

**A CONCEPTUAL AND EMPIRICAL ANALYSIS OF  
SOCIAL ENTREPRENEURSHIP BUSINESS MODELS FOR  
DEVELOPING COUNTRIES: THE CASE OF BANGLADESH**

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**By**

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## **AUTHOR'S DECLARATION**

This research is the result of my own work. Material from the published or unpublished work of others, which is referred to in the research work has been acknowledged. Quotations and paraphrases are suitably indicated and credited to the authors. Research ethics have been considered and handled appropriately within the guidelines and procedures of University of Dhaka.

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## **CERTIFICATE FROM THE SUPERVISOR**

This is to certify that the work embodied in the accompanying thesis entitled “A conceptual and empirical analysis of social entrepreneurship business models for developing countries: The case of Bangladesh” has been carried out by Ahmed Iftekhar, Registration no: 12/2013-2014, Session: 2013-2014, Re-registration no: 19/2018-2019, Session: 2018-2019. This entire research was done under my supervision and guidance for the Degree of Doctor of Business Administration (DBA) under the Institute of Business Administration (IBA), University of Dhaka. To the best of my knowledge and confidence, the research paper;

- I. Embodies the work of the candidate;
- II. Has duly been completed and fulfils the requirement of the DBA degree of the University of Dhaka;
- III. Is up to the desired standard both in respect of contents and substances for being referred to the examiners.

I wish him all the success.

---

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## ABSTRACT

Social entrepreneurship is an emerging field in the business arena. The concept of social entrepreneurship have been developed in recent time in policy paper and academic research (Munoz, 2010). The principal objective of social entrepreneurship is not to gain profit or maximizing of wealth like conventional entrepreneurship. The outcome is more focused on 3P's- profit, people and planet (Papadopoulos, 2016). This research is a combination of both exploratory and descriptive research. The analysis using business model canvas is mainly descriptive which is based on case studies, survey findings and secondary data. The research considered only large and notable social entrepreneurship business models across different continents, as well as few millennial social enterprises. The field study is based on social enterprises in Bangladesh. The sample group of the survey respondent is heterogeneous, based on judgmental sampling. The respondent includes employees, beneficiaries, owners, suppliers, distributors, resellers associated with large eight social enterprises in Bangladesh- Aarong, Grameen Danone, TMSS Handicrafts, Grameen Telecom, BRAC Dairy, Kumudini Handicrafts, TMSS Utpadon Food and ASA Microfinance. Interview of industry experts and organization's personnel have provided primary information that facilitated to analyze the business model of social entrepreneurship.

The research addresses the social entrepreneurship concepts, thoughts, critical factors, focusing on the issue of concern business models of developing countries. The broad research objective is to understand, assess and analyze the selected social entrepreneurship business models in selected developing countries, focusing on the case of Bangladesh. The specific objectives are: a) To understand the concept of social entrepreneurship and social enterprises; b) To assess the existing models of social entrepreneurship; c) To analyze and compare the business models from selected typical cases of social enterprises from developing countries, developed countries and Bangladesh; d) To identify the key constraints of growth for social enterprises; e) To analyze the gaps of particularly selected social entrepreneurship business models; and f) To develop a business model for social enterprises focusing on sustainability.

A conceptual framework have been developed based on literature review focusing on entrepreneurship and social entrepreneurship concepts, theories, evolutions, entrepreneurial traits and characteristics. Subsequently, the business model canvas, the concept of social entrepreneurship business models have been discussed based on the growing number of recent entrepreneurship and social entrepreneurship literature. Hypotheses have been tested and analyzed using different statistical techniques. From literature review, the research revealed classification of social entrepreneurship business models that include- leveraged nonprofit, social business venture (trade off financial return with social activities), cooperative/ community development enterprise, cross compensation/ subsidization, hybrid for nonprofit (social enterprises engaged in trading that generates financial returns), fee for service, market intermediary, independent support.

From the hypotheses testing, the results indicates that social entrepreneurship is focused on triple bottom line to succeed –social, environmental and economic value creation as per the respondent's perception as per questionnaire survey. In case of social entrepreneurship, customer is not only the beneficiary, here producers or artisans or employees associated with it can be beneficiary too. Customers are more aware on social enterprises in developed countries, whereas the awareness is low or moderate in developing countries. It was also found from the case studies that the key activities varied. Focused solution on any environment or social issues are missing in a commercial enterprise. Findings shows that social enterprises in Bangladesh are more focused on human resources than capital or financial resources. The social enterprises discussed in this research are mostly women empowering social enterprises. They have connected underprivileged female population in their business model. Unfortunately, these organizations are less focused on financial or capital resources. The survey revealed that more than 50% of respondents are below HSC level education. This also represent the skill level of resources. From the case studies we can see that the social enterprises in Bangladesh and developing countries may perhaps failed to attract talents. If the low skilled resources with lower level of education are more engaged in social enterprises then eventually the performance level will have serious negative impact.

The questionnaire survey revealed the top 5 problems addressed by social all enterprises in Bangladesh are: a) Reduction of poverty; b) Women empowerment; c) Job creation; d) Education; and e) Skill development. The case studies identified that organizations like Aarong, Kumudini, GTC, and ASA are

doing better than Grameen Danone or TMSS enterprises because of surplus and good growth. Aarong can attract domestic as well as foreign customers due to their intervention on design and trendy style. They have set a benchmark on Business Development Services (BDS) through intervention and linkage artisans from remote locations. Aarong can be a reference for other women empowering social enterprises like TMSS Handicrafts, Utpadon foods or Kumudini handicrafts.

The finding from case studies revealed that the organizations like TOM Shoes, Einhorn, Wise, Ecoalf, Thankyou, and Divine Chocolate performed moderately well in terms of utilization of resources, reduction of poverty, empowering people, solving environmental hazards. These social enterprises have utilized internal resources like human resources, financial resources and capital resources very efficiently as per comparisons from case studies. The questionnaire survey exposed that due to less focus on awareness building, proper marketing & branding by social enterprises in developing countries and Bangladesh like Kumudini, TMSS and Grameen failed to attract external stakeholders and customers. From the survey findings, we can see that there are some major challenges for social entrepreneurship in Bangladesh like shortage of skilled resources, access to finance, access to technology, innovation, regulatory framework, leadership and corporate culture, availability of infrastructure, social & family structure, environmental issues and quality education & training. Solution or approaches are different due to the availability of multiple resources or tools in the ecosystem.

A revised conceptual framework have been proposed based on survey findings, interviews and case studies. This hybrid business model is to ensure the sustainability of the social entrepreneurship which considers profit, purpose and productivity. Findings shows that majority of the social enterprises among the sample group are less focus on environmental solution. Focused and innovative solution on environmental issues must be incorporated into the business model and that have been recommended through revised framework. Innovative approach like Smart Paani, Ecoalf can be considered when clean and drinking water is a big issues in most of the developing countries. Social enterprise needs to ensure multiple value propositions. In order to run successfully in the market, social enterprises needs to increase efficiency, define clear KPIs that drive towards desired performance. They need to consider partnerships and scalability by learning from partners and demonstrate success. In the case analysis, we can see that Grameen Danone model can be easily replicated in order to scale at local level from the lessons learned in abroad. Vis-a-vis lessons learning at local level can be replicated locally/ regionally, e.g. BRAC is replicating their business model and expanded in African continent. BRAC has a proven record in Bangladesh and implemented similar approach to other developing and least developed countries. Similarly, the Ashoka, Bill & Melinda Gates Foundation, WISE enterprise replicated their enterprise development business model and shown significant results. This substantiates that business model of social enterprises can be replicated.

In addition, for sustainability and to be self-reliant, donor dependencies needs to be reduced. From the case studies, we can see that social enterprises in both developed and developing countries have minimized their dependency on grant. Organizations like BRAC, Grameen, TMSS, Kumudini, ASA are not getting donations and charities nowadays anymore. No purse strings approach should be taken for those are still on grants from any large enterprise. The cross subsidization business model like Grameen Danone is a question of sustainability. For any cross subsidization, initially grants can be reduced, then gradually it should be eliminated. Internal bureaucracies and organizational barrier should be eliminated in order to succeed and compete at marketplace. Regulatory challenges should be tackled with right policy guidelines. The interview revealed that there are lack of nurturing of the leadership process in the social entrepreneurship, particularly in Bangladesh. Grameen, BRAC, TMSS have demonstrated success under the guidance of a single leader in each of these organizations. However, to sustain in the long run there must be a succession plan. This is very important for social enterprises to take into consideration about their future growth and continuation.

Finally, profitability and productivity needs to be ensured for sustainability and growth of the business. There should be some dividend or incentives, e.g. Aarong in order to motivate the shareholders to remain in their business objective. The point is to continue the business and retain the original vision. Sustainable social entrepreneurship means the continuation of a social enterprise and this by any means will solve social, environmental and economic problems of the human being. However, it is not possible by only social entrepreneurs or social enterprises to address all social, environmental or economic issues, combat and solve all these challenges. However, a joint and coordinated approach is required among society members, government and business ecosystem to combat social challenges, environmental problems and economic struggles of the people.

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## ACRONYMS

AAF: Ayesha Abed Foundation  
ADB: Asian Development Bank  
ASA: Association for Social Advancement  
BBS: Bangladesh Bureau of Statistics  
BDS: Business Development Services  
BDT: Bangladeshi Taka  
BEI: Bangladesh Enterprise Institute  
BOP: Base of Pyramid  
BRAC: Building Resources Across Communities  
CEO: Chief Executive Officer  
CHRO: Chief Human Resource Officer  
CSR: Corporate Social Responsibility  
EU: European Union  
GDP: Gross Domestic Product  
GTC: Grameen Telecom  
HR: Human Resources  
ICT: Information & Communication Technology  
IMF: International Monetary Fund  
MDG: Millennium Development Goals  
NPO: Non-Profit Organization  
R&D: Research & Development  
RMG: Ready Made Garments  
SAARC: South Asian Association for Regional Cooperation  
SDG: Sustainable Development Goals  
SVP: Social Value Proposition  
TMSS: Thengamara Mohila Sabuj Sangha  
UN: United Nations  
UNCTAD: United Nations Conference on Trade and Development  
UNDP: United Nations Development Programme  
USD: United States Dollar

# INTRODUCTION

## 1.1 Background

Today's economy is rapidly growing, changing and globally connected than any other time before. Now the market is global and consumers are in a single global community. The mighty economy, world trade competition, rising of new economic power and over population are the driver for huge level of competition, production and consumption. Globally now 47 countries are considered as least developed countries those accounted for over 1 billion people roughly and 13% of world's population with only 1.2% GDP (UNCTAD, 2018). The traditional business model of commercial enterprises may not necessarily address the need of these huge number of population all across the world. Here the need of social entrepreneurship rises. We need to understand that economic growth is not enough, rather inclusive growth requires both economic and social progress (Porter et al, 2017).

Have we ever thought where the resources are coming from, who is supplying the raw materials and more importantly are we accountable for the society? In contrary, we are badly distressing the ecology by pollution, deforestation, destroying animal inhabitants, over population, devastation of agricultural land, carbon emission and so on. In addition, excessive production and over consumption are causing high level of pollution. Now the question is who should take the responsibility. Is it company's responsibility those are primarily can be considered for the beneficial of these negative cause? Though many corporates are socially aware, however most of the companies are still far from the road. Economic development has elevated millions of people out of poverty over the last half-century, but it is increasingly marked that a model of development built solely on economic development is imperfect (Porter et al, 2017). Many companies are compliant and socially responsible. However, Yunus (2009) emphasized that the 'free market' system cannot solve the current pressure of social needs like food, energy and environmental issues.

Time has come to go one step further; the rise of social entrepreneurship, both as practice and theoretical attempt, provides a distinctive prospect for the arena of entrepreneurship to encounter, question and reconsideration of important concepts. Integrated social entrepreneurship is categorized when surplus-generating actions instantaneously create social benefits (Fowler, 2000). The development of social entrepreneurship comprises a sequence of



research streams. Nowadays many organizations are focusing on healthy business practices, renewable energy and recyclable products. Nevertheless, many companies in developing countries have failed to act as responsible as it should be to the society.

People are getting more aware nowadays on social issues. “Every generation expands its definition of equality. Previous generations fought for the vote and civil rights. They had the new deal and great society. Now it’s our time to define a new social contract for our generation” said Marc Zuckerberg, founder of Facebook, the iconic millennial entrepreneur in his speech at Harvard University (Zuckerberg, 2017). Bornstein (2007) has used the term ‘social innovator’ interchangeably with social entrepreneur, due to their creative and non-traditional strategies that many social entrepreneurs use. Most of the entrepreneur believes the spirit of achievement to develop their organization, but the main catch of social entrepreneurship is not focusing for profit; rather develop a social enterprise to provide a social solution. Furthermore, Mort et al (2003: p.82) explained that social entrepreneurs have the “ability to recognize opportunities to create better social value for their clients”. Social entrepreneurs brings motivation to address the issue that markets ineffectively value social improvements and public goods (Austin et al., 2006).

To fueling any country’s economy, social enterprises are positively influencing and improving the livelihood of millions of people through direct and indirect contribution in various socio-economic areas such as employment, reduction of poverty, education & skills development and so on for the people survives under base of pyramid. This research mainly addresses the business models of social entrepreneurship explicitly on some selected developing countries focusing mainly on Bangladesh. Moreover, the research will focus on the sustainability of the social enterprises in the context of developing countries.

## **1.2 Rationale**

The research arena on social entrepreneurship is in infancy stage in comparison to other area of management (Bacq & Janssen, 2011). The experts first wrote about this phenomena (Bornstein, 1998, 2007; Drayton, 2002, 2006; Elkington & Hartigan, 2008; Leadbeater, 1997), whereas academics addressed this concept at the early millennium (Borzaga & Defourny, 2001; Dees & Elias, 1998; Dees, 1998a). Social entrepreneurship has become economic, cultural and social phenomenon (Pless, 2012). There are numerous definitions of social

entrepreneurship, social enterprises and social business. “Social entrepreneurship is the creation of viable socio economic structures, relations, institutions, organizations and practices that yield and sustain social benefits” (Fowler, 2000: p.649). Social needs like aging population, unemployment, social exclusion, the need to integrate immigrants, environmental protection and many other contemporary challenges could not be addressed by traditional business models (Defourney & Kim, 2011).

In addition to the business community, the Government has a significant role to protect the business ecosystem. They can set environment friendly standard, monitor closely and frequently, control corruption and deregulation. Bangladesh is the world’s ninth densely populated country, with 161 million population, and over 30% of the people living below the poverty line of \$1.25 earnings in each day (World Bank Report, 2018). One of the most pressing needs of Bangladesh is to create jobs for the outsized unemployed people (Wahid, 1994). In Asia Pacific region majority of social entrepreneurs are based in Indian subcontinent. Despite of political instability since partition in 1940s, this region has suffered and resulted utter poverty with unexpected number of natural calamities (Frederick & Kuratko, 2009). To solve many small and large social problems, some entrepreneurs tried hard through different innovative business models.

Why social entrepreneurship business model:

- New ways of working: the economic down-turn has led people to rethink (Social Enterprise Coalition). Consumer demand for fair and ethical choices is mounting. CSR, long-term sustainable change - as well as genuine business benefit.
- Collaborate and converge: charities are realising that for long-term growth and sustainability they need to trade more.
- Encourage more research: on the social entrepreneurship business model. Not enough research so far in this emerging sector, mainly in the context of developing economy.
- Develop unified definition: Social entrepreneurship being an important area of business studies still could not define it well. There is neither academic/ government recognized definition nor globally accepted characterization of social entrepreneurship (Darko & Sultana, 2016). According to Frederick & Kuratko (2009: p.119) “there has been a lively debate in simply defining social entrepreneurship. One problem is that a social enterprise

can cover everything from not for profits, through charities and foundations, to cooperative and mutual societies and finally to for profit firms and trusts, even to governments with social goals”. So a unified definition is essential.

Economic responsibilities by being profitable and legal responsibilities by obeying the law cannot fulfill the hierarchy of social responsibilities as discussed by Carroll (1991). If an organization would like to be a good corporate then it must have to fulfill the ethical and philanthropic responsibilities by being ethical and contribute resources to the communities. The Bangladesh Enterprise Institute (BEI) published a report in 2010 looking at social enterprise as a means of the private sector addressing poverty, changing policies and ecosystem development in Bangladesh (BEI, 2010). Bangladesh is home of world famous social enterprises like Grameen and BRAC. There are around 150,000 social enterprises operating in Bangladesh (Anwar et al, 2016). Among them, there are a significant number of successful social enterprises in Bangladesh, hence a good number of failure cases are also visible. Still there are noteworthy gaps in the thought process, due to lack of research in the field of social enterprises in Bangladesh, Moreover, there are currently no policies particularly governing social enterprise activities in Bangladesh (Anwar et al, 2016).

### **1.3 Problem definition**

Despite no agreed definition of social enterprise, it is established that their undertaking is for the common interest, stretching from caring the environment to generating employment for the society (Social Enterprise Alliance, 2015). There are few research on business model of social entrepreneurship. The majority research on social entrepreneurship highlighted the key challenges of existing practices in social entrepreneurship arena. Whereas very few research have been found concentrating on the business model of social entrepreneurship. The success of social enterprises means more social good. The profits of these social enterprises in most of the cases are for reinvestment on social or environmental goals (Papadopoulos, 2016).

Several variables of the component of social entrepreneurship business models have been widely analyzed. Hence, this will help social enterprises to rethink their own business model, considering the experience of other successful social enterprises. The issues and challenges are different from one country to another country. The economy of the country, consumer behavior, mindset and culture of the people also influences the business models. The overall

analysis shall contribute the theoretical development for social entrepreneurship. Nowadays, many organizations are defining themselves as social enterprise. However, there are differences between social enterprise vs philanthropic and charity originations. In many cases, commercial enterprises are also defining them as social enterprises. So classification and clear understanding on social entrepreneurship is essential.

The sustainability of the business model is one of the key concern for social enterprises. This research aims to develop model focusing on sustainability. A sustainable business model and focusing on growth and furtherance of business is important. The analysis shall help to come up with recommendations. The research also addressed the challenges those are key constrains for growth and development of social entrepreneurship. Sud et al (2009) highlighted that the business model can be scaled up if it can resist all the pressures from external and internal factors. The business model shall consider the joint effort by all relevant stakeholders which is essentially required to solve the problems. An ecosystem also has to develop to address and solve the problems.

#### **1.4 Research questions**

Social entrepreneurship business model is the main concern of this research. The business models of selected social enterprises in developed and developing countries have been analyzed to compare and identify the gaps. The research tried to address the following questions:

1. How does social entrepreneurship differ from entrepreneurship in general?
2. What are the components of a business model of social entrepreneurship?
3. What is the difference between the business model of social entrepreneurship and commercial entrepreneurship?
4. How do the business models of social entrepreneurship vary in developed and developing countries?
5. What are the key factors influencing the growth of social entrepreneurship business model?
6. What are the key constraints to grow in developing countries, particularly in Bangladesh?
7. What are the factors to be considered to ensure the sustainability of social entrepreneurship business model?

## 1.5 Objectives

The broad research objective is:

- To understand, assess and analyze the selected social entrepreneurship business models in selected developing countries, focusing on the case of Bangladesh.

The specific objectives:

- To understand the concept of social entrepreneurship and social enterprises.
- To assess the existing models of social entrepreneurship.
- To analyze and compare the business models from selected typical cases of social enterprises from developing countries, developed countries and Bangladesh.
- To identify the key constraints of growth for social enterprises.
- To analyze the gaps of particularly selected social entrepreneurship business models.
- To develop a business model for social enterprises focusing on sustainability.

## 1.6 Scope

The research primarily considered the components of business models, the factors that influence the social entrepreneurship and the relevant areas. For case study purpose, the research predominantly considered social entrepreneurship in selected developing countries. However, for comparison purpose, social enterprises of developed countries have been also considered. The large social enterprises has wide coverage, multiple issues and areas they are handling. On the other hand, millennial enterprises address newer issue which is also important to look into. Interviews and survey have been conducted among 400 respondents those are associated to selected cases of social enterprises in Bangladesh. The more detailed has been discussed in the methodology part.

The research is focused on developing a business model to ensure the sustainability of the social enterprises. An extensive level of secondary research was conducted for this research purpose. Secondary data also provided cross country information which is important in this research. It allowed a lot of information on the topic and deep insight on the subject matter. Very old data have been intentionally avoided in order to ensure recency.

## **1.7 Limitations**

The challenges during the study were evaluated carefully. The publications and journals on social businesses particularly focusing on business models are limited. Authenticity of data in articles, journals were consider with priority. In some cases, updated information is not available and some of the social enterprises in developing countries have shared limited information in their website.

The social enterprise sector is versatile. Some of the social enterprises are relatively small compare to traditional enterprise. Many social enterprises even does not have their own website. On the other hand, most of the journals published in Bangladesh are not peer reviewed. Sources of articles have been reviewed very carefully. This have taken time to find out the relevant research paper. Overall feasibility have been considered and discussed with the research supervisor time to time to get proper consent and guidance.

## 2.0 METHODOLOGY

### 2.1 Research design

The overall approach of this research is to consider the problems and rationale. The research primarily considers the interpretivism philosophy. Epistemology in its simplest sense is a practical approach to a problem and has strong associations with mixed methods research (Cameron, 2011: p.101). Among the four research philosophies epistemology accept multiple view chosen to best enabling research questions (Saunders et al, 2012). On the other hand, subjectivism accept different philosophical views.

As a social research this research have ontological position, combination of both interpretivism and subjectivism. We define social entrepreneurship as a social phenomenon articulated in an enterprise targeted at providing social value through the utilization of perceived opportunities. This research definition guides to carry out this research.

#### 2.1.1 Research methods

This research is combination of both exploratory and descriptive research. In the beginning, exploratory research have been considered to provide insights and understanding of the problem. A well planned descriptive research have followed the exploratory part. Exploratory research help researcher to understand more thoroughly before trying to measure mass answers into statistically inferable information. The research is mainly on triangulation of case studies, questionnaire survey and in depth interviews.

Table 1: Research outline

Research philosophy	Research approach	Research type	Research mix	Data collection method	Sample group	Sampling technique	Data analysis tools
Epistemo-logical Position- Interpretivism  Ontological position- Subjectivism	Theory → Observations → Revised Theory (Inductive)	Exploratory & Descriptive	Multi methods (Both Quali & Quanti)	<ul style="list-style-type: none"> <li>•Reviewing literature</li> <li>•Case studies</li> <li>•In-depth interviews</li> <li>•Expert opinions</li> <li>•Questionnaire Survey</li> </ul>	Heterogeneous	Non-Probability & judgmental	<ul style="list-style-type: none"> <li>- Descriptive statistics (frequency distribution)</li> <li>- Inferential statistics: Kruskal Wallis test, Friedman test, Chi-Squared test</li> </ul>

Primary data have been collected to address the research questions. The interviews were conducted and information were gathered. The research is combination of both qualitative and quantitative; can be defined as mixed methods research. Mixed method research is an emergent area of methodological choice for many researchers from variety of disciplines (Cameron, 2011). Bryman (2006, p.98) explained that ‘the discussion of the integration of quantitative and qualitative research has increasingly been taken over by a formalized approach which is especially apparent in the discussion and proliferation of typologies of integration’.

There are limited research on social entrepreneurship business model and that’s why the reason for selecting exploratory research. Among the different exploratory research methods, primary data analysis and qualitative techniques such as in-depth interview with concerned officials, experts and policy makers have been used. “Exploratory research is conducted to clarify ambiguous situations or discover potential business opportunities. As the name implies, exploratory research is not intended to provide conclusive evidence from which to determine a particular course of action” (Zikmund et al, 2010: p.54).

Table 2: Data collection methods considering specific objectives

<b>Specific objectives</b>	<b>Sources/ data collection methods</b>
➤ To understand the concept of social entrepreneurship and social enterprises	• Literature review
➤ To assess the existing models of social entrepreneurship	• Literature review • Case studies
➤ To analyse and compare the business models from selected typical cases of social enterprises from developing countries, developed countries and Bangladesh	• Case studies • Expert opinion (in-depth interview) • Questionnaire survey
➤ To identify the key constraints of growth for social enterprises	• Literature review • Case studies
➤ To analyse the gaps of particularly selected social entrepreneurship business models	• Case studies • Expert opinion (in-depth interview) • Questionnaire survey
➤ To develop a business model for social enterprises focusing on sustainability	• Literature review • Expert opinion (in-depth interview) • Questionnaire survey



Among the descriptive research methods, quantitative technique such as questionnaire survey to be administered for gathering primary information. A semi-structured questionnaire with open-ended as well as some closed questions to be used for revealing the relevant information. On the other hand, descriptive research address who, what, when, where and how questions (Zikmund et al, 2010).

The research is focused on both primary and secondary data. Primary data like in depth interviews, on site observation and questionnaire survey to be administered. Secondary data like published paper, journals, and news articles and so on have been documented with proper referencing.

### 2.1.1.1 Case studies

Selected cases from all across the world have been chosen in order to find the critical success factors and the gaps in the business model. Mostly large and prominent social enterprises have been selected.

Table 3: Data collection methods

Research Design	Data Collection Methods	Sample Design		
		Sampling units/ respondents	Sampling techniques	Sample sizes
Exploratory	Case method	28 selected cases in developed & developing countries	Judgmental	28
	In-depth interviews	8 selected social enterprises in Bangladesh	Judgmental & convenience	28
Descriptive	Survey	8 selected social enterprises in Bangladesh	Judgmental	400
Analysis	Findings have been supplemented by relevant analysis			

The data of the cases have been collected considering the business model canvas. The business model canvas developed by Alexander Osterwalder and Pigneur (2010) allows to represent a business model in a visible single page format. Besides, it is a globally acknowledged standard model use by thousands of enterprises and business leaders of all around the world. This will help to describe, design, challenge, and pivot the business models.

Table 4: Selected cases of social enterprises across different continents

<b>Economy</b>	<b>Continent</b>	<b>Country</b>	<b>No</b>	<b>Social enterprises</b>	
<b>Developed Countries</b>	North America	USA	1	Bill & Melinda Gates	
			2	Benetech	
	Europe		UK	3	Divine Chocolate
			Denmark	4	Refunite
			Germany	5	Einhorn
			France	6	Groupe SOS
			Spain	7	Ecoalf
	Australia	Australia	8	Thankyou	
	Asia		Japan	9	Ashoka Japan
			Singapore	10	WISE
<b>Developing Countries</b>	South Asia	India	11	Barefoot College	
			12	Aravind Eye Hospital	
		Nepal	13	Smart Paani	
		Pakistan	14	TurrLahore	
	South East Asia	Malaysia	15	Kakiseni	
	East Asia	China	16	Ecoland Club	
	South America		Argentina	17	Toms Shoes
			Brazil	18	SITAWI Finance for Good
	North Africa	Egypt	19	SEKEM	
	South Africa	South Africa	20	Open Africa	
	South Asia	Bangladesh	21	Aarong	
			22	BRAC Dairy & Food	
			23	Grameen Telecom	
			24	Grameen Danone	
			25	TMSS Utpadon Food	
			26	TMSS Handicrafts	
			27	Kumudini Handicrafts	
			28	ASA Microfinance	

### 2.1.1.2 In-depth interviews

This research involves semi-structured interviews with Senior Management of selected social enterprises in Bangladesh. The list of interviewees have been shared at Appendix III (Table-S). The interviewees includes:

- Head of Departments/ Senior Management of selected social enterprises
- Experts (for opinion)

During interviews, important documents and archival data about the institutes have been collected to deliver triangulation of support material for thematic study.

Table 5: Participants of in-depth interview

SL	Name of the Organization	Goal/ Purpose	Person interviewed (28)	Location
1	BRAC (Aarong)	Support artisans and linkage them to market	4 (COO, Director Finance, Head of Marketing, Head of Strategy)	Dhaka, Chattogram
2	BRAC Dairy & Foods	Support farmers to access to the market	3 (CEO, AGM & Head of Marketing, Area Manager)	Northern part of the country
3	Grameen Danone	Address malnutrition of poor children	5 (CEO, CHRO, CMO, Head of Business Development, Head of SCM)	All across the country
4	Grameen Telecom	Provide affordable and easy access to telephone services	3 (CFO, Head of HR, Company Secretary)	All across the country
5	TMSS Utpadon Foods	Support rural women to improve their skills	3 (Director Planning, Director Education, Assistant Director-Health)	Bogura & Rangpur Division
6	TMSS Handicrafts	Support women and linkage them to market	3 (Director Grants, Manager-Publication, Area Manager)	Dhaka, Bogura
7	Kumudini Handicrafts	Support women and linkage them to market	4 (CEO, GM- Admin, SM, Sr. Officer)	Dhaka, Narayangonj, Gazipur
8	ASA Microfinance	Micro lending to underprivileged people	3 (Director Finance, SM, Consultant)	All across the country

CEO: Chief Executive Officer; COO: Chief Operating Officer; CFO: Chief Financial Officer, CHRO: Chief Human Resources Officer; SM: Senior Manager, GM: General Manager

The participants are mostly from selected sample group. In depth interviews with the key people of each social enterprises in Bangladesh, who are the key decision makers like - CEOs and Senior Managers. It is important to conduct the qualitative research to understand the issues associated to social entrepreneurship by interviewing and detailed discussion with the practitioners as well as the experts in the field of social entrepreneurship.

The interview address specific research objective 3, 4 & 5. Silverman (1997, p. 248) suggests that we live in an “Interview Society”, in which interviews seem central to making sense of our lives”. This is important to select interviewees who knows the most wide-ranging knowledge, strategy and performance of the organization (Miller & Toulouse, 1986).

### **2.1.1.3 Questionnaire survey**

The survey has been conducted among the following groups of the selected social enterprises in order to collect primary data on social entrepreneurship business models. The survey findings will help to identify the gaps in the business model and analyze with primary data in order to meet the research objectives.

- Mid-level executives/ outlet managers
- Beneficiaries/ field level executives
- Artisans & workers

Population outreach through a well-accepted sample group is very important here. Sample must represent the population group. The reason behind choosing the large social enterprises to represent population group. Millions of people are engaged with these large social enterprises in Bangladesh as directly or indirectly.

For quantities analysis on this infinite population the research have followed the equation of Krejcie and Morgan (1970) for determining the sample size for questionnaire survey [detailed discussed in appendix II, Table-R]. Here the sample size would be 384. However, to make it convenient the research considered 400 as sample size. Hence, 50 respondents from each selected social enterprises of Bangladesh.

#### **2.1.1.4 Secondary research**

There are some exceptional publication of entrepreneurship journals being devoted in the field of social entrepreneurship area. Mostly the secondary data were collected from online articles, magazines and company websites. The online publication sourced from EBSCO, JSTOR, Emerald Insight, Stanford Social Innovation, Harvard Business Review (HBR), Google Scholar, Science Direct, Research Gate, CIA World Fact, Core, Springer and so on. Articles were carefully selected from peer reviewed, well accepted journals. Some notable journal sources includes; Journal of Applied Behavioral Science, International Small Business Journal, Social Enterprise Journal, Journal of Social Entrepreneurship, Journal of Small Business Management, International Journal of Qualitative Methods, Strategic Entrepreneurship Journal, Management Science, Journal of Business Strategy, World Applied Sciences Journal etc. The entrepreneurship and social entrepreneurship books have been reviewed based on the publication by top publishers like Macmillan, McGraw Hill Education, Sage Publications, FT Prentice-Hall, Cambridge University Press, and Pearson Education.

In addition, the news articles from different international like Forbes, Times, Financial Times, The Economist, and local websites, newspaper and magazine like Bangladesh Enterprise Institute, The Daily Star, The Financial Express been cited and referred in this research paper in many instances. The case studies also considered videos, available in YouTube. The data on selected social enterprises of developed countries and developing countries are mostly based on secondary data which played a vibrant role in this research. In recent time, many conferences being organized all over the world on social entrepreneurship. Journal of social entrepreneurship was launched in 2010 and the social enterprise journal was launched in 2008. While collecting secondary data the below principles of Scott (1990), guided in order to ensure the quality of evidence of the documents:

- i. Establish the authenticity of evidence.
- ii. Evaluate the credibility of the evidence.
- iii. Ensure the evidence is representative.
- iv. Evidence is clear and comprehensible.

These 4 points were carefully considered during this research where data authenticity, credibility of information, evidence with supporting data and clear messages been taken as source of information.

## 2.2 Sample design

### 2.2.1 Sample groups

To understand the social entrepreneurship business model, it is important to understand the business models of mainstreams social enterprises. A large number of organizations are working in the field of social entrepreneurship in Bangladesh. The judgmental sampling approach has been followed in this research. In order to deeply understand the pattern of social enterprises, research needs to address the place specific effects on their generation (Munoz, 2010). There may be as many as 150,000 social enterprises in Bangladesh under the broad definition (Anwar et al, 2016). The data is based on NGO affairs bureau, SME Foundation where they have rationalized a method considering the broad definition of social enterprises, where they have considered an enterprise as a social enterprise those are just solving or addressing any social issue.

The other developing countries like India, Pakistan or Ghana have a large number of social enterprises as well. In India, there are 2,070,231 social enterprises, similarly in Pakistan this number is around 448,203 and the country like Ghana the number is 26,275 (Darko & Sultana, 2016). There is no agreed classification of developing country. World Bank, IMF, OECD and different organizations categorized countries by their income, HDI etc. This research considered the developed or developing country based on IMF, OECD and World Bank reports. Conferring to recent report of World Bank (2018), economies are categorized by considering GNI per capita income. This is calculated using the Atlas method. If a country's GNI is USD 995 or less in 2017 is categorized as low-income country.

Similarly, a lower middle-income economies are considered those with GNI per capita between USD 996 to USD 3,895 and upper middle-income economies are those with GNI per capita between USD 3,896 to USD 12,055. The developed countries or high-income economies are those with GNI per capita of USD 12,056 or more.

Countries and social enterprises in this research have been considered purposively for their diversified nature of business portfolio. Among different developing countries 4 South Asian countries were chosen: Bangladesh, India, Pakistan and Nepal. One South East Asian country - Malaysia and one East Asian Country- China were selected for case study purpose. Besides business models from South American country like Argentina & Brazil were well thought-out.

North African countries like Egypt, and South Africa were also taken into consideration. Ten cases have been considered from developed countries like USA, UK, Germany, Japan, Singapore, Australia, Denmark, France and Spain. These countries have been categorized as developed countries based on the World Economic Outlook by IMF report (2015) on aggregate GDP, GDP per capita PPP, Export of Goods and services, Human development Index by UNCTAD.

### **2.2.2 Sampling techniques**

The research considered judgmental approach to conduct the survey. A large number of social enterprises are operating all across Bangladesh. The goal is to analyze the business models of social enterprises. For this research case study purpose, some successful and large social enterprises in developed and developing countries have been considered. According to World Economic Situation and Prospects (WESP) report of 2014, prepared by the Development Policy and Analysis Division (DPAD) of the Department of Economic and Social Affairs of the United Nations Secretariat (UN/DESA), the research have categorized countries that have been considered for case study analysis.

In a recent study by BFP, SABMiller, CARE & Harvard in 2016, it is estimated that there are over 900 million formal/informal micro-enterprises worldwide, together with nearly 500 million smallholder agrarians. These small enterprises can play as a catalyst to accomplish economic and social development objectives, including growth, innovation, employment, equity as well as social cohesiveness (Boyle et al, 2016).

In the midst of large social enterprises TMSS, Grameen Bank, Kumudini, ASA and BRAC are five great organizations working in social entrepreneurship sector in Bangladesh. Most of the people associated with them are living under base of pyramid and the business model supported them to improve the livelihood. To make this research doable, the number remain limited for comparisons. BRAC has 13 social enterprises and many other forms of non-profitable organizations. Similarly Grameen and other social enterprises have significant contribution to the economy of Bangladesh. Here, the sample was only considered to show the reflections of social entrepreneurship. The sample considered here have wide representation in the country.

### **2.2.3 Sample sizes**

The survey conducted among 400 respondents in 18 districts of Bangladesh. Survey were conducted among artisans, employees and beneficiaries of social enterprises in all the major divisions of Bangladesh. Most of the selected social enterprises have wide representation in different districts of Bangladesh. The purpose is to cover the true representation of population.

In Dhaka Division the selected districts are: Dhaka, Narayanganj, and Tangail. Mymensingh district have been well thought-out from Mymensingh division. In Chattogram division the selected districts are Chattogram, Cox's Bazar, Cumilla and Noakhali. In Sylhet: Sylhet and Moulovibazar and from Barishal division- it is Barishal, in Khulna- Khulna, Magura and Jashore, in Rajshahi- it is Rajshahi and Bogura. And in Rangpur division it is Rangpur and Dinajpur. The selected districts also has presence of selected social enterprises where case studies have been conducted.

Among many social enterprises in Bangladesh, this research only considered the large and remarkable social enterprises in Bangladesh to understand and evaluate the business models. Here successful does not indicate that these social enterprises are risk or hassle free and not facing business competition or regulatory challenges. They are equally challenged and face external threats like any conventional businesses. However, their presence, contribution and impact to the society is significant. The following figure-1 highlighted the districts where survey has been conducted.



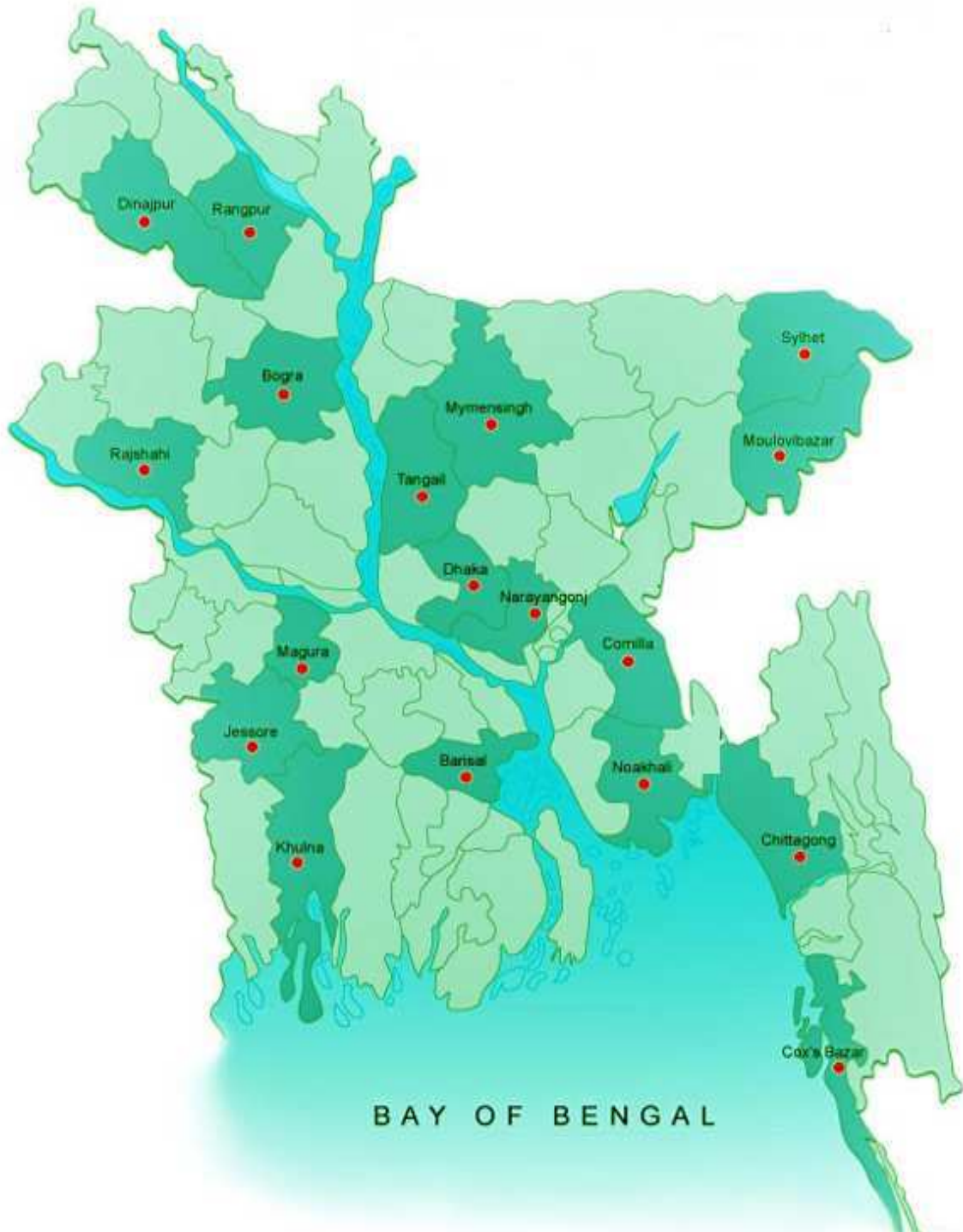


Figure 1: Survey locations by districts

Similar approach taken for selection of social enterprises in developing and developed countries. Judgmental approach has been taken to emphasize the location for analyzing the business models. Locations are widely spread across different continents. This is mainly to analyze a good representation of sample. Methodical and systematic comparisons of all the cases, through matrix to classify the differences.



Figure 2: Selected cases of social entrepreneurship from different Continents

*(Source: developed by author)*

### 2.3 Data processing & analysis

The primary data have been collected through questionnaire survey. The questionnaire were sent to the contact person and most of the cases, researcher physically distributed and collected the response of the questions shared to the respondents. For in-depth discussion, the interviews have been conducted among senior management/ head of department of the selected social enterprises. Each session was around an hour. However for field level representatives and beneficiaries, data was collected through structured questionnaire (see appendix-iv). Here the questionnaire was designed to understand the business model very clearly and find the gaps in the model. It is sometimes difficult to identify the difference between social enterprise, CSR or philanthropic activities and NGOs. There are specific question to categorize the organization. Apart from that, the respondent demographic information also helped to identify their view under different scenarios like age, education, position, location and involvement with the current enterprise. The following points were considered carefully while developing questionnaires:

- ❑ Introductory Part - names and contact information.
- ❑ Demographic part- age, education, profession.
- ❑ Questions on the social enterprises- type, nature, social contribution, addressing social & environmental issues etc
- ❑ Questions on different factors of social entrepreneurship business models (5 points Likert scale range)
- ❑ Pilot survey conducted among 20 respondents in Dhaka
- ❑ Translated questionnaire from English to Bengali for field level survey

While preparing the questionnaire, it was taken into consideration that different parts of the questionnaire shall provide different types of data, starting from demographic/ personal information to company specific information. On the other hand, in-depth interviews shall provide qualitative data while survey questionnaire will provide both qualitative and quantitative data. Questionnaire have been reevaluated through pilot test to structure the questionnaire and identify if there is any inconsistency or irrelevancy for collection of data.

After pilot test, the research conducted the questionnaire survey to gather the primary data. Then the main analysis began. In questionnaire survey if respondent is either unaware or skip

to answer any question then missing data will occur (Cooper et al, 2012). Several techniques were adopted to analyze data. This is important to remain focused on the research problem (adapted from Creswell, 2003; Glaser & Strauss, 1967; Yin, 1994).

This research follows a matrix to compare business model as a methodical tool to consolidate and evaluate business models. The matrix method stimulates pattern matching and effective classification of data (Miles & Huberman, 1994). Defourney & Kim, (2011: p.25) argued that “a deeper analysis shows that although the nature of unmet pressing needs has changed, there are still plenty of them: the need for environmental protection, the need to fight against unemployment and social exclusion, the challenges related to fast aging populations, the need to integrate immigrants, the search for a fairer trade among rich and poor countries, the consumers' desire to buy better quality food products”.

Finally this research aim to develop a business model for social enterprises. Usually models are developed by use of inductive and deductive reasoning (Cooper et al, 2012). This will help social enterprises to take decision on their business. The business model canvas and its components were used to compare the real case analysis.

### **2.3.1 Statistical techniques for data analysis**

Multiple statistical tools were widely used in this research for analyzing data. Basic descriptive analysis are frequency distribution, reliability analysis like Cronbach's Alpha and correlation of data. In addition, different graphical representation of the data have been used for analysis. Ranking of analysis of variables data through Friedman's test.

- **Univariate analysis/ Frequency distribution:** Table, graphs, percentage, frequency analysis are key statistical technique used in this research to analyze data. These are relatively easy to understand. A table represents and replace thousands words. Multiple tables and graphs are presented in the main report and annexure.
- **Bivariate analysis:** Cross tabulation of categorical data have been used to analyze more than one variables both in the main report and annexure.
- **Friedman test:** To analyze the mean ranking of the respondents Friedman test were used.

- **Hypotheses testing:** Multiple hypotheses have been considered and they were evaluated through different statistical techniques.
  - **Mann Whitney u test:** If there two categories of one variable (i.e. Gender), we have used Mann Whitney U test to analyses the responses of the variables.
  - **Kruskal Wallis test:** If there are more than two categories of a single variable (i.e Age group, customer group), the research used Kruskal Wallis test to analyze. Both the tests are non-parametric in nature as we have used 5 points Likert scale. And the responses does not follow normal distribution Shapiro-Wilk test and histogram analysis.
  - **Chi squared test:** Chi-squared test symbol as  $\chi^2$  test, is a statistical tool to test hypothesis where the sampling distribution of the test statistic is a chi-squared distribution when the null hypothesis is true. The chi-squared test is used to determine whether there is a significant difference between the expected frequencies and the observed frequencies in one or more categories.

As this is a combination of both qualitative and quantitative research, both statistical and non-statistical analysis have been used.

### 3.0 LITERATURE REVIEW

#### 3.1 Entrepreneurship

##### 3.1.1 Evolution of entrepreneurship

The word 'Entrepreneur' is a French word first came in 1723, implies leadership quality, innovation and creativity in new venture design (Sobel, 2008). In French, it means somebody who undertakes, not an 'undertaker' in the sense of a burial director, but somebody who carry out a noteworthy assignment or movement (Dees, 2001). The Irish-French Economist Richard Cantillon defined the word entrepreneur first. Richard Cantillon (1755) described the entrepreneur as a risk taker who consciously distributes resources to exploit opportunities in order to maximize the economic return.

However, the origin of entrepreneurship started many years before, 17,000 BCE when people started trading the black volcanic glasses called obsidian in exchange of other goods (Allis, 2016). From that period to different ages of civilization trade were always in evolution stages where entrepreneur played a significant role on human civilization.



Figure 3: The early silk trade route dating from the Han Dynasty in 200 BCE

(Source: *The startup guide*, available at <http://startupguide.com/tag/trade>)

Even centuries before Christ, people started trading with each other in exchange of goods. Historically during Han dynasty, evidence shows that there was a trading route from China to Middle East (Figure- 4 above). People used to exchange goods, clothes, silk and metals and many other goods. Historical evidence shows that entrepreneurial essence was always there. After the industrial revolution in 1700s, the pattern of trading got a different shape and rise dramatically (Allis, 2016).

Entrepreneurs were always there in the evolution of business and trade in different ages. On the other hand, it was not in academic discussion until it came as a term. “In the greater part of the business of the modern world the task has to be broken up into the hands of a specialized body of men. They adventure or undertake its risks; they bring together the capital and the labor required for the work; they arrange or engineer its general plan and superintend its minor details” (Marshall, 1962: p. 244).

Cantillon as “The French writers differed on details, but all of them were agreed that a person to be called an entrepreneur must have the ability to take risk involved in assembling relevant facilities to translate a profitable idea into economic reality” (Tripathi, 1985: p.163). Entrepreneurship is still considered as one of the least understood topics in economics and still no well-established theory of entrepreneurship (Ripsas, 1998).

The term entrepreneur introduced by Cantillon has no appropriate English connotation, but his article in Encyclopedia gave applied indications of enterprise (Silberman, 1956). Cantillon (1775: p.47) wrote, “is an entrepreneur who promises to pay to the landowner for his farm or land, a fixed sum of money without assurance of the profit he will derive from this enterprise”. Cantillon’s entrepreneur is somebody who involves in connections for profit, precisely the calisthenics business decisions in the surface of uncertainty (Hebert & Link, 1988).

Some decades later J. B. Say (1803) described the entrepreneur as the person who transfers economic capitals out of an area of lower to an area of higher productivity and greater yield (Drucker, 1993, p.2). The explanation of Say not only strain the significance of change and invention within an economic system, but then again termed the entrepreneur as the agent of change (Ripsas, 1998). “Although some researchers have provided evidence indicating that traits can be learned or changed in later years (McClelland & Winter 1969), traits are generally believed to be stable and not subject to cursory change” (Hood & Young, 1993: p.120).

Management capabilities are supplementary topic to change “leaders aren’t born, they are made and more by themselves than by external influences” (Bennis, 1989 in Kor et al, 1991: p.186).

Later, Adam Smith referred to Cantillon but had doubt that “if the market presented opportunities there would always be men who would turn them to good account” (Silberman, 1956: p. 3). However, the term is now common to most people and the topics widely found in a research agenda in different schools of anthropology, psychology, sociology and economics (Hebert & Link, 1988). In the processes of decolonization in 1950s and 60s there was an impetus to establishing non-governmental organizations and introduced a new focus on structural changes of political, economic and societal view (Fowler, 2000).

The Millennials entrepreneur are different. They strive to address more issues than the traditionally entrepreneurship has occurred over centuries. Zuckerberg (2017) in his public speech at Harvard University clearly explained that “an entrepreneurial culture thrives when it’s easy to try lots of new ideas. Facebook wasn’t the first thing I built. I also built games, chat systems, study tools and music players. I’m not alone. JK Rowling got rejected 12 times before publishing Harry Potter. Even Beyonce had to make hundreds of songs to get Halo. The greatest successes come from having the freedom to fail”.

### **3.1.2 Entrepreneurship concepts**

In 20<sup>th</sup> century, Joseph Schumpeter (1976) popularized the concept of entrepreneurship to the modern business community. Among other scholars, Lazear define entrepreneurship as “the process of assembling necessary factors of production consisting of human, physical, and information resources and doing so in an efficient manner” (2005: p.649). Stevenson et al define entrepreneurship as the “pursuit of opportunity without regard to resources currently controlled” (1994: p.5).

Schumpeter (1976) explained that an entrepreneur is able to convert a new idea or invention into a successful innovation. Schumpeter (1934) wrote on entrepreneurship and described as the bringing about of "new combinations" of the means of production. Schumpeter's emphasis was on innovation, leading to new kinds of economic goods and services, new ways of producing them, the opening of new markets, or the creation of new organizational structures. In other way, entrepreneurship is further than crafting a new venture, and engage in



supplementary doings that even take place after or before the new venture legally been created (Lam & Harker, 2015).

Kuratko (2009: p.21) described that the “entrepreneurship is a dynamic process of vision, change, and creation that requires an application of energy and passion toward the creation and implementation of new ideas and creative solutions”. However, Romijn argued that the “Schumpeter and Weber look at entrepreneurship from different perspectives, their theories have much in common in that economic changes are set in motion by the innovating quality of entrepreneurial behavior, be in the form of a truly creative ‘spark’ by Schumpeter or in the form of a through rationalism of the functioning of an enterprise by Weber” (1989: p.8).

Professor Yunus reasoned that “entrepreneurs to be people who succeeded in a globalized financial system that is rapidly re-establishing the extreme inequalities that 20<sup>th</sup> century governments had legislated to try and limit” (Vinen, 2018: p.19).

### **3.1.3 Role of entrepreneurs**

Walras (1877) termed the entrepreneur as a coordinator and arbitrageur. Whereas Hebert and Link (1988) gave a remarkable classification of entrepreneurs in last 200 years and characterized them rendering to their role. Conferring to David Gumpert, entrepreneurship "is the stuff of which American heroes are made" (1986: p. 32). Kihlstrom and Laffont (1979) were the first to argue that entrepreneurs lean towards less risk-averse than others in society. Since the world is now more complex the entrepreneurial skill set required is also very complex (Lazear, 2005). The challenge for managers of large and small companies is to learn how to develop the technology that is best for their specific purposes, how to control the cost of using it, and how to finance it, all while earning enough profit to continue to invest and compete and grow in world markets on a sustained basis. In short, the challenge is to be an entrepreneur (Mettler, 1986: p. 518). There are common characteristics among an executive or CEO and an entrepreneur. So categorically an entrepreneur is ‘self-employed’. “Specialists can work for others who have the talent to spot and combine a variety of skills, but an entrepreneur must possess that talent” (Lazear, 2005: p.650).

Lazear also analyzed the entrepreneurial process where he has identified that the MBA students of Stanford University mostly became entrepreneur who took certain courses under certain faculties and with a certain mean grade. Therefore it’s not true that entrepreneur cannot be

created. With proper training and facilities it can be supported with intervention and guiding through required skills development. People who mostly spend their career in risky job are more likely to become entrepreneur. An entrepreneurial firm operate with limited resources comparing to a large firm, in that case they require more competitive advantage in order to succeed (Katila et al, 2012).

An entrepreneur has to run the business by his own choice for production and to gain maximum profit or wealth from doing that trade. “In the first place, goods are produced for a market, on the basis of an entirely impersonal prediction of wants, not for the satisfaction of the wants of the producers themselves. The producer takes the responsibility of forecasting the consumers' wants. In the second place, the work of forecasting and at the same time large part of the technological direction and control of production are still further concentrated upon a very narrow class of the producers, and we meet with a new economic functionary, the entrepreneur” (Knight, 1921: p. 268).

“The entrepreneur is a person, not a team, committee or organization. This person has a comparative advantage in decision making, and makes decisions that run counter to the conventional wisdom either because he has better information or a different perception of events or opportunities” (Hebert & Link, 1988: p. 47). The changes in view brought evolution in human nature of doing business. People moved from traditional risk averse business to more entrepreneurial, risk oriented and growth focusing business. Anderson and Starnawska (2008: p.223) argue that “when we talk of entrepreneurship, we usually mean the process of becoming, thinking, planning, conspiring, doing the thing that may lead to entrepreneurship”.

“Most of what you hear about entrepreneurship is all wrong. It's not magic; it's not mysterious; and it has nothing to do with genes. It's a discipline and, like any discipline, it can be learned” (Drucker 1982: p.143). Now it is clear that entrepreneurship can be taught, business educators and academics now have accepted the truth that they can be made (Kuratko, 2009). Majority top business schools are now offering Entrepreneurship as major courses. So already it got highest level of priority in most of the business schools. If we see the examples of famous entrepreneurs we can see that entrepreneur like Steve Jobs and Steve Wozniak of Apple Computer, Pierre Omidyar and Jeff Skoll of eBay, Ann and Mike Moore of Snugli, Fred Smith of FedEx and so on changed the entire industry or system as a whole.

Hebert & Link (1988), discussed 12 different entrepreneurial roles where entrepreneurs are characterized as risk-taker, investor, innovator, decision maker, leader, manager, organizer, owner, employer, contractor, arbitrageur and allocator. Hebert & Link briefly explained their character based on different literature where entrepreneurs are the person who can take risk, can supply adequate or required capital, can take timely decision and lead from the front. Entrepreneurs also needs to be innovator who can differentiate from others, manage and organize team and resources by creating employment.

Omidyar and Skoll did not improve an enhanced way to stimulate garage sales, Steve Jobs neither develop algorithms to expedite the customized software, and Smith did not discover a way to make the difference courier companies and common carriers. Rather all of them found a completely new and utterly creative solution to the problem they had (Martin & Osberg, 2007). Sometimes the workplace is a place which can influence a person to be an entrepreneur since people spend a quite noticeable time in their workplace. Similarly family can significantly influence to be an entrepreneur (Nanda & Sorensen, 2010). Also coworkers influence individual to develop certain skills through their experience. “Entrepreneurship involves the ability to build a ‘founding team’ with complementary skills and talents” (Timmons, 1994: p.7).

### **3.2 A literary discourse on entrepreneurship theories**

Despite many entrepreneurial activities across the world and contributing to different national economies and business schools, still the research in entrepreneurship field remains inadequate, though the number of researchers investigated in this area has increased in recent years (Shane, 2006). Kuratko (2009) has divided the school of thoughts in macro view or external locus of control (environmental, financial/ capital and displacement school of thought) and micro view or internal locus of control (entrepreneurial trait, venture opportunity and strategic formulation school of thought).

The environmental school of thought considers the external factors that affect a personal lifestyle, the financial school of thought based on the capital seeking process and the displacement school of thought are alienation drives entrepreneurial pursuits (Kuratko, 2009). If we combine all the traits of school of thoughts and theories then there are mainly five categories of theories of entrepreneurship which covers most of the theories in more or less broad categories (Simpeh, 2011)

- i. Economic theories
- ii. Resource- based theories
- iii. Psychological theories
- iv. Sociological/ anthropological theories
- v. Opportunity- based theories

#### **3.2.1 Economic theories:**

Economic theories are based on the theory introduced by Richard Cantillon who described entrepreneur as risk taker. It includes both classical and neo classical theories. This was the result of Britain's industrial revolution in 1700s and ended in 1830s which describes the role of entrepreneur in the context of good production and distribution in the competitive marketplace (Say, 1803). Hebert & Link (1988) argued that the post Cantillon School of thoughts can be described as German Tradition (Thiinen-Schumpeter), the Chicago Tradition (Knight-Schultz) and Austrian tradition (Mises-Kirzner-Shackle). Frank Knight (1921) did not acknowledge Cantillon as the ancestor of his entrepreneurship theory, but the affiliation of these theories are quite strong to overlook T. W. Schultz (1980), moreover, openly aligns the theory with Knight's. Schumpeter provided a collective thought from Marx, Weber, and Walras

along with insights from Austrian forebears, Menger, Wieser Bohm-Bawerk (Hebert & Link, 1988).

At the end of 19th century, the marginal utility theory is customarily understood as the commencement of neoclassical theory, whereas for the central character of the marginal theory the entrepreneur was always been an imperative trouper in the economic game (Ripsas, 1998). Concept of entrepreneurship were argued by different academicians and writers in different ages. However, the stages of evolution gets matured by popular concept. Nobel laureate T. W. Schultz (1975: p.832), has criticized the typical concept and management of entrepreneurship on largely four grounds; (1) the concept is usually restricted to businessmen, (2) it does not take into account the differences in allocative abilities among entrepreneurs, (3) the supply of entrepreneurship is not treated as a scarce resource, and (4) entrepreneurship is neglected whenever general equilibrium considerations dominate economic inquiry.

Schultz defends that “unless we develop equilibrating models, the function of this particular ability [entrepreneurship] cannot be analyzed. Within such models, the function of entrepreneurship would be much extended and the supply of entrepreneurial ability would be treated as a scarce resource (1975: p.843).

Alternative challenging ‘novel’ theory of entrepreneurship has been developed by Israel Kirzner, an ex-student of Mises. Kirzner’s basic approach (1985: p.118) to entrepreneurship are mainly into three ideas; (1) Mises' central vision of the market as an entrepreneurial process, (2) Hayek's vital insight that the marketplace engenders a learning process, (3) the conviction that entrepreneurial activities are creative acts of discovery. Following Mises, Kirzner maintains that mainstream neoclassical economics as equilibrium analysis defines "a state in which each decision correctly anticipates all other decisions" (1979: p.110). The history of economics evidently validates that entrepreneur was steadily extruded from economic study when economists endeavored furthermore to imitate the physical sciences by integrating the mathematical method (Hebert & Link, 1988).

### **3.2.2 Resource based theories**

Resource based theories consider the three kinds of resources; the financial capital or resources, the social capital and human capital. Underlying the human capital theory considers two factors; education and experience (Becker, 1975). Traditionally, the resource-based theory

of the firm (Barney, 1991) has been one of the main theories in entrepreneurship because access to resources is dominant to the achievement of a new endeavor (Bhide, 2000). Mayer and Goldstein (in Vesper, 1990: p.52) came to the following conclusion: “Although adequate capital and managerial competence are indispensable for survival, they are rarely sufficient in themselves to ensure it. They must be supplemented by other factors, such as motivation, hard work, persistence and flexibility”.

If a venture can access to these three types of resources then it can easily overcome its major hurdles and challenges. Bhide (2000: p.296), suggested that new venture entrepreneurs “have to use their imaginations to envision what their firms could become along several dimensions, such as the markets they will serve, the tangible and intangible efforts they will acquire, and their organization’s climate and norms”.

There are different growth models available and discussed by researchers and academics in different times. Rostow’s stages of Economic growth (1960) consider the five stages of economic growth: traditional society, preconditions for take-off, take-off, drive to maturity and age of high mass consumption. Rostow's model is one of the more robust, particularly in comparison with the backwardness model developed by Alexander Gerschenkron. However the model is different from social entrepreneurship.

### **3.2.3 Psychological theories:**

Personal traits theories like Locus of Control (LOC) and need for achievement theory are part of psychological theories. This theory was laid forward by Harvard emeritus professor in psychology David McClelland, which described entrepreneurs possess a need for achievement that drives their activity (McClelland, 1961). Later Julian Rotter, emeritus professor at the University of Connecticut discussed on the Locus of Control Theory. Rotter’s (1966) theory describes that people with strong internal locus of control can believe their actions to influence the external world.

The LOC theory claimed that the “People with internal locus of control believe that the environment can be controlled by their own actions and that they are, therefore, responsible for their own destiny. In contrast, a person with external Locus of control interprets events as the result of outside factors that they cannot influence” (Hamilton & Harper, 1994: p.12).

### **3.2.4 Sociological/ Anthropological theories**

Paul Reynolds popularized this concept based on entrepreneurship as social perspective. It considered four stages of entrepreneurship opportunities as social network stage, life course stage, ethnic identification and population ecology (Reynolds, 1991). “Emphasis is on the cultural entrepreneurship model. The model says that new venture is created by the influence of one’s culture. Cultural practices lead to entrepreneurial attitudes such as innovation that also lead to venture creation behavior” (Simeh, 2011: p.4).

### **3.2.5 Opportunity-based theories**

The opportunity-based theory is anchored by Peter Drucker and Howard Stevenson. An opportunity-based approach provides a wide-ranging conceptual framework for entrepreneurship research (Fiet, 2002; Shane, 2006). Stevenson & Harmeling (1990: p.2) extends Drucker’s opportunity-based theory to include inventiveness. It accomplishes that the center of entrepreneurial management is the “pursuit of opportunity without regard to resources currently controlled”.

## **4.0 SOCIAL ENTREPRENEURSHIP: CONCEPTS AND ISSUES**

### **4.1 Social entrepreneurship concepts**

The term “social entrepreneurship” where the word “social” merely modifies entrepreneurship. If entrepreneurship doesn’t have a strong connotation, then revising it with social will not achieve far (Martin & Osberg, 2007). Social entrepreneurship is a new form of entrepreneurship that applies traditional entrepreneurship’s focus on invention and transformation, solving social problems (Kuratko, 2009). Social entrepreneurs utilize the power of market forces and business principles to address social problems to be resolved (Schwab, 2017). Social entrepreneurs have only interests in solving social problems and it is only possible by means of social entrepreneurship (Chou, 2017). Terms like social enterprise, philanthropy, NGO, NPO and charities are often used interchangeably with small differences in meaning (Grassl, 2012).

Even though significant growth in the field of social entrepreneurship as an arena of research, evidence suggests that there are still missing of a clear and unified definition on social entrepreneurship (Short et al, 2009; Dacin et al, 2010). There is no clear concept, no specific theories and no agreed definition have been established. “A social enterprise is an organization that, through some combination of the products and services that it sells and its method of operation, generates net positive externalities and makes conscious efforts to increase the positive externalities of its business, and reduce the negative externalities” (Jamison, 2006: p.1). Mair and Marti (2006: p. 37) define social entrepreneurship as a process of involving the innovative use and combination of resources to pursue opportunities to catalyze social change and/or address social needs.

A definition of social entrepreneurship may perhaps be grounded on the process they followed or on the results that are achieved (Roberts & Woods, 2005). Social entrepreneurship is the effort to appeal upon business systems to find answers to social glitches. In its broadest definition of social entrepreneurship, it has employed more than millions of people in around 400,000 organizations all over the world which is about 4% in entire economy (Leadbeater, 1997). However, in general terms and broad consensus that social enterprises must have social and financial targets to operate the business (Chell, 2007, Nissan et al 2012, Shaw & Carter, 2007). London Business School Dean, Tyson, L. (2004) defined the social entrepreneur as an



individual motivated by a social mission with an aspiration to discover a new way to resolve social problems which can't be addressed by both market and public sector.

“Social entrepreneurship encompasses the activities and processes undertaken to discover, define, and exploit opportunities in order to enhance social wealth by creating new ventures or managing existing organizations in an innovative manner” (Zahra, et al, 2009: p.522). Ashoka Founder Bill Drayton (2006) discussed “social entrepreneurs are individuals with innovative solutions to society's most pressing social problems. They are ambitious and persistent, tackling major social issues and offering new ideas for wide-scale change”. Social entrepreneurship research is still in an embryonic state and a unified definition is missing (Short et al., 2009: p.161).

The enterprise needs to be financially sustainable, or else this socioeconomic equilibrium will constantly depend on the subsidies or grants, which are difficult to guarantee for the foreseeable future (Osberg & Martin, 2015). “The boom of the field of social entrepreneurship, and its promise as a means to address the daunting social problems across the globe, are of particular importance of entrepreneur” (Kuratko, 2009: p.81). On the other hand, “environmental sustainability implies that the quality and protection of the natural environment, as well as successful adaptation to climate change, influence the scope for long-term social progress and economic development. Environmental degradation, waste of non-renewable natural resources and the various impacts of climate change have a direct effect on living conditions” (UNCTAD, 2018: p.12).

“Social enterprises as a catalyst for change in identifying social, economic and environmental problems, and providing equitable and measurable solutions that address unmet social needs. They ensure business viability, continuously offering competitive, marketable and relevant solutions and innovations across the value chain, while keeping their social mission at the core of their business.” (BRAC Annual Report, 2016: p. 38). It is possibly superior to go further than a definition. “Social entrepreneurs act as change agents in the social sector. They innovate and act according to the desire to create and sustain social value for others. They consider themselves to be accountable to the constituencies they serve” (Frederick & Kuratko, 2009: p.119).

Social entrepreneurs typically initiate with small local or micro level target problems. But these might have global relevance or similar challenges in different territories such as access to water, reintegration of individuals into the workforce, promoting small business creation, or waste management etc (Santos, 2012). A classic example is the microfinance industry throughout the world (Seelos & Mair, 2005) which now spreads more than 100 million clients globally (Rhyne, 2010).

However, in many cases social entrepreneurs proved to solve large social problems (Sud et al., 2009). A social entrepreneur is defined “as a person who finds a social need, starts a new business and promotes social innovation” (Tanimoto, 2008: p.2). Social entrepreneurs add new actors to the prevailing system of customers as well as government (Osberg & Martin, 2015). Innovation starts from projects and organization itself. Within the organization there should be emphasized on the below areas (Bund et al, 2015: p.57):

- Knowledge
- Innovation Culture
- Information/Communication Technology
- Financial Resources
- Entrepreneurial activity
- Collaboration and Networks
- Intellectual property rights and patents

“Social entrepreneurship that creates innovative solutions to immediate social problems and mobilizes the ideas, capacities, resources, and social arrangements required for sustainable social transformations” (Alvord et al, 2004: p.262). Social entrepreneurship focuses on less returns, runs counter for solving social problems, about 16% of non-profit making businesses fail within the initial 5 years (National Center for Charitable Statistics [NCCS], 2011. 8-10% remains in risk of failing (Ottenhoff, 2010), equaled to nearly 50% of all companies (Knaupp, 2005). “Thus, for every four firms founded by a serial entrepreneur, at least one, if not two or three, will fail. Since each start-up requires a tremendous amount of personal investment of time and money, if the individual cannot earn a financial return on the successful business to compensate for the risk and expense taken in developing all of the failed businesses, this potential entrepreneur will lack the incentive to take the necessary risk because there is no

financial upside to the personal investment and they would be worse off financially” (Kickul et al, 2012: p. 459).

Austin (2006) has discussed about the social value proposition where the social entrepreneurship framework influenced by multiple external factors like regulatory, social/cultural, macro economy, political, demographics, tax. Internal factors like people, opportunity and capital also influence the social value proposition. Hence, the social value proposition discussed by Austin (2006) is a framework to create values only by the coordinated approach of both internal and external factors.

There are different perspectives of Academic and Practitioners view on conventional and social entrepreneurship discussed by Roberts & Woods (2005). As per academic view the conventional entrepreneurship is focused on opportunities and exploit resources, whereas social entrepreneurship pursuit for social changes. However, as per practitioner view the conventional entrepreneurship create difference in the market whereas social entrepreneurship is the drive for social change (Roberts & Wood, 2005).

**Working definition:** We define social entrepreneurship as a social phenomenon articulated in an enterprise targeted at providing social, economic and environmental values through the utilization of perceived opportunities.

## 4.2 Entrepreneurship Vs social entrepreneurship

There are no clear differences or similarity between social entrepreneurship and business sector entrepreneurship. Differences between social entrepreneurship and other commercial or traditional entrepreneurship are often ambiguous considering only social impact and social value creation as defining feature (Acs et al, 2013). A different skill set is required for social entrepreneurs since they adopt the broader concept of innovation and catalyst for social change (Young & Grinsfelder, 2011). They also suggest that social entrepreneurs require educational preparation than traditional business entrepreneurs and these skills include market, political and generic management skills. “Like other entrepreneurs, social entrepreneurs are creative thinkers continuously striving for innovation, which can involve new technologies, supply sources, distribution outlets, or methods of production” (Kuratko, 2009: p.83).

The knowledge and solutions social entrepreneurs can see, that governments, corporations, and profit-seeking business entrepreneurs miss (Dees, 2009). Drucker (1995) characterized entrepreneurs as searching for change, responding to it, and exploiting change as an opportunity. Business entrepreneur looks for maximizing the profit margin whereas social entrepreneur focuses on transforming the society at large. In the case of social entrepreneurship “the emergence of a wave of entrepreneurial actors that, in comparison to traditional commercial entrepreneurs, have distinct goals, use different approaches, and focus on different domains of work” (Santos, 2012: p.336).

Yunus (2007) has suggested that a conventional entrepreneur can continue doing both social and routine business. The traditional model will maximize the wealth whereas social business will solve some social problems, still making some profit. If many businesses and entrepreneurs do it together then this will create multiple effects to solve social problems. However, Yunus (2007) strongly argued that social entrepreneur should not take profit to lose the commitment. Rather it can be spent entirely for the poor and still the business make viable. For further growth of the business the profit remains with the business in case of social enterprise. Leadbeater discussed about social entrepreneurship and the stages of evolution (1997, p:72), at different stages of development the goals got redefined. The challenges are different at different stages, where Leadbeater has explained that the first stage of social enterprise lifecycle is heavily focused on endowment of social capital. The second stage is on investment of social capital and the third phase of lifecycle is on the dividends of social capital.

Social entrepreneurship is not purely philanthropic whereas a commercial entrepreneurship can similarly be socially accountable. In actual fact, commercial entrepreneurship apprehensive with own best benefits can create both economic and social value (Acs et al, 2013). The term social entrepreneur has come to mean a person who leads a social initiatives and can be referred as public entrepreneurs, civic entrepreneurs or social innovators (Kuratko, 2009).

Dees et al. (2001) observed that social entrepreneurs have much in common with business entrepreneurs, including drive, ambition, leadership skills, and a sense of how to make maximum use of resources. In ancient times in Greece and Western Europe (Catholic Church), society's interest came before individual interest. But when the protestant regime started, like individual can reach to God without intervention of church then the concept of individualism rather than society has been established (Sud et al., 2009). "Marketing is one business function that must be used appropriately by the entrepreneur to launch and develop the new venture successfully" (Hisrich, 1992: p.44).

Social entrepreneurs are people who drives for social change by doing sustainable business addressing social problems. This requires combination of different business model. Leadership creates somewhat different in the way people understand and elucidate a social problem (Fowler, 2000). However, the commonality of business and social enterprise is both needs enough network and contact to gain access to finance, resources and HR. "More than 2.3 million Bangladeshis, spread over 37,000 villages, have borrowed from Grameen Bank. Cumulatively, the bank a financially stable, profit-making venture with 12,000 employees, has loaned USD 2 Billion, and virtually every cent has been repaid. It is not a charity, not a program based on good will or political favors. It does not subsidize the poor, they are its borrowers and its shareholders. The bank makes small loans that average about USD 60 each, thereby proving microcredit to be an effective tool. By any criterion, Grameen is a successful bank" (Yunus, 1998: p.409).

Social entrepreneur could be individual or a group of people or a society (Bielefeld, 2009). Professor Yunus said, "Why do you want to make money off the poor people? When they have enough flesh and blood in their bodies, go and suck them, no problem. But, until then, don't do that. Whatever money you are taking away, keep it with them instead, so that they can come

out more quickly from poverty” (Bruck, 2006: p.3). Communication infrastructure and social media promotes social entrepreneurship (Kedmenec & Strasek, 2017).

Social entrepreneurs are people, who realize where there is an opportunity to satisfy some of the unmet social need that the State or social system cannot meet, and who gather together the necessary resources (people, money, premises) and use these to make a difference (Thompson et al, 2000). In the words of Ashoka founder Bill Drayton, “social entrepreneurs are the essential corrective force. They are system-changing entrepreneurs. And from deep within they, and therefore their work, are committed to the good of all.”

### **4.3 Philanthropy Vs social entrepreneurship**

Entrepreneurs come together to start social enterprises to achieve social and environmental missions with secondary focus on profits (AT Kearney Report, 2015). Philanthropists are practicing philanthropy trying to solve the root causes of social problems and fund significantly in several projects. “Philanthropy, however, as developed in the Anglo-American tradition, is not charity. Instead, it is viewed in a more participatory sense, enabling those in need to help themselves” (Acs et al, 2013: p.788).

Social enterprises, which represent a fundamental innovation in the non-profit sector, differ from non-profit organizations in terms of their strategies, structures, norms, and values (Dart, 2004) and are considered a rational and functional alternative to public sector funding and philanthropic resource constraints (Dees et al., 2001). Jones & Pitelis (2015: p.312) “distinguishes private entrepreneurs from other value creating individuals, like philanthropists, is that their value creation and co-creation efforts are motivated by the desire to reap the fruits of these efforts, by appropriating as much as possible out of the created and co-created value in the form of profit”.

Yunus (2009) has compared his social business concept with Adam Smith’s Theory of Moral Sentiments (Smith, 1759). Philanthropy is very much person specific whereas social entrepreneurship is business or organization specific (Swain, 2014). According to Acs et al, (2013: p.788) “at a fundamental level, notions of philanthropy reflect a profit orientation that

encompasses ideas about wealth as a means for creating social value and public benefit, while at the same time acting to maintain and develop the capitalist market system”.

However, there are lots of similarity among both the concept includes identifying the need of social issues and solve social problems to develop a better livelihood. On the other hand, Philanthropists give maximum of their earnings of the business to the poor as charity or donation without having no intention of further income or generating profit. “Millennials are already one of the most charitable generations in history. In one year, three of four US millennials made a donation and seven out of ten raised money for charity” (Zuckerberg, 2017).

The argument comes whether philanthropy is sustainable or not. In many cases, philanthropy model fails to survive whereas social entrepreneurship is more sustainable. “Civic innovation or social entrepreneurship should both distinguish themselves from commercial entrepreneurship and public welfare in their intention to generate a social good without relying on the redistribution of a profit or access to tax-derived subsidy” (Fowler, 2000: p.649).

Social entrepreneurs are change agents who address and solve the root causes of social problems (Kuratko, 2009). Young and Grinsfelder (2011) in their research identified that majority of the social enterprise and the leadership associated with the firms, require significant and multiple skills and talents.

Conferring to AT Kearney Report (2015: p.6) “social enterprises need leaders who are not only visionaries, but who can juggle the myriad responsibilities of running an organization as it ramps up. These leaders must have business skills, a passion for a cause, and the ability to navigate and innovate in an emerging space”. A sustainable venture must produce a disposable gain but an eco-sustainable business can convert this to a competitive advantage (Frederick & Kuratko, 2009). Social enterprises creates new business models for enterprises and generate employment opportunities for socially, economically and culturally retrograde and unprivileged group of people (Ullah et al, 2015).

Dees (1998a) presented different categories of social enterprises constructed on their goals and stakeholders. It ranges widely from philanthropic to purely commercial where social enterprises aiming for social and economic value. The philanthropic organizations pay nothing to its beneficiaries, where the capital providers consider their investment as donation or grants.

In philanthropy the workforces are mostly volunteers in nature and doesn't expect compensation like commercial or social enterprise (Dees, 1998a). "They are characterized by consumer groups including those who pay nothing and those who pay full market- price. The capital of these organizations might involve mix of donations and market rate capital. They might have volunteers as well as fully paid staff while their suppliers might make in kind donations as well as market rate donations" (Kannampuzha, 2017: p.28).



#### **4.4 Social entrepreneurship in developed countries**

There is a long history and practices of social enterprises in developed countries. First of all the developed countries are those economy where human development index (HDI) is higher compare to other countries. However, many other institutions have created more general lists referred to when discussing developed countries. International Monetary Fund (IMF) has identified 39 “advanced economies” (IMF, 2016). The World Bank has identified 81 “high income countries” (World Bank Report, 2018).

Thousands of social enterprises are operating in Europe and USA. Some of them were proven and ran very successfully. “In the past few years, U.S. society has witnessed the proliferation of an increasing number of initiatives that have extensively used the media to capture public attention about an issue of social concern in the hope that social action and changes in public policy would ensue” (Waddock & Post, 1991: p.393). In US, social enterprises employed more than 10 Million people and contributed 3-5% of total GDP, almost double than their mining industry (AT Kearney Report 2015).

In UK, nearly 70,000 social enterprises recruited more than 973,000 people in UK (BMG Research, 2013). Based on the 2012 Small Business Survey, which only includes commercial businesses and not charities, the Cabinet Office estimates that the number of social enterprise employers is between 57,400 and 82,700. (BMG Research, 2013). Geologically, higher proportion of social enterprises are based in London, the North East & the South West where majority works for locally; 23% in their community; 15% in one local authority; 15% in several local authorities; 21% on a national level; and 11% export or license their offerings (Drencheva & Stephan, 2014).

Italy is the pioneering country in Europe to adopt a legal form for social enterprises (Defourny & Nyssens, 2010). According to Borzaga et al “in spring 2014, the Italian Government launched a public consultation aiming to define the guidelines of a comprehensive reform of legislation concerning the entire third sector, including social enterprises” (2017: p.9). The number of full time employees employed in Dutch social enterprises got augmented by 12% in between 2012 and 2014 (EY report, 2014).

Forfas Report (2013) discussed that the non-profit sector in Ireland, employs around 100,000 people and has an income of over USD 6.7 Billion. Within this, the social enterprise sector

employs between 25,000 and 33,000 people in over 1,400 social enterprises, with a total income of around USD 1.4 billion. Social enterprise is the output of social entrepreneurship that navigates social economy as an entrepreneurial community. Social wealth creation is the main goal in social entrepreneurship, while economic value creation ensures financial and organizational sustainability (Mair & Marti, 2004).

Defourney and Kim (2011) argued that the US is more on market economy, whereas Eastern Asia and Western Europe are more on state economy. However there is a commonality between all of them in terms of economic engagement whether be it civil or market or state. Similarly, social entrepreneurship is widely practiced all across being it Europe or Asia or America. The U.K. government in 2005 announced a new corporate allowed form, the Community Interest Company (CIC), to meet the requirements of organizations that wanted more flexibility than that offered by a charitable structure, however the organization have to commit to reinvest a minimum 65% of profits in their social purpose (The Regulator of Community Interest Companies, 2013).

Nevertheless the following social entrepreneurs in developed countries still face noteworthy encounters due to lack of financing, gap of expected/required skills, economies of scale and regulatory environments. Even when social entrepreneurs coming up with new ideas with a great concept in developed countries, investors still consider them a high-risk profile business (EY report, 2014). Furthermore, voluminous social entrepreneurs are shortage of guarantee and adequate skills to proof their business as viable case to attract fund.

It is also common in developed countries that different commercial or non-governmental enterprises support different social programs. Danone communities founded in 2007, support social entrepreneurs for bringing solutions on improved nutrition. GSK, CARE and Barclays works together to promote social enterprises for community health workers. Similarly The Rockefeller Foundation helps to launch the Global Impact Investment to ensure double bottom line – financial and social both. Pact a global commercial organization formed Pact Ventures in order to ensure cross sector partnerships to drive social impact, focusing on social enterprises.

Jeff Rosset, co-founder and CEO of the Chicago Leadership Alliance (CLA), explained: "Chicago is one of the very top U.S. cities for nonprofits. There is a strong nonprofit culture

already in place, and so many people here are open to ideas that promote social good and positive change. Additionally, Chicago has a thriving tech community--one of the biggest and most established in the country. And as the community continues to grow, more and more resources will be dedicated to companies focused on social responsibility”, cited at Cole (2017).

There are two schools of thoughts of social entrepreneurship in USA (Defourmy & Nyssens, 2010; Maino & Neri, 2011). The first refers to the use of commercial activities by non-profit organizations in support of their mission. The second school of thought centers on the concept of social innovation. AVISE established in 2002, redistribute EU funds to social economy organizations. MOUVES established in 2010, provides advice and support to social enterprises aims to develop and creations of new jobs. They also provides social enterprises awareness and training. They also favor social practices within traditional firms. The Commite National des Enterprises (CNEL) is a network of social entrepreneurs who gathered 600 reintegration enterprises representing 37,000 jobs in 15 different sectors (European Commission Country Report, 2014).

But still multiple problem lies in the current context of social entrepreneurship in developed countries. Still 40% of these businesses have less than five employee and only 8% has more than 100 employees, on the other hand in UK one third social enterprises are 3 years or less old (AT Kearney report, 2015). So larger size doesn't mean sustainability or stable growth. Rather high chances of failures. Non-profit and for profit organizations also invests in social entrepreneurship in developed countries.

#### **4.5 Social entrepreneurship in developing countries**

The term social enterprise in developing countries has been considered as connected to organizational forms of NGOs and latterly to for-profit organizations catering to persons with minor incomes (Datta & Gailey, 2012). The developing world is also experiencing the fabulous growth of social enterprises. In India only there are more than 2 Million NGOs and many NGOs and Donor/Grant supported organizations, philanthropy and micro lending institutions are now converting to social enterprises (AT Kearney Report, 2015).

South Korea is the 1<sup>st</sup> country in Asia established the legal outline for social enterprises (Prakash & Tan, 2014). The current estimation is that in Brazil over and above 400,000 nonprofits are actively in operation (Letelier, 2012). Social enterprise phenomenon in East Asian countries differs in comparison to the Western Europe and the United States; therefore, influences from those latter regions with endogenous factors to inspire a diversity of actors resulting in a wide variety in the social enterprise landscape (Defourney & Kim, 2011). In 2007, The South Korean Gov't passed the Social Enterprise Promotion Act. The main purpose is "to contribute to social integration and the improvement of citizens' quality of life by expanding social services, which are not sufficiently supplied in our society, and creating new jobs through support for the establishment and operation of social enterprises and the promotion of social enterprises" (Ministry of Employment and Labor, 2012).

Social enterprises are becoming popular as business concept in China. They are in infancy stage, with the majority being less than five years old and created only a limited number of jobs considering other developing countries like India or Bangladesh. Operating in a local market at variety of sectors ranging from micro-finance, handicrafts, education and poverty alleviation (Lane, 2012). "Social enterprise is still a controversial concept in China. Social entrepreneurs need to show people, rather than tell them, to change their perception" says Gu Yuan (2013), CEO of AHA School of Social Innovation.

Among other South Asian countries Pakistan is another country with a large number of social enterprises, however many of them are new startups. There are approximately 448,000 social enterprises in Pakistan (Ahmed et al, 2016). According to their survey report Social enterprises have a median turnover of 42,000 USD (approx) and most expected this to grow. The 143 social enterprises employ 7,191 staff in total and 80% anticipate staff numbers will increase

next year. Ashoka, one of the largest social enterprises in India, has significantly expanded its network around the world. They have 459 social entrepreneurs in Europe, 75 change maker school, 182 business leaders and 24 offices in Europe. Similarly they have 892 social entrepreneurs in Asia & Australia, 7 offices and 20 change maker schools (Asoka Website). Their presence is spread across the world which shows huge impact and contribution to the economy as a social enterprise.

Bangladesh is also a ground of world famous social enterprises. BRAC is one of them who is leading successfully with 13 social enterprises focusing on maximizing gains for quality of life. They have presence in developed countries like UK, USA, Netherlands as well as developing countries like Pakistan, Bangladesh, Philippines, and least developed countries like Tanzania, Uganda, Sierra Leone, Nepal, Liberia, South Sudan and so on. (BRAC Annual Report 2016). BRAC raise funds from the developed country and invest to the poorer country where the support is essentially required. Their contribution towards improvement of health, child mortality, nutrition, sanitation and education is significant and globally acknowledged. Multiple global donors associated with BRAC to support and promote their programs. BRAC in fact conducted programs in such remote places in African continent where people are suffering from severe illness and calamities.

#### **4.6 Social entrepreneurship in Bangladesh**

Bangladesh is identified as one of the most potential developing countries in Asia. The number of youth population and geographical location made it an attractive location to the world. The average years of Social enterprises is 6 years and average leaders leading social enterprises are under 35 in Bangladesh whereas Bangladeshi social enterprises have an average of 22 full-time staff and an turnover of around USD 26,000 or BDT 2,134,475 in average (Anwar et al., 2016). Despite many developments works going around in Bangladesh, still the country is economically struggling and over population with 31.5 per cent of the total population living below the poverty line.

The growth rate of Bangladesh is 7.86% (BBS, 2018) despite many obstacles including political instability, widely spread corruption, weak infrastructure, slow implementation of economic reforms, and insufficient power supplies. Bangladesh's demographics provide a constant supply of resources. This corresponds to a young working population of over 60 Million people. Bangladesh has improved significantly over other SAARC country in achieving Millennium Development Goals (MDG) in the areas of literacy, immunization, sanitary systems in rural and slum areas, malnutrition and so on. Majority of the businesses are small and medium sized. However, most of the SMEs trading commercially are less focused on social responsibility / social commitment on their business (Azmat and Samaratunge, 2009).

Historically, long back social enterprises started in this South Asian region. Great Nobel Laureate Poet Rabindranath Tagore is credited with developing social enterprises when he started a soft credit program for farmers in 1905 by forming a cooperative bank. It was named as Patisar Krishi Bank funded from the prize money earned by the great poet from his Nobel Prize in 1913 (Amit, 2016). In that period, obtaining fund through Bank was very challenging for the farmers. Lending through pledging from 'Dadan' businessman was very expensive. It was a social problem at that time. Tagore and his family came forward to solve this social issue.

Over the years, many social enterprises formed by Bangladeshi women entrepreneurs also. "A fifth of Bangladeshi social enterprises are led by women– significantly higher than in mainstream business (5%). Women in social enterprises make up 41% of the full-time equivalent workforce, more than double than in the general workforce" (Anwar et al, 2016:

p.2). Since 1960s development activities in developing countries has increased significantly (Rafi & Mallick, 2002). Ready-made garments (RMG) sector is a major employer particularly for women (Ahamed, 2013). Rashid (2018) in his report explained the market capitalisation challenges in Bangladesh which is now GDP ratio in 2017 is still at 34.51%, while the South Asia average is 83.04%, and developed markets/ high income countries are flying around 138.34% (according to the World Federation of Exchanges database).

Bangladesh is a densely populated country with 160 million population estimated July 2018 where 66.64 million people are in active work force (CIA world fact book, 2019). The country has good opportunities to work and improve several sectors. However, motivating part is 50.8% people are under age group of 25, with an increasing number of literacy rate. 72.8% is female literacy (CIA World Factbook, 2019) and considering the number this can be converted into mainstream work force.

Thousands of social enterprises are operating in Bangladesh (Anwar et al, 2016). Many of these social enterprises are very small. On the other hand, some of them grew significantly and created large social impact. Historically in Bangladesh, social enterprises started long back. Post second world war Bengal, Christian charities started various initiatives including handicraft training, production and business with marginalized and disadvantaged communities (Amit, 2016). NGOs and individual entrepreneurs began to venture into this field and sell similar products. “The largest NGOs and social enterprises were established in 1970s while the 1980s saw the emergence of different models of social enterprises which include the major model of micro-credit.

Rahman (2009) tried to identify the perception of social enterprises in Bangladesh. Survey data for the study was collected from a sample of 37 individual companies through random sampling. Almost majority of their respondents highlighted the importance of social enterprise in Bangladesh. Around 86% of the respondents agreed that establishing social enterprise is an effective way to alleviate poverty in Bangladesh. As in other countries, social enterprise in Bangladesh is seen, by some, to be part of a bigger ‘alternative capitalism’ movement (Hackett, 2010; Darko & Koranteng, 2015).

Micro-credit giants such as BRAC, Proshika, ASA and numerous local NGOs jumped on to the bandwagon of the new business model, not to mention the hugely publicized Grameen

Bank and its affiliated organizations” (Amit, 2016: The financial Express). Similarly TMSS a women oriented social enterprise formed multiple social enterprises- TMSS Handicrafts, TMSS Women Market, TMSS Printing Press, TMSS Utpadon Foods, TMSS Domestic Employment Agencies, TMSS Welding Section and Training Center, TMSS Northern Recruiting Agency, BCL Paper Mills and Dealership.

ASA is significantly contributing to the socio-economic development in Bangladesh through their microfinance program. Likewise social enterprises Grameen and BRAC has different microcredit programs like credit, insurance, savings, remittance and non-financial programs like education, training, health, social awareness, and many product and services by empowering rural underprivileged and ultra-poor people. Through this program these social enterprises are now serving nationwide 67 Million clients, 39 Billion USD as loan and 22 Billion USD as deposit (Rahman et al, 2012). This show the commitment and passion they are serving to the people which eventually resolving directly and indirectly many social, economic and environmental issues.

Women in social enterprises make up of 41% of the full time equivalent workforce (Anwar et al, 2016) in Bangladesh. Training experiences can play a vital role for those rural women who typically don't go outside of their house and can't develop much of their skills, whereas provided with entrepreneurship development training can encourage them to participate in development activities and generate income (Siddique et al, 2008). “Sir Fazle Hasan Abed cites financial strengths and the ability to borrow from banks and other financial institutions as one of the strongest predictors of success of these organizations” (AT Kearney Report, 2015: p. 8).

There are some key challenges of social entrepreneurship in Bangladesh. Developing countries adapt concept than innovate by themselves (Bhalla, 1989). As Kuratko (2009) mentioned that for social entrepreneurs innovation is not a one-time event rather it is a lifetime pursuit. However, the pace of innovation can only increase when the competition will increase and newer business model will emerge (KPMG report, 2017). This was proven by research (Williams and Woodson, 2012) in different scenarios that NGOs as strong innovators of high technology. These social enterprises has program for disaster preparedness as well as considering the frequent effect like cyclones, storms and floods in Bangladesh (Zafarullah &



Rahman, 2002). However, many of them adopted concepts from other developed countries (Anwar et al, 2016), which resulted lots of cases of failure.

In Bangladesh Microcredit agencies and companies like PKSF, Grameen Trust etc providing fund to the poorest. However, this reach is non-significant considering the requirements of funds to develop the poor, helps to generate self-employment (Yunus, 2004), helps poor to get out of poverty. ASA a renowned microcredit agency has disbursed 119 crore BDT to 118,116 households, by creating awareness on healthcare to 7 million clients (ASA Annual report, 2016). Despite all the challenges invention of collateral free group lending by GB, BRAC and ASA have shown noteworthy success (Rahman et al, 2012). Donors should increase the percentage of microcredit funds that reach the poorest to 70% (Yunus, 2000). Similarly, Government should encourage low cost funding through its different initiatives to the businesses those have inclusiveness in the business model.

## **5.0 SOCIAL ENTREPRENEURSHIP BUSINESS MODELS**

### **5.1 Concept of business model**

A business model is an abstract demonstration of an organization, be it conceptual, textual, graphical, interrelated architectural, and financial arrangements designed and developed by an organization in present and future, as well as all core products or services of the organization's offers based on the provisions that are needed to achieve its strategic goals and objectives (Al-Debei et al, 2008). A business model is essential to achieve the strategic goals. It helps an organization to structure the strategy and achieve it. A business model describe how a company creates and captures value and goes to market. One of the initial exertions to outline business model by Timmers (1998: p.4) as “an architecture for the product, service, and information flows, a description of the benefits for the business actors involved, and a description of the sources of revenues”.

Casadesus- Masanell et al, (2010, p.198) explained that the “business models are composed of two different sets of elements; a) the concrete choices made by management about how the organization operates, and b) the consequences of these choices”. Business model work as an outline for the customers and markets, products and services and channels to deliver values, on the other hand informs and guides the requirements of the organization.

Al-Debei et al (2008) consider value finance as one of the main dimensions of business model which depicts information related to costing, pricing methods, and revenue structure. “A business model is the combination of ‘who’, ‘what’, ‘when’, ‘where’, ‘why’, ‘how’ and ‘how much’ an organization uses to provide its goods and services and develop resources to continue its efforts” (Mitchell & Coles, 2004: p.17). Stewart and Zhao (2000) defined the business model as a statement of how a firm will make money and sustain its profit stream over time.

The business model differs from firms to firms. Its strategic objectives, ambitions and actions are different as the company operates in different portfolio. Osterwalder et al. (2005) consider the business model as the blueprint of how a company does business. A business model can be considered as the top to bottom of the pyramid for an organization. On the other hand it covers all the functions of an organization necessary to operates. A business model also can be described as how a company over the period uses innovation and improvement of product, process or services to differentiate their offerings. Slywotzky (1996) regards the business

model as the totality of how a company selects its customers, defines and differentiates its offerings, defines the tasks it will perform itself and those it will outsource, configures its resources, goes to market, creates utility for customers and captures profits. A concept Drucker introduced in 1994 (HBR article) as theory of the business was a set of assumptions about what a business will and will not do, closer to Michael Porter's definition of strategy (Ovans, 2015). "Business Model refers to the logic of the firm, the way it operates and how it creates values for its stakeholders" (Casadesus- Masanell et al, 2010: p.196).

Organizations follow different models or a customized model according to their value chain or business practices. Business models can vary between a traditional enterprise and a social enterprise. A business model of an organization can be slightly portrayed through the canvas. Where different components add values. The canvas developed by Clare for Internet of things where they considered both physical and digital streams as two separate towers. However, according to functions they separated their blocks where physical will support digital wings.

One of the key criteria for a successful enterprise is its innovation and catalyst to change. Oliveira & Torkomian (2019: p.12) explained that "innovation is the result of interactive processes between actors who possess different types of skills and knowledge, and gather and exchange information for the purpose of solving technical, organizational, commercial or intellectual problems". Williams and Woodson (2012: p.221) defines innovation "as changes in organizational process (as well as quality, safety and management sciences) that facilitate the production of technology, science and services".

The Jet Airways follows a different business model where core values are based on mission and vision. However, their organizational capabilities, internal process, customer, financial all ensure the canvas into action. The business model canvas governs their behavior and supports the execution of business model.

WISE a globally operating social enterprise has developed a canvas for social enterprises inspired by the business model, the lean, the idea and rainforest canvas. The WISE canvas (2016) has included some other components such as: problems, solutions, corporate culture, leadership roles, policies etc in their business model canvas. For a social enterprise the canvas may look different as their goal definition is different than traditional enterprise. WISE have incorporated some of the distinct features like corporate culture and strategy, leadership role

models, policies and rules, activities and engagement etc. This all reflects that a canvas can be different for different enterprises and the organization can remodel their own canvas based on their mission and vision.

The Young foundation has developed their business model canvas considering the value proposition in the middle of their canvas keeping market, finance and implementation block along with social value proposition. Majority of social enterprises in developing countries who recruited employees from poor training background and lower skilled employees have failed to perform well and ended up with less productive (Bhalla, 1989). “At the enterprise level, technological capacity and management of technical change, depends, inter alia, on training and skills of managers, experience of entrepreneurs and their risk-taking capacity” (Bhalla: 1989, p.6). Until they reach to self-reliant, they will not reach to the maximum number of poor people (Seibel, 1998). “The Grameen approach is no magic formula, and no best practice or optimal solution that may be applied around the world. However, it incorporates a number of sound practices which may explain some of its success” (Seibel, 1998: p.1).

Osterwalder et al (2010) developed a widely accepted business model canvas (Figure-11) followed by millions of organization.

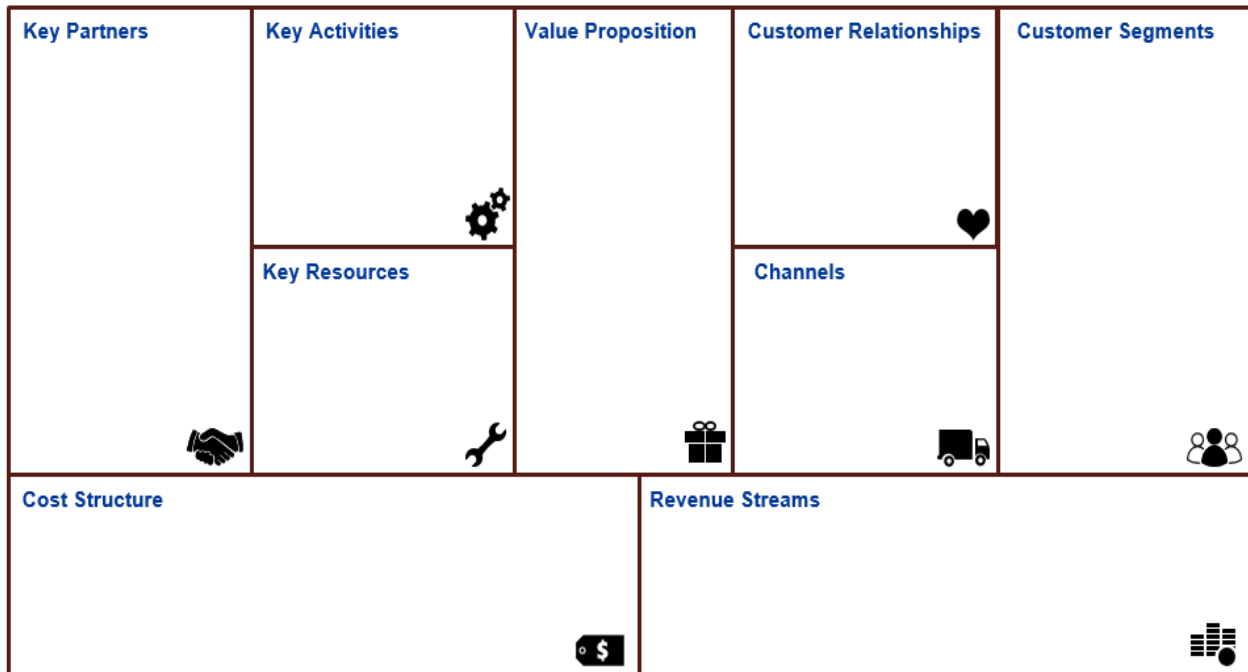


Figure 4: Traditional business Model Canvas  
 (Source: Nine blocks business model, Osterwalder et al, 2010)

The above blocks intends to collect data accordingly;

- ❑ Customer segments: who are the key customers?
- ❑ Customer relationships: how to satisfy the requirements?
- ❑ Channels: how the customer to be approached?
- ❑ Value proposition: what value to generate?
- ❑ Key activities: how the value can be created?
- ❑ Key resources: what to be needed to generate?
- ❑ Key partners: who will help to achieve?
- ❑ Revenue structure: how to generate money?
- ❑ Cost structure: what are the major cost drivers?

The canvas considers 9 key blocks to evaluate business strategy. The business model canvas by Osterwalder is a proven tool. This is a globally accepted business model canvas. The model consists nine block of key functions of an organization including key partner, resources, activities, value proposition, customer segments, customer relationships, channels, revenue streams and cost structure. The model actually covers the entire 360° value chain of an organization.

## 5.2 Classification of social entrepreneurship business models

The word “business model” gained attractiveness in the 1980’s, with the bigger use of worksheets that allowed business modeling to become standard practice in developing and implementing a business strategy (Woolley et al, 2013). Among different business philosophy, social enterprise and social business are different than charity or for profit business. A social enterprise combines commercial and social goals. Social enterprise business models have been argued to, “impart prototypes for replication, inspire creative approaches for value generation, inform design by establishing operational blueprints, and motivate new methodologies for not-for-profit mission accomplishment” (Alter, 2006: p.205). The focus is highly on social issues and reinvestment to either company or community. On the other hand a commercial enterprise is primarily focus on profit maximization.

There are different models of social entrepreneurship. Some of them are profit plough back where these enterprises earn profit from any business and then utilize profit to the social activities. Some social enterprises have direct social impact but trade off financial return with social activities. The third model is social enterprises engaged in trading that generates financial returns (Prakash & Tan, 2014). Defourney & Kim (2011) identified five different existing models of social enterprises in Eastern Asia:

1. Trading non-profit organization: Non-profit organization usually targets for other sources of income or seeking to achieve financial sustainability through the delivery of social services.
2. Work integration social enterprise: create provision of job opportunities through different education and training.
3. Non-profit cooperative: Collective self-employment and innovative responses to unmet needs based on cooperative tradition.
4. NPO-FPO partnership: Involvement of private companies to support NPOs or joint initiatives with a social mission.
5. Community development enterprise: Multi stakeholder partnerships (NPO, FPO and public) promoting participatory local development.

The social entrepreneurship spectrum is based on social and financial values where social entrepreneurship is focused on social impact alongside financial return. The spectrum is the

combination of multiple factors including charity, philanthropy, capitalism and creating financial values like traditional business. Here it can be differentiated from the nature of profit utilization. At this time the difference between social and traditional business or traditional charity shows the differences in profit motive. Social enterprises aims to reinvest profit or mission driven for profit like traditional business. On the other hand they have self-sustaining drive with social value like traditional charity. Hence, it is a combination of both.

"Strategic moves into new markets to subsidize their social activities either by exploiting profitable opportunities in the core activities of their for-profit subsidiaries or via for-profit subsidiary ventures and cross-sector partnerships with commercial corporations" (Nicholls, 2004: p. 11). The number of stakeholders in social enterprise is likely to be more than the not for profit organization. Similar model was explained by Emerson (2003) where it shows the combination of both for profit and nonprofit structure in the business model of social enterprises. Hence the spectrum of social entrepreneurship is wide. Social entrepreneurship ensures both self-sufficiency and sustainability. However, the non-profits are mostly on donor dependents.

Schwab Foundation has characterized three types of social entrepreneurship; leveraged nonprofit ventures, hybrid nonprofit ventures and social business ventures. According to scaling matrix the scale depends on financial versus social goals (Rottenberg & Morris (2013). So this model contradict many other social business models, however, the model proved considering many social enterprises that when it has high financial goals it will ease their scaling up, which in fact is reverse if the social goal is higher. So all the model, definition and issues discussed here will support the researcher to come up with a single definition and a common model for social enterprises.

The AT Kearney model illustrates a three layer concept where a social entrepreneurship model should have few basic elements like clear vision and mission. Then core and distinctive product and services with adequate funding availability. And like any other business it must have exceptional leadership attributes. Then in the 2<sup>nd</sup> layer it should have capability to leverage technology, knowledge and operational excellence in the form of cost effective platforms. Finally a social enterprise business model should have market makers ability in order to be more sustainable and play a market leader role.

Elkington and Hartigan (2008) identified 3 types of social entrepreneurship business models:

A. Leveraged Non-Profit: model that leverages resources to respond to social needs.

B. Hybrid Non-Profit: model that is distinctive for its willing to use profit to sustain their operations.

C. Social Business Venture: model in business form is designed to create change through social means. Woolley et al (2013) state that “Social ventures balance the economic and social dimensions of value creation to alleviate problems created by shared collective issues” (p. 7).

Following is the Sedge (2014) model discussed on multiple reasoning of a business model on social entrepreneurship:

1. Cross-compensation: Customers pays for services to subsidize service for underserved group.
2. Fee for service: Recipients pay directly for the good/ services received from Social enterprises.
3. Employment and skills training: Employees receive wages, skills development and training.
4. Market intermediary: Enterprises act as an intermediary in the market.
5. Market connector: Social enterprise facilitates trade between beneficiaries and new markets.
6. Independent support: Enterprise sells to an external market which is separate from the beneficiary. Funds are used to support social programs to the beneficiary.
7. Cooperative: A for-profit/non-profit business owned by its members those also use its services.

Nobel laureate Professor Yunus in World Economic Forum in Davos, January, 2009 highlighted 7 social business principles (cited from Kickul et al., 2012):

- i. Business objective will be to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization.
- ii. Financial and economic sustainability.
- iii. Investors get back their investment amount only. No dividend is given beyond investment money.
- iv. When investment amount is paid back, company profit stays with the company for expansion and improvement.



- v. Gender sensitive and environmentally conscious.
- vi. Workforce gets market wage with better working conditions.
- vii. 'Do it with joy'.

In the light of these seven principles, Yunus (2010: p.4) clearly distinguishes “a social business from social entrepreneurship: Social entrepreneurship relates to a person. It describes an initiative of social consequences created by an entrepreneur with a social vision. This initiative may be a non-economic initiative, a charity initiative, or a business initiative with or without personal profit. In contrast with social entrepreneurship, social business is a very specific type of business—a non-loss, Non-dividend Company with a social objective. A social business may pursue goals similar to those sought by social entrepreneurs, but the specific business structure of social business makes it distinctive and unique”.

Among multiple business model available in theoretical concept social enterprises in Bangladesh mostly follows pay what you can or pay what you want business model. Also free in or multi-level marketing model is popular among the social enterprises in Bangladesh.

### 5.3 Conceptual Framework

From the literature review a conceptual framework has been developed to portray the research work. A conceptual framework is well-defined as a network of the linked concepts which comprises a technique of theorization based on grounded theory method (Jabareen, 2009). Miles and Huberman (1994: p.440) argued that a conceptual framework “lays out the key factors, constructs, or variables, and presumes relationships among them”. The data consists of several disciplines that become the empirical data of the conceptual framework analysis (Jabareen, 2009). In a wider sense, “qualitative studies ultimately aim to describe and explain a pattern of relationships, which can only be done with a set of conceptually specified categories” (Mishler, 1990: p.431). However, Jabareen (2009: p.55) suggested that “a theory or a theoretical framework representing a multidisciplinary phenomenon will always be dynamic and may be revised according to new insights, comments, literature, and so on. As the framework is multidisciplinary, the theory should make sense for those disciplines and enlarge their theoretical perspective on the specific phenomenon in question”.

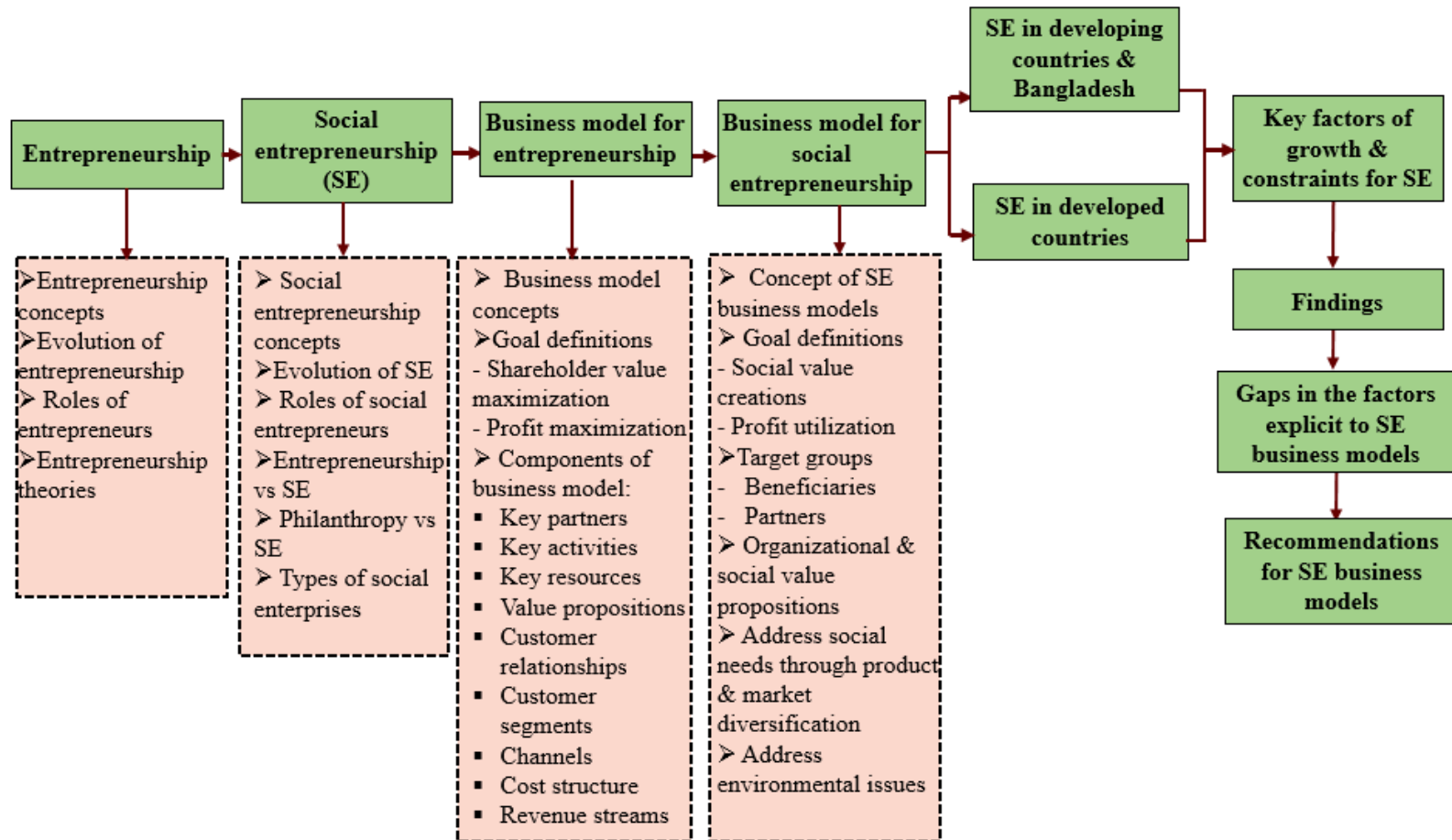
As the research is focused on conceptual and empirical analysis of social entrepreneurship business models, it is important to develop the conceptual framework in this research work. The conceptual frameworks proceeds as follows: first the theory of entrepreneurship from literature review was discussed. This includes entrepreneurship concepts, definitions, meaning and the evolution process. Historical perspectives of entrepreneurship was also discussed. Different entrepreneurial traits and characters of entrepreneurs were discoursed. Sequentially, social entrepreneurship concepts, theories, definition and so came on. This is mainly based on review of the growing entrepreneurship and social entrepreneurship literature. Then twenty eight cases of social enterprises in developing countries, developed countries and Bangladesh have been analyzed in this report. This has established the compact empirical evidence to both the literature as well as the case studies.

The traditional business model consists of nine blocks model widely used in globally by many enterprises to understand and analyze the business strategy. Each block of the business model is essential for social enterprises too. However, social entrepreneurship need not necessarily give focus on traditional business model only. They may require something more to meet their objectives. Hence, it is important to understand their business model through traditional business model canvas and evaluate. Afterwards, some gaps will be easy to identify.

Finally, a number of gaps and points comes from the analysis of presented cases to be discussed. The ultimate objective is to come up with more structured recommendation that can provide meaningful insight for a sustainable approach on social entrepreneurship. From the literature review a conceptual framework has been developed by the author to show the progress and the analysis of the overall research.

This is mainly the framework for the whole research. Each part of this framework is already discussed in literature review. In fact, this framework will help to analyze and bring up a recommendation or any revised approach to be suggested. In addition, the literature review and in-depth interviews helped to develop the coordination schema and identify the variables of the research to develop the questionnaire. The facts for argument are focused at the social entrepreneurship literature and outline standpoints for social enterprises in a developing country context. In this research paper, the conceptual framework followed by the coordination schema.

## A conceptual framework of social entrepreneurship business model



Note: \*\*SE= Social Entrepreneurship

Figure 5: A conceptual framework of social entrepreneurship business model (developed by Author)

Table 6: Coordination schema (Research variables)

Objective	Parameter	Complex Variable	Variables	Measures	Q.
Assess the existing models of social entrepreneurship	Components of traditional business model canvas	Key Partners	Employees	Ordinal, nominal, likert	1, 2,3,6, 12 (B,C)
			Artisans	Ordinal, nominal, likert	1,2,3,6, 14 (A)
			Producers	Ordinal, nominal scale	1,2,3,6
			Donors	Ordinal, nominal scale	1,2,3,6
			Owners	Ordinal, nominal scale	1,2,3,6
		Key Activities	Resource allocation	Likert scale	8, 14
			Training	Likert scale	8 (B,C), 14
			Skills development	Likert scale	8 (B,C), 14
			Leadership guidance/ roles	Likert scale	14
		Key Resources	Financial resources	Likert scale	8 (D)
			Technical resources	Likert scale	8 (A,B)
			Human resources	Likert scale	8 (C)
		Value Proposition	Product development	Likert scale	12, 14
			Production process or operation	Likert scale	12, 14
		Channels	Distribution systems	Likert scale	11
			Utilization of networks	Likert scale	11
		Customer Relationships	Retention and loyalty programs	Likert scale	10
			Differentiation of product and	Likert scale	10
			Customization of product and services	Likert scale	10
			Branding and promotion	Likert scale	10
		Customer segments	Target group	Ordinal	9
			Customer outreach	Ordinal	9
		Cost structure	Production cost	Case study	In depth interviews
			Sales cost	Case study	In depth interviews
			Operational cost	Case study	In depth interviews

		Revenue streams	Sources of income	Case study	In depth interviews
			Use of profit/ surplus	Case study	In depth interviews
			Growth provision	Case study	In depth interviews
Analyze the key constraints of growth for social enterprises	Social value creation	Reduction of poverty	Creation of employment	Likert scale	13
			Improvement of livelihood (health,	Likert scale	13
		Reduction of social illness	Fair treatment	Likert scale	13
			Reduce corruption, adulteration	Likert scale	13
		Cultural shifts	Women empowerment	Likert scale	13
			Transformation through social	Likert scale	13
	Environmental protection	Address environmental Challenges	Targeted programs	Likert scale	10, 15
			Utilization of environment friendly	Likert scale	15
		Civic participation on environmental solution	Community outreach and awareness	Likert scale	15
			Focused & innovative solution	Likert scale	15
	Economic value creation through	Market oriented intervention	Linkage to the market	Likert scale	14
			Idea incubation	Likert scale	14
		Ensure good governance	Policy advocacy	Likert scale	14
			Regulatory framework	Likert scale	14
		Inclusiveness of people under BOP	Access to Finance	Likert scale	14
			Access to Technology	Likert scale	14
	Access to resources (raw materials)		Likert scale	14	
	Business development services	Ensure sustainability	Ensure profitability	Likert scale	12, 14
Define KPI and productiveness			Likert scale	12, 14	
Proactively address opportunities and			Likert scale	12, 14	
Competitive sales and marketing			Likert scale	12, 14	
Intensive guidance and monitor			Likert scale	12, 14	

## **6.0 FINDINGS & ANALYSIS OF SELECTED SOCIAL ENTREPRENEURSHIP BUSINESS MODELS**

The research considered the business models of social entrepreneurship. Many theorists have suggested components of business model frameworks (i.e. Johnson et al, 2008; Zott et al, 2010). However, the widest relevant business model framework is provided by Osterwalder & Pigneur (2010), their definition “describes the rationale of how an organization creates, delivers, and captures value”. They provide a standard business model canvas, with 9 key components which demonstrates a company intends to operate its business. This canvas is a highly useful tool in terms of portraying how social enterprises create and apprehension value.

As discussed before in methodology chapter, the notable social enterprises in developing countries, developed countries and Bangladesh have been selected on judgmental basis. Most of the social enterprises discussed in this research are unique in nature and significantly contributed to the socio economic development in different part of the world. This part of the analysis is based on traditional business model canvas of Osterwalder et al. (2010). This is a globally recognized canvas where traditional enterprise successfully follows. Each cases have been analyzed through this canvas. Then the cases have been compared based on each components of the business model in order to develop an improved business model canvas.

### **6.1 Social entrepreneurship business models: Cases from developing countries**

To understand the business models of developing countries, it is important to pick from different countries. However, the model varies due to different factors influence different areas in different countries. This research considered the successful and powerful social enterprises in some of the neighboring countries of Bangladesh like India, Pakistan, Nepal. Besides countries like Malaysia, Egypt, Brazil, Argentina, China, South Africa which represents a combination of different topography or population all across the world.

As discussed the developing country have been categorized based on World Bank, IMF (2016) and OECD country categorization as per GDP, per capita income, GNI index, HDI index and so on.

### 6.1.1 Aravind Eye Hospital (India):



Over the last 40 years Aravind Eye Hospital is serving eye care services to the people of different remote places of India. The hospital was established by Dr. Venkataswamy at Tamil Nadu in 1976. The hospital was aimed to serve people with a price discrimination. As of now 47% of the patients pay nothing, 18% pay two third of the cost and remaining 35% pay well above cost. The business model of Aravind has been expanded beyond India and now serving other countries through expansion- Nepal, Malawi, Egypt, El-Salvador, Guatemala, Kenya and so on. Train mid-level ophthalmic personnel, mostly women from villages in a two years course. These women actually never had scope to go to college. Through Aravind they get the opportunity to enter the work stream as mid-tier technicians. Each day the hospital oversee 2,000 patients only in Madurai of India (Ydstie, J., 2011).

Not only Eye care facilities, the hospital also have PG institute, education and training programs, research center and lab services. Aravind Eye Care Hospital motto is to follow Henry Ford's motto of standardizing automobile production to bring down/ lowering the cost of cars enough so that everyone could afford one. The Aravind system relies on intensive specialization in every part of the workflow to generate efficiencies. A surgeon, for example, typically performs 150 surgeries every week, six times the number common among Western specialists. To further lower costs, Aravind has created a sister organization, Aurolab, to manufacture intraocular lenses locally at prices one-fiftieth of US prices, as well as the sutures and drugs used in surgery (World Resource Institute, 2007).

#### **Value proposition**

- Train mid-level ophthalmic personnel
- Local manufacturing of the intraocular
- Lens, making surgery far more affordable.



Aravind business model is based on 3 key elements (Levine, 2007)- economies of scale, cross subsidies and vertical integration. In 2007, doctors performed 270,000 surgeries and treated over 2,300,000 outpatients (Financial Express). It has treated nearly 32 Million people and performed 4 Million surgeries so far (Aravind Eye Care, 2011). About 90% of the annual budget is self-generated and 10% comes from charity. The model helps job creation and alleviate a critical social problem like blindness in developing countries where the number of blind people are significant.

**Revenue:**

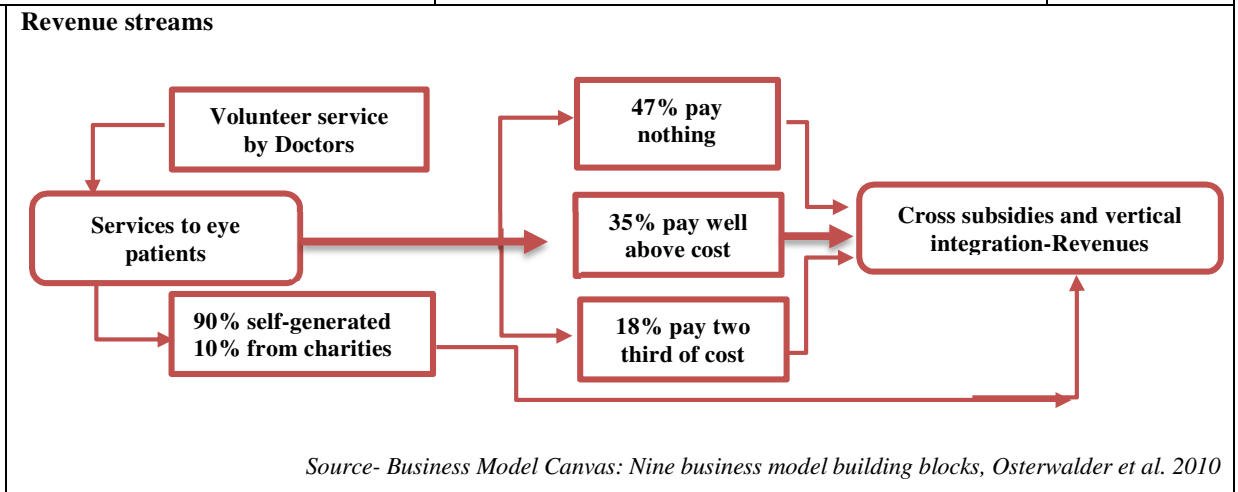
More than 20 Million USD per year. Around 53% patient who actually pay equal or above cost of medical services gives revenue to the hospital. On the other hand, more than 8 Million USD profit in each year. The highly efficient operations coupled with this pricing structure allow the hospitals to maintain a 50% profit margin to ensure cross subsidy. Aravind has expanded and accumulated more profit over time. Profits are reinvested for growth and expansion of the hospitals.

## Business Model of Aravind Eye Hospital (India)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Dr. Venkataswamy</li> <li>• Aravind Eye Foundation</li> <li>• Doctors and Nurses</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Providing affordable eye care to the people living under poverty.</li> <li>• Treated nearly 32 Million people.</li> <li>• Performed 4 Million surgeries.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Aravind fostered a major innovation: the local manufacture of the previously imported intraocular lens, making surgery far more affordable.</li> <li>• The Aravind system relies on intensive specialization in every part of the workflow to generate efficiencies</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• No advertisement, satisfied patients carry the banner</li> <li>• Word-of-mouth advertising</li> <li>• Reaching out to create awareness about eye diseases</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• People who lost eye sight due to hazardous work</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Doctors</li> <li>• Nurses</li> <li>• Community based social organizations</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Eye surgery</li> <li>• Cataracts treatment</li> <li>• PG Institute, Education &amp; Training program,</li> <li>• Research, Lab services</li> </ul>	<b>Channels</b> <ul style="list-style-type: none"> <li>• Train mid-level ophthalmic personnel throughout the country with 41 Primary eye care centers.</li> <li>• Large-scale success of the McDonald's fast-food marketing strategy</li> </ul>	

**Cost structure**

- Economies of Scale: Aravind keeps productivity high
- Each surgeon perform 25 to 40 procedures in each day
- Unit costs are maintained at the very low level
- About \$10 per cataract operation
- Cross Subsidies: About 90% of the annual budget is self-generated and 10% comes from charity
- Vertical Integration: Aravind has created a sister organization, Aurolab, to manufacture intraocular lenses locally at prices of 1/5 of US prices.



### 6.1.2 Barefoot College (India)

#### barefoot college

The Social Work and Research Centre (SWRC) widely known as Barefoot College in India. This is a voluntary social enterprise works in the field of education, skill development, health, drinking water, women empowerment and so on. Electrification through solar power for the upliftment of rural population is one of their focus area.

Barefoot college was founded by Mr. Bunker Roy in 1972. It is registered under Friends of Tilonia Inc. In 1965, Sanjit Bunker Roy was a young post graduate student from St Stephen's College at Delhi when he volunteered to spend the summer at Bihar. Roy worked very hard and his mission of life is to fight against poverty. The business model is to find ways to address rural poverties by using new models and strategies.

Barefoot model has spread across 70 countries all across the world. They have expanded operations with regional facilities in Africa, Latin America and Southern Asia. The first at was to address the water situation by making the villagers self-sustainable by setting up water pumps. The efforts through SWRC morphed into Barefoot College. Barefoot College trains villagers to adopt solutions in solar energy, water, education, health care, rural handicrafts, empowerment of women and wasteland development. In 2010, Roy was recognized by TIME magazine as one of the world's 100 most influential people. This was mainly for training 3 Mn rural folk to be self-sufficient, by providing them training.

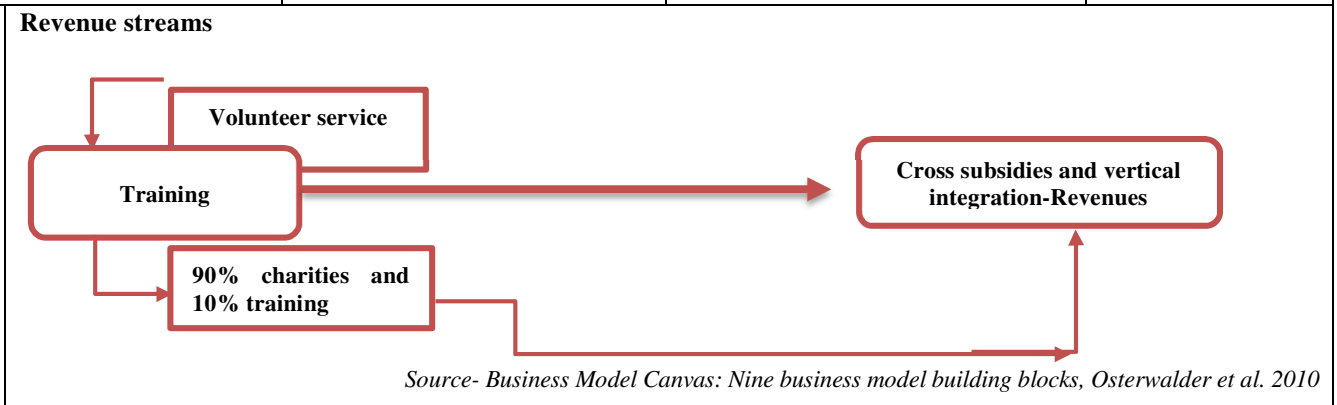
Source: <https://yourstory.com/2013/08/meet-indias-top-10-social-entrepreneurship-heroes>

### Business Model of Barefoot College (India)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Sanjit Bunker Roy</li> <li>• Rural women (who even cannot read or write)</li> <li>• Donors and Gov't orgs like: UNDP, UNESCO, Ministry of External Affairs of India</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Train women from the poorest of villages with basic skills such as installing, building and repairing solar lamps and water pumps</li> <li>• Voluntary organization working in the fields of education, skill development, health, drinking water, and electrification through solar power for the upliftment of rural people</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Trained thousands of people and supported them to get job.</li> <li>• Created solutions at village level with a combination of traditional skills and experiential learning.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• The programs focused on setting water pumps near villages</li> <li>• Provide training as paramedics for local medical treatment</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Word of mouth marketing</li> <li>• Community based reach out</li> <li>• Maintain relationships with beneficiaries</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Village women</li> </ul>
<b>Key resources</b> <ul style="list-style-type: none"> <li>• The college trades formal classroom teaching for hands-on learning.</li> <li>• The college has also set up night schools so as to educate girls who are not able to attend day classes due to their household chores.</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• The structure of the organization is largely flat</li> <li>• Encourages free flow of information</li> <li>• Make everyone accountable to each other.</li> <li>• Decentralization of planning and implementation at the grassroots levels</li> </ul>		

**Cost structure**

- From the training Barefoot college charge very little, so they don't have any provision for profit, rather highly dependent on philanthropic donations
- Funds from philanthropy, public education, and development agencies support core operations of both the home campus and local campuses in other countries.



### 6.1.3 Smart Paani (Nepal)



Smart Paani was established in 2011 to provide smart water treatment and storage methods in Nepal. “Over-exploited ground water, growing demand and bad management have led to severe water shortage in Kathmandu” (Rai, 2012). In Nepal and mainly in the valley areas of Kathmandu, despite heavy rains still some areas are in shortage of water. So concept of Smart Paani is to save rain water and use it for multiple domestic purposes. Collect rain water from households and purify at doorsteps before collecting, which helps to supply the pure water where it's shortage. “The idea is simple, just collect rain the falls on your roof channel it through to a coarse mesh to filter debris, through a sand bed and store it” (Rai, 2012).

The services of Smart Paani includes rain water harvesting, bio-sand filtration for potable water, grey water recycling for gardening, toilet flushing and car washing. They are also engaged in waste water treatment, which largely reduces high concentration and removal of pathogens from waste water from factories before they are let out to the rivers (Nepalsutra.com).

Smart Paani Pvt. Ltd. is a company formed by experienced technicians, researchers, and businessmen to provide eco-friendly and economical solutions to water issues in Nepal. The concept is gradually becoming popular in other countries where underground water level is going down at an alarming level. Smart Paani can design a water system for new or existing home that can reduce water requirement from the municipal, groundwater, or tanker water market supply by 50-70 percent a year compared to traditional water requirements.

Source: <http://smartpaani.com/company/>

### Business Model of Smart Paani (Nepal)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• Municipality Office</li> <li>• Multiple Private and Public sector organizations</li> <li>• 500 Local entrepreneurs with installation facilities who actually hold rain waters</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• Rainwater harvesting, water filtration, water recycling, wastewater treatment.</li> <li>• Collect rain water from households and purify at doorsteps before collecting</li> <li>• Helps to supply pure water where it's shortage</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Expansion of business among households in Valley area.</li> <li>• Use a multi-dimensional approach, addressing multiple water issues and sanitation</li> <li>• Identify local entrepreneurs and equip them with the knowledge and resources on the Smart Paani services and technologies with guarantees.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Clean drinking water</li> <li>• Water for sanitation and household usage purpose</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• Promotion through water department of Nepal</li> <li>• Provide accessible safe water or sustainable water solution to all classes of people in society</li> </ul> <p><b>Channels</b></p> <div style="text-align: center;"> <pre> graph TD     A[Collect rain water] --&gt; B[Store and purify]     B --&gt; C[Packaging and bottling]     C --&gt; D[Supply to hotels &amp; outlets]             </pre> </div>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• People lives outside of valley in Kathmandu</li> </ul>
<p><b>Cost structure</b></p> <ul style="list-style-type: none"> <li>• Sell water through network partners, hotels and resorts in a competitive price</li> <li>• Storage of rain water solution is one time fixed cost.</li> <li>• Keep recurring cost at very low level to make business sustainable.</li> </ul>	<p><b>Revenue streams</b></p> <div style="text-align: center;"> <pre> graph LR     A[Store rain water] --&gt; B[Purify water]     B --&gt; C[Packaging for sale]     C --&gt; D[Sell purified water]     D --&gt; E[Revenue]     E --&gt; F[Profit]     F --&gt; G[Reinvestment]     F --&gt; H[Maintain 10% margin]             </pre> </div> <p style="text-align: right; font-size: small;"><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>			

#### 6.1.4 TurrLahore (Pakistan)



TurrLahore is a tourism company founded in 2015 by Mohammad Murtaza and Shareef Khalid. This is an enterprise to resuscitate the ironic and cultural narratives of Lahore. They have gladdened thousands of lives as their tours take tourists at different corners, alleys and the nooks of city Lahore. Even during rainy season, cold, or Muharram and Sehri. Step by step, they are shifting the collective landscape among the tourists.

It is for profit based business model located in Lahore, Pakistan (Ahmed et al, 2016). Two friends, Murtaza and Khalid started this social enterprise to help tourists and locals alike explore their hometown of Lahore after backpacking around the world. Working with the Social Innovation Lab at LUMS, they began a social start-up with the mission ‘to rediscover, preserve and celebrate the fading monuments, traditions, and tales that characterize the city of Lahore’ while developing a sustainable tourism ecosystem (Ahmed et al, 2016).

“TurrLahore offers a variety of services from themed tours to public discussions on preservation, working to leverage the power of tourism to help local craftsman sustain their traditional crafts. Ticket sales from tours and events, along with merchandise, form TurrLahore’s primary revenue stream” (Ahmed et al, 2016: p. 16). The signature offering of TurrLahore is the SehriTurr, which takes place at night during Ramadan. The overnight tour includes stops for food, camel rides and sunrise over the River Ravi (Mindeel, 2015).

The organization is currently focusing on its *Sehri Turr*. Samey Noor, Head of Logistics, describes it as, “one of a kind. It gives locals as well as tourists a taste of what Lahore looks like at night, especially in the month of Ramadan. The focus, however, remains on what Lahore is famous for: food. The tours aim to show the food streets in historic locales of Lahore, such as Gawalmandi, Anarkali and Badshai Mosque. Along with this, people also get to enjoy the lighting at Wazir Khan Mosque and Data Sahib at night, which is definitely worth witnessing” (cited at Akhtar, 2015).

### Business Model of TurrLahore (Pakistan)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• Mohammad Murtaza and Shareef Khalid</li> <li>• AISEC</li> <li>• Super Safari Express</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• A group of young students from the city is aiming for a paradigm shift and reviving Lahore’s cultural heritage</li> <li>• Rediscover, preserve and celebrate the fading monuments</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Leverage the power of tourism to help local craftsman to sustain their traditional crafts.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Ticket sales for tours and events</li> <li>• Sell merchandise- Souvenirs, crockery items</li> <li>• Sehri Tour</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• TurrLahore organize signature themed tours around Lahore, which are more than just sightseeing excursions and focus on reviving tales of the city</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• Tourist visiting Lahore</li> <li>• Foreign travelers</li> </ul>
<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• Artisans</li> <li>• Local restaurants</li> <li>• Selected tour operators</li> </ul>	<p><b>Channels</b></p> <p>The social enterprise aims to serve as a bridge between the craftsmen and skilled workers of Androon Lahore, who make intricate crafts and yet are unable to market them</p>			
<p><b>Cost structure</b></p> <ul style="list-style-type: none"> <li>• Tour arrange for the tourists in Lahore and rediscover, preserve and celebrate the fading monuments with a minimum profit margin business model.</li> <li>• BDS to the local artisans of Lahore.</li> </ul>	<p><b>Revenue streams</b></p> <pre> graph LR     A[Arrange customize tour] --&gt; B[Sell tickets and merchandise]     B --&gt; C[Revenue]     C --&gt; D[Profit]     D --&gt; E[Reinvest in TurrLahore]     D --&gt; F[Profit share among volunteers]     </pre>			
<p><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>				



### 6.1.5 Kakiseni (Malaysia)



Kakiseni is a Malaysia based social enterprise focused on arts industry. This is a non-profit arts platform for the artists in Malaysia. The name Kakiseni means wordplay. This is a combination of Malay words ‘kaki’ which means foot and ‘seni’ means art. As a whole it means “really into the arts” (Kakiseni website). The website was originally launched by Jenny Daneels and Kathy Rowland in 2001. Same year it started Malaysia’s first performing arts award program the Boh Cameronian arts awards.

Originally it was planned as a website where artists can interchange their observations and information about performances and auditions. They could post their interviews, articles and detail database on artists, directors, performers and producers. In 2009, Kakiseni was re-launched with Ms. Low Ngai Yuen joined as its second director. After she joined Kakiseni has been transformed into a big platform with a full range of different programs. This led to an expansion of Kakiseni programs beginning in 2011 with “Women: 100,” and event that had 100 hours of performing arts in theatre, dance and other genres all focused on women. That same year also saw the start of the Kakiseni Arts exchange program that invites foreign directors to Malaysia to create works with Malaysian artists.

In 2013, Kakiseni started their festival which is still ongoing program held in every year. It represents a program of 30 minutes performances from Malaysia and abroad in a temporary theatre facility set up in a large-scale shopping mall in the capital of Kuala Lumpur.

In collaboration with the government, a comprehensive scheme of public funding for the performing arts in Malaysia was also established in 2011 as the Kakiseni grants program with a budget of approximately 1.3 MN USD to provide support for artists in a wide range of activities. About 60 grants are given each year in the following five categories since 2011:

1. Reduce Production Costs grants: given as support of renting theatre/studio spaces and equipment rental
2. Mentor-mentee program grants: providing funding for experienced mentors to support the young artists' new productions
3. Arts in the community grants: community outreach grants to support artists' activities
4. Apprentice program grants: to support young people working in the performing arts industry
5. New Malaysian works grants: providing support for the writing on new plays and bringing them to the stage.

Source:

<http://www.performingarts.jp/E/society/1405/1.html>

<http://grants.kakiseni.com/>

<b>Business Model of Kakiseni (Malaysia)</b>				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Jenny Daneels</li> <li>• Kathy Rowland</li> <li>• Low Ngai Yuen</li> <li>• Artists who perform for Kakiseni</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Create platform for artists in Malaysia</li> <li>• Multiple grants programs for Artist who needs financial support.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Reduce production costs through grants to support of renting theatre or studio spaces or equipment rental.</li> <li>• Mentor-mentee program to provide funding for experienced mentors to support the young artists.</li> <li>• Arts in the community grants to outreach artists' activities</li> <li>• Apprentice program grants to support young people working in the performing arts industry</li> <li>• New Malaysian works grants to provide support for the writing on new plays and bringing them to the stage.</li> </ul> <b>Products:</b> <ul style="list-style-type: none"> <li>• Platform for Artists</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Connect each other and exchange their views</li> <li>• Different support programs</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Artists in Malaysia</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Artists</li> </ul>		<b>Channels</b> Online and social media	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Kakiseni is a non-profit performing arts platform in Malaysia</li> <li>• Operates under different grant and BDS programs for the artists</li> <li>• Repay loan once the idea gets converted to a performance/art/event</li> </ul>		<b>Revenue streams</b> <pre> graph TD     A[Connect Artists to exchange ideas, performance etc] --&gt; B[Support through different grant program]     B --&gt; C[Convert idea into performance]     C --&gt; D[Revenue/Earnings]     D --&gt; E[Profit]     E --&gt; F[Repay the grant/Loan]     E --&gt; G[Reinvestment to different program of Kakiseni]   </pre>		

Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010

### 6.1.6 Ecoland Club (China)



Pan Tao an environmental specialist started this ecoland club in Fengxian district of Shanghai, China. He was inspired by the concept called ‘Schrebergarten’ when studying in Germany. The aim is to bring urban residents closer to the nature so that it can foster learning around environmental sustainability, whilst bringing families together. People can grow their own food for their own consumption as sell the surplus. Children can enjoy green space to play.

The members of Ecoland club can take care and use their land to grow plants. In addition, there is also nature school that teaches children about the environment. Every month’s events are held to promote love of nature. Pan Tao now has 250 families as members and is planning further social programs building the current business.

The Ecoland club is based on a philosophy of five days in the city two days in the farm. According to Kimcaione (2016) “due to being located about an hour out of Shanghai he knew to make his dream successful he would need to provide consumers a service aspect. Today Dr. Pan Tao is not only a success story, but is looking into expanding his current business building his farm to be bigger and better, but to also expand internationally”. The business model inspired many people to love nature and see ecological perspective differently.

[www.ecolandclub.com](http://www.ecolandclub.com)

<b>Business Model of Ecoland Club (China)</b>				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Dr. Pan Tao</li> <li>• 250 families/ residents of the farm</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Community garden outside of Shanghai offering a weekday service for city residents</li> <li>• The club is based on a philosophy of five days in the city two days in the farm.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Built an ecofriendly club to create awareness.</li> <li>• Eco-farming communities in Shanghai to experience the current trend of ecological farming.</li> <li>• Ensure civic participation through different initiatives in the realm of sustainability.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Maintaining the original vision</li> <li>• Word of mouth marketing</li> <li>• Use the social media</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Urban residents</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Residents and owners of farms</li> </ul>		<b>Products</b> <ul style="list-style-type: none"> <li>• Produces organic vegetables</li> <li>• Organizes kids' natural education programs</li> </ul>	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Community gardens, no profit-no loss model</li> <li>• Initial investment by the residents.</li> <li>• Contribution to the local ecology to be considered as part of dividend.</li> </ul>		<b>Revenue streams</b> <pre> graph TD     A[Urban residents farming at Ecoland] --&gt; B[Produce organic vegetables]     B --&gt; C[Consume &amp; sell]     C --&gt; D[Revenue]     D --&gt; E[No Profit-No Loss]     E --&gt; F[Improve ecology]     E --&gt; G[Reinvestment]     </pre>		
<i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i>				

### 6.1.7 TOMS (Argentina): A self-sustainable and regenerate growth business model



While traveling in Argentina in 2006, TOMS founder Blake Mycoskie witnessed the hardships faced by children growing up without shoes. Wanting to help, Mycoskie formed TOMS Shoes as a company that would match every pair of shoes purchased with a new pair of shoes for a child in need. The business model is based on 'one for one'. This began as a simple idea which is now evolved into a powerful business model. This helps address need and advance health, education and economic opportunity for children and their communities around the world. The business model involves environmental hazards, where children is getting benefit from prospective illness via contract of a range of soil-transmitted diseases from not wearing shoes.

Mycoskie sold his online driver education company for \$500,000 to fund the shoe company (Spaulding et al, 2011). The company name (TOMS) is derived from the word 'tomorrow' (Cook, 2009), and evolved from the original concept, "shoes for Tomorrow project" (Miller, 2009).

Mycoskie initially commissioned Argentine shoe manufacturers to make 250 pairs of shoes. Sales officially began in May 2006 (Spaulding et al, 2011). After an article ran in the Los Angeles Times, the company received order requests for nine times the available stock online and 10,000 pairs were sold in the first six months. The first batch of 10,000 free shoes were distributed in October 2006 to Argentine children. "Mycoskie dubs this business system "Philanthropic Capitalism" because the company makes a profit but incorporates philanthropy into its business strategy" (Spaulding et al, 2012: p.2).

Philanthropy is embedded within the business model. This has attracted the support of consumers who want to make a difference. As of now, TOMS shoes gave over 60 million pairs of shoes to children in need. Since 2006, people have helped them to achieve this amazing number. It's leading to bigger and better things, like giving different types of shoes based on terrain and season, or creating local jobs by producing shoes in countries where they give.

TOMS Shoes are always given to children through humanitarian organizations who incorporate shoes into their community development programs. Sales of TOMS shoes, eyewear, bags and roasting coffees through their 'one for one' model. Initially when they started, very few companies were like them. Since then, there has been an emergence of innovative organizations that are continuing to inspire social entrepreneurs and enterprises around the world.

Today, they are honored to serve as a leader in the field and look forward to encouraging other like-minded companies for years to come. TOMS recruits agents of change who work to make a positive difference in the world. They recruits vagabonds as interns whose foremost responsibility is to spread the word about TOMS to colleges and high schools.

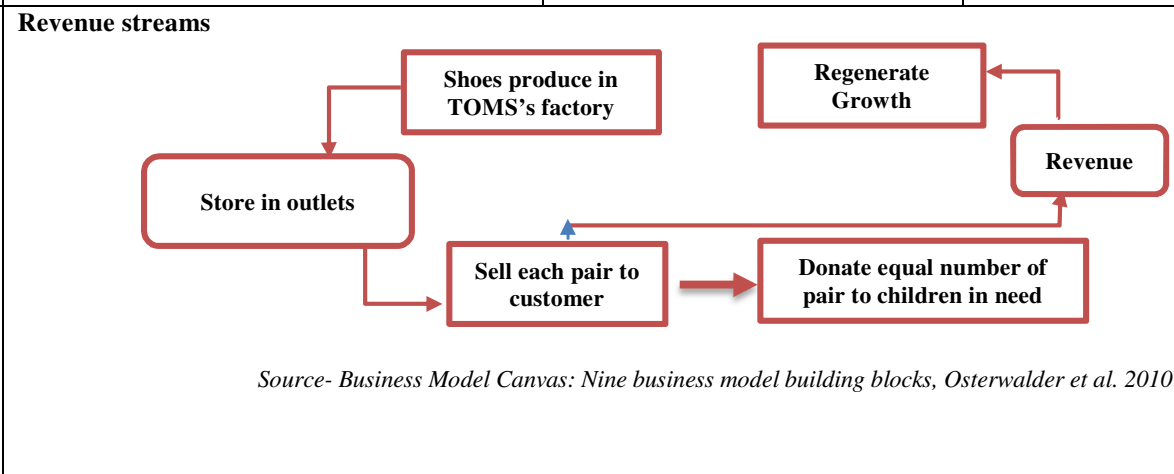
Source: <http://www.toms.com/about-toms#companyInfo>

### Business Model of TOMS (Argentina)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Blake Mycoskie</li> <li>• The nonprofit partner organizations</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Free shoes for the barefooted street children</li> <li>• The customer is thereby turned into the benefactor, enabling TOMS to become a sustainable organization based on giving back to the world on a continuous basis.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Every time a TOMS product is purchased, a person in need is helped.</li> <li>• TOMS collaborates with nonprofits to identify children in need.</li> <li>• Feel good value proposition to customers.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• TOMS Shoes, Eyewear, Bags</li> <li>• Roasting Co. Coffee</li> <li>• Made from canvas or cotton fabric with rubber soles</li> <li>• TOMS has also created some new lines of shoes- Vegan TOMS (comprised of 70 % recycled plastic bottles and 30 % hemp)</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• The customers who spread word of mouth</li> <li>• The photos of customers using TOMS products increases both awareness and the credibility of the brand.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• All classes of people who buys</li> <li>• Children in need for charity part</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• The vagabonds and Interns who works as agent</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Marketing through events, DVD screenings, and social media</li> <li>• Over 500 retailers around the world. Shoes are sold in retail stores in the USA, UK, Australia, Canada, Germany, and France.</li> </ul>	

**Cost structure**

- The cost of providing the shoes to children in need is built into the shoes' sales price. The shoes sold cover the cost of the extra shoes.
- The company makes a profit but incorporates philanthropy into its business strategy
- TOMS does not have a marketing budget. Instead, the company relies on word of mouth, viral marketing, and social networks for its marketing efforts
- As long as people keep purchasing shoes, the nonprofit will remain sustainable.





### 6.1.8 SEKEM (Egypt)



Sekem a social enterprise founded by Dr. Ibrahim Abouleish. An Egyptian social enterprise formed in 1977. It has significantly changed the way of farming in cotton field. Farmers has reduced using of pesticides by 95% and together from the profit they have built schools, university, education center and medical center.

Abouleish started the SEKEM in an untouched part of Egyptian desert (70 hectares) 60 km northeast of Cairo. He has adopted the technique of using biodynamic agricultural methods where desert land was revitalized and a striving agricultural business model have been developed. Over the years, SEKEM became the umbrella of a multifaceted agro-industrial group of companies. In the present day, SEKEM is regarded as a leading social business worldwide. The goal of SEKEM is to restore and maintain the vitality of the soil as well as the biodiversity of nature. The organization provides suppliers with inputs (i.e. compost or biodynamic preparations) and knowledge. They offers financing options seasonally for their activities. The group of companies formed by SEKEM now started to rethink the organization structure and now developed its management structure to foster autonomy. By defining the new leading and organizational structures, the individual companies will benefit from more efficiency and sustainability (SEKEM: 2015).

With the term “Economy of Love”, SEKEM expresses that it is not only about gaining the highest return from trading, but more about a social and respectful dealing. Sekem is for profit enterprise. They have developed other for profit institute like Universities and different farms. SEKEM has multiple products from which it generates a decent amount of revenue. In 2015 their annual revenue was 292.2 Mn EGP.

Value propositions includes:

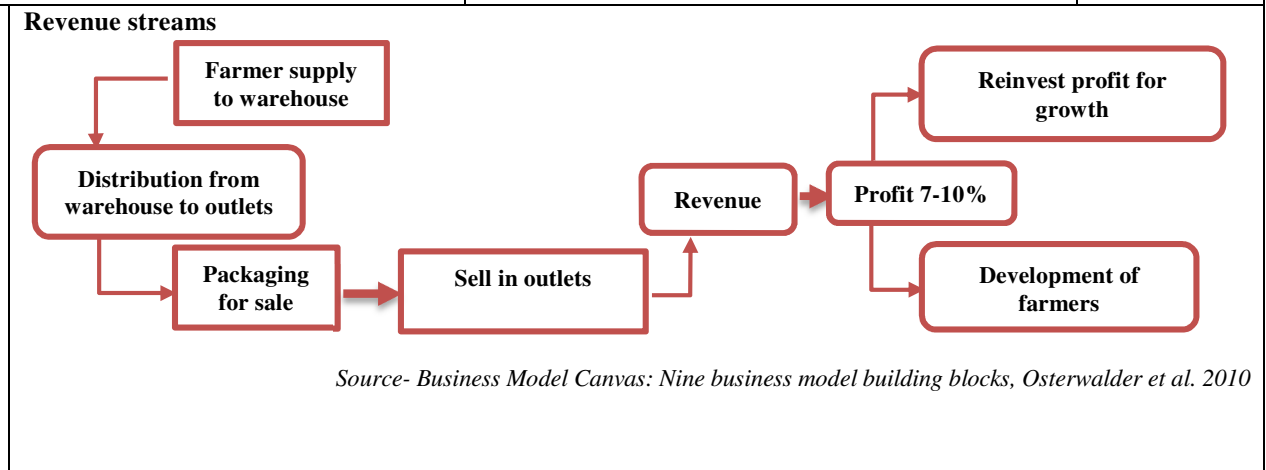
- > Women empowerment for a balanced society.
- > Support individual development through education.
- > Sustainable development through research in natural/ social sciences.

### Business Model of SEKEM (Egypt)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• SEKEM Friends Association</li> <li>• Dr. Ibrahim Abouleish (as founder)</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Development through research in natural and social science.</li> <li>• Restore and maintain the vitality of the soil and food as well as the biodiversity of nature.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Solution for the environmental, social and food security challenges of the 21<sup>st</sup> century.</li> <li>• Sustainable and organic agriculture to support social development in Egypt.</li> <li>• Farmers has reduced using of pesticides by 95%.</li> <li>• From the profit SEKEM has built schools, university, education centers and medical centers.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Bio dynamically grown crops</li> <li>• Herbal tea</li> <li>• Dietary supplements, Tablets</li> <li>• Organic drinks, Milk and Dates</li> <li>• Baby foods</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Feedback from consumer via retailer/ distributor to develop the product.</li> <li>• Develop customer satisfaction by offering price discount.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• People living in rural Egypt who is dependent on farming.</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Underprivileged Farmers</li> <li>• Women of Egypt of the selected area</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Provides suppliers with inputs (i.e. compost or biodynamic preparations)</li> <li>• Pre-financing options seasonally for farming/harvesting activities</li> <li>• Buying guarantee for the pre-financed harvest</li> <li>• Product range of ISIS Organic, ATOS Pharma, NatureTex and SEKEM Healthcare is available all over Egypt at the main retailers and pharmacies.</li> </ul>	

**Cost structure**

- Cost savings through raw materials purchase from original sources
- Implementation of modern technology in production units brings efficiency for SEKEM.
- SEKEM is for profit enterprise and developed other for profit institutes.
- SEKEM has multiple product scheme from which it generates a good amount of revenues. In 2015 their annual revenue was 292.2 Million EGP



### 6.1.9 SITAWI Finance for Good (Brazil)



Brazil a developing country is facing numerous difficulties as a Nation for instance poverty, earnings disparity and societal imbalance. This is one of BRICS nation where some entrepreneurs are addressing these challenges to provide healthier lives for Brazilians. SITAWI is a social enterprise that was created to mobilize capital for positive environmental & social impact. As of now, they manage philanthropic fund, Social Impact Bond (SIB), socio-environmental loans, sustainable consulting and many more.

Leonardo Letelier is the founder and CEO of SITAWI, the first social enterprise formed in Brazil. He was previously Ashoka's full economic initiative director in Brazil and a senior engagement manager at McKinsey. Instituted in 2008, SITAWI has workplaces in Rio de Janeiro and Sao Paulo in Brazil. Firstly the organization was established to provide mid-sized loans USD 50,000 to USD 250,000 to the organizations for which social impact in its core mission whereas business is the supportive engine (Letelier, 2012).

According to Leonardo Letelier the founder- “we aimed to position ourselves somewhere between a foundation and a bank. Whereas a foundation provides grants and other support, a bank provides loans at market-based interest rates. We decided to provide some strategic support—much more than a bank but less than many foundations’ capacity-building programs—and integrate this support through the provision of below-market loans” (SITAWI Website). Many social enterprises fail in their infancy stage due to shortage of funds and guidance. To support these social enterprises SITAWI came with an objective to help and support social enterprises via a social enterprise by providing funds and business development services. Their philanthropic funds management allows funding to support social and environmental causes in a flexible and efficient way. SITAWI adopted a hybrid business model. They operate both its nonprofit entity for its philanthropic investment. And under for profit entity, primarily for consulting demands for capital analysis for financial return.

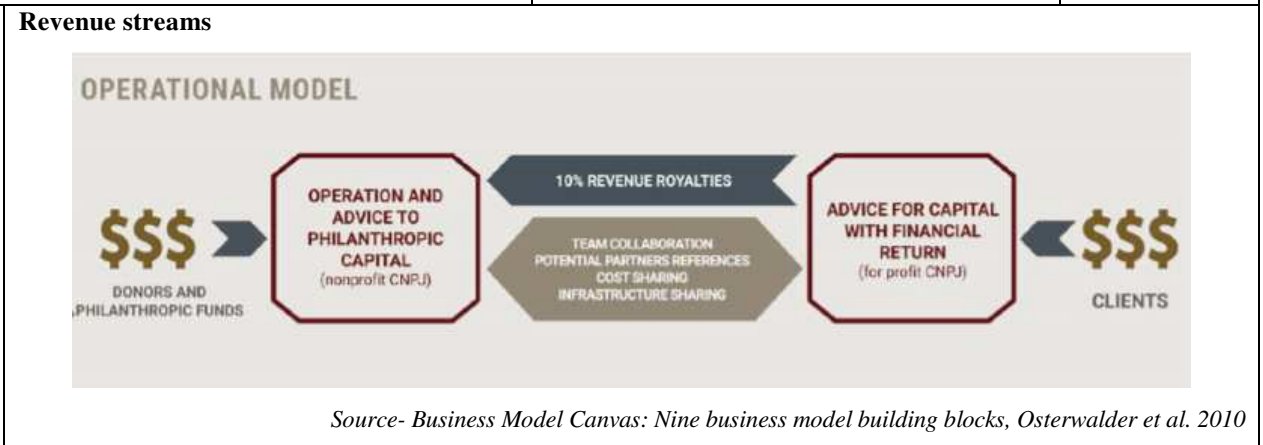
“We reached the mark of R\$9.3 million disbursed to create social and environmental impact to more than 50 organizations. In 8 years, more than 200 thousand people have been impacted in different dimensions, from human rights to income generation” said Leonardo Letelier, founder & CEO of SITAWI (SITAWI Annual report, 2016: p.6).

### Business Model of SITAWI (Brazil)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• Leonardo Letelier</li> <li>• Advisory board</li> <li>• People with consultancy experience in Big 4 firms.</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• Business plan for social enterprises.</li> <li>• Support for fundraising.</li> <li>• Coaching session for entrepreneurs.</li> <li>• Financial products with climate benefits</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Mobilize capital for positive social and environmental impact.</li> <li>• Provide funds to different social enterprises.</li> <li>• Ensure business development services and idea incubation.</li> <li>• Using social business canvas, helps organizations to improve the implementation plan.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Philanthropic funds</li> <li>• Social &amp; environmental resolving funds</li> <li>• Social Impact Bonds (SIB)</li> <li>• Business and impact consulting</li> <li>• Sustainable finance advisory</li> <li>• ESG Research</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• Striving for excellence and transparency with customers to ensure the success of customers.</li> <li>• Spirit of innovation and encouragement of diversity for better customer experience.</li> <li>• Flexible conditions</li> <li>• Relationship through SITAWI’s expertise</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• Start ups</li> <li>• Social enterprises who wants to create positive social impact.</li> </ul>
<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• Specialized resources in financial sector</li> <li>• Analysts</li> </ul>				

**Cost structure**

- Below market interest rates.
- Cost sharing and knowledge exchange between teams.
- The for-profit entity financially supports the parts of the organization that would otherwise require grant.



*Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010*

### 6.1.10 Open Africa (South Africa)



Open Africa is a tour operator based in South Africa partnering with Tour 2.0. This is mainly promoting the local people, culture, heritage and products among tourist population. It inspires holidaymaker trade to relieve poverty in rural societies. They give the real local experience to tourists. Operating in different routes, the business is mainly diversified to attract people lives in these communities where tourists travels. Many rural areas of Africa are underdeveloped and need support. This kind of social entrepreneurship are changing lives of thousands of people in Southern part of Africa.

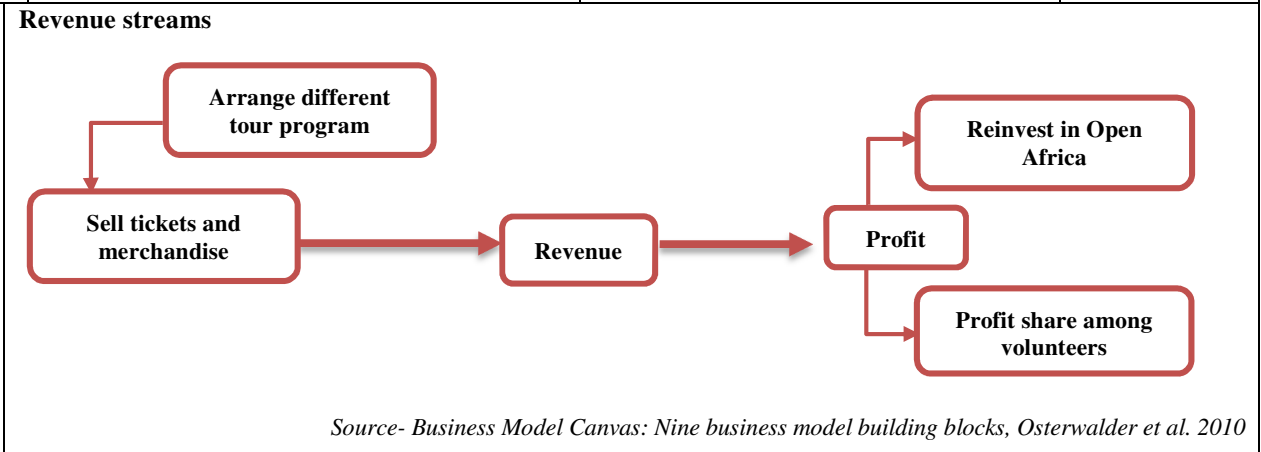
Noel De Villiers a son of a farmer founded Open Africa. “Open Africa’s first travel route was launched in 1999 in the Overberg Region of South Africa and over the next five years Open Africa expanded its vision and routes into Lesotho, Swaziland, Mozambique, Namibia and Zambia” (History, Open Africa Website). Currently they are operating tours in 6 Countries, 58 routes. Directly and indirectly they are helping 2,760 business and created 28,490 jobs. “Open Africa’s vision is to assist rural entrepreneurs to increase their income and potential to employ more people, by building their capacity to trade and connecting them to markets. It does this by using tourism as an economic platform to create and sustain jobs for rural communities throughout Southern Africa” (NGO Pulse website).

### Business Model of Open Africa (South Africa)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Noel De Villiers (founder)</li> <li>• Advisory board</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Connect remote areas through tourism</li> <li>• Create linkages to access markets using Open Africa routes as platforms;</li> <li>• Activities included in the itineraries range from bird-watching and guided dune walks to game drives and dune boarding on the red sands of the Kalahari.</li> <li>• The Premier Package will be able to spend time at the luxury 4-star, which is owned by the communities and located in the Kgalagadi Transfrontier Park.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Mentorship programs to promote and support entrepreneurs</li> <li>• Skill development programs to develop resources</li> <li>• Created 28,490 jobs</li> <li>• Inspires holidaymaker trade to relieve poverty in rural societies</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Family hiking</li> <li>• Special tours like; the Sights and Sounds of Mbhokota tour, the Mystique of Limpopo tour, the Kalahari Red Dune Route</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Inform customers about places like ‘dark continent’ into the light for aspirant visitors</li> <li>• Educate local people on environment as a potential wealth creator</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Travelers</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Tour guides, local artisans</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Directly and indirectly they are helping 2,760 business</li> <li>• Help people to develop products and branding of their products</li> <li>• Entrepreneurs are connected to customers through the Open Africa website and other marketing platforms</li> </ul>	

**Cost structure**

- 43% increase in emerging enterprise turnover
- Open Africa helps routes with the identification of income



## 6.2 Social entrepreneurship business models: Cases from developed countries

In this chapter certain business model have been selected those are operating in developed countries. These social enterprises are unique in nature. Operating in multiple countries and significantly influencing the life on land and sea. Below each of the business model are widely discussed using the business model canvas.

### 6.2.1 WISE Enterprise Pte Ltd. (Singapore)



The history of social enterprises in Singapore started in 1925 when their Government servants' co-operative association started (Singapore National Co-operative Federation, 2011). In 2013, around 200 companies including private and public sector organizations in Singapore declared themselves as social enterprise. WISE is one of the pioneer social enterprises in Singapore actively working for disable people. The target groups ranging from physically disabled to people stay at home, housewives or mothers, the poor and elderly people and so on (Prakash & Tan, 2014). Among many social enterprises in Singapore, WISE is a pioneer enterprise by creating job opportunities to gain financial self-reliance.

WISE primarily sales leather bags and accessories. They empower people through training and skill development. WISE have accentuated both traditional charity and traditional business. The business model is focusing on self-sustainability, reinvestment and for profit social enterprise. The model seems more sustainable since they keep profit as one of the core business goal. The social enterprise intend to inspire people to become the best they can be. It seeks to inspire the socially disadvantaged through enabling their abilities. The organization connect individual producer to market.

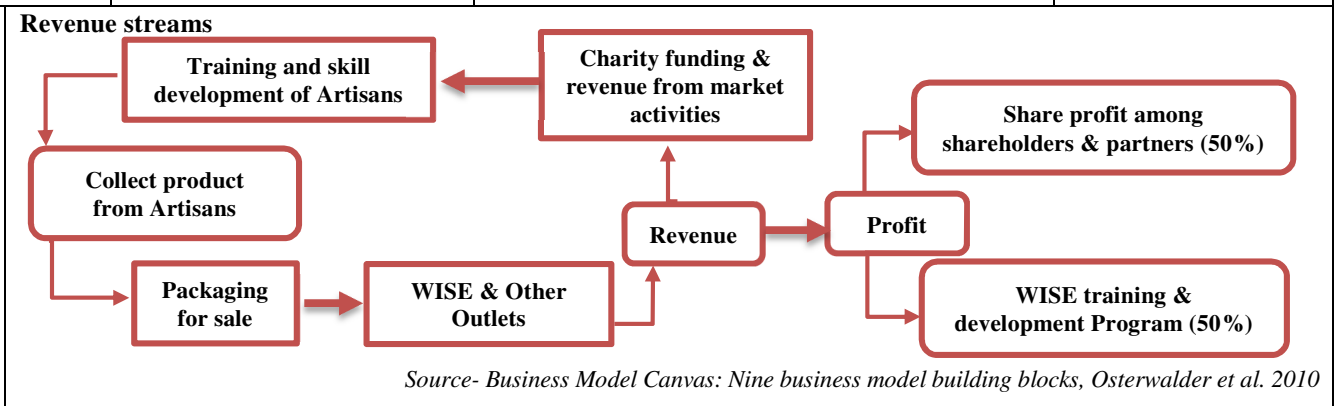
WISE routinely conducts public education and training with regards to social enterprise. It seeks collaboration and joint efforts together with charities as well as institutions who are active in Corporate Social Responsibility (CSR). Above figure shows that WISE is working as enabler, selling through retail outlets.

### Business Model of WISE (Singapore)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Organizations who are active in Corporate Social Responsibilities (CSR)</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Inspire the socially disadvantaged through enabling of their abilities.</li> <li>• Linked to the production process and inclusion of vulnerable and disadvantaged people.</li> <li>• Aims at inculcating value for money mindset.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Empower people through training and development.</li> <li>• Inspire people to become the best they can be.</li> <li>• Creates job opportunities to gain financial self-reliance.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Consumer portal for valued retail customers</li> <li>• Social retailing promotes face-to-face engagement which is crucial for everyone’s social wellness</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Aware people who wants to support socially disadvantaged people</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Artisans who actively engaged in leather goods production</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Leather bags</li> <li>• Accessories</li> </ul>	<b>Channels</b> <ul style="list-style-type: none"> <li>• Through the outlets</li> <li>• Under the brand “FLAX by WISE”, design and produce fashion bags made of eco-friendly, top quality leather</li> <li>• WISE enterprise integrates fashion business to engage the socially disadvantaged in 3 areas: Bags-design, sales and delivery.</li> </ul>	

**Cost structure**

- Model focusing self-sustainability, reinvestment and for profit social enterprise.
- Expansion through product diversification.
- Premium quality leather goods at wholesale prices.
- When customers buy bags, they are directly involved in creating social impact, supporting employment for the 3 groups.





## 6.2.2 Bill & Melinda Gates Foundation (USA)

BILL & MELINDA  
GATES foundation

One of the largest social and philanthropic organization in USA and all across the world, formed by famous tech giant Microsoft founder Mr. Bill Gates and his wife Ms. Melinda Gates. The company was formed to enhance healthcare and reduce extreme poverty in developing countries. Initially the ambition was to address the failures in America's education system, to expand educational opportunities and access to information technology.

It started as William H. Gates foundation in 1997. Gradually some major changes occurred and after engagement of Bill Gates and Melinda Gates, the company was named as Bill & Melinda Gates Foundation. Bill has declared majority of his wealth to be distributed among needy people through this foundation. The notable businessman Warren Buffet in 2005 declared to invest 10 Mn Berkshire Hathaway share to this foundation (Loomis, 2008). The foundation manages numerous programs under different portfolios includes:

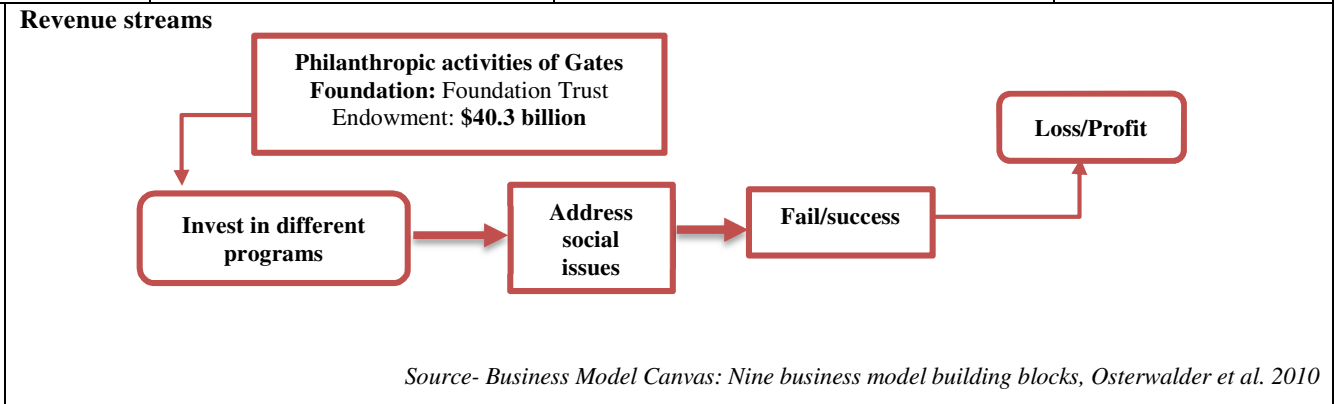
- Global Health Programs
  - ✓ Discovery & translational sciences, enteric and diarrheal diseases
  - ✓ HIV, Malaria, neglected tropical diseases, pneumonia, tuberculosis
- Global Development Programs
  - ✓ Agricultural development
  - ✓ Emergency response, Financial services for the poor
  - ✓ Maternal issues, newborn & child health, nutrition
  - ✓ Water, sanitation & hygiene
- U.S. Program
  - ✓ K-12 Education
  - ✓ Postsecondary success
- Global policy & advocacy
  - ✓ Tobacco control
  - ✓ Development policy and finance, Philanthropic partnerships
  - ✓ G20 report, Vaccine summit

Source: <https://www.gatesfoundation.org/Where-We-Work>

### Business Model of Bill & Melinda Gates Foundation (USA)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Bill Gates- Co Chair &amp; trustee</li> <li>• Melinda Gates- Co Chair &amp; trustee</li> <li>• Warren Buffet- Trustee</li> <li>• Foundation is teaming up with partners around the world to take on some tough challenges</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Work with the extreme poverty and poor health in developing countries.</li> <li>• Address the failure of America’s education system.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Focus on issues that have biggest barriers and prevent people from making the most of their lives.</li> <li>• Solve social issues through different programs.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Through foundation network all across the world</li> <li>• Social media and global campus</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Solutions for people with the most urgent needs wherever they live</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Partners across the United States and in more than 100 countries who have on-the-ground expertise, a deep understanding of the issues</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Global Development Program</li> <li>• Global Health Program</li> <li>• Global Policy and Advocacy</li> <li>• United States Program</li> </ul>	<b>Channels</b> <div style="text-align: center; margin-top: 10px;"> <pre> graph TD     A[Receive Ideas] --&gt; B[Assess and provide grants]     B --&gt; C[Monitor and support]     C --&gt; D[Make it successful or fail to discontinue]             </pre> </div>	

<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Grant based programs</li> <li>• Total 2016 Direct Grantee Support: \$4.3 billion</li> <li>• Total 2015 Direct Grantee Support: \$4.2 billion</li> </ul>
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### 6.2.3 Benetech (USA)



Benetech is an US based Technology social enterprise founded by Jim Fruchterman. It was founded as low profit market approach to ensure the contribution of technological advancement for high social value (Kuratko, 2009). This is a technology based social enterprise created some ventures like Bookshare providing e-books to people with print disabilities, literacy project the 'Route 66', environmental project the 'Miradi management software', human rights abuse reporting the 'Martus', and the human rights 'Data Analysis Group', which provided statistical evidence in the trial of Slobodan Milošević.

According to Fruchterman the founder of Benetech (2008, p.83) commented that "Benetech was founded as a nonprofit social enterprise in 1989 to pursue the making of affordable reading machines for the blind, because the market wasn't interesting to my original, venture-capital backed, company. We've since branched out into three major fields in the social sector, helping provide technology solutions to people with disabilities, human rights groups and environmental groups". Benetech initially started with a company named Arkenstone where they developed a product for blind people to get jobs.

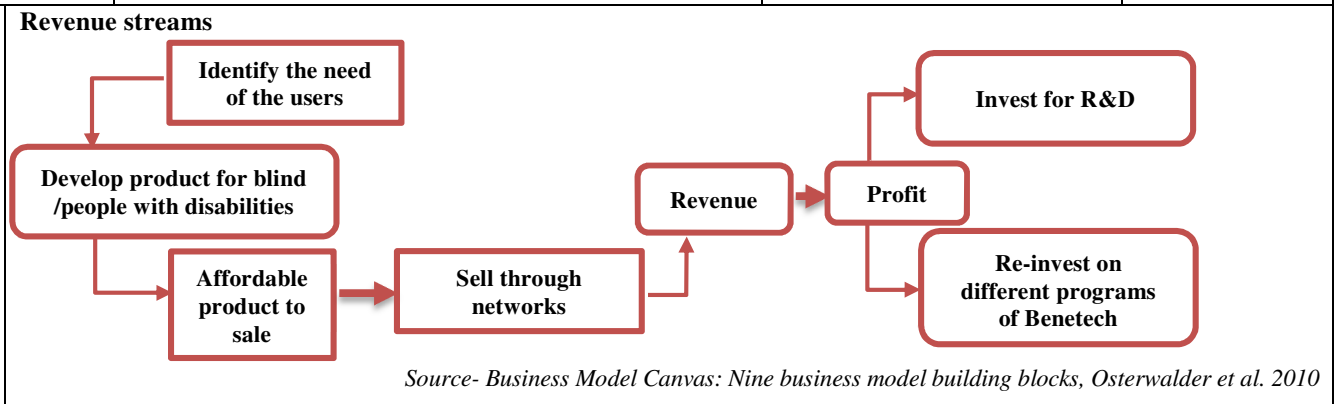
"The social sector lags the for-profit sector in the use of technology by two to 20 years. As the world globalizes, so should technology applications for society organizations. Hundreds, if not thousands, of great technology applications are sitting on shelves because they are insufficiently profitable to shareholders. We need to recapture these opportunities and ensure that technology fully serves all of humanity" said Fruchterman (2008, p.99). Benetech has partners who have deep understanding and trust based networks. Benetech identifies the gaps and provides support to fulfill the gaps. Benetech connects them with the technology development expertise and top tech companies. The partnerships results in better ultimate social impact. Benetech is focused on thoroughgoing social effect. Close collaboration with the communities, and create software that address deep-rooted social problems is the main motto of Benetech team. The organization now is the leading maker of reasonable reading methods for the blind. Despite of inadequate revenue to spend in new ideas, the founder decided to sell the products to a for-profit company and reinvest the money from the sale \$5 million to enlarge Benetech to new edges of social good.

### Business Model of Benetech USA (Technology based non-profit social enterprise)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Mr. Jim Fruchterman</li> <li>• Partners those have deep understanding and trust based networks</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Making of affordable reading machines for the blind.</li> <li>• Developed product in Arkenstone which helped disable to get jobs.</li> <li>• EBooks delivered to people with disabilities transforming how they read and helping them succeed.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Create positive social changes at scale, and use technology as the vehicle to drive it.</li> <li>• By replicating the model successfully with different projects and in different fields, Benetech has shown that it is possible to adapt the high tech business model to primarily social endeavors.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Bookshare providing e-books to people with print disabilities.</li> <li>• Literacy Project the Route 66.</li> <li>• Environmental project the Miradi.</li> <li>• Management software, human rights abuse reporting the Martus, and the human rights Data Analysis Group.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Provides the market-based feedback that keeps focused on the needs of the users.</li> </ul>	<b>Customer segments</b> People with print disabilities
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Community involvement.</li> <li>• The tech based startups who motives to serve for social purpose.</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Reach out people with disabilities through partners.</li> <li>• Small project based model.</li> </ul>	

**Cost structure**

- Benetech was born with a business model intended to keep costs low for users,
- Bridges that gap by developing technology focused on helping people, not generating big profits
- The return is to society, not to founders



#### 6.2.4 Divine Chocolate (UK)



Established in UK in 1998, a chocolate company operating as a social enterprise model since majority of the shares owned by its farmers. The 85,000 Ghanaian co-operative holds Divine Chocolate. Which ensures farmers get a well deal for their cocoa and supplementary profits to devote in their community. They train farmers to diversify their skills to cultivate crops thereby maintaining the quality of the soil. Eventually it helps to increasing overall yield and income, and improving nutrition at the same time. Divine Chocolate recycled over 2 tons of materials (61% of their total waste), saved almost 3 tons of CO<sub>2</sub> that's as much carbon as is emitted by 37,500 bananas - produced, shipped and sold. Divine creates dignified trading relations, empower producers and consumers. Fairtrade ensures farmers receive a better deal for their cocoa and additional income to invest in their community.

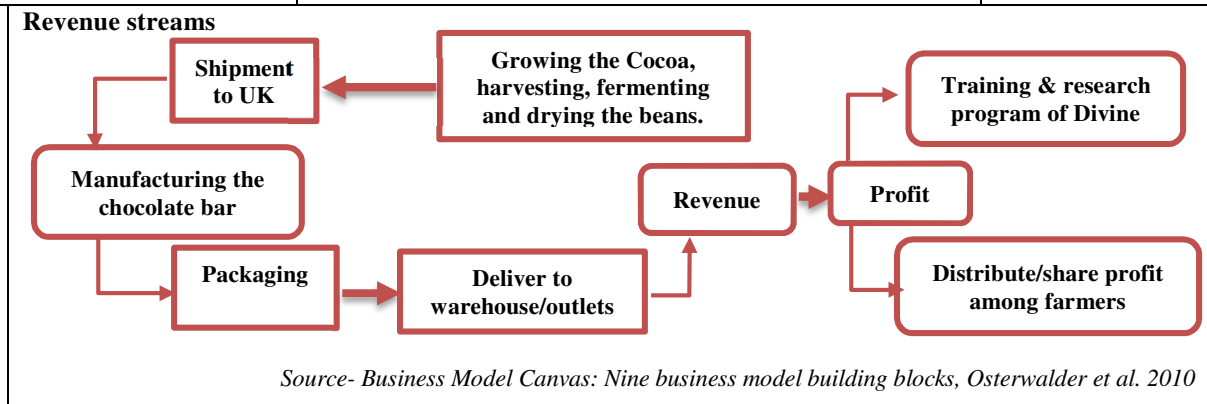
Divine Chocolate ensure that no chocolate is unsold before expire date. Several charity partners helps to get them used. They created thousands jobs in African continent for producing chocolate and its production process from bean to bar. Over the last 10 years Divine has grown significantly in terms of popularity and strong brand image around the world. People can now buy Divine across Scandinavia, Netherlands, Czech Republic, South Korea, Hong Kong, Japan and Australia. The Divine world is growing everyday!!

### Business Model of Divine Chocolate (UK)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>Owned by 85,000 co-op cocoa farmers.</li> <li>Divine work with Cabot.</li> <li>Other partners included Yogi Tea, Stonyfield organic yogurts, and Whole Planet Foundation.</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>Creates dignified trading relations, thereby empowering producers and consumers</li> <li>Trading system is unique, farmers own the biggest stake in the company and share its profit</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>Fairtrade ensures farmers receive a better deal for their cocoa and additional income to invest in their community</li> <li>Divine is the only chocolate company in the world which is 100% Fairtrade</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>50 products, including 12 different flavored bars, seasonal specialties, chocolate gifts,</li> <li>Drinking chocolate and cocoa.</li> <li>Another brand especially for young people- Dubble, launched in 2000 in collaboration with Comic Relief</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>Inspired and engage the farmers who own the company</li> <li>Create programs that aimed to increase consumer engagement</li> <li>Enhance customer relationships, boost social media following. 97,405 – up 25% Twitter followers 26,752 – up 18% Facebook likes.</li> </ul> <p><b>Channels</b></p> <p>Artisserie, Boots, Oxfam Food, Pod Food, Tesco, Waitrose, Whole Foods Market etc support to the distribution &amp; retail.</p> <div style="text-align: center;"> <pre> graph TD     A[Farming &amp; harvesting] --&gt; B[Manufacturing the Chocolate bar]     B --&gt; C[Packaging and delivery to warehouse/Retailers]     C --&gt; D[Consumer]             </pre> </div>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>People living in UK &amp; USA, other areas in Scandinavia, Netherlands, Czech Republic, South Korea, Hong Kong, Japan and Australia.</li> </ul>
<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>Farmers who produce ingredients of chocolate</li> </ul>				

**Cost structure**

- The combination of a compelling sales proposition and creative low-cost marketing activity with well-chosen partners made it sustainable.
- Use limited airfreight in the supply chain, and keep up to date with best practice regarding all the materials use. Packaging is reviewed annually with respect to environmental impact.



*Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010*

### 6.2.5 GROUPE SOS (France)



GROUPE SOS is one of the Europe's largest social enterprise based in France operating successfully with its 16,000 employees. The impact they have created so far is very positive and influenced to 1.6 Million population. The organization was established in 1984. At present, 480 structures in 12 regions in France and 4 French overseas territories. The company is now maintaining a solid turnover of \$900 Million. Their operation is present in France and 54 other countries.

GROUPE SOS handles with many kinds of social issues starting from health, unemployment, housing and child education. Since year 2000, GROUPE SOS has faster its expansion by creating innovative methods in answer to the plentiful questions of our society, or by integrating other organizations in difficult circumstances or looking for growth.

<b>Business Model of GROUPE SOS (France)</b>				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Prevention and Treatment of Addictions,</li> <li>• Habitat et Soins (Housing and Care)</li> <li>• Donors</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Build a solid organization capable of creating durable economic activities</li> <li>• Having a strong social impact and share its profit</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• GROUPE SOS has developed a new way of conceiving an enterprise.</li> <li>• Integrate sustainable development into the daily functioning and the specific challenges of our establishments.</li> <li>• Regulated salary scales, absence of shareholders, profits reinvested in development.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Different social initiatives for youth, solidarity, health etc.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• The structure and size of GROUPE SOS enables to use mechanisms of financial solidarity between the various member entities of their group</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Youth population</li> <li>• Entrepreneurs</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• 16,000 employees working for GROUPE SOS</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Different social enterprises in France and other 54 countries</li> </ul>	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• It is an actor in the field of social entrepreneurship, GROUPE SOS is naturally committed to sustainable development.</li> <li>• Several projects are carried out at the Group level: responsible for purchases and sustainable buildings.</li> <li>• Local initiatives are encouraged and promoted through the coordination of a network of “SD referees”.</li> </ul>		<b>Revenue streams</b> <pre> graph TD     A[Identify different social issues] --&gt; B[Invest &amp; support]     B --&gt; C[Regulate different programs]     C --&gt; D[Operate programs]     D --&gt; E[Ensure sustainability]     E --&gt; F[Revenue]     F --&gt; G[Net income]     G --&gt; H[Investment on different social initiative]     G --&gt; I[No profit/ No loss]   </pre> <p>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</p>		



### 6.2.6 Ecoalf (Spain)

## **ECOALF**

The company started in 2009 by Javier Goyeneche, founder of Ecoalf. The initial motive was to address the wastage produced by Western countries. They are using the recycled materials to produce best quality non recycled products. In combination with Tourism Ministry of Thailand, Ecoalf announced a three years commitment to imitate up cycling the oceans in Southeast Thailand. This will help to remove the waste from the oceans and islands of Phuket, Koh Smaui, Koh Samed etc. Ecoalf collaborated with famous designer Sybilla in 2017 for the sustainable fashion in first time to create a capsule collection for autumn/winter. The company premeditated a special assortment of stylish and eco-conscious accoutrements created in partnership with Apple. The cases' recycled nylon fabric is finished from waste fishing nets. Barneys New York also worked with Ecoalf a high-class assemblage for the Spring Summer 2013 season.

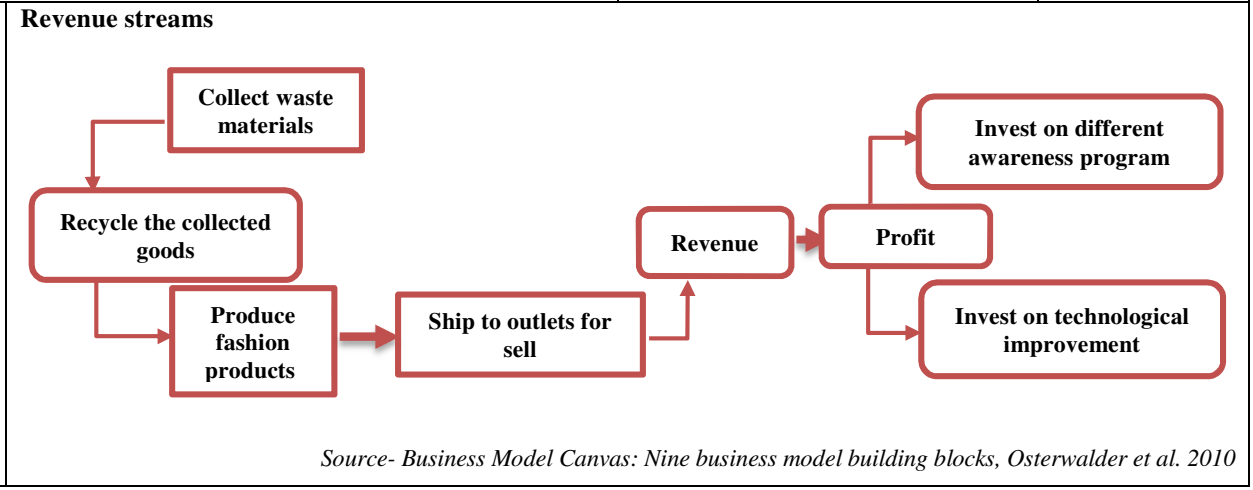
“The goal was to create the first generation of recycled products with the same quality, design and technical properties as the best non-recycled products to show that there is no need to use our world’s natural resources in careless way. Discarded fishing nets, post-consumer plastic bottles, worn-out tires, post-industrial cotton, and used coffee grinds...where people see trash I see high quality raw materials” (Goyeneche, 2015).

### Business Model of Ecoalf (Spain)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Javier Goyeneche as Founder President</li> <li>• Tourism Ministry of Thailand</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Establish a fashion / lifestyle brand</li> <li>• Produces clothing, footwear, and accessories for men and women.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Using recycled materials to establish a fashion brand</li> <li>• ECOALF creates fabrics from a range of waste materials, including decommissioned fishing nets, plastic bottles, cotton waste, used tires, and discarded coffee grounds</li> <li>• More than 200 Ton garbage collected in each year from Mediterranean sea.</li> <li>• Recycled more than 70 Million plastic bottles so far.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Fashion products</li> <li>• Clothes for men &amp; women</li> <li>• Footwear</li> </ul>	<b>Customer relationship</b> <ul style="list-style-type: none"> <li>• Through the outlets</li> <li>• Social media</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• People who are cautious on over usage of natural resources</li> </ul>
<b>Key resources</b> <ul style="list-style-type: none"> <li>• People who works for Ecoalf</li> </ul>			<b>Channels</b> <ul style="list-style-type: none"> <li>• Store in Madrid &amp; Berlin</li> <li>• Available online throughout Europe</li> </ul>	

**Cost structure**

- The business operates heavily to solve environmental issues
- Major cost involved in recycled materials
- Awareness programs also involves big investment



### 6.2.7 Einhorn (Germany)



A condom start up based on Germany by a group of young entrepreneurs to solve nature problem by using condoms. Their model is to ensure fairstainability which includes fair wages in the whole production process. In addition, curtail CO<sub>2</sub> footprint to upsurge the biodiversity on the plantations where the rubber for condoms derives from. Einhorn is based on Berlin. Waldemar Zeiler und Philip Siefer initiated this startup.

From March 2015, the company is working very hard to provide vegan condoms. 50% of their profits are reinvested in charitable projects. Fairstainable standards in rubber farming or sexual education for young people are taken care by Einhorn. Products are designed in a funny and informative way where people found it entirely different than traditional commercial condom producers. Einhorn integrate fairness principles into everything of the unicorn world. They have determined the CO<sub>2</sub> balance of every single condom. They have chosen the eco-friendly packing of biobiene for distribution packaging. The packaging tape is vegan. Postcards printed at the environmental printing workplace.

Business Model of Einhorn (Germany)				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Waldemar Zeiler und Philip Siefer</li> <li>• In Malaysia, Einhorn partnering with supply chain partners- Judge Rubber Technology, Lee Latex and Kai Sik Plantation</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• An organization capable of creating durable economic activities</li> <li>• Determined the CO2 balance of every single condom.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Everyone involved in the condom making process being it nature or people are stake in this approach.</li> <li>• Fairstainability targets range from fair wages in the whole production process through minimizing CO2 footprint.</li> <li>• Increase the biodiversity on the plantations where the rubber for condoms comes from.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Long product range – multiple types and shapes of condoms</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Maintain strong relationships with partners by ensuring fairness.</li> <li>• Einhorn integrate fairness principles into everything of the unicorn world.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Adult people who loves nature</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Partner working for Einhorn - the Malaysian Rubber Board and the Kedah local Gov't in the implementation of fairness goals.</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Chosen the eco-friendly packing of biobiene for distribution packaging.</li> <li>• The packaging tape is vegan. Postcards printed at the environmental printing workplace.</li> <li>• After quality testing products are shipped to Germany.</li> </ul>	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• 50% of our profits go into social and sustainability projects</li> <li>• 50% of the profits into reinvestment</li> <li>• Objective to ensure fairness at the same time having a strong social impact and share its profit</li> </ul>		<b>Revenue streams</b> <pre> graph LR     A[50% of profits goes to social sustainability &amp; environmental project]     B[50% reinvested into further development of Einhorn]     C[Revenue] --&gt; D[Profit]     D --&gt; A     D --&gt; B     E[Rubber Plantation in Northern Malaysia] --&gt; F[Latex Preparation]     F --&gt; G[Condom making at Richter Rubber technology]     G --&gt; H[Shipment to Hamburg]     H --&gt; I[Unicorn Central and store to sell]     I --&gt; C     </pre>		
<p style="text-align: right;"><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>				

## 6.2.8 REFUNITE (Denmark)



Christopher Mikkelsen & David Mikkelsen started this initiative in Denmark. This is mainly to help refugees and internally displaced persons. They have developed a platform to search the missing family members. Founded in 2008, at present the company is operating at Nairobi (Kenya), Copenhagen (Denmark) and San Francisco (USA).

Worldwide many people lost due to natural calamities, war and human related cause. Two Danish brothers realized this serious problem and developed a platform where people can find their family or friends through this platform. Christopher Mikkelsen & David Mikkelsen received ‘Social Entrepreneur of The Year 2017’ awarded by Schwab Foundation and the World Economic Forum (Gadd, 2017). “Refunite is the world’s largest missing persons network for displaced people and refugees,” the Schwab Fund wrote in connection with the award. “The business has been built up through a series of private partnerships, with, among others, Facebook, Ericsson and private funds. This has enabled Refunite to offer its product in a number of different countries” (Gadd, 2017).

This is first mobile apps for refugees with more than 630,000 registrations of which nearly 160,000 signed up last year. This speeding up has led to above 38,000 family members being reconnected (Munford, 2017). REFUNITE has partnerships with large mobile network operators. Refugees can send text messages directly from their phones. This also collaborates with humanitarian agencies, including the UN Refugee Agency (UNHCR) and the International Rescue Committee (IRC), funded by the IKEA Foundation, the H&M Foundations and other similarly philanthropic organizations (Munford, 2017).

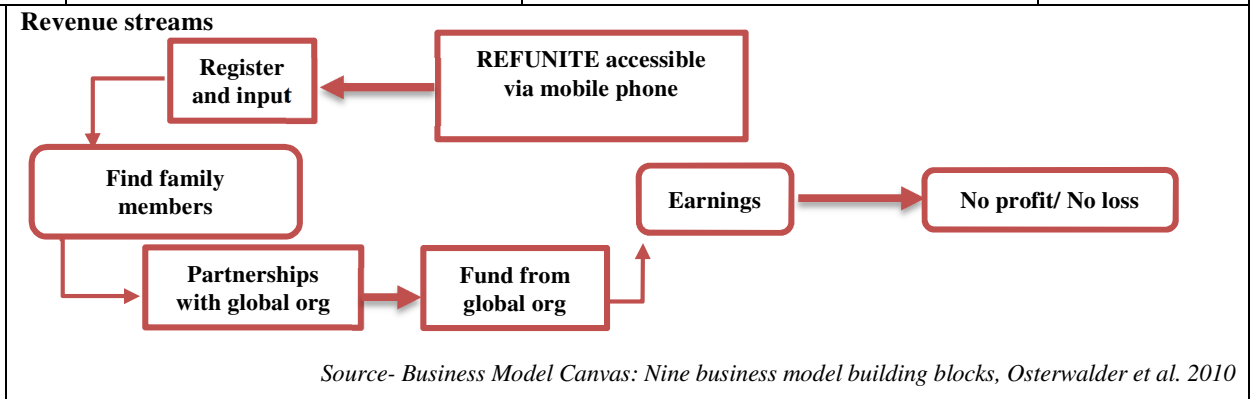
The business model is currently running as no profit, no loss based. However, considering the nobility and cause, this is one of the best social enterprise identified and awarded by many foundations. This is practically changing the livelihood of many lost people.

### Business Model of REFUNITE (Denmark)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• Christopher Mikkelsen &amp; David Mikkelsen</li> <li>• Along with Ericsson, REFUNITE has partnered with global coalition of mobile operators</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• REFUNITE empowers refugees and separated families to search, connect and communicate with family and friends they have lost along the way.</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Out of 68 Mn effectively displaced people worldwide, many do not have access to Internet and have very basic and simple mobile phones. This platform helps them to connect.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Access to the missing persons database through ordinary mobile phones, text messaging, the internet and a hotline</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• The organization is able to communicate directly with millions of forcibly displaced people through SMS and make access to the platform free of charge</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• Refugees and other Internally Displaced Persons (IDPs)</li> </ul>
	<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• Refunite employs 25 people, and as of now, has 600,000 users worldwide.</li> </ul>		<p><b>Channels</b></p> <ul style="list-style-type: none"> <li>✓ They have offices in Nairobi (Kenya), Copenhagen (Denmark) and San Francisco (USA).</li> </ul>	

**Cost structure**

- The business has been built up through a series of private partnerships.
- Partnership with Facebook, Ericsson and private funds.



### 6.2.9 Ashoka (Japan)



“Bill Drayton founded Ashoka in 1980 based on the idea that the most powerful force for good in the world is a social entrepreneur: a person driven by an innovative idea that can help correct an entrenched global problem” (Ashoka website). The organization was named after Emperor Ashoka, the ruler of the Maurya Empire during the 3rd century BC (Barbara, 1996). Emperor Ashoka recognized the suffering that he had caused by unifying his empire, and he promoted religious and philosophical tolerance and the paramount importance of morality when working for the public. “Ashoka provides stipends which allow ‘Fellows’ to focus full time on their ideas for leading social change in everything from education, youth development, health care, environment, human rights, access to technology and economic development” (Roberts & Woods, 2005: p. 47).

The Ashoka Japan was founded by the President of Ashoka Foundation- Mr. Bill Drayton in January 2011. He had a conference along with Japanese Prime Minister in 2010 where they addressed the social issues faced by Japanese citizens. There were some social challenges in Japan post 90’s after 50 years of significant hard work and growth. There were reported number of suicide, economic bubble burst etc happened in post 90. Being one of the top richest country by GDP, underlying with so many social issues that Japan is facing.

In Japan Ashoka Foundation started with Youth Venture in 2011 where youth are engaged to plan and implement ideas. In 2015, they set up change maker school. The name of Ashoka is named after Ashoka who unified the Indian subcontinent in the 3rd century BC (Ashoka website). King Ashoka offered his life to wiping out violence, improving social welfare, economic growth. He is a social changer who anticipates the creativity, tolerance and history that challenged social reform with a global perspective. Ashoka supports the economic independence of people all over the world by giving opportunities to many people, securing the rights of socially vulnerable people, and developing markets for the poor. In Sanskrit, Ashoka means “the active absence of sorrow”. The organization is running as the largest social enterprise all across the world with its vision and mission.

### Business Model of Ashoka (Japan)

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Bill Drayton (Founder of Ashoka Foundation)</li> <li>• Selected Ashoka investors and entrepreneurs</li> <li>• Selected Universities</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Tackling innovation for public interest</li> <li>• Identify social enterprises, help them to launch</li> <li>• Support the economic independence of people all over the world by giving opportunities</li> <li>• Ensure rights of socially vulnerable people, and develop markets for the poor.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Youth Venture is an effort targeting young people under 20 years old</li> <li>• Support the development of new educational methods</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Support social entrepreneurs to be active and act as change maker</li> <li>• Provide examples, ideas, and insights that can serve as a roadmap</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Youth entrepreneur who needs support to convert their ideas into a social enterprise</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Rather than focus solely on individual social entrepreneurs, Ashoka recognizes that successful and lasting social change is a collaborative endeavor.</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Youth Venture</li> <li>• Ashoka Yu</li> <li>• Changemaker School</li> </ul>	<b>Channels</b> <ul style="list-style-type: none"> <li>• "Everyone A Changemaker™" (anyone's change maker) is the future Ashoka draws</li> <li>• Ashoka operates programs in more than 60 countries with a staff of over 200 serving in 30 offices worldwide</li> </ul>	

<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Ashoka's funding comes from private sources: 45% from leading business entrepreneurs, 25% from foundations and 30% from individuals and corporations.</li> <li>• Ashoka's work is funded by entrepreneurs, foundations, corporations, and individuals from around the world. Ashoka does not accept funding from any government entities. Individual and institutional endowment funds provide for Ashoka's long-term stability.</li> </ul>	<b>Revenue streams</b> <pre> graph TD     A[Funding through selected networks, grants etc] --&gt; B[Investment in different programs of Ashoka]     B --&gt; C[Develop new social enterprises/entrepreneurs]     C --&gt; D[Revenue from different social enterprises]     D --&gt; E[Non Profit business model]             </pre> <p style="text-align: right; font-size: small;"><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>
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### 6.2.10 Thankyou (Australia)

## **thankyou.**

Over nine hundred million persons globally even in 8 years back had limited access to safe drinking water. On the other hand, the Australian bottled water company worth of over 600 million dollars per year is crossing its previous year's performance in every year. This is a Melbourne based social enterprise, began with bottled water founded on August 21, 2008. Their 100% of profits goes to fund safe water and hygiene projects. The purpose of the organization is to bring light into the darkness of the world where people are under extreme poverty (Thankyou, website).

“Thankyou Charitable Trust is the trust to which Thankyou Group Pty Ltd distributes profit generated through the sale of consumer goods in the Australian market. The purpose of the trust is to give to project partners in the pursuit of eradicating global poverty. The trustee aims to distribute 100% of the funds received by the trust to project partners” (Annual Report of Thankyou, 2017). Today, Thankyou markets over 55 products including book named Chapter One. This only presented a roadmap for other social entrepreneurs, has given over \$4 million to people in need.

- ✓ Water, Sanitation and Hygiene Impact- 556,300 people
- ✓ Child & maternal health impact- 94,477 people
- ✓ Food impact- 134,791 people

The Thankyou impact is spread all across the world, focusing heavily on African (Sudan, Ethiopia, Kenya, Burundi, Tanzania, Uganda, Zimbabwe, Tanzania) and South Asian countries (India, Bangladesh, Nepal, Sri Lanka, Cambodia, Laos) and many other countries in other continent.

<b>Business Model of Thankyou (Australia)</b>				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Daniel Flynn, friend Jarryd Burns, and wife Justine Flynn started this project.</li> <li>• Now consumers are their largest partner.</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Thankyou Charitable Trust carefully chooses and funds Impact Partners.</li> <li>• Thankyou consumer movement is rising millions of dollars to get safe water, toilets and child and maternal health programs.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Funding to hundreds and thousands of people in need.</li> <li>• Continue funding projects globally with current partners where those activities align with the trust's vision.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Enlargement of strong relationships with project partners</li> <li>• Creating clear and open lines of communication.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Regular consumer who believes the vision of the Thankyou.</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Project partners are the key resources</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Started with Bottle Water, now 55 products are selling by Thankyou</li> <li>• Personal care and baby products</li> </ul>	<b>Channels</b> <ul style="list-style-type: none"> <li>• Strict processes to assess potential projects and project partners</li> </ul>	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Funding projects that address the root cause of global poverty.</li> <li>• The Thankyou trustee distribute 100% of the funds received by the trust to project partners (excluding transaction costs).</li> <li>• No directors of the corporate trustee can receive distributions from or share in surpluses.</li> <li>• Directors works on a voluntary basis</li> </ul>		<b>Revenue streams</b> <pre> graph LR     A[Direct funding by consumer] --&gt; B[Profits from selling products]     C[Revenue comes from selling of Thankyou products] --&gt; B     B --&gt; D[100% profit goes to eradicate poverty]     A --&gt; D </pre>		
<p style="text-align: right;"><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>				

### 6.3 Social entrepreneurship business models: Cases from Bangladesh

The selected cases represents the large and notable social enterprises of Bangladesh. The detailed already discussed in methodology part behind the reason of selecting the cases. Since these social enterprises are based on Bangladesh the case studies to be followed by survey analysis, which has been discussed in the later chapter. The business model canvas of Osterwalder and Pigneur (2010) has been followed in order to analyze the cases.

#### 6.3.1 Aarong (Cutting out of the middle man model)



Aarong is one of the largest and leading Bangladeshi brands, widely known for its handicrafts and lifestyle products. Today standing, Aarong is the most successful and profitable business entity of BRAC. It has wide reputation and strong brand image with more than 70 Mn dollars revenue each year. “Aarong one of the country’s leading lifestyle retail chains, stocks a wide range of products made by mostly female artisans. The majority of the artisans work under Ayesha Abed Foundation, an extensive network of production centers committed to the guiding principles of fair trade” (BRAC Annual report, 2016: p. 41). Aarong has successfully removed middle man from the value chain and connected/ linkage artisans to the market.

#### Key partners

Aarong is an enterprise of one of the largest NGO of Bangladesh called BRAC. It was established in 1978 to bring the poor in mainstream economy (Rafi & Mallick, 2002) empowering them by giving access to their vital organizations. Aarong was founded by Ayesha Abed the wife of Sir Fazle Hasan Abed. The name Aarong means “Village Fair”. The main manifesto is to empower women who live under base of pyramid in rural areas. Today 65,000 Artisan of Aarong is the key partners of its 8,000 product range, and 325,000 people’s livelihood is depending on Aarong. Aarong gets its supply from two sources. One is Ayesha Abed Foundation (AAF)- by its direct intervention. Another is the large pool of independent entrepreneur. Majority of the Aarong’s producer and entrepreneurs are village women. Women produces mat, cane products, nakshi kantha, hand stitches, baskets, embroidered goods and numerous number of products for Aarong.

### **Key activities**

AAF mostly supplies 60% of the total apparel demand of Aarong. To ensure the quality production it has 13 production centres under which there are 650 sub-centres in several villages of Bangladesh. There are around 35,000 artisans working in AAF. Aarong has around 800 enlisted independent entrepreneurs and producers in rural areas of Bangladesh. Mostly they are the supplier of the non-textile handicrafts and the remaining 40% of the total apparel demand.

### **Value propositions**

Aarong produces its entire handicraft by creating working opportunity of rural women. As a leading lifestyle brand of Bangladesh Aarong Introduces new and innovative designs for their customer. All the design and fabrics are provided by Aarong to the Artisans so that the quality remains as expected.

### **Key resources**

The main key resource of Aarong is the artisans all over the country. There are around 65,000 artisans working for Aarong and ensuring the quality supply. Aarong directly employs around 2,200 employees (Darko & Sultana, 2016). In every Aarong store they have very well trained staffs to help and guide the customers. The products are displayed in a well-organized manner. On a regular basis 30% to 40% of total supply kept in the display of the outlets and remaining 60% to 70% product goes to the inventory.

### **Products**

Aarong features 109 product lines from clay pot to diamond. All the products are handmade. The major products of Aarong are apparels for male, female & kids, home accessories & furniture, traditional handicrafts, jewelries and accessories, leather and metal items. Altogether 109 product lines (8000 items). Includes-

- Clothing for male, female & kids
- Home accessories & furniture
- Traditional handicrafts, jewelries, ornaments & accessories
- Leather goods & metal items

## Customer relationships

Aarong always try to fulfil the customer demand by variety of products, competitive pricing, innovative design and best quality goods. They have trained stuffs to handling customers. They offers loyalty card to their customer through their membership card/program. Other promotional activities includes:

- ❖ Loyalty & membership program for point based discount and benefits
- ❖ Advertisement & promotional activities (billboard, magazine and newspaper ad)
- ❖ After sales services in the outlets (return, repay, exchange)

## Channels

The supply chain model of Aarong is given below:

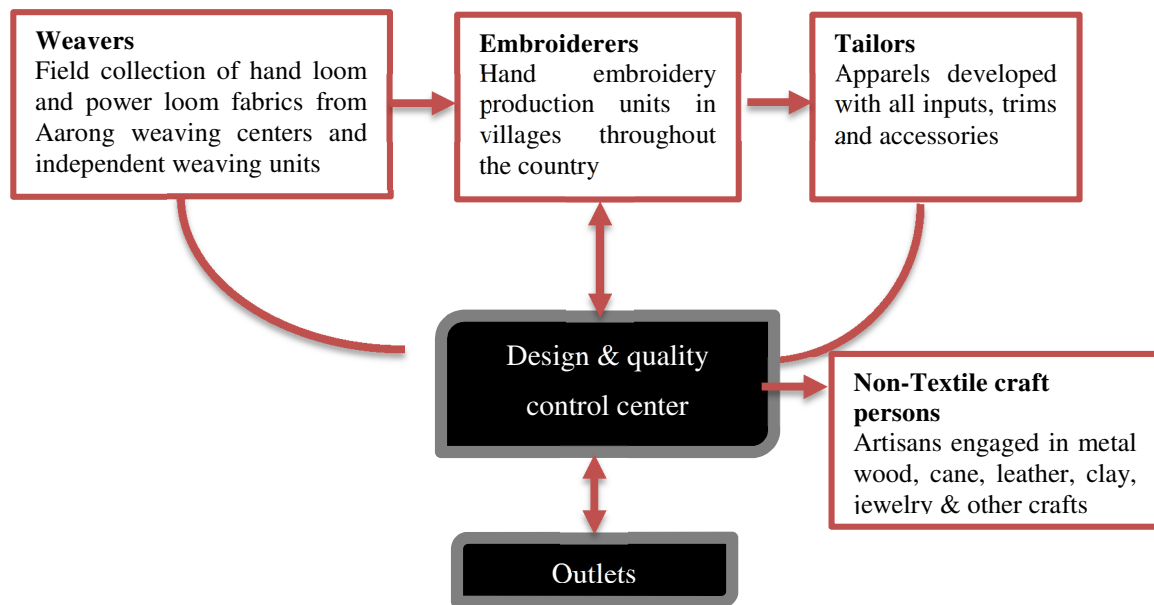


Figure 6: Supply chain of Aarong

Mainly Aarong provide all off its products through their own outlets. They have established a very efficient outlet management procedure to ensure the best quality service to its valued customer.

## Customer segments

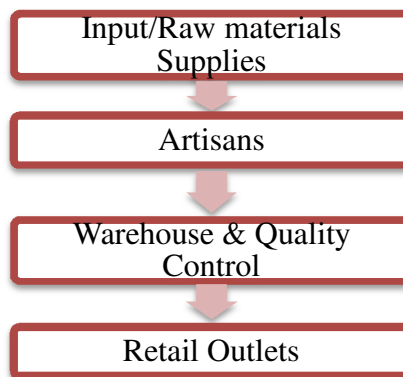
Aarong has a broad target segment starting from lower middle class to upper class of people of the society. Each product line has a very wide range of prices to target broad segments. As

an example, Aarong sells its Punjabi from below 1,000 Taka to more than 10,000 Taka. People can buy as per their capabilities and spending limit very comfortably in Aarong. Furthermore the outlets are widely distributed and convenient to customers. No specific targeted income group location is the objective for Aarong to choosing its outlet. It shows its ambition to reach to different class of people. A large number of Aarong customers are expats or tourists/ visitors in Bangladesh. Its unique style attracts lots of foreigners or travelers visiting in Bangladesh. Many of them are now loyal customers of Aarong.

### **Cost structure**

Organizationally Aarong intervenes in each area of its operation produce the maximum value for its customer.

- Aarong often produces the raw materials and design the goods which is one of the major cost incurring areas.
- Aarong has a very unique payment procedure to encourage their artisans by ensuring all the suppliers get their payment upfront or on the spot of delivery of the goods.
- To ensure the quality of goods Aarong provides training and workshops for their artisans to develop their craftsmanship skills.
- Aarong maintains a very organized procedure to manage its outlets to ensure the best quality service which is also very costly.



### **Revenue streams**

The main source of Aarong’s revenue is the direct sales from the outlets. As the leading lifestyle brand, Aarong doubled its revenue in last 5 years. “The demand for Aarong products has increased due to a rising trend of consumers seeking a taste of Bangladesh's heritage,” said

Tamara Abed, Senior Director for Aarong, a social enterprise of BRAC (The daily star, 2018). It has annual revenue of around 70 million USD (2016, Annual report). However, the amount might be higher upto BDT 850 crore reported in The Daily star (2018). As a social enterprise Aarong share its profit in two streams. 50% of the total profit goes to Aarong’s internal capacity development (branding, expansion of stores/outlets, value proposition etc) and another remaining 50% goes to the BRAC development program (BDP). Under these development programs BRAC support poorer people on training, skill development, education program and different environmental programs.

**The revenue model is given below:**

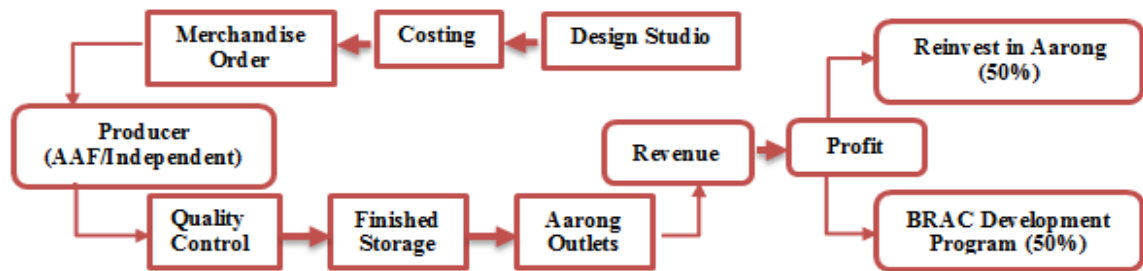


Figure 7: Revenue flows of Aarong

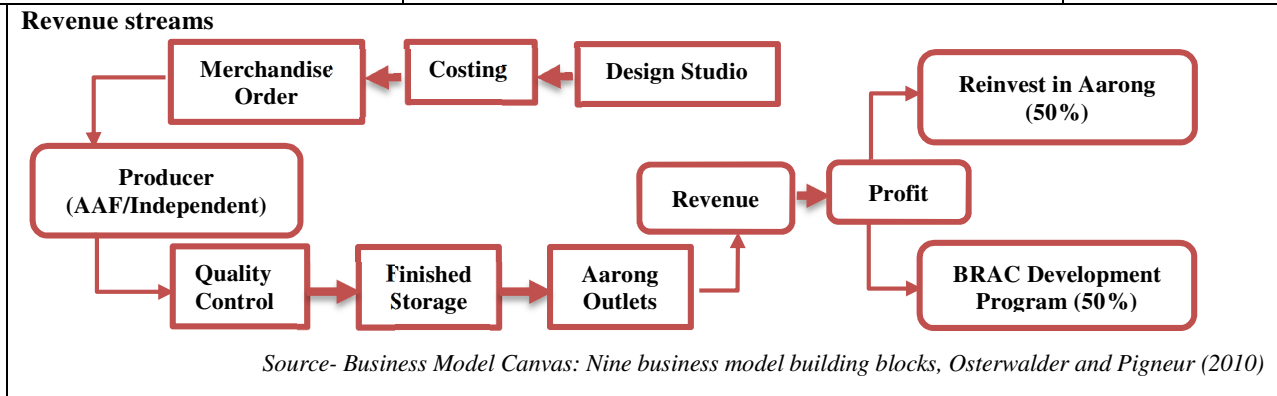
(source: In-depth interview)

Aarong strategy is to maintain a 15% profit margin in order to maintain a sustainable growth. If Aarong can let their cost structure down, then they pay their Artisans in a higher amount while buying their products. Sometimes Aarong gives pay benefits to their staffs when they earn additional profit margin. Only 15% net profit they share among the shareholder and for re-investment. The 50% goes to the shareholder, which is BRAC. Rest 50% get re-invested in Aarong. So altogether as a dividend Shareholder gets 7.5% as profit from Aarong.

## Business Model for Aarong

<b>Key partners</b> <ul style="list-style-type: none"> <li>• BRAC</li> <li>• Ayesha Abed Foundation (AAF)</li> <li>• 800 Independent Producer</li> <li>• 65,000 artisans</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Linkage artisans to the market</li> <li>• Ensure quality goods supply through training of Artisans</li> <li>• Provides a complete lifestyle solution under one roof.</li> <li>• Provide high quality and innovative design to its customer with wide variety of goods.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Innovation, integrity, inclusiveness and effectiveness are the main areas of the value creation for Aarong.</li> <li>• Empower rural artisans to rise above poverty</li> <li>• Develop the local handicraft market</li> <li>• Established strong brand image with competitive pricing.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Meet customer expectation throughout their wide range of variety of goods.</li> <li>• Loyalty &amp; membership program (wide range of benefits)</li> <li>• Advertisement &amp; promotional activities.</li> <li>• Trained staffs to handling customers</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Middle class to elite income group of societies.</li> <li>• Foreigners traveling to Bangladesh</li> </ul>
<b>Key resources</b> <ul style="list-style-type: none"> <li>• Skilled Artisans of AAF and under the 800 Independent Producers</li> <li>• Designers and Aarong stuffs</li> <li>• 65000 artisans among which 85% are rural women</li> </ul>		<b>Products</b> <p>Aarong features 109 product lines including</p> <ul style="list-style-type: none"> <li>• Apparels for male, female &amp; children</li> <li>• Home accessories &amp; furnitures</li> <li>• Traditional handicrafts</li> <li>• Jewelries &amp; accessories</li> <li>• Leather goods &amp; metal items</li> </ul>	<b>Channels</b>	

<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Upfront or on the spot payment for all suppliers.</li> <li>• Well organized outlet and inventory management.</li> <li>• Support Artisans by providing raw materials and designs for production.</li> <li>• Use the network of BRAC to lower the distribution cost.</li> <li>• Use the value chain of BRAC for ensuring quality supply in a cheaper price.</li> </ul>
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### 6.3.2 Grameen Telecom (Village Phone Program)



Grameen Telecom (GTC) is one of the pioneer enterprises in Grameen family. Professor Yunus in 1974 started Grameen Bank (GB), when he developed a theory to mitigate the challenges of people lives under poverty line. The main initiation was to provide access to funds. Gradually some other social issues were addressed by Grameen Bank for the village women who are financially insolvent. Information technology is a key element to address the social issues. Grameen Telecom started with the vision to bring technology to the poor people. People under base of the pyramid are often struggle for surviving in developing countries. “A poor person must work hard just to stay alive in a country that provides no safety net” (Yunus, 1998; p.409). Today thousands of people are the partner of GTC and GB through its different initiatives.

Telenor (a Norwegian Telecom giant) along with Grameen Telecom introduced Grameenphone in Bangladesh which is one of most successful venture in the country. However, the ‘Village Phone Program’ of GTC remained a social business icon to the world operating the same model in many developed and developing countries.

#### **Key partners**

GTC was established in 1995 as a not-for-profit company to improve the standard of living and remove the poverty from rural Bangladesh. The company's unique product, the Village Phone widely known as “Polli Phone” program, started on March 26, 1997. The main owner of the GTC is Grameen Telecom Trust. GTC operates in collaboration with its two partners; Grameen Bank (GB) & Grameenphone (GP). Here throughout, GB deploy all the loans to develop community information centers and GP provides technical, network coverage support & regulatory compliance, Tax, VAT to Govt.

#### **Key activities**

Village Phone program of GTC created source of income for rural women and provided them necessary training to operate the business including using phone, top up and so on. They also

trained to carry on the business and earning profits from this village phone program. Other activities includes:

- Small credits to poor people with flexible payment options.
- Create working opportunity within Grameen foundation.
- Intervention of a successful business model for BOP people

### **Key resources**

The main resource to establish this program is its subscriber. The present number of subscriber of Grameen Telecom is around 1.5 Mn populations out of which 90% are women in 84,000 villages of Bangladesh. GTC provides training, sim card distribution, strategic planning, and required technical services. Village phone does earning by charging mark up on top of airtime tariff. However, Grameenphone provides technical, network coverage support & regulatory compliance.

### **Value propositions**

Main value proposition of this program is to create rural women entrepreneur and remove poverty at root level. Following are the values created by the village phone program:

- Easy access to telephone services for rural people.
- Increasing social interaction and social uplift.
- Technological bridging between the rural populations with limited technological experience with the modern technology.

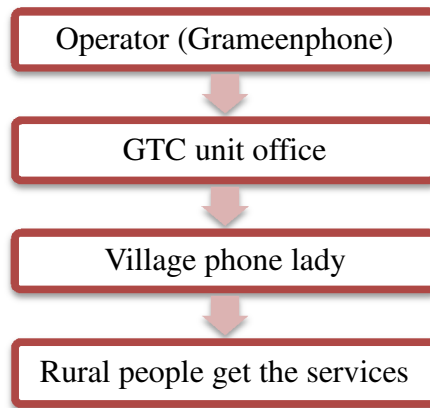
### **Products**

Grameenphone provides SIM card to access the network. Whereas handset and gadgets provided by Grameen Telecom.

### **Customer relationships**

- Close observation on the uses of loans.
- Guide the borrowers to develop a sustainable small business and solve critical problems of the entrepreneur.
- Life insurance offered to its borrowers and after sales services.

## Channels



GP deliver all the sim cards and technological support like network and regulatory compliance to GTC.

## Customer segments

Village Phone Program is mainly designed for rural village women who actually living under base of pyramid with an objective to eradicate poverty and empower women in rural areas of Bangladesh.

## Cost structure

GTC trust invested on social welfare activities in health sector development like 6,000 bed hospital project in collaboration with famous Indian doctor Debi Shethi. In addition to different development programs, Grameen had to adjust the loan amount considering the inflation rate of the economy. For micro lender of Village phone program, the loan size is too small in comparison to the cost of loan including administrative cost.

## Revenue streams

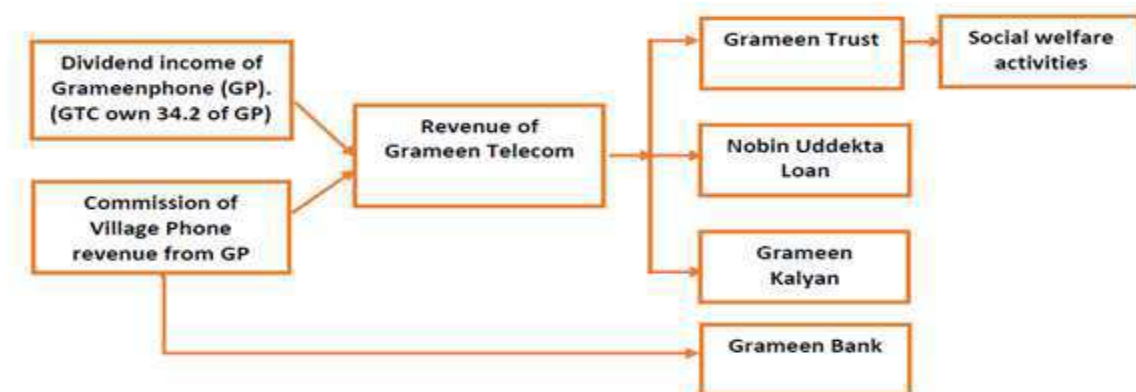


Figure 8: Revenue flows of GTC (Source: In-depth interview)

The revenue model of GTC is complicated due to the involvement and shareholder structure of Grameen. The company from village phone program earns about 15 Crore BDT annually with a margin of 12% each year. This comes from Grameenphone as a revenue sharing model. On the other hand, Grameen Telecom is one of the owner of Grameenphone and it earns from other investment likewise Grameenphone. In order to setting profit target of 12%, no specific rationale been identified from the in-depth interviews. The total revenue earned by GTC is around 100 Mn USD.

The fund goes to the founder of GTC like Grameen Trust, Grameen Bank and some other initiatives of Grameen like Nobin Uddekta (new entrepreneur) for loan purpose. There is no fixed dividend policy for GTC. Rather they follow a going concern approach and year wise dividend distribution approach.

### Business Model for Grameen Telecom

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• Grameen Telecom Trust</li> <li>• Grameen Bank</li> <li>• Grameenphone</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• Introduce Village Phone to empower women in rural areas.</li> <li>• Small loans for ultra-poor people with flexible payment modalities.</li> <li>• Provide close observation to utilize the loans in a profitable way.</li> <li>• Help the loan receiver to prepare their business model.</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Easy access to telephone services for rural people.</li> <li>• Technological bridging between the rural population with modern technology</li> <li>• Increasing social interaction and social uplift.</li> <li>• Create economic empowerment and new business opportunity for rural deprived women.</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• Close observation on the uses of loans</li> <li>• Guide the borrowers to develop a sustainable small business</li> <li>• Solve critical problems of the entrepreneur</li> <li>• Life insurance offered to its borrowers</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• Rural Village women, living under base of pyramid.</li> <li>• People who has willpower to eradicate poverty.</li> </ul>
	<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• GTC employees</li> <li>• Technical resources through GP</li> <li>• Funding support by GB</li> </ul>	<p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Village Phone Sim and Handset provided by Grameen Telecom</li> </ul>	<p><b>Channels</b></p> <div style="text-align: center;"> <pre> graph TD     A[Operator (Grameenphone)] --&gt; B[GTC Unit Office]     B --&gt; C[Village Phone Lady]     C --&gt; D[Rural people get the services]             </pre> </div>	
<p><b>Cost structure</b></p> <ul style="list-style-type: none"> <li>• Training &amp; development of village women provided by GTC is a cost area.</li> <li>• Investment on several social welfare activities (6000 bed hospital project).</li> <li>• Ensure funding to the poor people with minimum 12% to maximum 18% interest rate.</li> <li>• Higher number of defaulters is another cost element to consider.</li> <li>• Staff's salaries and other benefits.</li> </ul>		<p><b>Revenue streams</b></p> <div style="text-align: center;"> <pre> graph LR     A[Dividend income of Grameenphone (GP). (GTC own 34.2 of GP)] --&gt; B[Revenue of Grameen Telecom]     C[Commission of Village Phone revenue from GP] --&gt; B     B --&gt; D[Grameen Trust]     B --&gt; E[Nobin Uddakta Loan]     B --&gt; F[Grameen Kalyan]     B --&gt; G[Grameen Bank]     D --&gt; H[Social welfare activities]             </pre> </div>		

*Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010*

### 6.3.3 TMSS Utpadon Foods



TMSS Utpadon Foods follows sell direct, sidestepping traditional middleman business model by using their own network. TMSS was founded in 1980 by Professor Dr. Hosne Ara Begum. In the present day, around 20,000 rural women are part of it. Earlier it was only a microcredit NGO working for alleviation of poverty, empowerment of women and improvement of socio-economic infrastructure of Bangladesh. This organization has several development domains throughout which TMSS run its operation. Social enterprises are one of their domains. Among multiple social enterprises there are five different programs like TMSS handicrafts, printing press, women market, Utpadon Foods and ecotourism & biodiversity.

Prof. Dr. Hosne Ara Begum reformed TSS as TMSS by an amendment resolution which incorporated the Bengali word “Mohila” keeping in view the empowerment of women. TMSS Utpadon Foods” is one of the social enterprises owned by TMSS. This was launched in 1998 in order to enhance the standard of living by creating new job opportunities for rural deprived poor people. Throughout this social venture TMSS ensure the supply of healthy and hygienic processed food in Bogura, Gaibandha, Rangpur and Dinajpur districts.

#### **Key partners**

TMSS has multiple investment partners among them lots of international donors and investors support various programs. These support runs in different modality like shared partnership, interest based, profit sharing.

- Pallikarma Shahayok Foundation (PKSF)
- Swiss Contact Smile Train Inc. USA, The Global Fund to Fight AIDS, Tuberculosis and Malaria (GFATM)
- CSBA-Health Nutrition Population Program & BRAC
- European Union and SDC, STEP-GOVT.
- CISA-BD-USAID, UNODC
- PLCHED-BD, Action Center La Faim (ACF)

- IDCOL, Lafarge Surma Cement Co Ltd
- Alliance Forum Foundation (AFF) Japan, Mitsubishi Chemical Co. Japan, TKI Institute Japan, JICA Japan
- Business for Planet (B4P USA), ICF-ACDF/RDA, Bogura
- ADB, World Vision BD, NGO Foundation

### **Key activities**

Utpadon Foods operates to produce quality and hygienic processed food. To ensure the best quality production, Utpadon Foods established efficient procedures for handling and moving products. They have developed a well-structured production procedure.

### **Key resources**

The main key resources of this project are the stuffs working under this social enterprise. There are around 104 rural women working for TMSS Utpadon Foods.

### **Value propositions**

The Utpadon Foods ensures high quality hygienic food. It creates a good amount of job opportunity mostly for the rural deprived women. This social enterprise not only created the earning opportunity but also it developed the skills of the employees by implementing modern technologies in its production system.

### **Products**

Offer around 23 types of processed food including:

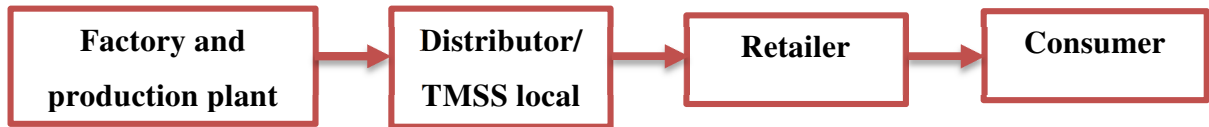
- Bakery and confectionary, Biscuits and chanachur
- Shemai
- Spices, mustered oil

### **Customer relationships**

As TMSS has a huge network all over the nation, Utpadon Foods distribute its product throughout the distributor or their internal organizational network in Bogura, Gaibandha, Rangpur and Dinajpur district. TMSS has its own help line to connect with its customers for any query. On the other hand Utpadon Foods ensures refund or replacement for any faulty

item. It also collect consumer and retailers feedback via retailers and distributors to develop the product time to time.

### Channels of distribution



### Customer segments

The main target consumers are the people living in North Bengal and having an income level of the lower class to upper middle class of the society.

### Cost structure

TMSS Utpadon Foods is very concern about maintaining hygiene and food nutrition value, purchase of raw materials, uses modern technology to ensure the efficient production of goods. This incur a huge operational cost. Another sources of expenditure is salaries and training and development of the employees.

### Revenue streams

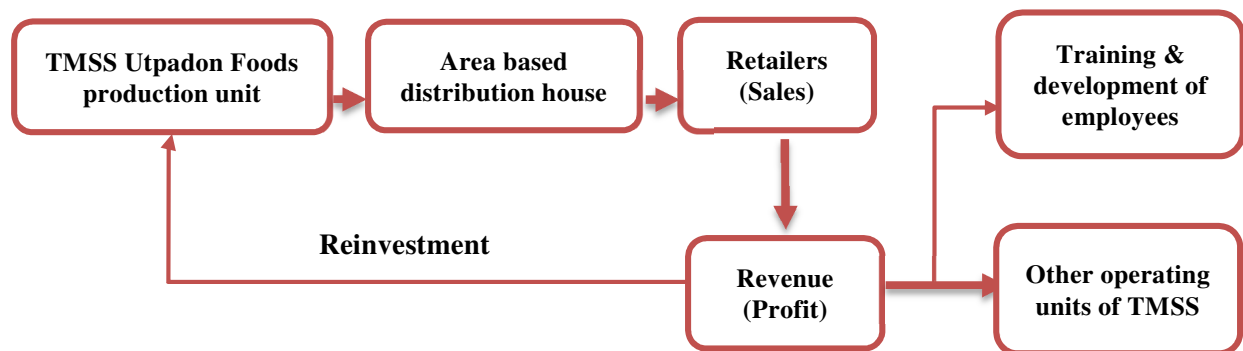


Figure 9: Revenue Flows of TMSS Utpadon Foods  
(Source: In-depth interview)

The annual revenue is 500,000 USD out of which they maintain a 15% profit margin. The rationale behind is they follow the bank rate plus some more percentage at least to ensure a good growth. 60% of their dividend goes to Training and developmental purposes. However, rest 40% goes as investment to other TMSS business as loan. Also TMSS Utpadon foods pay back loan to its other units who initially invested to Utpadon foods.



<b>Business Model of TMSS Utpadon Food</b>				
<b>Key partners</b> <ul style="list-style-type: none"> <li>• Thengamara Mohila Sabuj Sangha (TMSS)</li> <li>• Several business units of TMSS</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Established procedures for handling &amp; moving products.</li> <li>• Developed production procedure &amp; reduced manufacturing cost.</li> <li>• Developed new products &amp; modify existing products.</li> <li>• Marketing implementation &amp; promotion.</li> <li>• Product development and diversification.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Ensure good quality and hygienic processed food for the lower income people.</li> <li>• Ensure competitive pricing through using the value chain of TMSS.</li> <li>• Create job opportunity for rural women.</li> <li>• Provide relevant training for skills development of the staffs.</li> </ul> <b>Products</b> TMSS Utpadon Food produces 23 items, including- <ul style="list-style-type: none"> <li>• Bakery and confectionary</li> <li>• Shemai</li> <li>• Spices, mustered oil</li> <li>• Chanachur &amp; biscuits</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Help line for any complain and feedback.</li> <li>• Feedback from consumer via retailer distributor to develop the product.</li> <li>• Ensure on spot refund or replacement of products in case of faulty product or any kind of quality failure.</li> <li>• Developing customer satisfaction by offering price discount.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• People living in North Bengal (Bogura, Gaibandha, Rangpur and Dinajpur districts).</li> <li>• Lower class to upper middle class people</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• 104 rural women employees working for TMSS Utpadon Foods</li> <li>• TMSS network</li> </ul>		<b>Channels</b>	
<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Maintain hygiene and food nutrition value often incur additional costs.</li> <li>• Cost of raw materials procured from original sources.</li> <li>• Implementation of modern technology in production units is another cost element.</li> <li>• Salary and several training program of the employees</li> </ul>		<b>Revenue streams</b>		

Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010

### 6.3.4 BRAC Dairy & Food Program (BDFP) - Aarong Dairy



Milk for Good.

BRAC (Building Resources Across Communities) is a pioneer social enterprise in Bangladesh, started in 1972. BRAC operates globally and now one of the largest NGO in the world. Since 70s, a number of social enterprises were launched and managed by BRAC in order to improve the livelihoods of millions of people (Rafi & Mallick, 2002). Apart from its NGO activities, BRAC as a social enterprise is currently financing 73% of its activities through revenue from its own social enterprises and micro financing. It runs 16 social enterprises in Bangladesh, operating in a variety of sectors, educating 11% of Bangladeshi children, employing 117,000 community health-care workers. They are now running a variety of businesses, from poultry farms to handmade paper, from fisheries to artisan managed retail chain.

#### **Key partners**

BRAC Dairy collects milk from over 50,000 farmers. In 2015, they collected over 16 Olympic-sized swimming pools equivalent to 42 Million liters of milk through their extensive network of rural dairy farmers. These farmers along with BRAC network is the main partner of BDFP.

#### **Key activities**

Marginal and homestead dairy farmers gain better access to the market and receive fair prices, ultimately helping them generate income.

#### **Value propositions**

“Ensuring fair prices for over 50,000 farmers across Bangladesh and providing a wide variety of high quality dairy products to urban consumers. BRAC dairy is the third largest milk processor in the country, with operations spanning the entire dairy value chain” (BRAC Annual report, 2016: p.40). BRAC processes, packages and sells yoghurt, milk drinks and ice-cream products, providing markets for milk from remote areas of the country where storage issues had been a problem. They ensure chilling facilities and modern technology to preserve and market milk.

### **Key resources**

Key resources are farmers and the network partners works for BRAC. Over 1,400 employees work under the BRAC dairy umbrella. There are a number of private sector actors in the sector now, but BRAC dairy pioneered access to these remote dairy farmers. 110 automated milk collection units were introduced, to improve the quality and efficiency of milk collection.

### **Products**

- Pasteurized milk & UHT Milk
- Introduced Laban, a new dairy drink

### **Customer relationships**

- Serve high quality milk products to their customers
- Offers processed and packaged milk products

### **Channels**

Through its 101 chilling centers, BRAC dairy collects milk from more than 50,000 registered farmers and sells them nationwide through is under the Aarong dairy brand.

- Marketing through networks of BRAC
- Sell in outlets

### **Customer segments**

Products reach urban consumers fresh, fair priced and of the highest quality.

### **Cost structure**

- Funding to the farmers to buy cows and land
- Financing farmers to expand their operation
- The dairy uses a cross-subsidizing model because about 40% of the 101 chilling centers it operates are not viable on their own due to their location.

### **Revenue streams**

In microfinance, BRAC offered finance to 4.8 million borrowers in 2014 and dispersed USD 13.4 billion. - BDFP channels milk from rural areas into urban areas while channeling the revenue into rural areas. “But it is key to the social enterprise nature of the model that it

operates in areas that are not viable for the mainstream private sector. When it began, BRAC Dairy was the first non-state milk processor. Now there are a number of private sector actors. As with other BRAC social enterprises, BRAC Dairy led the way for the private sector to follow – pioneering in new markets and developing industries and sector-level and supply chain infrastructure”, (Darko & Sultana, 2016: p.17).

Sources: Dalberg and GIIN, 2015; BRAC website ([www.bracusa.org](http://www.bracusa.org)), The Economist (2010), Aarong website ([www.aarong.com](http://www.aarong.com))

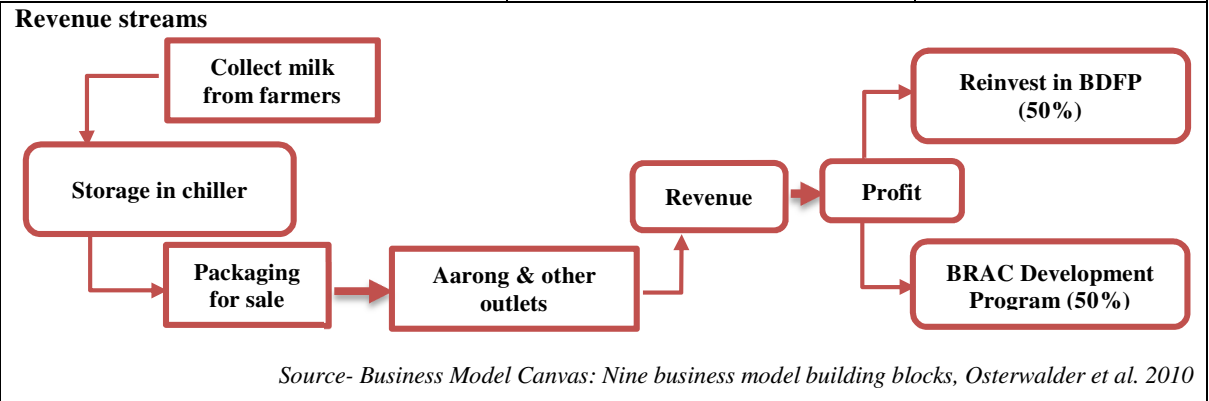
- 50% re-investment in BDFP
- 50% BRAC Development Program
- Making profits of over BDT 268 million every year

### Business Model of BRAC Dairy & Food (Aarong Dairy)

<p><b>Key partners</b></p> <ul style="list-style-type: none"> <li>• BRAC</li> <li>• Aarong</li> <li>• 50,000 farmers who supplies milk to BRAC Dairy</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• Ensure marginal and homestead dairy farmers gain better access to the market</li> <li>• Ensure fair prices to help farmers generate better income.</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Linkage to the market for milk producer from remote areas where storage issues had been a problem.</li> <li>• Provided technical training, vaccination, feed cultivation facilities and other services.</li> <li>• Ensured chilling facilities and modern technology to preserve and market milk.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Pasteurized milk &amp; UHT milk</li> <li>• Laban (a new dairy drink)</li> </ul>	<p><b>Customer relationship</b></p> <ul style="list-style-type: none"> <li>• Serve high quality milk products to their customers.</li> <li>• Offers processed and packaged milk products.</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• Products reach urban consumers those seeks- fresh, fair price.</li> </ul>
	<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• Farmers and the network partners works for BRAC.</li> <li>• Over 1,400 employees work under the BRAC dairy umbrella- who has access to the remote dairy farmers.</li> <li>• 110 automated milk collection units</li> </ul>		<p><b>Channels</b></p> <p>Through its 101 chilling centers, BRAC dairy collects milk from more than 50,000 registered farmers and sells them nationwide under Aarong dairy brand.</p> <ul style="list-style-type: none"> <li>- Marketing through networks of BRAC</li> <li>- Sell in outlets</li> </ul>	

**Cost structure**

- Financing on cows and land of the farmers
- Financing on expansion of the business of the existing suppliers/ farmers
- The dairy uses a cross-subsidizing model because about 40% of the 101 chilling centers it operates are not viable on their own due to their location.



### 6.3.5 Kumudini Handicrafts



Kumudini Handicrafts is a social enterprise established in 1980. It is one of the pioneer social enterprises in Bangladesh. Kumudini welfare trust was founded by R P Saha in 1947. Currently they are operating through partnering with strong network organizations like BRDB, Save the Children, HEED, World Vision, Banchte Shekha and so on (Kumudini Handicrafts Website). Kumudini offers high quality products which represents the traditional heritage of Bengal, be it Nakshikantha or Jamdani. The primary point of differentiation at Kumudini Handicrafts is the heavy use of color in numerous combinations (Islam, 2014). Kumudini promotes the extensive use of vegetable dyes extracted from leaves, petals, bark, root.

“Handicrafts are household names worldwide as parts of culture, tradition and heritage of a nation. However, besides being valuable forms of cultural expression, aesthetic values, tradition and heritage of a nation, they also constitute key components of socio-economic life of a country” (Ahmed, 2012: p.1). Due to their characteristic versatilities, handicrafts have emerged as an estimated 12 billion-dollar export industry in the global market (Ahmed, 2012). “Around 15-20 large exporters of handicrafts represent the "movers and shakers" in the sector. Contributing to over 70 per cent of the total handicrafts exports from the country, commendable growth in export earnings from handicraft products over the last three and half decades has been the lifeblood of the industry” (Ahmed, 2012: p.3).

#### **Key partners**

This is one of the enterprise of Kumudini welfare trust. Key partners includes:

- > Artisans
- > NGOs as partner organizations
- > Trainers who train the Artisans

### **Key activities**

The main objective is to promote the rural women artisans through their handicraft product which is often the only source of income for their family. Kumudini provides opportunities to the rural artisans to display ingenuity in craftsmanship. However, proper quality control and guidance is required in order to revive the traditional crafts and specialized textiles in Bangladesh. Altogether around 26,000 women from all over Bangladesh are benefitting from the activities of Kumudini Handicrafts (Islam, 2014).

### **Value propositions**

The major value propositions is to ensure economic emancipation to the rural women and to improve their livelihood. Kumudini trains groups of craftsmen and upgrade their existing skills in craftsmanship. They provide proper training to the artisans so that their work may be of high quality and can be recognized in the international market. This is how they are supporting the growth of their social business.

### **Key resources**

Artisans are the key resources for Kumudini. Currently 25,000 Artisans are directly working for Kumudini.

### **Customer relationships**

Maintained through quality standards and on time delivery. Also they have outlets in Dhaka, located in Gulshan to promote their products to the higher income segment.

### **Channels**

Representatives of Kumudini collect the orders and ensure the finished products within the stipulated time. While it is delivered they pay to the artisans at their doorsteps.

- Branding through Kumudini Welfare Trusts
- Commercial branding through outlets and magazines (newspaper ad)
- Kumudini has two major sales centers in Dhaka

### **Customer segments**

A wide range of urban customers. Foreign travelers also prefers Kumudini for its unique and traditional products.

### **Cost structure**

- Maintain revenue and profit growth which made their business more sustainable.
- Most products are within the price range. Shopping at Kumudini Handicrafts is conveniently possible.
- Silk clothing and rare items are priced higher.
- Set up various income generating units situated in Narayanganj.

### **Revenue streams**

Kumudini sells a wide varieties of products in the local and international market. Selling is their only way of earning revenue. However, the profit/surplus goes to different development initiatives of Kumudini Welfare Trust. Kumudini maintains a profit range between 10-15% from its selling price.

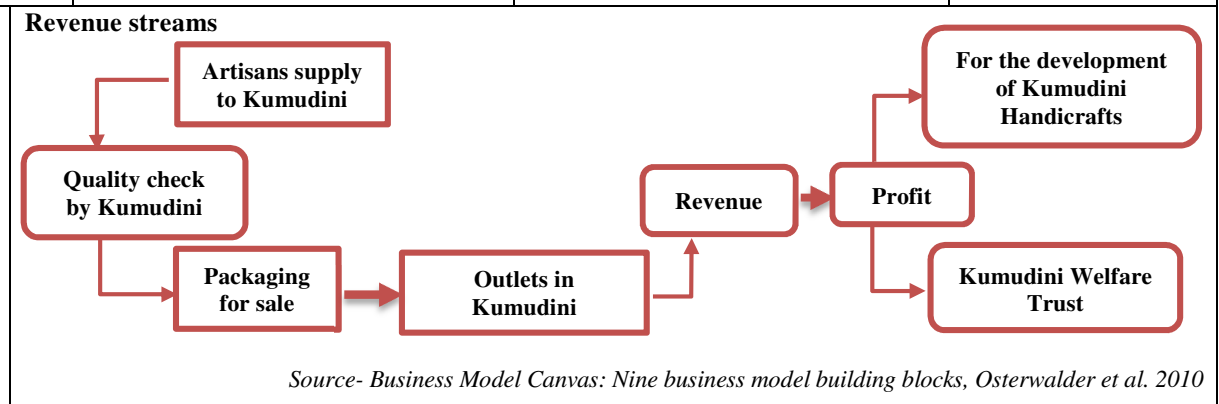


### Business Model of Kumudini Handicrafts

<b>Key partners</b> <ul style="list-style-type: none"> <li>• Kumudini Welfare Trust</li> <li>• Artisans</li> <li>• The NGOs as partner organizations</li> <li>• Trainers who train the Artisans</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• The main objective is to promote the rural women through their handicraft products which is often the only source of income for them.</li> <li>• Providing opportunity for rural artisan to display ingenuity in craftsmanship under proper quality control.</li> <li>• They give training to the artisans so that their work may be of high quality and can be recognized in the international market</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Economic emancipation to the rural women to improve their status in the society.</li> <li>• Trains groups of craftsman and upgrades their existing skills in Nakhshi Kantha and other craft forms.</li> <li>• Provides design inputs keeping market trends in mind.</li> </ul> <b>Products</b> <ul style="list-style-type: none"> <li>• Wide range of craft products.</li> <li>• Premier group in the manufacture of all varieties of silk, cotton fabrics, Metal, and ceramics accessories.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Maintained through quality standards and on time delivery</li> <li>• Branding through Kumudini Welfare trusts</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Urban consumers</li> <li>• Foreign travelers travel Bangladesh for business/leisure purpose.</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Artisans are the key resources for Kumudini.</li> <li>• Currently 25,000 Artisans are directly working for Kumudini.</li> </ul>		<b>Channels</b> <ul style="list-style-type: none"> <li>• Representatives collect the orders, return the finished products within the stipulated time.</li> <li>• Deliver the payments to the women in their homes.</li> <li>• Commercial branding, Kumudini has two major sales centers in Dhaka.</li> </ul>	

**Cost structure**

- Maintain revenue and profit growth which made their business more sustainable.
- In order to run its humanitarian activities Kumudini has set up various income generating units situated in Narayanganj.



### 6.3.6 Grameen Danone Foods (Cross Compensation Business Model)



Grameen Danone Foods, popularly known as "Grameen Danone" is a social business initiative, launched in 2006. Grameen Danone Foods Ltd is a joint venture between four Grameen companies and Group Danone- a France based global leader for nutritional food product. Group Danone (GD) was founded in 1919 in Barcelona, is the world's largest producer of fresh dairy products (Rodrigues & Baker, 2012). More than 99,000 employees and total global sales more than US \$24 billion and maintain a 15 percent profit margin. Headquartered in Paris, Danone Group owns (50%), and Grameen Banks and its concerns own (50%) of Grameen Danone.

#### Key partners

- ❖ Grameen Byabosa Bikash
- ❖ Grameen Kalyan, Grameen Shakti
- ❖ Group Danone
- ❖ Rural Farmers: thousands of farmers' supplies fresh milk
- ❖ Factory Workers
- ❖ Sellers (Sales Ladies, RVS, Store sellers)

#### Key activities

The main objective of Grameen Danone is to bring daily health nutrition to the deprived community those are nutritionally deprived population of the country. Particularly the children those are the future of the nation. Already Grameen Danone reached to 11% of their target group- 3 Lac people. However, the target is to reach 30 Lac kids per year by 2030.

#### Value propositions

Historically yoghurt is a common and known products in this sub-continent for centuries. Nobody ever thought that it can be ever used to resolve nutritional deficiencies. Grameen Danone addressed these malnutrition issues. This is directly approaching to achieve the

Sustainable Development Goal (SDG). It is not only producing milk, rather continuous support to the local dairy producers to increase their daily production.

Other value proposition includes:

- Approach of educating people on dairy / farming.
- Behavioral shifts of the consumers in Bangladesh.
- Consider yoghurt as staple food among the consumer in Bangladesh.
- Solar energy is used
- Packaging is fully biodegradable
- Small production facilities

### **Key resources**

Selected sales ladies of GD distribute the yoghurt door-to-door. Each lady receives a 1.3 Takas commission (out of 7 Takas) for each yogurt sold. In addition, 19 rickshwa van puller collect yoghurt and sell through their small fridge which is fixed in the rickshaw. Each rickshwa van seller supervises 20 sales ladies to cover 4 to 5 selected villages.

Altogether 821 ladies walk every day from door to door to sell it to villagers or local shops.

### **Products**

Grameen Danone Foods Ltd. produces a yogurt called Shakti Doi from full cream pure milk that contains micronutrients needed to fulfill the nutritional requirements of children of Bangladesh. After research they have found that children in Bangladesh have deficit of some nutrients which includes vitamin A, iron, iodine, zinc. The Shakti Doi is now currently available at North Bengal includes Bogura, Rajshahi, Rangpur, Dinajpur and other adjacent districts. In addition, Dhaka, Narayanganj, Gazipur, Cumilla, Chattagram, Barishal division.

### **Customer relationships**

A Door-to-door selling approach has been adapted by GD. Sales ladies (which they referred as 'Shakti Ladies') directly interact with their target customers and provide them with information about nutrition and the yoghurt's potential health benefits. In urban areas, the customer relationship is shop-based.

Grameen Danone also have a backward linkage customer relations maintained through a different program called 'Bodhon'. Selected farmers' supplies milk even when there are no demand of milk. Even incurring loss, GD buys those additional milk from the suppliers to maintain this relationship.

### **Channels**

To maintain the supply chain, GD even buy milks when they don't require. They sell these additional milks in a subsidized price to the retail level low income group of people. All the distribution is done by local female Grameen Bank beneficiaries, who play a significant role in the sales program.

There are 50 distributors in different locations at Northern part of the country. In addition, Grameen Danone use their own vehicles to distribute Yoghurts. Social marketing susually done by using the Grameen networks, TV Ads, several sales points. 3000 mini-events usually happened in each year in the streets.

### **Customer segments**

'Shakti Doi' (which means 'power yogurt') is primarily intended for children (BEI report). Rural and Urban people with poor to middle income and also slum dwellers in cities. However, they have a strong competition with Pran, Igloo, Milk Vita and other local dairy and yoghurt producers. Sometimes local and national level ice-cream manufacturers are strong competitor for Grameen Danone as all of them have similar target segment.

### **Cost structure**

The entire business model is cross compensation model. Where profit is gaining from particular segment and to be subsidized for rural and low income segment.

- 25% indirect cost & 75% direct cost (milk, packaging materials), minimize the up-front cost.
- The price of each 8 gram cup of yogurt is kept at an affordable rate of BDT 10 (equivalent to USD 0.12).
- 40 Taka (USD 0.50) Shakti Doi is for only urban superstores.
- Raw material is sourced locally, the milk, the sugar and the date molasses comes from surrounding farms.

- Flavors, colors, bacterial mixtures are imported.
- Eliminated the need for long-distance shipping, refrigeration/ warehouse, and trucks by using the network of Grameen.

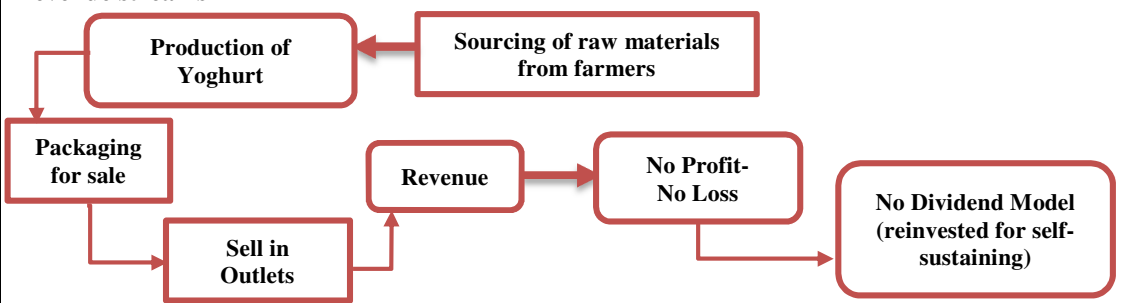
### **Revenue streams**

No loss, no profit basis based business model. Target revenue structure is 25% gross margin in the long run; whereas 2-3% net margin. Currently they are running at loss. According to Humberg (2011), “neither Grameen nor Danone executives currently have the heart to forecast when exactly their company might have generated enough surplus to pay back the initial investment”.

4% sales in urban market gives 50% marginal contribution, whereas rest 50% comes from 96% sales in rural or low income segment. Despite challenges in early stages, the company has taken revamp strategy to reduce the cross subsidization.

## Business Model of Grameen Danone

<p><b>Key partners</b></p> <p>Grameen Danone Foods Ltd is a joint venture between four Grameen companies and Group Danone-</p> <ul style="list-style-type: none"> <li>• Farmers</li> <li>• Factory Workers</li> <li>• Sellers (sales ladies, Rickshwa Van Sellers, store sellers)</li> </ul>	<p><b>Key activities</b></p> <ul style="list-style-type: none"> <li>• Ensure daily health nutrition to the nutritionally deprived population of the country, especially children</li> <li>• Alleviate poverty through the implementation of a unique proximity based business model</li> </ul>	<p><b>Value propositions</b></p> <ul style="list-style-type: none"> <li>• Address malnutrition, healthcare and help to achieve SDG.</li> <li>• Support given to local milk and date molasses producers.</li> </ul> <p><b>Products</b></p> <ul style="list-style-type: none"> <li>• Yogurt called Shakti Doi from full cream pure milk that contains micronutrients.</li> </ul>	<p><b>Customer relationships</b></p> <ul style="list-style-type: none"> <li>• A door-to-door selling approach has been adapted.</li> <li>• Sales ladies directly interact with their target customers and provide them with information about nutrition.</li> <li>• In urban areas, the customer relationship is shop-based.</li> </ul>	<p><b>Customer segments</b></p> <ul style="list-style-type: none"> <li>• ‘Shakti Doi’ (which means ‘power yogurt’) is primarily intended for children.</li> <li>• Slum dwellers in cities.</li> </ul>
<p><b>Key resources</b></p> <ul style="list-style-type: none"> <li>• Sales ladies distribute the yoghurt door-to-door.</li> <li>• 19 rickshwa van seller collect Yoghurt in their small fridge fixed in the rickshwa whereas each RVS supervises 20 ladies to cover 4-5 villages.</li> <li>• 821 ladies walk every day from door to door to sell it to villagers or local shops.</li> </ul>		<p><b>Channels</b></p> <ul style="list-style-type: none"> <li>• The distribution is done by local female Grameen Bank beneficiaries, who play a significant role in the sales program.</li> <li>• Danone Yoghurt, produced entirely from local milk supplies, are marketed and sold among friends, families and small groceries.</li> <li>• Social Marketing through the Grameen Networks. TV Ads, Several sales points: from households near the factory to small market shops to urban stores.</li> </ul>		

<p><b>Cost structure</b></p> <ul style="list-style-type: none"> <li>• 25% indirect cost &amp; 75% direct cost (Milk, Packaging materials), minimize the up-front cost.</li> <li>• The price of each 8 gram cup of yogurt is kept at an affordable rate of BDT 5 (equivalent to Euro 0.05).</li> <li>• Every raw material is sourced locally, the milk, the sugar and the date molasses come from surrounding farms.</li> <li>• Eliminating the need for long-distance shipping, refrigerated warehouses, and trucks.</li> </ul>	<p><b>Revenue streams</b></p>  <pre> graph TD     A[Sourcing of raw materials from farmers] --&gt; B[Production of Yoghurt]     B --&gt; C[Packaging for sale]     C --&gt; D[Sell in Outlets]     D --&gt; E[Revenue]     E --&gt; F[No Profit-No Loss]     F --&gt; G[No Dividend Model (reinvested for self-sustaining)]     </pre> <p style="text-align: right; font-size: small;"><i>Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010</i></p>
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### 6.3.7 TMSS Handicrafts



Thengamara Mahila Sabuj Sangha (TMSS) handicrafts is 1 of 13 social enterprises of TMSS. It was founded in 1984, has established from a little beggars' group to one of the leading women enterprise in Bangladesh. Its mission is to promote freedom of the disastrous and ignored women through eliminating their poverty, illiteracy, unawareness, social fallacies and partialities. It was initially formed in 1964 by a group of beggar women led by Fatema Bewa and Jomela Bewa of the village Thengamara in the district of Bogura. Later Professor Hosne Ara Begum of Bogura Mohila College led them to work as a group to reach a common goal.

#### **Key partners**

TMSS and disadvantaged women in rural areas (51 villages of 10 upazilla in Bogura).

#### **Key activities**

- To improve socio-economic condition of poor and ultra-poor women of the society.
- To make the disadvantage women self-reliant.
- To produce quality handicraft and marketing these at a reasonable price.
- To earn foreign currency through exporting handicrafts and cotton products.

Apart from that TMSS has taken initiative under SDG. These are eliminating poverty, ensuring primary education, gender equality and empowerment of women, plummeting child mortality and improving maternal health, ensuring environmental sustainability (Ahmed, 2017).

#### **Value propositions**

The main objective is to support ultra-poor women and their families through improvement of their skills and capabilities on handicrafts. Another value proposition is to connect artisan to the market.

### **Key resources**

Artisans (rural women) and trainers who train Artisans. Majority of the resources of TMSS belongs to Ultra hard core poor to poor community.

### **Products**

- Men & women clothing
- Nakshi Katha, cushion, table cloth, napkin.
- Children's items: baby dress, toy, doll, bag.

### **Customer relationships**

Maintain through TMSS owned outlets. Sell good quality products in an affordable price attracts customers to buy their products.

### **Channels**

- TMSS Handicrafts works on two ways 50% of total production marketed by its own out-let and rest of the production produce for buyer.
- Artisans produced in their home and deliver directly to the outlets.
- TMSS Handicraft has 4 outlets and 14 B2B buyer.

### **Customer segments**

Middle class people.

### **Cost structure**

TMSS earns and reinvest their income to other developmental initiatives. TMSS Handicrafts needs to invest a lot for training and development of Artisans. 50% of total production marketed by its own outlet and rest of the production produce for buyer.

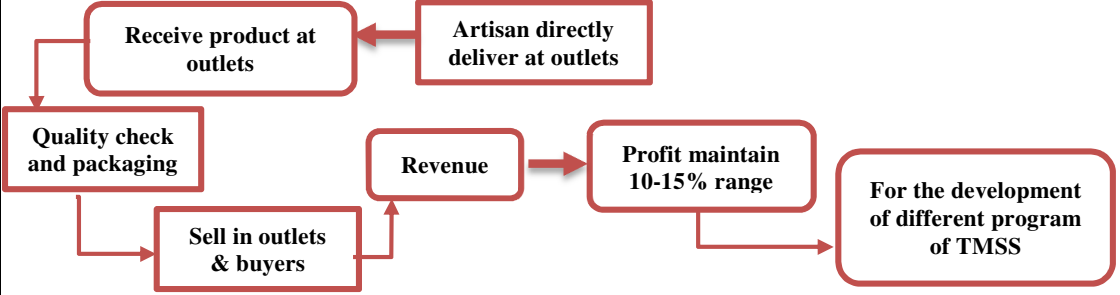
### **Revenue streams**

Revenue goes to different development program of TMSS. The products are sold at different profit range from 10-15%.



### Business Model of TMSS Handicrafts

<b>Key partners</b> <ul style="list-style-type: none"> <li>• TMSS social enterprises</li> <li>• Artisans</li> </ul>	<b>Key activities</b> <ul style="list-style-type: none"> <li>• Support ultra-poor women and their families through improvement of their skills on handicrafts.</li> <li>• Connect them to the market</li> <li>• Help Artisans to earn foreign currencies through exporting handicrafts and cotton products.</li> </ul>	<b>Value propositions</b> <ul style="list-style-type: none"> <li>• Make the disadvantage women self-reliant.</li> <li>• Improvement of the skills and capabilities of Artisans on handicrafts.</li> <li>• Provide training to ensure some earnings for poor and ultra-poor women.</li> <li>• Over the last 27 years it has created employment for about 13,125 disadvantage women of 51 villages of 10 upazilla of Bogura District.</li> </ul>	<b>Customer relationships</b> <ul style="list-style-type: none"> <li>• Maintain through TMSS owned outlets.</li> <li>• Sell high quality in a cheaper price.</li> </ul>	<b>Customer segments</b> <ul style="list-style-type: none"> <li>• Middle class to elite income group of societies.</li> </ul>
	<b>Key resources</b> <ul style="list-style-type: none"> <li>• Artisans (rural women).</li> <li>• Trainers who train Artisans.</li> </ul>	<b>Products</b> <ul style="list-style-type: none"> <li>• Men &amp; women clothing</li> <li>• Nakshi Katha, cushions, table cloth</li> <li>• Children's: baby dress, toy, doll, bag (hand bag, lunch bag, mobile phone bag, coin parse, wallet).</li> </ul>	<b>Channels</b> <ul style="list-style-type: none"> <li>• 50% of total production marketed by its own outlet.</li> <li>• Rest of the production produce for buyer.</li> <li>• Produce quality handicraft and cotton product and marketing these at a reasonable price.</li> <li>• TMSS Handicraft has 4 outlets and 14 B2B buyers.</li> </ul>	

<b>Cost structure</b> <ul style="list-style-type: none"> <li>• Revenue goes to different development program of TMSS</li> <li>• 50% of total production marketed by its own outlet and rest of the production produce for buyer</li> <li>• The products are sold at different profit range from 10-15%</li> </ul>	<b>Revenue streams</b>  <pre> graph TD     A[Artisan directly deliver at outlets] --&gt; B[Receive product at outlets]     B --&gt; C[Quality check and packaging]     C --&gt; D[For the development of different program of TMSS]     C --&gt; E[Sell in outlets &amp; buyers]     E --&gt; F[Revenue]     F --&gt; G[Profit maintain 10-15% range]     G --&gt; H[For the development of different program of TMSS]     </pre>
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Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010

### 6.3.8 ASA Microfinance (A cost effective microfinance business model)



Association for Social Advancement (ASA) is a microfinance lending based institute to provide support to the underprivileged people in Bangladesh. ASA's microfinance model, known as the ASA cost-effective microfinance model is one of the best and proven model for running micro credit and lending. Gradually over the years ASA expanded their nationwide network and expanded beyond Bangladesh. It was established in 1978 in a rural area named 'Tepra' at Manikgong district of Bangladesh. Initially it was a foreign donation based microfinance institution which gradually turned to a Microfinance Institute (MFI) in 1992 and running successfully in last 25 years.

“Microfinance has a beguiling simplicity and a record of success not just in promoting financial resilience but in achieving other social objectives – reaching the excluded, empowering women and developing the capacity of small groups of people to take control of their own lives” (Faruk et al, 2016; p.12). The concept of Microfinance followed by ASA is not to provide micro-credit but also support community through different programs like savings, insurance, remittance, education, health, skill development & social responsiveness (Rahman et al, 2012).

#### **Key partners**

Md. Shafiqul Haque Choudhury is the Founder & President of ASA. However, they have multiple donors and partners working collaboratively. The partner, and associated members are owners of ASA. They manage through their branch offices all across Bangladesh. All kinds of micro credit initiatives handled over and done with the local offices.

#### **Key activities**

As a grants free Micro Finance Institutions, their main activities includes technical assistance and consultancies for implementing microfinance operation to a number of NGOs/MFIs around the world.

- ✓ Typically a branch recruit four to six officers to pay and collect loan.
- ✓ Each officer target to achieve 500 clients in a year, combining a total 2,000 clients for a branch. The initial loan provided amount is BDT 10,000.
- ✓ Interest rate is upto 25%, calculated for a 45 installment loan spread over 12 months.

## **Value propositions**

This model is simple as well as cost-effective. This cost effective method, from branch office to central office ensures the common mission to fight against poverty. ASA has maintained high self-sufficiency from the beginning of operations.

## **Key resources**

ASA has 7.84 Million clients all across Bangladesh. Other key resources includes:

- ✓ Branch offices
- ✓ Network partners
- ✓ Loan officers
- ✓ Contractual employees

## **Products**

ASA offers multifaceted loans to the clients. The product includes:

- Primary loan: BDT 5,000-99,000 for a short term upto 12 months. The target receiver is individual level.
- Special loan: BDT 100,000-1,000,000 for a period upto 36 months. This product is designed for small enterprises.
- Savings product: Fixed and voluntary savings.
- Category of client scheme: for installment based deposit scheme.
- Capital build up savings fund:

## **Customer relationships**

Maintain through ASA networks.

## **Channels**

ASA has presence in all 64 districts, and 511 Upazilla/ Thana level operations in Bangladesh. This ensured their services available at every doorsteps in 64,796 villages. Total 2,975 branch offices are located to provide services.

## **Customer segments**

Underprivileged people of rural Bangladesh. Beyond Bangladesh, they are providing technical assistance in India, Pakistan, Sri Lanka, Myanmar, Cambodia, Philippines, Nigeria, Ghana, Kenya, Tanzania & Uganda to widen outreach of microfinance.

### **Cost structure**

- Less overhead cost and standard costs structure
- Maximum utilizations of fund/ Cost control steps

### **Revenue streams**

Once a branch starts to operate, their initial months the expenditure is higher than income. However, in 12 months the income exceed expenditure and the branches reach to break even. By maintaining the lean team, collect dues on time and loan repayment with interest made this model most successful among many other business model of the country. Microfinance is the core program of ASA with seven million clients across Bangladesh currently.

The main revenue comes from the loan repayment. Every branch maintain a ceiling and that's how they maintain the cost level. However, they have rigorous monitoring mechanism. Nearly 8 Million borrowers took BDT. 26,959 crore (USD 3.4 Billion) during 2016-17. This amount is notably high considering a competitive MFIs and NGO market. 700 licensed and lot many unlicensed MFIs and local NGOs are operating in Bangladesh. The amount for 2016 was 28.95% higher than that off the previous year. ASA was the first MSP who attracted loan at market rate from Commercial Banks like Agrani and Sonali Bank (Rahman et al, 2012).

### Business Model of ASA Microfinance

<b>Key partners</b> Md. Shafiqul Haque Choudhury (Founder & President) • Beneficiaries	<b>Key activities</b> • Sustainable, cost-effective and fully grants free Micro Finance Institutions. • Technical assistance and consultancies for implementing microfinance operation to a number of NGOs/MFIs around the world.	<b>Value propositions</b> • Underprivileged segment of the society in attaining better livelihood and acquiring means to escape poverty trap. • ASA branches have proved its capacity to reach a break-even point within a year. • Maintained high self-sufficiency from the beginning of operations and it continue to date. <b>Products</b> Microfinance is the core program of ASA with 7 million clients across Bangladesh currently. • Each client receives BDT 10,000 (USD 147) as their initial loan. • Service charge/ interest rate is upto 25% declining, calculated for a 45 installment loan spread over 12 months.	<b>Customer relationships</b> • Maintain through ASA networks.	<b>Customer segments</b> Underprivileged people of rural Bangladesh. Beyond Bangladesh, ASA has been providing technical assistance in India, Pakistan, Sri Lanka, Myanmar, Cambodia, Philippines, Nigeria, Ghana, Kenya, Tanzania and Uganda.
	<b>Key resources</b> • Loan officers • Network partners • Contractual employees at local offices		<b>Channels</b> • Minimize decision errors through minimal decision making load on less experienced employees. • Simplified and standardized service procedures. • Lean structure- Faster recruitment and costless informal training	

<b>Cost structure</b> • ASA is an absolutely self-financed organization and doesn't take grants or donations of any kind from anywhere at home and abroad. • The organization bears the non-financial program costs from its own resource generated out of the surplus of microfinance operation. • Less overhead cost and standard costs structure. • Maximum utilizations of fund/ cost control steps.	<b>Revenue streams</b> <pre>                     graph TD                         A[Client receives loan of BDT 10,000/ USD 147] --&gt; B[Service/Interest charge upto 25%]                         B --&gt; C[Loan repay]                         C --&gt; D[Revenue]                         D --&gt; E[Profit- maintain 10-15% range]                         F[Loan officer target to achieve 2000 clients/year] --&gt; A                         G[Reinvestment to the self-sustaining model] --&gt; E                         H[Development of different program of ASA] --&gt; E                 </pre>
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*Source- Business Model Canvas: Nine business model building blocks, Osterwalder et al. 2010*

## **6.4 COMPARATIVE ANALYSIS & FINDINGS FROM SOCIAL ENTREPRENEURSHIP BUSINESS MODELS**

The analysis of business cases provided the more in-depth understanding of the business model. There are lots of resemblances and divergences in business models. The data have been gathered focusing on the business models, company specific information over and done with in depth interviews. Furthermore data have been collected over questionnaire survey on the selected cases of Bangladesh. Ever since business model is the main focus area, the major components including- key partners, key activities, key resources, value propositions, customers relationships, channels, customer segments, cost structure, revenue streams and so on were considered for analysis. As social entrepreneurship means more than profit maximization of conventional entrepreneurship, hence other components were also taken into consideration to compare the business models like the differences in purpose or goal definition, profit/ surplus utilization, target group, social value creation, economic value creation, environmental protection and finally sustainability.

The sustainability is considered by setting a qualitative parameters on financial performance, addressing environmental issues and solving some or major social issues. Moreover, growth has been considered one of the key parameters of sustainability. While analyzing the business models, if there is any positive change on any parameter then it has been marked as green. If little or slow progress or situation remain unchanged then it has been highlighted as orange. And finally the red mark is for the declining performance. Overall, in this chapter the research will try to address the business models remains sustainable or not after the comparisons. Here the findings will help to find further gaps in business models. Both qualitative findings and survey questionnaire will help to find the factors explicitly important for social entrepreneurship.

**6.4 Table 7: Comparative analysis of social entrepreneurship business models in developing countries**

Various components		Aravind Eye Hospital (India)	Smart Paani (Nepal)	Kakiseni (Malaysia)	Turr Lahore (Pakistan)	Barefoot College (India)	Ecoland Club (China)	SEKEM (Egypt)	Toms Shoes (Argentina)	Sitawi Finance (Brazil)	Open Africa (South Africa)
1	Purpose/ Goal (Key Activities)	Provide affordable eye care	Ensure best usage of surface / rain water	Support Artists working in performing art	Leverage the power of tourism to help local craftsman	Provide training to illiterate people	Ensure organic production within community	Support farmers to grow organic products	Provide free shoes to the barefooted street children	Arrange funds for different SEs	Encourage trade by tourists to alleviate poverty
2	Target Group/Key Partners	Affordable eye care for people in lower class of society	Private and public sector companies	Artists & painters who needs access to market	Street artisans who does not get fair prices	Poorest women lives in villages	City dwellers seeking for an eco-friendly life	Farmers who does not get fair price	Children who cannot afford to buy shoes	Entrepreneurs who needs coaching	Numerous partner orgs
3	Key Resources (Production process)	900 Ophthalmic Assistants for Doctors	500 Local entrepreneurs with installation facilities	Painters & artists (performer), donors	Volunteers, artisans, local restaurants and tour operators	Donors like UNDP, UNESCO	250 families who lives in Ecoland	Farmers of the selected area	Non-profit partner org, vagabonds and Interns	consultancy experience in Big 4 firms	Partners who operate the tours
4	Value proposition	Local manufacture of the imported intraocular lens	Multi-dimension approach addressing water issues	Support on renting theatre/ studio spaces and equipment	Organizing sightseeing to revive the tales of the city	Train thousands of people to get job	Bring urban residents close to nature	Sustainable development through research	Collaborates with nonprofits to identify children in need	Mobilize capital for social impact	Develop business concept, product develop, & branding
5	Customer Relationship / Marketing Mix	Never advertise, satisfied patients carry their banner	Promotion through Water department of Nepal	Through online and social medias	Customize tour for niche market	Community based reach out, word of mouth marketing	Maintaining original vision of the firm	Using network of SEKEM	Word of mouth, viral marketing, & social networks	Striving for excellence & transparency with all	Word of mouth & social marketing

Various components	Aravind Eye Hospital (India)	Smart Paani (Nepal)	Kakiseni (Malaysia)	Turr Lahore (Pakistan)	Barefoot College (India)	Ecoland Club (China)	SEKEM (Egypt)	Toms Shoes (Argentina)	Sitawi Finance (Brazil)	Open Africa (South Africa)	
6	Channels/ Distribution & Supply chain	41 Primary eye care centers & hospital facilities in 10 locations	Household, hotels, outlets	Online and social media	Operate through different tour operators	Decentralized implementation at grass root level	Sell within Ecoland community as of now	Suppliers consists of both SEKEM companies and others	Over 500 retailers around the world carry TOMS shoe collections	Cost sharing & knowledge exchange	62 travel routes in 6 countries in South Africa
7	Customer Segments	Local people of Madurai, Theni, Pondicheri,	Residents of Kathmandu	Artwork fans of KL	Tourist visit to Lahore	Village women who cannot even read or write	Residents of Shanghai who loves environment	Farmers of Egypt	Shoes are sold in retail stores at US, UK, Australia, Canada, & Europe	Entrepreneurs and social enterprises in Brazil	Tourists who love ecofriendly travels
8	Cost structure/ Profit equation	47% patient pay nothing, 18% pay 2/3 of cost & 35% pay above cost	10% profit margin.	Non-profit performing art platform	Minimum profit margin business model	No profit no loss. Heavily dependent on grant & subsidy	Community based farming. Sold in a profit range of 10-15%	Profit in between 7-10% /year from multiple products	Shoes sold cover the cost of extra shoes & shoe drops	Below market interest rate	Focusing on the rural community
9	Revenue streams/ Growth Provision	90% budget is self-generated & 10% comes from charity. More than 20 MN USD /year	Expanding business among households in Valley area	Several grant based programs	New ideas to expand product line (Like Sehri Turr)	From the earning of training and other donations	Expansion plan outside Shanghai and spread in other cities	In 2015 revenue was 292.2 MN EGP. Reinvested most of their profit	Additional industrial factories in China, Argentina, Brazil and Ethiopia	10% revenue comes from royalties as profit	15% growth in each year



Various components		Aravind Eye Hospital (India)	Smart Paani (Nepal)	Kakiseni (Malaysia)	Turr Lahore (Pakistan)	Barefoot College (India)	Ecoland Club (China)	SEKEM (Egypt)	Toms Shoes (Argentina)	Sitawi Finance (Brazil)	Open Africa (South Africa)
10	Social value creation	Train mid-level ophthalmic from village women, who never went to college	City dwellers suffering from shortage of underground water	More than 1,000 artists were supported extensively under diff programs	Rediscover, preserve and celebrate the fading monuments	Barefoot approach has spread over 70 countries, train people to get job	Natural education program for kids	Provides equal opportunity to all, development through education	Every time a TOMS product is purchased, a person in need is helped	Provide business expansion services and idea incubation	Create linkages to access markets using Open Africa routes as platforms
11	Economic value creation	Scale and productivity are key success, Like McDonald's fast-food marketing strategy—	Collect rain water from households & purify at doorsteps before collecting	Support Artists with funding to produce their artworks	Aims to serve as a bridge between the craftsmen and linkage them to market	Create solutions that works at village, blend of traditional skills & learning	Bringing families close to nature, people can grow their own food	Provides suppliers with inputs such as compost of biodynamic & offers pre-financing	The One to One model enables Friends of TOMS to remain in operation	The for-profit entity financially supports the org. that would otherwise require grant	Directly and indirectly helping 2,760 business and created 28,490 jobs
12	Environmental protection	Reduce ingestion of environmentally hazardous products	Multi-dimensional approach, addressing multiple water issues and sanitation	No specific environmental issues were addressed	Bring people close to nature by providing clean environment	Ensured solar light to 550,000 people in 1,320 villages, saving 3 MN liters kerosene	Only grows organic fruits and vegetables, solar energy heavily used	Biodynamic agriculture as the competitive solution for environmental	New lines of shoes-Vegan TOMS (comprised 70% recycled plastic & 30% hemp)	Mobilize capital for positive environmental impact	Translate biodiversity into a wealth creator, inspiring its protection as an asset and tourist attraction

Various components	Aravind Eye Hospital (India)	Smart Paani (Nepal)	Kakiseni (Malaysia)	Turr Lahore (Pakistan)	Barefoot College (India)	Ecoland Club (China)	SEKEM (Egypt)	Toms Shoes (Argentina)	Sitawi Finance (Brazil)	Open Africa (South Africa)																																												
13 Sustainability	The highly efficient operations coupled with this pricing structure allow the hospitals to maintain a 50% profit margin	Reinvestment, self sustaining & grant free model	Marginal profit and heavily grant based made this program questionable	Business expansion through niche marketing	Funds from philanthropy, public education, donors made the model financially dependent	Perspective about the emerging current of citizen participation, individual initiatives in the realm of sustainability	Sustainable development through research in natural and social science	Philanthropy is embedded within business model to attract consumers who want to make a difference. Already donated 1 Mn shoes	A hybrid structure, operating both nonprofit for philanthropic & for-profit for consulting	Give local people the power to own, exploit and profit from natural resources in sustainable way																																												
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**6.5 Table 8: Comparative analysis of social entrepreneurship business models in developed countries**

Various components		Benetech (USA)	Divine Chocolate (UK)	Einhorn (Germany)	Groupe SOS (France)	Ecoalf (Spain)	Ashoka (Japan)	Bill & Melinda G. (USA)	WISE (Singapore)	REFUNITE (Denmark)	Thankyou (Australia)
1	Purpose/ Goal (Key Activities)	Making of affordable reading machines for blinds	Ensures farmers receive a better deal for cocoa	Eco friendly condom to support environment	New way of conceiving an enterprise	Usage of recycled materials to create a fashion brand	Identify social enterprises , help them to launch	Provide solutions for people with most urgent needs	Empower people through training and development	Platform for separated & refugees to connect with family	Exist 100% for ending the effects of global poverty
2	Target Group/ Key Partners	Tech based start-ups to serve for social purpose	85,000 Ghanaian co-operatives	Adult people who loves nature	Different SEs in France & other 54 countries	People who are aware on wastage of global resources	Targeting young people under 20 years old	Teaming up partners around the world to take challenges	Socially disadvantaged people	Refugees & other displaced persons (IDPs)	People under poverty
3	Key Resources/ Production process)	Develop product in Arkenstone to help blinds to get work/jobs	Farmers who produce ingredients of chocolate	Eco-friendly packing of biobiene for distribution packaging	16,000 employees	Recycled products in all of their products	Selected Ashoka investors and entrepreneurs	Partners across the US & in more than 100 countries	A group of social entrepreneur who believe in being well & doing good	Global coalition of mobile operators	Identify areas and solve problems through partners
4	Value proposition	Use technology as the vehicle to drive	Train farmers to diversify skills to cultivate crops	Objective to ensure fairness at every levels of business	Different social initiatives for youth, employment , health	Prevention of marine pollution	Economic freedom of people by giving chances	Solutions for people with most urgent needs,	Inspire people to become the best in the area they can be	An internet platform to connect people	Focused on sustainable impact on poverty affected community
5	Customer Relationships/ Marketing Mix	Keep focus on the need of users	Boost Twitter following, 97,405 – up 25%	Maintain relationships with partners by ensuring fairness	Several projects carried out at the group level	Through the outlets and social media	Provide examples, ideas, and insights	Using global network of foundation	Social retailing promotes face-to-face engagement	SMS & access to the platform free of charge	Reach through partners

	<b>Various components</b>	<b>Benetech (USA)</b>	<b>Divine Chocolate (UK)</b>	<b>Einhorn (Germany)</b>	<b>Groupe SOS (France)</b>	<b>Ecoalf (Spain)</b>	<b>Ashoka (Japan)</b>	<b>Bill &amp; Melinda G Foundation (USA)</b>	<b>WISE (Singapore)</b>	<b>REFUNITE (Denmark)</b>	<b>Thankyou (Australia)</b>
6	Channels/ Distribution & Supply chain	Reach out people with disability through partners	Boots, Oxfam, Tesco, Waitrose support to the retail & distribution	Produce in Malaysia and then shipment to Germany	Use the partner network	Store in Berlin & Madrid, available online throughout Europe	Operate programs in more than 60 countries in 30 offices	The network of whole foundation	Through the outlets of WISE	Offices in Nairobi, Denmark and San Francisco	Work with partner to solve problems
7	Customer Segments	People with print disability	People living in UK & USA and other areas in Scandinavia	Adult people	Social enterprises	People who are cautious on over usage of natural resources	Youth entrepreneur to convert ideas into a social enterprise	Cross border	From all classes of people	Refugees and lost people	Consumers for water, personal care & baby products
8	Cost structure/ Profit equation	Keep costs as low as possible for users	Grow in African continent and sell in Europe	15% profit range	Regulated salary scales, absence of shareholders	Major cost involved in recycled materials	45% from leading entrepreneurs, 25% from own & 30% from individual	Foundation Trust Endowment: \$40.3 billion	10% profit margin to maintain	The business has been built up through a series of private partnership	100% profit goes on poverty elimination projects
9	Revenue streams/ Growth Provision	90% self-generated budget, 10% comes from charity. More than 20 MN USD /year	Distribute and share profits among farmers	50% of profits go into social projects, 50% of the profits into investment	Profits reinvested in development. \$900 Mn turnover.	Awareness programs involves big investment	Nonprofit business model, funding through selected networks	Total 2016 Direct Grantee Support: \$4.3 billion	Expansion through product diversification	Partnership with Facebook, Ericsson and private funds.	Commit 100% of the profits to the trust

Various components		Benetech (USA)	Divine Chocolate (UK)	Einhorn Germany	Groupe SOS (France)	Ecoalf (Spain)	Ashoka (Japan)	Bill & Melinda G. (USA)	WISE (Singapore)	REFUNITE (Denmark)	Thankyou (Australia)
10	Social value creation	Creating positive social changes at scale	Created thousands jobs in African continent for producing chocolate	Fairstainability targets range from fair wages in the whole production process	Creation of job-16,000 employees working, positive impact to 1.6 Mn people	Create awareness among people	Ensure rights of socially vulnerable people	Focus on issues that have biggest barriers on people from making the most of their lives	Engage the socially disadvantaged in 3 areas: Design; Sales; and Delivery	Create missing persons database mobile phones, text messaging & internet	Empowered 785,000 people around the world
11	Economic value creation	Scale and productivity are striking in are key success	Creates dignified trading relations, empower producers & consumers	Ensure fair payment and usage of wastage	capable of creating durable economic activities	ECOALF creates fabrics from a range of waste materials	Develop markets for the poor	Work with the extreme poverty and poor health in developing countries	Creating job opportunities to gain financial self-reliance	Refunite employs 25 people, and as of now, has 600,000 users worldwide	Given over 5.8 Mn \$ fund
12	Environmental protection	Environment programs gives ecologists the tools to protect natural resources	Recycled 2 tons of materials saved 3 tons of CO2, equal to 37,500 bananas - produced, shipped and sold	Increase the biodiversity on the plantations of rubber for condoms. Decrease CO2 balance	Different programs on health, safety and environmental issues	Prevention of Marine pollution. More than 200 Ton garbage collected in each year from Mediterranean sea	Several environmental solutions and support programs	Competitive solution for environmental issues	Top quality leather goods produced with minimum wastage	No specific program on environmental issues	Solved multiple environmental and sanitation problems in many developing and LDCs

Various components	Benetech (USA)	Divine Chocolate (UK)	Einhorn (Germany)	GROUPE SOS (France)	Ecoalf (Spain)	Ashoka (Japan)	Bill & Melinda G. (USA)	WISE (Singapore)	REFUNITE (Denmark)	Thankyou (Australia)
13 Sustainability	Small project based model, main achievement is proving the model of technology-based social enterprise	Creative low-cost marketing activity with well-chosen partners made it sustainable	Fairstainability is the key of their sustainability	Integrate sustainable development into the daily functioning	The business operates heavily to solve environmental issues	Ashoka recognizes that successful and lasting social change is a collaborative endeavor	Grant based initiative, sustainability in long run is a key challenge in case of no commitment from foundation owners	Emphasized both traditional charity & business comprises model focusing self-sustainability, reinvestment and for profit social enterprise	No profit, no loss based business model. Heavily depends on grant and collaboration.	Distribute profits to impact partners to fund sustainable development project
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Positive change/ growth = ↑      Situation remain unchanged = ↓      Negative change/ declining = ↓

**6.6 Table 9: Comparative analysis of social entrepreneurship business models in Bangladesh**

Various components		Aarong (BRAC)	BRAC Dairy	Grameen Danone	Grameen Telecom	TMSS Utpadon Foods	TMSS Handicraft	ASA Microfinance	Kumudini Handicrafts
1	Purpose/ Goal (Key Activities)	Support artisans and linkage them to market	Support farmers to access to market	Address malnutrition of poor children	Provide easy access to telephony services	Support rural women to improve their skills	Support women and linkage them to market	Micro lending to underprivileged people	Support women and linkage them to market
2	Target Group/ Key Partners	Rural women	Farmers	Children suffering from malnutrition	People who doesn't have access to communication system	Poor rural women	Ultra poor women- to improve their skills	Underprivileged people who needs assistance	Rural artisans
3	Key Resources (Production process)	65,000 artisans	Farmers those supplies milk	Farmers those supplies milk	Mobile phone connectivity	104 rural women	Trainers who train Artisans	Micro lending-network partners	Artisans
4	Value proposition	Develop handicraft market	Produce quality & hygienic food	Address malnutrition problem	Allow rural women to connect through technology	Sell direct, sidestepping traditional middleman model	Improvement of the skills & capabilities of Artisans	Support lenders through BDS	Provides design inputs as market trends
5	Customer Relationships / Marketing Mix	Loyalty & membership programs	Serve high quality milk products	Sales ladies directly interact	Maintain through GP	Market by delivery van, roadside shops	Locality based marketing	Maintain through quality and on time delivery	Branding through Kumudini Welfare trusts
6	Channels/ Distribution & Supply chain	Organized outlets	BDFP channels milk from rural to urban	821 Sales ladies sells yoghurt	20 units office, 274 village phone agents	Production units in rural & semi urban market	4 outlet and 14 buyer	Maintain through nationwide branches	Outlet based

Various components		Aarong (BRAC)	BRAC Dairy	Grameen Danone	Grameen Telecom	TMSS Utpadon Foods	TMSS Handicrafts	ASA Microfinance	Kumudini Handicrafts
7	Customer Segments	Nationwide customers	Nationwide customers	Nationwide customers	Nationwide customers	Local customers	Zonal-Northern part of the country	Micro lending in SAARC & Africa	Niche urban customers
8	Cost structure/ Profit equation	15% Profit margin. Profit USD 70 Mn/Year	7% profit margin.	No loss , no dividend basis	Margin from talk time	Profit margin of 15%	Profit range from 10-15%	Innovative management for cost effectiveness	Profit range between 10-15%
9	Revenue streams/ Growth Provision	50% re-investment in Aarong, 50% BRAC programs	Making profits of over BDT 268 Mn every year	Running at loss	Dividend from GP	40% Profit goes to other units of TMSS.	Revenue goes different development program of TMSS	Interest income from lending services	Training to the artisans for high quality products
10	Social value creation	Empower rural artisans to rise above poverty	Ensure farmer to get fair price and investment in agro business	Address Malnutrition , Healthcare. Achieve SDG	Create communication bridge for the rural people	Raise income and nutrient intake of poor beneficiary	Make the disadvantaged women self-reliant	Underprivileged to attain better livelihood & to escape poverty	Gives opportunity to become active decision maker in their family
11	Economic value creation	Established strong brand image. 65000 artisans among 85% are women	50,000 registered farmers. 24% of national packaged dairy market	Homestead dairy farmers gain better access to market & fair prices	Provided earning opportunities to more than 210,000 VP operators	Provide opportunity to Rural artisan under proper QC	Created employment of 13,125 disadvantaged women of 51 villages	More than 6,000 loan officers provided loan to 7 Mn clients	25,000 women are working for Kumudini & growing through inclusion of rural women
12	Environmental protection	Produce environment friendly products. Promote tree solar panel	Ensure non pesticides food for cattle	Support farmers to ensure non pesticide food for cattle	Aware people on different environment & natural disaster	Tree plantation programs through network partners	Organic color, dye and so on are encouraged	Providing solutions for low cost sanitation	Promotes extensive use of vegetable dyes extracted from leaves, petals, bark, root etc.



Various components	Aarong (BRAC)	BRAC Dairy	Grameen Danone	Grameen Telecom	TMSS Utpadon Foods	TMSS Handicraft	ASA Microfinance	Kumudini Handicrafts
13 Sustainability	Continued profitability and expansion. Improved the livelihood of many Artisans. Strong presence of leadership.	Growth remains a key challenge due to market competition. Support multiple social initiatives.	No Loss, no dividend-- Business model remains questionable to many scholar.	Heavily dependent on GP. No self initiatives by GTC. Gradually declining presence/ operations. Leadership remains an issue.	Facing serious market competition with other FMCGs. Average performance in local market.	Ensured inclusive and sustainable economic growth. Remain one of the key focus area of TMSS group.	Reinvestment, self sustaining & grant free model.	Economic emancipation to the rural women to improve their status in the society. Long experience & commitment in leadership is the key to their success.
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Positive change/ growth = ↑

Situation remain unchanged = ↓

Negative change/ declining = ↓

From the above comparisons, it has been observed that the models those have created more positive impact resulted more towards sustainability. Among the social enterprises in developing countries Aravind, Turr Lahore, TOMS Shoes, SITAWI Finance, Open Africa and SEKEM seems more sustainable. They have rightly addressed the financial issues to create economic values, significant impact towards social value creation and positive impact towards environmental protection. On the other hand, the business model like Kakiseni in Malaysia is still heavily dependent on grant or charity. Hence, Kakiseni is finally not self-reliant. Barefoot college is heavily dependent on grants. The Barefoot model seems difficult to sustain if it continue to remain dependent on grants.

The growth is a serious concern and hence is a factor for sustainability. The Ecoland Club, Kakiseni, Barefoot College and Smart Paani is facing the slow growth. Among the social enterprises in developed countries, most of them have rightly addressed the financial, social and environmental issues. Most of their business models selected here look as if sustainable. Among the social enterprises in Bangladesh, from the comparative analysis it can be seen that the business model of Aarong, BRAC Dairy, TMSS, Kumudini, ASA looks more sustainable than Grameen Danone, Grameen Telecom and TMSS Utpadon Foods. The resources availability and low cost labor helped Aarong, TMSS Handicrafts, Kumudini Handicrafts and ASA Microfinance to run their social enterprises in a competitive way. However, the more factors of the business models like key partners, key activities, resources, cost structure, value propositions, revenue streams, customer segments etc were rightly addressed and managed well by social enterprises could make their business case more viable, profitable and sustainable. Each components are equally important to make the business model attractive.

Here, the finding is social enterprises need not necessarily be always profitable and sustainable, but still the business models may be equally attractive considering its goal/ purpose. The goal of REFUNITE or Grameen Danone are great, despite they have adverse financial situation or poor return on investment. Hence, we need to address where it's struggling and the situation can be improved further to make it more sustainable. The objective is not to discontinue rather continue the business by removing the obstacles.

## 6.7 Major challenges of social entrepreneurship in developing countries and Bangladesh

Replicating the business model in different countries is very complex and often proved unsuccessful. Every country has its own context of business ecosystem, culture, heritage and history. However, some countries intentionally adopted different business model concept but failed to survive. Such like Government of Philippines adopted the Grameen Bank model on their different micro lending activities but many loan receivers failed to repay (Seibel, 1998). Business model also differ and vary due to product, services, customer segments, and the ecosystem of the country. The issues and challenges in developing countries varies than the challenges in developed countries. From the overall business cases, questionnaire survey, in-depth interviews and literature reviews, the research identified the following challenges of social enterprises in developing countries are limiting to grow and sustain.

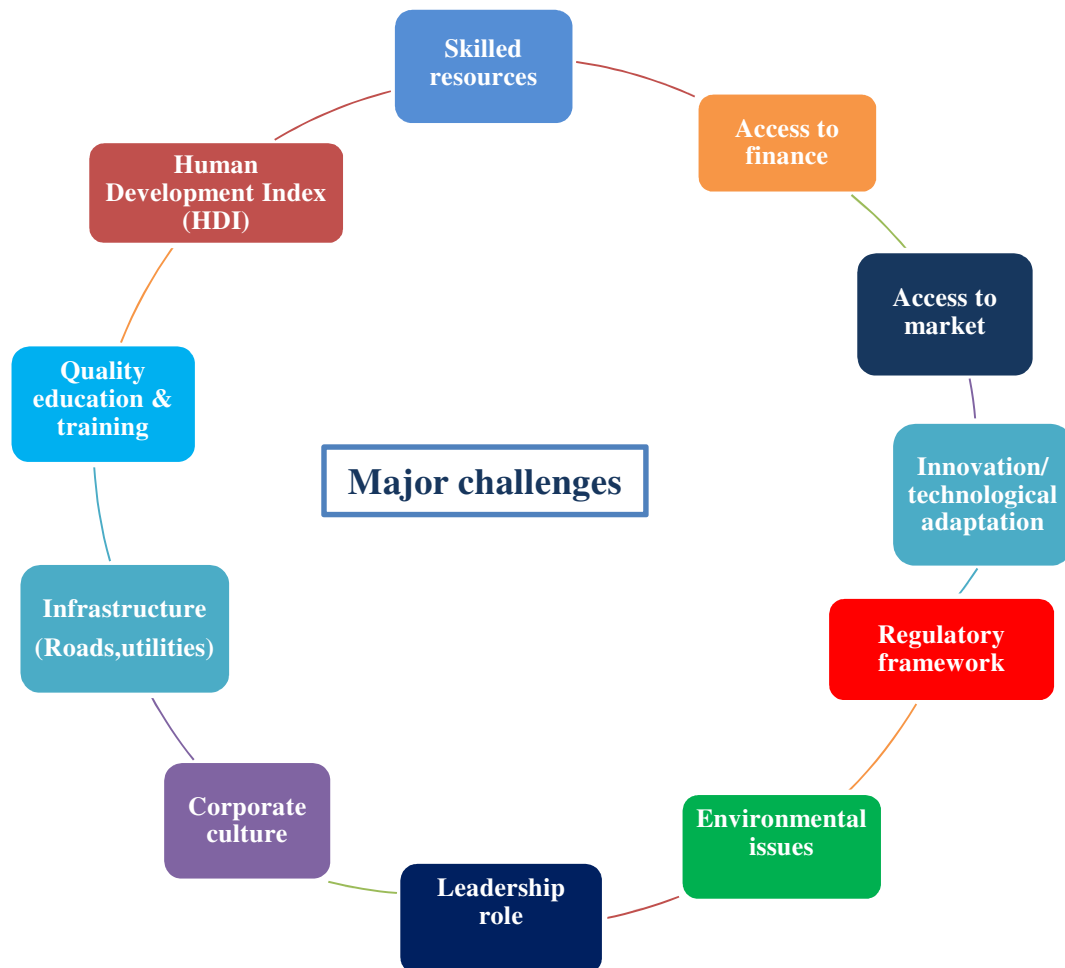


Figure 10: The top needs of social enterprises – findings the gap

These are the key factors came from the survey findings, in-depth interviews and case studies of different social entrepreneurship business models.

### **6.7.1 Skilled resources:**

Business and technical skills is the essential requirement for any business running successfully. From the questionnaire survey, it has been identified as one of the top challenges addressed by the social enterprises in Bangladesh. It is one of the top needs of social entrepreneurs along with access to markets, access to financial services, access to infrastructure and services and a supporting regulatory environment. Due to non-profit or less focus on profit, social enterprises in many cases failed to meet the necessary skills requirement to run their social business. Also they cannot attract the skilled resources comparing to traditional business enterprise.

Deficiency of technical skill is the major obstacle to grow. In the analysis of the cases, it is visible that significant skill gaps in social enterprises comparing to commercial enterprises. One of the main reason is the competitive wages compare to traditional business. Besides social enterprises often cannot afford to invest on necessary training on their human resources.

- Experience/ knowledge sharing and training are required to design, deploy and sustain business models.
- Training is recognized as a long term priority but is poorly addressed due to the pressure of short-term challenges, lack of understanding of local need as well as learning strategic vision.

### **6.7.2 Access to finance**

Access to finance is a key challenge for any business. The social enterprises in developing countries regardless of geography are heavily depended on grants or charity. Inadequate investment is seen as the crucial funding restraint. Sometimes business community consider the social enterprise as their philanthropic business like Bill & Melinda Gates foundation. Despite of having full commitment, social enterprises often fail to reach out to the investor.

Lack of investment opportunities made it hurdles for right access to finance. Banks, financial institutions only invest to the successful businesses in expectation of high return on investment. In developed countries, there are options available for alternative sources of funding like angel

investors, venture capital investment, Crowe funding, hedge funds, alternative asset management and so on. Once they see the business model of social enterprises is more focused on social goals than financial goals, then it discourages the traditional bankers to provide adequate funding. This challenge is more in developing countries. In addition, social enterprises cannot provide adequate documents or supporting papers to obtain investment due to their limited and skilled resources. In spite of having great concept or business ideas, many social enterprises in developing countries cannot guarantee the required funding.

The research revealed that ASA and Aarong proved themselves as self-reliant organization in terms of final capabilities. Without having the grant or donor support ASA has achieved its financial self-reliance. The main objective of Aarong is to achieve the sustainable development of the poor, and alleviate poverties of the women living under base of pyramid. Grameen Telecom followed Pay what you can (PWYC) business model. This is a non-profit or not for-profit business model which does not depend on set prices for its goods, but instead asks customers to pay what they feel the product or service is worth to them. It is often used as a promotional tactic, but can also be the regular method of doing business. It is a variation on the gift economy and cross-subsidization, in that it depends on reciprocity and trust to succeed.

If we analyze the GTC model, we can see that as a social enterprise the primary concern of GTC is to ensure- The village phone program (VPP) model, which has helped to uplift the livelihood of the rural literate/semi-literate women living under base of the pyramid through digital technology. There was a huge local demand from the people who live under base of pyramid of the economy. This people could not afford a phone to communicate anywhere. Here we can see a real transformation in socio economic areas in villages through Village phone program. In addition, from VPP and dividend earning from GP helped GTC to support other operations in Grameen group. The revenue earn from GTC support other development program of Grameen like Grameen Kallyan, Nobin Uddekta, Grameen Trust and so on.

The 800 independent producers of Aarong are mostly women and most every one of them have small factories where they created source of income for rural women. All together the total number of artisans under independent producer is around 30,000.

### 6.7.3 Access to market

Access to market is a big concern for any business. Despite having great idea often it cannot ensure an easy access to market for running social businesses. Reaching customers and suppliers are critical for any business. Social enterprises often fail to compete with traditional business model due to:

- Lack of competitiveness and efficiency
- Lack of scale and economies of production
- Low quality of products/ services due to limited/ no R&D facilities
- Entry barrier in the market due to strong market competition and regulation

Above issues create difficulties for social enterprises to reach out to the target market. Furthermore, entry barrier to market is another trial. Not all of the social enterprises gets equal opportunities in the market. Market information is another key aspect. People have very less access to information in developing countries. Even if we compare to a developed economy vs least developed or a developing economy we can see that less information being available for general public at online. Due to lack of market information, social enterprises faces practical challenges. The commercial enterprises often create trade barrier and offer price attractions and made the situation difficult for social enterprises.

Profit is not the primary focus of Aarong, rather their main focus is on linkage of the rural artisan to the commercial /urban market. It operates production units in rural and semi urban areas and ensures market linkage through its own retail outlets. Products of Aarong are mainly produced by village women. Aarong as an entity provides technical support though some intervention to ensure the high quality delivery and create market for Bangladeshi crafts globally. Grameen Bank and GTC assist their beneficiaries to activate the business- BDS linkage through institutional Support. Grameen Telecom helped the rural women entrepreneurs through providing training, understanding business and how to run the small business etc. Without their intervention, it could not be possible in 18 years back when people had no idea what a mobile phone is about.

TMSS has a huge network all over the nation, TMSS Utpadon Foods distribute its product throughout the distributor or the TMSS network in Bogura, Gaibandha, Rangpur and Dinajpur

district. It created a good amount of job opportunity mostly for the rural deprived women. This social enterprise not only created the earning opportunity but also it developed the skills of the employees by implementing modern technologies in its production system. They are reinvesting to their business and arrange training for their producers. The model seems sustainable and well balanced in terms of reinvestment and growth.

#### **6.7.4 Innovation**

Developed countries always focus on creation and innovation. Starting from product design, development of business concept, we can see that in many cases design is imitative and collected from an existing product developed somewhere else. However, the ecosystem, customers and culture differs significantly between a developed and a developing country. Many start up and new ventures addressing social issues adopts concepts from the existing models of successful social enterprises in developed countries. Instead of addressing the social, environmental or financial problem of their own country or geography, the replica business model may addressing a completely different issue. As a result, out of thousands of social enterprises, there are thousands of unsuccessful story of social enterprises.

In terms of technology adaption, developing nations are far behind than developed nations. Very less organizations are research based. This is a barrier to create an atmosphere for innovation. People just follow the new technology invented by others. This also discourage firms to invest in new technology. As a result the social enterprises often cannot rightly address their technological demand in developing countries. The organizations like BRAC, Grameen, ASA and so on are less focus on solving their own problem by leveraging the power of technology. However, many social issues could be rightly addressed by innovating tools by themselves.

#### **6.7.5 Regulatory frameworks**

There is no specific regulation or guideline for social enterprises particularly in developing countries. The interview and case analysis identified that no regulatory guideline available for social enterprises in Bangladesh. Similar situation in other developing countries too. Without right policy or regulatory framework it is very difficult to distinguish social enterprises. In

reality, social enterprises need extensive care and monitoring in order to grow. In the absence of a regulatory framework, growth suffers ominously.

- The ecosystem is very important for social enterprises to mitigate challenges. In the absence of right policy, social enterprises often face critical challenges from Government and policy level.
- Absence of laws & regulations that are relevant for social enterprises.
- There is no separate law/guideline for social enterprises in many developing countries including Bangladesh. As a result, some enterprises are facing turmoil due to the absence of law/regulation.

Now if we see the ranking, Bangladesh stands at 176<sup>th</sup> among 190 countries. In 2018, India jumped 30 positions from the earlier year (World Bank report) by improving the parameters like starting a business to resolving insolvency. Whereas countries like Bangladesh are now in the bottom of the ranking where most of the parameters indicate that doing business in Bangladesh is difficult. There is a challenging regulatory framework to operate in Bangladesh regardless of foreign or local investment. Hence, this will discourage any social enterprises to invest and operate.

### **6.7.6 Corporate Culture**

The unethical behavior of company management or board often plays an influential role to the social enterprises. In developing countries, from the case studies, we can see that the numbers of beneficiaries are having low literacy, the salesman or agent can easily influence by using unethical reference. There is a normal tendency to hide the real price/ value to pay lower tax, vat and government duty/ fees. They can charge more from customers but show less price in the formal documents to pay less Government's fee. Absence of self-regulation is very high in developing countries. A strong corporate culture will inspire business ethics then gradually people will be encouraged to more involve in social enterprises.

It is proven by Grameen, ASA and BRAC that if there is a good governance, then even ultra-poor people would repay. TMSS Utpadon foods followed sell direct, sidestepping traditional middleman model. Other than that according to considering the business model analysis. This gave the changes in rural lifestyle. In this business model, rural women got exposed to the



technology and became entrepreneur. For villages having no phone to one phone, the marginal benefits to safety, communication and public reach is significant. Grameen village phone is enhancing economic development by helping individuals and business gain efficiency through communication and promoting social and economic development creating a substantial consumer surplus for the users.

Social enterprises explicitly influenced to change the culture of different societies. If we consider different dimensions of National Culture of Hofstede (2011)- 6 dimension of cultural index the social enterprises operating in developing countries highly differs from the developed countries. There is a direct linear correlation between different cultural index. Societies which have more power distance have lesser social entrepreneurship. Power distance is strongly negatively associated with innovation, which in turn reduces social entrepreneurship. Collectivists' societies are less disposed to social entrepreneurship because of lack of motivation. Highly masculine cultures are negatively related with social entrepreneurship, because competition is preferred over stakeholder interests.

### **6.7.7 Environmental issues**

Environmental challenges are increasingly becoming a key issues for many developing countries. Many countries in the world are now suffering from severe environmental issues including water pollution, sanitary, sewerage system, flooding, cyclone and natural disasters. However, the addressing environmental issues by social enterprises widely varies in developed and developing countries. The developed countries are facing different environmental issues in comparisons to any developing countries. However, some innovative solutions are visible through social entrepreneurship practices like Einhorn, Ecoalf, Open Africa and so on.

Overall, social enterprises can play a significant role by focusing and addressing the environmental issues. In Bangladesh, Aarong has specific targeted programs to resolve the environmental issues through BRAC Development Program (BDP). They have solar implementation system for the general members of BRAC. In addition, for its own product, Aarong always focus on producing environment friendly product. Less usage of worm for silk, promoting eco product is also their business concern. The mobile communication of Grameen gave instant option to communicate people which eventually helped to save from natural

disaster. On the other hand, Government can now easily communicate to every user through this channel for different environmental issues like tree plantation.

### **6.7.8 Infrastructure**

Inadequate infrastructure and logistics are big concern for developing countries in order to ensure the success of social entrepreneurship. In absence of basic infrastructure, sometimes social enterprises faces extreme challenges. Many social enterprises runs from urban areas due to inadequate working facilities in the rural or the areas where social enterprises have presence. Also the unstructured urbanization encouraged city dwellers to stay and work from urban areas only. This increase the basic costs element like rental, housing cost.

In many cases, social enterprises are located in expensive location to ensure the safety and security of their employees, ensure uninterrupted utilities and connectivity. In absence of adequate road and railways connection, often social enterprises failed to reach their maximum potential output. Reaching target group and communication to remote areas are challenging for many developing countries like India, Bangladesh, Pakistan, Nepal. In absence of basic infrastructure, social enterprises often fail to implement their business ideas.

### **6.7.9 Leadership role**

Success and failures depends heavily on the leadership and their contribution on the development of business model. The role of leadership cannot be replicated so easily. Despite having lots of social enterprises, still there are leadership gaps in social enterprises in developing countries. Many senior managers and top level leadership positions are vacant. Many executives join other traditional industries those can offer a good compensation package. As a result, lots of potential leaders leave this potential segment of business before proving themselves. Also strong leadership can bring multiple beneficial artifacts into social business:

- A. **Bring new ideas:** Only the visionary and creative leaders can go beyond traditional solutions. Entrepreneurial mind-set, risk taking and spirit of develop or create something. A good leader have capabilities to inspire, motivate and drive people. Not only developing their own business, but they have willpower to create job.

**B. Drive for changes:** Most important and common characteristics of a leader is they drive for changes which traditional public or private sectors cannot do so easily. A social change is very important factor for developing a social enterprise. If social enterprises can rightly address the social issues, it can create a multiple effects of changing social phenomenon. Any changes require huge efforts, drives and passion. In fact, most of the social entrepreneurship examples showed us the spirit of changes in every aspect.

Despite having significant importance of leadership, majority social enterprises fail to address the leadership development in their social enterprises. In some cases, few social enterprises are heavily dependent on a single person as a leader. Which in many cases brought poor result in terms of sustainability. If we see the Grameen model. It was heavily dependent on Professor Yunus. The entire organization started producing poor results after his departure from the board. So leadership is a big time challenge for social enterprises in developing nations. Also the cultivation or practices of leadership is absence among the organization. As a result, it is often difficult to replace any leader in a social enterprise.

#### **6.7.10 Quality education and training**

This is similar and have correlation between quality education and skilled resources availability. Unless there is a quality education and training system, obvious output will be poor resources. Education and academic background is equally very important like other factors. Social enterprises, due to lack of their financial strength, often cannot compete with mainstream business due to the low skilled employees. More training encourage workers to bring new and creative ideas with some solution to implement ideas. So, firms involved in training resources gives more successful results. It is always challenging to bring a group of people for a single mission or objective. In our study, we can see that the most of the successful social enterprises story tells a successful group dynamics- where members of each group were sincere in terms of repayment of loan, dedicated to its ambition, provide right support to its member, honesty and integrity to the business.

As a social enterprise, Aarong has ensured women's skill development in various crafts through an appropriate working environment, ensuring financial and technical assistance and training.

### **6.7.11 Human Development Index (HDI)**

Economic growth or country development can be measured by considering different development index. According to social progress index (Porter et al, 2017) most of the developing countries are between lower middle social progress to low social progress. This indicates that the developing countries we are considering are still struggling with basic human needs, foundations of wellbeing and opportunity for its people. There is a correlation between economic development and social progress. Yet, economic enactment single-handedly does not fully explain growth.

The business models of social enterprises considered multiple social issues for the entity we analysed here. The Artisans of Aarong becomes the member of various developmental initiatives of BRAC like child education, healthcare, sanitation and women empowering small entrepreneurship program. Through these programs the rural artisans can develop their family livelihood and improve their lifestyle. A significant portion of Aarong's earning goes directly to the NGOs development programs of BRAC particularly in healthcare, education and social development.

Aarong is very supportive using the willpower of village women. 65,000 Artisans have changed their livelihood through Aarong. Though there are some challenges but still they have changed the livelihood of many families. Through the BRAC development program, the artisans can send their children to school. BDP address malnutrition, healthcare issues for the artisans and their families. Aarong is successful using the group dynamics. Most of the group of women work under independent producer which is also easy for Aarong to intervene, support and train the rural unskilled/semi-skilled artisans. The concept is to support on income generation. These rural women were anyway unemployed.

GTC improved the entire communication system of the poor people in the villages. Earlier the people in rural areas were communication wise deprived. There was no telecommunication facility. This changed the entire communication system in the country. Through this model rural people became got chance to improve their livelihood through better communication system. The following table shows that how the social enterprises contributing on different environment, economic and social issues set by world leaders through sustainable development

goals. Most of the cases discussed here are solving single or multiple goals set by the world leaders.

Table 10: Different social enterprises contribution to SDG

SL	SDG	Cases of developed countries	Cases of developing countries	Cases of Bangladesh
1	No poverty	B&M, Divine Chocolate, WISE	TOM Shoes, SEKEM, Sitawi, Open Africa	BRAC, Grameen, TMSS
2	Zero hunger	B&M, Divine chocolate	TOM Shoes, SEKEM	BRAC, TMSS
3	Good health & well-being	Benetech, WISE	Aravind Eye Hospital	Danone, BRAC Dairy
4	Quality education	B&M, Benetech	Barefoot college	Aarong/ BRAC
5	Gender equality	Divine Chocolate	Kakiseni	Aarong, TMSS, Grameen
6	Clean water & sanitation	Einhorn, Thankyou	Smart Paani, Open Africa	BRAC
7	Affordable energy	B&M, Einhorn	SEKEM, Smart Paani	Grameen Telecom
8	Decent work & economic growth	Divine Chocolate, Group SOS	Kakiseni, SEKEM, Sitawi, TOM Shoes	BRAC, ASA
9	Industry, innovation & infrastructure	Group SOS	SEKEM, Aravind Eye Hospital	Grameen Telecom
10	Reduced inequality	Bill & Melinda Gate	Barefoot college, SITAWI	TMSS, Aarong, ASA
11	Sustainable cities & communities	REFUNITE, Groupe SOS	Ecoland Club, Turr Lahore	BRAC, Grameen
12	Responsible consumption & production	Divine Chocolate Einhorn	Ecoland Club, Smart Paani	TMSS Utpadon Food
13	Climate action	Ecoalf, Einhorn, Ashoka	Smart Paani, SEKEM	BRAC, Grameen
14	Life below water	Ecoalf		
15	Life on land	Ecoalf, Einhorn	Ecoland club, Open Africa	BRAC
16	Peace, justice, strong institutions	B&M, Ashoka, REFUNITE	Barefoot college	Grameen, BRAC, ASA
17	Partnerships to achieve goal	B&M, Ashoka, REFUNITE	SEKEM	Grameen Danone, BRAC

Social entrepreneurship in developing countries brought a proven result of reducing poverty by creating jobs. From the questionnaire survey, the respondents agreed that the business models of the selected cases have targeted programs to create jobs. This was only possible through a coordinated approach among social entrepreneurs and responsible citizen groups toward the long term vision. Creating job also helps to reduce social illness. A person under poverty often can't afford the basic things of life.

In developing countries, despite lots of efforts still women are not under mainstream workforce. However, social enterprises have multiple women empowering programs to create jobs for them. On the other hand, job opportunities are shrinking in developed countries too. As a result, it is an opportunity for social enterprises to work and create particularly focusing on the ready skill force in order to get resources in a competitive price.

The research also identified from questionnaire survey that addressing job opportunities is one of the major areas where social enterprises are working. There are great opportunities for people to work in social enterprises in Bangladesh and other developed countries. On the other hand, less job opportunities in social enterprises in developed countries because of their high rate of hourly wages which often cannot easily affordable for social enterprises. This is one of the main challenge for social enterprises to increase their scale in developed countries which on the other hand BRAC or Grameen could do very easily in Bangladesh or other developing countries by engaging and empowering millions of people.

Unless it can distinct its business model than traditional business, social enterprise may not sustain in the long run. Like other commercial enterprises, social enterprises in developing countries needs to focus on family or social problems happening recurrently in society. Social enterprises influenced profoundly to reduce the social illness. In reality, it's difficult to define illness/ social disorder. However, in broader term if anything is unlawful, having illegal motive, goes against the values/ norms can be considered as social illness.

Social enterprises can play a bigger role to address social illness. Any commercial enterprise hardly consider social illness to solve. Whereas in our study can see that social enterprises considered multiple areas to confiscate the social disorders.

Majority of social enterprises plays a vital role through different programs where they nurture the mind of people through training and skill development program. Social enterprises discussed in this report are working very closely to eradicate poverties. Though poverty is a big social term and it is necessarily not possible to reduce by enterprises only. Poverty of a country or society depends on many factors. History of a country and society needs to be deeply analyzed for finding the root cause. However, some or in many cases major problems relevant to poverty can be caused through better engagement of the community.

Social issues like ageing, child labor, sexual abuse, criminal activities and similar hostile issues have been taken care well by social enterprises. Developed countries are now currently struggling with aged population, high rate of suicide on the other hand developing countries are struggling with gender discrimination, child abuse, poverty associated crime and so on.

The following table shows the benchmarking on the factors explicit to social enterprises in Bangladesh, other developed and developing countries. Here the green color boxes represent doing 'good', while orange color boxes indicate doing 'not so good', whereas the red color boxes indicate doing 'poor' in terms of the present implications of the factors explicit to social entrepreneurship. The table is the summary of the above analysis of the factors discussed in chapter 6.7.1-6.7.11, the literature review and the questionnaire/ survey analysis.

However, the cross country situational finding is based on qualitative judgment considering the overall analysis. This is important to mention, that in some areas some countries may be doing good regardless of developing or developed countries. However, this analysis and benchmarking only considering the overall cross country comparisons. Like conventional enterprises developed countries are in better situation for social entrepreneurship in comparison to developing countries as their parameters in each factor seems better.

Table 11: Benchmarking on the factors explicit to social enterprises in Bangladesh, other developed and developing countries

Factors explicit to social enterprises	Developed countries	Developing countries	Bangladesh
Skilled resources	Available	Only available in India, China, Malaysia, Philippines etc	Shortage
Access to finance	Easy	Difficult	Difficult
Access to market	Relatively easy, however CBDs are disappearing	Strong barrier to entry	Strong barrier to entry
Innovation/ technological change	Highly innovative	Imitative	Imitative
Regulatory frameworks	Structured	Unstructured/ unpredictable	Highly unpredictable
Environmental protection	Renewable energy, life under sea	Environmental pollution	Environmental pollution
Infrastructure (roads, utilities)	i. e. Traffic congestion	Lack of road connectivity, utilities	Lack of road connectivity, utilities & natural resources
Leadership role	Strong corporate leadership presence	Absence of leadership in SEs	Absence of leadership in SEs
Quality education & training	Widely available	Not affordable for everyone	Not affordable/ available for everyone
Corporate culture & business ethics	Strong culture & ethics	Weak business ethics	Weak business ethics
Economic growth	Slow growth	High growth	High growth (high inequality)
Human Rights Index (HDI)	Very high/ high (Long span of life, high suicidal rates)	Lower middle- very low (Drug abuse, child labor & criminal offense)	Low (Physical violence, child labor, drug abuse, corruption)



## 7.0 Data Analysis & Findings

### 7.1 Findings from questionnaire survey

The questionnaire survey were conducted among 400 participants those are directly related to the 8 social enterprises that has been already evaluated in the case study. The previous chapter was mainly based on qualitative analysis. For the questionnaire survey, several questionnaire technique has been considered. It was a combination of both qualitative and quantitative questions (appendix-IV). The questionnaire was focused on the business model of social entrepreneurship and tried to address the research objectives. The components of business models like partners, activities, customer segments, value propositions, products (goods & services), resources, addressing social, environmental and economic issues are the main focus in the content of questionnaire.

The questionnaire has helped to justify the quantitative part of the research and to analyze the hypotheses that have been developed in this research. Some questions are ordinal in nature, some are nominal and some are scale to measure. For analysis purpose multiple statistical techniques have been considered which has been already discussed in the methodology part. From descriptive statistics to bivariate analysis to different tests have been considered for hypotheses testing as well. SPSS 20.0 has been used for the analysis and finding of different test results.

Table 12: Distribution of respondents according to their organizational role/ designation  
Sample size (n) = 400

Designation	Name of organization								Total
	BRAC Aarong	Grameen Telecom	TMSS Utpadon Foods	BRAC dairy & Food	Kumudini Handicrafts	Grameen Danone	TMSS Handicrafts	ASA Microfinance	
Senior Management	7 (14%)	5 (10%)	2 (4%)	9 (18%)	4 (8%)	1 (2%)	1 (2%)	15 (30%)	44 (11%)
Middle Management	4 (8%)	20 (40%)	7 (14%)	3 (6%)	8 (16%)	4 (8%)	2 (4%)	13 (26%)	61 (15.3%)
Executive/ Entry level	23 (46%)	10 (20%)	6 (12%)	29 (58%)	13 (26%)	12 (24%)	3 (6%)	22 (44%)	118 (29.5%)
Artisan/ Worker	16 (32%)	15 (30%)	35 (70%)	9 (18%)	25 (50%)	33 (66%)	44 (88%)	0 (0%)	177 (44.3%)
Total	50 (100%)	50 (100%)	50 (100%)	50 (100%)	50 (100%)	50 (100%)	50 (100%)	50 (100%)	400 (100%)

Source: primary survey

Among 400 survey respondents majorities are Artisan or worker or entry level employees of these 8 social enterprises. This represent that a large number of people working in the social enterprises are below executive level employees, which actually indicates that the people belongs to the social enterprises are under base of pyramid class. However, the number of Artisan or worker is less in the social enterprise like ASA Microfinance.

Table 13: Distribution of respondents according to age group and gender

Sample size (n) = 400

Age Group	Designation										Grand Total
	Senior Management		Middle Management		Executive/ Entry level		Artisan/ Worker/ producer		Total		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
<18	(0%)	(0%)	(0%)	(0%)	(0%)	1 (3.3%)	1 (1.2%)	5 (5.3%)	1 (0.4%)	6 (4.3%)	7 (1.8%)
18-24	4 (10.8%)	2 (28.6%)	9 (17%)	1 (12.5%)	10 (11.4%)	11 (36.7%)	14 (17.1%)	24 (25.3%)	37 (14.2%)	38 (27.1%)	75 (18.8%)
25-34	12 (32.4%)	2 (28.6%)	18 (34%)	5 (62.5%)	38 (43.2%)	13 (43.3%)	18 (22%)	27 (28.4%)	86 (33.1%)	47 (33.6%)	133 (33.3%)
35-44	11 (29.7%)	1 (14.3%)	14 (26.4%)	2 (25%)	26 (29.5%)	0 (0%)	22 (26.8%)	19 (20%)	73 (28.1%)	22 (15.7%)	95 (23.8%)
45-55	8 (21.6%)	2 (28.6%)	11 (20.8%)	0 (0%)	10 (11.4%)	3 (10%)	21 (25.6%)	16 (16.8%)	50 (19.2%)	21 (15%)	71 (17.8%)
>55	2 (5.4%)	0 (0%)	1 (1.9%)	0 (0%)	4 (4.5%)	2 (6.7%)	6 (7.3%)	4 (4.2%)	13(5%)	6 (4.3%)	19 (4.8%)
Total	37 (100%)	7 (100%)	53 (100%)	8 (100%)	88 (100%)	30 (100%)	82 (100%)	95 (100%)	260 (100%)	140 (100%)	400 (100%)

Source: primary survey

Among the survey respondents in table-13, it is identified that 260 respondents were male and 140 were female. So the 65% population are male whereas 35% are female. It represents that a large number of female population are actively engaged in social enterprises. This is above average in any other industry. It shows that social enterprises are encouraging women to work

for them. Now if we compare the age group and gender then we can see that around 57% population belongs to age group between 25-44.

The gender ratio is almost same for age group 25-34. On the other hand, male numbers are quite higher for age group 35-44 in comparison to female. Similarly, female numbers are significantly higher in the age group of 18-24. This represent that 60% female working for social enterprises are below 34 of age. In contrast, more than 80% male are above 25 years of age. However, in terms of designation, Senior Management and Middle Management belongs to mostly between age group 35-55. On the other hand, female workers or artisans are mostly in below 25 years of age group.

Table 14: Distribution of respondents according to level of education  
Sample size (n) = 400

Highest Level of Education	Frequency	Percent
Primary	53	13.25%
JSC	43	10.75%
SSC	36	9.00%
HSC	55	13.75%
Diploma/ Vocational Training	29	7.25%
Graduation/ A University Degree	74	18.50%
Masters	108	27.00%
PHD/Higher Education	2	0.50%
Total	400	100.00%

Source: primary survey

The survey analysis above (Table-14), among 400 respondents the majorities- 55% are below university graduates. It indicates that majority people working for social enterprises does not necessarily has university degree at all. However, in Bangladesh in many sectors at least some level of higher studies are required. This table also represent that social enterprises catered a higher number of illiterate people in their workforce.

Now if we see table-15 below, it is also clear that social enterprises accommodated a huge portion of semi-literate people those are below SSC qualified. Also a large number of females in the workforce which is mostly unavailable in other sector of Bangladesh other than RMG industry. On the other hand, it gives a competitive advantage compare to commercial enterprises.

Table 15: Distribution of respondents according to level of education and gender  
Sample size (n) = 400

<b>Male</b>					
<b>Highest level of education</b>	<b>Designation</b>				<b>Total</b>
	<b>Senior Management</b>	<b>Middle Management</b>	<b>Executive/Entry level</b>	<b>Artisan/Producer</b>	
Primary	0 (0.0%)	0 (0.0%)	1 (1.1%)	18 (22.0%)	19 (7.3%)
JSC	0 (0.0%)	0 (0.0%)	2 (2.3%)	14 (17.1%)	16 (6.2%)
SSC	0 (0.0%)	0 (0.0%)	4 (4.5%)	12 (14.6%)	16 (6.2%)
HSC	1 (2.7%)	1 (1.9%)	11 (12.5%)	27 (32.9%)	40 (15.4%)
Diploma/ Vocational	0 (0.0%)	1 (1.9%)	16 (18.2%)	7 (8.5%)	24 (9.2%)
Graduation	5 (13.5%)	18 (34.0%)	30 (34.1%)	3 (3.7%)	56 (21.5%)
Masters	29 (78.4%)	33 (62.3%)	24 (27.3%)	1 (1.2%)	87 (33.5%)
PHD/Higher education	2 (5.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	2 (0.8%)
<b>Total</b>	<b>37 (100.0%)</b>	<b>53 (100.0%)</b>	<b>88 (100.0%)</b>	<b>82 (100.0%)</b>	<b>260 (100.0%)</b>
<b>Female</b>					
<b>Highest level of education</b>	<b>Designation</b>				<b>Total</b>
	<b>Senior Management</b>	<b>Middle Management</b>	<b>Executive/Entry level</b>	<b>Artisan/producer</b>	
Primary	0 (0.0%)	0 (0.0%)	0 (0.0%)	34 (35.8%)	34 (24.3%)
JSC	0 (0.0%)	0 (0.0%)	0 (0.0%)	27 (28.4%)	27 (19.3%)
SSC	0 (0.0%)	0 (0.0%)	3 (10.0%)	17 (17.9%)	20 (14.3%)
HSC	0 (0.0%)	0 (0.0%)	2 (6.7%)	13 (13.7%)	15 (10.7%)
Diploma/ Vocational	0 (0.0%)	0 (0.0%)	1 (3.3%)	4 (4.2%)	5 (3.6%)
Graduation	0 (0.0%)	2 (25.0%)	16 (53.3%)	0 (0.0%)	18 (12.9%)
Masters	7 (100.0%)	6 (75.0%)	8 (26.7%)	0 (0.0%)	21 (15.0%)
PHD/Higher education	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
<b>Total</b>	<b>7 (100.0%)</b>	<b>8 (100.0%)</b>	<b>30 (100.0%)</b>	<b>95 (100.0%)</b>	<b>140 (100.0%)</b>

Source: primary survey

One of the major findings of the research is to identify the social problems addressed by the social enterprises. This question will help to further analyses the gaps on the factors explicit to social enterprises. If we analyze the social problems (Table 15), altogether 15 problems were identified through the questionnaire survey. These are the social problems addressed by the social enterprises in Bangladesh. At the moment, if we see the top 5 problems addressed by social enterprises (Table-15), there are significant differences among the respondents' responses. Different social enterprises addressed different problems. Since it was a qualitative question, the respondent provided specific answer. Interestingly, it includes social as well as environmental and economic problems of the respondents they felt been addressed by the social enterprises they are associated with.

Table 16: Distribution of respondents according to addressing social problems

Sample size (n) = 400

SL	Social problems	Social Problem 1	Social Problem 2	Social Problem 3
		Frequency (%)	Frequency (%)	Frequency (%)
1	Reduction of poverty	87 (21.8%)	48 (12.1%)	46 (11.8%)
2	Women Empowerment	68 (17%)	65 (16.4%)	34 (8.7%)
3	Job creation	47 (11.8%)	48 (12.1%)	52 (13.3%)
4	Education	14 (3.5%)	31 (7.8%)	36 (9.2%)
5	Training & skill development	25 (6.3%)	17 (4.3%)	23 (5.9%)
6	Enterprise development	17 (4.3%)	37 (9.3%)	35 (9%)
7	Social Awareness	22 (5.5%)	34 (8.6%)	51 (13%)
8	Access to Finance	7 (1.8%)	16 (4%)	13 (3.3%)
9	Health & medication	22 (5.5%)	21 (5.3%)	14 (3.6%)
10	Socio economic development	27 (6.8%)	29 (7.3%)	24 (6.1%)
11	Child labor practices	5 (1.3%)	3 (0.8%)	5 (1.3%)
12	Economic sustainability	34 (8.5%)	24 (6%)	27 (6.9%)
13	Social justice	14 (3.5%)	13 (3.3%)	8 (2%)
14	Linkage to the market	8 (2%)	7 (1.8%)	12 (3.1%)
15	Environmental solution	3 (0.8%)	4 (1%)	11 (2.8%)
	Total	400 (100%)	397 (100%)	391 (100%)

Source: primary survey

However, few problems were addressed seriously by the social entrepreneur in Bangladesh and those came more frequently in their respond. The top 5 social problems addressed by social enterprises are reduction of poverty, women empowerment, job creation, education, skill development and training. However, the mentioned 15 problems (Table A1-A3 & Table D in Appendix-I) and (Figure 12-14) are very important and these have helped further analysis to come up with recommendations.

The problems addressed by social enterprises varied from on enterprise to another since their nature of businesses are different. However, despite having the same target group, the findings shows that nature of problems addressed by enterprises varied. As example, both Grameen Telecom and Grameen Danone belongs to same Grameen umbrella. However, Grameen Telecom prioritized mostly on poverty reduction, whereas Grameen Danone had high focus on health. Similarly the 2<sup>nd</sup> and third priority differ and varied from organization to organization. In fact some problems repeatedly highlighted by the respondents.

Table 17: Distribution of respondents according to top 5 social problems addressed by social enterprises  
Sample size (n) = 400

Organization	Top 5 major problems addressed by social enterprises in Bangladesh					
BRAC Aarong	Women Empowerment (18.67%)	Job creation (18.00%)	Reduction of poverty (14.67%)	Education (8.00%)	Linkage to the market (8.00%)	Others (32.67%)
Grameen Telecom	Reduction of poverty (32.00%)	Enterprise development (18.00%)	Job creation (14.67%)	Women Empowerment (13.33%)	Economic sustainability (12.67%)	Others (9.33%)
TMSS Utpadon Foods	Job creation (22.00%)	Reduction of poverty (16.00%)	Socio economic development (14.67%)	Social Awareness (12.00%)	Women Empowerment (8.00%)	Others (25.33%)
BRAC dairy & Food Program	Socio economic development (20.00%)	Social Awareness (14.00%)	Social justice (13.33%)	Reduction of poverty (12.67%)	Enterprise development (8.00%)	Others (32%)
Kumudini Handicrafts	Women Empowerment (22.00%)	Job creation (15.33%)	Training & skill development (15.33%)	Reduction of poverty (14.67%)	Enterprise development (11.33%)	Others (21.33%)
Grameen Danone	Health & medication (29.33%)	Social Awareness (14.67%)	Job creation (12.67%)	Reduction of poverty (10.67%)	Economic sustainability (8.67%)	Others (24%)
TMSS Handicrafts	Women Empowerment (24.00%)	Social Awareness (15.33%)	Education (12.67%)	Training & skill development (8.67%)	Enterprise development (8.67%)	Others (30.67%)
ASA Microfinance	Reduction of poverty (19.33%)	Access to Finance (16.67%)	Education (16.00%)	Women Empowerment (14.67%)	Economic sustainability (9.33%)	Others (24%)

Source: primary survey

Table-17 shows the five major problems solved by social enterprises are job creation, women empowerment, and reduction of poverty, education and skill development. Both male and female are equally benefitted as represented in table 17. The data also represent that majority of the social enterprises particularly solved some problems those were unaddressed by commercial enterprises. Despite similarity in nature still the respondents addressed differently. On the other hand, some problems came as 1<sup>st</sup> by male not necessarily the same came from female. So the problems are also associated with the discretion of gender.

The table 18 shows how the responses differs based on genders. As discussed before male and female carries different perception and hence it is important for social enterprises to cascade their vision whether it is women empowering business model or not.

Table 18: Distribution of respondents according to gender and social problems addressed by social enterprises

Sample size (n) = 400

Social problems & resolution	1st cause		2nd cause		3rd cause	
	Male	Female	Male	Female	Male	Female
Reduction of poverty	65 (74.70%)	22 (25.30%)	29 (60.40%)	19 (39.60%)	30 (65.20%)	16 (34.80%)
Women Empowerment	26 (38.20%)	42 (61.80%)	41 (63.10%)	24 (36.90%)	21 (61.80%)	13 (38.20%)
Job creation	32 (68.10%)	15 (31.90%)	30 (62.50%)	18 (37.50%)	33 (63.50%)	19 (36.50%)
Education	11 (78.60%)	3 (21.40%)	26 (83.90%)	5 (16.10%)	14 (38.90%)	22 (61.10%)
Training & skill development	17 (68.00%)	8 (32.00%)	10 (58.80%)	7 (41.20%)	13 (56.50%)	10 (43.50%)
Enterprise development	9 (52.90%)	8 (47.10%)	23 (62.20%)	14 (37.80%)	24 (68.60%)	11 (31.40%)
Social Awareness	10 (45.50%)	12 (54.50%)	28 (82.40%)	6 (17.60%)	34 (66.70%)	17 (33.30%)
Access to Finance	5 (71.40%)	2 (28.60%)	11 (68.80%)	5 (31.20%)	11 (84.60%)	2 (15.40%)
Health & medication	17 (77.30%)	5 (22.70%)	10 (47.60%)	11 (52.40%)	8 (57.10%)	6 (42.90%)
Socio economic development	23 (85.20%)	4 (14.80%)	12 (41.40%)	17 (58.60%)	20 (83.30%)	4 (16.70%)
Child labor practices	4 (80.00%)	1 (20.00%)	3 (100.00%)	0 (0.00%)	4 (80.00%)	1 (20.00%)
Economic sustainability	23 (67.60%)	11 (32.40%)	18 (75.00%)	6 (25.00%)	20 (74.10%)	7 (25.90%)
Social justice	10 (71.40%)	4 (28.60%)	11 (84.60%)	2 (15.40%)	7 (87.50%)	1 (12.50%)
Linkage to the market	5 (62.50%)	3 (37.50%)	1 (14.30%)	6 (85.70%)	5 (41.70%)	7 (58.30%)
Environmental solution	3 (100.00%)	0 (0.00%)	4 (100.00%)	0 (0.00%)	9 (81.80%)	2 (18.20%)
Total	260 (65.00%)	140 (35.00%)	257 (64.70%)	140 (35.30%)	253 (64.70%)	138 (35.30%)

Source: primary survey

The following figure-11 demonstrates how the respondents categorize and rank the problems. From the figure-11 it is visible that the ranks differs. Among all the social issues addressed by social enterprises in Bangladesh, reduction of poverty got the highest priority. This indicates that the goal set by social enterprises in Bangladesh has significant focus on poverty alleviation. The reason behind it is the economic situation of the country. Also the women empowerment, job creation, education etc all shows that the macro economic issues influences a lot to the business model of social entrepreneurship.

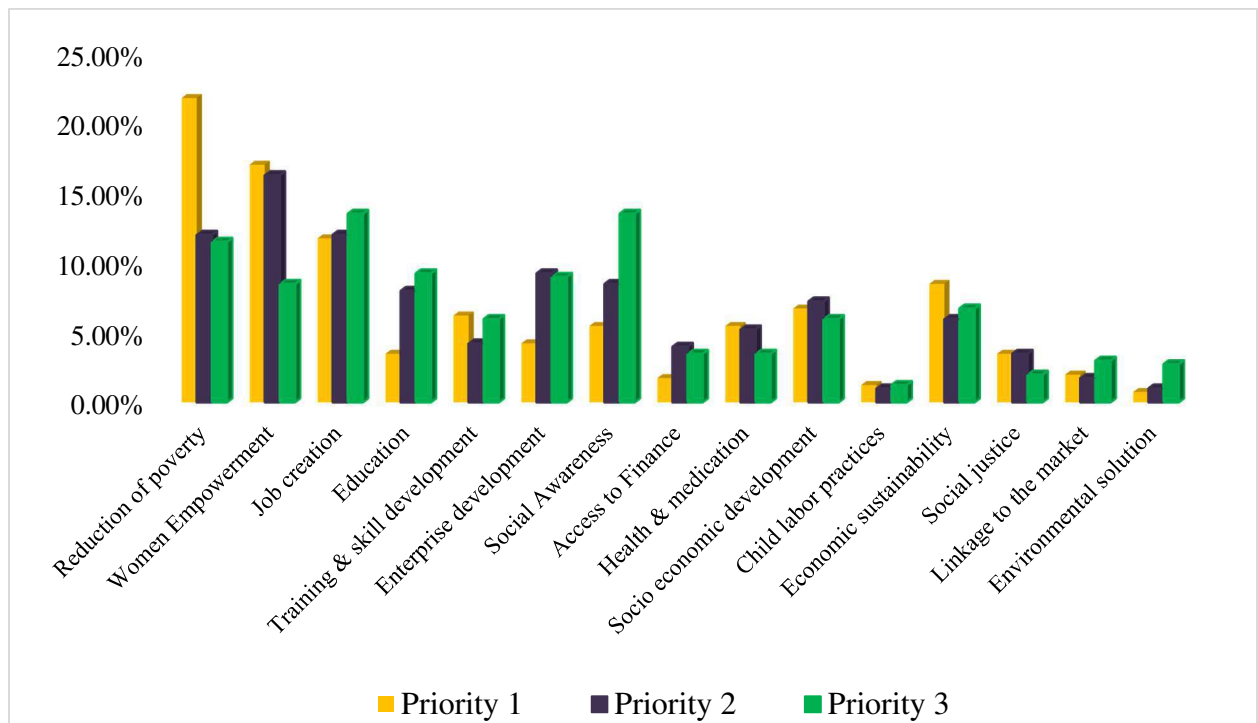


Figure 11: Top three social problems addressed by social enterprises in Bangladesh (Source: primary survey)

The organization’s resources is also important factor. Some enterprises given adequate importance to the intellectual resources, whereas some has given importance to the human resources. The organization wise priority on physical, intellectual, human and financial resources have been shown in Table- C1-C4 (Appendix-I). These analysis supported to come up with recommendations, where each components been highlighted. The organization’s success also depends on the availability of the key resources of the business model. The successful social enterprises have availability and focuses on key resources.



However, as per Figure 12-14, the problem identified and prioritized by respondents varied at different age group. Since there were different age group of respondents, different age group have prioritized different problems that they realized were most important challenges solved by their respective social enterprises.

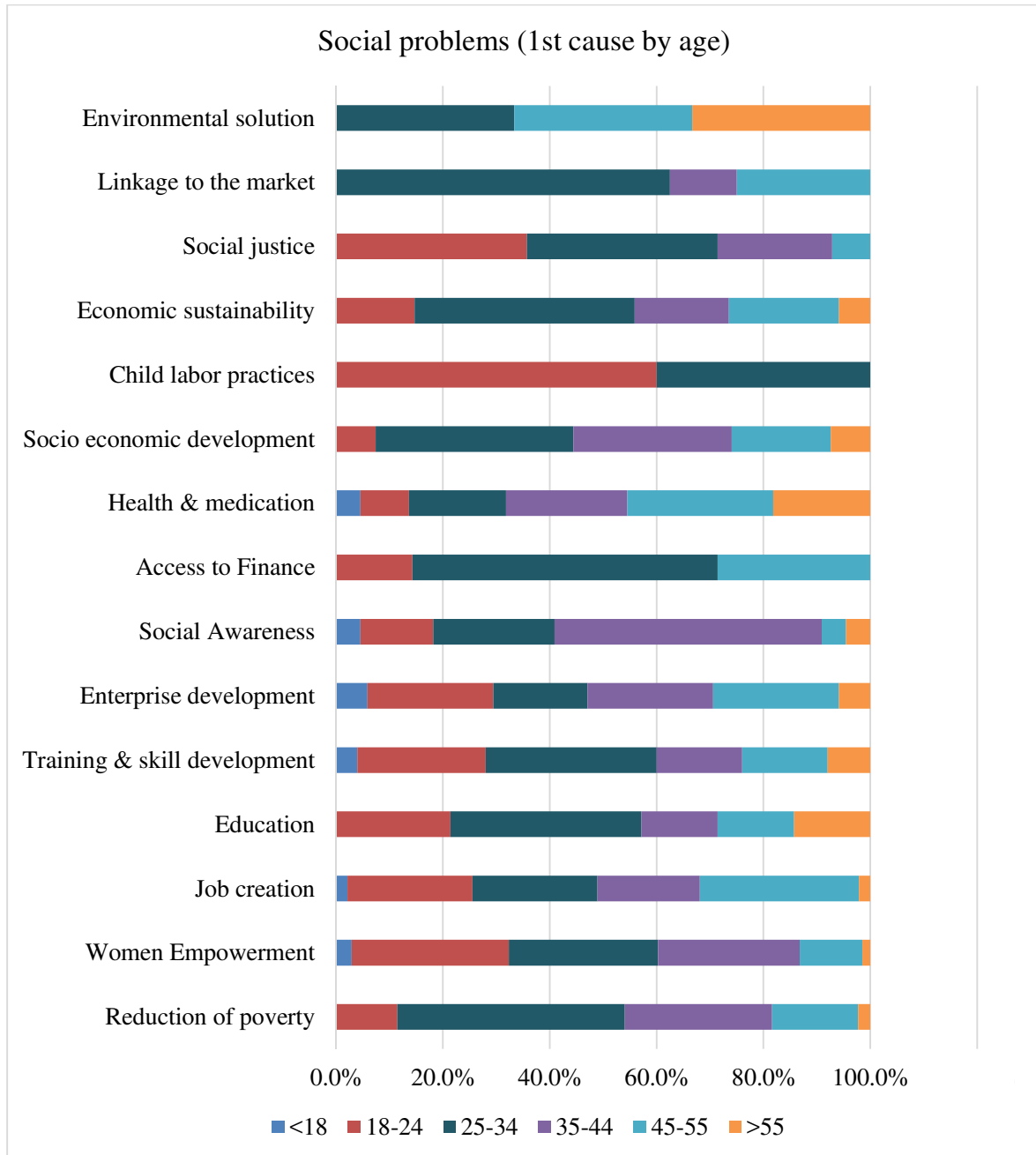


Figure 12: Social problems in relations to the age of respondents (1<sup>st</sup> cause)  
Source: Primary survey

Different age group has different priorities of problem identification. The younger population age group between 18-35 are more focused on environmental solution, social justice, skills development etc. Whereas, senior population are focused in linkage to the market, economic sustainability etc.

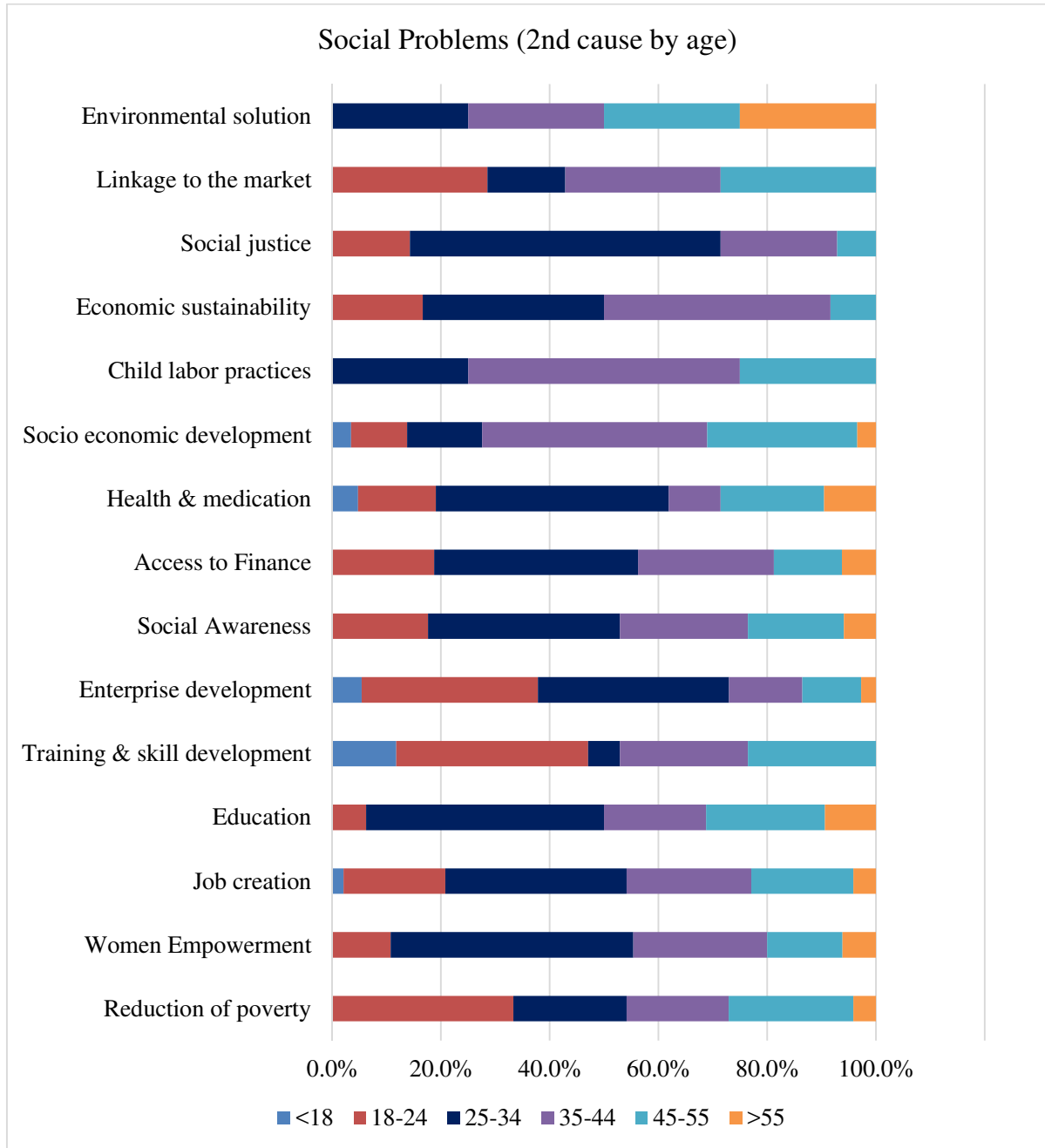


Figure 13: Social problems in relations to the age of respondents (2nd cause)

Source: Primary survey

However, the causes been elaborated along with other variables like gender and age group.

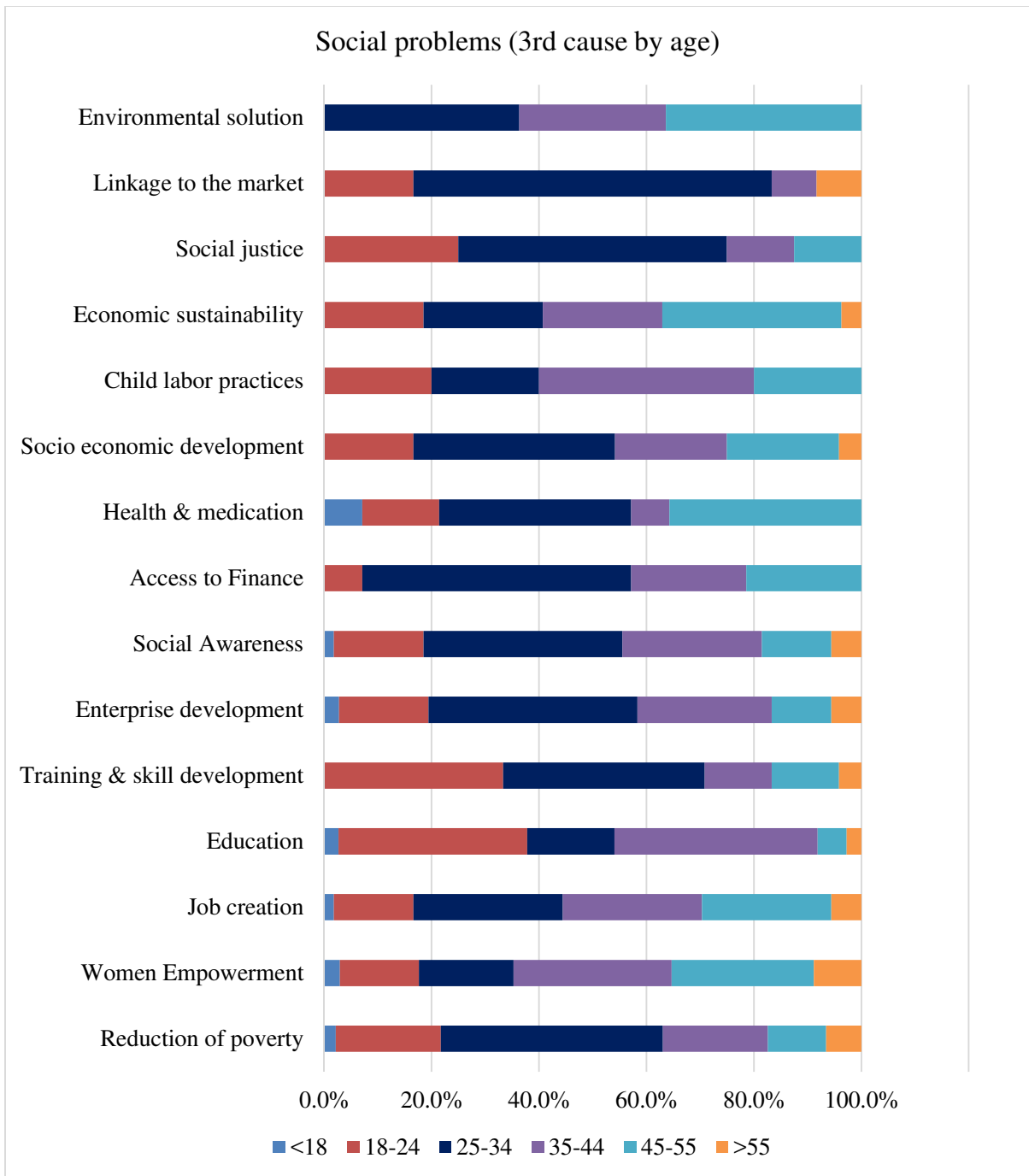


Figure 14: Social problems in relations to the age of respondents (3rd cause)

Source: Primary survey

Table 19: Distribution of respondents according to the key partners actively involved organization  
Sample size (n) = 400

Key Resources (frequencies)	N	Percentage
Investor	170	43.5%
Employees	192	49.1%
Artisan	136	34.8%
Beneficiaries	90	23.0%
Customer	154	39.4%

Source: Primary survey

The table-19 reflects that the employees and investors are actively engaged or involved in the social enterprises in comparisons to artisans, beneficiaries or customers. A significant percentage of employees and artisans are actively working as key partners. This is to a certain extent unusual in comparisons to other commercial organizations. However, not all the social enterprises equally engaged employees as key partner.

From the following table-20, we can see that Kumudini handicrafts got higher response than TMSS handicrafts, though their nature of business is same. In a different scenario, the engagement of customers are high with TMSS Foods which is 70%.

Table 20: Distribution of respondents according to organization wise partner's engagement  
Sample size (n) = 400

Name of the SE	The key partners actively involved in SEs (%)					Base
	Investors	Employees	Artisans	Beneficiaries	Customers	
BRAC Aarong	22.9%	47.9%	43.8%	20.8%	50.0%	<b>48</b>
Grameen Telecom	56.5%	47.8%	2.2%	10.9%	13.0%	<b>46</b>
TMSS Utpadon Foods	40.0%	36.0%	66.0%	22.0%	70.0%	<b>50</b>
BRAC dairy & Food Program	54.0%	64.0%	38.0%	42.0%	58.0%	<b>50</b>
Kumudini Handicrafts	26.5%	71.4%	55.1%	8.2%	10.2%	<b>49</b>
Grameen Danone	42.0%	40.0%	22.0%	50.0%	62.0%	<b>50</b>
TMSS Handicrafts	57.1%	32.7%	42.9%	2.0%	22.4%	<b>49</b>
ASA Microfinance	49.0%	53.1%	6.1%	26.5%	26.5%	<b>49</b>
Total	43.5%	49.1%	34.8%	23.0%	39.4%	<b>391</b>

Source: primary survey

Table-20 shows the involvement and engagement of partners. Where in most of the cases the results shows that the same person are engaged with social enterprises in multiple capacity.

The same person are involved as investors as well as artisans or customers. So there are common involvement of stakeholders.

According to table-21, out of 400 respondents and 50 responses from each social enterprise, it is noticeable that they have very limited foreign customers. It shows that Bangladeshi social enterprises could not create any global brand or expanded their global operation in a limited scale. Out of selected 8 business models only 2 (Aarong and Kumudini) has foreign customers. However, majorities are having nationwide and local customer segment due to their nationwide business operation and larger in size. Things could have different if we have selected smaller social enterprises.

The local entrepreneur and beneficiaries on the other hand are less significant in terms of their preference as customer. However, product also played a significant role to attract customers. Table B1-B3 (Appendix-I) shows the products been prioritized by the social enterprises. The social enterprises those have diversified product range could attract more nationwide and foreign buyer. On the other hand the limited product range enterprises had less customer outreach. The goods have direct impact to the customer segments. However, cases like Grameen Telecom is unique where they have nationwide presence with a single product line.

Table 21: Distribution of respondents according to Customer segment Vs Organization  
Sample size (n) = 400

Name of SE	Customer segments of the selected social enterprises					Base
	Local Customer	Nationwide Customer	Local Entrepreneur	Beneficiaries	Foreign buyer	
BRAC Aarong	34.0%	80.0%	6.0%	6.0%	100.0%	<b>50</b>
Grameen Telecom	46.0%	100.0%	12.0%	72.0%	0.0%	<b>50</b>
TMSS Utpadon Foods	100.0%	0.0%	0.0%	6.1%	0.0%	<b>49</b>
BRAC dairy & Food Program	12.0%	100.0%	0.0%	56.0%	0.0%	<b>50</b>
Kumudini Handicrafts	77.6%	26.5%	2.0%	0.0%	67.3%	<b>49</b>
Grameen Danone	4.0%	100.0%	0.0%	24.0%	0.0%	<b>50</b>
TMSS Handicrafts	100.0%	4.0%	0.0%	0.0%	0.0%	<b>50</b>
ASA Microfinance	38.0%	94.0%	60.0%	38.0%	0.0%	<b>50</b>
<b>Total</b>	<b>51.3%</b>	<b>63.3%</b>	<b>10.1%</b>	<b>25.4%</b>	<b>20.9%</b>	<b>398</b>

Source: primary survey

Out of 398 respondents (table -21), in majority of the cases local and nationwide customers are the key partners actively engaged in social enterprises. Except Aarong there are only Kumudini Handicrafts those have foreign buyers. Rest other organizations doesn't have foreign buyers. It means despite lots of opportunities, social enterprises in Bangladesh were unable to attract foreign customers. Also local entrepreneurs are not that much actively engaged as partner with these social enterprises.

Now if we see table-22, in terms of customer relationships, there is no specific or targeted steps social enterprises took to improve or better customer experience. Very limited responses on rewards driven or social media driven relationship. Even the concept of relationship manager and loyalty scheme is also very low. Even different tools and strategy were taken by different social enterprises (Table-E, Appendix-I). Using social network is becoming more popular tool to reach customers. Also local distributor seems more effective for the enterprises when penetrating rural customers. In majority cases, enterprises maintain informal customer relationships process like word of mouth communication. Here the table 22, lower values shows stronger agreement or positive influences towards customer relationships. Here, Aarong has the lowest average indicates strong customer services. Grameen Telecom has also relatively strong customer relationship approach via Grameenphone. TMSS Handicrafts maintain a very strong customer relationships. Whereas being under the same group TMSS Utpadon Foods or Grameen Danone is maintain relatively weak customer relationships.

Table 22: Distribution of respondents according to customer relationships

Sample size (n) = 400

Name of the organization	Relationship						
	Productive interaction with customer	Rewards & offers	Routine customer survey	Strong business ethics	Uses of social media	Loyalty scheme	Through relationship manager
BRAC Aarong	1.34	2.24	2.54	1.56	2.10	2.30	2.14
Grameen Telecom	1.94	2.62	2.24	1.98	2.34	3.00	2.38
TMSS Utpadon Foods	2.02	4.00	4.22	1.94	4.30	4.56	4.44
BRAC dairy & Food	2.10	2.92	2.92	2.08	2.74	3.28	2.96
Kumudini Handicrafts	1.62	2.16	2.40	1.72	2.64	3.16	2.70
Grameen Danone	2.72	3.42	3.54	2.14	2.92	3.20	3.42
TMSS Handicrafts	1.42	2.28	2.46	1.98	2.26	2.56	1.80
ASA Microfinance	1.24	3.42	2.10	1.66	3.62	3.74	2.96
Overall	1.80	2.88	2.80	1.88	2.87	3.23	2.85

Source: Primary survey

## 7.2 Hypotheses testing

Several hypotheses being considered in this research, where the rationale have been already discussed in the methodology chapter. Each hypothesis will allow us to determine how the one variable influence other variable. Here we would like to see how the organization and location is dependent on various factors considered in the questionnaire survey. The respondents of different organizations respond differently and the results of hypotheses testing must have shown that. Following hypotheses have been evaluated under different statistical test. According to the crosstab values in appendices (the hypothesis result in page 259- page 291, referred in Table F1-F7, Table G1-G6, Table H1-H8, Table I1-I8, Table J1-J9 and Table K1-K8) with respect to the organization the following is the interpretation of the Hypothesis:

H<sub>0</sub>: Organization and Productive Interaction with Customer is independent.

H<sub>1</sub>: Organization and Productive Interaction with Customer is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Rewards and Offers is independent.

H<sub>1</sub>: Organization and Rewards and Offers is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Routine customer survey is independent.

H<sub>1</sub>: Organization and Routine customer survey is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Strong Business Ethics is independent.

H<sub>1</sub>: Organization and Strong Business Ethics is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Uses of Social Media is independent.

H<sub>1</sub>: Organization and Uses of Social Media is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and Loyalty Scheme is independent.

H<sub>1</sub>: Organization and Loyalty Scheme is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and Relationship Manager is independent.

H<sub>1</sub>: Organization and Relationship Manager is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Customer is independent.

H<sub>1</sub>: Organization and Customer is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Existing Network is independent.

H<sub>1</sub>: Organization and Existing Network is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Local Distributor is independent.

H<sub>1</sub>: Organization and Local Distributor is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and Regional Campaigning is independent.

H<sub>1</sub>: Organization and Regional Campaigning is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Nationwide marketing is independent.

H<sub>1</sub>: Organization and Nationwide marketing is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and Social Network is independent.

H<sub>1</sub>: Organization and Social Network is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.



H<sub>0</sub>: Organization and increased sales/revenue is independent.

H<sub>1</sub>: Organization and increased sales/revenue is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and improved efficiency/reduce cost is independent.

H<sub>1</sub>: Organization and improved efficiency/reduced cost is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and increased employee motivation is independent.

H<sub>1</sub>: Organization and increased employee motivation is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and increased customer satisfaction is independent.

H<sub>1</sub>: Organization and increased customer satisfaction is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and improved marketing mix is independent.

H<sub>1</sub>: Organization and improved marketing mix is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and efficiency in supply chain is independent.

H<sub>1</sub>: Organization and efficiency in supply chain is dependent.

Here since  $p < 0.05$  reject the null hypothesis.

H<sub>0</sub>: Organization and new way of doing works is independent.

H<sub>1</sub>: Organization and new way of doing works is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and adapted new technology is independent.

H<sub>1</sub>: Organization and adapted new technology is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and tackle poverty through job creation is independent.

H<sub>1</sub>: Organization and tackle poverty through job creation is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and education and training is independent.

H<sub>1</sub>: Organization and education and training is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and address healthcare/well being is independent.

H<sub>1</sub>: Organization and address healthcare/well being is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and promote cultural shift is independent.

H<sub>1</sub>: Organization and promote cultural shift is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and provide affordable housing is independent.

H<sub>1</sub>: Organization and provide affordable housing is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and transformation through social will power is independent.

H<sub>1</sub>: Organization and transformation through social will power is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and ensure fair treatment is independent.

H<sub>1</sub>: Organization and ensure fair treatment is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and reduce corruption is independent.

H<sub>1</sub>: Organization and reduce corruption is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and identification and mobilization of potential entrepreneurs is independent.  
H<sub>1</sub>: Organization and identification and mobilization of potential entrepreneurs is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and skill development through training is independent.  
H<sub>1</sub>: Organization and skill development through training is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and implementing ideas through nurture and training is independent.  
H<sub>1</sub>: Organization and implementing ideas through nurture and training is dependent.  
Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and linkage to the market is independent.  
H<sub>1</sub>: Organization and linkage to the market is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and idea incubation for product development is independent.  
H<sub>1</sub>: Organization and idea incubation for product development is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and intensive guidance and monitoring is independent.  
H<sub>1</sub>: Organization and intensive guidance and monitoring is dependent.  
Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and support to prepare sales and marketing plan is independent.  
H<sub>1</sub>: Organization and support to prepare sales and marketing plan is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and easy access to finance is independent.  
H<sub>1</sub>: Organization and easy access to finance is dependent.  
Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and easy access to technology is independent.

H<sub>1</sub>: Organization and easy access to technology is dependent.

Here since  $p < 0.05$  we reject the null hypothesis

H<sub>0</sub>: Organization and natural disaster and calamities is independent.

H<sub>1</sub>: Organization and natural disaster and calamities is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and targeted programs is independent.

H<sub>1</sub>: Organization and targeted programs is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and utilization of solar power is independent.

H<sub>1</sub>: Organization and utilization of solar power is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and supply of natural water is independent.

H<sub>1</sub>: Organization and supply of natural water is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Organization and pollution free technology is independent.

H<sub>1</sub>: Organization and pollution free technology is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and protection of natural resources is independent.

H<sub>1</sub>: Organization and protection of natural resources is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and community outreach and civic participation is independent.

H<sub>1</sub>: Organization and community outreach and civic participation is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Organization and innovative solution to reduce pollution is independent.

H<sub>1</sub>: Organization and innovative solution to reduce pollution is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

The above hypotheses were based on Research question 10-15, to see the significance of organization and location in terms of response on customer relations, distribution network, organizational performance, social value creation, economic value creation and environmental solutions. The detailed been reflected in Table F to Table Q where the summary of the results only presented in the main report.

From the above hypothesis it can be concluded that social entrepreneurship business model in a developing country like Bangladesh should ensure that there are uses of social media, loyalty schemes as well as local distributors and social networks to reach customers. In addition, they have to increased sales, improved efficiency, improved marketing mix, efficiency in supply chain in order to ensure better organizational performance. In terms of social value creation social enterprises in Bangladesh needs to tackle poverty through job creation, more focus on healthcare/wellbeing shall be given. Adequate training, cultural shift promotion, natural disaster and calamities aid, access to finance, provision of support to marketing plan strategies, idea incubation for product development, linkage to the market, skill development through training, identification and mobilization of entrepreneurs, transformation through social willpower, targeted programs, utilization of solar power and supply of natural water should be in focus area.

This is based on the chi square results from the table discussed in detail at appendix Table F-Table Q. These are the factors which had P value  $< 0.05$ , signifying that the null hypothesis was rejected and the alternate hypothesis was accepted to show significant correlation between organization and the above mentioned factors.

The location of the respondents have been also considered to test different variable and to see the significance of its influence to the variables. According to the test generated represented in Table L1-L7, Table M1-M6, Table N1-N8, Table O1-O8, Table P1-P9, Table Q1-Q8 at page 292- page 337 shows the results of hypotheses as following:

H<sub>0</sub>: Location and Productive Interaction with Customer is independent.

H<sub>1</sub>: Location and Productive Interaction with Customer is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Rewards and Offers is independent.

H<sub>1</sub>: Location and Rewards and Offers is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Routine customer survey is independent.

H<sub>1</sub>: Location and Routine customer survey is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Strong Business Ethics is independent.

H<sub>1</sub>: Location and Strong Business Ethics is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and Uses of Social Media is independent.

H<sub>1</sub>: Location and Uses of Social Media is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and Loyalty Scheme is independent.

H<sub>1</sub>: Location and Loyalty Scheme is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Relationship Manager is independent.

H<sub>1</sub>: Location and Relationship Manager is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Customer is independent.

H<sub>1</sub>: Location and Customer is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Existing Network is independent.

H<sub>1</sub>: Location and Existing Network is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Local Distributor is independent.

H<sub>1</sub>: Location and Local Distributor is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Regional Campaigning is independent.

H<sub>1</sub>: Location and Regional Campaigning is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and Nationwide marketing is independent.

H<sub>1</sub>: Location and Nationwide marketing is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and Social Network is independent.

H<sub>1</sub>: Location and Social Network is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and increased sales/revenue is independent.

H<sub>1</sub>: Location and increased sales/revenue is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and improved efficiency/reduce cost is independent.

H<sub>1</sub>: Location and improved efficiency/reduced cost is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and increased employee motivation is independent.

H<sub>1</sub>: Location and increased employee motivation is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and increased customer satisfaction is independent.

H<sub>1</sub>: Location and increased customer satisfaction is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and improved marketing mix is independent.

H<sub>1</sub>: Location and improved marketing mix is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and efficiency in supply chain is independent.

H<sub>1</sub>: Location and efficiency in supply chain is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and new way of doing works is independent.

H<sub>1</sub>: Location and new way of doing works is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and adapted new technology is independent.

H<sub>1</sub>: Location and adapted new technology is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and tackle poverty through job creation is independent.

H<sub>1</sub>: Location and tackle poverty through job creation is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and education and training is independent.

H<sub>1</sub>: Location and education and training is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and address healthcare/wellbeing is independent.

H<sub>1</sub>: Location and address healthcare/wellbeing is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.



H<sub>0</sub>: Location and promote cultural shift is independent.

H<sub>1</sub>: Location and promote cultural shift is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and provide affordable housing is independent.

H<sub>1</sub>: Location and provide affordable housing is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and transformation through social will power is independent.

H<sub>1</sub>: Location and transformation through social will power is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and ensure fair treatment is independent.

H<sub>1</sub>: Location and ensure fair treatment is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and reduce corruption is independent.

H<sub>1</sub>: Location and reduce corruption is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and identification and mobilization of potential entrepreneurs is independent.

H<sub>1</sub>: Location and identification and mobilization of potential entrepreneurs is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and skill development through training is independent.

H<sub>1</sub>: Location and skill development through training is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and implementing ideas through nurture and training is independent.

H<sub>1</sub>: Location and implementing ideas through nurture and training is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and linkage to the market is independent.

H<sub>1</sub>: Location and linkage to the market is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and idea incubation for product development is independent.

H<sub>1</sub>: Location and idea incubation for product development is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and intensive guidance and monitoring is independent.

H<sub>1</sub>: Location and intensive guidance and monitoring is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and support to prepare sales and marketing plan is independent.

H<sub>1</sub>: Location and support to prepare sales and marketing plan is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and easy access to finance is independent.

H<sub>1</sub>: Location and easy access to finance is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and easy access to technology is independent.

H<sub>1</sub>: Location and easy access to technology is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and natural disaster and calamities is independent.

H<sub>1</sub>: Location and natural disaster and calamities is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and targeted programs is independent.

H<sub>1</sub>: Location and targeted programs is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and utilization of solar power is independent.

H<sub>1</sub>: Location and utilization of solar power is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

H<sub>0</sub>: Location and supply of natural water is independent.

H<sub>1</sub>: Location and supply of natural water is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and pollution free technology is independent.

H<sub>1</sub>: Location and pollution free technology is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and protection of natural resources is independent.

H<sub>1</sub>: Location and protection of natural resources is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and community outreach and civic participation is independent.

H<sub>1</sub>: Location and community outreach and civic participation is dependent.

Here since  $p > 0.05$  we fail to reject the null hypothesis.

H<sub>0</sub>: Location and innovative solution to reduce pollution is independent.

H<sub>1</sub>: Location and innovative solution to reduce pollution is dependent.

Here since  $p < 0.05$  we reject the null hypothesis.

From the above hypotheses we can conclude that the location was found to have correlation with productive interaction with customers, rewards and offers, routine customer survey, loyalty scheme, relationship manager to increase its marketing mix. In addition from the above hypothesis it can be concluded that social entrepreneurship business model in a developing country like Bangladesh should ensure that existing networks, local distributors, nationwide marketing, social networks etc shall be prioritized in terms of reaching customers. Hence, increased sales, employee motivation, improved marketing mix, efficiency, new ways of doing work, new technology, healthcare and wellbeing assurance, consumer shift and so on are

instrumental for organizational performance improvement. Therefore, reduced corruption, skill development, implementing ideas through nurture and training, linkage to the market, idea incubation, guidance and monitoring, prepare sales and marketing plan, easy access to technology, solar power utilization and innovation to combat pollution.

The P value for all this factors in relation to the location of the social enterprise was less than 0.05 significance level signifying we could reject the null hypothesis.

In a nutshell, it could be suggested that the success of a social entrepreneurship business model in a developing country like Bangladesh is dependent upon the location of the organization on relatively more number of factors than the organizational factors itself. Therefore, companies should carefully gauge the location of its organization before entering into the business model of social entrepreneurship.

According to the table discussed above based on question 10-15 of questionnaire survey, social entrepreneurship businesses mostly maintain their customer relationship management and communication through productive interaction with customers, as well as strong business ethics corresponding to 54.3% each of the total response rate from all the respective companies that is surveyed. Furthermore, the highest reach to customers is obtained by existing network reach corresponding to 66.3% of the cumulative percentage of all the social companies surveyed. By ensuring CRM the companies have benefited from new ways of doing works corresponding to 52.8% and increased customer satisfaction corresponding to 52.3% of total response. As a result, most of the social enterprises surveyed for this research were able to benefit the society by tackling poverty through job creation corresponding to 61.8% and promote a cultural shift corresponding to 60.5%.

The social enterprises were also able to provide Business Development Services to different stakeholders in the society like identifying and providing mobility to potential entrepreneurs in the society which corresponds to 64.8% of the response rate. The social enterprises were found to maintain environmental sustainability by community outreach and civic participation comprising of 47.3% of total response.

In addition, bivariate analysis further explains each companies' problem to function as a social entrepreneurship business in a developing country like Bangladesh. For BRAC Aarong the

problem is linkage to the market corresponding to 44.4%, for Grameen Telecom it is enterprise development corresponding to 30.3%, for TMSS Utpadon Foods it is Child labor practices corresponding to 30.8% and, for BRAC dairy and food program it is social justice corresponding to 57.1% of the problem. For Kumudini Handicrafts training and skill development is a big problem corresponding to 35.4%, for Grameen Danone it is health and medication corresponding to 77.2%. Women Empowerment in TMSS Handicraft remains a big problem corresponding to 21.6% of the problem. Lastly, for ASA finance access to finance is a big problem corresponding to 69.4% of the problem.

Few more hypotheses being considered based on the summary of the question 12-15 to see the impact of organizational performance, social value creation, economic value creation and environmental solution in effect to the respondent’s perception, age and gender.

The objective is to see that how differences in perception on the organizational performances. And to see whether there is a differences on perception.

H<sub>0</sub>: There is no difference among the respondent’s perception on organizational performance

H<sub>1</sub>: There are differences on perception

Table 23: Statistical test and mean ranking on organizational performance

<b>Organizational performance</b>	<b>Mean rank</b>	<b>Test statistics<sup>a</sup> (df)</b>	<b>p-value</b>
Increased sales/ revenue	3.87	77.574 (7)	0.000
Increased customer satisfaction	4.30		
Improved efficiency/ reduce cost	4.37		
New way of doing works	4.47		
Adapted new technology	4.69		
Improved marketing mix	4.75		
Increased employee motivation	4.75		
Efficiency in supply chain	4.80		

a. Freidman test and chi-square statistic

Here chi-square value is 77.574 with 7 degrees of freedom and p-value is 0.000<0.05. So at 5% level of significance we may conclude that there are significant differences on opinion of the respondents about organizational performance. Null hypotheses rejected.

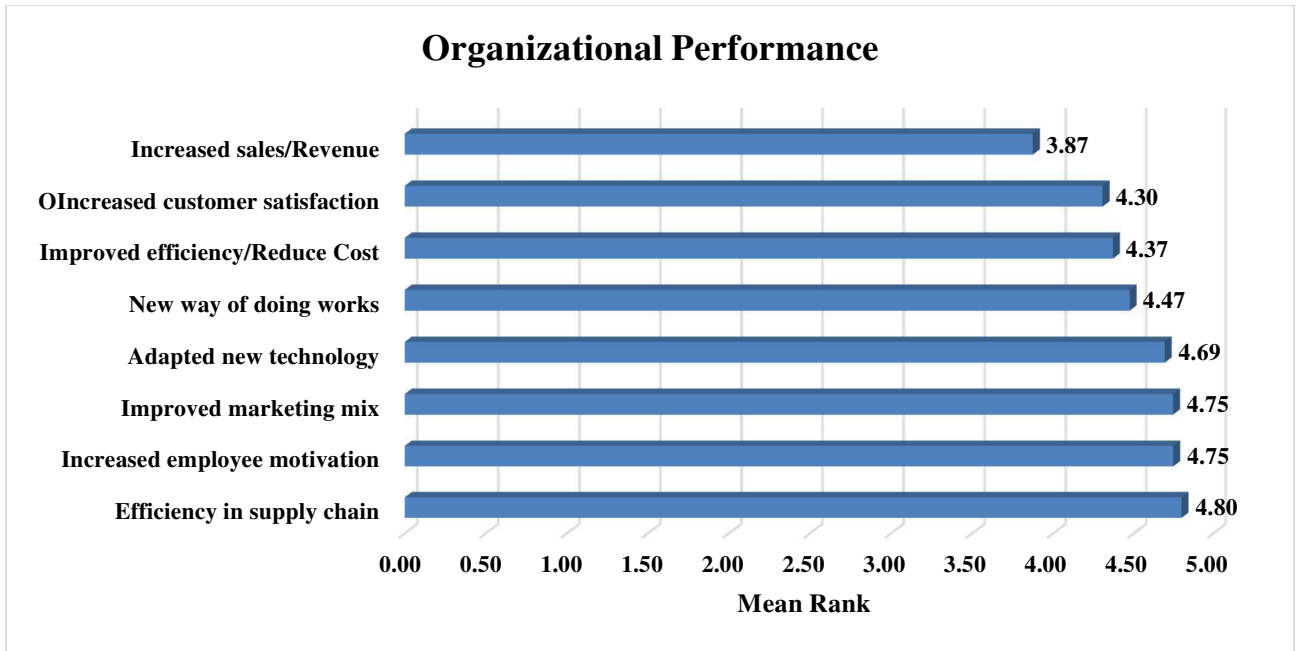


Figure 15: Mean ranking on organizational performance

H<sub>0</sub>: There exist no difference among the respondent's perception on social value creation

H<sub>1</sub>: There exist difference.

The hypothesis is based on question 13 (appendix-iv). This is mainly to see the respondent's perception on social value creation.

Table 24: Statistical test and mean ranking on social value creation

Social value creation	Mean rank	Test statistics <sup>a</sup> (df)	p-value
Tackle poverty through job creation	3.82	320.68 (7)	0.000
Promote cultural shift	4.03		
Ensure fair treatment	4.17		
Education and training	4.27		
Reduce corruption	4.37		
Transformation through social willpower	4.55		
Address health care / well being	4.78		
Provide affordable housing	6.01		

a. Freidman test and chi-square statistic

Here chi-square value is 320.68 with 7 degrees of freedom and p-value is 0.000<0.05. So at 5% level of significance we may conclude that there exist significant differences among the perception of the respondents about social value creation.

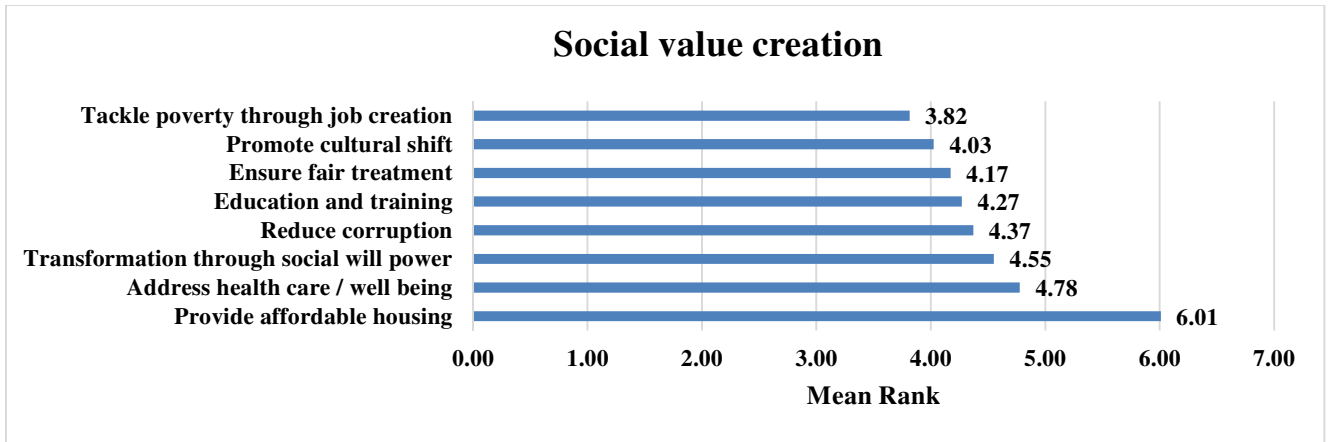


Figure 16: Mean ranking on social value creation

H<sub>0</sub>: Gender has no effect on social value creation

H<sub>1</sub>: Gender has effect

Table 25: Statistical test and mean ranking on social value creation and perception of gender

Gender	Mean	Mean Rank	Test statistics <sup>a</sup> (Z)	p-value
Male	2.08	216.97	13919.00 (-3.890)	0.000
Female	1.78	169.92		

a. Mann Whitney U test

**Comment:** p-value 0.000<0.05. So, there exist significant effect of gender on social value creation.

The above hypothesis is mainly on the gender perception on the social value creation. Among the respondents of both male and female and how they perceive the social value creation and whether there is an effect of their response due to difference of gender.

H<sub>0</sub>: Age group has no effect on social value creation

H<sub>1</sub>: Age group has effect

Table 26: Statistical test and mean ranking on social value creation Vs age group

Age Group	Mean	Mean Rank	Test statistics <sup>a</sup> (df)	p-value
<18	1.61	140.43	11.168 (5)	0.048
18-24	1.88	185.43		
25-34	2.03	206.36		
35-44	2.13	222.91		
45-55	1.79	175.42		
>55	2.05	222.76		

a. Kruskal Wallis test and chi square statistic

**Comment:** p-value  $0.048 < 0.05$ . So, there exist significant effect of age group on social value creation.

Ho: Organization has no effect on social value creation

H<sub>1</sub>: Organization has effect

Table 27: Statistical test and mean ranking on social value creation Vs social enterprises

Name of the organization (%)	Mean	Mean Rank	Test statistics <sup>a</sup> (df)	p-value
BRAC Aarong	1.87	188.55	80.204(7)	0.000
Grameen Telecom	2.87	304.96		
TMSS Utpadon Foods	2.06	233.39		
BRAC Dairy & Food Program	1.95	206.70		
Kumudini Handicrafts	1.54	121.18		
Grameen Danone	1.89	195.44		
TMSS Handicrafts	1.68	147.37		
ASA Microfinance	1.98	206.41		

a. Kruskal Wallis test and chi square statistic

**Comment:** p-value  $0.000 < 0.05$ . So, there exist significant effect of organization on social value creation.

Ho: There exist no difference among the respondent's perception on economic value creation

H<sub>1</sub>: There exist difference.

This hypothesis is mainly based on question -14 of the questionnaire (Appendix- IV). This is to see the perception of the respondents on the economic value creation. Similarly we will see how gender and age group differs the perception.

Table 28: Statistical test and mean ranking on economic value creation

Economic value creation	Mean Rank	Test statistics <sup>a</sup> (df)	p-value
Identify and mobilize potential entrepreneurs	4.27	98.647(8)	0.000
Skill development through training	4.59		
Ensure easy access to finance	4.88		
Implement ideas through nurture and training	4.99		
Idea incubation for product development	5.10		
intensive guidance and monitor	5.17		
Support to prepare sales and marketing plan	5.26		
linkage to the market	5.33		
Ensure access to technology	5.42		

a. Freidman test and chi-square statistic



Here chi-square value is 98.647 with 8 degrees of freedom and p-value is  $0.000 < 0.05$ . So at 5% level of significance we may conclude that there exist significant differences among the perception of the respondents about economic value creation.

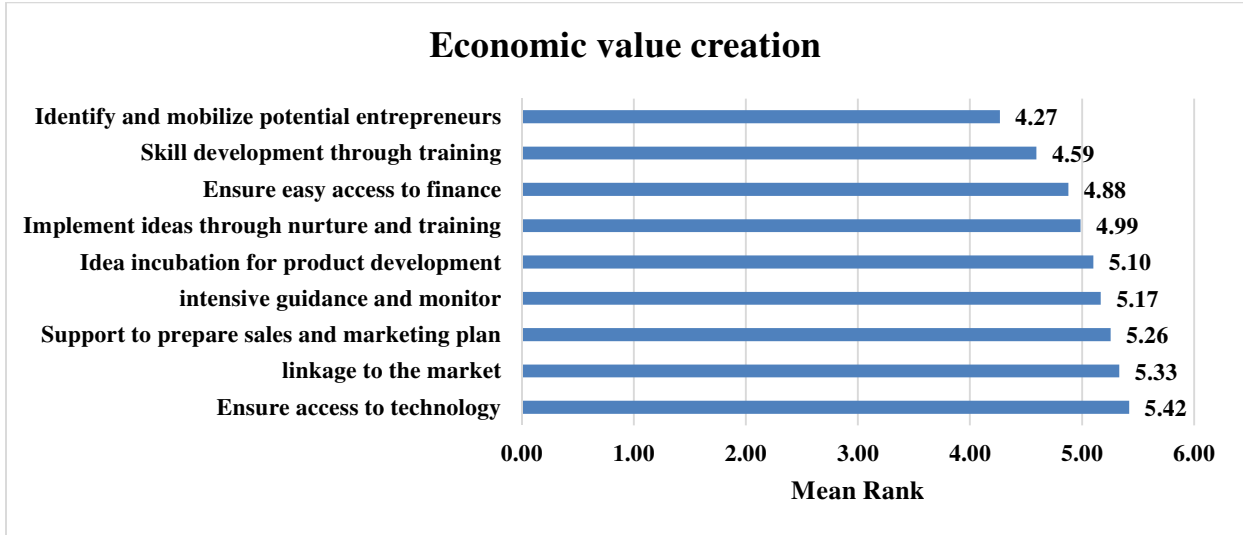


Figure 17: Mean ranking of economic value creation

Ho: Gender has no effect on economic value creation

H<sub>1</sub>: Gender has effect

Table 29: Statistical test and mean ranking on economic value creation Vs gender perception

Gender	Mean	Mean Rank	Test statistic <sup>a</sup> (Z)	p-value
Male	1.99	207.07	16492.50 (-1.552)	0.121
Female	1.81	188.30		

a. Mann Whitney U test

**Comment:** p-value  $0.121 > 0.05$ . So, there exist no significant effect of gender on economic value creation.

Ho: Age group has no effect on economic value creation

H<sub>1</sub>: Age group has effect

Table 30: Statistical test and mean ranking on economic value creation Vs age group

Age Group	Mean	Mean Rank	Test statistics <sup>a</sup> (df)	p-value
<18	1.37	133.36	19.631 (5)	0.001
18-24	1.78	192.70		
25-34	1.90	195.73		
35-44	2.22	240.56		
45-55	1.85	184.66		
>55	1.74	148.32		

a. Kruskal Wallis test and chi square statistic

**Comment:** p-value  $0.001 < 0.05$ . So, there exist significant effect of age group on economic value creation.

Ho: Organization has no effect on economic value creation

H<sub>1</sub>: Organization has effect.

Table 31: Statistical test and mean ranking on economic value creation Vs social enterprises

Name of the organization (%)	Mean	Mean rank	Test statistics <sup>a</sup> (df)	p-value
BRAC Aarong	1.94	216.18	104.238(7)	0.000
Grameen Telecom	2.64	277.45		
TMSS Utpadon Foods	1.38	132.03		
BRAC dairy & Food Program	1.60	168.62		
Kumudini Handicrafts	1.61	149.71		
Grameen Danone	1.56	157.17		
TMSS Handicrafts	1.69	195.64		
ASA Microfinance	2.98	307.20		

a. Kruskal Wallis test and chi square statistic

**Comment:** p-value  $0.000 < 0.05$ . So, there exist significant effect of organization on economic value creation.

Ho: There exist no difference among the respondent's perception on environmental protection

H<sub>1</sub>: There exist difference.

Table 32: Statistical test and mean ranking on environmental protection

Environmental Protection	Mean rank	Test statistics <sup>a</sup> (df)	p-value
Community outreach and civic participation	3.61	225.63 (7)	0.000
Natural disasters / calamities	3.81		
Targeted programs (Tree plantation, deforestation)	4.39		
Ensure protection of natural resources	4.41		
Pollution free technology	4.55		
Focused and innovative solution to reduce pollution	4.72		
Utilization of solar power	5.22		
Supply of natural water	5.30		

a. Freidman test and chi-square statistic

Here chi-square value is 225.63 with 7 degrees of freedom and p-value is  $0.000 < 0.05$ . So at 5% level of significance we may conclude that there exist significant differences among the perception of the respondents about environment protection.

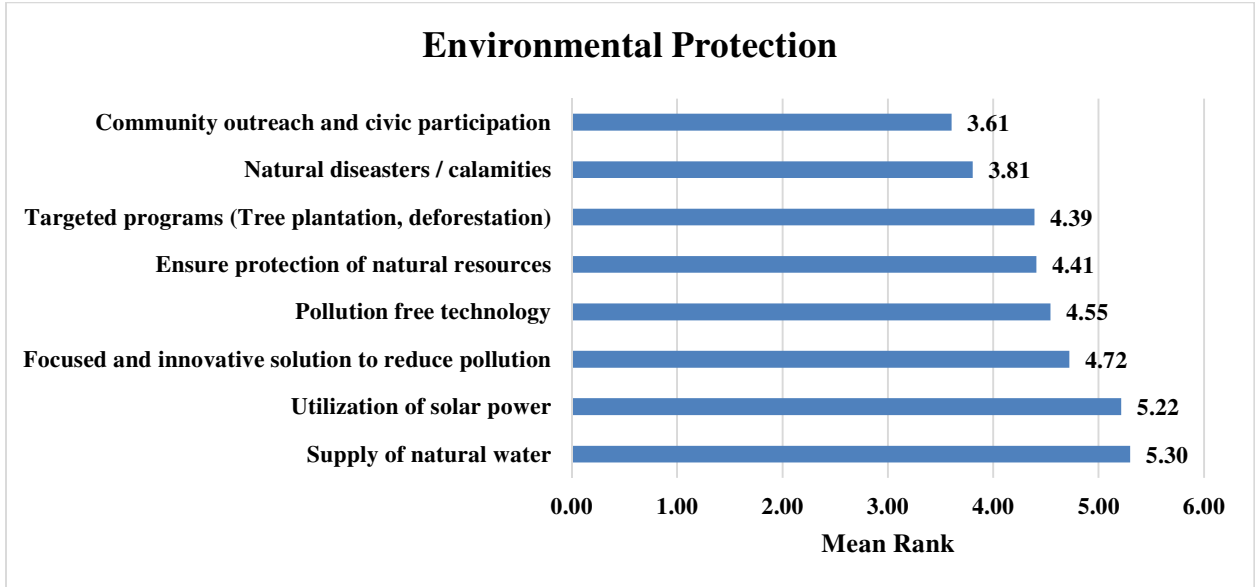


Figure 18: Mean ranking on environmental protection

Ho: Organization has no effect on environmental protection

H<sub>1</sub>: Organization has effect.

Table 33: Statistical test and mean ranking on environmental protection Vs social enterprises

Name of the organization (%)	Mean	Mean Rank	Test Statistic <sup>al</sup> (df)	p-value
BRAC Aarong	2.32	169.18	88.014(7)	0.000<0.05
Grameen Telecom	3.40	290.98		
TMSS Utpadon Foods	2.74	235.04		
BRAC dairy & Food Program	2.16	144.86		
Kumudini Handicrafts	2.52	198.02		
Grameen Danone	2.60	214.05		
TMSS Handicrafts	1.93	110.30		
ASA Microfinance	2.90	241.57		

a. Kruskal Wallis test and chi square statistic

**Comment:** p-value  $0.000 < 0.05$ . So, there exist significant effect of organization on environmental protection.

## **8.0 Development of Sustainable Social Entrepreneurship Business Model**

Business model for social enterprises needs to align all functions including marketing, technology, HR, procurement, finance as to their respective roles and investment within the program and where they connect. Social enterprise needs to understand that they have a purpose like any enterprise, and majority of cases, they have to compete with commercial enterprises and startups. Connecting people by way of grant/charities or driving for social changes may not be sustainable for long run. The questions of sustainability always brings other questions like reinvestment, profits/ surplus, retention. This all will lead towards a successful and sustainable business model. Once social enterprises will address the success factors to operate their business and inset to their business model then eventually the model will be more successful.

After all the analysis and reviewing the existing business models, finally the research is proposing a business model for the social enterprises. Drawing on this rationality, a framework has been developed for designing business models. This will enable formation and apprehension of created values. In addition to the earlier framework, the research propose a revised business for social entrepreneurship which is hybrid in nature considering the triple bottom line- 'People (social), Planet (environment) and Profit (economic)'. The objective is not only to build a social enterprise rather operate in a way to develop a sustainable social enterprise.

As discussed earlier, many social enterprise shut downs after few years of operation. Many in fact does not even reach to its maturity stage. As a result, many social problems or issues got unresolved which actually can be or could be solved by that social enterprise. In addition, a failure story demotivates many startups social entrepreneurs' to flinch their new business. The goal of social entrepreneurship remain always very attractive and henceforward a sustainable model can leapfrog the ecosystem of social entrepreneurship.

Here from the analysis, it is fairly noticeable that social enterprises in developed countries have considerate amount of focus to solve planet or environmental issues. Whereas, environment came as part of CSR goal among many social enterprises in developing countries. No specific or targeted programs on environment issues rather than tree plantation, water or sanitation

problems in the country like Bangladesh. Nevertheless, the challenges associated with environment is noteworthy. If large social enterprises along with upcoming and startups brings new and innovative environmental related solutions then this will have long term appealing among investors and beneficiaries or customers.

Finally, the conceptual framework ended with a hybrid model with some strong recommendations in order to succeed and combat in the market field irrespective of the prominence of competition. All these points have been discussed more elaborative way in the later part of the recommendations. If we see the social entrepreneurship lifecycle, they must have similar phases like traditional enterprises. However, one of their biggest concern is sustainability. Majority of social enterprises fails in their growth stage. It is now quite clear that social enterprises are less profit driven. Their goal is to cater social and environmental needs of the ecosystem they operate. Nevertheless, due to less profit driven target reduce their possibility to sustain in the long run. So here we include another stages in the lifecycle is maturity or sustainability phase of social enterprises.

Sustainability is a key challenge for any business from start up to mature business. This is more challenging once it comes to creating more social values rather than generating economic value only. Sustainability depends on so many factors. A society's economic progress solely cannot indicates its success as sustainable approach. In many cases a developed country still could not reach in good progress in terms of meeting basic social needs, wellbeing and so on. The same is applicable for organizations where a successful business models has multiple dependency on many factors. The proposed business model of social entrepreneurship here directly correlate with sustainable development which talks about social value creation, economic value creation and environment protection. Majority of the successful social enterprises drive towards sustainability.

**A revised conceptual framework for Social Entrepreneurship (SE) business model:**

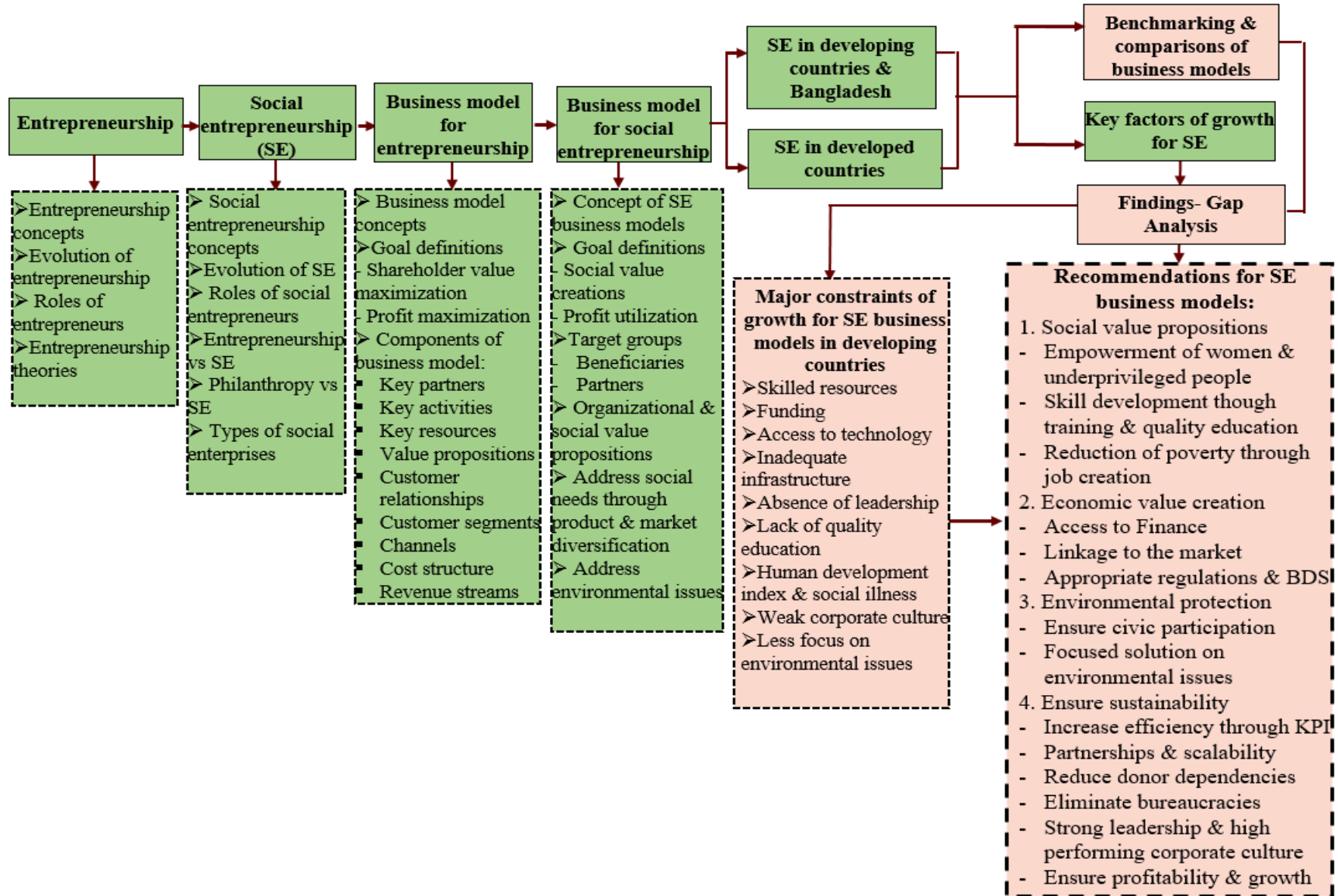


Figure 19: A revised conceptual framework (developed by Author)

## **8.1 Recommendations on the factors for development of sustainable social entrepreneurship business models**

It has been already discussed that different social entrepreneurship business models serves different purpose. But what are the reason for the companies for choosing these models. First of all we can see that the choice is different for developing countries and under developing countries. As the socio economic condition differs, it is obvious that the business model would not be same. However, a noticeable gap or choice is visible. The models were considered from the available social entrepreneurship business models operating all across the world. Here majority social enterprises fits in any of the model. In our case analysis we can see that among these organizations the successful and profitable social enterprises drives towards sustainability where profit should be a concern to ensure growth. If an entity ends up with continuous loss or subsidy then it will drive towards an immature closure. From the research analysis and findings, the following recommendations can be considered by the social enterprises.

### **8.1.1 Social value creation**

Here, social issues means the social goals and challenges to be solved by social enterprises. From the survey findings, we can see that social issues like reduction of poverty, lessening of unemployment and women empowerment issues have been addressed by social enterprises in Bangladesh. However, not all the social enterprises addressed the same social issues. The goal is addressing multiple or at least a single social issues, and solve that problem. A social enterprise needs to be able to answer questions like; which social issues they are addressing? How this will be resolved? and what are the impacts or outcomes?

From the case studies, we can see that in terms of value proposition, Aarong provides a complete lifestyle solution under one roof. Ensured high quality goods and innovative design for each and every handicraft that it sells. Aarong had ambition to establish themselves as a global leading handicraft brand. They put lot of efforts to ensure the quality. This is how they added values to the business model. On the other hand, Grameen Telecom could introduce other women empowering concept like development ICT for rural people. Their Village Phone Program can be easily copied and used as a successful example which ultimately they haven't followed in any other cases.

### **8.1.1.1 Ensure skilled resources through training and development**

From the in-depth interviews, it is revealed that management and marketing skills with donor cultivation, vision and professional competencies is essential. Social entrepreneurs can play a significant role by providing all the technical support to the vocational trainer. From the case studies, we can see that several Ministries, NGOs and Government agencies are working together on developing resources. Still there is a noticeable gap between these Government initiatives and field level skill requirements.

From the case studies, we can see that most of the social enterprises in developing countries are less focus to improve technical skills of women where they could contribute significantly. Through questionnaire survey, it has been identified that some social enterprises gave adequate training to the women to uplift their skills. However, this required significant investment and majority social enterprise cannot afford to enhance the basic skills of their artisans as per interview discussion. As a result many unskilled people could not contribute and participate in a program despite being having lots of commitment to participate. Leadership is a big challenge for social entrepreneurship in Bangladesh particularly in the organization like Grameen, TMSS etc. They do not have any structured organogram which is hampering to set a long term vision and follow the strategic goal for these organizations.

### **8.1.1.2 Women empowerment**

The majority social enterprises in this research were able to change the empowerment and engagement level of women as per survey analysis. Earlier women used to engage only in household activities. Once Grameen, BRAC and other social enterprises came into the picture, the scenario drastically changed. Historically the people are less risk oriented in this country whereas social enterprises encouraged to take more entrepreneurial activities.

Many artisans gradually became suppliers of Aarong or BRAC or Grameen enterprises. This indicates the rapid changes in culture. Here the major reason for social enterprises to change culture is their engagement at very root level. Most of the social enterprises worked at deep root level through training, education, nurture and different grassroots level developmental programs. These programs influenced the historical traits of people.



### **8.1.1.3 Reduction of poverty**

Poverty is one of the major cause for creating other social problems including child labor, gender discrimination, crime, illiteracy, early school leaver and many other issues. Social enterprises should address the area particularly in developing countries where financial self-reliant can transform the society better than any other ways. First of all, social enterprises need to set the goal of any particular areas where they can have a serious impact to reduce the poverty. It may be through creating jobs, empowering women, developing skills, or directly ensuring funding. But there should be targeted program to reduce the poverty in order to create a better impact through the business model.

### **8.1.1.4 Leadership development**

In terms of social enterprises, the presence of leadership development, future generation leader or next gen concept is absent in most of the cases. Social entrepreneurs can transform the community with their idea and thought. They can transform their society by creating job and ensure self-employment. Once leaders are involved in social business, it has multiple effects of transformation, changes the livelihood of community, engagement and commitment of mass in various developmental initiatives. Social entrepreneurs also can change the mindset of the people and bring them in the mainstream economic activities.

However as per case studies, social enterprises in developing countries cannot rightly address the need and challenges of people belong to the team. A leader can rightly address the issues to1 solve and proactively bring people in the right direction with right mind set. From the analysis, we can see that the business development services had serious impact to the business where leadership roles had visible presence.

### **8.1.1.5 Strong corporate culture**

Strong ethics and corporate culture is very important aspect for social enterprises which should be addressed in order to make the business successful and sustainable. The traditional business model is motivated by revenue driven. Profit is their main motive. In fact, a business would not grow and survive if they fail to earn. But this should not be an end particularly for social enterprises. If organizations are playing responsible role then they will get better outcome. In fact socially responsible organizations can embed a better culture than socially irresponsible

organization. Employees behave more responsibly once the organization are more responsible centric while its being to society or environment. So, if the business model primarily consider the social, environmental issues in their purpose or goal definition then this will ensure better outcome and results. The leadership vision or goal is important in order to ensure a strong culture within the organization. A weak corporate culture will lead towards lots of internal bad practices, corruption, poor transformation, slow growth and finally the business will not survive. Hence, it is important to address this issue carefully while developing the business model.

### **8.1.2 Economic value creation**

The business model of social entrepreneurship address multiple social and economic as well as environmental issues. It cannot be a successful enterprise unless it does not have successful impact on economic value creation.

#### **8.1.2.1 Ensure access to finance**

To implement any great idea or concept, funding is a key element. Bangladesh Bank and other private Bank should have flexible policy for doing social businesses. Most of the companies are smaller in size. Sometimes they are not eligible to apply for new ideas due to poor financing options to implement the ideas. Flexible policy will enhance them to take financial advantages from formal institutions. Other private commercial bank or financial institutions should have low cost funding options for the social enterprises. This is not only about the funding, but also the intervention and support for the business to grow.

Aarong always ensure the upfront or on the spot payment to their supplier including and independent producer. This creates a high level of satisfaction among the artisans. According to business model, it is clearly visible that the revenue flow of Aarong made it a successful social enterprise. GTC is earning a good amount from Village phone program and from the dividend income of Grameenphone. However, this earning is going straight to other available program rather very little investment in village phone program. Like any other business, financial reliability is the basic prerequisite to be successful. The major difference between social enterprises versus a philanthropy organization is their financial goal. Philanthropy heavily focused on charity and donation, while less focus on return on investment. Donor agencies generally provide funds with low-interest loans to different social initiatives including

microcredit programs. However, managing these funds is often expensive, eventually poor get lower amount as loan, and other amount spend as managing business purpose. Here the intervention is required from both public and private side.

#### **8.1.2.2 Linkage to the market / BDS**

The business development services (BDS) is another key aspect for social enterprises to grow and become sustainable. From in-depth interview, it came as recommendation that most of the startups needs incubation and support during their infancy. Once an organization intends to start a social business then they must address the issues where institutional support is essential. Without institutional support it is often difficult to linkage social enterprises to the market. Here policy makers have a role to play.

Government intervention and private sector mutually can work together to linkage to the market. Targeted programs can help to achieve better efficiency through skills development or nurture or training.

#### **8.1.2.3 Encourage innovation and access to technology**

Social enterprises often introduces new technologies. It is easy for social enterprises to address the issues and bring new concept. In many cases artisans/ farmers in social enterprises developed the new tool and invent the required technology. Grameen Bank took a project of Village Phone to serve mobile phone, at least one phone to one village. This was the revolution in communication sector of Bangladesh. Need of technology and fulfilling this need is very important. For any social enterprise, entrepreneurs must have access to Technology. Without proper technology, whatever the business is about is difficult to sustain.

Today's world is highly dependent on communication and computerized system. The technology will bring innovation and transparency in the enterprise system. Here private sector can intervene to orient social enterprise to the modern communication and technology system. This can be in any form considering the nature of business. However, technology dependency varies from firms to firm. If we can encourage the technology centric model in production and process than this will faster the production and minimize the human intervention.

#### **8.1.2.4 Appropriate regulations**

Nevertheless, in order to flourish social enterprises the regulation must be business friendly. They should support organization instead of implementing unnecessary bureaucracy and slow down the growth. In fact, from our discussion and interviews many respondents argued that social enterprises are facing regulatory challenges in Bangladesh due to some act by Microfinance Regulatory Authority (MRA). Hence this made their business case difficult and in many situation they cannot expand or reinvest to different programs.

#### **8.1.3 Environmental protection**

Every business should have environmental responsibility. The social entrepreneurship model should discourse at least one environmental problem to be solved. The model should not only serve only economic profit or social benefit rather environmental issues as well. As per case studies we can see that social enterprises in Bangladesh like TMSS, BRAC, ASA implemented several environmental initiatives like roadside tree plantation, and plantation in school and embankments. Environment is one of the major element for social enterprises. Traditional business hardly have any concern of environment. Through CSR, some enterprises consider social issues in broader level. Majority doesn't have any concern at all.

##### **8.1.3.1 Focused and innovative solution on environmental issues**

To address environmental challenges, social enterprises needs to see which specific programs they will undertake or not. It is not feasible or logical that every social enterprise will consider the same environmental issues. In the questionnaire survey, we can see that majority of social enterprises are very focused on tree plantation program. The perception is this may resolve the deforestation. However, they did not bear in mind that corporates are also engaged in tree plantation programs. Here social enterprises must have a matured role to identify the other key challenges like water pollution, air pollution, sanitation, drainage or dredging etc. As environment must be a key component in the business, different focus with appropriate programs are expected like Ecoalf, Smart Paani, Thankyou and so on.

In this research, we can see that TMSS have tree plantation programs through their network partners- in this case the producers, which is helping them to create an environment friendly business. BRAC, Grameen, ASA etc all have tree plantation program. In a country like

Bangladesh are dealings with many environmental issues. They could have different programs and efforts like water purification, rain water storage, surface water utilization etc to reduce the dependency of subversive water. Similarly this can be same like other environmental issues like air pollution, dust reduction etc. On the other hand, Aarong could create much better environmental impact in terms of utilizing modern technology and environmental friendly technology through innovate different hand looms production associated items.

Grameen Telecom does not have any targeted programs on environmental issues. Similarly the environmental issues are key concern for a social enterprise. A social enterprise must solve many or some environmental challenges those were failed to address by commercial enterprise. The environmental issues may vary but not necessarily one social enterprise may address all the social or environmental issues. Rather each one of them should address one or some social and environmental issues those mutually can create multiple effects to society. The model should be able to answer which environmental issues it is addressing? How this will be resolved and what are the impacts or outcomes?

### **8.1.3.2 Civic participation on environmental issues**

In recent time in India, we have seen the massive civil engagement on cleaning project called “Swacch Bharat Abhiyan” where the Government took initiative to maintain the pollution and dirtiness. Also civic massively participated to clean some sea beaches in Mumbai and Goa. In Bangladesh, TMSS is very successful utilizing the groups. Small groups are working in a very coordinated way to produce Utpadon food products whereas they are equally reducing the environmental problems in the community they operate.

We have to bear in mind that social enterprises in developed countries are differently than developing countries. Similarly the issues are different and participation from civic participation and awareness building are different. The civic participation is essential to the development of any society as a whole. Bangladesh is ranked very poor among the countries having high pollution. Only civic participation can be an instrumental to address these environmental issues. Since social enterprises have wide networks. They can easily connect their networks partners though different programs. Millions of their artisans, farmers, producers, suppliers, beneficiaries or volunteers can be taught to address environmental issues.

## 9.0 Recommendations and conclusion

### 9.1 Recommendations for social enterprises in Bangladesh

If we see the difference between a traditional and a social enterprise, the major difference is its goal or purpose. A traditional business model only drives for profit and maximizing of its income, whereas a social enterprise thrives towards solving social and/or environmental problems. This social or environment here means a huge ecosystem area of business. A successful business model can ensure the problem to be solved. If the problem persist yet, it means the model is not successful.

However, solving social problem by one or two companies is not very easy. Often it requires longer aptitude of time. Among different business model available we can see that cross compensation and for profit business models are sustainable. It is difficult to proclaim any particular model to be more successful over others. Success of business entity depends on so many internal and external factors. However, some model seems more productive than others. Leveraging resources or levering non-profit model can be good for short term when the resources are readily available.

Table 34: Types of social entrepreneurship business models found in selected cases

<b>Types of social enterprises</b>	<b>Social enterprises in Bangladesh</b>	<b>Social enterprises in developing countries</b>	<b>Social enterprises in developed countries</b>
<b>Leveraged Non Profit</b>	TMSS Handicrafts, Grameen Danone	Barefoot College	Bill & Melinda Gates Foundation, Ashoka, Refunite, Thankyou
<b>Social Business Venture</b>	Grameen Danone, Grameen Telecom	Turr Lahore	WISE, Benetech
<b>Cooperative/ Community Development enterprise</b>	TMSS Utpadon Foods, ASA Microfinance	Smart Paani, SEKEM, Open Africa	Groupe SOS. Ecoalf, Thankyou
<b>Cross Compensation/ Subsidization</b>	Grameen Telecom, Grameen Danone	TOMS Shoes, Open Africa	Bill & Melinda Gates Foundation, Ashoka, Thankyou
<b>Hybrid for Profit</b>	Aarong, BRAC Dairy, Kumudini Handicrafts, ASA Microfinance	Kakiseni, Ecoland Club, TOMS, SEKEM, SITAWI, Aravind Eye Hospital	Divine Chocolate, Ecoalf, Einhorn, WISE, Ashoka

A business model cannot sustain for long depending on extra leverages. BRAC, Grameen started initially as leveraging non-profit model. They used their field level resources to build their different social enterprises. However, over the years they moved from leveraging non-profit to profit generating hybrid business model. In some cases they also initialized as subsidy based business model. Many of their grants were utilized to develop different social ventures. However, the charity and grants are not always for granted. And grants also brings lots of complicacy and regulation driven bureaucracy. Now comparing all the model cross compensation and hybrid for profit model seems more sustainable. However, about the elements in business model, we needs to think how a model can be more successful and which components of business model will lead towards sustainability.

Aarong connect artisans and linkage them to the market. However, time has come to utilize the concept and develop a global brand. They can consider the Ecoalf (Spain) concept. Grameen Telecom is a successful business case and Grameenphone is still running very successfully in the market. However, there is no further introduction to the digital technology to the entrepreneurial village women. Village phone program lost its momentum within few years after introduction. Later Grameenphone took all of its product control. So growth of the program is significantly missing-which in fact we can say that the failure of the vision of this program.

The revised business model canvas based on revised conceptual framework propose (figure-45) that a social enterprise must consider social value proposition through goal definition and utilization of profit or surplus. There must be a dividend or incentive mechanism for the investors or shareholders to keep pumping the business. Moreover, the environmental protection should have a visible presence in the model as majority social enterprises in developing countries are heavily focused on people and profit rather than planet. Now people are more and more focusing on non-profit business models where they can address and solve social issues and address the need. If both the profit and purpose works mutually then the model would be more efficient and regardless of nature of business this will ensure more growth and sustainability. It is important for any business to ensure sustainability. Sustainability is a major challenge for social enterprises due to the nature of businesses and its intention to utilize the profit or surplus. As most of the social enterprises doesn't have profit motive, the sustainability and growth is a big challenge.

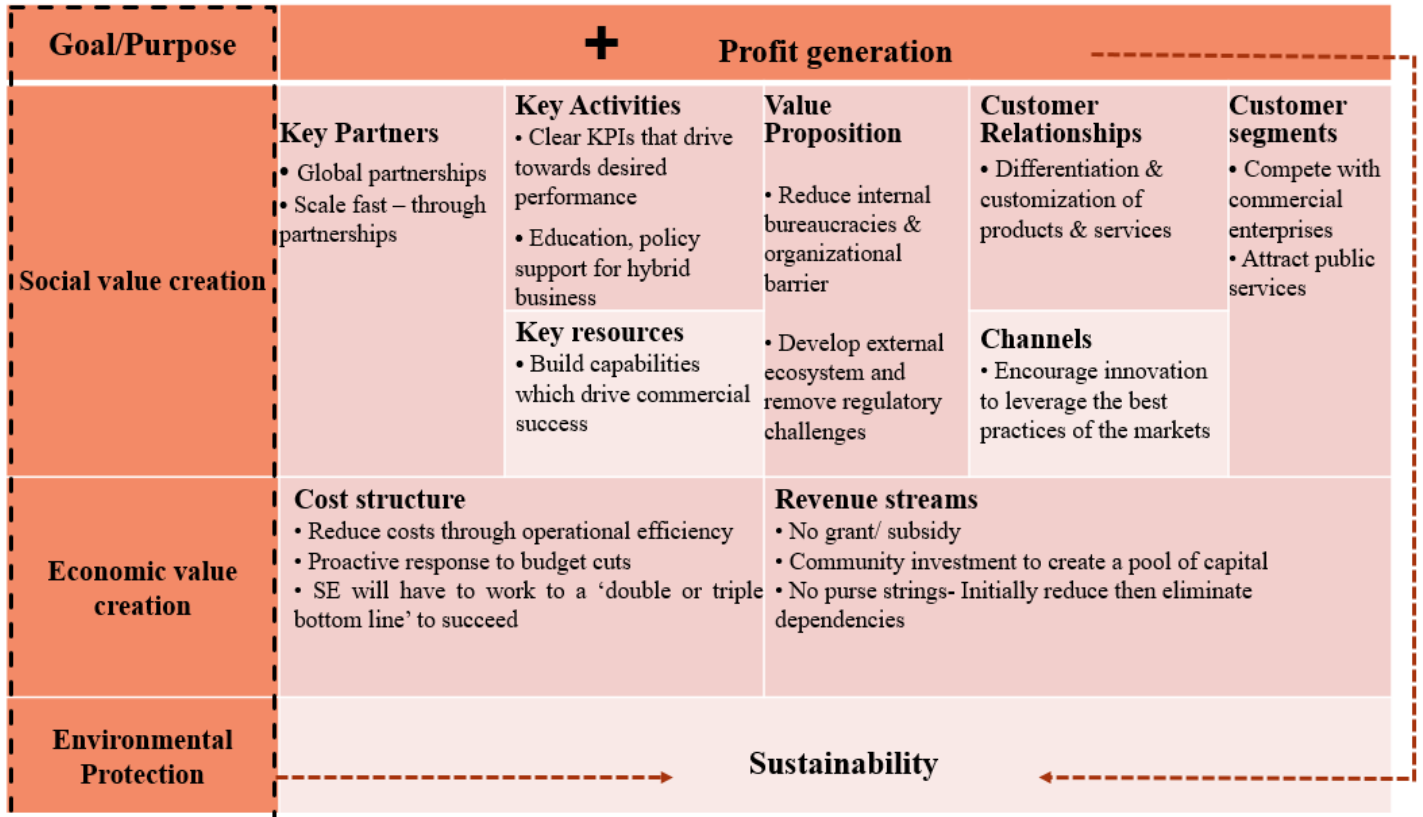


Figure 20: Proposed business model canvas for social enterprises

A social enterprise consider the return on investment, a certain profit for growth and development for sustainability. Instead of profit maximization, the focus should be on making it a ‘sustainable development’. This is more difficult if the organization mainly driving for less profit than social issues.

### 9.1.1 Recommendations for Aarong

The purpose or goal definition of Aarong is to linkage artisans to the market and to ensure fair payment. On the other hand, Aarong has created thousands of job and work opportunities as per case studies. Significant contribution towards reduction of poverty, linkage artisans and producers to the market by providing them the platform is one of their key economic contribution. According to business model, the Aarong is very successful in terms of sustainability, addressing profit, people and planet together. There should be an increased number of targeted programs for the artisans in order to enrich and increase the skills and increase motivation to get the better output for Aarong.



Aarong could consider environmental programs like Ecoalf, Einhorn and other initiatives that have been taken by global brands to solve environmental issues. Currently the environment issues have been taken care by BRAC Development Program. Aarong as a women empowering social enterprise became a role model for other social enterprises in Bangladesh. Good growth and right usage of profit or surplus made their business case highly successful. Economies of scale and partnership with global brand can increase their brand values.

### **9.1.2 Recommendations for Grameen Telecom**

Women empowering social enterprise ensured connectivity among rural people and created business opportunities through mobile telecom services. Address the need of rural people through modern technology where there was a lack in their daily lives and create income generating opportunities for village women who were otherwise unemployed.

Unfortunately, Grameen Telecom did not create any significant environmental impact, other than some small programs. Neither has it solved any environmental issues predominantly. They could do much better by using green technologies. In addition, sustainability is a key challenge for Village Phone Program (VPP). Their business got merged with Grameenphone and slowly the VPP got declined. In the long run they may face severe problem in terms of sustainability.

### **9.1.3 Recommendations for TMSS Utpadon Foods**

The model included rural women and a large number of rural women are actively working for TMSS Utpadon foods. They are very successful in terms of utilizing the social willpower. Altogether 20,000 rural women are working for TMSS. This is not an established brand compare to the other FMCG consumer goods. It was unable to create a strong brand image like Aarong or Grameenphone. Still lots of improvement areas to address in the business model. Challenges lies in customer segmentation and revenue streams

Only people associated with TMSS are involved in Tree plantation in the road side. So business model should require more harmonization to the concept of social entrepreneurship business model. They could reach to a large consumer market by increasing production and building efficiencies. So this indicates some challenges in sustainability and growth.

#### **9.1.4 Recommendations for TMSS Handicrafts**

The major role of TMSS handicrafts is to linkage artisans to the market and ensure fair payment. Ensured work for thousands of people and supported them to come out from poverty. Despite high local demand, TMSS is very poor in terms of innovation and bringing new design on handicrafts product. These resulted their incompetency to compete in the market with the commercial brands. TMSS overall could not create much positive environmental impact. Few programs initiated by TMSS includes solar home system, solar powered pump project, lighting facility for CHT people, community development program and so on.

They have no target for dividend and seems very less strategic focus from their business model. They have considered only some targeted areas.

#### **9.1.5 Recommendations for ASA Microfinance**

ASA is helping small lenders to utilize funds efficiently. The microfinance model of ASA widely known as ‘ASA Sustainable and Cost-effective Microfinance Model’ is diverse than other microfinance models. This is already been proved as one of the best in the world due to their quick return on investment. They have different training and support programs to support micro lenders. This social enterprise is actually helping people to come out of poverty which is one of the top needs identified by the respondents of social enterprises. Also helping people to create jobs.

The challenges of ASA Microfinance is completely different. In our research we can see that due to absence of clarity on some regulation by Microfinance Regulatory Authority (MRA), ASA is now facing some obstacles to grow. They cannot invest to other programs from the income derived from Micro finance program. As a result, their many upcoming initiatives haven’t seen light. ASA has different programs focusing on environment. Yet far to go by focusing more on agribusiness, health and sanitation programs.

#### **9.1.6 Recommendations for Grameen Danone**

Address malnutrition issues of the children living in poverty. Using the local farmers and value chain, solving a deep social problem. On the other hand, developed multiple value chain by using the network of BRAC. Though Danone is providing majority of funding, this is a good concept to scale the business using the global know how. From inception, Danone agreed to

invest 1 Million USD equally by both the shareholders- Grameen and Danone. Unfortunately, Danone could not invest on time due to some legal affairs due to their international listing in European stock market. Hence, it delayed their initial progress but slowly they have continued their business and still retained their original vision.

No targeted programs on environmental issues. More focus should be expected here by using the competency and global practices of Danone on solving environmental issues. The model is no leveraged profit. However, profits need to be incorporated into the model in order to sustain the model and can be turned to a leveraged for profit business model.

### **9.1.7 Recommendations for BRAC Dairy & Food Program (Aarong Dairy)**

The goal is to develop social enterprises to complement the microfinance program by rightly using the value chain through proper training and development. BRAC started microfinance business as NGO. While they were lending micro credits they realized that these smaller group of people doesn't have access to information, lack of skills for utilizing money. People who obtain micro loan are not capable to utilize the fund properly. Intervention in terms of appropriate investment with right skills can improve the business model. This is how today BRAC developed their 13 social enterprises like Aarong, BRAC Dairy, BRAC seed and fertilizer, BRAC fisheries, BRAC Artificial Insemination etc which helped lenders to raise cows efficiently, sowing seeds, breeding chicken etc.

These support programs helped lenders to increase the livelihood program wisely use the money. Amount of Milk production is not the prime focus. This could be much efficient. Instead of maximizing capacity or increase efficiency, BRAC is still operating through its rural women producing model. They also provide training to the people.

BRAC Dairy is helping farmers raising cow and feeding chemical free meals. They need to ensure profitability for the better sustainability, and can consider Danone model in terms of addressing problems like malnutrition. Huge local demand for milk and dairy products can be addressed by BDFP.

### **9.1.8 Recommendations for Kumudini Handicrafts**

The main purpose or goal is to connect artisans to the market ensuring fair price to the artisans and create job opportunities for rural women to eradicate poverties. Created jobs and reduced poverty of the people whom they are working with. Addressing the top 3 social needs discussed in the analysis.

Need to introduce more programs on environmental issues. Sustainability can be more sustainable by creating an inclusive business model like SEKEM, Divine chocolate etc.

**Table 35: Recommendations for social enterprises in Bangladesh based on business model analysis**

Focus areas	Aarong (BRAC)	BRAC Dairy	Grameen Danone	Grameen Telecom	TMSS Utpadon Foods	TMSS Handicraft	ASA Microfinance	Kumudini Handicrafts
1 Purpose/ Goal	Can consider Ecoalf (Spain) business model to make it as a regional level top brand	An inclusive business model like SEKEM model can add values here	From ‘no profit no loss’ to leveraged for profit model	Should consider technology for social needs like Benetech, Barefoot college	Group dynamics like Divine chocolate can be a good reference	Can follow Aarong model	SITWAI (Brazil) model can be considered here	Should more focus on diversification in order to compete with top brands
2 Social value proposition	Already successful. Still development areas includes innovation across their community	Can consider model of REFUNITE to support underprivileged people	Can focus on any particular health associated problem like Benetech	Currently supporting thousands of rural women, can be more inclusive like Barefoot college	Can work on areas like poverty, job creation etc like SEKEM model	WISE Model can be considered	Gates Foundation, Ashoka etc model will be good ref. for ASA	Can increase the inclusion like Barefoot college, Kakiseni
3 Economic value creation	Should come up with innovative concept like TOMS Shoes	Can invest on micro programs like SITAWI	No targeted programs. They should have focused	More values like Turr Lahore, Thankyou through network partners	Engage more people from community like Ecoland club	Can diversify products like Aarong	Should follow SITAWI model	Kakiseni model can be adopted here
4 Environmental protection	Aarong along with BRAC should contribute more on environment matters like Smart Paani, Einhorn, Group SOS	Can use the BRAC network to solve environmental issues. Ex: SEKEM	Can introduce environment focused programs like Smart Paani	Infrastructure can be used for environment purpose like Barefoot college	SEKEM model will be a good reference	Need innovative solutions like Smart Paani, Turr Lahore etc.	Need to bring more innovative environmental programs like Ecoland club, Ashoka	No targeted program now. Can follow Aravind Hospital model through Kumudini Care
5 Sustainability	Self-sustaining business model. Should consider Profit max. and cross subsidization for the development of other SE of BRAC	Scale up business and cooperative business model to self-sustaining model	Profitability needs to ensure in order to grow	The cross subsidization model like Bill & Melinda Gates Foundation, Ashoka can be replicated	Cooperative model like Divine Chocolate, Group SOS etc can be followed	Linkage to the market model like Aarong, Kakiseni, WISE etc can be replicated	Should follow Ashoka and Bill & Melinda Gates Foundation model	Hybrid business model like Aarong, TOMS Shoes etc can be considered

## 9.2 Recommendations for social enterprises to ensure sustainability

Sustainability needs to be ensured while setting up a social enterprise. After all the analysis and findings of the data collected from case studies, questionnaire survey and in-depth interviews, the following recommendations shall be considered for the business model of social entrepreneurship. This is in order to succeed and sustain. The recommendations will orient people with more efficiency in operation, effectiveness in business, innovation and openness in organizational culture, and organizational development as a whole.

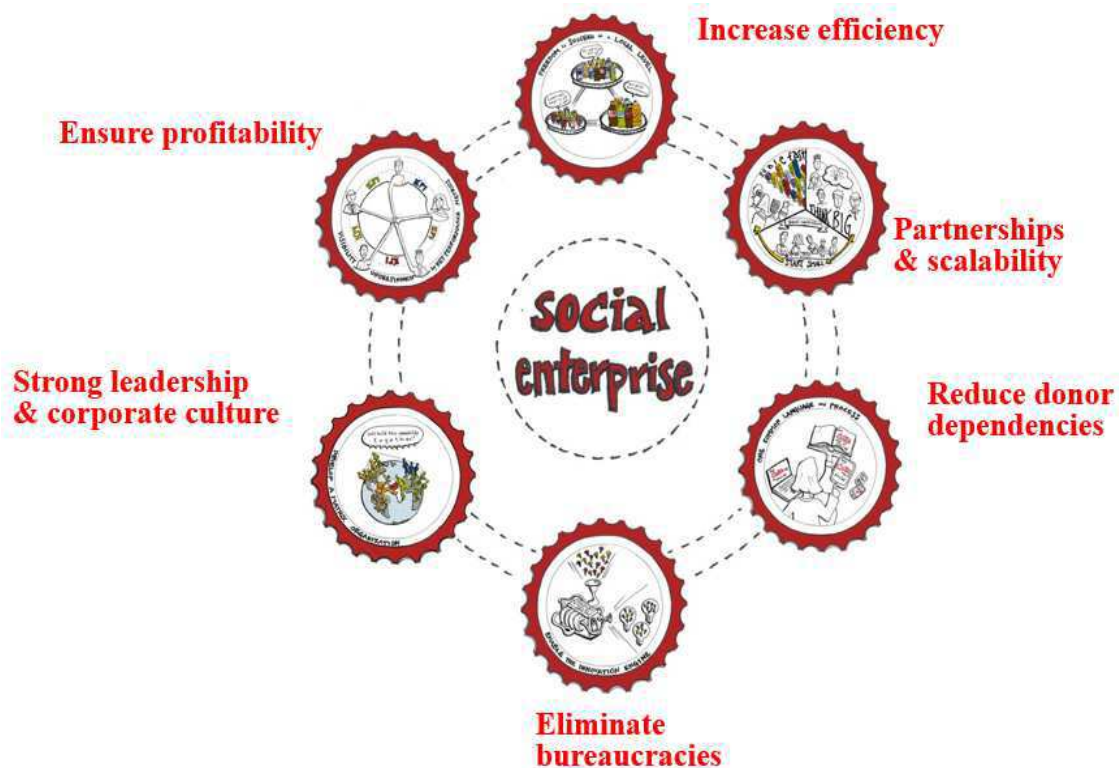


Figure 21: Recommendations for social enterprises

### 9.2.1 Increase efficiency

- Define clear KPIs that drive towards desired performance.
- Create the right incentives for markets (profit relief), functions (capability) and the individual.

#### Implications

- Identify key capabilities enabling current business model: assess current and emerging market trends, technologies, combinatorial effect, and potential impact on organization's business strategy.

- Define the organization's position in the market: Identify competitors and their strategies to forecast impact on organization's business strategy; look beyond immediate peers to potential new entrants and disruptors.
- Clear KPIs underpinned by performance management and incentives: KPI based performance monitoring will create the right KPIs and incentives system to measure markets/ profit, functional capability, third party/volunteer outcomes, and the individual pay and progression for social entrepreneurship business model. The KPI based monitoring will help to drive participation across the organization and overall success.
- Consistent data to measure performance: evaluate performance against industry winners, customer requirements, business and financial goals, and market trends will ensure competitiveness in the business model.
- The revenue model is another key issues. Whether the revenue will come from sales or philanthropic or charity. As well as utilization of profit needs to be considered in this stage. Whether this will be reinvested.

It is very important for social enterprises to set KPI, because most of the ideas fails to produce or develop to a certain level due to absence of right target. From the interview, most of the respondent gave priorities on building efficiencies. This is very essential element for any organization. Eventually after identifying potential entrepreneurs, they need to be sensitized and change the mindset. Need intensive training to convert them with entrepreneurial spirit. Before linking them to the market, these entrepreneurs need to educate and given chance to access to finance and technology by decreasing the entry barrier to the market. Number of key skills that are needed when setting up a social enterprise:

- **Leadership skills:** A confident, charismatic individual to motivate volunteers and be an ambassador.
- **Team work:** Individual members must be able to work together in order to achieve shared aims.
- **Financial skills:** Experience of basic finance, like working to a budget and monitoring cash flow.

- **Communication skills:** A social enterprise has to effectively communicate with everyone -those involved in the business.
- **Problem solving skills:** Finding flexible solutions to everyday problems allows a business to continue moving towards its community goals.

### 9.2.2 Strategic partnerships & scalability: **THINK BIG, start small, *scale fast***

- Demonstrate partnerships models through sharing of capabilities (quick wins).
- Use the existing DNA framework to build a ‘playbook’ that defines the vision, processes, and methodologies globally.
- Globally successful model that are flexible and suite the needs of the diverse local markets.

#### **Implications**

- Learn from partners and demonstrate success: social entrepreneurship should adopt great ideas that have zero impact if the execution fails. Social enterprises needs to understand their strength and weaknesses of their current model, anything holding back change, or areas of business model misalignment. In order to succeed with the idea this needs to be shared with relevant stakeholders group being it investors, employees, artisans or competitor/ industry people to make it matured.
- Scale at speed: expansion of business and scale will ensure efficiency in the business model. If we see our cases, the large social enterprises like BRAC and Grameen can play a market leader role due to their massive presence and wider network not only in Bangladesh but beyond cross boundaries. This will ensure their cost optimization, production efficiency and nationwide/global distribution. So once a social enterprises are in mature stage, they must have to address the plan to scale their business.
- For social enterprises local level success is essential. Not every business model will succeed in every geography. There is a requirement of building capabilities which drive commercial success and that are flexible, agile and affordable for both emerging and developed markets.



- Expand globally: social entrepreneurship should think big while entering business, but start small and scale fast: Operate a test and learn approach recognizing and learning from failures must be encouraged. The social enterprises need to establish a methodology to scale at speed with clear stage gates to track progress. Global expansion is highly recommended for the proven social enterprises those can leverage the economies of scale and experience.

### **9.2.3 Reduce donor dependencies**

- No grant or subsidy.
- Measure ideas and invest behind the best ideas.
- Financial and operational commitment to market segments, offering categories, and channels.
- Identify potential long-term business model differentiators and sustainable barriers to entry.

#### **Implications**

- Establish a mechanism to encourage/facilitate self-financing instead of donor based investment. It has to be taken into consideration that globally donations and charities are dropping. There is no point to form a social enterprise depending heavily on grants. This may lead towards early shut down.
- No purse strings- Initially reduce then eliminate dependencies.
- Proper investment and funding plan should have readily available before even starting the business.

### **9.2.4 Eliminate internal bureaucracy & develop national policy**

- Reduce internal bureaucracies and organizational barrier.
- Develop external ecosystem and remove regulatory challenges.
- Need understanding of the components of business models like customer segment, whom the product or services are targeting to offer, the targeted channels, and revenue model.

- Social enterprises needs to consider the channels that will be utilized to promote the products.

### **Implications**

- Work closely with regulators and industry associates to formulate the appropriate strategies for the industry as a whole instead of individual business. The business community can be good support to promote the social enterprises into the community.
- Dialogues needs to be taken with regulators in case of absence of rules and regulations. Appropriate regulations will promote the business ecosystem and lots of new entrepreneur will engage.
- Identification and preparation on how the organization will be equipped to adopt the changes. Define performance metrics which can be tracked and monitored to support continuous refinement of the model.

### **9.2.5 Strong leadership and corporate culture**

- Define, communicate and cascade the vision throughout the organization.
- New roles to create, supported by a new ways of managing the organization.
- Reward based organizational culture.
- Identify and mobile the potential entrepreneurs. Then training is another basic element for the entrepreneur. Then linkage to the market will come.

### **Implications**

- Increase accountability across organizational hierarchy.
- Cross functional team: Social enterprises in developing countries should work in cross-functional, cross-geography teams to plan the work and work the plan. Though social enterprises in developed countries are in many cases used to this, but somehow this organizational structural efficiencies are missing in developing countries. A robust team combination of skills and efficiency will bring better results for organizations. This will ensure efficiency and best practices.

- An innovation feedback loop (local/global): Social enterprises must have feedback mechanism for their product or services they are offering. From the in-depth interviews we have identified that feedback approach is missing in social entrepreneurship in Bangladesh. In the survey, it is visible that majorities are not following or still haven't reached up to this level.
- Encourage innovation to leverage the best practices of the markets: The approach and plan to implement the new business and product diversification.
- Visibility, measurement, reward: There is no practices for instance reward within social enterprises mechanism. Some of the social enterprises practices it but still lack of visibility of team members' recognition. This discourage higher performance among the team.
- Matrix organization: Social enterprises in developing countries still follow the traditional way of doing business. This will help to expand in multiple geography. New roles will need to be created, supported by a new way of managing the KPIs, pay and performance of those people with both global and local responsibility.

### **9.2.6 Ensure profitability**

- Build capabilities which drive commercial success by synthesizing the generated business model. Social enterprises needs to consider the feasibility and financial strength they achieved so far.
- Flexible, agile and affordable business model for both emerging and developed markets
- Detail changes to customer segments, geographies, offerings, channels, and revenue model.
- Articulate competitive positioning and value proposition. It is essential that social enterprises create regular income in order to survive. Whether it will be able to sustain itself financially.
- Develop business model capability blueprint required to achieve customer performance and economic requirements.

### **Implication**

- Reduce costs: Identify ways in which customers are over- and underserved. Describe what company assets are under-utilized

- Predict direction of the industry and company and where profits will be made. Identify changes to market segments, offering categories and channels to drive profitability and / or growth.
- Organic growth and sustainability towards profit in business: This is the most difficult or critical stage for social enterprises. Though many scholars argued that majority enterprises fails in their infancy stage. However, the most hurdle part is the maturity stage. Till the growth stage social enterprises doesn't need to compete seriously in the marketplace. The real battle starts here when customers doesn't necessarily differentiate. The sense of proof in the market grows in the maturity stage.
- Growth and profitability will ensure long term business continuation and sustainability of the business as a whole.

The ultimate objective of this research is to ensure the sustainability and succeed in the market. From the case studies, survey analysis and interviews the gaps in the business model being identified. The revised framework came up with key recommendations that will increase the efficiencies in the business model of social entrepreneurship. Social enterprises needs to identify the gaps in their own business model and accordingly they must rectify and increase efficiency by focusing on the improvement areas.

### 9.3 Conclusion:

Social entrepreneurship is an emerging area and sustainability of social entrepreneurship business model is an issue. In order to sustain and grow, it is essential to identify the gaps and weaknesses in the business model. The research have identified the key constraints of growth and challenges in social entrepreneurship in developing countries and Bangladesh through case studies, questionnaire survey and in-depth interviews. Social entrepreneurship significantly influenced many areas like healthcare, education, nutrition, environment, pollution (Yunus, 2007). Waddock and Post (1991) argued that social entrepreneurs required the ability to understand extremely complex problems and to form a convincing vision for solving them. Investing billion dollars in a project not necessarily will address the need of poor people (Yunus, 2004). Rather it should address the social challenges to be solved.

High level of self-expression values and income turn people into social entrepreneurs (Hoogendoorn, 2016). However, a question is always been asked by people that how come an organization be successful if profit is not the main motive? Every organization strive for profit, but if they want to build it as a social enterprise then it must be more than profit. The value addition is the key differentiator between a social and a commercial enterprise. The concept of social entrepreneurship is beyond profit and commercial gain. Today's economy is more complex and social development is facing a tremendous conflict while economy is progressing rapidly.

The research covered the overall context of social entrepreneurship, its concepts and school of thoughts. A conceptual framework have been proposed based on questionnaire survey, case studies and literature review. From different literature review and cases it is proven that many social enterprises changed different sectors. Some of them helped to reduce the poverty particularly in developing countries. They are upbringing the economic stability and livelihood through the business model of social entrepreneurship. As a group they have not only changed their lifestyle but contributed significantly to the economy of Bangladesh and many developing countries. Millions of people are involved in many social enterprises, contributing notably to the development of economic, social and their personal livelihood. From the case studies we can see that women are working informally and contributing to the economy by engaging themselves in different social enterprises. A social enterprise can primarily benefit to the

economically disadvantaged or marginalized segment of people those cannot transform their social or economic prospects by themselves without the help or intervention.

The case studies revealed that the value proposition of social entrepreneurship is different than traditional entrepreneurship. This research is not specific to any industry, however, the major differences in the business model is the value creation by social enterprises. For social entrepreneurship, it needs to be triple bottom line value creation. It has to be social, environment and economic value creation. The goal and mission of social enterprises differs widely. However, their purpose differentiates them weather it is a social or a commercial enterprise.

Many social enterprises struggle in their infancy stage. However, it has to be always kept in mind that the goal is to ensure economic value creation, social value creation and environmental protection. These three are the main area as per the working definition of social entrepreneurship of this research. This have been proved through hypotheses testing as per respondents' perception. Developed countries are in advance stage in terms of solving social problems, ahead in terms of technology, easy access to market and financing options. On the other hand, developing countries are still suffering with basic human needs. As per the survey analysis; clean water, sanitation, micro lending or funding, high barrier of entrance to the market etc are still to be considered as challenges for developing countries. Overall, developed countries are in better situation in order to grow and run social enterprises successfully than developing countries considering the positive impression in each factor. On the other hand, in terms of resource availability, price competitiveness etc still developing countries are in better situation.

The research provided recommendations to ensure the sustainability. Sustainability is a major challenge for social entrepreneurship business model. Like many commercial enterprises, social enterprises also fail in the middle of their journey. In reality, majority never experience the fraction of the eminence enjoyed by any formal sector startups like Airbnb or Uber. Thousands of social enterprises shut down before it gets in maturity stage in every year. This is mainly less focus on profit and more focus on charity or philanthropic vision of social entrepreneurship. The other areas includes focus on increasing efficiency where social enterprises are behind than commercial enterprise.

Strategic partnerships and scalability in right time is also essential for growth of the social enterprises, which is missing in most of the current business model. There should not be any donor dependencies for managing social enterprises particularly at this age when globally philanthropic funding is shrinking. From the case studies and in-depth interviews, already we have experienced that successful social enterprises like BRAC, Grameen, ASA have condensed their dependency on grants. In addition, strong leadership and nurturing talent should be in the DNA of a social enterprise. Current practices does not show the process of leadership development. Without strong corporate culture, it will be very difficult to compete with the strong market players.

Social entrepreneurship needs a coordinated approach to develop a policy and regulatory framework particularly in Bangladesh. In absence of right policy, these organizations are facing hurdles from the regulators. Finally, in order to grow and sustain social entrepreneurship should focus on profitability. Without right incentives and growth, sustainability will remain a challenge. As the purpose is less focused on profit, it often gets diluted from the original vision. This entirely goes against the maxim of sustainability. The research recommend that together with profit and purpose driven entrepreneurship will ensure sustainability

Just two decades back, very few people were aware on social entrepreneurship. Whereas now most of the local and international seminars and conferences on social entrepreneurship are in high demand with humongous participation. While the situation is changing, more and more study are essential to develop and structure this field of entrepreneurship study.

Social entrepreneurs spreads the vision to change the world by facing all the challenges. Traditional business model in many cases failed to address the social challenges. The problems or issues were there for centuries. However, social entrepreneurs transmits motivation to battle these unresolved issues. This in fact is very important for present and future generation to survive. Social entrepreneurship changed the livelihood of millions of people in many developing countries and Bangladesh. Particularly from the case analysis we can see predominantly women and children living under base of the pyramid are mostly benefitted. In many cases, social entrepreneurship succeed beyond the expectation. The more success stories will ensure better results for societies as a whole. A sustainable and successful social entrepreneurship business model will not only bring good result to its shareholder but also will ensure peace and prosperity in society.

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The Institute for Social Entrepreneurs: [www.socialent.org](http://www.socialent.org)

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## Appendix-I: Findings from questionnaire survey

Table A1: Organization and social problems (1<sup>st</sup> cause)

Sample size (n) = 400

Social problems & resolution (%)	Name of organization								Total
	BRAC Aarong	Grameen Telecom	TMSS Utpadon Foods	BRAC dairy & Food Program	Kumudini Handicrafts	Grameen Danone	TMSS Handicrafts	ASA Micro finance	
Reduction of poverty	10(11.5%)	22(25.3%)	6(6.9%)	6(6.9%)	14(16.1%)	2(2.3%)	0(0%)	27(31%)	87(100%)
Women Empowerment	15(22.1%)	3(4.4%)	8(11.8%)	1(1.5%)	10(14.7%)	6(8.8%)	20(29.4%)	5(7.4%)	68(100%)
Job creation	10(21.3%)	11(23.4%)	10(21.3%)	1(2.1%)	6(12.8%)	6(12.8%)	1(2.1%)	2(4.3%)	47(100%)
Education	1(7.1%)	1(7.1%)	2(14.3%)	2(14.3%)	1(7.1%)	2(14.3%)	2(14.3%)	3(21.4%)	14(100%)
Training & skill development	0(0%)	2(8%)	9(36%)	0(0%)	10(40%)	0(0%)	4(16%)	0(0%)	25(100%)
Enterprise development	1(5.9%)	2(11.8%)	3(17.6%)	0(0%)	6(35.3%)	0(0%)	4(23.5%)	1(5.9%)	17(100%)
Social Awareness	3(13.6%)	0(0%)	3(13.6%)	4(18.2%)	0(0%)	1(4.5%)	10(45.5%)	1(4.5%)	22(100%)
Access to Finance	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	1(14.3%)	6(85.7%)	7(100%)
Health & medication	1(4.5%)	0(0%)	0(0%)	1(4.5%)	2(9.1%)	18(81.8%)	0(0%)	0(0%)	22(100%)
Socio economic development	1(3.7%)	0(0%)	6(22.2%)	17(63%)	1(3.7%)	1(3.7%)	1(3.7%)	0(0%)	27(100%)
Child labor practices	0(0%)	0(0%)	0(0%)	2(40%)	0(0%)	3(60%)	0(0%)	0(0%)	5(100%)
Economic sustainability	1(2.9%)	9(26.5%)	1(2.9%)	7(20.6%)	0(0%)	10(29.4%)	1(2.9%)	5(14.7%)	34(100%)
Social justice	4(28.6%)	0(0%)	0(0%)	5(35.7%)	0(0%)	1(7.1%)	4(28.6%)	0(0%)	14(100%)
Linkage to the market	2(25%)	0(0%)	0(0%)	4(50%)	0(0%)	0(0%)	2(25%)	0(0%)	8(100%)
Environmental solution	1(33.3%)	0(0%)	2(66.7%)	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	3(100%)
Total	50(12.5%)	50(12.5%)	50(12.5%)	50(12.5%)	50(12.5%)	50(12.5%)	50(12.5%)	50(12.5%)	400(100%)

Source: Primary survey

Note: Discussed in chapter 7.1 (findings from questionnaire survey) at page 174 & 175.

However, the causes been elaborated along with other variables like gender and age group.

Table A2: Organization and social problems (2<sup>nd</sup> cause)

Sample size (n) = 400

Social problems & resolution (%)	Name of organization								Total
	BRAC Aarong	Grameen Telecom	TMSS Utpadon Foods	BRAC dairy & Food Program	Kumudini Handicrafts	Grameen Danone	TMSS Handicrafts	ASA Microfinance	
Reduction of poverty	3(6.5%)	12(26.1%)	9(19.6%)	8(17.4%)	6(13%)	7(15.2%)	1(2.2%)	0(0%)	46(100%)
Women Empowerment	3(8.8%)	5(14.7%)	4(11.8%)	0(0%)	16(47.1%)	0(0%)	4(11.8%)	2(5.9%)	34(100%)
Job creation	7(13.5%)	6(11.5%)	11(21.2%)	4(7.7%)	10(19.2%)	4(7.7%)	8(15.4%)	2(3.8%)	52(100%)
Education	7(19.4%)	1(2.8%)	0(0%)	2(5.6%)	1(2.8%)	1(2.8%)	15(41.7%)	9(25%)	36(100%)
Training & skill development	3(13%)	2(8.7%)	1(4.3%)	1(4.3%)	5(21.7%)	2(8.7%)	6(26.1%)	3(13%)	23(100%)
Enterprise development	3(8.6%)	13(37.1%)	0(0%)	8(22.9%)	4(11.4%)	1(2.9%)	1(2.9%)	5(14.3%)	35(100%)
Social Awareness	3(5.9%)	3(5.9%)	10(19.6%)	5(9.8%)	1(2%)	16(31.4%)	8(15.7%)	5(9.8%)	51(100%)
Access to Finance	2(15.4%)	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	2(15.4%)	9(69.2%)	13(100%)
Health & medication	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	10(71.4%)	0(0%)	4(28.6%)	14(100%)
Socio economic development	1(4.2%)	1(4.2%)	7(29.2%)	8(33.3%)	2(8.3%)	2(8.3%)	1(4.2%)	2(8.3%)	24(100%)
Child labor practices	1(20%)	0(0%)	1(20%)	3(60%)	0(0%)	0(0%)	0(0%)	0(0%)	5(100%)
Economic sustainability	5(18.5%)	5(18.5%)	6(22.2%)	2(7.4%)	1(3.7%)	2(7.4%)	1(3.7%)	5(18.5%)	27(100%)
Social justice	2(25%)	0(0%)	0(0%)	5(62.5%)	1(12.5%)	0(0%)	0(0%)	0(0%)	8(100%)
Linkage to the market	8(66.7%)	0(0%)	0(0%)	1(8.3%)	2(16.7%)	1(8.3%)	0(0%)	0(0%)	12(100%)
Environmental solution	2(18.2%)	1(9.1%)	0(0%)	0(0%)	1(9.1%)	3(27.3%)	2(18.2%)	2(18.2%)	11(100%)
Total	50(12.8%)	49(12.5%)	49(12.5%)	47(12%)	50(12.8%)	49(12.5%)	49(12.5%)	48(12.3%)	391(100%)

Source: Primary survey

Note: Discussed in chapter 7.1 (findings from questionnaire survey) at page 174 & 175. However, the causes been elaborated along with other variables like gender and age group.

Table A3: Organization and social problems (3<sup>rd</sup> cause)

Sample size (n) = 400

Social problems & resolution (%)	Name of organization								Total
	BRAC Aarong	Grameen Telecom	TMSS Utpadon Foods	BRAC dairy & Food Program	Kumudini Handicrafts	Grameen Danone	TMSS Handicrafts	ASA Microfinance	
Reduction of poverty	9(18.8%)	14(29.2%)	9(18.8%)	5(10.4%)	2(4.2%)	7(14.6%)	0(0%)	2(4.2%)	48(100%)
Women Empowerment	10(15.4%)	12(18.5%)	3(4.6%)	5(7.7%)	7(10.8%)	1(1.5%)	12(18.5%)	15(23.1%)	65(100%)
Job creation	10(20.8%)	5(10.4%)	12(25%)	0(0%)	7(14.6%)	9(18.8%)	4(8.3%)	1(2.1%)	48(100%)
Education	4(12.9%)	1(3.2%)	0(0%)	3(9.7%)	6(19.4%)	3(9.7%)	2(6.5%)	12(38.7%)	31(100%)
Training & skill development	1(5.9%)	0(0%)	0(0%)	0(0%)	8(47.1%)	4(23.5%)	3(17.6%)	1(5.9%)	17(100%)
Enterprise development	0(0%)	12(32.4%)	4(10.8%)	4(10.8%)	7(18.9%)	1(2.7%)	8(21.6%)	1(2.7%)	37(100%)
Social Awareness	5(14.7%)	0(0%)	5(14.7%)	12(35.3%)	0(0%)	5(14.7%)	5(14.7%)	2(5.9%)	34(100%)
Access to Finance	2(12.5%)	0(0%)	0(0%)	2(12.5%)	1(6.3%)	0(0%)	1(6.3%)	10(62.5%)	16(100%)
Health & medication	0(0%)	0(0%)	2(9.5%)	0(0%)	0(0%)	16(76.2%)	3(14.3%)	0(0%)	21(100%)
Socio economic development	0(0%)	0(0%)	9(31%)	5(17.2%)	3(10.3%)	2(6.9%)	9(31%)	1(3.4%)	29(100%)
Child labor practices	0(0%)	0(0%)	3(100%)	0(0%)	0(0%)	0(0%)	0(0%)	0(0%)	3(100%)
Economic sustainability	5(20.8%)	5(20.8%)	2(8.3%)	2(8.3%)	3(12.5%)	1(4.2%)	2(8.3%)	4(16.7%)	24(100%)
Social justice	2(15.4%)	0(0%)	1(7.7%)	10(76.9%)	0(0%)	0(0%)	0(0%)	0(0%)	13(100%)
Linkage to the market	2(28.6%)	0(0%)	0(0%)	0(0%)	4(57.1%)	0(0%)	1(14.3%)	0(0%)	7(100%)
Environmental solution	0(0%)	0(0%)	0(0%)	0(0%)	2(50%)	1(25%)	0(0%)	1(25%)	4(100%)
Total	50(12.6%)	49(12.3%)	50(12.6%)	48(12.1%)	50(12.6%)	50(12.6%)	50(12.6%)	50(12.6%)	397(100%)

Source: Primary survey

Note: Discussed in chapter 7.1 (findings from questionnaire survey) at page 174 & 175. However, the causes been elaborated along with other variables like gender and age group.

Table B1: 1<sup>st</sup> Priority goods

<b>Goods</b>	<b>Frequency</b>	<b>Percent</b>
Clothing & Garments	40	10.0
Handicraft	83	20.8
Dairy & Milk products	50	12.5
Mobile Phone & Communication	33	8.3
Bakery products	42	10.5
Jewelry	6	1.5
Yogurt & Nutrition products	50	12.5
Business Development Services	24	6.0
Loan & Finance	47	11.8
Education & Training	10	2.5
Health Services	9	2.3
Metal & Ceramic products	6	1.5
Total	400	100.0

Source: Primary survey

Table B2: 2<sup>nd</sup> Priority goods

<b>Goods</b>	<b>Frequency</b>	<b>Percent</b>
No products	15	3.8
Clothing & Garments	43	10.8
Handicraft	32	8.0
Dairy & Milk products	42	10.5
Mobile Phone & Communication	13	3.3
Jewelry	42	10.5
Yogurt & Nutrition products	21	5.3
Business Development Services	65	16.3
Loan & Finance	28	7.0
Education & Training	56	14.0
Health Services	11	2.8
Metal & Ceramic products	32	8.0
Total	400	100.0

Source: Primary survey

Note: Table B1, B2, B3 have been discussed under chapter 7.1 (findings from questionnaire survey) at page 182. Also the customer segments and organizations have been analyzed along with the goods prioritized by the social enterprises.

Table B3: 3<sup>rd</sup> Priority goods

<b>Goods</b>	<b>Frequency</b>	<b>Percent</b>
No products	94	23.5
Clothing & Garments	49	12.3
Handicraft	35	8.8
Dairy & Milk products	1	.3
Mobile Phone & Communication	4	1.0
Bakery products	7	1.8
Jewelry	31	7.8
Yogurt & Nutrition products	4	1.0
Business Development Services	38	9.5
Loan & Finance	43	10.8
Education & Training	32	8.0
Health Services	28	7.0
Metal & Ceramic products	34	8.5
Total	400	100.0

Source: Primary survey

Note: Table B1, B2, B3 have been discussed under chapter 7.1 (findings from questionnaire survey) at page 182. Also the customer segments and organizations have been analyzed along with the goods prioritized by the social enterprises.

Table C1: Organizational Vs physical resources

Sample size (n) = 400

Name of the organization (%)	Physical				Base
	Infrastructure	Buildings	Distribution	Vehicles	
BRAC Aarong	80.6%	54.8%	29.0%	3.2%	<b>31</b>
Grameen Telecom	51.0%	26.5%	67.3%	6.1%	<b>49</b>
TMSS Utpadon Foods	49.0%	20.4%	61.2%	38.8%	<b>49</b>
BRAC dairy & Food Program	42.0%	26.0%	66.0%	96.0%	<b>50</b>
Kumudini Handicrafts	93.5%	73.9%	26.1%	13.0%	<b>46</b>
Grameen Danone	26.0%	30.0%	56.0%	94.0%	<b>50</b>
TMSS Handicrafts	66.0%	58.0%	34.0%	6.0%	<b>50</b>
ASA Microfinance	84.1%	50.0%	18.2%	2.3%	<b>44</b>
Total	59.9%	41.5%	46.1%	34.7%	<b>369</b>

Source: Primary survey

C2: Organizational Vs intellectual resources

Sample size (n) = 400

Name of the organization (%)	Intellectual				Base
	Brands	Knowledge	Skills	Contract	
BRAC Aarong	100%	16.0%	98.0%	4.0%	<b>50</b>
Grameen Telecom	80.0%	37.5%	12.5%	37.5%	<b>40</b>
TMSS Utpadon Foods	16.3%	20.4%	71.4%	4.1%	<b>49</b>
BRAC dairy & Food	47.5%	47.5%	20.0%	0.0%	<b>40</b>
Kumudini Handicrafts	59.6%	17.0%	97.9%	8.5%	<b>47</b>
Grameen Danone	47.6%	54.8%	23.8%	4.8%	<b>42</b>
TMSS Handicrafts	78.0%	26.0%	100%	14.0%	<b>50</b>
ASA Microfinance	50.0%	16.0%	40.0%	100.0%	<b>50</b>
Total	60.1%	28.3%	60.6%	22.3%	<b>368</b>

Source: Primary survey

Note: Table C1 & C2 have been discussed in chapter 7.1 (findings from questionnaire survey) at page 177.

Table C3: Organizational Vs human resources

Sample size (n) = 400

Name of the organization (%)	Human				Base
	Stuff	Partners	Support	Volunteers	
BRAC Aarong	97.7%	58.1%	39.5%	11.6%	<b>43</b>
Grameen Telecom	87.8%	44.9%	59.2%	28.6%	<b>49</b>
TMSS Utpadon Foods	51.1%	51.1%	25.5%	17.0%	<b>47</b>
BRAC dairy & Food Program	36.7%	44.9%	42.9%	20.4%	<b>49</b>
Kumudini Handicrafts	82.9%	51.2%	14.6%	9.8%	<b>41</b>
Grameen Danone	28.9%	48.9%	51.1%	11.1%	<b>45</b>
TMSS Handicrafts	87.0%	34.8%	28.3%	28.3%	<b>46</b>
ASA Microfinance	89.8%	55.1%	6.1%	2.0%	<b>49</b>
Total	69.9%	48.5%	33.6%	16.3%	<b>369</b>

Source: Primary survey

Table C4: Organizational Vs financial resources

Sample size (n) = 400

Name of the organization (%)	Financial				Base
	Cash	Credit Line	Access Finance	Financial Facilities	
BRAC Aarong	96.0%	90.0%	46.0%	80.0%	<b>50</b>
Grameen Telecom	0.0%	100.0%	42.0%	36.0%	<b>50</b>
TMSS Utpadon Foods	98.0%	2.0%	28.0%	22.0%	<b>50</b>
BRAC dairy & Food Program	0.0%	77.6%	51.0%	91.8%	<b>49</b>
Kumudini Handicrafts	0.0%	5.1%	71.8%	48.7%	<b>39</b>
Grameen Danone	0.0%	12.5%	45.8%	87.5%	<b>48</b>
TMSS Handicrafts	9.1%	0.0%	86.4%	9.1%	<b>22</b>
ASA Microfinance	96.0%	100.0%	100.0%	10.0%	<b>50</b>
Total	41.1%	53.6%	56.4%	50.8%	<b>358</b>

Source: Primary survey

Note: Table C3 & C4 have been discussed in chapter 7.1 (findings from questionnaire survey) at page 177.

Table D: Problems addressed by social enterprises

Sample size (n) = 400

Problems	Name of organization							
	BRAC Aarong	Grameen Telecom	TMSS Utpadon Foods	BRAC dairy & Food Program	Kumudini Handicrafts	Grameen Danone	TMSS Handicrafts	ASA Microfinance
Reduction of poverty	14.70%	32.40%	16.10%	13.10%	14.70%	10.70%	0.70%	19.60%
Women Empowerment	18.70%	13.50%	10.10%	4.10%	22.00%	4.70%	24.20%	14.90%
Job creation	18.00%	14.90%	22.10%	3.40%	15.30%	12.80%	8.70%	3.40%
Education	8.00%	2.00%	1.30%	4.80%	5.30%	4.00%	12.80%	16.20%
Training & skill development	2.70%	2.70%	6.70%	0.70%	15.30%	4.00%	8.70%	2.70%
Enterprise development	2.70%	18.20%	4.70%	8.30%	11.30%	1.30%	8.70%	4.70%
Social Awareness	7.30%	2.00%	12.10%	14.50%	0.70%	14.80%	15.40%	5.40%
Access to Finance	2.70%	0.00%	0.00%	1.40%	0.70%	0.00%	2.70%	16.90%
Health & medication	0.70%	0.00%	1.30%	0.70%	1.30%	29.50%	2.00%	2.70%
Socio economic development	1.30%	0.70%	14.80%	20.70%	4.00%	3.40%	7.40%	2.00%
Child labor practices	0.70%	0.00%	2.70%	3.40%	0.00%	2.00%	0.00%	0.00%
Economic sustainability	7.30%	12.80%	6.00%	7.60%	2.70%	8.70%	2.70%	9.50%
Social justice	5.30%	0.00%	0.70%	13.80%	0.70%	0.70%	2.70%	0.00%
Linkage to the market	8.00%	0.00%	0.00%	3.40%	4.00%	0.70%	2.00%	0.00%
Environmental solution	2.00%	0.70%	1.30%	0.00%	2.00%	2.70%	1.30%	2.00%

Source: Primary survey

Note: Discussed in page 176 under chapter 7.1 (findings from questionnaire survey).



Table E: Customer reach

<b>Reach Customers</b>	<b>N</b>	<b>Percent</b>	
Through customer	178	44.6%	
Existing network	265	66.4%	
Local distributor	176	44.1%	
Regional campaigning	141	35.3%	
Nationwide marketing	182	45.6%	
Social network	111	27.8%	

Name of the organization (%)	Reach Customers						Base
	Through customer	Existing network	Local distributor	Regional campaigning	Nationwide marketing	Social network	
BRAC Aarong	60.0%	66.0%	18.0%	24.0%	48.0%	54.0%	<b>50</b>
Grameen Telecom	40.8%	93.9%	38.8%	20.4%	49.0%	38.8%	<b>49</b>
TMSS Utpadon Foods	36.0%	44.0%	88.0%	12.0%	0.0%	0.0%	<b>50</b>
BRAC dairy & Food Program	10.0%	56.0%	64.0%	72.0%	80.0%	22.0%	<b>50</b>
Kumudini Handicrafts	66.0%	68.0%	46.0%	64.0%	38.0%	50.0%	<b>50</b>
Grameen Danone	20.0%	52.0%	48.0%	42.0%	88.0%	16.0%	<b>50</b>
TMSS Handicrafts	48.0%	70.0%	44.0%	22.0%	48.0%	26.0%	<b>50</b>
ASA Microfinance	76.0%	82.0%	6.0%	26.0%	14.0%	16.0%	<b>50</b>
<b>Total</b>	<b>44.6%</b>	<b>66.4%</b>	<b>44.1%</b>	<b>35.3%</b>	<b>45.6%</b>	<b>27.8%</b>	<b>399</b>

Source: Primary survey

Note: Discussed at page 183, along with distribution of respondents according to customer relationships.

**Crosstabs with respect to Organization**

**Question 10**

Table F1: Organization Vs Productive interaction with customer

		Productive interaction with customer					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	37	9	4	0	0	50
	Grameen Telecom	22	14	10	3	1	50
	TMSS Utpadon Foods	14	26	5	5	0	50
	BRAC dairy & Food Program	21	10	12	7	0	50
	Kumudini Handicrafts	27	17	4	2	0	50
	Grameen Danone	15	7	8	17	3	50
	TMSS Handicrafts	38	5	5	2	0	50
	ASA Microfinance	43	4	2	0	1	50
	<b>Total</b>	<b>217</b>	<b>92</b>	<b>50</b>	<b>36</b>	<b>5</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	137.975 <sup>a</sup>	28	.000
Likelihood Ratio	129.643	28	.000
Linear-by-Linear Association	.762	1	.383
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is .63.

Table F2: Organization Vs rewards and offers

		Rewards and offers					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	12	25	5	5	3	50
	Grameen Telecom	7	17	18	4	4	50
	TMSS Utpadon Foods	2	4	3	24	17	50
	BRAC dairy & Food Program	10	7	13	17	3	50
	Kumudini Handicrafts	15	18	12	4	1	50
	Grameen Danone	3	10	5	27	5	50
	TMSS Handicrafts	11	20	15	2	2	50
	ASA Microfinance	2	9	15	14	10	50
Total		62	110	86	97	45	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	161.461 <sup>a</sup>	28	.000
Likelihood Ratio	164.554	28	.000
Linear-by-Linear Association	3.110	1	.078
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.63.

Table F3: Routine customer survey impact to organization

		Routine customer survey					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	16	12	8	7	7	50
	Grameen Telecom	17	14	12	4	3	50
	TMSS Utpadon Foods	1	1	2	28	18	50
	BRAC dairy & Food Program	15	5	6	17	7	50
	Kumudini Handicrafts	16	2	28	4	0	50
	Grameen Danone	4	6	9	21	10	50
	TMSS Handicrafts	11	11	23	4	1	50
	ASA Microfinance	17	19	9	2	3	50
Total		97	70	97	87	49	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	200.256 <sup>a</sup>	28	.000
Likelihood Ratio	208.023	28	.000
Linear-by-Linear Association	3.374	1	.066
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.13.

Table F4: Impact of Strong business ethics to the organizations

		Strong business ethics					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	34	6	8	2	0	50
	Grameen Telecom	22	15	8	2	3	50
	TMSS Utpadon Foods	31	6	1	9	3	50
	BRAC dairy & Food Program	26	6	7	10	1	50
	Kumudini Handicrafts	31	9	4	5	1	50
	Grameen Danone	25	9	4	8	4	50
	TMSS Handicrafts	18	18	11	3	0	50
	ASA Microfinance	30	12	5	1	2	50
Total		217	81	48	40	14	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	59.307 <sup>a</sup>	28	.000
Likelihood Ratio	63.741	28	.000
Linear-by-Linear Association	.192	1	.661
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 1.75.

Table F5: Impact of the usage of social media to the organizations

		Uses of social media					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	26	6	11	1	6	50
	Grameen Telecom	20	9	11	4	6	50
	TMSS Utpadon Foods	2	1	4	16	27	50
	BRAC dairy & Food Program	12	11	9	14	4	50
	Kumudini Handicrafts	17	9	10	3	11	50
	Grameen Danone	14	6	6	18	6	50
	TMSS Handicrafts	12	18	16	3	1	50
	ASA Microfinance	8	4	10	5	23	50
Total		111	64	77	64	84	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	159.238 <sup>a</sup>	28	.000
Likelihood Ratio	160.901	28	.000
Linear-by-Linear Association	4.746	1	.029
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.00.

Table F6: Impact of loyalty scheme to the organizations

		Loyalty scheme					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	20	12	7	5	6	50
	Grameen Telecom	8	10	15	8	9	50
	TMSS Utpadon Foods	0	3	0	13	34	50
	BRAC dairy & Food	7	8	7	20	8	50
	Kumudini Handicrafts	16	6	3	4	21	50
	Grameen Danone	8	6	12	16	8	50
	TMSS Handicrafts	9	15	17	7	2	50
	ASA Microfinance	10	4	3	5	28	50
Total		78	64	64	78	116	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	163.854 <sup>a</sup>	28	.000
Likelihood Ratio	174.121	28	.000
Linear-by-Linear Association	1.791	1	.181
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.00.

Table F7: Organization Vs relationship manager

		Through relationship manager					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	21	9	15	2	3	50
	Grameen Telecom	14	18	8	5	5	50
	TMSS Utpadon Foods	1	1	1	19	28	50
	BRAC dairy & Food Program	15	4	8	14	9	50
	Kumudini Handicrafts	21	2	11	3	13	50
	Grameen Danone	7	3	9	24	7	50
	TMSS Handicrafts	26	13	6	5	0	50
	ASA Microfinance	19	5	4	3	19	50
Total		124	55	62	75	84	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	193.431 <sup>a</sup>	28	.000
Likelihood Ratio	203.632	28	.000
Linear-by-Linear Association	.029	1	.865
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.88.



**Question 11**

Table G1: Organization Vs reach customer

		Through customer		Total
		Yes	No	
Name of organization	BRAC Aarong	30	20	50
	Grameen Telecom	20	30	50
	TMSS Utpadon Foods	18	32	50
	BRAC dairy & Food Program	5	45	50
	Kumudini Handicrafts	33	17	50
	Grameen Danone	10	40	50
	TMSS Handicrafts	24	26	50
	ASA Microfinance	38	12	50
Total		178	222	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	72.679 <sup>a</sup>	7	.000
Likelihood Ratio	78.729	7	.000
Linear-by-Linear Association	3.077	1	.079
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.25.

Table G2: Organization Vs existing network utilization to reach customers

		Existing network		Total
		Yes	No	
Name of organization	BRAC Aarong	33	17	50
	Grameen Telecom	46	4	50
	TMSS Utpadon Foods	22	28	50
	BRAC dairy & Food Program	28	22	50
	Kumudini Handicrafts	34	16	50
	Grameen Danone	26	24	50
	TMSS Handicrafts	35	15	50
	ASA Microfinance	41	9	50
Total		265	135	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	38.720 <sup>a</sup>	7	.000
Likelihood Ratio	42.177	7	.000
Linear-by-Linear Association	.192	1	.661
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.88.

Table G3: Organization Vs Local distributor

		Local distributor		Total
		Yes	No	
Name of organization	BRAC Aarong	9	41	50
	Grameen Telecom	19	31	50
	TMSS Utpadon Foods	44	6	50
	BRAC dairy & Food Program	32	18	50
	Kumudini Handicrafts	23	27	50
	Grameen Danone	24	26	50
	TMSS Handicrafts	22	28	50
	ASA Microfinance	3	47	50
Total		176	224	400

### Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	91.558 <sup>a</sup>	7	.000
Likelihood Ratio	103.645	7	.000
Linear-by-Linear Association	4.442	1	.035
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.00.

Table G4: Organization Vs Regional campaigning

		Regional campaigning		Total
		Yes	No	
Name of organization	BRAC Aarong	12	38	50
	Grameen Telecom	10	40	50
	TMSS Utpadon Foods	6	44	50
	BRAC dairy & Food Program	36	14	50
	Kumudini Handicrafts	32	18	50
	Grameen Danone	21	29	50
	TMSS Handicrafts	11	39	50
	ASA Microfinance	13	37	50
Total		141	259	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	74.120 <sup>a</sup>	7	.000
Likelihood Ratio	74.681	7	.000
Linear-by-Linear Association	1.461	1	.227
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 17.63.

Table G5: Organization Vs Nationwide marketing

		Nationwide marketing		Total
		Yes	No	
Name of organization	BRAC Aarong	24	26	50
	Grameen Telecom	24	26	50
	TMSS Utpadon Foods	0	50	50
	BRAC dairy & Food Program	40	10	50
	Kumudini Handicrafts	19	31	50
	Grameen Danone	44	6	50
	TMSS Handicrafts	24	26	50
	ASA Microfinance	7	43	50
Total		182	218	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	123.682 <sup>a</sup>	7	.000
Likelihood Ratio	149.934	7	.000
Linear-by-Linear Association	.031	1	.861
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.75.

Table G6: Organization Vs Social network

		Social network		Total
		Yes	No	
Name of organization	BRAC Aarong	27	23	50
	Grameen Telecom	19	31	50
	TMSS Utpadon Foods	0	50	50
	BRAC dairy & Food Program	11	39	50
	Kumudini Handicrafts	25	25	50
	Grameen Danone	8	42	50
	TMSS Handicrafts	13	37	50
	ASA Microfinance	8	42	50
Total		111	289	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	59.141 <sup>a</sup>	7	.000
Likelihood Ratio	69.815	7	.000
Linear-by-Linear Association	9.254	1	.002
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 13.88.

**Question 13**

**Table H1: Organization Vs Increases sales/ revenue**

		Increased sales/Revenue					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	27	21	2	0	0	50
	Grameen Telecom	31	15	3	1	0	50
	TMSS Utpadon Foods	36	13	1	0	0	50
	BRAC dairy & Food Program	36	11	2	1	0	50
	Kumudini Handicrafts	38	12	0	0	0	50
	Grameen Danone	29	20	1	0	0	50
	TMSS Handicrafts	33	13	4	0	0	50
	ASA Microfinance	24	6	4	6	10	50
<b>Total</b>		<b>254</b>	<b>111</b>	<b>17</b>	<b>8</b>	<b>10</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	124.158 <sup>a</sup>	28	.000
Likelihood Ratio	89.486	28	.000
Linear-by-Linear Association	17.036	1	.000
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is 1.00.

**Table H2: Organization Vs improved efficiency**

		Improved efficiency/Reduce Cost					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	22	24	4	0	0	50
	Grameen Telecom	14	21	15	0	0	50
	TMSS Utpadon Foods	23	26	1	0	0	50
	BRAC dairy & Food Program	30	9	5	3	3	50
	Kumudini Handicrafts	37	6	7	0	0	50
	Grameen Danone	27	21	2	0	0	50
	TMSS Handicrafts	25	21	3	1	0	50
	ASA Microfinance	30	13	6	0	1	50
<b>Total</b>		<b>208</b>	<b>141</b>	<b>43</b>	<b>4</b>	<b>4</b>	<b>400</b>

### Chi-Square Tests

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	90.695 <sup>a</sup>	28	.000
Likelihood Ratio	83.381	28	.000
Linear-by-Linear Association	4.557	1	.033
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is .50.

Table H3: Organization Vs increased employee motivation

		Increased employee motivation					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	27	13	7	1	2	50
	Grameen Telecom	7	19	9	7	8	50
	TMSS Utpadon Foods	27	15	8	0	0	50
	BRAC dairy & Food Program	31	12	4	2	1	50
	Kumudini Handicrafts	44	5	1	0	0	50
	Grameen Danone	21	23	6	0	0	50
	TMSS Handicrafts	18	24	6	2	0	50
	ASA Microfinance	13	22	9	4	2	50
Total		188	133	50	16	13	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	118.470 <sup>a</sup>	28	.000
Likelihood Ratio	119.663	28	.000
Linear-by-Linear Association	1.096	1	.295
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 1.63.

Table H4: Organization Vs Increased customer satisfaction

		Increased customer satisfaction					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	26	16	6	1	1	50
	Grameen Telecom	19	20	5	6	0	50
	TMSS Utpadon Foods	22	22	6	0	0	50
	BRAC dairy & Food Program	33	13	4	0	0	50
	Kumudini Handicrafts	36	14	0	0	0	50
	Grameen Danone	26	18	6	0	0	50
	TMSS Handicrafts	26	22	2	0	0	50
	ASA Microfinance	21	19	6	2	2	50
Total		209	144	35	9	3	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	59.677 <sup>a</sup>	28	.000
Likelihood Ratio	57.042	28	.001
Linear-by-Linear Association	.654	1	.419
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is .38.

Table H5: Organization Vs Improved marketing mix

		Improved marketing mix					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	22	21	0	2	5	50
	Grameen Telecom	15	14	13	8	0	50
	TMSS Utpadon Foods	28	17	5	0	0	50
	BRAC dairy & Food Program	22	19	6	3	0	50
	Kumudini Handicrafts	38	11	1	0	0	50
	Grameen Danone	25	21	4	0	0	50
	TMSS Handicrafts	29	11	10	0	0	50
	ASA Microfinance	10	7	10	0	23	50
Total		189	121	49	13	28	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	223.227 <sup>a</sup>	28	.000
Likelihood Ratio	186.555	28	.000
Linear-by-Linear Association	8.899	1	.003
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 1.63.

Table H6: Organization Vs Efficiency in supply chain

		Efficiency in supply chain					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	19	26	4	0	1	50
	Grameen Telecom	18	20	4	3	5	50
	TMSS Utpadon Foods	28	15	7	0	0	50
	BRAC dairy & Food Program	30	13	5	2	0	50
	Kumudini Handicrafts	37	5	8	0	0	50
	Grameen Danone	23	23	3	1	0	50
	TMSS Handicrafts	21	22	7	0	0	50
	ASA Microfinance	7	12	5	2	24	50
<b>Total</b>		<b>183</b>	<b>136</b>	<b>43</b>	<b>8</b>	<b>30</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	189.559 <sup>a</sup>	28	.000
Likelihood Ratio	155.651	28	.000
Linear-by-Linear Association	22.434	1	.000
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 1.00.



Table H7: Organization vs New way of doing works

		New way of doing works					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	31	14	3	1	1	50
	Grameen Telecom	15	16	9	6	4	50
	TMSS Utpadon Foods	24	20	5	1	0	50
	BRAC dairy & Food Program	36	8	3	1	2	50
	Kumudini Handicrafts	35	9	4	2	0	50
	Grameen Danone	25	19	5	1	0	50
	TMSS Handicrafts	26	18	5	1	0	50
	ASA Microfinance	19	12	2	3	14	50
<b>Total</b>		211	116	36	16	21	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	104.112 <sup>a</sup>	28	.000
Likelihood Ratio	87.815	28	.000
Linear-by-Linear Association	3.469	1	.063
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is 2.00.

Table H8: Organization Vs Adapted new technology

		Adapted new technology					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Name of organization	BRAC Aarong	26	16	3	2	3	50
	Grameen Telecom	13	17	10	8	2	50
	TMSS Utpadon Foods	27	8	9	6	0	50
	BRAC dairy & Food	33	8	3	2	4	50
	Kumudini Handicrafts	34	11	4	1	0	50
	Grameen Danone	23	16	9	2	0	50
	TMSS Handicrafts	31	11	7	0	1	50
	ASA Microfinance	15	10	3	2	20	50
<b>Total</b>		202	97	48	23	30	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	138.355 <sup>a</sup>	28	.000
Likelihood Ratio	115.890	28	.000
Linear-by-Linear Association	3.362	1	.067
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 2.88.

**Question 14**

Table I1: Organization vs Tackle poverty through job creation

		Tackle poverty through job creation					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	33	11	5	1	0	50
	Grameen Telecom	26	5	9	2	8	50
	TMSS Utpadon Foods	17	26	7	0	0	50
	BRAC dairy & Food Program	31	14	4	0	1	50
	Kumudini Handicrafts	39	9	1	1	0	50
	Grameen Danone	26	21	3	0	0	50
	TMSS Handicrafts	36	9	3	2	0	50
	ASA Microfinance	39	8	3	0	0	50
Total		247	103	35	6	9	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	107.519 <sup>a</sup>	28	.000
Likelihood Ratio	90.585	28	.000
Linear-by-Linear Association	15.678	1	.000
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is .75.

Table I2: Organization Vs Education & Training

		Education and training					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	29	13	4	1	3	50
	Grameen Telecom	11	16	8	12	3	50
	TMSS Utpadon Foods	11	17	15	7	0	50
	BRAC dairy & Food Program	28	13	7	1	1	50
	Kumudini Handicrafts	38	6	5	1	0	50
	Grameen Danone	21	18	8	3	0	50
	TMSS Handicrafts	36	10	4	0	0	50
	ASA Microfinance	32	11	6	1	0	50
Total		206	104	57	26	7	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	102.994 <sup>a</sup>	28	.000
Likelihood Ratio	100.672	28	.000
Linear-by-Linear Association	25.250	1	.000
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is .88.

Table I3: Organization Vs Address health care / well being

		Address health care / well being					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	21	15	9	4	1	50
	Grameen Telecom	10	14	11	11	4	50
	TMSS Utpadon Foods	10	6	10	24	0	50
	BRAC dairy & Food Program	19	3	12	11	5	50
	Kumudini Handicrafts	42	5	2	1	0	50
	Grameen Danone	13	10	9	16	2	50
	TMSS Handicrafts	35	8	4	1	2	50
	ASA Microfinance	30	12	6	2	0	50
Total		180	73	63	70	14	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	140.311 <sup>a</sup>	28	.000
Likelihood Ratio	146.985	28	.000
Linear-by-Linear Association	21.136	1	.000
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 1.75.

Table I4: Organization Vs Promote cultural shift

		Promote cultural shift					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	38	7	3	2	0	50
	Grameen Telecom	13	14	9	4	10	50
	TMSS Utpadon Foods	26	10	3	11	0	50
	BRAC dairy & Food Program	24	12	8	5	1	50
	Kumudini Handicrafts	40	5	3	2	0	50
	Grameen Danone	28	12	1	9	0	50
	TMSS Handicrafts	32	12	5	1	0	50
	ASA Microfinance	41	7	2	0	0	50
Total		242	79	34	34	11	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	129.397 <sup>a</sup>	28	.000
Likelihood Ratio	109.329	28	.000
Linear-by-Linear Association	16.152	1	.000
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is 1.38.

Table I5: organization Vs Provide affordable housing

		Provide affordable housing					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	11	10	17	2	10	50
	Grameen Telecom	3	9	5	4	29	50
	TMSS Utpadon Foods	17	5	2	24	2	50
	BRAC dairy & Food Program	15	11	12	8	4	50
	Kumudini Handicrafts	19	3	25	2	1	50
	Grameen Danone	17	12	6	9	6	50
	TMSS Handicrafts	8	19	18	3	2	50
	ASA Microfinance	10	6	6	8	20	50
Total		100	75	91	60	74	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	201.195 <sup>a</sup>	28	.000
Likelihood Ratio	188.143	28	.000
Linear-by-Linear Association	2.435	1	.119
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.50.

Table I6: Organization Vs Transformation through social will power

		Transformation through social will power					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	19	20	8	2	1	50
	Grameen Telecom	13	12	10	3	12	50
	TMSS Utpadon Foods	34	9	1	5	1	50
	BRAC dairy & Food Program	25	12	7	3	3	50
	Kumudini Handicrafts	19	21	10	0	0	50
	Grameen Danone	32	12	4	1	1	50
	TMSS Handicrafts	17	21	11	1	0	50
	ASA Microfinance	30	7	6	1	6	50
Total		189	114	57	16	24	400

**Chi-Square Tests**

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	93.527 <sup>a</sup>	28	.000
Likelihood Ratio	92.571	28	.000
Linear-by-Linear Association	4.795	1	.029
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 2.00.

Table I7: Organization Vs ensure fair treatment

		Ensure fair treatment					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	30	12	4	2	2	50
	Grameen Telecom	14	6	10	4	16	50
	TMSS Utpadon Foods	42	6	0	1	1	50
	BRAC dairy & Food Program	27	11	4	5	3	50
	Kumudini Handicrafts	37	9	4	0	0	50
	Grameen Danone	30	14	4	1	1	50
	TMSS Handicrafts	26	11	12	0	1	50
	ASA Microfinance	24	11	8	4	3	50
Total		230	80	46	17	27	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	110.506 <sup>a</sup>	28	.000
Likelihood Ratio	100.918	28	.000
Linear-by-Linear Association	2.588	1	.108
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 2.13.

Table I8: Organization Vs Reduce corruption

		Reduce corruption					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	25	8	13	2	2	50
	Grameen Telecom	11	8	11	9	11	50
	TMSS Utpadon Foods	33	6	2	8	1	50
	BRAC dairy & Food	36	7	5	2	0	50
	Kumudini Handicrafts	33	6	7	4	0	50
	Grameen Danone	30	12	6	2	0	50
	TMSS Handicrafts	41	1	3	3	2	50
	ASA Microfinance	19	5	8	3	15	50
Total		228	53	55	33	31	400

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	121.841 <sup>a</sup>	28	.000
Likelihood Ratio	120.549	28	.000
Linear-by-Linear Association	.770	1	.380
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 3.88.

**Question 15**

Table J1: Organization Vs Identify and mobilize potential entrepreneurs

		Identify and mobilize potential entrepreneurs					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	31	6	5	1	7	50
	Grameen Telecom	24	8	10	3	5	50
	TMSS Utpadon Foods	38	10	2	0	0	50
	BRAC dairy & Food Program	34	10	5	0	1	50
	Kumudini Handicrafts	35	7	7	1	0	50
	Grameen Danone	32	16	2	0	0	50
	TMSS Handicrafts	39	8	3	0	0	50
	ASA Microfinance	26	8	11	3	2	50
Total		259	73	45	8	15	400

**Chi-Square Tests**

	Value	Df	Significance (2-sided)
Pearson Chi-Square	67.485 <sup>a</sup>	28	.000
Likelihood Ratio	68.210	28	.000
Linear-by-Linear Association	4.469	1	.035
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 1.00.

Table J2: Organization Vs Skill development through training

		Skill development through training					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	25	16	6	2	1	50
	Grameen Telecom	13	17	6	13	1	50
	TMSS Utpadon Foods	19	23	8	0	0	50
	BRAC dairy & Food Program	37	6	5	1	1	50
	Kumudini Handicrafts	38	5	7	0	0	50
	Grameen Danone	32	16	2	0	0	50
	TMSS Handicrafts	33	12	4	1	0	50
	ASA Microfinance	18	15	16	1	0	50
<b>Total</b>		215	110	54	18	3	400

**Chi-Square Tests**

	Value	Df	Asymptotic Significance (2-sided)
Pearson Chi-Square	124.548 <sup>a</sup>	28	.000
Likelihood Ratio	106.573	28	.000
Linear-by-Linear Association	7.001	1	.008
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is .38.



Table J3: Organization Vs Implement ideas through nurture and training

		Implement ideas through nurture and training						Total
		Almost Always	Often	Sometimes	Seldom	Never	22	
Name of organization	BRAC Aarong	19	19	7	2	3	0	50
	Grameen Telecom	14	17	2	9	8	0	50
	TMSS Utpadon Foods	36	9	5	0	0	0	50
	BRAC dairy & Food	31	13	4	2	0	0	50
	Kumudini Handicrafts	33	9	1	7	0	0	50
	Grameen Danone	26	21	3	0	0	0	50
	TMSS Handicrafts	21	24	3	2	0	0	50
	ASA Microfinance	15	13	16	2	3	1	50
Total		195	125	41	24	14	1	400

**Chi-Square Tests**

	Value	df	Significance
Pearson Chi-Square	129.391 <sup>a</sup>	35	.000
Likelihood Ratio	119.612	35	.000
Linear-by-Linear Association	.089	1	.765
N of Valid Cases	400		

a. 24 cells (50.0%) have expected count less than 5. The minimum expected count is .13.

Table J4: Organization Vs linkage to the market

		linkage to the market						Total	
		Almost Always	Often	Sometimes	Seldom	Never	Missing		
Name of organization	BRAC Aarong	16	9	20	4	1	0	0	50
	Grameen Telecom	12	17	9	1	11	0	0	50
	TMSS Utpadon	41	6	3	0	0	0	0	50
	BRAC dairy & Food	30	14	3	1	2	0	0	50
	Kumudini Handicrafts	31	14	5	0	0	0	0	50
	Grameen Danone	23	22	5	0	0	0	0	50
	TMSS Handicrafts	19	22	6	1	2	0	0	50
	ASA Microfinance	6	9	9	5	19	1	1	50
Total		178	113	60	12	35	1	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	195.909 <sup>a</sup>	42	.000
Likelihood Ratio	177.995	42	.000
Linear-by-Linear Association	7.779	1	.005
N of Valid Cases	400		

a. 32 cells (57.1%) have expected count less than 5. The minimum expected count is .13.

Table J5: Organization Vs Idea incubation for product development

		Idea incubation for product development					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	25	15	6	2	2	50
	Grameen Telecom	9	16	11	11	3	50
	TMSS Utpadon Foods	38	10	2	0	0	50
	BRAC dairy & Food	29	12	5	3	1	50
	Kumudini Handicrafts	31	13	4	2	0	50
	Grameen Danone	30	15	4	0	1	50
	TMSS Handicrafts	22	16	11	0	1	50
	ASA Microfinance	9	5	10	6	20	50
Total		193	102	53	24	28	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	177.464 <sup>a</sup>	28	.000
Likelihood Ratio	151.542	28	.000
Linear-by-Linear Association	12.798	1	.000
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 3.00.

Table J6: Organization Vs intensive guidance and monitor

		intensive guidance and monitor					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	18	18	7	3	4	50
	Grameen Telecom	11	13	10	8	8	50
	TMSS Utpadon Foods	35	13	1	1	0	50
	BRAC dairy & Food	32	9	6	3	0	50
	Kumudini Handicrafts	31	7	6	5	1	50
	Grameen Danone	30	17	3	0	0	50
	TMSS Handicrafts	20	22	5	3	0	50
	ASA Microfinance	22	6	9	5	8	50
Total		199	105	47	28	21	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	93.805 <sup>a</sup>	28	.000
Likelihood Ratio	102.862	28	.000
Linear-by-Linear Association	1.236	1	.266
N of Valid Cases	400		

a. 16 cells (40.0%) have expected count less than 5. The minimum expected count is 2.63.

Table J7: Organization Vs Support to prepare sales and marketing plan

		Support to prepare sales and marketing plan					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	20	19	9	1	1	50
	Grameen Telecom	16	12	10	5	7	50
	TMSS Utpadon Foods	35	10	5	0	0	50
	BRAC dairy & Food Program	28	12	3	2	5	50
	Kumudini Handicrafts	27	17	3	3	0	50
	Grameen Danone	28	16	5	0	1	50
	TMSS Handicrafts	21	15	11	0	3	50
	ASA Microfinance	10	4	9	3	24	50
Total		185	105	55	14	41	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	143.021 <sup>a</sup>	28	.000
Likelihood Ratio	130.410	28	.000
Linear-by-Linear Association	15.738	1	.000
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 1.75.

Table J8: Organization Vs Ensure easy access to Finance

		Ensure easy access to finance					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	24	15	9	1	1	50
	Grameen Telecom	12	14	4	7	13	50
	TMSS Utpadon Foods	37	12	1	0	0	50
	BRAC dairy & Food	29	13	5	1	2	50
	Kumudini Handicrafts	29	12	2	7	0	50
	Grameen Danone	25	18	6	0	1	50
	TMSS Handicrafts	24	21	3	2	0	50
	ASA Microfinance	37	7	3	2	1	50
Total		217	112	33	20	18	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	119.928 <sup>a</sup>	28	.000
Likelihood Ratio	101.728	28	.000
Linear-by-Linear Association	13.488	1	.000
N of Valid Cases	400		

a. 24 cells (60.0%) have expected count less than 5. The minimum expected count is 2.25.

Table J9: Organization Vs Ensure access to technology

		Ensure access to technology					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	23	15	10	2	0	50
	Grameen Telecom	6	16	7	7	14	50
	TMSS Utpadon Foods	36	8	5	1	0	50
	BRAC dairy & Food	34	11	4	0	1	50
	Kumudini Handicrafts	33	7	3	0	7	50
	Grameen Danone	28	11	8	2	1	50
	TMSS Handicrafts	32	10	6	2	0	50
	ASA Microfinance	7	3	4	3	33	50
Total	199	81	47	17	56	400	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	210.938 <sup>a</sup>	28	.000
Likelihood Ratio	201.417	28	.000
Linear-by-Linear Association	11.744	1	.001
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 2.13.

**Question 16**

Table K1: Organization Vs Natural disasters / calamities

		Natural disasters / calamities						Total
		Almost Always	Often	Sometimes	Seldom	Never	6	
Name of organization	BRAC Aarong	24	13	8	1	4	0	50
	Grameen Telecom	5	16	11	8	10	0	50
	TMSS Utpadon Foods	11	20	12	6	1	0	50
	BRAC dairy & Food Program	24	18	5	2	1	0	50
	Kumudini Handicrafts	16	8	24	1	1	0	50
	Grameen Danone	6	14	17	10	2	1	50
	TMSS Handicrafts	41	4	1	1	3	0	50
	ASA Microfinance	19	14	9	4	4	0	50
Total	146	107	87	33	26	1	400	

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	147.441 <sup>a</sup>	35	.000
Likelihood Ratio	145.572	35	.000
Linear-by-Linear Association	3.898	1	.048
N of Valid Cases	400		

a. 24 cells (50.0%) have expected count less than 5. The minimum expected count is .13.

Table K2: Organization Vs Targeted programs (Tree plantation, deforestation)

		Targeted programs (Tree plantation, deforestation)					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	17	5	18	1	9	50
	Grameen Telecom	2	7	11	9	21	50
	TMSS Utpadon Foods	19	18	9	4	0	50
	BRAC dairy & Food	29	10	6	1	4	50
	Kumudini Handicrafts	17	13	6	2	12	50
	Grameen Danone	7	7	19	16	1	50
	TMSS Handicrafts	23	15	7	3	2	50
	ASA Microfinance	11	18	9	7	5	50
Total		125	93	85	43	54	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	153.286 <sup>a</sup>	28	.000
Likelihood Ratio	154.434	28	.000
Linear-by-Linear Association	5.853	1	.016
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.38.

Table K3: Organization Vs Utilization of solar power

		Utilization of solar power						33	Total
		Almost Always	Often	Sometimes	Seldom	Never			
Name of organization	BRAC Aarong	10	8	12	1	19	0	50	
	Grameen Telecom	4	9	16	4	17	0	50	
	TMSS Utpadon Foods	5	2	13	27	3	0	50	
	BRAC dairy & Food	22	8	13	5	2	0	50	
	Kumudini Handicrafts	1	2	17	6	24	0	50	
	Grameen Danone	10	9	17	10	4	0	50	
	TMSS Handicrafts	15	6	24	2	3	0	50	
	ASA Microfinance	8	14	16	6	5	1	50	
Total		75	58	128	61	77	1	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	181.739 <sup>a</sup>	35	.000
Likelihood Ratio	165.272	35	.000
Linear-by-Linear Association	1.327	1	.249
N of Valid Cases	400		

a. 8 cells (16.7%) have expected count less than 5. The minimum expected count is .13.

Table K4: Organization Vs Supply of natural water

		Supply of natural water						11	Total
		Almost Always	Often	Sometimes	Seldom	Never			
Name of organization	BRAC Aarong	13	6	12	4	15	0	50	
	Grameen Telecom	4	6	5	10	25	0	50	
	TMSS Utpadon Foods	5	8	9	23	5	0	50	
	BRAC dairy & Food Program	13	10	12	12	3	0	50	
	Kumudini Handicrafts	19	1	5	21	4	0	50	
	Grameen Danone	9	4	17	16	4	0	50	
	TMSS Handicrafts	16	17	9	6	2	0	50	
	ASA Microfinance	12	12	8	5	12	1	50	
Total		91	64	77	97	70	1	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	138.902 <sup>a</sup>	35	.000
Likelihood Ratio	133.582	35	.000
Linear-by-Linear Association	11.718	1	.001
N of Valid Cases	400		

a. 8 cells (16.7%) have expected count less than 5. The minimum expected count is .13.

Table K5: Organization Vs pollution free technology

		Pollution free technology					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	17	19	8	1	5	50
	Grameen Telecom	13	6	15	3	13	50
	TMSS Utpadon Foods	5	9	8	19	9	50
	BRAC dairy & Food	17	11	11	7	4	50
	Kumudini Handicrafts	20	5	11	13	1	50
	Grameen Danone	12	11	14	9	4	50
	TMSS Handicrafts	28	17	3	2	0	50
	ASA Microfinance	10	11	9	7	13	50
Total		122	89	79	61	49	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	109.995 <sup>a</sup>	28	.000
Likelihood Ratio	116.791	28	.000
Linear-by-Linear Association	1.228	1	.268
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.13.



Table K6: Organization Vs Ensure protection of natural resources

		Ensure protection of natural resources					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	21	18	8	2	1	50
	Grameen Telecom	13	4	3	16	14	50
	TMSS Utpadon Foods	8	12	7	21	2	50
	BRAC dairy & Food	22	7	9	9	3	50
	Kumudini Handicrafts	27	7	12	4	0	50
	Grameen Danone	15	5	20	9	1	50
	TMSS Handicrafts	25	14	5	5	1	50
	ASA Microfinance	11	6	10	8	15	50
Total		142	73	74	74	37	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	146.365 <sup>a</sup>	28	.000
Likelihood Ratio	137.675	28	.000
Linear-by-Linear Association	.033	1	.855
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 4.63.

Table K7: Organization Vs Community outreach and civic participation

		Community outreach and civic participation					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	29	12	7	1	1	50
	Grameen Telecom	16	6	8	10	10	50
	TMSS Utpadon Foods	21	13	5	10	1	50
	BRAC dairy & Food Program	24	8	10	5	3	50
	Kumudini Handicrafts	27	11	7	5	0	50
	Grameen Danone	24	9	11	6	0	50
	TMSS Handicrafts	24	17	5	3	1	50
	ASA Microfinance	24	12	9	2	3	50
Total		189	88	62	42	19	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	63.167 <sup>a</sup>	28	.000
Likelihood Ratio	58.664	28	.001
Linear-by-Linear Association	3.033	1	.082
N of Valid Cases	400		

a. 8 cells (20.0%) have expected count less than 5. The minimum expected count is 2.38.

Table K8: Organization Vs focused and innovative solution to reduce pollution

		Focused and innovative solution to reduce pollution					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Name of organization	BRAC Aarong	22	14	8	3	3	50
	Grameen Telecom	3	5	7	11	24	50
	TMSS Utpadon Foods	17	9	9	13	2	50
	BRAC dairy & Food	25	8	8	5	4	50
	Kumudini Handicrafts	20	5	11	10	4	50
	Grameen Danone	14	21	11	4	0	50
	TMSS Handicrafts	15	15	15	5	0	50
	ASA Microfinance	5	4	9	3	29	50
Total		121	81	78	54	66	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	185.035 <sup>a</sup>	28	.000
Likelihood Ratio	178.600	28	.000
Linear-by-Linear Association	2.116	1	.146
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.75.

**Crosstabs with respect to Location**

**Question 10**

Table L1: Location of the respondent Vs Productive interaction with customer

		Productive interaction with customer					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	78	15	12	4	1	110
	Narayangonj	21	1	3	3	0	28
	Tangail	4	13	0	0	0	17
	Mymensingh	10	2	4	1	1	18
	Bogura	24	2	3	1	0	30
	Rangpur	7	16	2	1	0	26
	Rajshahi	10	5	3	3	0	21
	Jashore	8	2	4	1	1	16
	Khulna	12	6	0	1	0	19
	Barisal	6	4	3	5	1	19
	Cumilla	3	2	7	4	1	17
	Noakhali	6	6	3	5	0	20
	Chattagram	11	6	1	4	0	22
	Sylhet	11	5	0	2	0	18
	Dinajpur	6	7	5	1	0	19
<b>Total</b>		217	92	50	36	5	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	152.145 <sup>a</sup>	56	.000
Likelihood Ratio	142.998	56	.000
Linear-by-Linear Association	19.631	1	.000
N of Valid Cases	400		

a. 53 cells (70.7%) have expected count less than 5. The minimum expected count is .20.

Table L2: Location of the respondent Vs rewards and offers

		Rewards and offers					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	11	38	35	18	8	110
	Narayangonj	15	6	3	3	1	28
	Tangail	1	14	1	1	0	17
	Mymensingh	1	5	4	5	3	18
	Bogura	6	12	9	1	2	30
	Rangpur	1	4	5	10	6	26
	Rajshahi	2	6	4	7	2	21
	Jashore	2	2	4	7	1	16
	Khulna	5	4	1	6	3	19
	Barisal	3	2	3	8	3	19
	Cumilla	2	2	3	8	2	17
	Noakhali	4	2	6	7	1	20
	Chattagram	1	8	5	6	2	22
	Sylhet	6	5	2	3	2	18
	Dinajpur	2	0	1	7	9	19
<b>Total</b>		<b>62</b>	<b>110</b>	<b>86</b>	<b>97</b>	<b>45</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	155.907 <sup>a</sup>	56	.000
Likelihood Ratio	145.375	56	.000
Linear-by-Linear Association	16.221	1	.000
N of Valid Cases	400		

a. 53 cells (70.7%) have expected count less than 5. The minimum expected count is 1.80.

Table L3: Location of the respondent Vs routine customer survey

	Routine customer survey					Total
	Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent						
Dhaka	31	29	33	10	7	110
Narayangonj	17	3	4	3	1	28
Tangail	1	0	15	1	0	17
Mymensingh	2	4	6	5	1	18
Bogura	7	5	15	3	0	30
Rangpur	1	6	2	10	7	26
Rajshahi	4	3	5	7	2	21
Jashore	2	3	5	5	1	16
Khulna	6	4	2	4	3	19
Barisal	3	3	0	8	5	19
Cumilla	4	2	2	4	5	17
Noakhali	4	0	3	10	3	20
Chattagram	6	6	3	5	2	22
Sylhet	8	2	2	5	1	18
Dinajpur	1	0	0	7	11	19
Total	97	70	97	87	49	400

#### Chi-Square Tests

	Value	df	Significance
Pearson Chi-Square	198.506 <sup>a</sup>	56	.000
Likelihood Ratio	194.636	56	.000
Linear-by-Linear Association	28.376	1	.000
N of Valid Cases	400		

a. 56 cells (74.7%) have expected count less than 5.

The minimum expected count is 1.96.

Table L4: Location of the respondent Vs strong business ethics

		Strong business ethics					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	59	29	13	5	4	110
	Narayangonj	20	2	2	3	1	28
	Tangail	14	1	1	1	0	17
	Mymensingh	10	3	2	2	1	18
	Bogura	11	12	5	1	1	30
	Rangpur	13	5	2	5	1	26
	Rajshahi	6	5	6	3	1	21
	Jashore	5	2	6	2	1	16
	Khulna	7	2	5	4	1	19
	Barisal	12	3	0	3	1	19
	Cumilla	10	4	1	1	1	17
	Noakhali	12	3	1	4	0	20
	Chattagram	13	5	1	3	0	22
	Sylhet	12	2	2	2	0	18
	Dinajpur	13	3	1	1	1	19
	Total		217	81	48	40	14

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	69.749 <sup>a</sup>	56	.102
Likelihood Ratio	71.128	56	.084
Linear-by-Linear Association	.209	1	.647
N of Valid Cases	400		

a. 54 cells (72.0%) have expected count less than 5. The minimum expected count is .56.

Table L5: Location of the respondent Vs uses of social media

		Uses of social media					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	32	16	29	10	23	110
	Narayangonj	14	6	5	1	2	28
	Tangail	4	3	1	0	9	17
	Mymensingh	0	1	9	3	5	18
	Bogura	6	14	9	0	1	30
	Rangpur	3	4	1	9	9	26
	Rajshahi	3	1	4	7	6	21
	Jashore	2	0	7	6	1	16
	Khulna	6	3	1	5	4	19
	Barisal	5	2	3	6	3	19
	Cumilla	7	1	3	3	3	17
	Noakhali	4	7	2	6	1	20
	Chattagram	9	5	3	2	3	22
	Sylhet	14	1	0	2	1	18
	Dinajpur	2	0	0	4	13	19
Total		111	64	77	64	84	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	187.175 <sup>a</sup>	56	.000
Likelihood Ratio	193.386	56	.000
Linear-by-Linear Association	.467	1	.494
N of Valid Cases	400		

a. 55 cells (73.3%) have expected count less than 5. The minimum expected count is 2.56.

Table L6: Location of the respondent Vs loyalty scheme

		Loyalty scheme					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	25	18	19	12	36	110
	Narayangonj	16	5	3	2	2	28
	Tangail	1	2	1	2	11	17
	Mymensingh	1	3	6	3	5	18
	Bogura	5	11	12	2	0	30
	Rangpur	2	1	2	6	15	26
	Rajshahi	2	5	2	6	6	21
	Jashore	2	2	4	6	2	16
	Khulna	3	3	3	5	5	19
	Barisal	1	3	2	9	4	19
	Cumilla	4	1	1	6	5	17
	Noakhali	3	2	4	7	4	20
	Chattagram	5	5	2	7	3	22
	Sylhet	7	3	3	2	3	18
	Dinajpur	1	0	0	3	15	19
Total		78	64	64	78	116	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	154.983 <sup>a</sup>	56	.000
Likelihood Ratio	154.838	56	.000
Linear-by-Linear Association	5.164	1	.023
N of Valid Cases	400		

a. 53 cells (70.7%) have expected count less than 5. The minimum expected count is 2.56.



Table L7: Location of the respondent Vs relationship manager

		Through relationship manager					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	35	25	26	6	18	110
	Narayangonj	21	1	4	2	0	28
	Tangail	3	0	1	1	12	17
	Mymensingh	4	1	4	4	5	18
	Bogura	17	9	3	1	0	30
	Rangpur	2	2	1	10	11	26
	Rajshahi	5	4	1	9	2	21
	Jashore	1	1	5	6	3	16
	Khulna	3	5	3	5	3	19
	Barisal	4	1	2	9	3	19
	Cumilla	3	1	3	3	7	17
	Noakhali	6	2	3	8	1	20
	Chattagram	10	1	4	3	4	22
	Sylhet	9	1	2	4	2	18
	Dinajpur	1	1	0	4	13	19
	Total	124	55	62	75	84	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	202.551 <sup>a</sup>	56	.000
Likelihood Ratio	204.658	56	.000
Linear-by-Linear Association	15.167	1	.000
N of Valid Cases	400		

a. 52 cells (69.3%) have expected count less than 5.

The minimum expected count is 2.20.

### Question 11

Table M1: Location of the respondent Vs customer outreach

		Through customer		Total
		Yes	No	
Location of the respondent	Dhaka	59	51	110
	Narayangonj	20	8	28
	Tangail	14	3	17
	Mymensingh	9	9	18
	Bogura	16	14	30
	Rangpur	10	16	26
	Rajshahi	6	15	21
	Jashore	5	11	16
	Khulna	7	12	19
	Barisal	5	14	19
	Cumilla	1	16	17
	Noakhali	3	17	20
	Chattagram	7	15	22
	Sylhet	7	11	18
	Dinajpur	9	10	19
<b>Total</b>		178	222	400

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	48.681 <sup>a</sup>	14	.000
Likelihood Ratio	53.064	14	.000
Linear-by-Linear Association	22.147	1	.000
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.12.

Table M2: Location of the respondent Vs existing network

		Existing network		Total
		Yes	No	
Location of the respondent	Dhaka	80	30	110
	Narayangonj	23	5	28
	Tangail	15	2	17
	Mymensingh	10	8	18
	Bogura	16	14	30
	Rangpur	20	6	26
	Rajshahi	18	3	21
	Jashore	9	7	16
	Khulna	9	10	19
	Barisal	12	7	19
	Cumilla	15	2	17
	Noakhali	12	8	20
	Chattagram	15	7	22
	Sylhet	9	9	18
	Dinajpur	2	17	19
Total	265	135	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	53.343 <sup>a</sup>	14	.000
Likelihood Ratio	54.765	14	.000
Linear-by-Linear Association	15.099	1	.000
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.40.

Table M3: Location of the respondent Vs local distributor

		Local distributor		Total
		Yes	No	
Location of the respondent	Dhaka	25	85	110
	Narayangonj	20	8	28
	Tangail	3	14	17
	Mymensingh	10	8	18
	Bogura	13	17	30
	Rangpur	17	9	26
	Rajshahi	11	10	21
	Jashore	9	7	16
	Khulna	8	11	19
	Barisal	5	14	19
	Cumilla	12	5	17
	Noakhali	14	6	20
	Chattagram	8	14	22
	Sylhet	3	15	18
	Dinajpur	18	1	19
<b>Total</b>		176	224	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	79.554 <sup>a</sup>	14	.000
Likelihood Ratio	85.472	14	.000
Linear-by-Linear Association	14.131	1	.000
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.04.

Table M4: Location of the respondent Vs regional campaigning

		Regional campaigning		Total
		Yes	No	
Location of the respondent	Dhaka	27	83	110
	Narayangonj	14	14	28
	Tangail	14	3	17
	Mymensingh	7	11	18
	Bogura	7	23	30
	Rangpur	4	22	26
	Rajshahi	2	19	21
	Jashore	6	10	16
	Khulna	11	8	19
	Barisal	7	12	19
	Cumilla	9	8	17
	Noakhali	12	8	20
	Chattagram	15	7	22
	Sylhet	4	14	18
	Dinajpur	2	17	19
Total	141	259	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	66.176 <sup>a</sup>	14	.000
Likelihood Ratio	67.886	14	.000
Linear-by-Linear Association	2.037	1	.153
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.64.

Table M5: Location of the respondent Vs nationwide marketing

		Nationwide marketing		Total
		Yes	No	
Location of the respondent	Dhaka	44	66	110
	Narayangonj	14	14	28
	Tangail	2	15	17
	Mymensingh	2	16	18
	Bogura	19	11	30
	Rangpur	5	21	26
	Rajshahi	5	16	21
	Jashore	12	4	16
	Khulna	11	8	19
	Barisal	14	5	19
	Cumilla	10	7	17
	Noakhali	16	4	20
	Chattagram	16	6	22
	Sylhet	12	6	18
	Dinajpur	0	19	19
Total	182	218	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	82.411 <sup>a</sup>	14	.000
Likelihood Ratio	94.076	14	.000
Linear-by-Linear Association	7.646	1	.006
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.28.

Table M6: Location of the respondent Vs social network

		Social network		Total
		Yes	No	
Location of the respondent	Dhaka	38	72	110
	Narayangonj	14	14	28
	Tangail	12	5	17
	Mymensingh	2	16	18
	Bogura	8	22	30
	Rangpur	0	26	26
	Rajshahi	4	17	21
	Jashore	2	14	16
	Khulna	4	15	19
	Barisal	2	17	19
	Cumilla	4	13	17
	Noakhali	4	16	20
	Chattagram	9	13	22
	Sylhet	8	10	18
	Dinajpur	0	19	19
Total		111	289	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	55.832 <sup>a</sup>	14	.000
Likelihood Ratio	65.971	14	.000
Linear-by-Linear Association	7.706	1	.006
N of Valid Cases	400		

a. 5 cells (16.7%) have expected count less than 5.  
The minimum expected count is 4.44.

## Question 12

Table N1: Location of the respondent Vs increased sales revenue

		Increased sales/Revenue					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	53	34	8	6	9	110
	Narayangonj	23	5	0	0	0	28
	Tangail	16	1	0	0	0	17
	Mymensingh	6	10	1	1	0	18
	Bogura	22	7	1	0	0	30
	Rangpur	16	8	2	0	0	26
	Rajshahi	11	9	0	0	1	21
	Jashore	9	5	2	0	0	16
	Khulna	18	1	0	0	0	19
	Barisal	14	3	2	0	0	19
	Cumilla	10	7	0	0	0	17
	Noakhali	14	4	1	1	0	20
	Chattagram	15	7	0	0	0	22
	Sylhet	11	7	0	0	0	18
	Dinajpur	16	3	0	0	0	19
<b>Total</b>		<b>254</b>	<b>111</b>	<b>17</b>	<b>8</b>	<b>10</b>	<b>400</b>

### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	85.228 <sup>a</sup>	56	.007
Likelihood Ratio	95.666	56	.001
Linear-by-Linear Association	17.285	1	.000
N of Valid Cases	400		

a. 50 cells (66.7%) have expected count less than 5.

The minimum expected count is .32.



Table N2: Location of the respondent Vs improved efficiency/ reduce cost

		Improved efficiency/Reduce Cost					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	44	39	26	0	1	110
	Narayangonj	22	5	1	0	0	28
	Tangail	15	2	0	0	0	17
	Mymensingh	5	12	1	0	0	18
	Bogura	17	11	2	0	0	30
	Rangpur	6	17	2	1	0	26
	Rajshahi	14	5	2	0	0	21
	Jashore	7	7	2	0	0	16
	Khulna	14	4	1	0	0	19
	Barisal	15	3	1	0	0	19
	Cumilla	8	8	1	0	0	17
	Noakhali	10	3	1	3	3	20
	Chattagram	11	10	1	0	0	22
	Sylhet	10	6	2	0	0	18
	Dinajpur	10	9	0	0	0	19
Total		208	141	43	4	4	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	161.622 <sup>a</sup>	56	.000
Likelihood Ratio	110.930	56	.000
Linear-by-Linear Association	1.251	1	.263
N of Valid Cases	400		

a. 44 cells (58.7%) have expected count less than 5.  
The minimum expected count is .16.

Table N3: Location of the respondent Vs increased employee motivation

		Increased employee motivation					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	38	39	16	10	7	110
	Narayangonj	23	3	1	0	1	28
	Tangail	15	1	1	0	0	17
	Mymensingh	7	9	1	1	0	18
	Bogura	10	17	3	0	0	30
	Rangpur	9	10	6	1	0	26
	Rajshahi	10	4	6	0	1	21
	Jashore	6	7	1	2	0	16
	Khulna	11	5	3	0	0	19
	Barisal	10	7	2	0	0	19
	Cumilla	6	3	4	2	2	17
	Noakhali	10	8	1	0	1	20
	Chattagram	11	9	1	0	1	22
	Sylhet	13	5	0	0	0	18
	Dinajpur	9	6	4	0	0	19
<b>Total</b>		188	133	50	16	13	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	95.215 <sup>a</sup>	56	.001
Likelihood Ratio	105.873	56	.000
Linear-by-Linear Association	4.456	1	.035
N of Valid Cases	400		

a. 44 cells (58.7%) have expected count less than 5.  
The minimum expected count is .52.

Table N4: Location of the respondent Vs increased customer satisfaction

		Increased customer satisfaction					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	42	47	12	7	2	110
	Narayangonj	21	6	0	1	0	28
	Tangail	15	2	0	0	0	17
	Mymensingh	5	13	0	0	0	18
	Bogura	15	13	2	0	0	30
	Rangpur	10	11	5	0	0	26
	Rajshahi	14	7	0	0	0	21
	Jashore	8	7	1	0	0	16
	Khulna	11	8	0	0	0	19
	Barisal	12	6	1	0	0	19
	Cumilla	11	3	2	1	0	17
	Noakhali	11	4	5	0	0	20
	Chattagram	13	7	2	0	0	22
	Sylhet	11	5	1	0	1	18
	Dinajpur	10	5	4	0	0	19
Total		209	144	35	9	3	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	81.614 <sup>a</sup>	56	.014
Likelihood Ratio	87.653	56	.004
Linear-by-Linear Association	3.431	1	.064
N of Valid Cases	400		

a. 44 cells (58.7%) have expected count less than 5.  
The minimum expected count is .12.

Table N5: Location of the respondent Vs improved marketing mix

		Improved marketing mix					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	33	32	19	5	21	110
	Narayangonj	22	4	2	0	0	28
	Tangail	15	2	0	0	0	17
	Mymensingh	6	9	2	0	1	18
	Bogura	19	8	3	0	0	30
	Rangpur	12	11	3	0	0	26
	Rajshahi	10	4	3	0	4	21
	Jashore	6	8	2	0	0	16
	Khulna	8	7	3	0	1	19
	Barisal	11	6	2	0	0	19
	Cumilla	3	7	1	6	0	17
	Noakhali	11	4	4	1	0	20
	Chattagram	11	10	0	0	1	22
	Sylhet	12	4	1	1	0	18
	Dinajpur	10	5	4	0	0	19
Total		189	121	49	13	28	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	158.083 <sup>a</sup>	56	.000
Likelihood Ratio	139.871	56	.000
Linear-by-Linear Association	10.333	1	.001
N of Valid Cases	400		

a. 44 cells (58.7%) have expected count less than 5.  
The minimum expected count is .52.

Table N6: Location of the respondent Vs efficiency in supply chain

		Efficiency in supply chain					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	27	46	11	3	23	110
	Narayangonj	23	3	1	0	1	28
	Tangail	15	2	0	0	0	17
	Mymensingh	6	8	3	0	1	18
	Bogura	12	15	3	0	0	30
	Rangpur	15	7	4	0	0	26
	Rajshahi	11	6	2	0	2	21
	Jashore	5	9	2	0	0	16
	Khulna	10	4	2	2	1	19
	Barisal	10	8	0	1	0	19
	Cumilla	8	4	4	0	1	17
	Noakhali	11	4	4	1	0	20
	Chattagram	11	9	0	1	1	22
	Sylhet	10	5	3	0	0	18
	Dinajpur	9	6	4	0	0	19
Total		183	136	43	8	30	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	117.102 <sup>a</sup>	56	.000
Likelihood Ratio	127.223	56	.000
Linear-by-Linear Association	12.321	1	.000
N of Valid Cases	400		

a. 43 cells (57.3%) have expected count less than 5.  
The minimum expected count is .32.

Table N7: Location of the respondent Vs new ways of doing works

		New way of doing works					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	42	33	13	9	13	110
	Narayangonj	22	4	1	1	0	28
	Tangail	13	3	1	0	0	17
	Mymensingh	2	14	1	0	1	18
	Bogura	16	9	4	1	0	30
	Rangpur	10	12	3	1	0	26
	Rajshahi	12	6	2	0	1	21
	Jashore	7	7	2	0	0	16
	Khulna	11	4	2	0	2	19
	Barisal	12	5	2	0	0	19
	Cumilla	10	4	1	1	1	17
	Noakhali	12	3	1	2	2	20
	Chattagram	15	5	0	1	1	22
	Sylhet	15	2	1	0	0	18
	Dinajpur	12	5	2	0	0	19
Total		211	116	36	16	21	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	87.214 <sup>a</sup>	56	.005
Likelihood Ratio	98.370	56	.000
Linear-by-Linear Association	12.652	1	.000
N of Valid Cases	400		

a. 46 cells (61.3%) have expected count less than 5.  
The minimum expected count is .64.

Table N8: Location of the respondent Vs Adapted new technology

		Adapted new technology					Total
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Location of the respondent	Dhaka	40	31	15	5	19	110
	Narayangonj	21	4	2	1	0	28
	Tangail	13	3	0	1	0	17
	Mymensingh	4	6	4	3	1	18
	Bogura	19	6	4	0	1	30
	Rangpur	14	4	6	2	0	26
	Rajshahi	14	4	0	1	2	21
	Jashore	6	3	4	2	1	16
	Khulna	7	7	3	0	2	19
	Barisal	12	5	0	1	1	19
	Cumilla	9	3	0	3	2	17
	Noakhali	11	5	3	0	1	20
	Chattagram	14	5	2	1	0	22
	Sylhet	9	6	2	1	0	18
	Dinajpur	9	5	3	2	0	19
Total		202	97	48	23	30	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	81.457 <sup>a</sup>	56	.015
Likelihood Ratio	96.236	56	.001
Linear-by-Linear Association	5.435	1	.020
N of Valid Cases	400		

a. 51 cells (68.0%) have expected count less than 5.  
The minimum expected count is .92.

**Question 13**

Table O1: Location of the respondent Vs Tackle poverty through job creation

		Tackle poverty through job creation					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	65	26	14	1	4	110
	Narayangonj	23	2	2	1	0	28
	Tangail	16	1	0	0	0	17
	Mymensingh	9	8	0	1	0	18
	Bogura	23	6	1	0	0	30
	Rangpur	7	17	2	0	0	26
	Rajshahi	12	6	3	0	0	21
	Jashore	9	4	2	1	0	16
	Khulna	9	7	2	0	1	19
	Barisal	14	5	0	0	0	19
	Cumilla	12	0	0	1	4	17
	Noakhali	14	5	1	0	0	20
	Chattagram	13	6	3	0	0	22
	Sylhet	14	3	0	1	0	18
	Dinajpur	7	7	5	0	0	19
<b>Total</b>		247	103	35	6	9	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	121.644 <sup>a</sup>	56	.000
Likelihood Ratio	111.528	56	.000
Linear-by-Linear Association	.242	1	.623
N of Valid Cases	400		

a. 52 cells (69.3%) have expected count less than 5.  
The minimum expected count is .24.



Table O2: Location of the respondent Vs Education and training

		Education and training					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	50	33	16	8	3	110
	Narayangonj	24	0	2	2	0	28
	Tangail	15	2	0	0	0	17
	Mymensingh	9	6	2	1	0	18
	Bogura	23	5	2	0	0	30
	Rangpur	7	13	4	2	0	26
	Rajshahi	6	9	6	0	0	21
	Jashore	6	4	5	1	0	16
	Khulna	11	3	1	3	1	19
	Barisal	10	7	1	1	0	19
	Cumilla	5	7	3	2	0	17
	Noakhali	10	5	3	1	1	20
	Chattagram	11	6	4	1	0	22
	Sylhet	13	2	1	0	2	18
	Dinajpur	6	2	7	4	0	19
Total		206	104	57	26	7	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	104.059 <sup>a</sup>	56	.000
Likelihood Ratio	110.896	56	.000
Linear-by-Linear Association	3.315	1	.069
N of Valid Cases	400		

a. 51 cells (68.0%) have expected count less than 5.  
The minimum expected count is .28.

Table O3: Location of the respondent Vs address health care issues

		Address health care / well being					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	57	30	13	8	2	110
	Narayangonj	21	3	1	3	0	28
	Tangail	15	1	1	0	0	17
	Mymensingh	9	3	3	3	0	18
	Bogura	23	5	2	0	0	30
	Rangpur	8	5	6	7	0	26
	Rajshahi	7	5	7	2	0	21
	Jashore	5	1	5	4	1	16
	Khulna	4	2	5	7	1	19
	Barisal	4	5	3	7	0	19
	Cumilla	7	2	2	4	2	17
	Noakhali	8	1	4	5	2	20
	Chattagram	3	5	4	6	4	22
	Sylhet	8	4	3	1	2	18
	Dinajpur	1	1	4	13	0	19
Total		180	73	63	70	14	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	158.166 <sup>a</sup>	56	.000
Likelihood Ratio	156.664	56	.000
Linear-by-Linear Association	59.990	1	.000
N of Valid Cases	400		

a. 54 cells (72.0%) have expected count less than 5.  
The minimum expected count is .56.

Table O4: Location of the respondent Vs promoting cultural shift

		Promote cultural shift					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	71	22	7	6	4	110
	Narayangonj	25	1	1	1	0	28
	Tangail	15	1	1	0	0	17
	Mymensingh	8	5	3	2	0	18
	Bogura	19	10	1	0	0	30
	Rangpur	15	5	1	4	1	26
	Rajshahi	9	3	6	3	0	21
	Jashore	5	3	4	4	0	16
	Khulna	7	3	2	4	3	19
	Barisal	11	3	2	3	0	19
	Cumilla	10	3	1	0	3	17
	Noakhali	11	5	2	2	0	20
	Chattagram	14	6	1	1	0	22
	Sylhet	12	3	2	1	0	18
	Dinajpur	10	6	0	3	0	19
Total		242	79	34	34	11	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	100.329 <sup>a</sup>	56	.000
Likelihood Ratio	93.445	56	.001
Linear-by-Linear Association	3.927	1	.048
N of Valid Cases	400		

a. 54 cells (72.0%) have expected count less than 5.  
The minimum expected count is .44.

Table O5: Location of the respondent Vs provide affordable housing

		Provide affordable housing					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	17	16	23	11	43	110
	Narayangonj	21	3	2	0	2	28
	Tangail	1	2	13	0	1	17
	Mymensingh	3	1	9	4	1	18
	Bogura	9	12	8	0	1	30
	Rangpur	11	6	1	5	3	26
	Rajshahi	3	4	6	7	1	21
	Jashore	2	3	7	2	2	16
	Khulna	6	2	3	4	4	19
	Barisal	7	5	0	6	1	19
	Cumilla	6	3	1	2	5	17
	Noakhali	5	5	4	4	2	20
	Chattagram	1	5	8	3	5	22
	Sylhet	5	6	5	0	2	18
	Dinajpur	3	2	1	12	1	19
Total		100	75	91	60	74	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	211.544 <sup>a</sup>	56	.000
Likelihood Ratio	201.835	56	.000
Linear-by-Linear Association	.944	1	.331
N of Valid Cases	400		

a. 56 cells (74.7%) have expected count less than 5.  
The minimum expected count is 2.40.

Table O6: Location of the respondent Vs transformation through social will power

		Transformation through social will power					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	48	26	21	5	10	110
	Narayangonj	19	6	2	0	1	28
	Tangail	3	14	0	0	0	17
	Mymensingh	9	5	2	1	1	18
	Bogura	12	12	6	0	0	30
	Rangpur	17	5	3	0	1	26
	Rajshahi	4	8	6	3	0	21
	Jashore	7	6	3	0	0	16
	Khulna	4	8	5	0	2	19
	Barisal	15	2	1	0	1	19
	Cumilla	6	2	1	2	6	17
	Noakhali	9	4	3	3	1	20
	Chattagram	11	7	3	0	1	22
	Sylhet	11	6	1	0	0	18
	Dinajpur	14	3	0	2	0	19
Total		189	114	57	16	24	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	127.248 <sup>a</sup>	56	.000
Likelihood Ratio	124.133	56	.000
Linear-by-Linear Association	1.021	1	.312
N of Valid Cases	400		

a. 46 cells (61.3%) have expected count less than 5.  
The minimum expected count is .64.

Table O7: Location of the respondent Vs ensuring fair treatment

		Ensure fair treatment					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	48	28	15	5	14	110
	Narayangonj	25	1	1	0	1	28
	Tangail	16	0	1	0	0	17
	Mymensingh	12	3	2	1	0	18
	Bogura	18	8	4	0	0	30
	Rangpur	19	4	3	0	0	26
	Rajshahi	7	5	6	2	1	21
	Jashore	8	6	1	0	1	16
	Khulna	6	2	6	3	2	19
	Barisal	14	1	3	1	0	19
	Cumilla	7	3	1	2	4	17
	Noakhali	10	4	1	3	2	20
	Chattagram	11	10	1	0	0	22
	Sylhet	11	4	1	0	2	18
	Dinajpur	18	1	0	0	0	19
Total		230	80	46	17	27	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	117.388 <sup>a</sup>	56	.000
Likelihood Ratio	128.739	56	.000
Linear-by-Linear Association	1.122	1	.290
N of Valid Cases	400		

a. 54 cells (72.0%) have expected count less than 5.  
The minimum expected count is .68.

Table O8: Location of the respondent Vs reducing corruption

		Reduce corruption					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	42	16	25	9	18	110
	Narayangonj	20	4	1	2	1	28
	Tangail	15	0	1	1	0	17
	Mymensingh	7	2	1	7	1	18
	Bogura	27	0	1	2	0	30
	Rangpur	18	4	1	3	0	26
	Rajshahi	10	4	5	1	1	21
	Jashore	8	3	5	0	0	16
	Khulna	7	2	5	3	2	19
	Barisal	16	1	1	0	1	19
	Cumilla	11	1	1	2	2	17
	Noakhali	14	4	0	2	0	20
	Chattagram	11	6	4	0	1	22
	Sylhet	8	4	3	0	3	18
	Dinajpur	14	2	1	1	1	19
Total		228	53	55	33	31	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	119.199 <sup>a</sup>	56	.000
Likelihood Ratio	129.906	56	.000
Linear-by-Linear Association	7.471	1	.006
N of Valid Cases	400		

a. 56 cells (74.7%) have expected count less than 5.  
The minimum expected count is 1.24.

**Question 14**

Table P1: Location of the respondent Vs Identify and mobilize potential entrepreneurs

		Identify and mobilize potential entrepreneurs					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	54	21	22	6	7	110
	Narayangonj	25	1	0	1	1	28
	Tangail	11	6	0	0	0	17
	Mymensingh	12	4	2	0	0	18
	Bogura	24	6	0	0	0	30
	Rangpur	21	3	2	0	0	26
	Rajshahi	15	3	1	0	2	21
	Jashore	10	3	3	0	0	16
	Khulna	11	3	3	1	1	19
	Barisal	15	2	2	0	0	19
	Cumilla	9	4	3	0	1	17
	Noakhali	13	5	1	0	1	20
	Chattagram	13	5	4	0	0	22
	Sylhet	13	2	1	0	2	18
	Dinajpur	13	5	1	0	0	19
	<b>Total</b>		<b>259</b>	<b>73</b>	<b>45</b>	<b>8</b>	<b>15</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	67.852 <sup>a</sup>	56	.133
Likelihood Ratio	83.035	56	.011
Linear-by-Linear Association	3.838	1	.050
N of Valid Cases	400		

a. 56 cells (74.7%) have expected count less than 5. The minimum expected count is .32.



Table P2: Location of the respondent Vs Skill development through training

		Skill development through training					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	36	36	28	10	0	110
	Narayangonj	22	5	0	1	0	28
	Tangail	15	2	0	0	0	17
	Mymensingh	9	8	1	0	0	18
	Bogura	20	8	2	0	0	30
	Rangpur	11	10	5	0	0	26
	Rajshahi	11	5	3	2	0	21
	Jashore	10	4	1	1	0	16
	Khulna	12	2	2	2	1	19
	Barisal	13	4	2	0	0	19
	Cumilla	8	4	3	1	1	17
	Noakhali	13	4	1	1	1	20
	Chattagram	14	6	2	0	0	22
	Sylhet	13	4	1	0	0	18
	Dinajpur	8	8	3	0	0	19
<b>Total</b>		<b>215</b>	<b>110</b>	<b>54</b>	<b>18</b>	<b>3</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	90.618 <sup>a</sup>	56	.002
Likelihood Ratio	95.239	56	.001
Linear-by-Linear Association	6.220	1	.013
N of Valid Cases	400		

a. 49 cells (65.3%) have expected count less than 5.  
The minimum expected count is .12.

Table P3: Location of the respondent Vs Implement ideas through nurture and training

		Implement ideas through nurture and training						Total
		Almost Always	Often	Sometimes	Seldom	Never	Missing	
Location of the respondent	Dhaka	29	38	19	17	7	0	110
	Narayangonj	23	3	1	0	1	0	28
	Tangail	9	7	1	0	0	0	17
	Mymensingh	12	4	1	1	0	0	18
	Bogura	11	16	3	0	0	0	30
	Rangpur	18	6	2	0	0	0	26
	Rajshahi	10	6	1	1	2	1	21
	Jashore	7	8	0	1	0	0	16
	Khulna	9	4	4	1	1	0	19
	Barisal	11	6	2	0	0	0	19
	Cumilla	5	8	1	1	2	0	17
	Noakhali	11	5	2	2	0	0	20
	Chattagram	15	6	1	0	0	0	22
	Sylhet	13	4	0	0	1	0	18
	Dinajpur	12	4	3	0	0	0	19
<b>Total</b>		195	125	41	24	14	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	120.260 <sup>a</sup>	70	.000
Likelihood Ratio	121.540	70	.000
Linear-by-Linear Association	7.824	1	.005
N of Valid Cases	400		

a. 58 cells (64.4%) have expected count less than 5.  
The minimum expected count is .04.

Table P4: Location of the respondent Vs linkage to the market

		linkage to the market							Total
		Almost Always	Often	Sometimes	Seldom	Never	44	55	
Location of the respondent	Dhaka	21	31	30	3	23	1	1	110
	Narayangonj	22	4	2	0	0	0	0	28
	Tangail	10	5	2	0	0	0	0	17
	Mymensingh	10	5	1	1	1	0	0	18
	Bogura	11	14	4	0	1	0	0	30
	Rangpur	18	6	2	0	0	0	0	26
	Rajshahi	11	4	2	3	1	0	0	21
	Jashore	5	10	1	0	0	0	0	16
	Khulna	11	3	2	2	1	0	0	19
	Barisal	9	6	3	0	1	0	0	19
	Cumilla	5	6	1	0	5	0	0	17
	Noakhali	12	4	3	1	0	0	0	20
	Chattagram	11	7	3	0	1	0	0	22
	Sylhet	9	3	3	2	1	0	0	18
	Dinajpur	13	5	1	0	0	0	0	19
Total		178	113	60	12	35	1	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	137.845 <sup>a</sup>	84	.000
Likelihood Ratio	139.619	84	.000
Linear-by-Linear Association	7.828	1	.005
N of Valid Cases	400		

a. 76 cells (72.4%) have expected count less than 5.  
The minimum expected count is .04.

Table P5: Location of the respondent Vs Idea incubation for product development

		Idea incubation for product development					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	32	29	19	13	17	110
	Narayangonj	18	6	2	2	0	28
	Tangail	11	3	3	0	0	17
	Mymensingh	10	5	2	0	1	18
	Bogura	15	7	8	0	0	30
	Rangpur	17	6	3	0	0	26
	Rajshahi	9	7	0	3	2	21
	Jashore	7	7	2	0	0	16
	Khulna	11	4	4	0	0	19
	Barisal	10	5	2	1	1	19
	Cumilla	5	3	1	4	4	17
	Noakhali	10	4	5	1	0	20
	Chattagram	12	8	1	0	1	22
	Sylhet	12	4	0	0	2	18
	Dinajpur	14	4	1	0	0	19
<b>Total</b>		193	102	53	24	28	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	101.198 <sup>a</sup>	56	.000
Likelihood Ratio	118.131	56	.000
Linear-by-Linear Association	13.837	1	.000
N of Valid Cases	400		

a. 50 cells (66.7%) have expected count less than 5.  
The minimum expected count is .96.

Table P6: Location of the respondent Vs intensive guidance and monitor

		intensive guidance and monitor					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	39	24	17	16	14	110
	Narayangonj	19	5	3	1	0	28
	Tangail	12	1	3	0	1	17
	Mymensingh	12	2	2	1	1	18
	Bogura	14	13	2	1	0	30
	Rangpur	15	10	1	0	0	26
	Rajshahi	8	7	3	0	3	21
	Jashore	7	4	3	2	0	16
	Khulna	6	10	2	1	0	19
	Barisal	13	3	2	1	0	19
	Cumilla	9	1	3	2	2	17
	Noakhali	12	5	2	1	0	20
	Chattagram	9	10	2	1	0	22
	Sylhet	13	4	1	0	0	18
	Dinajpur	11	6	1	1	0	19
Total		199	105	47	28	21	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	90.417 <sup>a</sup>	56	.002
Likelihood Ratio	101.914	56	.000
Linear-by-Linear Association	15.093	1	.000
N of Valid Cases	400		

a. 50 cells (66.7%) have expected count less than 5.  
The minimum expected count is .84.

Table P7: Location of the respondent Vs Support to prepare sales and marketing plan

		Support to prepare sales and marketing plan					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	31	28	21	7	23	110
	Narayangonj	21	4	2	0	1	28
	Tangail	7	9	0	1	0	17
	Mymensingh	9	5	3	0	1	18
	Bogura	12	10	7	0	1	30
	Rangpur	20	2	3	0	1	26
	Rajshahi	9	9	1	0	2	21
	Jashore	5	8	1	1	1	16
	Khulna	10	3	5	1	0	19
	Barisal	13	3	2	0	1	19
	Cumilla	6	3	0	2	6	17
	Noakhali	11	4	3	1	1	20
	Chattagram	10	9	1	1	1	22
	Sylhet	10	3	3	0	2	18
	Dinajpur	11	5	3	0	0	19
Total		185	105	55	14	41	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	106.962 <sup>a</sup>	56	.000
Likelihood Ratio	115.658	56	.000
Linear-by-Linear Association	9.196	1	.002
N of Valid Cases	400		

a. 51 cells (68.0%) have expected count less than 5.  
The minimum expected count is .56.

Table P8: Location of the respondent Vs Ensure easy access to finance

		Ensure easy access to finance					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	53	25	10	12	10	110
	Narayangonj	17	9	1	0	1	28
	Tangail	10	5	2	0	0	17
	Mymensingh	11	6	0	1	0	18
	Bogura	15	12	3	0	0	30
	Rangpur	21	5	0	0	0	26
	Rajshahi	8	9	2	2	0	21
	Jashore	6	9	0	1	0	16
	Khulna	9	5	3	1	1	19
	Barisal	14	4	1	0	0	19
	Cumilla	8	1	3	2	3	17
	Noakhali	12	2	3	1	2	20
	Chattagram	7	14	1	0	0	22
	Sylhet	13	1	3	0	1	18
	Dinajpur	13	5	1	0	0	19
<b>Total</b>		217	112	33	20	18	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	94.349 <sup>a</sup>	56	.001
Likelihood Ratio	108.502	56	.000
Linear-by-Linear Association	2.672	1	.102
N of Valid Cases	400		

a. 46 cells (61.3%) have expected count less than 5.  
The minimum expected count is .72.

Table P9: Location of the respondent Vs Ensure access to technology

		Ensure access to technology					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	27	22	13	6	42	110
	Narayangonj	21	5	1	0	1	28
	Tangail	12	2	2	1	0	17
	Mymensingh	12	1	3	1	1	18
	Bogura	18	7	4	1	0	30
	Rangpur	18	6	1	1	0	26
	Rajshahi	11	4	3	1	2	21
	Jashore	7	7	1	1	0	16
	Khulna	10	3	3	1	2	19
	Barisal	10	4	3	1	1	19
	Cumilla	7	2	1	1	6	17
	Noakhali	13	3	3	1	0	20
	Chattagram	10	7	4	0	1	22
	Sylhet	11	3	3	1	0	18
	Dinajpur	12	5	2	0	0	19
<b>Total</b>		<b>199</b>	<b>81</b>	<b>47</b>	<b>17</b>	<b>56</b>	<b>400</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	123.829 <sup>a</sup>	56	.000
Likelihood Ratio	135.495	56	.000
Linear-by-Linear Association	24.624	1	.000
N of Valid Cases	400		

a. 54 cells (72.0%) have expected count less than 5.  
The minimum expected count is .68.



**Question 15**

Table Q1: Location of the respondent Vs Natural disasters / calamities

Count		Natural disasters / calamities						Total
		Almost Always	Often	Sometimes	Seldom	Never	Missing	
Location of the respondent	Dhaka	35	32	22	9	12	0	110
	Narayangonj	16	4	5	1	2	0	28
	Tangail	1	1	14	0	0	1	17
	Mymensingh	6	3	5	3	1	0	18
	Bogura	28	2	0	0	0	0	30
	Rangpur	7	10	9	0	0	0	26
	Rajshahi	7	5	6	3	0	0	21
	Jashore	5	7	3	0	1	0	16
	Khulna	9	3	2	2	3	0	19
	Barisal	3	6	7	3	0	0	19
	Cumilla	2	7	3	2	3	0	17
	Noakhali	8	5	0	6	1	0	20
	Chattagram	4	12	4	2	0	0	22
	Sylhet	6	3	5	1	3	0	18
	Dinajpur	9	7	2	1	0	0	19
Total		146	107	87	33	26	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	183.406 <sup>a</sup>	70	.000
Likelihood Ratio	172.439	70	.000
Linear-by-Linear Association	.008	1	.931
N of Valid Cases	400		

a. 59 cells (65.6%) have expected count less than 5.  
The minimum expected count is .04.

Table Q2: Location of the respondent Vs targeted programs

		Targeted programs (Tree plantation, deforestation)					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	21	27	27	13	22	110
	Narayangonj	17	4	2	2	3	28
	Tangail	1	2	3	1	10	17
	Mymensingh	9	4	5	0	0	18
	Bogura	16	10	4	0	0	30
	Rangpur	9	10	4	1	2	26
	Rajshahi	6	4	6	4	1	21
	Jashore	6	4	4	2	0	16
	Khulna	10	1	2	4	2	19
	Barisal	2	6	7	4	0	19
	Cumilla	5	2	3	2	5	17
	Noakhali	6	3	5	4	2	20
	Chattagram	7	5	6	3	1	22
	Sylhet	3	3	5	2	5	18
	Dinajpur	7	8	2	1	1	19
<b>Total</b>		125	93	85	43	54	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	120.853 <sup>a</sup>	56	.000
Likelihood Ratio	126.164	56	.000
Linear-by-Linear Association	1.060	1	.303
N of Valid Cases	400		

a. 49 cells (65.3%) have expected count less than 5.  
The minimum expected count is 1.72.

Table Q3: Location of the respondent Vs Utilization of solar power

		Utilization of solar power						Total
		Almost Always	Often	Sometimes	Seldom	Never	Missing	
Location of the respondent	Dhaka	15	16	38	8	32	1	110
	Narayangonj	1	2	2	3	20	0	28
	Tangail	1	1	12	3	0	0	17
	Mymensingh	1	3	8	6	0	0	18
	Bogura	9	4	17	0	0	0	30
	Rangpur	7	2	7	7	3	0	26
	Rajshahi	7	3	4	3	4	0	21
	Jashore	6	3	6	1	0	0	16
	Khulna	4	3	6	3	3	0	19
	Barisal	3	5	7	4	0	0	19
	Cumilla	7	4	2	1	3	0	17
	Noakhali	6	4	2	5	3	0	20
	Chattagram	4	3	11	3	1	0	22
	Sylhet	4	4	3	1	6	0	18
	Dinajpur	0	1	3	13	2	0	19
Total		75	58	128	61	77	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	195.272 <sup>a</sup>	70	.000
Likelihood Ratio	192.692	70	.000
Linear-by-Linear Association	6.002	1	.014
N of Valid Cases	400		

a. 66 cells (73.3%) have expected count less than 5.  
The minimum expected count is .04.

Table Q4: Location of the respondent Vs supply of natural water

		Supply of natural water						Total
		Almost Always	Often	Sometimes	Seldom	Never	Missing	
Location of the respondent	Dhaka	17	13	23	21	35	1	110
	Narayangonj	16	3	2	3	4	0	28
	Tangail	3	0	1	10	3	0	17
	Mymensingh	0	5	6	7	0	0	18
	Bogura	12	9	8	1	0	0	30
	Rangpur	4	9	2	6	5	0	26
	Rajshahi	7	4	4	3	3	0	21
	Jashore	4	0	5	6	1	0	16
	Khulna	6	1	5	5	2	0	19
	Barisal	2	5	4	5	3	0	19
	Cumilla	2	6	2	4	3	0	17
	Noakhali	6	4	3	2	5	0	20
	Chattagram	6	3	6	6	1	0	22
	Sylhet	5	2	4	4	3	0	18
	Dinajpur	1	0	2	14	2	0	19
Total		91	64	77	97	70	1	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	144.746 <sup>a</sup>	70	.000
Likelihood Ratio	154.222	70	.000
Linear-by-Linear Association	.790	1	.374
N of Valid Cases	400		

a. 72 cells (80.0%) have expected count less than 5.  
The minimum expected count is .04.

Table Q5: Location of the respondent Vs pollution free technology

		Pollution free technology					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	28	29	25	9	19	110
	Narayangonj	17	2	3	4	2	28
	Tangail	3	1	4	9	0	17
	Mymensingh	4	4	4	5	1	18
	Bogura	18	9	2	0	1	30
	Rangpur	6	10	2	4	4	26
	Rajshahi	4	4	8	3	2	21
	Jashore	2	2	7	3	2	16
	Khulna	7	4	3	3	2	19
	Barisal	4	4	4	4	3	19
	Cumilla	6	2	3	3	3	17
	Noakhali	7	5	4	1	3	20
	Chattagram	8	6	6	2	0	22
	Sylhet	6	6	2	2	2	18
	Dinajpur	2	1	2	9	5	19
Total	122	89	79	61	49	400	

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	114.015 <sup>a</sup>	56	.000
Likelihood Ratio	113.813	56	.000
Linear-by-Linear Association	1.048	1	.306
N of Valid Cases	400		

a. 51 cells (68.0%) have expected count less than 5.  
The minimum expected count is 1.96.

Table Q6: Location of the respondent Vs Ensure protection of natural resources

		Ensure protection of natural resources					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	35	18	20	18	19	110
	Narayangonj	20	2	2	2	2	28
	Tangail	9	4	1	3	0	17
	Mymensingh	2	5	4	7	0	18
	Bogura	18	5	6	0	1	30
	Rangpur	5	7	6	7	1	26
	Rajshahi	6	6	3	4	2	21
	Jashore	4	1	6	5	0	16
	Khulna	7	2	5	3	2	19
	Barisal	7	1	5	5	1	19
	Cumilla	7	2	1	3	4	17
	Noakhali	3	5	5	5	2	20
	Chattagram	8	7	5	1	1	22
	Sylhet	6	5	4	2	1	18
	Dinajpur	5	3	1	9	1	19
<b>Total</b>		142	73	74	74	37	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	98.234 <sup>a</sup>	56	.000
Likelihood Ratio	105.514	56	.000
Linear-by-Linear Association	.294	1	.588
N of Valid Cases	400		

a. 50 cells (66.7%) have expected count less than 5.  
The minimum expected count is 1.48.

Table Q7: Location of the respondent Vs Community outreach and civic participation

		Community outreach and civic participation					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	47	29	16	9	9	110
	Narayangonj	20	3	3	1	1	28
	Tangail	9	2	2	4	0	17
	Mymensingh	9	3	3	3	0	18
	Bogura	17	11	2	0	0	30
	Rangpur	11	4	4	7	0	26
	Rajshahi	10	7	2	1	1	21
	Jashore	4	3	4	4	1	16
	Khulna	7	2	5	3	2	19
	Barisal	10	3	5	1	0	19
	Cumilla	7	1	3	3	3	17
	Noakhali	11	3	4	1	1	20
	Chattagram	12	5	3	2	0	22
	Sylhet	8	4	4	1	1	18
	Dinajpur	7	8	2	2	0	19
Total		189	88	62	42	19	400

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	70.705 <sup>a</sup>	56	.089
Likelihood Ratio	74.899	56	.047
Linear-by-Linear Association	.074	1	.786
N of Valid Cases	400		

a. 53 cells (70.7%) have expected count less than 5.  
The minimum expected count is .76.

Table Q8: Location of the respondent Vs Focused and innovative solution to reduce pollution

		Focused and innovative solution to reduce pollution					Total
		Almost Always	Often	Sometimes	Seldom	Never	
Location of the respondent	Dhaka	20	16	18	15	41	110
	Narayangonj	18	3	5	1	1	28
	Tangail	2	1	2	9	3	17
	Mymensingh	2	5	6	4	1	18
	Bogura	9	9	10	2	0	30
	Rangpur	6	6	7	4	3	26
	Rajshahi	7	9	3	1	1	21
	Jashore	2	4	6	3	1	16
	Khulna	6	3	4	2	4	19
	Barisal	9	3	3	2	2	19
	Cumilla	7	3	0	3	4	17
	Noakhali	11	3	5	0	1	20
	Chattagram	8	6	5	0	3	22
	Sylhet	7	6	3	2	0	18
	Dinajpur	7	4	1	6	1	19
<b>Total</b>		121	81	78	54	66	400

#### Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	144.744 <sup>a</sup>	56	.000
Likelihood Ratio	147.255	56	.000
Linear-by-Linear Association	22.437	1	.000
N of Valid Cases	400		

a. 51 cells (68.0%) have expected count less than 5. The minimum expected count is 2.16.



## Appendix-II: Krejcie and Morgan Table for sample size determination

Table R: Krejcie and Morgan Table for sample size determination

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	100000	384

(Source: Krejcie and Morgan, 1970)

Note: N represent population and S is sample size. The detail calculation has been discussed at page-13 (Questionnaire survey).

$$\text{Equation: } n = \frac{z^2 p (1-p)}{d^2}$$

n = Sample Size

z = reliability (depends on level of significance)

p = percentage of the population engaged in social enterprises

d = precision (the sampling error that the researcher is willing to accept)

At 95% confidence level and considering 5% margin of error and assuming that 50% of selected populations are actively engage with the selected social enterprises (for maximum variance), the sample size should be:

$$\text{Sample size (n)} = \frac{1.96^2 \times 0.5 \times (1.05)}{0.05^2} = 384$$

### Appendix-III: List of Interviewees

Table S: List of Interviewees (In depth/ One to One)

SL	Organization	Designation/Role/Profile
1	Aarong	COO
2	Aarong	Director Finance
3	Aarong	Head of Marketing
4	Aarong	Head of Strategy
5	BRAC Dairy & Foods	CEO
6	BRAC Dairy & Foods	AGM & Head of Marketing
7	BRAC Dairy & Foods	Area Manager- Sales
8	Grameen Danone	CEO
9	Grameen Danone	CHRO
10	Grameen Danone	CMO
11	Grameen Danone	Head of Business Development
12	Grameen Danone	Head of SCM
13	Grameen Telecom	CFO
14	Grameen Telecom	Head of HR
15	Grameen Telecom	Company Secretary
16	TMSS Utpadon Foods	Director (Education)
17	TMSS Utpadon Foods	Director (Planning)
18	TMSS Utpadon Foods	Assistant Director (Health Project)
19	TMSS Handicrafts	Director- Grants
20	TMSS Handicrafts	Area Manager
21	TMSS Handicrafts	Manager (Publication)
22	Kumudini Handicrafts	Managing Director/ CEO
23	Kumudini Handicrafts	Sr. Manager
24	Kumudini Handicrafts	Sr. Officer, Tangail
25	Kumudini Handicrafts	General Manager- Admin & Ops
26	ASA Microfinance	Director Finance
27	ASA Microfinance	Consultant
28	ASA Microfinance	Senior Manager

Mentioned in chapter -2 (In-depth interviews) at page-12.

## Appendix: IV: Survey Questionnaire (In Bengali)

সামাজিক উদ্যোক্তা ব্যবসা মডেল: গবেষনার প্রশ্নাবলী  
এখানে দেওয়া তথ্য শুধুমাত্র গবেষণা এবং একাডেমিক উদ্দেশ্যে ব্যবহৃত হবে। কারও নাম, ঠিকানা অথবা ব্যক্তিগত পরিচয় সম্পূর্ণ গোপনীয় থাকবে এবং কোনও বহিরাগত সংস্থা বা কর্তৃপক্ষের সাথে কোনও তথ্য ভাগ করা হবে না। এছাড়াও রিপোর্টে ব্যক্তিগতভাবে কাউকে উদ্দেশ্য অথবা উল্লেখিত করা হবে না। আপনার একান্ত সহযোগিতার জন্য ধন্যবাদ।

[প্রয়োজ্য হিসাবে একাধিক বিকল্প (√) নির্বাচন করুন]

১। সাধারণ তথ্য

নাম:	
প্রতিষ্ঠান:	
উপাধি:	
মোবাইল /ফোন	
ঠিকানা:	

২। বর্তমান বয়স?

অনুর্ধ্ব ১৮	<input type="checkbox"/>	১	১৮-২৪	<input type="checkbox"/>	২	২৫-৩৪	<input type="checkbox"/>	৩	৩৫-৪৪	<input type="checkbox"/>	৪	৪৫-৫৫	<input type="checkbox"/>	৫	৫৬ এর অধিক	<input type="checkbox"/>	৬
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৩। লিঙ্গ:

ক পুরুষ  খ মহিলা

৪। আপনার সর্বোচ্চ শিক্ষাগত যোগ্যতা?

ক্র:	শিক্ষার স্তর	সম্পন্ন	অসম্পন্ন
ক)	প্রাথমিক শিক্ষা	<input type="checkbox"/>	<input type="checkbox"/>
খ)	জেএসসি	<input type="checkbox"/>	<input type="checkbox"/>
গ)	এসএসসি	<input type="checkbox"/>	<input type="checkbox"/>
ঘ)	এইচএসসি	<input type="checkbox"/>	<input type="checkbox"/>
ঙ)	ডিপ্লোমা / পেশাগত প্রশিক্ষণ	<input type="checkbox"/>	<input type="checkbox"/>
চ)	স্নাতক / একটি বিশ্ববিদ্যালয় ডিগ্রী	<input type="checkbox"/>	<input type="checkbox"/>
ছ)	পোস্ট গ্রাজুয়েট / মাস্টার	<input type="checkbox"/>	<input type="checkbox"/>
জ)	পিএইচডি / উচ্চ শিক্ষা	<input type="checkbox"/>	<input type="checkbox"/>

৫। কোন ধরনের সামাজিক সমস্যা সমাধানে আপনার প্রতিষ্ঠান বর্তমানে কাজ করে যাচ্ছে? যদি প্রতিষ্ঠানটি একাধিক সমস্যার সমাধান নিয়ে কাজ করে, তাহলে তিনটি গুরুত্বপূর্ণ বিষয়গুলি কি ?

প্রথম সমস্যা

দ্বিতীয় সমস্যা

তৃতীয় সমস্যা

৬। আপনার প্রতিষ্ঠানে সক্রিয়ভাবে জড়িত মূল অংশীদার, সহযোগী /পার্টনার কারা?

[প্রয়োজ্য হিসাবে একাধিক বিকল্প (√) নির্বাচন করুন]

বিনিয়োগকারী	<input type="checkbox"/>	১	এমপ্লয়ীজ /কর্মচারীগন	<input type="checkbox"/>	২	কারিগর	<input type="checkbox"/>	৩	স্বত্বভোগী	<input type="checkbox"/>	৪	ক্রেতগন	<input type="checkbox"/>	৫
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৭। আপনার প্রতিষ্ঠান কি কি ধরনের পণ্য/ সেবা দিয়ে থাকে ? গুরুত্ব অনুসারে তিনটি ক্রমবর্ধমান পণ্য / সেবা উল্লেখ করুন:

তাৎপর্যতার ভিত্তিতে প্রথম

তাৎপর্যতার ভিত্তিতে দ্বিতীয়

তাৎপর্যতার ভিত্তিতে তৃতীয়

মন্তব্য (এদি থাকে)

৮। কোন সম্পদসমূহ আপনার প্রতিষ্ঠানের সফলতার জন্য অন্যতম প্রয়োজনীয় বলে আপনি মনে করেন ?

ক্র:	প্রধান সম্পদসমূহ	অন্যতম উপাদান			
ক)	বাস্তব সম্পদ	পরিকাঠামো	ভবন	বিতরণ ব্যবস্থা	ট্রানবাহন
খ)	জ্ঞান সম্পদ	ব্র্যান্ড	জ্ঞান	দক্ষতা	চুক্তি ব্যবস্থাপনা
গ)	মানব সম্পদ	কর্মচারিগণ	সহযোগী/ অংশীদার	সাপোর্ট	স্বচ্ছসেবক
ঘ)	আর্থিক সম্পদ	অর্থ	ক্রেডিট লাইন	সহজে অর্থায়ন	সুবিধা-সুযোগ

৯। আপনার গ্রাহক / ক্রেতা কারা?

[প্রয়োজ্য হিসাবে একাধিক বিকল্প (✓) নির্বাচন করুন]

স্থানীয় ভোক্তা	<input type="checkbox"/>	দেশব্যাপী গ্রাহক	<input type="checkbox"/>	স্থানীয় উদ্যোক্তা	<input type="checkbox"/>	স্বল্পভোগী	<input type="checkbox"/>
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১০। কিভাবে আপনি গ্রাহক সম্পর্ক এবং যোগাযোগ বজায় রেখে থাকেন?

ক্র:	অন্যতম উপাদান	সবসময়	প্রায়শ	কখনো	কদাপি	কখনো না
ক)	গ্রাহকদের সাথে নিয়মিত যোগাযোগ এবং বিশেষ গ্রাহক সেবা	১	২	৩	৪	৫
খ)	পুরস্কার , বোনাস অফার	১	২	৩	৪	৫
গ)	নিয়মিত গ্রাহক জরিপ	১	২	৩	৪	৫
ঘ)	প্রকৃত ব্যবহারে দৃঢ় ব্যবসা / নৈতিক অনুশীলন	১	২	৩	৪	৫
ঙ)	গ্রাহকদের সাথে যোগাযোগ এবং পৌঁছানোর জন্য সোশ্যাল মিডিয়ার ব্যবহার	১	২	৩	৪	৫
চ)	লয়্যালটি স্কিম	১	২	৩	৪	৫
ছ)	রিলেশনশীপ ম্যানেজারের মাধ্যমে	১	২	৩	৪	৫
জ)	মন্তব্য (এদি থাকে)					

১১। কীভাবে আপনি গ্রাহকদের কাছে পৌঁছান?

[প্রয়োজ্য হিসাবে একাধিক বিকল্প (✓) নির্বাচন করুন]

ক)	গ্রাহকদের মাধ্যমে
খ)	প্রতিষ্ঠানের বিদ্যমান নেটওয়ার্ক ব্যবহার
গ)	স্থানীয় পরিবেশক / খুচরা বিক্রেতা
ঘ)	আঞ্চলিক প্রচারণা
ঙ)	দেশ বিস্তৃত বিপণন ও বিক্রয়
চ)	সামাজিক মাধ্যম
ছ)	অন্যান্য (এদি থাকে), নির্দিষ্ট করুন:

১২। গ্রাহকদের সম্পর্ক কি আপনার প্রতিষ্ঠানের কর্মক্ষমতা পরিবর্তিত হয়েছে?

ক্র	অন্যতম উপাদান	সম্পূর্ণ একমত	একমত	নিরপেক্ষ	অসম্মত	সম্পূর্ণ অসম্মত
ক	বিক্রয় / রাজস্ব (আর্থিক কর্মক্ষমতা) বৃদ্ধি	১	২	৩	৪	৫
খ)	কার্যকারিতা, দক্ষতা বৃদ্ধি / খরচ হ্রাস	১	২	৩	৪	৫
গ)	বর্ধিত কর্মচারী প্রেরণা	১	২	৩	৪	৫
ঘ)	বর্ধিত গ্রাহক সন্তুষ্টি	১	২	৩	৪	৫
ঙ)	উন্নত বাজারজাতকরণ প্রক্রিয়া (ব্রান্ডিং, প্রচার, বিতরণ, চ্যানেল ইত্যাদি)	১	২	৩	৪	৫
চ)	সাপ্লাই চেইন দক্ষতা বৃদ্ধি	১	২	৩	৪	৫
ছ)	কাজ করার নতুন উপায় তৈরি	১	২	৩	৪	৫
জ	নতুন প্রযুক্তির ব্যবহার	১	২	৩	৪	৫
ঝ)	মন্তব্য (□দি থাকে)					

১৩। আপনার প্রতিষ্ঠান দ্বারা কি কি সামাজিক সমস্যা শনাক্তকরণ এবং /অথবা সমাধান হয়েছে ?

ক্র:	অন্যতম উপাদান	সবসময়	প্রায়শ	কখনো কখনো	কদাপি	কখনো না
ক)	কর্মসংস্থান সৃষ্টির মাধ্যমে দারিদ্র্য দূরীকরণ	১	২	৩	৪	৫
গ)	শিক্ষা / প্রশিক্ষণ প্রদান	১	২	৩	৪	৫
ঘ)	স্বাস্থ্যসেবা নিশ্চিতকরণ	১	২	৩	৪	৫
ঙ)	নারীর ক্ষমতায়নের মাধ্যমে সামাজিক পরিবর্তন	১	২	৩	৪	৫
চ)	সাশ্রয়ী মূল্যের বাসস্থান প্রদান	১	২	৩	৪	৫
ছ)	গ্রামীণ গতিশীলতা বৃদ্ধির মাধ্যমে সামাজিক রূপান্তর	১	২	৩	৪	৫
জ)	সুরক্ষিত সামাজিক ক্ষমতায়ন বা ন্যায্য আচরণ (মানবাধিকারের অঙ্গীকার)	১	২	৩	৪	৫
ঝ)	দুর্নীতি / ভেজাল দূরীকরণ	১	২	৩	৪	৫
ঞ)	মন্তব্য (□দি থাকে)					

১৪। আপনার প্রতিষ্ঠান কি ধরনের বিজনেস ডেভেলপমেন্ট সার্ভিসেস (বিডিএস) তার লক্ষ্য গোষ্ঠী / অংশীদার / কারিগর / সুবিধাভোগীকে প্রদান করে থাকে ?

ক্র:	বিজনেস ডেভেলপমেন্ট সার্ভিসেস (বিডিএস)	সবসময়	প্রায়শ	কখনো কখনো	কদাপি	কখনো না
ক)	চিহ্নিত এবং সংগঠিত সম্ভাব্য উদ্যোক্তাদের / টার্গেট গ্রুপ / সুবিধাভোগীভোগীদের দক্ষতা বৃদ্ধি নিশ্চিত করণ	১	২	৩	৪	৫
খ)	প্রশিক্ষণ ও উন্নয়ন প্রশিক্ষণ প্রদান	১	২	৩	৪	৫
গ)	প্রশিক্ষণ ও ওয়ার্কশপের মাধ্যমে রূপান্তরিত বা বাস্তবায়িত ধারণা	১	২	৩	৪	৫
ঘ)	বাজার সংযোগে সহায়তা প্রদান	১	২	৩	৪	৫
ঙ)	গ্রাহকের কাছে পৌঁছানোর জন্য পণ্য উন্নয়ন ও প্রচারের জন্য আইডিয়া ইনকিউবেশন	১	২	৩	৪	৫
চ)	লক্ষ্য গোষ্ঠীর জন্য সুযোগ এবং ঝুঁকি মোকাবেলার জন্য নিবিড় নির্দেশিকা এবং মনিটর	১	২	৩	৪	৫
ছ)	প্রতিযোগিতামূলক বিক্রয় এবং বিপণন পরিকল্পনা তৈরি করতে সহায়তা প্রদান	১	২	৩	৪	৫
জ)	সহজে অর্থায়ন	১	২	৩	৪	৫
ঝ)	ইনপুট অ্যাক্সেস নিশ্চিতকরণ (কাঁচামাল, প্রযুক্তি)	১	২	৩	৪	৫
ঞ)	মন্তব্য (□দি থাকে)					

১৫। আপনার প্রতিষ্ঠান কি ধরনের পরিবেশগত বিষয় লক্ষ্য করে এর সমাধানের জন্য কাজ অথবা চেষ্টা চালিয়ে  
 পাচ্ছে?

ক্র :	পরিবেশগত সমস্যার সমাধান/ ধরন	সবসময়	প্রায়শ	কখনো কখনো	কদাপি	কখনো না
ক	প্রাকৃতিক দুর্যোগ	১	২	৩	৪	৫
খ)	লক্ষ্যপূর্ণ প্রোগ্রাম (বৃক্ষরোপণ, বনভূমি ইত্যাদি)	১	২	৩	৪	৫
গ)	সৌর শক্তি ব্যবহার	১	২	৩	৪	৫
ঘ)	প্রাকৃতিক জল সরবরাহ	১	২	৩	৪	৫
ঙ)	দূষণ মুক্ত প্রযুক্তির ব্যবহার	১	২	৩	৪	৫
চ)	প্রাকৃতিক সম্পদের সংরক্ষণ নিশ্চিত	১	২	৩	৪	৫
ছ)	নাগরিক অংশগ্রহণ নিশ্চিতকরণ	১	২	৩	৪	৫
জ	নির্দিষ্ট উদ্ভাবনীর মাধ্যমে দূষণ কমানো	১	২	৩	৪	৫
ঝ)	মন্তব্য (এদি থাকে)					

১৬। সামগ্রিক মন্তব্য (এদি থাকে)