The analysis reveals that most of the young women entrepreneurs live in rented accommodations located in slum areas. Most of them and their families lack access to clean and safe drinking water. They typically reside in damp, poorly constructed tin-roofed houses, which pose serious health risks due to unhygienic living conditions.

When asked about this, one of the respondents, Rahela Begum, shared her experience:

*“We always use supply water for drinking. Sometimes, when the water tank is dirty, the water becomes very unpleasant. In those cases, we strain the water through a sieve to remove the dirt before drinking it.*

Rahela Begum’s statement reflects a common misconception among slum dwellers—that the absence of visible particles in water means it is safe to drink. However, they are often unaware of the potential presence of invisible bacteria and harmful contaminants in untreated water supply.

Overall, the findings indicate that most of the young women entrepreneurs live in substandard and unhygienic environments, with inadequate access to basic utilities such as clean water, gas, and electricity. While their basic needs are partially addressed, they remain far from being fully met.

## 5.4 Profile of Respondents

The following table presents the socio-demographic and entrepreneurial profile of 30 youth women entrepreneurs residing in slum areas of Dhaka metropolis. Key variables include age, educational qualification, marital status, type and duration of business, licensing status, and training received:

Name	Age	Education	Marital Status	Type of Business	Duration	Trade License	Training Received
Sathi	33	Class Six	Married	Clothing	2 Years	N/A	N/A
Razia	34	Illiterate	Divorced	Tailoring	6 Years	N/A	N/A
Sadia	22	Class Eight	Married	Cosmetics	3 Years	N/A	N/A
Sabina	32	Class Nine	Married	Fabrics & Embroidery	3 Years	N/A	Embroidery
Sabana	30	Class Five	Married	Fabric & Flower Making	4 Years	N/A	N/A
Peyara Banu	35	Class Two	Widow	Tea Shop	6 Years	N/A	N/A
Shammi	34	HSC	Married	Food & Boutique	5 Years	N/A	Food
Rahela Begum	35	Class Six	Married	Street Food	10 Years	N/A	N/A

Name	Age	Education	Marital Status	Type of Business	Duration	Trade License	Training Received
Shiuli	18	Class Eight	Unmarried	Fast Food	1 Year	N/A	Food
Sarmin	35	SSC	Married	Food & Handicrafts	5 Years	N/A	Food & Handicrafts
Shahinur	35	Class Two	Divorced	Cigarette Shop	16 Years	N/A	N/A
Moni Akter	32	Class Five	Married	Tailoring	4 Years	N/A	N/A
Taslina Akter	35	Class Four	Married	Street Food	5 Years	N/A	N/A
Samia	18	Class Four	Married	Cosmetics	1 Year	N/A	N/A
Shilpi	28	Class Seven	Married	Food (Egg & Cakes)	3 Years	N/A	Food
Beauty	28	Class Two	Divorced	Tea Shop	3 Years	N/A	N/A
Asma	31	Class Five	Divorced	Tailoring	9 Years	N/A	Dressmaking
Rehana	33	Class Three	Divorced	Handicrafts	6 Years	N/A	Handicrafts
Rahima	35	SSC	Married	Vegetable Shop	7 Years	N/A	N/A
Samsun	23	Class Three	Married	Food Shop	2 Years	N/A	N/A
Abida	22	Class Five	Unmarried	Street Food	8 Years	N/A	N/A
Shirin	35	Class Five	Married	Embroidery	6 Years	N/A	Dressmaking & Embroidery
Mukta	21	Class Nine	Married	Clothing	5 Years	N/A	N/A
Tumpa	20	SSC	Unmarried	Tailoring	3 Years	N/A	Dressmaking
Arjuda	28	SSC	Married	Street Food	5 Years	N/A	N/A
Tinni	30	MA	Unmarried	Stitching & Bead Work	3 Years	N/A	Dressmaking & Beadwork
Majina	25	Class Five	Married	Clothing	2 Years	N/A	N/A
Sumaiya	18	SSC	Married	Tailoring	5 Years	N/A	Dressmaking

## Summary

This profile provides critical insight into the lived realities of young women entrepreneurs in the slum areas of Dhaka. Most respondents possess minimal formal education—mostly below secondary level, and many are divorced, widowed, or married, reflecting the socioeconomic vulnerabilities of their backgrounds. Their businesses, mostly informal and unlicensed, include tailoring, street food vending, handicrafts, tea shops, and other small-scale ventures. Most of



them have never received any formal business training, though a few have benefitted from skill-based training in dressmaking, embroidery, or food processing.

Despite running businesses for an average of 3–10 years, they continue to face significant barriers, such as lack of capital, absence of trade licenses, insufficient training, and limited state or institutional support. These findings not only illustrate the resilience and determination of these women but also point toward the urgent need for inclusive, flexible, and accessible training, financing, and policy interventions tailored to their unique context. This record thus serves to highlight the key challenges and obstacles of youth female entrepreneurship in urban slum settings, aligning with the primary objectives of this study.

## **5.5 Nature of Entrepreneurship Involved**

The nature of entrepreneurship among young women in Dhaka's slums is primarily survival-driven. These women engage in business activities out of necessity, as a means of escaping the persistent cycle of poverty. However, their entrepreneurial journey is often challenged by a lack of essential knowledge, skills, and resources.

Most of the respondents have no awareness of trade licenses or their potential advantages and disadvantages. They operate without a formal business plan and have not received any business-related training. Furthermore, they possess limited or no knowledge about the opportunities and support systems available for women entrepreneurs in Bangladesh.

A significant number of respondents are unaware of the government's youth loan programs or the women-focused banking schemes offering flexible terms. As a result, they remain disconnected from institutional financial services. Their businesses are largely informal and home-based, run with the help of family members. Many do not follow fixed working hours, and their operational capital ranges from as little as BDT 5,000 to BDT 50,000.

Financial record-keeping is another major gap. Most of these entrepreneurs do not maintain regular financial statements. Their initial investment typically comes from small loans borrowed from neighbors or relatives, indicating strong reliance on informal financial networks.

Religious beliefs also play a role in shaping their financial decisions. Some women avoid formal loans due to the interest-based nature of conventional banking, which they consider to be inconsistent with their religious principles. Others are interested in borrowing but find the procedures overly complicated and inaccessible.

In this context, the experience of Shirin, a young woman entrepreneur, is particularly telling:

*“During the coronavirus pandemic, my husband lost his job. I was confused and began searching for a loan to start a small factory with him. Since I had skills in embroidery and sewing, I thought we could work together. But everywhere I went, the conditions were such that a slum girl like me could not fulfill them. Eventually, I borrowed a small amount from a neighbor and started the business from home. My husband and I now workday and night, and we save a little every month to expand our factory. But if we had access to a loan with easy terms, things would have been much easier.”*

Shirin’s story encapsulates the broader reality of slum-based young women entrepreneurs—resilient and determined, yet held back by structural barriers, limited access to finance, and a lack of institutional support.

**Table 5.5.1 Slum-based Women Entrepreneurs: Type of Business, Investment, Sales, Costs, and Employment-**

No.	Type of Business	Initial Investment (BDT)	Average Monthly Sales (BDT)	Average Monthly Costs (BDT)	Average Monthly Profit (BDT)	Employment (No. of People)	Remarks
1	Tailoring/Embroidery	8,000 – 15,000	15,000 – 25,000	10,000 – 18,000	5,000 – 7,000	Entrepreneur + 1 family member	Mostly home-based
2	Handicrafts (jewelry/items)	5,000 – 10,000	12,000 – 20,000	7,000 – 12,000	4,000 – 6,000	Entrepreneur alone	Sold in local markets
3	Food vending (snacks)	10,000 – 20,000	20,000 – 30,000	12,000 – 18,000	6,000 – 10,000	Entrepreneur + 2 family members	Sold to neighbors and markets
4	Beauty parlor services	15,000 – 25,000	25,000 – 35,000	15,000 – 22,000	8,000 – 12,000	Entrepreneur + 1 worker	Few clients, local service
5	Grocery shop	20,000 – 50,000	30,000 – 50,000	20,000 – 35,000	10,000 – 15,000	Entrepreneur + 1–2 family members	Daily needs-based

## **5.6 Impact on Daily Life of Slum Youth Women Entrepreneurs.**

Entrepreneurship plays a transformative role in the lives of young women in slums. While it brings empowerment and positive change, it also introduces new challenges that affect their daily lives across various dimensions.

### **Social Impact**

Youth women entrepreneurs in Bangladesh's slums play a pivotal role in addressing social challenges such as unemployment, gender inequality, and poverty. Their involvement in entrepreneurship has empowered them within their families, enhancing their ability to express opinions and participate in decision-making processes. However, despite achieving financial

independence, many report that their personal choices and desires for leisure or entertainment are still undervalued. Traditional gender norms continue to restrict their social freedom, indicating a disparity between economic contribution and social recognition. As noted by Islam (2025), "The participation of women in different socio-economic activities appears to have a positive social and economic change within the country," highlighting the transformative impact of women's entrepreneurship on societal progress.

### **Political Impact**

While most respondents exercise their voting rights freely, their political engagement is limited beyond this. Few are involved in political organizations, meetings, or advocacy groups. Additionally, they receive minimal political support for their entrepreneurial activities and often face exploitation and harassment from local extortionists without the means or awareness to seek justice or protection. According to Chowdhury (2023), "Women entrepreneurs in Bangladesh encounter challenges in accessing political support and face exploitation due to lack of awareness and resources," underscoring the need for enhanced political engagement and support mechanisms for women entrepreneurs.

### **Economic Impact**

Youth women entrepreneurs in Bangladesh's slums significantly contribute to the national economy by generating employment, enhancing household income, and fostering local economic development. Their involvement in entrepreneurship not only empowers them financially but also stimulates economic activities within their communities. A study by Neaz Ahmed (2018) emphasizes that "women entrepreneurship has been playing a pivotal role in terms of economic growth, employment generation, and industrialization," highlighting the transformative impact of women's entrepreneurship on economic development in Bangladesh. [ResearchGate](#)

Moreover, the integration of digital financial services has further bolstered their economic contributions. Research indicates that "mobile banking and agent banking have a significant influence on women's entrepreneurship at the 1 percent level," underscoring the role of digital finance in enhancing women's entrepreneurial activities and economic empowerment in Bangladesh. [SpringerOpen](#)

## **Psychological Effects**

Entrepreneurship has significantly improved the self-esteem, confidence, and quality of life for many women entrepreneurs. Compared to other women in their communities, they feel more empowered and motivated. However, the journey is not without emotional hardship. The daily struggles to grow a business—while balancing family responsibilities, financial constraints, and social stigma—can lead to stress, isolation, and psychological fatigue. Despite their resilience, many feel mentally burdened due to the lack of recognition, support, and resources needed to thrive. As Islam (2025) observes, "The mental health issues faced by female entrepreneurs in Bangladesh are often overlooked, and there is a need for focused interventions to address these challenges."

## **5.7 Challenges of Youth Entrepreneurs in Slums**

Youth women entrepreneurs living in urban slums face multifaceted challenges that significantly impact their entrepreneurial journey. These challenges can be categorized into four key areas: social, economic, political, and psychological.

### **Social Challenges**

Social barriers are often the most immediate and persistent challenges encountered by young women entrepreneurs. According to respondents, gender-based discrimination begins within the family and is reinforced by societal norms. Balancing domestic responsibilities with business activities is particularly difficult for women, especially those with young children or elderly family members to care for.

Sharmin, a young woman entrepreneur, shared her personal experience:

*"I have three children. I complete all household chores before attending my business. My mother-in-law and sister-in-law used to criticize me, saying, 'Girls who run businesses no longer remain decent.' At one point, I considered leaving business to work in a garment factory. But I remained firm in my decision. Now, after seeing the large food orders I receive from various*

*places, they've changed their attitude, even apologized, and are now very supportive. I believe that if we can remain patient through social struggles, success is only a matter of time."*

This statement reflects how social resistance can eventually transform into support when perseverance is shown, though the emotional toll is significant.

## **Economic Challenges**

### **Statement**

Economic challenges represent a critical barrier for young women entrepreneurs residing in Dhaka's slums, limiting their ability to start, sustain, and grow small-scale businesses.

### **Explanation**

Many of these entrepreneurs begin their ventures with minimal capital, often by selling personal belongings such as handmade jewelry or by borrowing small amounts from relatives and neighbors (Mead & Liedholm, 1998; Khaleque, 2018). Limited access to formal financial services restricts their ability to obtain loans, expand operations, or invest in better equipment (Haque & Amin, 2020). Rising costs of raw materials, irregular and unpredictable income streams, and challenges in pricing products competitively in saturated local markets further exacerbate the difficulty of maintaining profitability (Roomi & Parrott, 2008). Consequently, these economic constraints not only affect the sustainability of their businesses but also limit opportunities for scaling, formalization, and long-term financial empowerment.

This economic vulnerability is compounded by reliance on informal financing networks and home-based business models, which while flexible, limit access to institutional support and reduce potential for growth. Additionally, the lack of systematic financial record-keeping and formal business planning hinders strategic decision-making and the ability to respond to market fluctuations.

## **Political and Institutional Challenges**

### **Statement:**

Political and institutional barriers significantly limit the entrepreneurial growth of young women

in Dhaka's slums by restricting their access to formal systems, legal documentation, and policy-driven support.

### **Explanation:**

Many respondents reported having little or no knowledge about the procedures to formalize their businesses, such as obtaining trade licenses or registering with local authorities (Roomi & Parrott, 2008; Tambunan, 2019). Awareness of government or private-sector training programs for self-employment is also minimal, and most young women remain unfamiliar with national policies such as the Women Development Policy and the Youth Development Policy (Haque & Amin, 2020). This lack of awareness prevents them from benefiting from institutional resources that could facilitate business expansion, formalization, and sustainable growth.

### **Quotation from Respondent**

One young entrepreneur expressed:

“I wanted to register my small tailoring business and attend a government training program, but I did not know where to start. Nobody in my community explained the process, and I felt completely lost.”

This statement exemplifies how the disconnect between formal institutions and slum-based women entrepreneurs creates structural barriers that constrain their entrepreneurial opportunities. Without access to legal support, policy guidance, or training programs, these businesses remain informal and limited in growth potential.

### **Psychological Challenges**

Managing a business alongside familial responsibilities often leads to significant psychological strain for women entrepreneurs. Many report being unable to attend family gatherings or social events due to business commitments, resulting in diminished contact with relatives and friends. This social withdrawal fosters feelings of isolation and emotional exhaustion. Research indicates that "female founders who operate alone typically lack the mentorship opportunities, peer support, and networking connections that male founders and founders with partners usually receive," which can elevate stress levels and increase the risk of burnout [entreprenista.com](http://entreprenista.com).

Additionally, a study found that "entrepreneurs are less likely to have available access to mental health support networks such as employee assistance programs (EAPs)," contributing to heightened emotional strain Wiley Online Library. The absence of robust support networks exacerbates these psychological burdens, underscoring the need for targeted interventions to support women entrepreneurs in balancing their dual roles.

## **5.8: Problems /Challenges of Youth Entrepreneurship**

Youth women entrepreneurs in Bangladesh, particularly those residing in urban slums of Dhaka, face a multitude of interconnected challenges that hinder their ability to initiate, sustain, and scale up profitable enterprises. Based on the findings of this study, the key problems are summarized below:

### **Major Identified Challenges:**

- **Lack of capital:** Capital remains the most fundamental obstacle. Most youth women lack savings, collateral, or access to formal financial institutions.
- **Inadequate incentives and opportunities:** The prevailing economic and social conditions are not conducive to encouraging youth women to start or expand businesses.
- **Low education and weak socio-economic conditions:** Many slum-dwelling youth women are illiterate or have minimal education. They are often physically and socially vulnerable and lack protective systems.
- **Family obligations and household burden:** Marriage, motherhood, and domestic responsibilities limit women's availability and flexibility to engage in entrepreneurial activities.
- **Inadequate training opportunities:** There is a clear shortage of skill-based, need-oriented, and accessible training programs tailored for young women entrepreneurs.
- **Gender discrimination and social norms:** Traditional gender roles, societal expectations, and discrimination reduce the mobility, confidence, and support for female entrepreneurs.



- **Lack of access to finance and credit:** Without assets or credit history, women are often excluded from bank loans or microfinance.
- **Failure in formal education:** Early school dropout rates among slum youth, particularly girls, limit their knowledge, confidence, and employability.
- **Crime and safety concerns:** Many slums areas experience crime and insecurity, posing physical threats to women trying to run businesses.
- **Limited business knowledge and market exposure:** A majority lack basic business management knowledge and marketing skills.
- **Lack of infrastructural support:** Poor access to electricity, clean water, transportation, and technology restrict business growth.
- **Legal and regulatory barriers:** There is insufficient support for women in navigating licenses, permits, and government schemes.
- **Childcare and elderly care responsibilities:** These domestic responsibilities often fall solely on women, creating work-life imbalance.

### **In-Depth Challenges with Broader Implications:**

#### **1. Limited Access to Finance**

Most women entrepreneurs struggle to secure loans or investments due to lack of collateral, low financial literacy, and institutional biases. This severely hampers both the launch and expansion phases of their businesses.

#### **2. Limited Market Access**

Women entrepreneurs in urban slums are often confined to local markets, with little exposure to wider consumer bases or digital platforms, affecting sales and competitiveness.

#### **3. Lack of Training and Education**

A significant proportion lack access to formal or informal training in areas like business planning, marketing, digital literacy, and bookkeeping, which are essential for running a successful enterprise.

#### **4. Gender-Based Constraints**

Deep-rooted social norms and gender discrimination limit mobility, reduce community support, and restrict women's ability to make autonomous business decisions.

#### **5. Infrastructure and Technological Deficits**

Lack of reliable electricity, secure workspaces, internet access, and transportation networks present structural barriers to entrepreneurship.

#### **6. Unsupportive Legal and Policy Framework**

The regulatory environment is often not sensitive to the needs of small-scale, women-led informal businesses. They face bureaucratic red tape, unclear processes, and often lack awareness of legal rights or entitlements.

### **Statistical Overview and National Context**

Despite these obstacles, women have begun carving a niche in Bangladesh's entrepreneurial ecosystem. According to the Bangladesh Bureau of Statistics (BBS, 2020), there are approximately 2.8 million female-owned SMEs in the country, constituting 24.6% of all SMEs. A study by the Bangladesh Institute of Development Studies (BIDS) estimates that women-led SMEs employ around 8.4 million people, which represents about 10% of the national workforce.

The International Labour Organization (ILO) further notes that the majority of women-led SMEs are concentrated in the trading sector, followed by manufacturing and services. However, these businesses often operate informally and remain small-scale due to the barriers mentioned above.

A World Bank report reveals that women entrepreneurs in Bangladesh face:

- Higher borrowing costs
- Limited access to markets
- Lower business sustainability
- Higher drop-out rates due to familial pressure and societal norms

## **5.9 Opinions on Problem-Solving Steps Taken by Women Entrepreneurs**

According to the majority of slum women entrepreneurs, two of the most pressing barriers to their entrepreneurial growth are lack of capital and lack of secure child-rearing support. Many respondents shared that banks and financial institutions are not supportive or accessible to them. The rigid requirements, complex paperwork, and mistrust towards slum residents often exclude them from formal financial systems.

To overcome the lack of capital, many women entrepreneurs have taken proactive steps such as pooling savings with family or friends, participating in informal savings groups, and accessing small-scale loans from microfinance institutions where possible. Some have also started reinvesting profits from their small businesses to gradually expand their operations. These self-initiated financial strategies reflect their resilience and determination to maintain and grow their businesses despite systemic financial barriers.

Regarding the lack of secure child-rearing support, respondents have implemented practical coping mechanisms, including sharing childcare responsibilities with family members, rotating care duties among neighbors in the community, and bringing children along to their workplaces when feasible. Some have even organized informal childcare circles within their slum communities, allowing women to work while ensuring that their children are supervised. These grassroots solutions highlight the resourcefulness of slum women entrepreneurs in balancing household responsibilities with business demands.

They strongly emphasized the importance of structured self-employment training, including technical knowledge for product innovation and skills in business management. The entrepreneurs believe that with proper training, financial literacy, and access to resources, they could significantly improve their businesses and contribute more meaningfully to the economy.

Furthermore, they highlighted the urgent need for targeted government and private sector interventions to support their growth.

In this context, entrepreneur Mukta Akhtar shared:

*“If the government would relax some of the conditions for training and offer interest-free micro-loans to women entrepreneurs in slum areas, we would be able to overcome many of the challenges we face. This would not only help us develop ourselves but also contribute to the overall development of the country. With such support, poverty, unemployment, and slum-related issues could be significantly reduced, and national progress would be accelerated.*

Her statement reflects the shared vision of many slum women entrepreneurs—they do not seek charity, but equal opportunity, fair access to finance, and inclusive training programs that can empower them to uplift their families and communities.

## **5.10: Prospects**

As the eighth most populous country in the world, Bangladesh has a large working-age population—approximately 65.5% of the total populations are of youth and working age. However, for a long time, the country has struggled to harness the full potential of this demographic dividend. According to the Labor Force Survey (LFS) 2016–17 conducted by the Bangladesh Bureau of Statistics (BBS), the national unemployment rate stands at 4.2%, whereas youth unemployment is significantly higher at 10.6%. Notably, 79.6% of total unemployed individuals are from the youth demographic. Furthermore, the unemployment rate among individuals with tertiary-level education is 13.4% (BBS, 2018).

This high rate of unemployment is not solely the result of a shortage of job opportunities but is also due to a significant skills gap among the youth. Many educational institutions, including universities, fail to equip graduates with the industry-relevant knowledge and skills demanded in the current job market. A lack of collaboration between academia and industry has rendered much of the tertiary education curriculum outdated and less effective.

This skill mismatch also negatively impacts the entrepreneurship ecosystem in Bangladesh. Most young individuals lack the critical skills and knowledge required to develop innovative products or services that could form the basis of successful startups.

However, despite these challenges, there are encouraging signs among young women entrepreneurs in the slum areas of Bangladesh. Several positive trends have emerged:

- Young women are increasingly engaging in new business ventures, and this participation is steadily growing.
- Economic necessity has made young women more determined and confident in their pursuit of entrepreneurial success.
- Many women are now able to continue their professional lives even after marriage, reflecting increased societal acceptance and support.
- These young women exhibit a strong sense of identity and self-confidence within the workplace.

In addition, various developmental initiatives by both government and private sectors have been launched to empower young women, encouraging their participation in the business sector.

### **5.11: Conclusion**

In the current socio-economic context of Bangladesh, youth women's entrepreneurship is not merely a pathway to economic equality, but also a vital means of employment creation and economic empowerment. Recognizing the importance of young women's participation in entrepreneurship, the Government of Bangladesh has undertaken several initiatives to encourage women's involvement in a wide range of micro, small, and medium-sized enterprises (MSMEs).

However, based on the discussions presented and the data collected from respondents—particularly young women entrepreneurs living in slums—it is evident that although numerous development programs exist for youth and women entrepreneurs, their implementation remains inadequate, especially for slum-dwelling youth women.

Approximately 35% of Dhaka's population resides in slums. According to the last Slum Census conducted by the Bangladesh Bureau of Statistics in 2014, there are 3,394 slums in the two city corporations of Dhaka. Specifically, Dhaka North City Corporation has 1,639 slums with a population of 499,019, while Dhaka South City Corporation has 1,755 slums housing 147,056 people.

Among these slum populations, many young women possess an indomitable spirit and a deep passion for entrepreneurship. Yet, they face significant barriers in their efforts to establish sustainable businesses due to financial constraints, limited access to training, and lack of

institutional support. Encouragingly, according to the respondents in this study, the rate of youth women entrepreneurship is gradually increasing among socially aware and motivated women in these marginalized communities. These women continue to fight against poverty and unemployment to achieve economic self-reliance.

I firmly believe that if these young women are provided with adequate training, skill development programs, and access to interest-free microloans, they can play a transformative role in the economic development of the country. As a young woman entrepreneur myself—as well as a government-registered youth organizer and a member of several government sub-committees on youth development—I have observed firsthand that youth funds in Bangladesh have the potential to support hardworking, enterprising urban slum-dwelling women through interest-free microfinance.

If properly leveraged, such initiatives can significantly contribute to reducing slum-related challenges, poverty, and youth unemployment in Bangladesh. In light of this small-scale research and my real-life experience, I sincerely and humbly urge policymakers to take these findings and recommendations into consideration when formulating the National Youth Policy and the National Women Development Policy.

**CHAPTER-SIX**  
**PRESENTATION OF CASE STUDIES**

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# **CHAPTER-SIX**

## **PRESENTATION OF CASE STUDIES**

### **6.1 Introduction**

This study has been conducted using a qualitative research method. A case study is a common form of qualitative research used to explore individuals, small groups of participants, or specific social groups. In this research, special emphasis has been placed on the detailed contextual analysis of a limited number of youth women entrepreneurs living in slum areas.

The case study method has been widely used by researchers across various disciplines for many years. It involves collecting and analyzing data that is directly relevant to a specific research question. A case study enables researchers to gain in-depth understanding of real-life situations, which significantly contributes to academic inquiry.

As Thomas (2011) states, “Case studies are analyses of persons, events, decisions, periods, projects, policies, institutions, or other systems that are studied holistically by one or more methods. The case that is the subject of inquiry represents an instance of a broader class of phenomena, providing an analytical framework within which the study is conducted and through which the case is illuminated and explained” (P. 173).

Therefore, a case study is an empirical investigation that explores a contemporary phenomenon in depth and within its real-life context, particularly when the boundaries between the phenomenon and the context are not clearly defined. The present study has conducted eight case studies to explore the real life situation of the youth women entrepreneurs living in slum area of Dhaka city in Bangladesh.



## 6.2 Case Study 01: Sabina Begum

Sabina Begum, a 32-year-old woman entrepreneur, resides in the Kachukhet slum of Pallabi, Dhaka. Originally from Mymensingh district, she now lives with her husband, Islam Mia, and their two sons, Imam Hossain and Aman Hossain. Her husband suffers from chronic illness and struggles with ongoing personal and family problems, which compelled Sabina to take the initiative to start a handicraft business to sustain her family.

The family lives in a small semi-furnished tin-roofed room without access to gas or electricity. Their cramped living space accommodates four members in a single room. Sabina is the sole income earner, earning approximately 12,000 BDT per month. From this, she spends 3,000 BDT on house rent, 1,200 BDT on her children's education, and around 5,000 BDT on food, medical expenses, and social obligations. The remaining portion is set aside for savings.

Sabina started her handicraft business six years ago, shortly after her husband's health deteriorated. She is known for her modesty, kindness, and strong dedication to her family and community. However, she has faced significant stress due to a loan her husband took from a financial institution, for which their house was submitted as collateral. Additionally, Sabina suffers from chronic back pain caused by the physical demands of her work.

Despite limited financial support and strained family relationships, Sabina has shown resilience. She was advised to gradually increase her savings, seek youth-focused loans, obtain a trade license, and participate in government or private sector training programs. Regular medical checkups were also recommended. After attending several business-related training sessions, she reported noticeable improvements in her business performance. She is now able to save a portion of her income after meeting her family's basic needs.

### **Sabina expressed:**

*“I have been able to change my financial situation after starting the business, but my mental stress has become more complex. If there were adequate capital support and a more positive attitude towards women entrepreneurs in society, it would be easier for women like me to face our challenges. I believe that this would accelerate both personal and national development.”*

Her determination to repay loans and secure a stable family life remains strong. Although she continues to face hardships, her mental well-being has improved alongside her financial stability. She remains hopeful that with sustained support from researchers and development practitioners, she can further strengthen her livelihood and secure a better future for her family.

## **Challenges**

Sabina Begum's entrepreneurial journey is marked by multiple socio-economic and psychological challenges:

1. **Financial Burden** – Her family's dependence on a single income source puts tremendous pressure on her. The monthly household expenditure leaves very little for savings, and the collateral-based loan has intensified her financial stress.
2. **Health Issues** – Chronic back pain resulting from the physically demanding handicraft work reduces her productivity and threatens the sustainability of her business.
3. **Lack of Institutional Support** – Limited access to government schemes, inadequate training facilities, and absence of proper capital support restrict her ability to expand.
4. **Social Attitudes** – Negative perceptions of women entrepreneurs within her community further discourage her, adding to her mental stress.
5. **Family Strain** – The illness of her husband and strained family relationships weaken her social support system, leaving her with increased responsibilities and emotional pressure.

## **Prospects**

Despite these obstacles, Sabina's case also highlights strong prospects for growth and empowerment:

1. **Business Skills Development** – Through training programs, she has already improved her entrepreneurial skills, which can be further enhanced by continuous participation in government and NGO-led initiatives.
2. **Financial Growth** – With better access to microcredit, youth-focused loans, and flexible financial schemes, Sabina can increase her business capital and expand her operations.

3. **Resilience and Determination** – Her perseverance and optimism demonstrate her potential to overcome challenges. Her ability to balance family responsibilities with entrepreneurship indicates strong adaptive capacity.
4. **Social Contribution** – By improving her income and stability, Sabina not only uplifts her own family but also inspires other women in the slum to engage in income-generating activities.
5. **Policy and Program Linkages** – If properly connected with government policies such as the Women Development Policy or Youth Development initiatives, she could transform her small-scale business into a sustainable livelihood model.

### **6.3 Case Study 02: Rahela Begum**

Rahela Begum is a 30-year-old divorced young woman entrepreneur who lives in a small room within a dilapidated tin-shed house in Kachukhet slum of Pallabi, Dhaka. Her home lacks basic utilities such as a gas connection. Rahela currently lives with her mother, Rahima Khatun, and her two daughters, Rani and Rima, and is the sole earner of the family.

Due to the complexity of her circumstances, Rahela was selected as a distinct case for this in-depth qualitative study. Various methods such as observation, interviews, and home visits were conducted to gather authentic information.

Following the death of her father, Rahela's mother, in desperation, arranged for her to be married at a young age. However, soon after the marriage, Rahela discovered since her husband was a drug addict who would return home at late night and often beat her. Her mother worked tirelessly to send money to support her daughter's household, but when she was diagnosed with cancer, it became impossible for her to continue assisting Rahela.

In this crisis, Rahela's husband divorced her and married another woman, leaving her devastated both emotionally and financially. To support her family, she started working as a housekeeper. However, her income was insufficient to cover her mother's medical expenses and support her children. Eventually, she borrowed money from a neighbor and started a small boutique business. She now employs two other women from the slum to help sell three-piece sets.

Rahela shared that even though she runs a business, she is still struggling to meet the basic needs of her family. She believes that with sufficient capital, she could expand her business, educate her daughters, and provide proper care for her ill mother.

According to Rahela, some of the key challenges she faced during the initial stages of her business include:

- Lack of adequate capital
- No knowledge of public or private opportunities for women entrepreneurs
- Poor planning and disorganized business operations
- Inability to fulfill the basic needs of her family

On the advice of an acquaintance, Rahela enrolled in a seven-day Block-Batik and Handicrafts training at the J. Afroz Youth and Women Development Center. With the certificate she earned, she was able to apply for and receive a 40,000 BDT youth loan at a 4% interest rate from the Department of Youth Development. She reported that this support enabled her to expand her business, and she now feels that her situation has improved.

“I am doing better with my family now than before,” she said with hope.

Rahela’s case reflects the resilience of divorced women entrepreneurs living in slums, and the importance of skill training, accessible financing, and social support in enabling women to break the cycle of poverty and dependency.

### **Challenges Faced by Rahela Begum**

Rahela’s entrepreneurial journey is a testament to resilience but is fraught with several obstacles.

The key challenges she reported include:

#### **1. Lack of adequate capital:**

The absence of sufficient startup funds initially prevented Rahela from expanding her business and meeting operational costs.

2. **Limited access to information and support services:**

Rahela was unaware of government or private sector programs designed to support women entrepreneurs, which delayed her access to potential resources.

3. **Lack of business planning and managerial skills:**

Due to insufficient knowledge and training, she struggled with planning, organizing, and managing her business effectively in the early stages.

4. **Inability to meet basic family needs:**

Despite being self-employed, Rahela's income was often inadequate to cover essential household expenses, including healthcare and education.

5. **Social and psychological barriers:**

As a divorced woman in a patriarchal society, Rahela faced social stigma, reduced community support, and emotional stress, which often undermined her confidence and business ambitions.

## **Prospects and Opportunities**

Despite these significant challenges, Rahela's case also highlights numerous opportunities and prospects that can transform her entrepreneurial path:

1. **Skill Development and Capacity Building:**

On the advice of an acquaintance, Rahela completed a seven-day Block-Batik and Handicrafts training course at the *J. Afroz Youth and Women Development Center*. This training enhanced her technical and entrepreneurial skills, enabling her to improve product quality and diversify her offerings.

2. **Access to Microfinance and Government Support:**

Armed with a training certificate, Rahela secured a BDT 40,000 youth loan from the Department of Youth Development at a 4% interest rate. This financial support allowed her to expand her business operations, hire additional workers, and improve her family's living standards.

3. **Empowerment and Social Contribution:**

By employing two other women from her community, Rahela not only improved her

income but also created opportunities for others, contributing to poverty reduction and women's empowerment within the slum.

**4. Potential for Business Expansion:**

With increased capital, improved marketing strategies, and continued institutional support, Rahela envisions expanding her boutique business, increasing product variety, and accessing broader markets both inside and outside her locality.

**5. Improved Family Well-being:**

Sustainable business growth will allow Rahela to ensure better education for her daughters and improved healthcare for her ailing mother, breaking the cycle of poverty and dependency in the long term.

### **6.4 Case Study 03: Rahima Akhter Sumona**

Rahima Akhter Sumona, a 33-year-old youth woman entrepreneur, lives in the Maniknagar slum area of Dhaka. Her ancestral home is in Battola, Fatulla, Narayanganj, a neighboring district of the capital city. Her family consists of five members: her husband, one daughter, and two sons. Unfortunately, both her husband and her daughter are physically challenged.

Her husband was not born with a disability; he lost one of his legs in a road accident a few years after their marriage. Before the accident, he worked as a security guard. Following the incident, he lost his job and could no longer contribute to the family's income. Rahima and her family currently reside in a congested slum room in Hawaii Goli. Although they have access to water and electricity, they live without a gas supply. Despite their difficult situation, Rahima reported that neither her husband nor her daughter received any form of disability allowance for several years.

During that time, she constantly worried about her daughter's uncertain future and her two sons' education. When her family's basic needs could not be met, Rahima faced a severe financial and emotional breakdown. To overcome the crisis, she borrowed 10,000 BDT from a neighbor and started a small vegetable-selling business.

Through her initiative, the family's condition has improved somewhat, but Rahima continues to face various social challenges. She shared:

*“My family is better now than before, but I still face social stigma. Many people in society look down on women entrepreneurs.”*

She further explained the institutional barriers she encountered:

*“If I had sufficient capital, I could expand my business and even employ a few people. I approached several government institutions for loans, but they rejected my application because I lacked a trade license. After I managed to get the license, they asked me to show a guarantor who is a first-class gazetted officer or submit a land deed—neither of which I could provide. So, I was again denied the loan.”*

Rahima later applied for disability allowances for her husband and daughter. After prolonged harassment and being forced to pay a bribe, her husband finally began receiving an allowance with the help of the local chairman. However, she could not secure any allowance for her daughter.

Reflecting on her struggles, Rahima strongly believes that small women entrepreneurs in slum areas would benefit greatly if the government introduced simplified loan procedures or interest-free microcredit schemes. She stated:

*“If the government could make it easier for women like us to access loans or offer interest-free microloans, it would be a turning point for us.”*

## **Challenges**

1. **Lack of Startup Capital** – She had to borrow 10,000 BDT from a neighbor, which indicates her lack of access to institutional financial resources.
2. **Financial and Institutional Barriers** – Loan applications were repeatedly rejected due to lack of trade license, absence of guarantors, or land deeds.
3. **Social Stigma** – She constantly faces negative attitudes from society toward women entrepreneurs, which affects her motivation.
4. **Family Responsibilities** – With both her husband and daughter physically challenged, she carries an extra caregiving and financial burden.

5. **Corruption and Harassment** – To secure her husband’s disability allowance, she had to face harassment and pay a bribe, and she could not obtain the allowance for her daughter.

## Prospects

1. **Business Expansion** – If provided with sufficient capital, she has the potential to expand her vegetable-selling business and even employ others.
2. **Entrepreneurial Skills** – Her initiative to start a business with limited resources reflects resilience and creativity, which can be scaled with support.
3. **Policy Support** – Simplified loan procedures, microfinance opportunities, and government-backed interest-free credit schemes could significantly improve her business prospects.
4. **Role Model Effect** – Her determination and success despite multiple challenges can inspire other women entrepreneurs in slum areas.
5. **Family Development** – With business growth, she could ensure better education for her sons and improved living conditions for the entire family.

## 6.5 Case Study 04: Sharmin Akhter

Sharmin Akhter is a 35-year-old young woman entrepreneur living in a slum near Maniknagar Amena Masjid. Her permanent address is Arai Hajar, Panchgao, Narayanganj. She lives with her husband, two sons, one daughter, and elderly mother-in-law in a small, semi-finished tin-roofed house.

Sharmin’s husband worked abroad but lost his job during the COVID-19 pandemic and returned home without any financial support. This sudden loss of income created a difficult situation for the family. Encouraged by her mother-in-law, Sharmin started a food supply business, which helped alleviate some of the family’s financial challenges.

In addition, her husband opened a small tong shop with a modest amount of capital. As her husband’s business began to stabilize, Sharmin was able to manage her food business more systematically by participating in various government and private sector training programs.

Initially, she faced several difficulties due to a lack of business knowledge. She shared:

“When I first started my business, I knew little about food hygiene, packaging, or transportation. I did not keep daily accounts or save money; all income was immediately spent on family expenses.”



After receiving business training at several institutes, Sharmin learned about daily accounting, trade licensing requirements, frozen food manufacturing, savings, and loans. This knowledge allowed her to manage her business more effectively and begin saving money.

She added:

“Now, I have expanded my business using my savings. I employ two workers whose families depend on the income from my business.”

Sharmin expressed optimism about the future but also identified the need for further capital investment:

“If I had more capital, I could take my business to a higher level. It would be beneficial if the loan processes for women entrepreneurs were made easier, especially for those of us who follow religious teachings. An interest-free loan scheme would help us contribute significantly to reducing unemployment and poverty, thereby accelerating the development of our country.”

Sharmin’s story highlights the challenges and progress of women entrepreneurs in urban slums, underscoring the importance of accessible training, financial support, and socially sensitive loan programs.

## **Challenges**

### **1. Loss of Household Income:**

The family faced sudden financial instability due to her husband losing his overseas job.

### **2. Limited Initial Business Knowledge:**

Sharmin lacked awareness of food hygiene, packaging, transportation, and daily accounting practices.

### **3. Cash Flow Management:**

Initially, all income was spent on immediate family expenses, leaving no savings for reinvestment or business growth.

### **4. Capital Constraints:**

Limited capital restricted her ability to expand the business rapidly.

### **5. Need for Financially Accessible Loans:**

Difficulty in accessing loans, especially interest-free or Shariah-compliant loans, posed an obstacle for further business scaling.

## Prospects

### 1. **Entrepreneurial Initiative:**

Sharmin proactively started a food supply business to support her family during financial crises.

### 2. **Training & Skill Development:**

Participation in government and private sector training programs improved her knowledge of daily accounting, trade licensing, frozen food production, savings, and loan management.

### 3. **Improved Business Management:**

Training enabled her to manage her business more effectively and start saving for expansion.

### 4. **Employment Creation:**

She now employs two workers, providing income support for other families in the slum.

### 5. **Business Expansion Potential:**

With additional capital, Sharmin can scale her business further, enhancing both income and employment generation.

### 6. **Empowerment & Social Contribution:**

Through her entrepreneurial efforts, Sharmin contributes to poverty reduction, unemployment alleviation, and community development, while serving as a role model for women in slum areas.

Sharmin Akhter's journey demonstrates that even in urban slum settings, women entrepreneurs can overcome economic and knowledge barriers through training, savings, and small-scale entrepreneurship. Her experience underscores the need for accessible, socially sensitive financial support and capacity-building programs to enable women to expand their businesses, improve family welfare, and contribute to broader community development.

## 6.6 Case Study 05: Amena Begum

Amena Begum is a 29-year-old married Muslim woman and a youth slum entrepreneur living in the Hawaigoli slum area of Dhaka. She resides in her own semi-constructed tin-roofed house with her husband, Mohammad Monsur Ali Miah, and their three sons. Her husband is a drug addict and often behaves irresponsibly, which causes her constant worry and emotional stress.

Amena completed her Primary School Certificate (PSC) but could not continue her education due to financial hardship, despite having a strong desire to study. Now, she is determined to provide proper education for her children and help them build a better future.

Previously, she earned a small income from house rent. However, as she began sending her children to school, her expenses increased, making it difficult to meet basic household needs. In response, she started a tailoring and clothing business with an initial investment of 10,000 BDT, which she received from a local community-based organization.

Amena has also created employment opportunities for several other women in the slum, who work with her on a contractual basis. She shared that additional capital is needed to expand her business further. She also mentioned that her situation could have improved more significantly if her husband had supported her efforts.

Balancing business responsibilities with family care is physically and mentally demanding. She works in her tailoring business for 9 to 10 hours daily, while also managing household tasks and caring for her children.

Amena said:

“I admitted my husband to a drug rehabilitation center on the advice of a relative, and that same relative lent me 20,000 BDT. Now, my business is doing much better than before. But there are still social barriers. If government and private institutions offered interest-free loans to poor entrepreneurs like us, we would benefit greatly.”

Amena’s story reflects the resilience of slum women entrepreneurs who are managing not only businesses but also the burdens of family crises and limited social support. Her case emphasizes

the need for accessible financial assistance, rehabilitation support for family members, and community-based training to strengthen women-led enterprises in disadvantaged urban areas.

## **Challenges**

Amena's entrepreneurial experience reflects the complex web of socio-economic and personal challenges faced by women entrepreneurs in urban slums. The key barriers she encountered are as follows:

### **1. Family-related challenges:**

- Her husband's drug addiction and irresponsible behavior created significant emotional stress, financial instability, and social stigma.
- The absence of spousal support increased her responsibilities and limited her business growth potential.

### **2. Financial constraints:**

- Limited startup capital restricted her ability to purchase equipment, materials, and hire additional workers.
- Lack of access to interest-free or low-interest loans from financial institutions remains a critical barrier.

### **3. Multiple roles and time management:**

- Balancing long working hours in her tailoring business with household responsibilities and childcare demands is physically and mentally exhausting.

### **4. Limited education and business knowledge:**

- Due to her limited educational background, Amena faces difficulties in business planning, accounting, and exploring market expansion opportunities.

### **5. Social stigma and lack of institutional support:**

- Being a woman entrepreneur in a slum environment subjects her to negative social attitudes, and she receives little to no institutional support for enterprise growth.

## **Prospects**

Despite numerous challenges, Amena's entrepreneurial journey demonstrates significant potential for growth and empowerment. Several opportunities could further enhance her business and overall socio-economic condition:

### **1. Business Expansion and Employment Generation:**

- With additional financial support and better access to raw materials and equipment, Amena could scale up her tailoring business and employ more women from the community, contributing to poverty reduction and women's empowerment.

### **2. Microfinance and Institutional Assistance:**

- Access to interest-free or low-interest loans from government or private institutions could accelerate business growth, enable diversification of products, and improve income stability.

### **3. Skill Development and Training:**

- Participation in advanced tailoring, business management, and entrepreneurship training programs could strengthen her managerial capacity and market competitiveness.

### **4. Social Rehabilitation and Family Stability:**

- Continued rehabilitation and reintegration of her husband could improve family stability, emotional well-being, and shared responsibility, thereby enhancing business performance.

### **5. Community-Based Support Networks:**

- Strengthening women's cooperatives and peer-support groups within the slum could provide Amena with networking opportunities, collective bargaining power, and access to shared resources.

## **6.7 Case Study 06: Sabana Akhtar**

Sabana Akhtar is a 32-year-old young woman entrepreneur living in Basabo Hawai Goli, Sobujbagh, Dhaka-1214. Her ancestral home is in Mymensingh. She lives with her husband, Mohammad Salim Uddin, their two daughters, one son, and her in-laws, making a total of seven family members. They reside in a semi-constructed tin-roofed house that lacks both gas and water supply.

Sabana learned sewing through training provided by a youth development organization. Her husband sells curries from a mobile van, but his income is insufficient to meet the family's household expenses. Recognizing her potential, a wealthy neighbor gifted her a sewing machine as zakat (charitable giving).

Sabana employs two other vulnerable women from the slum as part-time workers to assist with her sewing business. Her eldest daughter also helps with the work. As the family's income increased, they rented a larger house where Sabana set up a dedicated room to operate her business.

She works eleven to twelve hours daily without any weekly holidays or casual leave. There is no day-care facility at her workplace, causing concern among her women employees who have infants. Sabana expressed a strong need for a day-care center at her business site, so the women can bring their children while they work. However, she lacks the capital to establish such a facility.

Sabana stated:

“If I had enough capital, I could expand my business and provide employment to many others. I believe this would help reduce poverty among slum dwellers.”

### **Challenges**

#### **1. Limited Household Income:**

Her husband's small earnings are insufficient to meet family expenses, placing financial pressure on Sabana.

2. **Intensive Workload:**

She works 11–12 hours daily without weekly holidays or casual leave.

3. **Childcare Needs:**

Absence of a day-care facility at her workplace causes concern for women employees with infants.

4. **Limited Capital for Expansion:**

Lack of sufficient capital restricts business growth and the potential to employ more women.

5. **Balancing Family and Work:**

Managing a large household alongside a demanding business presents both physical and emotional challenges.

## **Prospects**

1. **Entrepreneurial Initiative:**

Sabana successfully started and runs a sewing business, providing employment to two vulnerable women from the slum.

2. **Skill Development:**

She benefited from sewing training provided by a youth development organization, enhancing her technical and business skills.

3. **Income Generation:**

The business has increased the family's income, enabling them to rent a larger house and dedicate a room for her business.

4. **Employment Opportunities:**

By employing other women and engaging her eldest daughter, Sabana creates work opportunities within the community.

5. **Potential for Expansion:**

With additional capital, Sabana could expand her business, employ more women, and contribute significantly to poverty reduction among slum dwellers.

6. **Role Model for Women Entrepreneurs:**

Her dedication and success provide inspiration for other women in urban slums to pursue entrepreneurial ventures despite socio-economic challenges.

Sabana Akhtar's case highlights the transformative role of skill training, entrepreneurial initiative, and community support in empowering women in slum areas. Despite limited capital and high workloads, her business provides income, employment, and hope for expansion. Establishing supportive infrastructure such as day-care facilities and easier access to capital could further enhance her impact on poverty alleviation and women's empowerment in urban slums.

## **6.8 Case Study 07: Taslima Begum**

Taslima Begum is a 29-year-old young woman entrepreneur who was abandoned by her husband. She currently resides in Dakshingaon slum of Sabujbagh, Dhaka-1214, Dhaka. Her ancestral home is in Mehendiganj, Barisal. Taslima's family now consists of five members: herself, her three daughters, and her elderly father. She is the sole income earner in her family.

Taslima and her family live in a small shack-like dwelling in the slum, which lacks both gas and running water. She shared that her husband abandoned her after the birth of their third daughter, choosing to remarry. For some time, he occasionally contributed to family expenses, but eventually, he stopped visiting or supporting them altogether. Despite several attempts to locate him, he could not be found.

Faced with this dire situation, Taslima was forced to work as a domestic helper, though the income was insufficient to cover basic family needs. She was also deeply distressed about having to leave her small children locked alone at home while she worked.

During this challenging period, her father brought some capital from the village. With that money, Taslima purchased a street food van and started a small food vending business. To expand her venture, she took out a loan from a local non-governmental organization (NGO). Although her family's financial condition improved, she still suffers from mental stress due to the pressure of monthly loan installments, the responsibility of caring for her elderly father, and the educational expenses of her daughters.

Taslima shared:

“At the beginning of my business, I faced several challenges. I had no proper knowledge of business operations, lacked sufficient capital, and didn't maintain daily financial records.”



Upon the recommendation of some local customers, she enrolled in a training program at the SME Foundation, where she learned about business development, loan procedures, and financial management. The training helped her correct many of her earlier mistakes and operate her business more efficiently.

She emphasized the importance of training in her development:

“One of the most important tools for developing young women entrepreneurs is training. If someone wants to grow—personally, as a family, and as a contributor to the country—then proper training is essential.”

She added:

“For small women entrepreneurs like us, both government and private institutions should introduce easy-access loan schemes under simple conditions. I believe such support will greatly benefit slum entrepreneurs and contribute to poverty reduction nationwide.”

Taslima’s experience highlights the intersection of gender-based abandonment, economic hardship, and informal entrepreneurship. Her case demonstrates how access to basic capital and training can empower women in slum areas to overcome adversity and improve their families’ quality of life.

## **Challenges**

### **1. Gender-Based Abandonment:**

Her husband’s abandonment imposed severe financial and emotional stress.

### **2. Economic Hardship:**

Initially working as a domestic helper, her income was insufficient to meet the family’s basic needs.

### **3. Childcare Responsibility:**

Leaving her young children unattended at home while working caused significant emotional strain.

4. **Limited Business Knowledge:**

At the beginning of her business, she lacked sufficient capital, business experience, and proper financial record-keeping.

5. **Loan Burden:**

Monthly loan repayments created continuous financial and mental pressure.

6. **Care for Elderly Parent:**

Responsibility for her elderly father added to her stress and workload.

7. **Children's Education Expenses:**

Managing the educational costs of her daughters posed an additional challenge.

## **Prospects**

1. **Entrepreneurial Initiative:**

With initial capital from her father, Taslima purchased a small street food van and started a food vending business.

2. **NGO Support:**

She expanded her business through loans provided by a local non-governmental organization.

3. **Training & Skill Development:**

Participation in a training program at the SME Foundation improved her knowledge of business development, loan procedures, and financial management.

4. **Improved Business Management:**

Training enabled her to correct previous mistakes and manage her business more efficiently.

5. **Potential for Expansion:**

With proper training, easier access to loans, and market growth, her business has strong potential for further expansion.

6. **Empowerment & Role Model:**

By sustaining her family through her enterprise, Taslima serves as a source of inspiration for other women entrepreneurs in slum areas.

Taslima Begum's case demonstrates that despite gender-based abandonment, economic hardship, and limited resources, access to capital, training, and entrepreneurial initiative can empower women in slum areas to improve their livelihoods, support their families, and contribute to poverty reduction.

## **6.9 Case Study 08: Shiuli Akter**

Shiuli Akter is a 23-year-old young unmarried woman entrepreneur living in the Dakshingaon slum of Sabujbagh, Dhaka-1214. Her ancestral home is in Bhola, Barisal. She lives with her mother, three sisters, and one brother in a semi-furnished tin-roofed house.

After her father remarried, Shiuli was forced to discontinue her studies and began working as a salaried employee at a local fast-food shop. Over time, she helped her younger brother to secure employment in the same shop.

Shiuli, known for her intelligence and determination, managed to purchase a mobile fast-food van with assistance from a neighbor and some savings contributed by her siblings. Together, they launched their own small food business.

She shared several major challenges she encountered at the beginning of her entrepreneurial journey:

- Lack of knowledge about youth and women development policies in Bangladesh.
- No proper system for maintaining financial records or savings in a bank account.
- Social criticism from neighbors when returning home at late night.
- Negative perceptions from relatives regarding women entrepreneurs.
- Difficulty attracting regular customers due to the lack of a permanent shop.
- Inability to expand the business because of insufficient capital.

To overcome these barriers, Shiuli reached out to various public and private institutions, including the Department of Youth Development, the Department of Women Affairs, and the Bangladesh Small and Cottage Industries Corporation (BSCIC). Through these channels, she

received training that helped her learn essential business practices such as maintaining daily account statements and applying for a trade license.

Shiuli stated:

“After taking some government and private training related to my business, I have been able to plan properly for the success of my business. I am now saving little by little to establish a permanent shop in one day.”

She also expressed concern about the lack of financial support:

“If only there was a system of interest-free loans in our country. If so, small women entrepreneurs like us would have benefited greatly. I believe this would accelerate national development and help to reduce unemployment.”

Shiuli’s journey reflects the resilience and innovation of young women entrepreneurs in marginalized urban areas. Her case underscores the importance of access to training, institutional support, and financial inclusion for women in slums striving to transform their futures.

### **Challenges Faced by Shiuli Akter**

Shiuli’s case highlights the multifaceted barriers encountered by young women entrepreneurs in urban slum contexts. The primary challenges she faced include:

**1. Lack of knowledge about relevant policies and opportunities:**

Shiuli was initially unaware of government youth and women development programs, limiting her access to institutional support and growth opportunities.

**2. Poor financial literacy and record-keeping:**

She did not maintain proper financial records or savings accounts, making it difficult to manage cash flow and plan for business expansion.

**3. Social and cultural barriers:**

- Social criticism from neighbors for returning home late from work created emotional stress.
- Negative perceptions and discouragement from relatives regarding women’s involvement in entrepreneurship also undermined her confidence.

**4. Market-related challenges:**

- Attracting regular customers was difficult due to the absence of a permanent shop.
- Limited capital restricted her ability to expand operations and improve product quality or service.

**5. Lack of financial support:**

- Despite her entrepreneurial potential, access to loans or credit facilities remained limited, stalling business growth.

### **Strategies and Institutional Support**

Determined to overcome these challenges, Shiuli actively sought institutional support from various public and private agencies, including:

- Department of Youth Development (DYD)
- Department of Women Affairs (DWA)
- Bangladesh Small and Cottage Industries Corporation (BSCIC)

Through these channels, she received training on essential business skills such as daily account management, licensing procedures, and small enterprise planning. These trainings significantly improved her business acumen and allowed her to operate more strategically.

Reflecting on her growth, Shiuli stated:

“After taking some government and private training related to my business, I have been able to plan properly for the success of my business. I am now saving little by little to establish a permanent shop in one day.”

She also highlighted a key gap in the entrepreneurial ecosystem:

“If only there was a system of interest-free loans in our country. If so, small women entrepreneurs like us would have benefited greatly. I believe this would accelerate national development and help to reduce unemployment.”

## **Prospects and Opportunities**

Despite initial struggles, Shiuli's business demonstrates considerable potential for future expansion and socio-economic impact. Key prospects include:

1. **Business Growth and Sustainability:**

With increased access to credit and financial support, Shiuli plans to transition from a mobile van to a permanent fast-food shop, thereby stabilizing and expanding her customer base.

2. **Skill Enhancement and Capacity Building:**

Continued participation in training and mentorship programs can further improve her business planning, marketing, and product diversification strategies.

3. **Financial Inclusion and Support:**

Access to interest-free or low-interest loans from government and private institutions would enable her to purchase better equipment, improve infrastructure, and hire additional staff.

4. **Employment Generation:**

As her business grows, Shiuli envisions employing other slum women, contributing to poverty reduction and local employment creation.

5. **Social Empowerment:**

Shiuli's entrepreneurial success challenges traditional gender norms and inspires other young women in similar socio-economic conditions to pursue entrepreneurship as a pathway out of poverty.

**Summary Table: Case Studies of Youth and Women Entrepreneurs in Dhaka Slums**

Case	Name	Age	Location (Slum)	Business Type	Key Challenges	Outcomes/Success
01	Sabina Begum	32	Kachukhet slum of Pallabi	Handicraft Business	Poverty, low capital, no family support	Became self-reliant, pays rent, supports her children
02	Rahela Begum	30	Kachukhet slum	Boutique business	Divorce, low capital, Dependency on microloan	Paid off debt, running a sustainable business, employs 2 workers
03	Rahima Akhter Sumona	33	Maniknagar slum area	Vegetable Seller	Unemployed husband, Capital shortage	Runs a business, supports her family
04	Sharmin Akhter	35	Maniknagar Slum	Food Supply	Husband unemployed, no business knowledge	Trained, expanded business, employs 2 workers
05	Amena Begum	29	Basabo Hawai Gali	Tailoring Business	Unemployed husband, childcare, capital shortage	Generates income, pays children's fees
06	Sabana Akhtar	32	Basabo Hawai Gali	Tailoring	Poor housing, lack of daycare, capital	Rented business room, income improved
07	Taslima Begum	29	Dakshingaon Slum	Grocery Store	Loan dependency, family stress	Now stable, pays off loans, continues saving
08	Shiuli Akter	23	Dakshingaon slum	fast-food shop	Lack of capital, social barriers	Dependent on loans, under family stress

## 6.10 Conclusion

The eight case studies presented reveal the diverse yet interconnected struggles, motivations, and achievements of youth and women entrepreneurs living in the slums of Dhaka. Despite facing multidimensional challenges—such as poverty, lack of education, absence of capital, inadequate housing, poor health facilities, and limited institutional support, these individuals have demonstrated remarkable resilience, creativity, and determination in transforming their lives through entrepreneurship.

Each case highlights a unique pathway to entrepreneurship: some were driven by financial crisis, widowhood, divorce, or the failure of their spouse's income source; others were inspired by personal skills, encouragement from family members, or the desire to create a better life for their children. A common thread across all cases is the role of informal learning, community support, and micro-level innovation, which played critical roles in enabling these women to start and grow their businesses.

However, the case studies also underscore the systemic limitations faced by slum entrepreneurs. Most women operated their businesses with minimal capital, often relying on personal savings, zakat donations, or high-interest informal loans. Formal institutional credit and training opportunities were often inaccessible or unsuitable for their socio-religious contexts. The lack of childcare, business infrastructure, health services, and business literacy further constrained their potential for scaling up.

Yet, the impact of their entrepreneurial efforts is substantial. Many of the women not only improved their own livelihoods but also created employment opportunities for others in their communities. They contributed to household stability, supported their children's education, and even began long-term savings for land or housing in their villages.

Overall, these case studies highlight the urgent need for inclusive and accessible policy interventions tailored to the specific needs of youth and women entrepreneurs in slum areas. Interest-free microfinance, training in business literacy, women-friendly infrastructure (such as daycare centers), and legal protection are essential to unlock their full potential. Supporting these grassroots entrepreneurs can significantly reduce urban poverty and contribute to broader socio-economic development goals.



## **CHAPTER SEVEN**

### **SUMMARY, RECOMMENDATION AND CONCLUSION**

7.1 Introduction

7.2 Summary Of The Major Findings

7.3 Implications

7.4 Recommendation

7.5 Conclusion

# CHAPTER SEVEN

## SUMMARY, RECOMMENDATION AND CONCLUSION

### 7.1 Introduction

This chapter presents a comprehensive overview of the major findings of the study and provides practical recommendations based on those findings. The purpose of this chapter is to synthesize the key insights derived from the research on the challenges and prospects of youth women entrepreneurs living in the slum areas of Dhaka metropolis. Throughout the study, it has been observed that entrepreneurship is not merely a source of income for these women but also a powerful tool for empowerment, poverty reduction, and social transformation. However, they continue to face a range of structural, social, financial, and institutional barriers that limit their potential.

In this chapter, the findings are summarized to highlight the core issues and patterns that emerged from the fieldwork. Furthermore, specific recommendations are proposed to policymakers, development agencies, and other stakeholders to enhance the support system for women entrepreneurs in disadvantaged urban areas. Finally, the chapter concludes by reflecting on the overall significance of the study, its contribution to knowledge, and the potential directions for future research and policy intervention.

### 7.2 Summary of the Major Findings

This study explored the realities, struggles, and aspirations of youth women entrepreneurs living in the slum areas of Dhaka city. The findings highlight a complex scenario where entrepreneurship serves as both a survival strategy and a pathway to empowerment for marginalized women. The key findings can be summarized as follows:

1. **Socio-economic Necessity as a Driving Force:**

Most women started their businesses out of economic necessity due to poverty, rising

household costs, and limited employment opportunities. Entrepreneurship emerged as a practical means to support their families and secure their children's future.

**2. Low Educational Attainment but High Determination:**

The majority of respondents had only primary-level education or less, yet they demonstrated strong motivation, resilience, and a willingness to learn to improve their businesses and living standards.

**3. Micro-scale Businesses with Limited Capital:**

Most enterprises operate on a small scale — such as tailoring, handicrafts, food processing, and home-based retail — often with initial investments below 20,000–30,000 BDT. The lack of capital remains a major obstacle to expansion.

**4. Significant Financial and Institutional Barriers:**

Limited access to formal credit, absence of collateral, and complex loan procedures were identified as key barriers. Additionally, inadequate institutional support, poor awareness of government schemes, and bureaucratic hurdles restrict business growth.

**5. Heavy Domestic Burden and Gender Norms:**

Women entrepreneurs struggle to balance business responsibilities with household duties and childcare. Social stigma, gender discrimination, and unsupportive family members — especially husbands — further compound these challenges.

**6. Positive Social and Economic Impact:**

Despite these barriers, women's entrepreneurship contributes significantly to household income, children's education, and local employment generation. It also fosters self-reliance, decision-making power, and community-level leadership.

**7. Growing Prospects and Opportunities:**

With targeted training, interest-free microfinance, digital inclusion, and supportive policies, these small enterprises have the potential to grow into sustainable ventures. Entrepreneurship also offers a platform for social change and gender equality in marginalized urban settings.

The study concludes that while youth women entrepreneurs in slum areas face multi-dimensional challenges — including financial, social, and institutional barriers — their entrepreneurial efforts hold immense potential for socio-economic transformation. With appropriate policy

interventions and holistic support systems, these women can become powerful agents of poverty reduction, gender empowerment, and urban development in Bangladesh.

### **7.3: Implications**

I firmly believe that this research report will contribute meaningfully to the advancement of youth and women entrepreneurs in Bangladesh by identifying both the challenges and opportunities in their entrepreneurial journeys. Furthermore, the findings and recommendations presented here can support the effective implementation of the *National Youth Policy* and the *National Women Development Policy*. Beyond this, the report offers several broader implications:

**1. Understanding Challenges:**

This report will assist policymakers, development agencies, and stakeholders in understanding the specific challenges faced by youth women entrepreneurs in Bangladesh, particularly those living in slum areas.

**2. Guidance for Aspiring Entrepreneurs:**

New and aspiring youth entrepreneurs will benefit from the practical insights and contextual knowledge presented, helping them to better navigate the entrepreneurial landscape.

**3. Identifying Barriers and Solutions:**

The report enables young women to recognize the key barriers preventing them from becoming entrepreneurs and offers strategies to overcome these obstacles.

**4. Awareness of Entrepreneurial Principles:**

Readers—particularly young women—will be able to identify essential principles and lessons related to entrepreneurship that are crucial for personal and business development.

**5. Focus on Entrepreneurial Training Needs:**

The report highlights the need for targeted training and educational programs for youth women entrepreneurs and provides guidance on how such initiatives can be designed and implemented effectively.

## 7.4: Recommendation

Based on the findings, several recommendations are proposed to overcome the challenges faced by youth women entrepreneurs in the slum areas of Bangladesh:

- **Introduce Interest-Free Microfinance:** Interest-free microfinance schemes should be introduced to support new and aspiring women entrepreneurs from underprivileged backgrounds.
- **Integrate Entrepreneurship in Education:** The modern education system should incorporate entrepreneurship development programs to inspire and prepare young individuals, especially women, for self-employment.
- **Implement Effective Training Programs:** Comprehensive and practical training systems should be implemented to enhance the quality of life and entrepreneurial capabilities of youth women.
- **Government and Institutional Support for Financing:** The government, along with institutions such as the Department of Youth Development (DYD), BSCIC, NGOs, and the SME Foundation (SMEF), should play a leading role in addressing financing barriers. Special financing schemes with low interest rates should be introduced through state-owned banks. Additional programs targeting both urban and rural women entrepreneurs can further support their access to capital.
- **Flexible and Accessible Loan Disbursement:** The process of securing loans must be simplified to avoid discouraging new entrepreneurs. Financial institutions, both public and private, including microcredit organizations and MIDAS, should ensure that loan disbursement systems are user-friendly and flexible.
- **Support for SMEs and Policy Implementation:** As most female entrepreneurs operate in the SME sector (Chowdhury, 2007, p. 241), targeted initiatives should be developed to enhance their growth potential. Although many women are traditionally engaged in small and medium enterprises, their capabilities have not yet been fully utilized. Government and NGOs must strengthen their support for these businesses through consistent and effective policy measures.

- **Promotion through Policy:** Government and non-government organizations periodically introduce policies to promote women's entrepreneurship. These initiatives should be implemented in a way that supports all forms of enterprises—micro, SME, and large-scale.
- **Entrepreneurship Education:** Entrepreneurship courses should be introduced at both formal and informal educational institutions across Bangladesh. This will empower underprivileged women to become job creators instead of job seekers, while enhancing their entrepreneurial knowledge and motivation.
- **Capacity Building in Business Management:** NGOs and private institutions should organize training programs to develop women's knowledge of business management, market environments, and risk assessment—both theoretically and practically. Educated entrepreneurs are more likely to take risks, access market information, and operate businesses successfully.
- **Practical, Skill-Oriented Training:** More realistic and skill-based educational programs should be designed to help entrepreneurs apply their learning directly to their businesses.
- **Support from Key Organizations:** Organizations like SMEF and the Bangladesh Women Chamber of Commerce and Industry (BWCCI), which already support women entrepreneurs, should offer tailored, practical training programs to enhance their operational skills.
- **Development of Skilled Manpower:** One major barrier to entrepreneurship development is the lack of skilled manpower. The government, NGOs, and SMEF should take coordinated steps to build a pool of skilled professionals who can contribute to the growth of women-led enterprises.
- **Infrastructure and Utility Support:** The government should ensure the availability of essential services such as gas, electricity, water, and infrastructure. These are fundamental for sustaining and expanding women's entrepreneurship.
- **Support for Marketing and Market Access:** One of the major obstacles for women entrepreneurs is marketing their products. Special support should be provided in the form

of marketing education and strategy development. NGOs and private sector actors can act as intermediaries, purchasing products in bulk and facilitating access to wider markets through trade fairs and exhibitions.

- **Access to Market Information:** Women entrepreneurs should be provided with up-to-date information on global markets, business trends, and marketing opportunities. Access to such data will help them better predict demand and adapt to market dynamics.
- **Use of Modern Technology:** In today's business environment, the adoption of modern technology is crucial. Women entrepreneurs must be equipped with skills in digital tools such as computers and the internet, enabling them to explore new markets, connect with buyers, and expand their businesses beyond local boundaries.
- **Stable Fiscal and Industrial Policies:** Frequent changes in taxation and industrial policies can disrupt business planning. The government should formulate consistent and supportive policies that encourage the growth of women entrepreneurs rather than hinder it.
- **Tax Incentives:** The National Board of Revenue (NBR) should consider extending tax holiday facilities for women entrepreneurs. Additional incentives such as tax rebates or exemptions for newly established women-owned businesses would further encourage participation in the formal economy.

## **7.5: Conclusion**

The study concludes that youth women entrepreneurs in the slum areas of Dhaka city represent a resilient yet under-supported segment of society. Despite facing multifaceted challenges — including limited access to capital, inadequate institutional support, socio-cultural barriers, and family responsibilities — they have shown remarkable determination and innovation in building small-scale enterprises. Their entrepreneurial initiatives not only contribute to household income and family well-being but also create employment opportunities and promote local economic development.

The findings highlight that with targeted interventions such as accessible financing, capacity-building programs, policy support, and inclusive institutional frameworks, these women can significantly expand their businesses and contribute to national development goals. Moreover, empowering women entrepreneurs is closely linked with achieving gender equality, poverty alleviation, and sustainable urban development.

In conclusion, the study underscores the urgent need for collaborative action from government bodies, non-governmental organizations, microfinance institutions, and the private sector to create an enabling environment for slum-based women entrepreneurs. By doing so, Bangladesh can unlock the untapped potential of this vibrant group, ensuring their active participation in the country's socio-economic transformation and building a more equitable and inclusive society.



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## APPENDIX-A

### Interview Schedule

#### প্রশ্নপত্র

Dissertation

পার্ট-০২

শ্রেনী- এমফিল

রেজিস্ট্রেশন এবং শিক্ষা বর্ষ: ১৮৩/২০২০-২০২১

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট, ঢাকা বিশ্ববিদ্যালয়, ঢাকা-১২০৫।

গবেষণার শিরোনামঃ "Prospects and challenges of youth entrepreneurs: A study of slum women entrepreneurs of Dhaka city"

প্রিয় অংশগ্রহণকারী, শুভেচ্ছা নেবেন। আমি জান্নাতুল আফরোজ, ঢাকা বিশ্ববিদ্যালয়ের সমাজকল্যাণ ও গবেষণা ইনস্টিটিউটের অধীনে এমফিল গবেষণা কাজের জন্য তথ্য সংগ্রহ করতে এসেছি।

আপনি জানেন যে, বর্তমানে যুব ও নারী উদ্যোক্তাদের বিকাশ আমাদের দেশের সামগ্রিক উন্নয়নে প্রধান ভূমিকা পালন করার একটি সম্ভাব্য উৎস। আর এজন্য এর সমস্যা ও সম্ভাবনা সম্পর্কে গভীরভাবে তথ্য সংগ্রহ করে এই উৎসের উন্নয়ন করা সম্ভব। এ ব্যাপারে আপনাদের সহযোগিতা একান্ত কাম্য।

এ বিষয়ে মতামত ও তথ্য সংগ্রহের জন্য আমি আপনার এবং আপনার পরিবারের সদস্যদের সহযোগিতা কামনা করছি। এই জরিপে তথ্যদাতাদের নাম, পরিচয় ও সব ধরনের তথ্য গোপন রাখা হবে। অতএব, আপনি নির্দিধায় আপনার মতামত দিতে পারেন।

বস্তির নাম:

তারিখ:

(ক). উত্তরদাতার ব্যক্তিগত তথ্য:

০১. উত্তরদাতার নাম:

০২. বয়স:

০৩. পিতা/স্বামীর নাম:

০৪. মাতার নাম:

০৫. ঠিকানা:



বর্তমান ঠিকানা:

স্থায়ী ঠিকানা:

ব্যবসায়িক ঠিকানা:

০৬. মোবাইল নং:

০৭. শিক্ষাগত যোগ্যতা:

০৮. বৈবাহিক অবস্থা:

০৯. পরিবারের অন্যান্য সদস্যদের সম্পর্কিত তথ্য:

ক্র: নং	নাম	বয়স	সম্পর্ক	শিক্ষাগত যোগ্যতা	পেশা

১০. আপনার পরিবারের প্রধান কে?

(খ). আর্থ-সামাজিক অবস্থা সম্পর্কে তথ্য:

১১. আপনার বাসস্থান কেমন?

১২. আপনি কি ধরনের বাড়িতে থাকেন?

১৩. আপনার অর্জিত আয় কি আপনার মৌলিক চাহিদা পূরণে সক্ষম?

১৪. আপনার মাসিক বাড়ি ভাড়া কত? সেখানে কি সবসময় পর্যাপ্ত পানি, গ্যাস এবং বিদ্যুৎ থাকে? সংক্ষেপে বলুন।

(গ). উদ্যোক্তাদের উদ্যোগের প্রকৃতি সম্পর্কিত তথ্য:

১৫. আপনার ব্যবসার ধরন সম্পর্কে বলুন-

১৬. আপনার ব্যবসায় আপনার অবস্থান কেমন? সংক্ষেপে বলুন।

১৭. আপনি আপনার ব্যবসায় দৈনিক নিয়োজিত সময় সম্পর্কে বলুন।

১৮. আপনি আপনার ব্যবসার সময়কাল উল্লেখ করুন।

১৯. আপনার ব্যবসার কর্মক্ষেত্রের পরিবেশ কেমন?
২০. আপনার কতজন কর্মচারী আছে?
২১. যদি শ্রমিক থাকে, তাদের সাথে আপনার সম্পর্ক কেমন? সংক্ষেপে বলুন।
২২. আপনার ব্যবসা শুরু করার আগে আপনি আপনার ব্যবসার সাথে সম্পর্কিত কি কি প্রশিক্ষণ গ্রহন করেছেন? সে সম্পর্কে বলুন।
২৩. আপনার কি ট্রেড লাইসেন্স আছে? না-হলে কেন ট্রেড লাইসেন্স গ্রহন করেননি ?
২৪. ট্রেড লাইসেন্স থাকার সুবিধা এবং না থাকলে কি কি অসুবিধার সম্মুখীন হতে হয় তা সম্পর্কে আপনি কতটুকু জানেন সংক্ষেপে তা বলুন।
২৫. আপনার ব্যবসার বর্তমান মূলধন কত?
২৬. আপনি কি মনে করেন আপনার ব্যবসার আরও কিছু মূলধন প্রয়োজন? যদি হ্যাঁ হয়, আপনি কীভাবে মূলধন ব্যবস্থা করার পরিকল্পনা করছেন? সংক্ষেপে তা বলুন।
২৭. আপনি কি আপনার ব্যবসার জন্য কোন ঋণ নিয়েছেন? যদি হ্যাঁ হয়, আপনি এটি কোথা থেকে পেয়েছেন?
২৮. যুব ঋণ সম্পর্কে আপনার কি ধারণা আছে?
২৯. আপনি কি আপনার দৈনিক হিসাব বিবরণী রেকর্ড করেন?
৩০. আপনার মাসিক নিট আয় কত?

(ঘ). বস্তির যুব নারী উদ্যোক্তাদের চ্যালেঞ্জ সম্পর্কিত তথ্য:

সামাজিক চ্যালেঞ্জ:

৩১. একজন যুবনারী উদ্যোক্তা হিসেবে, আপনি আপনার পরিবারে কোন ধরনের সমস্যার সম্মুখীন হছেন? সংক্ষেপে বলুন।
৩২. একজন যুবনারী উদ্যোক্তা হিসেবে, আপনি কি লিঙ্গ বৈষম্যের চ্যালেঞ্জের মোকাবেলা করছেন? সংক্ষেপে বলুন।
৩৩. বস্তির যুব নারী উদ্যোক্তারা সামাজিকভাবে কি ধরনের বাধা বা সমস্যার সম্মুখীন হয় বলে আপনি মনে করেন?

৩৪. পরিবার ও ব্যবসার সময় সমন্বয় করতে আপনি কি ধরনের সমস্যার মুখোমুখি হচ্ছেন?

৩৫. সমাজে ও পরিবারে আপনি পেশা হিসেবে ব্যবসাকে বেচে নেওয়ায় কোন সমস্যার সম্মুখীন হয়েছেন কি?

অর্থনৈতিক চ্যালেঞ্জ:

৩৬. আপনার পুঁজি বা মূলধন সংগ্রহে কি কি সমস্যার সম্মুখীন হয়েছেন? সংক্ষেপে বলুন।

৩৭. পুঁজি বৃদ্ধির ক্ষেত্রে আপনি কি ধরনের চ্যালেঞ্জের সম্মুখীন হচ্ছেন?

৩৮. আপনার পন্য বাজারজাতকরনে কি কি চ্যালেঞ্জের সম্মুখীন হচ্ছেন বলে আপনি মনে করেন?

৩৯. আপনার ব্যবসার কাঁচামালের সহজলভ্যতা কেমন ?

রাজনৈতিক চ্যালেঞ্জ:

৪০. আপনার কি ব্যবসা সংক্রান্ত আইনগত সকল ধরনের কাগজপত্র আছে? এগুলো করার জন্য আপনি কি কোন ধরনের সমস্যার সম্মুখীন হয়েছেন?

৪১. আপনি কি আপনার ব্যবসার সাথে সম্পৃক্ত সরকারি প্রশিক্ষণগুলো গ্রহনে কোন রকম সমস্যার সম্মুখীন হয়েছেন?

৪২. আপনি নারী উন্নয়ন নীতিমালা সম্পর্কে কি জানেন ? সংক্ষেপে বলুন।

মনস্তাত্ত্বিক চ্যালেঞ্জ:

৪৩. আপনি আপনার কাজের সাথে সামাজিক সম্পর্কগুলো সমন্বয় করতে কি কি মনস্তাত্ত্বিক সমস্যার সম্মুখীন হচ্ছেন?

৪৪. একজন যুব নারী উদ্যোক্তা হিসেবে কোন ধরনের মানসিক সমস্যায় ভুগছেন কি সংক্ষেপে বলুন।

(ঙ). বস্তির যুব নারী উদ্যোক্তাদের দৈনন্দিন জীবনের প্রভাব সম্পর্কিত তথ্য:

সামাজিক প্রভাব:

৪৫. বস্তির যুব নারী উদ্যোক্তারা কোন সামাজিক সমস্যাগুলির উপর উল্লেখযোগ্য প্রভাব ফেলতে পারে বলে আপনি মনে করেন? সংক্ষেপে বলুন।

৪৬. আপনার পরিবারে কি আপনি স্বাধীনভাবে আপনার মতামত প্রদান করতে পারেন?  
সংক্ষেপে বলুন।

৪৭. আপনার পরিবারে আপনার চিন্তাবিনোদনের স্বাধীনতা আছে কি?

রাজনৈতিক প্রভাবঃ

৪৮. আপনি কি স্বাধীনভাবে আপনার ভোটাধিকার প্রয়োগ করতে পারেন?

৪৯. আপনি আপনার ইচ্ছানুযায়ী কোন সভা, সংগঠনে যোগদান করতে পারেন?

৫০. একজন বস্তির নারী উদ্যোক্তা হিসেবে আপনি কি কোন ধরনের রাজনৈতিক  
সহিংসতার স্বীকার হয়েছেন?

৫১. আপনি কি ব্যবসায়িক ক্ষেত্রে রাজনৈতিক কোন সুযোগ-সুবিধা পেয়েছেন?

রাষ্ট্রীয় প্রভাবঃ

৫২. একজন যুব নারী উদ্যোক্তা হিসাবে আপনি রাষ্ট্রীয় কোন ধরনের সহায়তা পেয়েছেন  
কি? সংক্ষেপে বলুন।

৫৩. আপনি কি রাষ্ট্রীয় কোন সংগঠনের সাথে নিয়োজিত আছেন? সেখান থেকে কি ধরনের  
সুযোগ-সুবিধা পাচ্ছেন? সংক্ষেপে বলুন।

৫৪. যুব নারী উদ্যোক্তাদের বিকাশের জন্য দক্ষতা উন্নয়নমূলক প্রশিক্ষণ কতটা গুরুত্বপূর্ণ  
বলে আপনি মনে করেন?

৫৫. আপনি কি আমাদের দেশের যুব নীতি এবং নারী উন্নয়ন নীতি সম্পর্কে কিছু জানেন?  
সংক্ষেপে বলুন।

৫৬. আমাদের দেশে যুবনারী উদ্যোক্তাদের জন্য যেসব রাষ্ট্রীয় সুযোগ-সুবিধা আছে তা  
সম্পর্কে আপনি কতটুকু জানেন?

মনস্তাত্ত্বিক প্রভাবঃ

৫৭. একজন যুবনারী উদ্যোক্তা হিসাবে আপনি কি আপনার জীবনমান উন্নয়নে সন্তুষ্ট?

৫৮. আপনি উদ্যোক্তা হিসেবে সকলের কাছে সমাদৃত নাকি নিগৃহীত হচ্ছেন?

৫৯. আপনি আপনার ব্যবসায়িক প্রসারে সামাজিক কোন বঞ্চনার মুখোমুখি হচ্ছেন কি?

(চ).বস্তির নারী উদ্যোক্তাদের সম্পর্কে তথ্য, তাদের মতামত এবং তাদের সমস্যা সমাধানের জন্য গৃহীত পদক্ষেপ সমূহ:

৬০. আপনার মতে, বস্তির যুব উদ্যোক্তা উন্নয়নে কী ধরনের বাধা এবং সমস্যা রয়েছে?

৬১. বস্তির নারী উদ্যোক্তাদের উন্নয়নে কি কি পদক্ষেপ নেওয়া যেতে পারে সে সম্পর্কে আপনার মতামত প্রকাশ করুন।

৬২. ব্যাংক এবং অন্যান্য আর্থিক প্রতিষ্ঠানগুলো কতটুকু উদ্যোক্তা বাস্তব বলে আপনি মনে করেন? সংক্ষেপে বলুন।

৬৩. যুব ও নারী উদ্যোক্তাদের নতুন পন্য প্রবর্তনের জন্য প্রযুক্তিগত জ্ঞানের গুরুত্ব কতটুকু বলে আপনি মনে করেন?

৬৪. উদ্যোক্তাদের সরকারি ভর্তুকি এবং প্রনোদনা সম্পর্কে আপনার কোন ধারণা আছে কি?

৬৫. আপনার ব্যবসা সফলভাবে পরিচালনার ক্ষেত্রে যথাযথ প্রশিক্ষণ গ্রহণের প্রয়োজনীয়তা কতটুকু বলে আপনি মনে করেন?

অনেক ধন্যবাদ এবং কৃতজ্ঞতা, ধৈর্য সহকারে তথ্য প্রদানে অংশগ্রহণ করার জন্য।

তথ্য সংগ্রহকারীর নাম এবং স্বাক্ষর

জান্নাতুল আফরোজ

তথ্য সংগ্রহের তারিখঃ

গবেষণা নির্দেশনাকারী

অধ্যাপক ড. শাহানা নাসরিন

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট,

ঢাকা বিশ্ববিদ্যালয়, ঢাকা-১২০৫

## APPENDIX – B

### Checklist for Case Study

*(Used for Data Collection from Youth Women Entrepreneurs in Slum Areas of Dhaka Metropolis)*

#### A. General Information

1. Name of respondent: .....
2. Age: .....
3. Marital status:  Single  Married  Divorced  Widowed
4. Religion: .....
5. Educational background: .....
6. Place of origin (village/district): .....
7. Current living location (slum name & area): .....
8. Family size and composition: .....

#### B. Socio-Economic Background

1. Household income sources before starting the business.
2. Current income sources and approximate monthly income.
3. Other family members involved in income-generating activities.
4. Housing condition and access to utilities (water, electricity, gas).
5. Access to social services (healthcare, education, sanitation).

#### C. Business Profile

1. Type of business (e.g., tailoring, handicraft, food, shop, etc.).
2. Year business started and motivation for starting.
3. Initial investment amount and source of capital.
4. Current scale of operation and number of employees (if any).
5. Monthly income and profit from the business.
6. Methods of marketing and selling products.
7. Training received (type, duration, institution).

## **D. Challenges and Obstacles**

1. Access to startup capital and financial institutions.
2. Awareness about government or NGO support programs.
3. Social attitudes, gender stereotypes, or stigma faced.
4. Balancing business with family responsibilities.
5. Business planning and record-keeping practices.
6. Access to market and customer base.

## **E. Coping Strategies and Support Systems**

1. Use of informal loans, savings, or community support.
2. Training or capacity building participation.
3. Institutional support from government, NGO, or private sector.
4. Family or community support (emotional, financial, labor).

## **F. Prospects and Future Plans**

1. Aspirations for business expansion and growth.
2. Desired amount and type of financial support.
3. Skills or training needed for future business development.
4. Long-term vision for children's education and family well-being.

## **G. Researcher's Observations (*To be filled by researcher*)**

- Living conditions: .....
- Business environment and operations: .....
- Social attitudes and interactions: .....
- Entrepreneur's confidence and leadership potential: .....

**Note:** This checklist was used as a flexible guide for semi-structured interviews, participant observation, and home visits during the fieldwork phase of the study. It helped ensure consistency in data collection while allowing space for detailed qualitative insights.

## **APPENDIX – C**

### **Guideline for Focus Group Discussion (FGD)**

*(For Youth Women Entrepreneurs in Slum Areas of Dhaka Metropolis)*

#### **A. Purpose of FGD**

The FGD aims to gather collective insights, experiences, and perceptions of youth women entrepreneurs regarding:

1. Challenges and barriers in starting and running businesses.
2. Socio-economic and family-related factors affecting entrepreneurship.
3. Access to training, finance, and institutional support.
4. Coping strategies and support mechanisms.
5. Future aspirations and prospects for business growth.

#### **B. Composition of FGD Participants**

1. 6–10 youth women entrepreneurs per group.
2. Participants should represent diverse businesses (tailoring, food, handicrafts, shops, etc.).
3. Mix of ages (18–35 years) and marital status (married, unmarried, divorced, widowed).
4. Moderator to guide discussion; note-taker/recorder to document insights.

#### **C. Duration**

1. Total time: 60–90 minutes
2. Introduction & briefing: 10 minutes
3. Discussion session: 40–60 minutes
4. Closing and summary: 10 minutes



## **D. Discussion Topics & Sample Questions**

### **1. Personal & Business Background**

- Can you briefly describe your family background and current living situation?
- What type of business are you involved in, and how long have you been running it?
- What motivated you to start your business?

### **2. Challenges & Barriers**

- What difficulties did you face when starting your business?
- Have you faced any financial, social, or family-related obstacles?
- How do societal attitudes or gender roles affect your entrepreneurial activities?

### **3. Access to Support & Training**

- Are you aware of any government or NGO programs for women entrepreneurs?
- Have you received any training or capacity-building support? How helpful was it?
- What kind of financial support or resources do you think would help you the most?

### **4. Coping Strategies**

- How do you manage business responsibilities alongside household chores?
- Do you rely on family, friends, or community for support?
- Can you share any creative solutions you have used to overcome challenges?

### **5. Future Aspirations & Recommendations**

- What are your future plans for your business?
- What kind of support or interventions do you wish the government or NGOs could provide?
- How do you envision your role as a woman entrepreneur in your community in the coming years?

### **E. Moderator Guidelines**

1. Ensure all participants feel comfortable speaking.
2. Encourage shy participants to share their experiences.
3. Avoid leading questions; allow free discussion.
4. Manage dominant participants to ensure everyone has a chance to speak.
5. Take note of non-verbal cues and interactions.

### **F. Data Recording & Documentation**

1. Audio recording (with participant consent) for accuracy.
2. Written notes capturing key points, quotes, and observations.
3. Ensure confidentiality of all participant information.

### **G. Ethical Considerations**

1. Obtain informed consent from all participants.
2. Guarantee anonymity and confidentiality.
3. Explain the purpose of the FGD and how data will be used.
4. Participants can withdraw at any time without penalty.

*Note:* This guideline ensures structured yet flexible discussions, enabling collection of rich qualitative data on youth women entrepreneurship in slum areas.