

WOMEN PARTICIPATION IN ENTREPRENEURIAL ACTIVITIES IN THE POST COVID-19 PANDEMIC: EMPIRICAL EVIDENCE FROM SMEs SECTOR

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Abstract: *Entrepreneurs contribute to economic development regarding innovation, job creation and income generation. It is also effectively recognized as a fundamental part of economic development and vital in lifting countries from poverty. Women entrepreneurs organize and manage an organization, particularly a business. Women's entrepreneurship has consistently expanded worldwide during the 20th and 21st centuries. Bangladesh will have a big number of young women and productive workers after the COVID-19 epidemic, allowing them to engage in the Small and Medium Enterprises (SME) sector. Women entrepreneurs can help in the elimination of hunger, the reduction of inequities, and the improvement of children's nutrition, health, and school attendance. Also, it has been acknowledged as an important source of economic growth since it creates new jobs and provides society with various solutions to managerial, organizational, and business challenges. Therefore, the purpose of this research was to determine the impact of technological factors, parental support factors, municipal factors, knowledge and skills factors, psychological factors, and financial factors on women's engagement in innovative business development in the context of Bangladesh's SME sector in the post COVID-19 pandemic. This study included both statistical and discussion of the data. Data was collected from over 300 real Bangladeshi ladies using an online purposive sampling approach. To test hypotheses, the data were evaluated using descriptive statistics, collinearity statistics, and other regression analyses. As per study's results, most variables, including administrative, scientific, and familial cooperation, knowledge and skills, psychological, and financial component, has both advantages statistically impressive relationship with women's involvement in the context of the SME area in Bangladesh in the post COVID-19 pandemic. In the post COVID-19 pandemic, everyone from every sector will use the findings to encourage women's participation in entrepreneurial activities in the context of the SME division in Bangladesh.*

Keywords: Post COVID-19 pandemic, Entrepreneur, Women participation, Small and Medium Enterprises sector, Bangladesh.

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Introduction

The world is aware of the recently discovered SARS virus, which is ubiquitous in animals, and some of these viruses can impact humans (World Health, 2020). COVID-19 is an enigmatic breathing infection that is caused by the highly infectious new «severe acute syndrome virus-2» (SARS-CoV-2) (Hossain, 2020). The virus first appeared in China in November of 2019, and it quickly spread to practically worldwide countries. On March 11, 2020, the World Health Organization labeled the sickness a pandemic. Over time, the world's nations have experienced the virus's far-reaching impacts, which have extended beyond people's physical health. COVID-19, which started as a public health crisis, has caused significant modifications in society, the environment, and global issues. Wherever countries are striving to keep calamity at bay. To protect its population and economy, every country has implemented a variety of safeguards, including national quarantine, personal exclusion, social separation, and movement restrictions.

The Constitution of Bangladesh provides men and women with equal rights across every aspect of the human experience (Articles 28(1) & 28(3). Constitution's article 10 requires the state to ensure women's engagement and valuable activity. Women entrepreneurs in Bangladesh are a group of women who have surmounted societal obstacle to investigate and develop new economic goal (Khanum et al., 2020). Bangladeshi women contributed 34% of the GDP in 2017. According to the BWCCI (Bangladesh Women Chamber of Commerce and Industry), Bangladeshi women entrepreneurs are energetic, ready to learn, imaginative, industrious, and contingency. A modest bit of assistance can help them shift from micro to successful entrepreneurs.

Wealth creation is the vigorous process of generating, forecasting, and establishing things in life valuable and new through spend time and effort, simulate the connected psychological, output, employment generation, social, and economic risks, and reaping the resulting financial and personal rewards (Hisrich et al., 2007). Innovation is broadly recognized as an important component of economic progress and a critical component in attempts to lift nations from poverty (Wolfenson, 2001). According to Siwadi and Mhangami (2011), it is evident that women businessmen are really the key players and external stakeholders to economic uplift in this division, and that they are becoming more apparent in developing nation domestic economy. According to Tambunan (2009), the research focused primarily on women entrepreneurs in the SMEs sector using research study and a survey of the latest relevant contemporary literature. According to the report, SME companies account for a further nearly 95% of all firms across all divisions on mean each country in Asian rising nations. According to the study, women entrepreneurs are also attributed to lack of knowledge, financing, and others. The study did find, however, that better family wages had an impact on female founders of SME firms. According to Fabayo (2009), small-scale organizations have also been acknowledged as nutrition support for large corporations. Businesses are classified as micro, small, or medium-sized by the European Commission (2003). Micro-businesses are those that employ below ten people. Workers in new startup and yearly profit of about \$7 million. Standard size firms employ under 250 employees and seem to have annual revenues about \$40 million. Tiny and micro corporate sector in the movement of upliftment seems to be at the center of debate in Africa applied the role and throughout the world passed days. A rising variety of people in urban, moderate, and remote regions see this market sector as a vital contributor to job creation, skill development, and the development of sustainable living.

Although Bangladesh is still a developing nation, it has an abundance of human resources. In Bangladesh, Women make up little less than half of the population. Most are uneducated, impoverished, and malnourished, and disadvantaged. Based on a manpower study conducted in 2010, the expected number of women in Bangladesh's labor force is 54.1 million, which is greater than 16 million. Women do not have sufficient employment possibilities. Thus, economic activities influence the likelihood of working women engaging in entrepreneurial endeavors. In Bangladesh, female entrepreneurship is a recent development. Although women are becoming entrepreneurs in numerous difficult industries, their actions in Bangladesh are limited. Despite fewer chances, many women have achieved success in business, but their numbers are still negligible.

The study paper is divided into various sections. Initially, study objectives are presented. Second, the literature evaluation is based on prior research. Thirdly, the different variety and formation of hypotheses are presented. The research approaches utilized in this study are detailed in the fourth section. Fifthly, the results and interpretations are reported in the study. Sixth, the discussions, findings, and repercussions segment discusses the present data analysis findings as well as their ties to previous studies. The part concludes with a discussion of the experiment's shortcomings and future potential directions.

Literature Review

Technological factor. Women business owners who participated in their survey used no information and communication technologies (Dechant and Al-Lamky, 2005). In impoverished countries, women lack useful technologies and related amenities, which hinders their success (Zewde, 2002). The study indicated that responsiveness and innovation are closely related with entrepreneurship, and that technological change influences entrepreneurial decision making (Schutte and Barkhuizen, 2014). In a market where competition is intense, they must struggle to survive against the synchronized area and their male counterparts, who have vast expertise and the capacity to embrace sophisticated technology in corporate management. Women entrepreneurs try to integrate technology into the production process (Sharma, 2013). It is nearly impossible for a business to exist without technology tools such as IT products. Since the company manufactures a specific high-tech product, technological expertise will be crucial. Engineers and the designs they develop will be the major asset (Bygrave & Zacharakis, 2008).

Family support factor. In a shorter or longer amount of time, family obligations affect entrepreneurial endeavors (Holmquist and Sundin, 1990). The results of the research indicate that family history influences women's inspiration and entrepreneurial growth (Beqo and Gehrels, 2014). In emerging countries, unmarried and widowed women have stimulated contribution in entrepreneurial activity among married women (Salehi-Isfahani, 2000). Entrepreneurial women are affected by family support, especially spouse support. Communication, accomplishments, women leaders, and engagement as a child have also impacted women's business formation (Marcellina et al., 2002). Few women confer with other family members, but since majority of women choose their own paths (JUDAI, 2002). Women's network is nominally associated with family connections and may impede business activity (Lin, 1999).

Governmental factor. Government funding are significantly impacted by participation in entrepreneurial activity in the context of SMEs area. Women's limited entry to get information inhibits their informed participation in policymaking. Only about few women obtain accessibility to policy experts (UNECE, 2004). The frequency of unethical practices in administration workplaces and typical stays for numerous permits, power, water, and shed plots, which depend on completing the necessary lawful procedures for operating a business, create a hindrance for women entrepreneurs. In such environments, it is tough for female entrepreneurs to concentrate on the efficient operation of their businesses (Sharma, 2013). Administration, sales, and personal services are altered by the entrepreneurial participation of women (Dechant and Al-Lamky, 2005). Many laws and regulations in underdeveloped nations are difficult for women to comply with, preventing people of carrying out business (Marcellina et al., 2002). Females' entrepreneurs report that fiscal policy and guideline obstacles can be important impediments to their entrepreneurship and involvement in self-employment. The lack of government support in policy, rule, and amenities has been acknowledged as an obstacle for women business owners (Vossenber, 2013).

Knowledge and skills factor. Entrepreneurial women are impacted by knowledge, skills, and experience. Entrepreneurial Women have just a low educational level. (Naser et al., 2009). Women entrepreneurs succeed due to lack of education, a lack of knowledge, and promotional abilities (Afroze et al., 2014). Women's knowledge and innovation are inextricably linked (Mark et al., 2006). Women who do not have access to networks miss out on meeting positive entrepreneurs who can act as role models. Women tend to have fewer understanding of dealing with government regulation, less professional contacts, and therefore less negotiating power, every one something obstruct entrepreneurial growth (Mahbub, 2000). Expertise, experience, and contacts are necessary to enter new markets. Women usually limited access to information about how to participate in entrepreneurship (UNECE, 2004). The study's findings revealed a substantial relationship between prior involvements or that choice to start a business (Beqo and Gehrels, 2014).

Psychological factor. Significant aspects regarded by business entrepreneurs for the development of entrepreneurship include psychological factors that push them to accomplish big things and to establish a group support with a favorable perspective of business ownership or entrepreneurship (Olowa and Olowa, 2015). Entrepreneurial women are affected by tenacity and diligence (Afroze et al., 2014). 59% of them had established two or more businesses. The research identified psychological characteristics that inspire women to that choice to start a business (Cohon et al., 2010).

Financial factor. Financial individuality and access to startup funding influenced women's decisions to become entrepreneurs (Hossain et al., 2009). Influence on financial provision for female entrepreneurs (Naser et al., 2009). Access to capital is a main concern for women. In order to launch a firm, the access to credit for women entrepreneurs is limited. Obtaining financial assistance is more difficult for women than for men upon a number of reasons, along with a lack of collateral, a refusal to use family property as collateral, and loan lenders' unfavorable opinions towards female entrepreneurs (Mahbub, 2000). Inadequate access to capital

inhibits women's participation in entrepreneurial activities. Because of collateral requirements, collateral restrictions pose the greatest barrier to women entrepreneurs' access to capital (Athanne, 2011). The financial components of launching a business pose without question the greatest obstacles for women (Zororo, 2011). Formal financial aid is deemed too expensive for women businesses (Stevenson and Stonge, 2005). It is tough for women entrepreneurs to increase their startup capital (Carter et al., 2000).

Women participation in SMEs sector. Women entrepreneurs are crucial to the country's economy in terms of economic growth and job creation (Coleman and Osei, 2008). Galbraith (2008) indicated that the economy of emerging nations may be civilizing through the rise of entrepreneurship. The focus of the study was on the fact that women entrepreneurs generate jobs and economic growth, but that they could do more. The economic gains that result from business success are, of course, significant to a great number of business owners and are crucial motivators for them to work hard and take risks. The feelings of satisfaction and accomplishment you get when your business career is complete success includes extra propositions that for many business owners are as significant as or more so than monetary prizes (Sutton, 2013). Al-Habees and Rumman (2012) found that economic growth and job creation are trending in a positive direction.

Methodology and Research Methods

Type of research design. In this research, women's engagement in today's marketplace in the aftermath of the COVID-19 pandemic had to be selected based on significant assessed characteristics. An experimental study was undertaken initially, supplemented by specific research, to get a fundamental knowledge of the variables that impact Bangladeshi women's engagement in innovative development in the context of the SMEs sector.

Information needs. The majority of the material required for the study is of a fundamental nature, and all data was gathered from historical documents via internet interviews with people. We developed a relevant additional research assessment which provides insight upon these main aims.

Measurement instruments. Hossain et al. (2018), Hasan et al. (2018), Morshed (2021), and Nandy and Biswas (2022) were consulted to determine the reliability and validity of the scale items for measuring women's involvement in entrepreneurial activities in the context of the post-COVID-19 pandemic in Bangladesh's SMEs sector. The latent constructs and associated observed variables are displayed in Table 1.

Table 1. Measurement instruments

Constructs	Measured variables	Adopted form
Technological factor	Integrating technological innovation in the business Introduce E-commerce affects involvement Availability of modern technology	
Family support factor	Father's residence Responsibility for family Spouse residence	
Governmental factor	Government bodies support Bank and financial institutions support Easier business registration procedures	
Knowledge and skills factor	Practical knowledge to start a business Professional skills and competence Have experience in business ownership	Hossain et al. (2018), Hasan et al. (2018), Morshed (2021),
Psychological factor	Manage and minimize risk Draw up a comprehensive business plan Interest affect to startup	Nandy and Biswas (2022).
Financial factor	Availability of required resources Adequate capital Availability of labor	
Participation in SMEs sector	Women intent to involve in SMEs sector Women satisfy to involve in SMEs sector Women recommend to others	

Sources: developed by the authors.

Scaling technique. The researchers used a type of scale to determine the correct estimate. This article highlights how survey participants identified valuable feedback. It was rated between 1 and 5. If they felt that they strongly agreed with the opinion, they answered 5, and if they did not agree at all, they answered 1. At least 200 people's opinions were taken as a pilot test before finalizing this survey.

Questionnaire development. Every single question is restricted. Survey questionnaires are easily assessed, similar to other responses, and save both the responder and the participant time. Conversely, because the investigation generated an English version of something like the survey form, it is easier to omit important questions because non-native English speakers could have difficulty understanding and comprehending them. Closed-ended questions aid academics in the categorization and interpretation of data.

Sampling technique and sample size. Non-probability survey method was adopted because it was less costly and took less time to develop. Because it is easily available, practical, and provides relatively cheap costs, purposeful sampling was already used as one of the non-probability sampling approaches. The study should be able to acquire a sample of around 300 participants.

Data collection. Using a personal interview survey (Face to face interview) method and a structured questionnaire with five-point Likert scales, data were obtained from three hundred Bangladeshi women for the study.

Data analysis. Data was collected from actual Bangladeshi women who have already involved in the SME sector, and the data was encoded in SPSS 25.0 for analysis. Utilizing descriptive statistics, collinearity statistics, and multiple regression analysis, it was explored.

Results

Table 2. Descriptive statistics analysis

Constructs	Mean	Std. Deviation	Rank
Technological factor	3.7600	.45064	3
Family support factor	3.4200	.63636	4
Governmental factor	2.9700	.92301	5
Knowledge and Skills factor	4.2700	.67722	2
Psychological factor	2.5300	.92301	6
Financial factor	4.4300	.60524	1

Sources: developed by the authors.

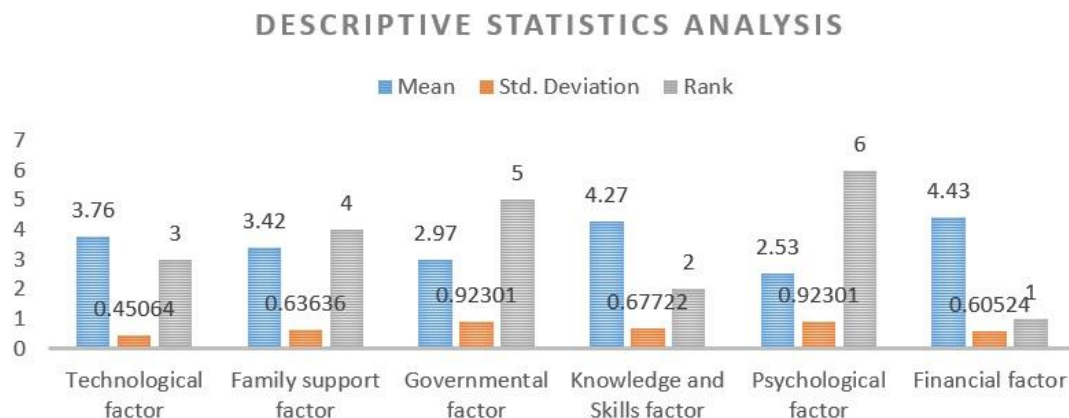


Figure 1. Descriptive statistics analysis

Sources: developed by the authors.

Descriptive statistics analysis. All of the components (independent variables) were evaluated using median and standard deviation ratings. The components were ordered according to their computed mean values. According to Table 2, the financial element has the greatest mean rating (M= 4.4300), while the mental aspect has the lowest mean value (M= 2.5300). Except for the emotional and administrative variables, all components produced reasonable and satisfying mean ratings. It was suggested that there was more diversity within financial and emotional elements than both other components.

Table 3. Multicollinearity statistics test

Constructs	Collinearity Statistics	
	Tolerance	VIF
Technological factor	.722	1.109
Family support factor	.882	1.134
Governmental factor	.907	1.103
Knowledge and Skills factor	.925	1.081

Psychological factor	.938	1.066
Financial factor	.932	1.074

Sources: developed by the authors.

Multicollinearity statistics test. As per the Hair et al. (2019), if the ambient constructions are significantly connected by one another, the projected route values may be impacted. The variance inflation factor (VIF) value are two commonly used ways to assess the existence of multiple linear regression. VIF must be less than 5 and tolerance must be larger than 0.10, according to Hair et al. (2019). As indicated in Table 3, neither the VIF nor the tolerance values exceeded the set minimum criteria, indicating that there was no correlation of each variable.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793	.628	.621	.31443

Sources: developed by the authors.

Model Summary. According to Table 4, the correlation coefficient (R) is 0.793, indicating a moderately favorable association between women's involvement in the SME sector and technology factor, family support factor, government component, knowledge and skills factors, psychological factor, and financial factor. The technology factor, family support factor, government factor, knowledge and skills factor, psychological factor, and financial factor explain for just 62.8% (R-square values of 0.628) of the variance in women's participation in the SME sector. The adjusted r² is 0.621, showing that the six variables may significantly account for 62.1% of the variance in the sector of women's involvement in SMEs area.

Table 5. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Statistics	48.929	6	8.155	82.485	.000 ^b
	Residual	28.967	293	.099		
	Total	77.896	299			

Sources: developed by the authors.

ANOVA. As shown in Table 5, a multiple Statistical analysis is conducted to examine the relationship between the technological factor, the family support factor, the government factor, the knowledge and skills factor, the psychological factor, and the financial factor and women's participation in the SME sector. The results of six proposed factors are computed. The F- value is 82.485 with a significance level of 0.000, which is less than 0.01 with 6 and 293 degrees of freedom, indicating that the regression model is suitable.

Table 6. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	.126	.252		.501	.617
	Technological factor	.143	.041	.126	3.491	.001
	Family support factor	.088	.030	.109	2.878	.004
	Governmental factor	.113	.021	.204	5.464	.000
	Knowledge and Skills factor	.110	.028	.146	3.933	.000
	Psychological factor	.319	.020	.578	15.701	.000
	Financial factor	.245	.031	.290	7.855	.000

Sources: developed by the authors.



Figure 2. Coefficients Analysis

Sources: developed by the authors.

Coefficients. A multiple t-test with a 5% statistical criterion was used to evaluate the established hypotheses. Unless the calculated t-value is larger than for the crucial value of 1.96, the variables are statistically relevant. As indicated in Table 6, all underlying components, along with the technology factor, family support factor, government factor, knowledge and skills factor, cognitive factors, and financial factor, had a substantial and positive effect on women's engagement in the SME sector at p0.05. H1, H2, H3, H4, H5, and H6 are the recognized theories. The mental aspect, also with the greatest correlation value ($r = 0.578$) demonstrated that increasing the psychological effect by one standard deviation unit increases women's involvement in the SME sector by 0.578%, provided all other individual factors stay constant.

Conclusions

This research aims to evaluate women's participation in entrepreneurial activities in Bangladesh following the COVID-19 epidemic in the context of the SME sector. There are a variety of important aspects that might boost women's engagement in business intention in the following of the COVID-19 epidemic in Bangladesh, as well as in scope of the SME sector. The goal of such research was to investigate the impact of technological factors, family resource factors, and government factor, knowledge and skills factor, psychological factor, and financial factor on women's involvement in entrepreneurial activities during the context of SMEs sector in Bangladesh in the post COVID-19 pandemic. According to descriptive statistics analysis, two factors, namely the knowledge and skills factor and the financial factor, in the framework of something like the post-COVID-19 epidemic in Bangladesh and the SMEs sector, they were discovered to have a favorable and substantial link with women's engagement in entrepreneurship development. In contrast, the technological factor, family support factor, government factor, and psychological factor had no significant relationship with women's in the context of the SMEs sector in Bangladesh in the post COVID-19 pandemic. According to the results of the regression analysis, all factors, including technological factor, family support factor, governmental factor, knowledge and skills factor, psychological factor, In the post COVID-19 pandemic, the financial element had a good and substantial link with women's engagement in entrepreneurial activities in the context of the SME sector in Bangladesh. Regarding the COVID-19 pandemic, SMS organizations, public sectors, business organizations, public agencies, private firms, investigators, and policy experts will apply the outcomes to incentivize community representation in entrepreneurship and innovation activities that are part of the SMEs sector in Bangladesh.

In the context of Bangladesh's SMEs sector, the research is restricted to women respondents who have participated in entrepreneurial activities since the post COVID-19 epidemic. Those results might differ depending on the place and time. These results may not apply in other locations. The relationship between the variables was shown to have some influence in this investigation. Thus, there may be additional variables that influence women's engagement in today's marketplace in Bangladesh's SME sector following the COVID-19 epidemic. These aspects will be investigated in the future. All such academics are concerned that perhaps the opinion poll is being conducted in Dhaka as well as the proportion of women entrepreneurs in the SME sector is low on a national basis. The researchers' advocate also that widely studied to include the Bangladesh to find out the actual determinants influencing women's participation in innovative development in the context of the SMEs sector in the post COVID-19 pandemic.

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Участь жінок у підприємницькій діяльності в постпандемічний період COVID-19: емпіричний аналіз малого та середнього бізнесу

Підприємці сприяють інноваційному економічному розвитку, створенню робочих місць та отриманню прибутку. Вони також фактично виступають фундаментальною частиною економічного росту та є особливо важливими у виході країн із прірви бідності. Жінки-підприємці організують і керують організацією, зокрема бізнесом. Жіноче підприємництво постійно поширювалося в усьому світі протягом 20-го та 21-го століть. Після епідемії COVID-19 у Бангладеші буде велика кількість молодих жінок і продуктивних працівників, що дозволило їм працювати в секторі малих і середніх підприємств (МСП). Жінки-підприємці можуть допомогти у ліквідації голоду, зменшенні соціальної нерівності, покращенні харчування дітей, зміцненні здоров'я та удосконалення середньої освіти. Крім того, підприємництво визнане важливим джерелом економічного процвітання, оскільки створює нові робочі місця та надає суспільству різноманітні рішення управлінських, організаційних та бізнес-завдань. Таким чином, метою цього дослідження є визначення впливу технологічних, опікунських, муніципальних, освітньо-наукових, психологічних та фінансових факторів на участь жінок в розвитку інноваційного бізнесу в контексті сектору малих і середніх підприємств країни Бангладеш після пандемії COVID-19. Поточна студія включала як статистику, так і обговорення даних. Дані були зібрані від понад 300 корінних жінок із Бангладешу за допомогою онлайн-підходу цілеспрямованої вибірки. Щоб перевірити гіпотези, дані були оцінені за допомогою описової статистики, статистики колінеарності та регресійного аналізу. Згідно з результатами дослідження, більшість змінних (включаючи адміністративну, наукову та сімейну співпрацю, знання та навички, психологічний і фінансовий компонент) мають переваги, демонструючи статистично вражаючий зв'язок із залученням жінок у контексті малого і середнього підприємництва у Бангладеші після пандемії COVID-19. У постпандемічний період кожен із секторів використовуватиме результати для заохочення участі жінок у підприємницькій діяльності в малих і середніх організаціях Бангладешу.

Ключові слова: постпандемічний період COVID-19; підприємець; участь жінок; сектор малого і середнього підприємництва; Бангладеш.