

Analyzing the Effectiveness of  
Access to Information (a2i) Program in  
Promoting Women Empowerment in  
Selected Areas of Bangladesh: A Case Study  
of Shimulia Union Parishad and Muksudpur  
Union Parishad, Dhaka District

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## ABBREVIATIONS

A2i	Access to Information
BSc	Bachelor of Science
BDT	Bangladeshi Taka
FGD	Focused Group Discussion
GII	Gender Inequality Index
GoB	Government of Bangladesh
HH	House-Hold
IDI	In-Depth Interview
KII	Key-Informant Interview
KM	Kilometer
NIESBUD	National Institute for Entrepreneurship and Small Business Development, Delhi, India
NGO	Non-Governmental Organization
SSC	Secondary School Certificate
UDC	Union Digital Center
UNDP	United Nations Development Program
UNO	Upazila Nirbahi Officer
UP	Union Parishad
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding

## ABSTRACT

Access to Information (a2i) (a2i-II: 2012 – 16) is a program functioning across Bangladesh in partnership with the Government of Bangladesh (GoB), UNDP and USAID. To date, ‘a2i’ has created 4,547 Union Digital Centers (UDCs) in every Union (the lowest tier of local public administration in Bangladesh). Women entrepreneurs were set in those UDCs with the aim of increasing women empowerment. This paper investigates to what extent ‘a2i’ is effective in promoting women empowerment through women entrepreneurship. To find the answer, this paper analyzed primary data collected from two different Union Parishads (UPs) of Bangladesh: Shimulia UP and the Muksudpur UP, Dhaka district. Data collection followed both the quantitative and qualitative approach. Analysis of this data set found out different aspects and socioeconomic challenges for women’s empowerment in Bangladesh. The results of this paper indicate that the socioeconomic barriers are causing the a2i program to have a less profound impact in promoting women empowerment through women entrepreneurship. This paper proposes that the design, redesign, and implementation of the a2i program should have a flexible characteristic so that it can address the socioeconomic challenges from within the scope of the program. This paper can be used as a guidepost for the future policy formulations related to women entrepreneurship and empowerment. Furthermore, this research provides an opportunity to conduct nationwide research for identifying a general pattern between the a2i program and its implications for women empowerment.

**Keywords:** Women empowerment, women entrepreneurship, a2i program, barriers to women entrepreneurs.

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## Chapter 1: Introduction

In Bangladesh, there are nearly 74.8 Million women representing 49.9% of the entire population (Bangladesh Bureau of Statistics, 2012). However, women cannot be identified as a homogenous group, rather a heterogeneous group of which the members belong to different socio-economic groups and classes and in different geographical settings. Even though the constitution has given women equal status (Article 27), in practice they are deprived of many opportunities. For instance, in 2013 Bangladesh ranked 142 out of 167 countries in the Gender Inequality Index (GII) of United Nations Development Program (UNDP). The GII showed women in Bangladesh make up only around 23.3% of the entire labor force (Bangladesh Bureau of Statistics, 2012). These figures clearly indicate that women in Bangladesh are subject to inequality and oppression in the socioeconomic sphere.

As gender inequality has been addressed as a challenge in attaining targets of any intervention, current global and national development initiatives attempt to ensure equal opportunities for men and women (Ahl, 2004). Bangladesh, being a lower middle income country, has taken different development initiatives (i.e. creation of reserve quota by Prime Minister Sheikh Hasina to help increase the number of women in judiciary, administrative, and government jobs, defense, and UN peace keeping mission etc.) for ensuring equal opportunities for men and women (Bangladesh Bureau of Statistics, 2012). However, to what extent these initiatives are able to reach the target group is an important question. Are those initiatives providing opportunities to women to fight against all the socioeconomic barriers in patriarchal countries like Bangladesh? Are these initiatives empowering women? This research searches for answers to these questions by looking into the effectiveness of the Access to Information Program (a2i) in promoting women entrepreneurship all over Bangladesh.

a2i (a2i-II: 2012 – 16) is a program conducted in Bangladesh in a partnership between the Government of Bangladesh (GoB) and UNDP. a2i aims to eliminate inequality through technology driven public service delivery with special emphasis on meeting the needs of underserved communities. At the beginning in 2007, a2i targeted the improvement of rural areas. After the completion of its first phase (2007-2011), a2i's success inspired the UNDP and the GoB to continue its operation nationwide. a2i (II) Program, aiming at e-service (i.e. delivery for transparency and responsiveness), is the new and improved version of the first phase. Similar to the first phase, the new project is being implemented by the Prime Minister's Office (PMO) to drive innovation in service delivery. Since the project is facilitating implementation of e-services across various Ministries, directorates, and in field administration, it is also working closely with the Cabinet Division.

This project aims to promote increased access to services and information by establishing e-service delivery centers – Union Digital Centers (UDC) in every Union Parishad (UP) (Union Parishad is the lowest tier of local government). With an average distance of 3Km, there are a total of 4,547 UDCs out of a total of 4,554 Ups. Establishment of UDCs under the a2i program is a unique initiative and phenomenal progress for achieving digital Bangladesh (see Appendix A to

see more information on ‘Digital Bangladesh’) as these centers provide information and services to the people of UP. These UDCs amplify the public services with the simplified service delivery processes in district and sub-district offices and in partnerships with hundreds of government agencies, private companies, and NGOs on the basis of Public Private Partnership (PPP).

These services include, but are not limited to market price information, non-farm initiatives, results of public examinations, passport and visa applications, birth and death registration, computer training, Internet browsing, e-mail, photocopying, video conferencing, fax, downloading various forms, online registration, online admission, data entry, Vulnerable Group Development (VGD)/Vulnerable Group Feeding (VGF) database, etc. Altogether around 40 different types of services are provided by the UDCs. All the UDCs are managed by a male and a female entrepreneur. This initiative is a remarkable one for not only improving the e-service delivery but also for ensuring gender equality, since there is one female entrepreneur alongside a male entrepreneur in every UDC. Recruiting women entrepreneurs at the UDCs created the possibilities for reducing gender inequality in the local government. Entrepreneurs receive training from the GoB before taking over the charges at the UDCs. These entrepreneurs have different levels of literacy (Rahman, 2016). One important thing worth mentioning here is that the definition of entrepreneurs in the UDCs differs from the traditional entrepreneurs who intake different creative initiatives. Rather, these entrepreneurs are generally recruited and supported by the GoB. The entire infrastructure of the UDCs are provided by the GoB and entrepreneurs are recruited there for managing the systems and providing services for the people on behalf of the GoB. The nuance of entrepreneurs, hence, is different from the conventional understandings of entrepreneurship.

As recognition of the success of a2i, the GoB and the a2i program itself has received multiple awards and honors around the world, including, Champion – The International Telecommunication Union (ITU) 2017, United Nations; President’s Award and Award of Distinction by the Open Group Forum of India etc. Both a2i and UDC and their implications in different sectors of Bangladesh have been serving as an area of research and analysis in the academia. Faroqi (2014, p. 17) showed that the services of UDCs have remarkably helped the GoB to reduce the time, distance, and cost of delivery of public services. He further asserts that this program and the UDCs have been effective in improving “governance, transparency and accountability” (2004, p.17). Hasnayan and Sultana (2016, p. 32) applauded a2i and the services of UDC in their writing. The writers described that UDCs are effective in disseminating various types of information related to government, livelihood, and private services to the general people. In the “Bangladesh: Access to Information (a2i) Evaluation report”, UNDP has claimed that one of the greatest successes of a2i is to raise the awareness of ICT among the rural population of Bangladesh (UNDP, 2011, p. vi). Furthermore, UNDP maintained that a2i and UDCs have been successful in incorporating ICT in sectors like agriculture, education and health services (2011, p. vi). Khan et. Al (2017) showed that UDCs have become instrumental in community development. Moreover, UDCs are applauded as possible ways of improving financial conditions of UPs and the entrepreneurs (Faroqi, 2015).

Nevertheless, despite a2i and the UDCs both having been researched extensively, available researches have not taken into consideration the aspect of women entrepreneurship and their empowerment. In various facets, a2i is indeed calling forth great results, however, to what extent is it promoting women empowerment through women entrepreneurship? This research, therefore, intends to find that answer by using a mixed method approach.

## 1.1. Research Question(s)

The main research question and sub-questions of this research are:

“Whether and to what extent is the a2i program contributing to women empowerment for developing women entrepreneurship in Bangladesh?”

The sub-questions are:

- ✓ What are the key factors to promote women entrepreneurship in Bangladesh?
- ✓ What are the barriers, if there are any (e.g. socioeconomic, socio-political, religious, race, class, marital status) that might inhibit it?

The main objective of the research is to look at the ‘effectiveness of the a2i as a program in promoting women entrepreneurship in Bangladesh’. The research focused on the following objectives:

- I. To explore the barriers to women entrepreneurship in Bangladesh;
- II. To examine the effectiveness of the ongoing a2i program in promoting entrepreneurship in some selected areas;
- III. To examine the relationship between women entrepreneurship and women empowerment in the context of Bangladesh.

## 1.2. Justification for the Research

a2i as a program created opportunities for women to be engaged into entrepreneurial activities at the local government level. This research is useful to enhance understanding of how institutions and programs such as a2i can generate technology-based women employment, opportunities, and barriers women experience for providing service at the local government.

With the advent of increasing need for entrepreneurship for economic development, it is understood that women’s entrepreneurship can be beneficial for changing women’s deprived socioeconomic situations in a patriarchal country such as Bangladesh (Carter & Weeks, 2002). a2i is attracting scholars of different spectrum to research and analyze its different achievements, but to date, no research has looked into the effectiveness of a2i as a program for women empowerment. The effectiveness of a2i to promote women empowerment should be looked into with immense importance.

Since incorporating a2i in the field of academic research is a new dimension, it is a challenging one. This research in turn can create new possibilities for academic research as well realistic potentials for stimulating women entrepreneurship. This research asks whether or not the a2i program is impacting the lives of women entrepreneurs in UDCs, the lives of their family members, and the larger community as a whole. To understand the power relations of the women entrepreneurs with their families, communities, and co-workers is another outcome of the research which can in near future create a positive impact on the creation of more women entrepreneurs.

The research aimed to find out if the program helped the women entrepreneurs to build capacities. This information can be used in future research to understand these changes. To see

the long-term effect of the capacity building, this research has created a scope for a longitudinal study. In the future, this research endeavor can also work as a partial evaluation of the program implications of a2i.

Moreover, literature on entrepreneurship and empowerment does not deal on a great scale with how formal institutions hinder or promote women's entrepreneurship. Despite many economic theories and studies on entrepreneurship being embedded within the formal institutional environments, there has been limited research on explaining how the supply and demand of entrepreneurs can be influenced by providing or withholding through formal institutions, resources, and skills for some groups of people and not for others (Goltz, 2015). This research aims to examine the effectiveness of a formal program promoting women entrepreneurs and the influence of a formal program on women's empowerment.

### **1.3. Organization of the Paper**

This paper is divided into seven chapters. Following the 'Chapter 1: Introduction', 'Chapter 2: Literature Review and Theoretical Framework' section provides understanding on women empowerment, women entrepreneurship, and the theoretical framework for this research. In the 'Chapter 3: Methodology' section, a detailed description of the research setting, design, sample population, data collection, and analysis is discussed. The next section - 'Chapter 4: Result' - discusses the results. The following section titled 'Chapter 5: Discussion' provides discussion in line with the findings. The next section - 'Chapter 6: Recommendations for Future' - delineates different program and policy level recommendations. The final section titled 'Chapter 7: Conclusion' provides a general overview with concluding remarks on the research.

## Chapter 2: Literature Review and Theoretical Framework

### 2.1. Women Empowerment

Defining empowerment, particularly women empowerment, is a very complex issue. Although this term has been used in an exhaustive way since the 1980s, scholars worldwide have not reached any consensus on defining (women's) empowerment. Literature on women empowerment can be divided into two broad categories: political or civic engagement, and economic independence. This section discusses definitions of women empowerment based on the two broad categories and how that can be contextualized in Bangladesh. Moreover, this section also delineates the central differences (and similarities) among the different definitions of empowerment.

Academicians who have seen empowerment from political perspectives, among them Srilatha Batliwala (1994), saw empowerment as the process of altering the sources of power. Srilatha defined empowerment as the process of challenging existing power relations and of gaining greater control over the sources of power. It can be clearly seen that Srilatha has given special focus on power. Power can be seen from mainly two aspects: 1) External control which is essentially control over resources, and 2) Internal control or ideology. Empowerment is, thus, gaining control. Here, needless to say, gaining control over both aspects of empowerment is a must and they are complementary to each other. For obtaining the control over the sources of power, Srilatha continued to emphasize collective political actions.

Another aspect of political notion related to empowerment is to associate empowerment with power. Naila Kabeer (1995, 1999, 2001, 2005, 2008, 2012), in her vast array of studies on empowerment, has established and maintained that the central idea associated with empowerment is 'power'. 'Empowerment' is thus the ability to make choices. The choice depends on more than one option, in other words, availability of alternatives. The idea of choice is meaningless if there is no available alternative. As she further exemplifies, it is also important to understand that all choices do not play an equal role in the equation of power. Different choices will bring different consequences in the lives of a person. Kabeer identifies three dimensions as the determinants behind the exercise of making strategic life choices:

Resources	>	agency	>	achievements
(pre-conditions)		(process)		(outcomes)

Resources, as shown in the writings of Kabeer, encompass not only material resources but also various human and social resources. These altogether create the enhanced ability of choice making. A large range of social relationships help the person to obtain these above-mentioned resources.

Agency, the second dimension of power in Kabeer's theory, is not merely about observable actions. Rather, it denotes 'the power within' or the sense of agency: a person's personal meaning, motivation, and purpose of their individual actions. Altogether, a person's personal meaning, motivation, and purpose of their individual actions will give achievements in the lives

of women. Thus, in a nutshell, Kabeer associated meaningful choice, availability of options, and how women make choices with empowerment.

Like Kabeer, Jane L. Parpart, includes the concept 'choice' in the definition of empowerment and has written that empowerment is the ability to make choices, to speak out, to choose, and to challenge established gender hierarchies (Parpart, 2010). However, in her definition she showed that choice is effective and meaningful only when choices enable an individual or group to challenge gender hierarchies. Therefore, Parpart's definition has identified that to break through the silence associated with the dominance of women is utterly important in the process of women's empowerment. If silence cannot be broken and voices cannot be made heard, ethical, analytical, and methodological implications of researching and writing about women's empowerment will be futile (Parpart, 2010).

Within the political dimension, empowerment can be associated with or influenced by different factors which need to be considered. Jo Rowlands (1995) while advocating a broader perspective of empowerment within the political dimension said that empowerment is more than participation in decision-making; it must also include processes that lead people to perceive themselves as able and entitled to make decisions. It includes the outside process along with the external factors responsible for influencing a person's life. Thus, he identifies the importance of empowerment as a process and its association with the external factors.

A second scholarship of empowerment views it from an economic dimension. John Friedman (2005), one of the advocates of this term, has identified empowerment as an alternative strategy to the traditional way of promoting development. His concept is interesting to consider as he sees empowerment as a way to rewrite the history of economic and political exclusion. He puts emphasis on how the economic transformation of an individual at first and a group of people later transforms society as a whole eventually. His definition sees empowerment in an optimistic way as it talks about the economic deprivation of a large number of populations in society and ways to transform it.

In Bangladesh, research on empowerment has not only seen it from both political and economic dimensions, but also incorporated other factors which are vital in the country's context. In a milestone study conducted by Hashemi, Schuler, and Riley (1996) on Rural Credit Programs and Women's Empowerment in Bangladesh, they identified several reasons behind the isolation and subordination of women in (rural) Bangladesh. Some of these reasons are, but not limited to: "systems of patrilineal descent, patrilocal residence and purdah system (system of secluding and protecting women to uphold social standards of modesty and morality)" (Hashemi et al. 1996, p, 67).

Hashemi et al. (1996) analyzed the implications of BRAC and Grameen Bank's program on changing women's situations at the study sites. While defining the indicators of women's empowerment, researchers clearly stated both behaviors and attitudes of every society affect the measurement of women's empowerment, therefore, the definition of women's empowerment may vary from society to society. Even within the almost homogeneous rural society of Bangladesh, the lives of women and men may vary according to different determinants of geography, physical infrastructure, and the configuration of different social and economic opportunities. After clarifying these issues, researchers chose eight indicators of women's empowerment: mobility,

economic security, the ability to make small purchases, the ability to make large purchases, involvement in major household decisions, and relative freedom from domination within the family, political and legal awareness and involvement in political campaigns and protests.

In the context of Bangladesh, therefore, development practices may deliver the components of the framework given below for women empowerment. A development program in Bangladesh is successful in empowering women if it effectively enabled a woman to make meaningful decisions for themselves and their surroundings. In addition, if the development program has enabled the women to have control over the surroundings in terms of self-confidence, mobility, activities outside of the house, the ability to motivate others; and to have economic ability of making both small and big purchases, along with capital building for own future use, it will be considered successful.

## **2.2. Women Entrepreneurship**

The way entrepreneurship is observed these days has gone through a long way since the 1930s. In the 1930s, scholars like Schumpeter viewed entrepreneurship as “major conducive factor of economic growth” (Nimalathan, 2000, p. 4). McClelland also echoed the ideas of Schumpeter by addressing entrepreneurship as “causal factor of development” (Nimalathan, 2000, p. 4). In the 1970s and 1980s, scholars like Cole, Cochran, Stevenson, and Sahlman, all who contributed to the definition of entrepreneurship, associated entrepreneurship with economic endeavors. Essentially, according to ideas generated in these two decades, entrepreneurship should be characterized by “strategic orientation, commitment to opportunity, resource provision and control, the concept of management, and compensation policy” (Nimalathan, 2000, p. 4). This is the implicit “psychological theory of entrepreneurship” according to which an entrepreneur must produce and demonstrate profound psychological and behavioral attributes to “manage, control difficulties and overcome uncertainty” (Loh & Dahesihari, 2013, p. 108).

Since a great emphasis has been given on perceiving entrepreneurship as an individual approach, the importance of the overall socioeconomic-political structure and its relationship to entrepreneurship has been ignored tremendously (Goltz, 2015). This one-sided approach has also inadvertently influenced the way women empowerment is/has been associated with entrepreneurial activities. If women entrepreneurial activities and its association with women empowerment can be viewed from the country specific cultural lens, that can provide a more authentic and contextual analysis and understanding of the situation, where there might be a problem and what can be the probable solution (Goltz, 2015).

Unlike the psychological theory of entrepreneurship, the sociological theory of entrepreneurship defines entrepreneurship as an element of the socioeconomic-political-cultural-religious structure. Entrepreneurs thrive where the social structure is in favor of that. On the contrary, entrepreneurs fail where society impedes new ideas, and entrepreneurial activities. Hence, in accordance with the sociological school of thought, entrepreneurship necessitates a congruity between social structure and new ideas.

To emphasize the point of the sociological theory of entrepreneurship, Hughes (2012) suggested that entrepreneurship should be viewed more as a catalyst for change creation rather than an instrument to bring in economic changes. According to Hughes, seeing entrepreneurship only as a way of bringing economic development produces a parochial understanding of

entrepreneurship. This becomes more evident when it comes to the discussion point of women entrepreneurs. It is true that women entrepreneurs are needed to ascend the economic development of countries, particularly in developing countries such as Bangladesh, but if we associate women entrepreneurship only with the economic sphere of a country, then it limits the other aspects of women entrepreneurship, i.e. creating a change in the lives of the women entrepreneurs.

The feminist theory of entrepreneurship combines the basic idea of the two previous schools of thought and offers even more. It views entrepreneurship as the ability to change not only women's lives but also lives of others. Though this idea is an amalgamation of the other two schools of thoughts, there are a couple of departure points of feminist theory of entrepreneurship from the other two schools of thoughts. These are: 1) It understands that the entrepreneurs are the product of social knowledge shaped by the people who are in power or acting as authority; 2) Entrepreneurs act within the social construct of gender influencing their behaviors, ideas, values, initiatives, belief system; and 3) Entrepreneurs operate within an unequal society in terms of gender roles and identities. Therefore, the treatment of women entrepreneurs is different from that of men entrepreneurs according to the environment and context they are functioning in (Loh, 2013).

In a patriarchal country such as Bangladesh, all of the three ideas of entrepreneurship are consequential to consider. Along with the theoretical ideas, what happens in the field should be studied. Relevant literature and current studies show that in the developing countries of Asia, women's entrepreneurship has a tremendous potential in empowering women and transforming the society in the region (Tambunan, 2009). In the context of developing countries of Asia, there are generally three categories of women entrepreneurs observed: (1) chance, (2) forced and (3) created entrepreneurs (Tambunan, 2009). These different categories are based on how their businesses got started, or on the main resources or motivation behind the starting of their own businesses (Tambunan, 2009).

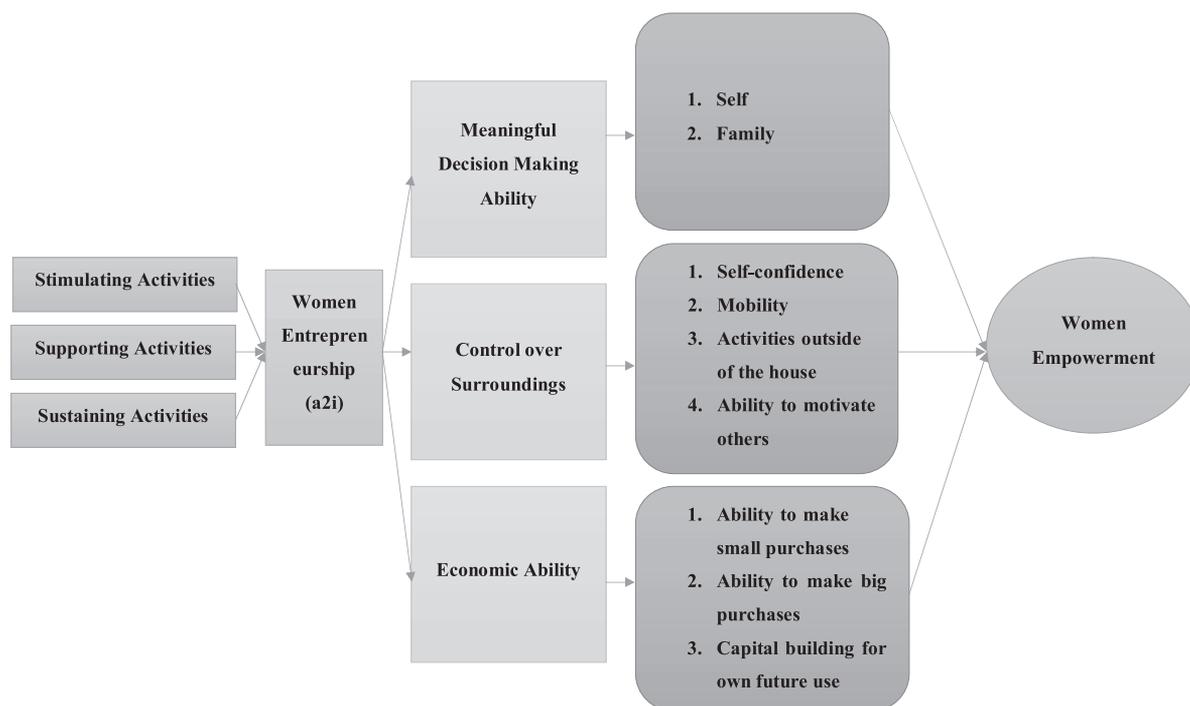
Chance entrepreneurs are those who start a business without any clear goals or plans. Their business probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by the circumstances (i.e. death of the spouse/the only earning member of the family, the family facing financial difficulties etc.) to start a business, their primary motivation, hence, tends to be financial. Created entrepreneurs are those who are "located, motivated, encouraged and developed" through, for instance, entrepreneurship development programs (Tambunan, 2009).

These three types of entrepreneurship – chance, forced and created – can create long-term successes in any country. For the long-term success, a country needs to go through three stages, (1) Stimulating activities, (2) Supporting activities, and (3) Sustaining activities to enhance and sustain entrepreneurship, as suggested by National Institute for Entrepreneurship and Small Business Development, Delhi, India (NIESBUD). (Nimalathasan, 2000, p. 67). In the first type of activities, "entrepreneurial education, provision of entrepreneurial opportunities and guidance, the supply of techno-economic information" should be provided (Nimalathasan, 2000, p. 67). Anything related to mobilizing the resources and running the enterprises – arrangement of finance, providing land, shelter, power and other utilities, offering management consultancy etc. will fall under the category of sustaining activities (Nimalathasan, 2000). To sustain entrepreneurship, one country needs to be proficient in overcoming all the challenges the entrepreneurship faces while operating (Nimalathasan, 2000). If the women entrepreneurs are to be identified as sustainable entrepreneurs, they should have the ability to overcome all the challenges (both institutional and external) they are

facing and to continue their functions. There are innumerable examples that great ideas, dynamic entrepreneurs kicked-off but failed to sustain in the long run only because they were incapable of addressing the challenges they faced while implementing their ideas (Nimalathasan, 2000).

For the purpose of this research, it needs to be understood that the a2i as a program helped women entrepreneurs to start as entrepreneurs where the GoB has provided the establishment of the infrastructure. But those initiatives could empower women only if they could sustain over a long period of time, along with transforming the entrepreneurs to tackle any challenges from the surroundings. Based on the above discussion, henceforth, a theoretical framework for this research based on the discussion of the literature is given below:

**Figure 1: Theoretical Framework**



In the above theoretical framework, a few indicators of achieving women empowerment have been developed. The women entrepreneurship under the a2i program should be able to achieve sustainability if they were created with proper stimulating activities getting appropriate support from the GoB. That being said, all the sustaining women entrepreneurships should be able to help those women entrepreneurs: 1) To develop meaningful decision-making ability; 2) To create the ability to have a control over surroundings, and 3) To have economic ability. Under the first category, the women entrepreneurs should be able to make strategic and meaningful decisions for themselves and their families. They should have self-confidence, mobility, the ability to complete different activities outside of the house, and the ability to motivate others with their examples. Finally, the women entrepreneurs should have the economic ability to make small purchases, to make big purchases and to build capitals for themselves. If these criteria have been achieved by the women entrepreneurs under the a2i program, or at least one criteria under each category, then the research will infer that a2i as a program has been successful in empowering women via women entrepreneurship.

## Chapter 3: Methodology

As this research aimed to understand the implication of the a2i in promoting women empowerment, adopting an integrated approach that includes both qualitative and quantitative techniques of data collection and analysis was important. It has long been argued by the scholars that qualitative methods are apt for research related to issues of women and gender as they are best suited to reveal and understand experiences of women in contemporary society and adequately address their needs by allowing subjective knowledge (Lofland & Lofland, 2006). Feminist researchers strive to respect the experience and perspective of their subjects. In addition to that, many feminist researchers expressed commitment to “realizing as fully as possible women’s voices in data gathering and preparing an account that transmits those voices” (Lofland & Lofland, 2006). Hence, the qualitative method is very much needed for this research. However, only qualitative research will not be sufficient for this research. Using mixed method approach was essential for this research as this research is aiming to understand both the quantitative and qualitative changes taking place (if any) in the lives of the female entrepreneurs. How the quantitative data interprets the change in quality of life for the female entrepreneurs, how both of these altogether translated the development of a female entrepreneur’s life and the lives of her surroundings – these were the questions looked into with this research. Using only qualitative or quantitative would have given a one-sided, unrepresentative idea from this case study. Henceforth, the research has followed a mixed method approach.

This research is a simple exploratory and comparative case study. That is, this research wanted to explore the effectiveness of the a2i program in promoting women empowerment through women entrepreneurship in the selected research sites. The mixed method research design also brought comparative understanding of the two research places.

### 3.1. Research Site

For primary data collection, two different Unions – the Shimulia UP and the Muksudpur UP were selected from Dhaka district, the capital of Bangladesh. Both unions have fully functioning UDCs. However, in the Muksudpur UP women entrepreneur is absent despite the official rule that there has to be one male entrepreneur and one female entrepreneur. Though both Shimulia and Muksudpur UDCs started their operations with one male entrepreneur and one female entrepreneur. Eventually, female entrepreneur(s) discontinued from the Muksudpur UDC. Hence, these two UDCs are appropriate for the research as these have provided a comparative analysis between two locations in terms of having or not having female entrepreneurs at the UDCs. With this comparison, understanding the prevailing barriers against women entrepreneurship in Muksudpur UP was possible in correspondence to the Shimulia UP. Hence, UDC with female entrepreneur, Shimulia UP as opposed to the other UDC without female entrepreneur, Muksudpur UP was chosen deliberately from the same Dhaka district. Furthermore, Shimulia UP as a research site is especially important because this is the first UP nationally, appointing two women entrepreneur at the UDC. Thus, it is appropriate to provide a picture on the practices of this UDC and whether or not there were any departure points in terms of practices in other UDCs nationwide.

### **3.2. Survey Questionnaire and Qualitative Checklist Development and Finalization**

After the initial development of the survey questionnaire and the qualitative checklist development, a pretest was conducted in Shimulia UP for one day to ensure the feasibility, achievability, and the quality of the research tools. The respondents of the pre-test survey were recruited based on the distance of 1 KM the household (HH) from a UDC, as advised by reviewers of the initial research proposal. The two HH of pre-test surveys were within 1 KM of the UDC in Shimulia UP. For two qualitative interviews, respondents were recruited purposively based on snowball sampling. After successful completion of the pretest, survey questionnaire and qualitative checklists were finalized by incorporating suitable modifications and adjustments based on the results of the pre-test. Likewise, the pretest, sample recruitment for survey questionnaire and qualitative interviews were done based on the suggestions provided by the reviewers of research proposal of this research.

### **3.3. Data Collection and Participants**

Both theoretical sampling and snowball sampling were used in this research (Lofland & Lofland, 2006; Loh, 2013). The rationale behind using the theoretical sampling in combination with the snowball sampling is that it essentially provides the opportunity to incorporate “specific groups of people” having tendencies to be “familiarized with the characteristics or the circumstances of the social phenomenon being studied” (Loh, 2013, p. 111). For this research, snowball sampling was more effective since it helped the researcher to reach people with experiences of using UDCs’ services. Moreover, all the respondents had in-depth knowledge on the socio-economic setting of the two UPs. Henceforth, identifying these respondents and capturing their experiences were vital for this research.

#### **3.3.1. Qualitative Data Collection – Focused Group Discussion (FGD)**

Perception results into action. Because of this, it is crucial to measure the perception and attitude of the community (Lofland & Lofland, 2006). Therefore, to measure perception and attitude of the community regarding the women’s entrepreneurship via a2i program, the researcher used Focused Group Discussion (FGD).

A total of four FGDs, two from each Union were conducted with separate demographic and sex composition, one with males and one with females. The reason behind this composition for FGD was to ensure that everyone engage equally in the conversation irrespective of their sex and gender power relations. From Muksudpur UP, a total of 10 females participated in the FGD with an average age of 36.4 years and an age range of 22 - 55. All of the participants but two had completed different levels of education and mostly they were housewives, except two participants who were house helpers. Unlike the female FGD participants, the 10 male FGD participants had a variety of occupations. With an average age of 53.2, their age range was between 34 and 75 years. Except for three participants, they also had different levels of school education. Among the eight participants of the female FGD in the Shimulia UP, only three had different levels of school education. Two of them were involved with income generating activities. The average age of these eight women were 40 with an age range of 26 – 60 years. The male participants of FGD in Shimulia had a large variation of educational level ranging from completion of high school to Bachelor of Science (BSC) degree with only one person with no literacy. Similar to the male FGD of Muksudpur, all of them were also involved in different occupations. With a range of 27 – 65, the average age of the participants was 46.

### **3.3.2. Qualitative Data Collection – In Depth Interview (IDI)**

Known as a form of conversation, In-Depth Interview (IDI) is a great instrument to capture the thought of the participants in a comprehensive way (Lofland & Lofland, 2006). To have a guided conversation with a purpose with the different entrepreneurs of two UPs, a total of five IDIs in Shimulia UP and a total of four IDIs in Muksudpur UP were conducted. Two IDIs were conducted with two female entrepreneurs outside of the UDC in the Muksudpur UP as there were no female entrepreneurs in Muksudpur UDC. Conducting IDIs with female entrepreneurs was crucial to understanding their experiences, successes, and challenges in the context of the Muksudpur and to be able to compare with the context of Shimulia UP.

There were one male entrepreneur and two female entrepreneurs working in the Shimulia UDC. A total of four IDIs were conducted; three IDIs were with the three entrepreneurs of Shimulia UDC and the remaining one was with the father of one of the female entrepreneurs. All of the IDIs in the Shimulia UDC provided a broad array of different aspects related to the experiences of the female entrepreneurs of Shimulia UDC. To have a corresponding understanding of the situation of Muksudpur, one IDI was conducted with a female entrepreneur outside of the Shimulia UDC.

### **3.3.3. Qualitative Data Collection – Key Informant Interview (KII)**

Key Informant Interview (KII) is another form of collecting in-depth qualitative data from people who have firsthand knowledge about the community (Lofland & Lofland, 2006, p. 31). KII is mostly done with community leaders, professionals, or residents of a particular region or research setting (Lofland & Lofland, 2006). Arranging KII with people like government official, Upazila Nirbahi Officer (UNO), UP member, UP chairperson, Imam of local mosque, local NGO officials working with women's issue etc. was extremely consequential as these community members with their particular knowledge and understanding are apt to provide insight into the nature of problems and recommendations for solutions. A total of 16 (eight from each UP) KIIs were conducted in the research.

### **3.3.4. Quantitative Data Collection – Survey**

Surveys were conducted on purposively chosen 25 households via snowball sampling in each of the UPs. The respondents were chosen from the direct service beneficiaries. These respondents were important to quantify the service provision they were getting from the UDCs.

In the Shimulia UP, 14 males and 11 females participated in the survey whereas in the Muksudpur UP, 13 males and 12 females participated in the survey. For Shimulia UP, the average age of respondents was 42.32 years and for Muksudpur it was 45.08 years. The male participants of Shimulia were tempo (a local vehicle) drivers, farmers, workers in a small cottage industry, garment workers whereas among the female participants, five were housewives, two were garment workers, one was an owner of a small shop, one was a day-laborer, one was involved in agricultural activities and the remaining one had ownership of van. Among the male participants of the Muksudpur UP, three of them were rickshaw pullers, one was a farmer, one was a day laborer, two were fishermen, one had a small business, one was a government employee, one was a student, one was an immigrant and the remaining two were unable to work due to the age/health issues. The female participants in the Muksudpur UP were housewives.

Table 1 presents the total number of research technique applied and the number of respondents against each research technique.

**Table 1: Research Techniques and the Number of Respondents**

Sl.	Tools	Number = Union X Number	Total
1	Focused Group Discussion (FGD) with male	2 X 10	20
	Focused Group Discussion (FGD) with female	2 X 10	20
2	Key Informant Interview (KII)	8+8	16
3	In-depth Interview (IDI)	5+4	9
4	Survey	2 X 25	50
Total			115

### 3.4. Data Analysis and Interpretations

Initial data screening was undertaken with optimum attention for avoiding any possible misinterpretation. For ensuring the data quality of the qualitative data collection, a metadata table comprising basic information of the respondent, address, and communication detail was used. After data collection, data were converted into transcripts and translation manually. For the qualitative data analysis, coding was done meticulously and with reiteration. After the finalization of a list of qualitative coding, a categorical list was created. Under each category, ten to twelve codes were incorporated.

For the quantitative part, a frequency analysis was done since this research dealt with only 50 respondents. The quantitative data were categorized followed by a theme-based analysis. Both the sampling and the limited data set did not allow for applying any advanced level quantitative tool, for instance, bivariate, multivariate analysis, regression, T-test etc.

### 3.5. Limitations of the Research

This research has a sample size limitation. With the available limited funding, designing a research with a vast array of dataset to cover the entire country was not feasible. Hence, the findings of this research are not generalizable and representative. Rather, this research should be categorized as a simple exploratory and comparative case study. To overcome the limitations of non-heterogeneities, the research has designed its data collection instruments in such a way so that the two samples can reflect an in-depth picture.

Also, this research can provide an opportunity to perform longitudinal studies in these two research sites in the future. Furthermore, these two samples can be a reference point with different UDCs and their contributions to empowering the women entrepreneurs. Even though the sample size can be regarded as a limitation of the research, it has great potential to transform this limitation into future research possibilities.

Moreover, the method design for data collection has followed different instructions given by honorable reviewers of the initial research proposal. As per those suggestions, the sample size was kept in two and within Dhaka district, because the research aimed to conduct a comparative exploratory study. Based on the findings different research in general and longitudinal studies in particular can be designed and implemented.

## Chapter 4: Results

### 4.1. Description of Settings: Area Profile – Muksudpur Union Parishad

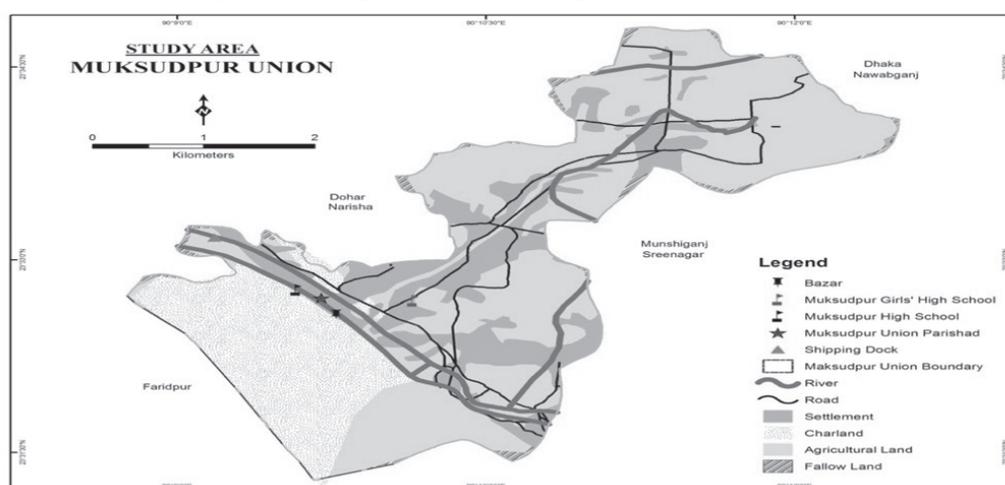
Dohar sub-district, consisting of eight unions, is situated about 70 KM south-west from the city of Dhaka. Muksudpur is amongst these eight unions. Nestled on the bank of the Padma River, almost all areas of this union remains stagnant in water during the rainy season. With the increasing water level of the Padma River, most of the settlements of this place get submerged underwater. They have to lead their life by fighting against such ordeals. Muksudpur has Nawabganj sub-district on the north, Srinagar sub-district of the Munshiganj District on the east and Narisha Union of Dohar on the west. It has a population of 35,000 with a population density of 2071 people/ per square kilometer and 43.66% of the population is female and 56.34% is male. This union, consisting of 18 villages, is 13 square miles in area. Figure 2 given below presents Muksudpur UP.

Most of the people of this area primarily earn their living by working as fishermen, farmers or businessmen. In addition to that, a significant number of people from this UP go to the countries of the Middle East as immigrants. Amongst the crops, jute and rice are more notable ones.

Muksudpur has a vast array of educational institutions: one government primary school, one nongovernmental/private primary school, one high school, five kindergarten schools, one college, one Alia Madrasa, seven Quwami Madrasa altogether contributing to the literacy rate of approximately 30%. The Muksudpur UP has one health and family welfare center, eight satellite clinics. A total of 11 trained midwives work in the UP. Other facilities available there are: mosques – 50, banks – two, post office - one, the office of agriculture - one, NGOs – five, Markets – five.

The primary problem of this area is river erosion which causes hundreds of people every year to become homeless. Many people having lost their home to river erosion, were even forced to live in others homes in return for annual rent. Another challenge the UP is facing is a high number of people are addicted to drugs. Drugs such as weed, heroin, and *yaba* are easily available here. The presence of drug users is a serious security concern for the population as the drug addicts are often responsible for theft, robbery, attacking the pedestrians/locals for money or anything valuable etc.

Figure 2: Map of the Muksudpur Union Parishad



## 4.2. Description of Settings: Area Profile – Shimulia Union Parishad

Under the Savar Upazila, Shimulia is one of the prominent UPs which was established in 1931. The Shimulia Union is located in Gohailbari Bazar, situated on the west side of Kaliakoir-Nabinagar Highway. Geographically, it has the Dhaljora Union on its northwest side, the Ataboho Union on its north, the Varadhia Union on its west, the Dhamshona Union on its south and the Gazipur City Corporation on its east side, as shown in the Figure 3 given below. Administration wise, it falls under the Ashulia Thana. Having a total area of 3843 acres, Shimulia UP has 32 Mouzas and 60 villages.

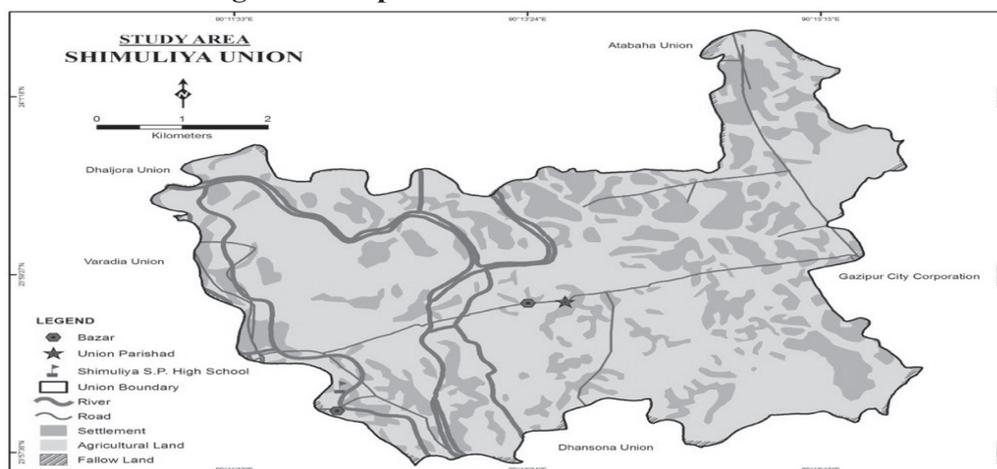
Among the total population of 220,369, approximately 135,265 are males and 85,104 are females. Here, the main source of earning is craft work and agriculture. Many people here are associated with crafts like clay potteries, rattan, and bell-metal works.

There are 21 government primary schools, five high schools, two colleges, 20 kindergartens and 10 madrasas. The rate of literacy is 40.54% for men and 24.03% for women (according to the 2001 Census report). The 100 years old S.P. high school, which is named after Shyama Proshad, a famous landlord from this place - is located here in this Shimulia union. Other facilities available in the Shimulia UP include one health and family planning center, eight satellite clinics, five community clinics. Throughout the union, there are 115 mosques, three banks, five post-offices, 33 markets, 14 temples, eight crematories, and nine NGOs.

Poverty was identified as the main problem of the area by the inhabitants. This has been exacerbated due to the increasing rate of migrated people in Shimulia UP from different areas of the country. This place is popular among the migrants since this is close to the capital of Bangladesh, Dhaka. Men of Shimulia UP, along with the migrants, often work as day-laborers and women work in the garments industry. Day-labor, as a profession, has no job security and it has been often observed that the day-laborers in the Shimulia UP fail to find any employment opportunity for a large part of the year. Although the UP provides several socioeconomic safety net programs/schemes, such as the old-age allowance, widow allowance, disabled people allowance, and freedom fighter allowance but those are not sufficient compared to the number of poor people.

Water logging is another recurrent problem of Shimulia UP. The lower parts of this area get covered in floods during the rainy season because of the overflow of water from the adjacent Dhawleshwari River. The result of the recurrent floods is a perpetual water logging in the agricultural lands of Shimulia UP.

**Figure 3: Map of the Shimulia Union Parishad**



### 4.3. The Services of the UDCs and Earning of the Entrepreneurs

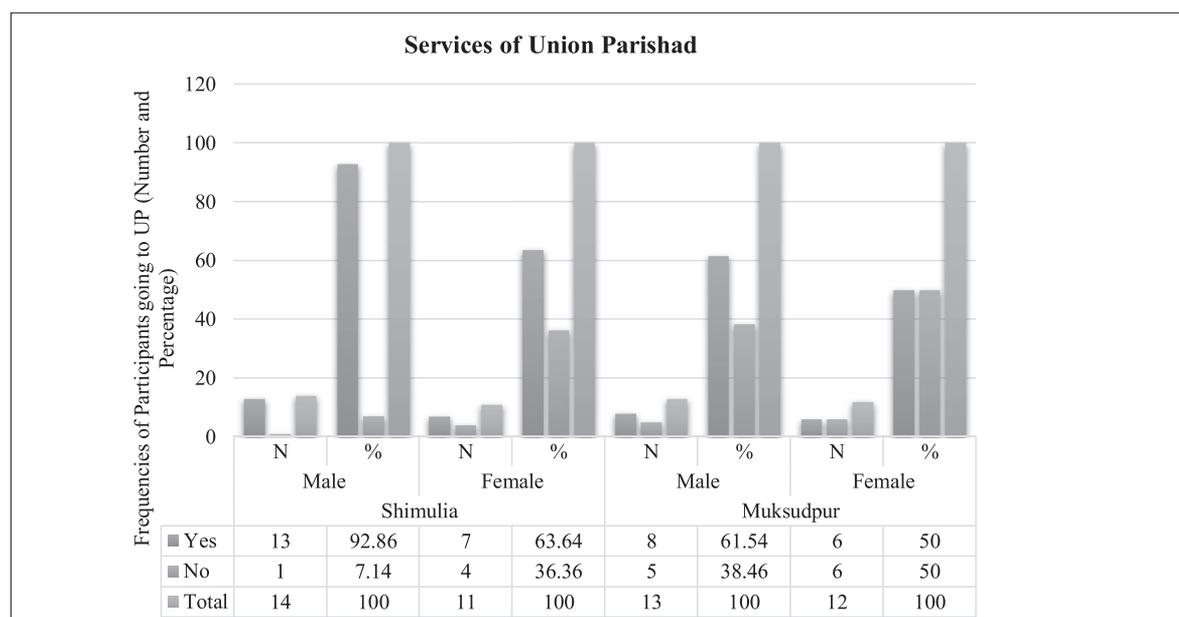
Both the UPs have fully functioning UDCs. However, in Muksudpur UP, there is no female entrepreneur in the UDCs despite the aforementioned rules of UDCs of having one male and one female entrepreneur. In UDCs, anyone with at least the qualification of standard 10 (Class 10 in the scale of Bangladeshi education system), can work as an entrepreneur. There is no specific black-and-white rule book for the entrepreneur’s recruitment, however, they are mostly recruited by the Union Parishad authority. Following a snowball system is the most used way of recruiting the entrepreneurs. The GoB provides computers, printers, fax machines, and telephones in the UDCs and the entrepreneurs are responsible to manage those and provide services via these mediums. Therefore, having the know-how of operating these electronic gadgets is essential for the entrepreneurs of the UDCs.

As the technologies are provided by the GoB to the UDC, the entrepreneurs can start working without using any financial investments. They are allowed to earn from the citizens for almost every service they provide, the rate of which is mostly decided by the entrepreneurs, just a token amount of money goes to the GoB for only a few of the services delivered which is regarded as the UP revenue. The average work hours for the entrepreneurs are mostly 40 – 50 hours/week, five days a week. This work time provides the opportunity to earn an amount of a varying range from BDT 10000 – 25000 (US\$ 125 – 313)/month.

### 4.4. Services Received by the Respondents

Figure 4 shows the survey participants go to the UDCs for obtaining different services. From Shimulia UP, 92.86% (13 males) had received services from the UDC at different times. Only one out of 14 participants never received any service from the Shimulia UDC. For the female participants, the number slightly differed where almost 63.64% participants (seven out of 11) received services. On the contrary, 36.36% female participants (four out of 11) did not receive any services from the UDC. In the Muksudpur UP, eight out of 13 male participants (61.54%) received services from UDC whilst five out of 13 (38.46%) did not.

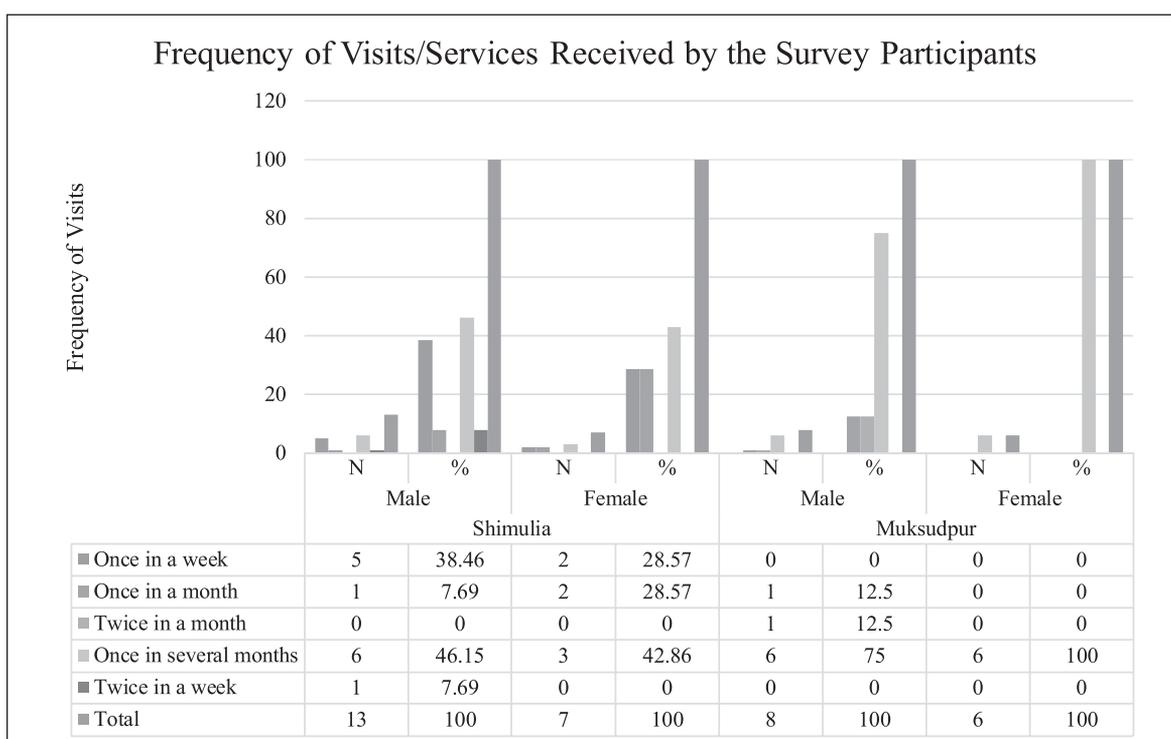
**Figure 4: Participants Receiving Services from the Shimulia and Muksudpur UDCs**



For female participants, it was of equal percentage in terms of receiving and not receiving the services from UDC. In both cases as shown in the Figure 4, male participants received UDC services more often than female participants.

In terms of the frequency of visits or receiving services, Figure 5 shows that participants from the Shimulia UP tend to visit the Shimulia UDC for receiving services more than that of the Muksudpur UP. As it is seen in the Figure 5, five out of 13 (38.46%) male participants visited Shimulia UDC once a week, one visited once a month (7.69%), zero participants visited twice in a month, one (7.69%) visited twice in a week. About 46.15% (six out of 13) visited the UDC once in several months. Among the seven women who visited or received different services from the Shimulia UDC, most women went to the UDC once in several months (three out of seven, 42.86%). Two of the four (28.57%) remaining, visited the UDC once in a week, and two (28.57%) others visited the Shimulia UDC once in a month. From the analysis, it is observed that men in Shimulia UP received more services from the UDC than the females.

**Figure 5: Frequency of Visits/Services Received by the Survey Participants**



Furthermore, as shown in the Figure 5 given above, the female participants who go to the UDC go very infrequently. A similar situation was found in the Muksudpur UP where all of the six female participants who visited Muksudpur UDC did it only once in several months. For male participants in the Muksudpur UP, the percentage of visiting the UDC is higher (75.00%), only for visiting once in several months, than the other categories.

From this above analysis, it was observed that in both UPs, men received/visited UDCs more than the female participants, both in numbers and also in frequency. Furthermore, male participants of the Shimulia tend to visit the UDC more than the male participants of Muksudpur in terms of number and frequency. The qualitative data collection reveals that male clients go to male entrepreneurs whilst the female clients go to female entrepreneurs. Both this information

and the above discussion have an implication on women entrepreneurs' services and their sustainability. The discussion above mentioned that many male participants go more frequently to the UDCs than the female participants. Hence, the male entrepreneurs are utilized more in terms of providing services to the general people. How this trend is related to empowerment of the female entrepreneurs will be discussed in details in the 'Discussion' section.

Figure 6 given below shows there were a few participants who never went to UDCs for any services. Only one out of 14 male participants never visited Shimulia UDC and, according to that participant, it happened because he never needed to obtain any services from the UDC.

**Figure 6: Reasons for Not Visiting/Receiving Services from the UDCs**

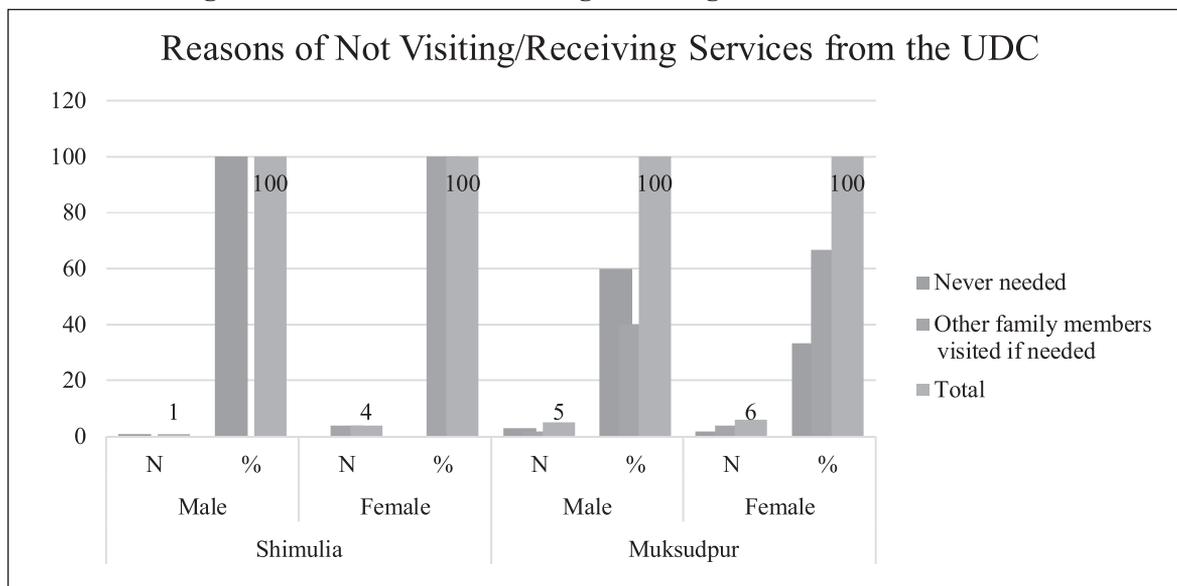


Figure 6 furthermore shows, in addition to one male participant, four female participants never visited the Shimulia UDC. For reason, they explained, whenever they needed services, those services were obtained by other family members (mostly male family members) which is why they did not need to go the UDCs physically. This implies an interesting factor of the social structure of Shimulia that women often are very much dependent on their male family members for different work outside of their houses. The social structure, indeed, is a crucial hindrance to empower women (entrepreneurs) in Bangladesh. Figure 6 moreover, demonstrates that there were three male participants in the Muksudpur UP who never needed to visit the Muksudpur UDC whereas two male participants relied on other family members to complete their work in the Muksudpur UDC. For female participants, two participants never needed any services and 4 received the services via other family members.

Among the survey participants who received services from the UDCs, 100% of both male and female participants received the intended services from the entrepreneurs in the Shimulia UDC. The percentage was the same for the male participants receiving services from the Muksudpur UDC. However, one female participant out of six females receiving services (16.67%) claimed not to have received the intended service from the Muksudpur UDC, as demonstrated in the Table 2 below.

**Table 2: Number and Percentage of Respondents Getting Services from the UDCs**

Services received from UDC	Union Name							
	Shimulia				Muksudpur			
	Male		Female		Male		Female	
	N	%	N	%	N	%	N	%
Received all the services	13	100.00	7	100.00	8	100.00	5	83.33
Received some of the services	0	0.00	0	0.00	0	0.00	1	16.67
Total	13	100.00	7	100.00	8	100.00	6	100.00

As for the satisfaction level of received services, portrayed in below Table 3, all the male participants of the Shimulia UDC were fully satisfied. In contrast, seven out of eight (87.50%) of the male participants from Muksudpur UP were fully satisfied with the services they received. For both UDCs, not 100% female participants who received the services were fully satisfied. In Shimulia, the percentage was 85.71% (six out of seven) and for Muksudpur, it was 66.67% (four out of six).

**Table 3: Level of Satisfaction with Received Services from the UDCs**

Level of satisfaction	Union Name							
	Shimulia				Muksudpur			
	Male		Female		Male		Female	
	N	%	N	%	N	%	N	%
Fully satisfied	13	100.00	6	85.71	7	87.50	4	66.67
Partially satisfied	0	0.00	1	14.29	1	12.50	2	33.33
Total	13	100.00	7	100.00	8	100.00	6	100.00

The UDCs provide a wide range of services to the mass people of the two UDCs. The most common purpose for the male participants from the Shimulia UP for visiting UDC was to get birth and death certificates (92.31%), followed by online registration for different purposes (23.08%), citizenship certificates (53.85%), and paying electric bills (53.85%). For female participants, the most important one was the birth and death registration (85.71%). All of these services were substantially important for both female and male participants in the Muksudpur UP as well. Interestingly, despite UDCs being equipped to provide a great range of services, the clients ask for only a few services from the UDCs mostly.

This above table indicates that there is an imbalance between the supply side and demand side of the UDCs and the general people. On the supply side there are different options available, but from the demand side, most of the options are less significant. Services such as emails, data entry, different forms downloading etc. are never utilized. Therefore, those services did not generate any data and were not incorporated in the Table 4.

The respondents were also asked if they knew to whom the women entrepreneurs provide services. In Shimulia UP, all the male participants explained that women entrepreneurs provided services to both male and female clients. Only one of the respondents receiving services from the women entrepreneurs responded slightly differently from the others. Six out seven (85.71%) stated that women entrepreneurs provide services to both male and female clients, while one respondent (14.29%) claimed that women entrepreneurs offer services to only female clients. In Muksudpur, as there were no women entrepreneurs available in the Muksudpur UDC, this question was not applicable for the respondents. Table 4 given below shows information on this discussion. It is worth mentioning, there was no data from Muksudpur as there was no female entrepreneur in the Muksudpur UDC.

**Table 4: Clients of Women Entrepreneurs at the UDCs**

Union Name	Shimulia			
	Male		Female	
	N	%	N	%
Only female recipient	0	0.00	1	14.29
Both male and female recipient	13	100.00	6	85.71
Only male recipient	0	0.00	0	0.00
Total	13	100.00	7	100.00

Furthermore, according to the respondents, the quality of services provided by the women entrepreneurs is commensurate with that of the male entrepreneurs in the Shimulia UDC. Since Muksudpur UDC did not have any women entrepreneurs, this question did not apply to the respondents from Muksudpur UP. In the Shimulia UP, 10 respondents out of 13 (76.92%) thought that the quality of services provided by the women entrepreneurs was equal to that of the male entrepreneurs. One respondent (7.69%) believed that the women provided services having lower quality than that of men entrepreneurs whilst two respondents (15.38%) believed that the quality was higher than that of the men entrepreneurs. All the female respondents thought the quality of services by women entrepreneurs was as good as that of the men.

In sum, the analysis shows the UDCs are providing a great array of services to the residents of the UPs. Nonetheless, an underutilized service is observed in both of the Shimulia and Muskudpur. Male participants are more frequent recipients of the UDCs in contrast to the female participants.

## Chapter 5: Discussion

### 5.1. Women Entrepreneurs and Their Situation in the Muksudpur Union Parishad

There was no women entrepreneur in the Muksudpur UDC, as mentioned previously. As discussed earlier, every UDC should have one female and one male entrepreneur under the a2i program. Though women entrepreneurs initially started working at the Muksudpur UP, they discontinued. Hence, this case provides important insights for understanding what barriers forced women entrepreneurs to discontinue? How is this example different from that of the Shimulia where women entrepreneurs were still continuing working under the a2i program? Different barriers found from the qualitative analysis are discussed below:

#### 5.1.1. Social Barriers

First, Muksudpur consists of a conservative society where the society demands their women to remain in the private sphere and avoid being engaged in the public sphere. If the women need to earn money, they can engage in activities of private sphere, such as dairy farm, family grocery shop, or tailoring etc. All of these examples make it possible to work for supporting the family and staying in the private sector.

Since this is the most prevailing perception of the community, girls who go outside of the home to earn money are deemed ‘*Kharap/nosta*’ (bad/girls from the brothel) by the community. Often, they face problem in getting married as nobody from the community speaks fondly of them. Examples illustrating this situation are given below:

*“...Yes, there were women entrepreneurs in the UP, but they discontinued. From then, we did not get any women entrepreneurs...Many men visit the UDC and most women do not have the mindset to work alongside them. Furthermore, even the families do not permit women to work outside generally. Working outside of the house in a place like this (Muksudpur), often may create a public backlash...”*

(From the FGD (male), Muksudpur, August 29, 2016)

Another example from a similar aspect is given below:

*“...Working at the UDC requires them (girls/women) to speak to other males which is not favored by the locals here. Where (in a social structure like Muksudpur) women are scrutinized to the minute detail by their future possible in-laws, working as an entrepreneur at the UDC is even a greater hassle and can impede the future good marriage proposals for the girls.”*

(From the FGD (female), Muksudpur, August 29, 2016)

The above examples are important to understand the social construct of the Muksudpur UP where girls are married off at an early age, generally. The future possibility of marrying off their eligible daughters to a suitable and good bridegroom may be jeopardized if the girls and

women worked outside and talked to male colleagues/clients, as shown in the above-mentioned examples. This is an impending social factor in Muksudpur UP.

Second, earlier it was mentioned that one of the prevalent social problems in Muksudpur is the high rate of drug users. This created a sense of insecurity in the community, particularly for girls. In the FGD (male) a discussion focused on this point.

*“...The adjacent UP is a hub for drug addicted people. The administration is aware of that but fails to take any action due to a high prevalence of bribes and corruption. This phenomenon directly affects the safety and security of the people in our UP as well. Women’s safety is hampered by this immensely. Most of the families are uncomfortable to send their daughters or any other female family members outside of their houses (as they are afraid of these drug addicts) ...”*

(From the FGD (male), Muksudpur, August 29, 2016)

As it is understood from the above evidence, drug addicted persons in and around the Muksudpur UP often attack pedestrians walking to and from the work. This security concern made the families of girls avoid sending them outside of the home to earn. Therefore, girls’ and women’s mobility is affected due to an unaddressed societal problem.

Third, the social structure of marrying girls at an early age also creates a peer pressure on the families with girl children. Early marriage is perceived as an important act in society so that the adolescent girls do not get involved in any sort of behaviors deemed socially unacceptable (i.e. to get involved in an affair/love relationship, to be the target of eve-teasing, etc.). Failure to maintain this social trend of marrying the daughters at an early age may result into an experience of social exclusion and isolation of the families. The families often come up with a false birth certificate so that they can marry off the girl children before the legal age of marriage which is eighteen (18). A discussion can be mentioned here:

*“...Some girls look just about eighteen, some look much younger. However, almost all of them get false (birth) certificates from the chairpersons of the UP. These persons have good relations among them, they help each other...Sometimes doing so becomes undeniably important to avoid the possibilities of social embarrassments. You never know when a girl gets involved in paaps (bad work, here they meant an affair).”*

(From the FGD (female), Muksudpur, August 29, 2016)

The above discussion substantiate that girls’ early marriage prevails extensively in the Muksudpur UP. Social pressure and fear of dishonor of the family lead parents to opt for early marriage for their daughters. The parents are willing to break the law so that they can stay in the social structure. These practices cannot be judged wrong or right, but rather an element of the socio-cultural framework of the Muksudpur UP. All of these abovementioned factors work as social barriers behind the women entrepreneurship under a2i program in the Muksudpur UP. To be practical, it is not possible to rank these social barriers or eliminate any of those; rather all of these are interlinked and responsible for creating a rigid social structure unsupportive for women entrepreneurship.

### 5.1.2. Low Literacy among Girls

First, as discussed earlier, girls in the Muksudpur UP are often married off at an early age resulting in an inclination of low literacy among girls. Becoming entrepreneurs for computer related activities requires a minimum standard of literacy, a level which the girls or women of Muksudpur UP often lack. An example can provide support for this:

*“...Why there is no women entrepreneur at the UDC? Perhaps there are no educated women here for these kinds of jobs. Most girls here are married off young, thus there is a shortage of educated women....”*

(From the FGD (female), Muksudpur UP, August 29, 2016)

This example illustrates the reality of the area where girls are married young. Marriage at a young age makes girls drop out of schools (or other educational institutions). Due to their lack of literacy, the girls are unable to hone various technical skills, such as computer skills. Hence, they do not get into services such as the entrepreneurship at UDCs. Furthermore, in a patriarchal society such as Bangladesh, generally, women are unable to exercise negotiation skills. As per the social context, women are not “supposed to” and they “should not” negotiate with their families and in-laws. That is why, when a girl is married off at a young age, generally she cannot negotiate with her in-laws for her right of education or jobs.

Second, in Muksudpur, as girls have less mobility in comparison with boys of the same age, they cannot go to different places outside of the house and mostly do not become accustomed to anything related to computers. On the contrary, boys during adolescence often go to different places such as cyber café or the house of a friend where there is a computer. With the help of peer groups, boys manage to obtain a knowledge of the computer at least at a rudimentary level. This know-how is mostly missing among girls of Muksudpur making them lag behind in the computer literacy. An elaborate example of this situation is discussed in the section titled ‘Attitudes of the Community’.

### 5.1.3. Poor Economic Conditions

Due to poverty, girls/females do not have the opportunity to get a training of computer literacy, or any technical literacy as training on computer is generally expensive in Bangladesh. Poverty also plays a vital role behind the social practice of marrying off girl children at an early age in this place.

UDCs do not give any remuneration to the entrepreneurs and also they are not considered government officials, therefore, they are not eligible for any government facilities. Sometimes, therefore, earnings from entrepreneurial activities in the UDCs are inadequate for the entrepreneurs. This discourages women from taking the risk of going out of the house for an insignificant amount of money. An example of this is discussed in the ‘Attitude of the Community’ section.

### 5.1.4. Attitude of the Community

The conservative mindset of the community (discussed earlier) keeps families from sending their girls outside of the home for better opportunities. Almost in 80% of the cases in Muksudpur, the families support and encourage a son to work outside the home but this is mostly never the case for a daughter. Sometimes, boys learn computer or other technological devices from their elder brothers, even from fathers; but, girls never get the opportunity to learn those

technical and technological skills. One male entrepreneur from Muksudpur gave the evidence that he learned computer skills from his family; nonetheless, his sister was never allowed to learn those skills. As a matter of fact, his sister started working as an entrepreneur, but could not continue due to the tremendous pressure from her family. Eventually, she started sending her brother to work as an entrepreneur instead. An example from the discussion is given below:

*“...When the UDC started to function here, one female entrepreneur was recruited. Within a few months, the woman entrepreneur stopped coming to the UDC; instead, her brother was coming to the UDC as an entrepreneur. One of the entrepreneurs here tried to communicate with her, but she never gave any positive response about returning, rather she informed that this is onerous for her since she is illiterate in the computer.”*

(From the IDI with male entrepreneur, Muksudpur, September 5, 2016)

An almost analogous situation was described by one local political leader of Muksudpur. According to the discussion:

*“...The first woman entrepreneur stopped going to the UDC even without informing the respective authority. When asked later by the acquaintances, she informed not knowing computer makes her work very difficult there (at the UDC). But as her brother is computer literate, he can work.”*

(From the KII with the local political leader, Muksudpur, September 9, 2016)

The aforementioned statements show that not knowing computer skills definitely creates an obstacle for the women entrepreneurs to work responsibly in their position. But what is important for this research is the way the sons of the families in the Muksudpur UP learn computer skills and utilize them. As mentioned previously, boys learning computer is a permissible act in Muksudpur; but for women, this is nearly impossible. This sometimes makes a great difference. As it can be seen in the next discussion by a male entrepreneur at the Muksudpur UP that learning computer and being trained in using the computer gave an opportunity to the male entrepreneur at the Muksudpur UDC. He not only started his work based on the training, but also he was successfully continuing his responsibility at the UDC, earning a living for him and for his family. The example is:

*“...I had a computer training after my Secondary School Certificate (SSC) exam. While having the training I got the chance to talk to the chairman of our UP. From him, I came to know that there is an opportunity here (UDC) to join as an entrepreneur. I informed him about my six months-long computer training, and eventually, I got recruited here as the entrepreneur. Many persons came after me here to work as entrepreneurs, most of them did not have any training on the computer. Most of them left as well, I survived among them. It has been a long time.”*

(From IDI with the male entrepreneur, Muksudpur, September 9, 2016)

Moreover, not having the attitude to start entrepreneurship is a reason why women are unwilling to work as entrepreneurs. We can see that in the IDI with the local political leaders discussed below:

*“...All the educated women want to be service holders. They have little or no interest in starting a business.”*

(From the IDI with local political leader, Muksudpur, September 9, 2016)

The male entrepreneurs also echoed similar idea that women around Muksudpur have a risk-aversion mentality. He informed:

*“...Around 7-8 months ago, I brought a girl after talking to the Chairman of the UP to train her as a woman entrepreneur. I tried to train her so hard, even said that our income could be shared in 60-40%. But when she heard that there is no salary from the government, she refused. She worked for only 2-3 days and left.”*

(From the IDI with male entrepreneur, Muksudpur, September 5, 2016)

Maintaining such a risk-aversion mentality and preferring service over business can create a negative attitude towards the entrepreneurial opportunities among people of the Muksudpur UP. These examples provide a clear indication of those negative attitudes which are creating obstacles for a2i to be effective for promoting women empowerment through entrepreneurship. To become effective in empowering women via entrepreneurship, a risk-taking attitude of the entrepreneurs along with the enabling environment is crucial. Lack of these two is turning a2i's women entrepreneurship less or ineffective in such places.

Furthermore, another interesting attitude of the women in the Muksudpur UP is that they are not willing to work. The women in the Muksudpur UP prefer staying at home instead. As per a discussion:

*“...Where the women will work and when they will work, tell me? They spend (all their times) by watching ‘Star Jalsha’ (a Bengali TV channel of India) and Kiranmala (a popular sitcom on the Star Jalsha). You can go to every household and ask them, you will find at least 90% of the women do that. So, how will they work and when will they work (at different institutions)?”*

(From the FGD (female), Muksudpur, August 29, 2016)

This statement speaks about a situation where even the women of Muksudpur themselves are not willing to work hard for earning money. They will not involve with UDCs rather stay at home and find different ways for entertainment.

### **5.1.5. Technological Advancement**

A great share of men from Muksudpur stays abroad. Previously, their family members, wives and daughters in particular, used to take the service of video calling from the UDCs. Those female customers often demanded that female entrepreneurs should help them. Increased availability of ‘Smart Phones’ and its quotidian use decreased the necessity for the family members to go to the UDCs for making video calls abroad. In turn, this limited the scope of women entrepreneurs’ service provision in the UDC. It needs to be understood that this did not make the women entrepreneurs drop off from the UDC, but it played an inadvertent but consequential role.

In sum, it is observed from the analysis that there are different barriers present in the Muksudpur UP which influenced the women entrepreneurs to discontinue their work at the

Muksudpur UDC. Those above-discussed reasons are both internal and structural ones. Structural reasons such as the low literacy rate among girls, high tendency of marrying off the girls at an early age need both people and the GoB to come forward to find a suitable solution. For changing the internal reasons, such as the risk-averse behavior, preferring jobs over business/ entrepreneurship, women being perceived as immoral/sinful/impure if they are working with men, women preferring to remain at the house instead of working outside etc., education and awareness is the most important thing. Increasing the literacy and awareness is also associated with the removal of the structural limitations.

## **5.2. Women Entrepreneurs and Their Situation in the Shimulia Union Parishad**

In Shimulia, the scenario is different from that of Muksudpur UP. There are female entrepreneurs in the UDC who are working from the starting of the UDC in 2011. At the time of data collection, there were two female entrepreneurs and one male entrepreneur. Though every UDC ideally should have one female entrepreneur and one male entrepreneur, two working women entrepreneurs at the Shimulia indicate the situation is better than that of Muksudpur. The question is what are the elements which created the situation better in the Shimulia UP where women entrepreneurs are (continuously) working at the UDC, and how that is different from that of Muksudpur? Finally, are the women entrepreneurs truly empowered or not?

### **5.2.1. Higher Literacy**

One basic difference between Shimulia and Muksudpur UPs is the literacy rate. In Shimulia UP, the literacy rate is higher (40.54%) than that of Muksudpur UP. Furthermore, girls also get the chance of continuing their studies. Though the problem of early marriage is noticeable in Shimulia, the participants indicated that it was not rampant in every level of Shimulia. Not almost every family marries off their girl children early.

It should be mentioned that the illiteracy was a problem for Shimulia as well. However, in the last two decades, Shimulia has experienced a sharp increase in the literacy rates. The credit goes to different programs of GoB aiming to increase the literacy rate. An example of this was found in the IDI with a woman entrepreneur of Shimulia UDC.

*“...The literacy rate was really low in earlier times, but it increased recently, may be in last fifteen or twenty years. Girls are also receiving education. With different levels of education, they are going for different jobs. Girls with lower literacy are going to garments factories whereas girls with a higher literacy are trying out different income generating endeavors. Some are working as teachers at schools, some are working as NGO workers, some are working at different offices (companies). But, yes, they are working here.”*

(From the IDI with women entrepreneur, Shimulia, August 28, 2016).

The above statement shows that people at the Shimulia UP have different experience than that of the Muksudpur UP with a higher literacy rate. With education, women are being able to work in different sectors which were absent previously. From this case it can be understood that increased literacy is one of the basic elements creating the difference between Muksudpur UP and Shimulia UP. The participants of the FGD (male) also discussed that the girls' literacy is higher

than that of the boys (there). There are different options available for someone with a higher level of education. Having a higher literacy rate also made it possible for women entrepreneurs to work for the UDC and continue the work unlike those of the Muksudpur UP.

### 5.2.2. Computer Literacy

The women entrepreneurs had different levels of computer literacy. They received training on computer from different places which helped the entrepreneurs to continue their works in their field. Computer literacy is not difficult to avail if a person had a basic education, but it is difficult to achieve if the person was completely illiterate. Hence, women with comparatively higher education rate in the Shimulia UP are more adaptable and suitable for working as a woman entrepreneur. This idea has been echoed in the discussion of women entrepreneurs as well.

*“...Four or five years ago I got the opportunity to work for the birth registration project at the UP. There we needed to work on computer. Since I was educated, I could learn the techniques quickly. Working on that project gave me the opportunity to get training on computer. While I was working on that project, I also got the opportunity to get familiar with the Chairperson and other members of the UP. From them, I learned that there is an opening for a woman entrepreneur position at the UDC. After learning about that, I expressed my interest in working there in this position. Finally, when the time came, I got selected with another male entrepreneur. That is how having a computer literacy helped me get the job and yes, I am still working based on that computer literacy of course.”*

(From the IDI with 1<sup>st</sup> female entrepreneur, Shimulia, August 24, 2016)

*“...When I started working here, I was familiar with the online browsing but was not regular at it. I came to learn about computer and things related to that from school and school friends while I was in the school. After joining here, I got an informal training from another woman entrepreneur who had been working here for long. She is a learned, knowledgeable, experienced, and respected person. Her training helped me go through all the pressure I was experiencing here (Shimulia UDC) at the beginning. Then eventually I received other trainings on the computer which helped me to survive. Those training were: (1) Local Government Support Program (LGSP) – 2, held in Dhaka where all the entrepreneurs of UDCs around the country were present to receive the training; (2) The entrepreneur summit, held by the Union Upazila Parishad in Savar.”*

(From the IDI with 2<sup>nd</sup> women entrepreneur, Shimulia, August 24, 2016)

Both the aforesaid discussions show that having computer literacy did make a substantial difference for women entrepreneurs of Shimulia UDC. It was discussed earlier that not having computer literacy made it difficult for women to work as entrepreneurs at Muksudpur UDC. This case shows that women were capable of working in a new and challenging context if given opportunities and training. Though the computer training was not given by or under the a2i program, the women entrepreneurs were able to display and utilize their training in their work under the a2i program. Thus, the previous literacy and the opportunity provided by the a2i program, both proved to be important for the women entrepreneurs.

### 5.2.3. Attitude of the Community

As it was discussed earlier that the conservative and rigid attitude of the community made it difficult for women to work outside of the house, travel from and to a long distance for

work, talk to men for the purpose of work and so on. This types of examples did not seem to be widespread in Shimulia. However, careful interpretation is required before eliminating the presence of a parochial mentality in Shimulia UP completely. The important aspect to understand about the Shimulia UP is the community is not creating any hindrances for women entrepreneurs with such limiting attitudes. A quote supporting this attitude is:

*“...People around the place used to be negative about the activities of women entrepreneurs or working women at the UDC previously. The reason behind that notion was there were times when the women entrepreneurs had to stay late in the workplace due to tremendous work pressure. This has never been an accepted action in this community. But now the scenario has changed. People these days understand the importance of a working woman. There is nothing wrong about being a working woman.”*

(From the FGD (female), Shimulia, August 18, 2016)

A similar thought was echoed in the KII with local Imam who discussed the attitude of the community regarding the women entrepreneurship.

*“...People are mostly Muslims here, they abide by the rules and regulations of Islam. In Islam, women are not forbidden to work or to start a business. Islam has never put any limitations on women entrepreneurship. They can always do business by following Shariah Laws and being under the cover/veil. Then why should the people around here have any negative opinions about them? They should be proud of them that they are working.”*

(From the KII with the local Imam, August 21, 2016)

Both the discussions are important to understand that there might be the tendency to view working women outside of the house negatively, but it is changing with the practice of women entrepreneurs under the a2i program. If any (woman) entrepreneur was working in a conservative place and did not receive cooperation from the locality/community, it became difficult and sometimes impossible for her to operate in an environment like that. Hence, having an open-minded, cooperative locality/community is crucial to help women entrepreneurs succeed.

It is also evident in this research that in Shimulia there was a relatively positive and open-minded attitude of the community in comparison to that of the Muksudpur UP.

From the discussion above, it is visible that the women entrepreneurs of Shimulia UP were operating in a relatively flexible social-structure compared to that of Muksudpur UP. How does this situation translate into the effectiveness of a2i program in promoting women empowerment through entrepreneurship? Answer to this question is given in the next section.

### **5.3. a2i Program: Effective for Promoting Women Empowerment through Women Entrepreneurship or Not?**

To measure whether the a2i program effective enough in promoting women empowerment through women entrepreneurship, the theoretical framework delineated at the ‘Literature Review’ section is applied.

As per the theoretical framework, to have a sustaining women entrepreneurship under the a2i program, three different sorts of activities are important: 1) Stimulating Activities, 2) Supporting Activities, and 3) Sustaining Activities (details are discussed in the literature review

section). Under the a2i program, the GoB successfully initiated both the stimulating activities and the supporting activities. But, seemingly the GoB could not provide enough support for the sustaining activities. Sustaining activities, for entrepreneurship, deals with addressing the challenges any entrepreneur face while operating. These challenges can come in a variety of range. For example, in Muksudpur, the challenges were associated with the social barriers, low literacy of girls, computer illiteracy of girls, parochial mindset of the community. Moreover, lack of any fixed salary for the entrepreneur position given to the entrepreneurs by the GoB worked as a factor of demotivation.

In Shimulia, on the contrary, these challenges were less visible. Though no such evidence was found that the GoB directly provide any support/create any infrastructure to minimize these challenges under the a2i in Shimulia, what was important for the Shimulia UP that the entire socioeconomic structure worked for the sustaining of women entrepreneurs under the a2i program? As discussed earlier, the Shimulia UP became the first UP to appoint/have two women entrepreneurs. This also worked as a motivational factor for the current women entrepreneurs working at the Shimulia UP.

In a nutshell, the GoB was successful in starting the stimulating and supporting activities under the a2i program for creating women entrepreneurs but remained less effective in providing a (socioeconomic) structure able to handle the challenges. That is why the initiative did not work effectively to enable a sustaining environment for women entrepreneurs under the a2i program in Muksudpur. In Shimulia, both the program and the social structure worked together to help the women entrepreneurs to continue their work. That shows, only a single program without the cooperation of the socioeconomic structure and vice-versa is not enough to establish and sustain initiatives like women entrepreneurship.

The theoretical framework has three elements to measure the empowerment of the women entrepreneurs under the a2i program, those are: 1) Meaningful decision-making ability, 2) Control over surroundings, and 3) Economic ability. To be empowered the women entrepreneurs should have the ability to make strategic and meaningful decision for their families and for themselves; they should have the ability to control the surroundings with self-confidence, mobility, should have the ability to help/motivate others; they should also have the ability to make small purchases, big purchases and to build capital for their own future use.

### **5.3.1. Meaningful Decision Making**

While conducting IDIs with the women entrepreneurs and a family member of one of the women entrepreneurs, it was heard that these entrepreneurs were able to take part in the decision making process of the family meaningfully. They were not permitted to do that before though, it started only after they joined the UDC as entrepreneurs and started earning money. Those decisions are meaningful undoubtedly (such as, marriage of daughters, decisions on education of siblings, investment decisions etc.). Still they have to depend on the male members of their families for finalizing any immensely important decision. However, their current ability to take part and make (at least some) meaningful decision for them and for the family came to them only by dint of the work as entrepreneur at the UDC. They even have testified that other female members of their families do not observe this type of respect in terms of decision makings. As they are earning, their words and world views are valued among others. As examples the discussions given below can be used:

*“...After I started my work at the UDC as an entrepreneur, my father hears what I have to say. He asks me about different big decisions. Till now I have not been able to make a decision by myself only, or the final decision, but I see this as a great improvement because earlier I was never asked to give my opinion on any familial issues/problems.”*

(From the IDI with the 2<sup>nd</sup> women entrepreneur, Shimulia, August 24, 2016)

The father of this entrepreneur also confirmed he received the support of his daughter in different decision making. One example is worth mentioning here:

*“...My elder daughter wanted to go to Germany for higher studies. We did not have enough money to support her or fulfill her dreams. We were not sure how to take the decision if we really went for the decision. Then my second daughter (the women entrepreneur at the Shimulia UDC) stepped forward, she helped me with the decision, she supported with her earnings and savings. This was a great help. As a father, it was a proud moment for me.”*

(From the IDI with the family member of a women entrepreneur, Shimulia, August 24, 2016)

The other women entrepreneur also echoed this message that she could take part in the decision-making process of the family which she was not allowed to do before starting her work as a woman entrepreneur. Thus, a2i program is definitely helping women to be able to take meaningful decision in their lives and for the family. However, to give the answer to the question that if they are empowered entirely based on the meaningful decision making, the answer is ‘partially, not entirely’. As it was clear from the above two examples that women were allowed to take part in the decision making process these days based on their experience and work, still they were not the sole decision makers of the family, or for their own lives. They still had to depend on the choices and decision by their family members, particularly elderly male family members who finalized the decisions such as with whom they are going to get married.

### **5.3.2. Control over Surroundings**

In the Shimulia UP, appointment of the two women entrepreneurs and their success stories changed number of things in the lives of them and their surroundings. They gained a remarkable confidence in them in comparison to other women. The community members mentioned in the FGD (female) that they often went to the women entrepreneurs to ask for their opinion on different issues. The women entrepreneurs provided their opinions often on issues outside of the UDC work. Both of them earned respect of the community as experienced, knowledgeable, and persons with equanimity. Both the two FGDs and other KIIs informed that the women entrepreneurs were more composed, calm, and had better abilities to work under pressure than the male entrepreneurs.

The women entrepreneurs of the Shimulia UP also mentioned that they were able to exercise vast freedom in terms of mobility. Both of the female entrepreneurs traveled from a distance of one and a half hour every day to the UDCs. It often got late around 6-7 PM to start from the UDC to their houses, but till date, they had not experienced any trouble in mobility from one place to another place. As one of the entrepreneurs suggested:

*“...It is because we were able to earn both respect and importance in the community. Nonetheless, there was once one incident with the other woman entrepreneur in 2014 who was crossing a road in very dim light. Two or three vagabonds tried to stop her and eve-teased. When she shouted, members from the neighborhood came running to the place immediately. Someone also informed the chairperson of the UP. Ultimately, the woman was saved.”*

(From the IDI with 1<sup>st</sup> women entrepreneur, Shimulia, August 24, 2016)

This event is an indication that if the community worked together, nothing seemed as barrier for working women. Furthermore, the women entrepreneurs of the UDC were enjoying great respect from the society because of their successful work with the UDC. Therefore, it was strongly associated with the a2i program. Their less restrained mobility gave the women entrepreneurs help to attempt activities outside of the house. In sum, both of the women entrepreneurs from the Shimulia UDC had a degree of control over their surroundings.

Similar to the meaningful decision-making ability, the above-mentioned elements could not be examined in the Muksudpur UP as there was no women entrepreneur working there.

### **5.3.3. Economic Ability**

Women entrepreneurs at the Shimulia UDC achieved an economic ability which was absent before starting their entrepreneurship. After starting their work, they had the ability to save money for their own use in future. They also reported being able to buy different small things for themselves and the family when needed. Groceries at different times, clothes, educational materials etc. were some of the small purchases. However, they still needed to depend on the decisions of elderly male family members to complete any big purchase (i.e. a mobile device). Discussions with the women entrepreneurs provided such evidence:

*“...I had to ask my father if I needed anything and everything. But now with my earning opportunity, I have the ability to buy different things with my savings. But for the big things, I have to seek permission from my family members. You know, here we respect the decision of our family members, their suggestions and necessities.”*

(From the IDI with 2<sup>nd</sup> women entrepreneur, Shimulia, August 24, 2016)

Economic ability is a determinant to measure empowerment. Women with economic ability are often able to make other decisions in their lives which perhaps would not be possible without the presence of a strong economic ability. In the case of Shimulia, it was seen that the women entrepreneurs were able to save for future, but should it be called capital or not that is another question. As these women used these savings for small purchases, but for big purchases they had to depend on the decisions of the family; it cannot be claimed that they had full economic ability rather they had a partial one.

For the economic ability, like the other two components, Muksudpur could not be analyzed as there were no woman entrepreneurs.

Unlike Muksudpur, entrepreneurship under the a2i program in the Shimulia UDC created a visible positive impact on the lives of women entrepreneurs. The question is if it could be said women entrepreneurship under the a2i program increased women empowerment effectively? The answer is ‘partially, not entirely’. It definitely improved the lives of the female entrepreneurs

in Shimulia, but, due to innumerable obstacles, the initiative of creating women entrepreneurs never became effectively sustaining at the Muksudpur UP. That indicates the success of the a2i program in creating and sustaining women entrepreneurs is area and context-specific. It cannot be and should not be generalized. The initiative is magnanimous in terms of women entrepreneurship and women empowerment, but not enough to bring a widespread change nationwide. Also, the research shows that such a program functions within a social structure. If the social structure deters the progress of women empowerment with different social barriers, any single program is not enough to bolster women's progress. There should be a mutual cooperation between the socioeconomic structure and program implementation, such as the women entrepreneurship under a2i at the Shimulia UP.

Moreover, the a2i program wanted to change the narrative of entrepreneurship. It popularized the term “entrepreneurship” going beyond the conventional ideas of an entrepreneur. The idea of entrepreneurship promoted by the GoB is more of a job for the GoB but without a secured salary by the end of the month. The entrepreneurs did not need to set up the structure, the GoB did it for them. An interesting finding of the research is that the decision and step by the GoB was a risky one, and had the possibility to fail within rigid socio-cultural structures such the one of the Muksudpur UP. This decision was risky as this ‘change of the narrative’ was trying to put focus only on the positive sides of being an entrepreneur and excluded the potential risks of entrepreneurial activities. The intention of the GoB and the a2i program was perhaps to encourage people to join as new entrepreneurs and contribute to the economy of Bangladesh. However, when people realized there were risks associated with it, people started becoming risk-averse. This was especially applicable to the women entrepreneurs in general and to the women entrepreneurs of Muksudpur UP in particular.

To summarize, a2i as a program is contributing to women empowerment by developing women entrepreneurs; however, only partially. Furthermore, this partial achievement of a2i in terms of empowering women via women entrepreneurship cannot be generalized as this is very much context and place specific. In some places (i.e. Shimulia UP), the a2i program could become the catalyst for empowering women via women entrepreneurship. In other places (i.e. Muksudpur UP) it could not. In those places, there are many barriers to the women entrepreneurship – social, barriers related to literacy and computer literacy, attitude of the community not supportive of the women entrepreneurship. When programs such as a2i are designed, general applicability instead of context-specific applicability is taken into consideration. With limited resources, it is not possible for a country such as Bangladesh to customize programs such as a2i in every aspect. However, the most important aspect is to create a flexible atmosphere where programs, for example a2i, can act with flexibility to interact with the rigid socioeconomic structure. Failing to do so may result in a situation analogous to that of the Muksudpur UP.

## Chapter 6: Recommendations for the Future

Women empowerment is a complex issue. There are no hard and fast rules that only by dint of which women can be empowered. Women entrepreneurship can be a viable way of empowering women. a2i as a program is not essentially a women-centered program but it tried to promote women entrepreneurship in every UP of Bangladesh. This is markedly a different and remarkable initiative. Yet, the above discussion substantiates that there is room for improvement in this program so that the initiative for promoting women empowerment through women entrepreneurship can sustain in the long run.

### 6.1. At the Program Level

First, there is no alternative to training the women entrepreneurs. As the UPs are directly associated with the District Commissioner (DC) offices, the women entrepreneurs can be invited and given training upon joining on the computer for one-two weeks by any of the government officials appointed to the DC office. This can have two fold benefits: 1) the women entrepreneurs can get basic training if the computer is unfamiliar to her, and 2) this can hold her accountable to the GoB who is arranging the training. If the a2i program initiates this step, the dropout rate of women entrepreneurs can be expected to plummet.

Second, the locations of the UDC should be chosen more carefully. Best location for a UDC is near the local market. General people while engaging in the market can learn more about the activities of the UDC. Since it is close to a common place like the local market, the rate of clients visiting the UDC for services may increase. This will reduce the risk of earning less money by the entrepreneurs as there will be more clients. Having a better-earning opportunity can increase the motivation for young educated and computer literate persons to get more involved with the a2i program and entrepreneurs.

Third, local important and respected position holders should be communicated via the a2i program that can help raise awareness about the entrepreneurial activities. From the above discussion, it is clear that general people often misunderstand the concept of entrepreneurship, particularly for women. They prefer secured jobs over entrepreneurial activities. Chairperson of the UP, members of the UP, local Imam have the opportunity to reach general people and make them understand the importance of entrepreneurial activities that it can contribute to the economy of Bangladesh and also empower women, unfetter women from their previous detrimental circumstances.

Fourth, to increase the motivation of the entrepreneurs, particularly the women entrepreneurs, the a2i program can initiate providing formal recognition and affiliation certificate. Since there is no formal salary structure provided by the a2i program or by the GoB to the entrepreneurs, this often demotivates people to join the program as entrepreneurs. The formal recognition (may be in the form of certificate of affiliation) can compensate for the situation.

## 6.2. At the Policy Level

Apart from the program level changes, some policy level changes are necessary as well. They are discussed below.

To start with, empowering women and encouraging entrepreneurship both demand a holistic approach. In a country such as Bangladesh where resources are limited, prioritization is necessary. Education can be a starting point which is also effective for changing the mindset of the general people. The GoB made a tremendous progress in spreading education across the country already. Now it is high time the GoB initiated providing education to elderly people with greater importance than before. This can help reduce the intractable perception of people against entrepreneurship in general, women entrepreneurship in particular.

In addition, some selected elderly people can also be provided with computer literacy by the entrepreneurs themselves. This may help to disseminate the message that working on the computer has nothing but merits for general people.

Furthermore, again as a step to influence the rigid perception, the a2i program can include some of the middle-aged/elderly people as entrepreneurs in place of all young aged people. This will be an interesting and out of the box approach by dint of which the a2i program can directly engage that portion of the population who play a vital role in maintaining the dogmatic socioeconomic structure of Bangladeshi society.

All of the recommendations given above are policy-specific practical suggestions for the program and policy level. They can and have the ability to address some of the fundamental challenges making the women empowerment via women entrepreneurship under a2i program difficult. What is important here to understand is that a2i as a program cannot alone remove all the barriers to women entrepreneurship and women empowerment from society. The a2i program should be designed, redesigned and implemented in such a flexible way that it can work for removing those barriers from within the scope of the a2i program.

## Chapter 7: Conclusion

A2i, the most widespread program across the country run by the GoB started its journey with the aim of providing services to people at their doorsteps. It is necessary to understand that a2i is not a women-centered program. However, it has the potential to become a catalyst for empowering women by entrepreneurial development. It tried to activate an environment where women can become agency for changes in their lives and lives of others around them. A2i tried to empower women entrepreneurs. Henceforth, this research examined the effectiveness of a2i program to empower women through women entrepreneurship.

Women empowerment is a holistic and cross-cutting issue. Only establishing an infrastructure will not be enough to break through women's long continuing deprivation in Bangladesh. A2i as a program did provide supports to establish women entrepreneurs around the country. Women entrepreneurship was believed to work as an effective catalyst to empower women under the a2i program. This research examined two places to understand the implication of a2i program: The Shimulia UP and the Muksudpur UP. While analyzing these two places, it was understood that there is a presence of several barriers – social, poverty, lower education rate, a rigid attitude of the locality, not perceiving entrepreneurship positively and so on. These barriers prevail around the country but the extent of these varies depending on the place/location. In places where the a2i program could interact with a relatively less rigid structure, a2i has been effective to promote women empowerment there. But a2i remained ineffective where the social-structure was rigid. Hence, it can be concluded that a2i program is not entirely effective to help women entrepreneurs become empowered. Yes, there are places where women entrepreneurs are empowered but only to a partial extent. Thus, the effectiveness of a2i as a program to empower women is not noteworthy. It has remarkable other achievements, but not in terms of empowering women.

a2i program can address the situation with different creative policy-oriented steps including authorizing official affiliation of the entrepreneurs to the GoB; providing training on computer literacy to the entrepreneurs by the DC office; incorporating different important position holders in the locality to disseminate messages on the importance of entrepreneurial activities; recruiting middle aged/elderly persons as entrepreneurs (after giving necessary training) to attract the elderly generation to the entrepreneurial activities etc. Doing so will provide the opportunity to the a2i program, the GoB needs to design, redesign, and implement the a2i program in a more adaptive way for addressing the different challenges women entrepreneurs experience.

A great array of researches is going on a2i about its effectiveness and contribution to governance, poverty alleviation, education, innovation and so on. However, there is yet a lack of academic research on the relationship between the a2i program and its effectivity on promoting women empowerment via women entrepreneurship. Hence, this research provides an opportunity for further research on this aforementioned relationship and how to develop the relationship in future. This exploratory research used two sites as cases and is not generating

any generalizable data by acknowledging that only two UDCs are not representative enough for doing so. For future research, the number of sites needs to be increased. A longitudinal study of these two sites and the existing entrepreneurs is strongly recommended. Thus, with further research and analysis, a general pattern between the a2i program and its effectiveness on promoting women empowerment can be defined. In a nutshell, this research calls forth future research on a larger scale across the country for understanding the relation between a2i program and women empowerment.

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# Appendix A

## Digital Bangladesh

Digital Bangladesh is a term coined by the current GoB in 2008 to describe the state where Bangladesh will be more modern, developed, globalized, and less poor by dint of incorporating 'Information and Communication Technology' (ICT) in its governance. The current GoB has the vision to transform Bangladesh into digital Bangladesh by 2021 where there will be improved ICT based infrastructure, adequate power supply, accessible and available internet, use of open-source network, e-banking, e-commerce and e-governance.

