

*Entrepreneurship Education From University Through Banking:
A Real-Life Business Context*

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Abstract

Entrepreneurship changes one's quality of life as well as fosters the growth of the economy by generating earnings through new business. However, the journey of women entrepreneurship is not that easy as women suffer from a lack of knowledge, experience, networking, creativity, etc. Many government and non-government organizations are utilizing women entrepreneurship education to help women penetrate markets. Therefore, teaching entrepreneurship can be beneficial as such education can make women confident enough to build a fundamental base as an entrepreneur. Entrepreneurship education has become an important part of business education because the variety and heterogeneity of entrepreneurship are sufficient to be offered in the form of a course in university. Some universities offer entrepreneurship courses for women entrepreneurs where they can learn entrepreneurship in a traditional system. In consideration of openness and empathy, a flexible learning environment is preferred rather than a hierarchical structure. We conducted a qualitative case study of City Alo in Bangladesh, a division of City bank, which offers entrepreneurship education in collaboration with a university in addition to small and medium enterprise (SME) services for women entrepreneurs. Usually, banking involves frequent communication with entrepreneurs, so banks know well about the struggles of entrepreneurs. Semi-structured questionnaires were used to conduct interviews with City Alo officials and entrepreneurs. Entrepreneurs often hesitate because they are not confident enough to operate their business successfully. City Alo provides entrepreneurship education for real-life business contexts to enhance entrepreneurship skills from an individual, practical, motivational, contextual, and service-related perspective to accelerate women entrepreneurship.

Keywords: Education, Entrepreneurship, Women Entrepreneurship, Banking

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1. Introduction

Generating income is highly desirable to overcome opportunity barriers, and entrepreneurship expands employment opportunities for people in need. The marketplace accelerates economic growth, but knowledge and experience barriers are limits to market participation. In particular, women in entrepreneurship face difficulties in getting the opportunity to work independently due to a lack of education, capital, contacts, and such personal challenges make them demotivated (Anggadwita & Dhewanto, 2016). Haddad et al. (2021) pointed out that women face difficulties in getting the opportunity to generate earnings because of knowledge barriers. Women can be lacking in terms of resources and are thus not able to create new opportunities for themselves even though the entrepreneurship field is very prospective for work. Bullough et al. (2015) argued that skill-based training, education, and funding for innovation are important issues for women entrepreneurs as literacy, inexperience, and awareness are big problems for all women (Solotaroff et al., 2019). Easy access to entrepreneurship opportunities expands work opportunities for women. Therefore, many social enterprises and their national and international partners and donors have been playing a significant role. Though many government and non-government organizations focus on women entrepreneurship education to help women penetrate markets and help women to become self-dependent, overall women's working space is not satisfactory. It is a matter of regret that many women still cannot utilize educational facilities to improve their earnings. Women are still kept away from entrepreneurship opportunities and new avenues for business.

Entrepreneurship educational opportunities can enable women to become independent financially by utilizing entrepreneurship as a profession (Pruett, 2012). City Alo in Bangladesh, a division of City bank, offers entrepreneurship education in collaboration with a university in addition to small and medium enterprise (SME) services to women entrepreneurs. By taking part in this collaboration, women get the opportunity to become successful entrepreneurs. This study deals with a promising education system that is used in this collaboration for women who are interested in entrepreneurship and creating income through self-employment to ensure economic development.

1.1. Research objective

To achieve the target of the study, the strategy used in the innovative entrepreneurship education system in the bank and university collaboration and the involvement of women entrepreneurs are analyzed. By understanding how women entrepreneurs are involved, the effectiveness of this education system is analyzed. Through this analysis, we can contribute to improving the present conditions of women entrepreneurship. This study could play a role in entrepreneurship development by highlighting new business opportunities from the viewpoint of entrepreneurship education. To carry out the analysis, we formulated two research questions:

1. What are the strategies to provide entrepreneurship education?
2. How has women entrepreneurship been facilitated through education?

The organization of this paper is as follows. First is an introduction that includes the research problem, significance, objectives, and questions. Then, we provide a broad view of literature that includes the barriers and limitations to women entrepreneurship. After that, we present the methodology of this research including case organization, research strategy, data

collection process, and method of data analysis. Next is a discussion includes the involvement of women entrepreneurship in education from university through banking. Finally, theoretical and practical implications of the study, limitations, suggestions, and directions for future research are touched on.

2. Literature review

2.1. Unfavorable working conditions of women entrepreneurs

New business opportunities enable women to become financially independent in society. Women entrepreneurs can improve their quality of life as well as take part in fostering the growth of the economy. Women want to take part in new entrepreneurship initiatives to generate earnings for themselves by getting engaged in new businesses (Duflo, 2012). However, women's business activities face social barriers even though women are eager to join new businesses to improve their skills and earnings. Among the many obstacles women entrepreneurs face, they are often the target of ridicule in the community. Many organizations are utilizing women to help women penetrate markets, but despite this, women entrepreneurs still face several barriers. These barriers are a societal problem in any country. Solotaroff et al. (2019) mentioned that societal, behavioral, and knowledge constraints prohibit women entrepreneurs from getting involved a variety of work and create barriers to their activities.

2.2. Considerable issues for women to be self-dependent

Various responsibilities, a lack of networking and communications, poor education, and social obstacles are barriers to entrepreneurship. According to Akehurst et al. (2012), the social, economic, and legal characteristics of many regions differ and do not allow for a perfect environment for women entrepreneurs. Society, self-confidence, lack of motivation, conservative attitudes, resistance to change, legal factors, lack of experience, and traditional beliefs are the major barriers to women in entrepreneurship (Liu et al., 2021). Hoogendoorn et al. (2019) showed that women entrepreneurs are lacking in systematic development, have low awareness of government schemes, are deprived of education, etc. A lack of financial freedom, skill, self-confidence, flexibility, and contacts is an especially major problem for women (Duflo, 2012). Panda (2018) identified that education, environment, social-cultural norms, access to resources, and gender sensitivity are barriers to women entrepreneurship.

2.3. Entrepreneurship knowledge and education from university

Zahra and Wright (2016) indicate that a lack of necessary experience affects the efficiency of women entrepreneurs as inadequate facilities prohibit them from becoming successful in their own business. Getting a high enough volume of capital alone is not enough until women entrepreneurs are given the proper direction to utilize it. Very few women have the proper education and experience in their working area. Many women cannot reach their selling and marketing potential because of their low technical and management skills. Women face marketing, cash flow, and management problems in entrepreneurship (Weerakoon et al., 2020). Women entrepreneurs are not that expert at utilizing market opportunities and are also not so aware of strategy. A lack of business knowledge is a barrier to their ability to expand their business in the way that they desire. Entrepreneurs who have taken university courses feel more confident in expanding their business in comparison with less educated women. A poor systematic infrastructure hinders women where communicative education is the main strategy in development (Stamboulis & Barlas, 2014).

2.4. Importance of entrepreneurship from government and financial institutions

Proper regulative factors and various rules provide benefits to women that enable them to become self-dependent (Rosca et al., 2020). Regulation needs clear and effective supervision. The government can improve the economic and non-economic situation for women through action as it has the power to develop a socio-economic structure for women entrepreneurs. A system that is conducive to business for women decreases the risk of women facing inequality issues (Smith & Chimucheka, 2014). A good number of women have access to financial institutions to manage their capital. The direct lending procedure is done by an NGO, and many statistics show that women are being funded. Banks provide credit to women entrepreneurs under a microcredit system (Aninze et al., 2018). However, most women cannot expand their business and are not getting the desired success due to a lack of expertise in the entrepreneurship field (Wakilur Rahman et al., 2012). A microfinance program is one of the best ways to improve women entrepreneurship. However, this program has limitations because of loan and return complications, so it is not successful among all areas for all types of women (Ukanwa et al., 2018).

3. Methodology

3.1. Research strategy

The strategy used for research is very important in research design. Yin (1994) identified three conditions that determine research types: the research question, degree of investigator's control, and focus on the contemporary event. A case study is an approach to developing an in-depth understanding of a relatively unexplored area. The goal of the case study research is to collect, present, and analyze the data fairly (Yin, 2018). Maxwell (2012) noted that qualitative research is helpful to understand participants' experience, context, and the influence on their behavior. Qualitative researchers want to understand the meaning of how any construct makes sense of the experience of the world (Merriam & Tisdell, 2015).

3.2. Case organization

City Alo is a women banking division of City Bank in Bangladesh. City Alo branches are available in many places where women customers can access the banking facility and participate in discussions on business initiatives. City Alo offers several categories of services to facilitate women. Despite being a conventional bank, City Alo collaborated with North South University, which is a renowned private university in Bangladesh, and offers entrepreneurship education to women entrepreneurs. City Alo supports women entrepreneurs and helps them to expand entrepreneurship by providing this education.

3.3. Data collection

A case study needs detailed data collection that involves multiple sources and interviewees having a focused conversation regarding questions. We adopted a semi-structured interview strategy (deMarrais & Lapan, 2003). The interview was conducted from October to November in 2021. The interview involved 25 interviewees, that is, 5 City Alo officials and 20 entrepreneurs enrolled in the City Alo entrepreneurship education. For the case study, we analyzed the data qualitatively.

3.4. Analysis

A thematic analysis was conducted. A thematic analysis searches for related phenomena (Saldana, 2021). To analyze the interview questions and answers, we converted the data into Microsoft Word and input the data in MAXQDA (Silver, 2017). A large amount of data on the education initiatives of City Alo and women entrepreneurs came out, and we highlighted the key phrases and extracted the necessary concepts on the basis of the statements made by the interviewees. We passed through the data to create initial categories. After that, we combined the key categories into major and broad categories. Finally, by using codes, we shifted toward theoretical dimensions.

4. Results and Discussion

4.1. Involved in entrepreneurship education

Entrepreneurship education has become an important part of business, so it is not only the target of universities but also of banking. City Alo has developed entrepreneurship education related to real field-based activities. It focuses on practical and academic learning through all types of developmental activities, which increase the interest in knowing and learning.

Customer journey map	Awareness	Consideration	Conversion	Onboarding	Advocacy
User Action	Research, friends, colleagues, SNS	Search various financial, nonfinancial institutes for entrepreneurship support program	Select bank for finance and entrepreneurship support	Use platform to prove own self and update basic business knowledge	Share experience, recommendations, word of mouth
Touch point	Search website to consider offers, go to bank and learn in detail	Loan procedure, entrepreneurship course content, and success stories of entrepreneurs	Consult with employees and join entrepreneurship course	Gain knowledge from various kinds of entrepreneurship support, present own business model and get feedback	Customer reviews from referral websites and story sharing on SNS
Pain point	Difficult to overcome entrepreneurship education, knowledge, and experience related barriers	Difficult to access entrepreneurship support	Lack of consultation and educational guidelines in entrepreneurship	Personal responsibility to guide own self properly in entrepreneurship	No mentoring, follow up, and consulting scope
Solution	Provide entrepreneurship related necessary support	Offer more details about women entrepreneurship education	Support for generating innovative business ideas	Entrepreneur friendly education, establish long term relations, real-time support	Necessary follow up and sharing on website

Table 1: Entrepreneurs' journey map for accessing entrepreneurship needs

City Alo entrepreneurship education works as an accelerator where practicing business content helps to gain experience as an entrepreneur. Table 1 shows a summary of a customer journey map that includes several steps to identify entrepreneurship educational barriers and their solutions in the university-bank collaboration. Entrepreneurs have several barriers and

do not get easy access to entrepreneurship because of a lack of entrepreneurship education. Usually, entrepreneurs visit many banking and non-banking financial institutions to get entrepreneurship support, but the support is limited and cannot play a better role to improve the quality of entrepreneurs. Therefore, the university education through City Alo has tried to contribute to this field. Entrepreneurs visit the bank and have a discussion regarding entrepreneurship and get engaged in entrepreneurship education. This education helps to modernize their business and make them confident because doing so leads to having an experience with real-field entrepreneurship problems and solutions. Table 2 indicates entrepreneurship education that is offered by City Alo with the help of the university to entrepreneurs. It shows topics that are covered by the education program. Not only general lectures but also skill-based workshops are provided for intense educational support.

Contents	Topics covered in entrepreneurship education
General lectures	Introduction, Business model canvas and human resource management, Essentials of forming a business, Marketing, Business canvas model, Technology world, Capital, Cash flow and loan management, Pricing and volume, Sourcing, Cost control and purchasing, Networking and session on SME, etc.
Skill-based workshops	Sales strategy, Corporate etiquette, SME and start-up in digital platform, Entering in disruptive education, Getting back to business, Women in workplace, Tax implications and guidelines, Digital marketing and social media, Career transition, etc.

Table 2: Topics covered by entrepreneurship education

4.2. Entrepreneurship education from university through banking

City Alo education offers a broad range of business activities. Women entrepreneurs discuss their business, social affairs, ideas, experience, and personal knowledge to solve business-related problems. Entrepreneurs acquire self-efficacy and knowledge and take action to achieve their goals. The sharing of ideas helps in creating new ideas to compete in the entrepreneurship field where entrepreneurs focus on gaining knowledge and creating ideas. Entrepreneurs engage in networking to have entrepreneurial and organizational connections, which are very important for entrepreneurs. Networking makes it possible to get lots of information and prospective customers as well. This education not only focuses on buying and selling strategies but also increases entrepreneurial competitiveness. Basic business terms are taught through which training and experiential learning is transferred to transform ideas. Entrepreneurship knowledge is developed by thinking and reflecting. The application of theoretical and practical education is related to the acquisition of developmental skills where open learning motivates one to adapt in daily business activities. Practicing through challenges balances entrepreneurship decision-making in the broader entrepreneurship field where gaining knowledge from learning helps to achieve success in practical business.

Table 3 indicates that general business ideas promote entrepreneurs individually. In practice, they participate in many strategic and behavioral workshops to better learn about entrepreneurship and improve their personal skills. Motivation is also very important for carrying out entrepreneurship goals so that entrepreneurs can have conversations with existing entrepreneurs to learn key techniques for successful entrepreneurship.

Effectiveness in learning	Bank and university collaborated Entrepreneurship education	Progress in entrepreneurship
Individual	Business introduction with necessary business terms and knowledge.	Receiving more effective educational content to develop entrepreneurship qualities.
Practical	Various business related strategies and corporate etiquette to make career transition.	Practically engaging in workshop leads to field work and helps to establish business.
Motivational	Entrepreneurs are invited to inspire entrepreneurs by sharing their journey.	External sources ensure real life experience in entrepreneurship, which tends to create motivational entrepreneurship environment.
Contextual	Creating own business model to acquire knowledge and feedback from various organizational employees.	This education focus more on real field issues and scope as well as business opportunities where active involvement of participants gets priority.
Service	Real time support for long term relations, so entrepreneurs can discuss their difficulties after completing course.	Entrepreneur-friendly education through regular follow up eases the journey of entrepreneurship.

Table 3: Bank-university collaborated entrepreneurship education

On the basis of real business contexts, entrepreneurs create a suitable business model in order to get feedback and suggestions from various invited organizational employees such as multinational employees, people involved in banking, university instructors, etc., which leads them to real-life business suggestions. Finally, these entrepreneurs can establish a long-term relationship with the bank and university for necessary business support through real-time communication.

4.3. Facilitating women entrepreneurship through real-life business education

Entrepreneurs tend to progress in business after attending entrepreneurship programs. Practicing in the context of a real field through an educational program helps create personal development. When entrepreneurs are offered this type of educational environment, they can develop their confidence to generate new business ideas. Various tasks, analyses, and discussions are the foundation of an entrepreneur. Entrepreneurs listen more from stakeholders, financiers, friends, experienced people, customers, etc. and concentrate on new idea generation to get success. Figure 1 depicts City Alo's collaboration with the university and the entrepreneurship learning platform it offers to entrepreneurs. Entrepreneurs are engaged in this platform individually, practically, motivationally, contextually, and on a service basis, so these learning initiatives accelerate success in entrepreneurship.

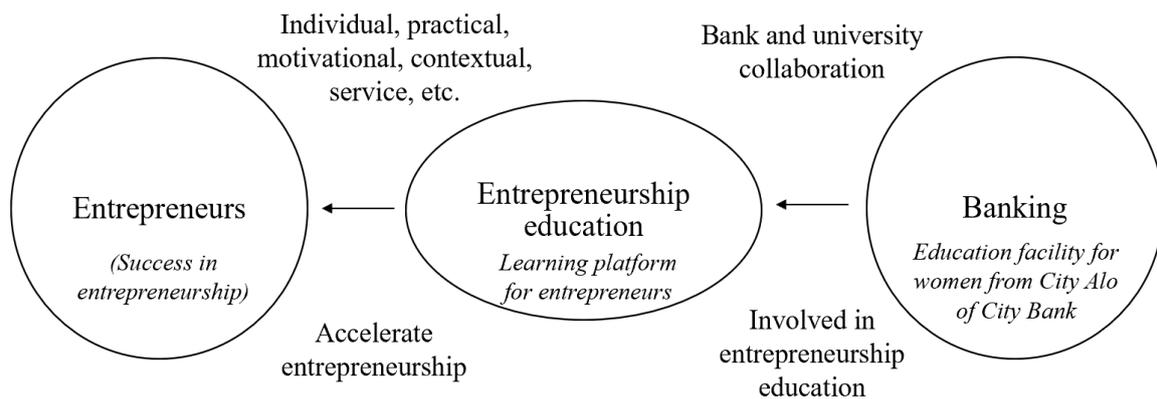


Figure 1: Offering entrepreneurship education in real-life business context

5. Conclusion

5.1. Theoretical implications

This entrepreneurship education creates a bond between society and private entities so that the social community gets transformed and improved by City Alo entrepreneurial initiatives. Entrepreneurs consider entrepreneurial problems and solve them through the creativity and innovativeness achieved through education (Pathak & Pathak, 2010). Entrepreneurs are innovative and creative in creating strategies for self-employment. This is one good way for women to develop resources to overcome barriers to entrepreneurship and become successful entrepreneurs (Kirkwood et al., 2014).

5.2. Practical implications

Women entrepreneurs not only share their experience in educational training but also have access to contact other entrepreneurs, City Alo officials, and the university directly. They can exchange their personal perspective, opportunities, barriers, and problems, which allows them to share their thinking and experience (Elenurm & Reino, 2013). Entrepreneurship evolves around the utilization of resources and strategies to enhance control in the community (Dutta & Sobel, 2021). Women entrepreneurs can enhance their control by utilizing self-employment opportunities and become privileged financially, socially, and personally through entrepreneurship development (Higgins et al., 2013).

5.3. Limitations and future direction

Though the case study involved banking in Bangladesh, implementations of the above educational initiative in other sectors could be studied. In this research, we tried to learn about innovation in education. We discussed entrepreneurship education in regards to banks and universities, but entrepreneurship education is a broad concept, so the scope was quite limited. Some further initiatives from other organizations should be researched to explore other dimensions.

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Appendix A.

Sample of individual entrepreneur journey map to understand touch points and pain points

Customer journey mapping	Awareness	Consideration	Conversion	Onboarding	Advocacy
User Action	Other entrepreneurs look for solution	Entrepreneurship support program	Select a bank for finance and entrepreneurship education	Start consulting and join courses	Share experience, recommendations, word of mouth
Touch point	Search websites	Need to nurture ideas for existing business	Update basic business knowledge	Use platform and present own self	Course experience on SNS
Pain point		Several steps	Not everyone gets a loan	Only failure can teach	Entrepreneurs contact faculty members and bank
Solution		Emphasize workshop	Clear requirement to get all services	Emphasize customer feedback	Follow up for long-term success

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