

Social Business- A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages

M Phil Dissertation

Researcher

Md. Khalid Hasan

**This Dissertation is Submitted to the
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**Institute of Social Welfare and Research
University of Dhaka
Dhaka- 1205
Bangladesh**

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Registration no and Session: 006/2012-2013

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Dedication

*I dedicated this dissertation to my recently late mother
Mrs. Shakina Begum*



Declaration of Ownership

I hereby declare that this M Phil dissertation entitled '**Social Business- A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages.**' was prepared by me for the degree of Masters of Philosophy in Social Welfare under the guidance and supervision of **Prof. Tahmina Akhtar**, Professor, Institute of Social Welfare and Research, University of Dhaka, Bangladesh. I have done the unique work to incorporate relevant information and it was totally my own effort. I have used many of references and also provided accurate references, though I didn't get all permission from the writers. I am going to submit this dissertation to the Institute of Social Welfare and Research, University of Dhaka, Bangladesh for the further advancement to the University of Dhaka for required official procedure leading to Doctor of Philosophy in Social Welfare. I have not presented any part of this dissertation to anywhere for any assessment either in Bangladesh or abroad.

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M Phil Dissertation

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With Best Regards,

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Abbreviations and Acronyms

AS	:	Agricultural Subsidy
BADC	:	Bangladesh Agriculture Development Corporation
BANBEIS	:	Bangladesh Bureau of Educational Information and Statistics
BEI	:	Bangladesh Enterprise Institute
BIGD	:	Brac Institute of Governance and Development
BRAC	:	Bangladesh Rural Advancement Committee
BRDB	:	Bangladesh Rural Development Board
CAF	:	Credit Agricole Fund
CM	:	Community Mapping
CRI	:	Cyclical Rate of Interest
CSO	:	Civil Society Organizations
CSR	:	Corporate Social Responsibility
CSS	:	Council for Social Services
DFID	:	Department for International Development
DPS	:	Deposit Pension Scheme
EBS	:	European Business School
FDR	:	Fixed Deposit Receipt
FGD	:	Focus Group Discussion
FFA	:	Freedom Fighter Allowance
FFW	:	Food for Work
GAD	:	Women And Development
GB	:	Grameen Bank
GCL	:	Grameen Creative Lab
GCU	:	Glasgow Caledonian University
GDI	:	Gender Development Index
GDP	:	Gross Domestic Product
GED	:	General Economic Division
GEM	:	Gender Empowerment Measure
GNI	:	Gross Net Income
GO	:	Government Organization
GOB	:	Government of Bangladesh
GPR	:	Global Poverty Report
GPI	:	Gender Parity Index
GR	:	General Relief
GTC	:	Grameen Telecom
ICB	:	Investment Corporation of Bangladesh
IDB	:	Islamic Development Bank
KII	:	Key Informant Interviews
MRA	:	Microcredit Regulatory Authority
MDGs	:	Millennium Development Goals
NCC	:	National Coordination Committee
NGO	:	Non-governmental Organization



NPO	:	Not for Profit Organization
OAA	:	Old Age Allowance
OA	:	Obstructing Allowance
OECD	:	Organization for Economic Co-operation and Development
OPA	:	Older Person Allowance
PCI	:	Per Capita Income
PRSP	:	Poverty Reduction Strategy Papers
PMB	:	Profit Making Business
PMB	:	Profit Maximizing Business
PPP	:	Purchasing Power Parity
PPP	:	Public Private Partnership
PPRC	:	Power and Participation Research Center
PS	:	Postal Saving
PMEs	:	Profit Maximizing Enterprises
RMG	:	Ready Made Garments
SBO	:	Social Business Organization
SDGs	:	Sustainable Development Goals
SBE	:	Social Business Enterprise
SBP	:	Social Business Pedia
SF	:	School Feeding
SSM	:	Social Stock Market
SSN	:	Social Safety Net
SB	:	Social Business
SBYA	:	Social Business Youth Alliance
SBYS	:	Social Business Youth Summit
SE	:	Social Entrepreneurship
SBE	:	Social Business Enterprise
SMEs	:	Small and Medium Enterprises
TDR	:	Tern Deposit Receipt
TR	:	Test Relief
UN	:	United Nations
UNDP	:	United Nations Development Program
UNFPA	:	United Nations Population Fund
VGD	:	Vulnerable Group Development
VGf	:	Vulnerable Group Feeding
VP	:	Village Phone (Polli Phone)
WA	:	Widow Allowance
WAD	:	Women And Development
WB	:	World Bank
WEF	:	World Economic Forum
WHO	:	World Health Organization
WID	:	Women In Development
YSB	:	Yunus Social Business
ZRO	:	Zero Rate of Interest



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Abstract

TITLE: SOCIAL BUSINESS- A NEW PARADIGM OF WOMEN EMPOWERMENT AND POVERTY ALLEVIATION IN BANGLADESH: A STUDY OF TWO VILLAGES.

Researcher: Md. Khalid Hasan

Supervisor: Prof. Tahmina Akhtar

Joint Supervisor: Prof. Dr. Md. Nurul Islam

Key Words: Social Business, Paradigm, Women Empowerment, Poverty Alleviation and Bangladesh.

Basically, the study was conducted amid the social business beneficiaries based on the broad objective of exploring the present condition of social business and its success in reducing poverty and empowering women at Dhaka and Khulna Division in Bangladesh. To attain this objective the research has been guided by the following specific objectives-1. To know the socio-economic and demographic information of the respondent, 2. To explore a national and international dynamics and nature, origin, diffusion, and present condition of social business in the rural community, 3. To assesses livelihood patterns, education, mobility, and multidimensional impacts of social business on the weaker section of the rural community, 4. To evaluate the retrospect and prospect of social business in the field of sustainable development, 5. How does social business be effective for empowering the woman and reducing the poverty level of the rural community and find out the strength and weakness of the social business.

The study has been employed qualitative and quantitative research methods. Selected 300 respondents are involved with social business through using the purposive sampling method for the study. In the procedure of exploring some intensive and crucial findings have come from the study. Findings of the study show that 62.33% of the people mentioned interest rate of micro-credit is a major problem of Bangladesh in loan sectors. Most of the social business beneficiaries are so much keen to expand social business entrepreneurship all over the country. They also think that social business is more poor-



friendly than a traditional business. It also reveals that people's negative attitude towards micro-credit is not a fantasy, it is reality. Most people treat the loan as a long-lasting suffering. Afterward, the promising findings of the study show that the opportunity of social business has been used in unproductive areas. For this reason, in some cases, social business beneficiaries lose their belongings and last bit of life-saving assets. Although those who use the social business opportunity in a proper way, they can easily shine their own business and initiatives. The findings of the study show that the coordination of social business enterprise and Government organizations is not up to the mark. Hereby the coordination and collaboration between GO and NGO must have to be needed. Government should revise the previous provision of social enterprise and should formulate new social policies and legislations to eradicate the social problems and sustainable social development.



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1.1 Chapter Objectives

Upon completion of this chapter, the following subjects will be clarified and the readers would be affably able –

- a. To encompasses the introductory statement of the study
- b. To identify the commencement of social business
- c. To know the rationale of the study
- d. To exemplify the study related concepts
- e. To categorize the objectives of the study
- f. To denote the methodology and its operational definitions of the study
- g. To learn about assumption with examples.
- h. To know about the feminist approach to women empowerment
- i. To learn about the theories of women development and poverty Alleviation.



1.2 Introduction

[Yunus's] ideas have already had a great impact on the Third World, and... hearing his appeal for a 'poverty-free world' from the source itself can be as stirring as that all-American myth of bootstrap success.

WASHINGTON POST

Social business is an innovative idea of current entrepreneurial world. It encompasses a non-dividend business whose aim is to unravel social issues through business strategies. It's totally different from traditional profit-making business and a not-for-profit organization. All profits from operation of the business must go toward achieving one or more social objectives in addition to covering costs of the company. No personal gain is desired by its investors. A social business will address issues like providing aid, housing, and money services for the poor, nutrition for malnourished children, providing safe drink, introducing renewable energy and far additional in an exceedingly business method. In social business cash capitalized, however can't settle for any payment on the far side that time. Destination of the investment is virtuously to attain one or additional social functions over the method of the corporate no personal gain is desired by the investors. The corporate world should cover all prices and build revenue, at constant time succeed the social objective for serving the society. Bangladesh is advancing very convincingly. As of March, 2020, the number of new poor in urban areas is 59 percent, while in rural areas it is 44 percent. From this calculation, 14.75 percent of the new poor has been estimated at the national level. **(PPRC and BIGD Survey-2021)**. In this perspective social business enterprises have mentionable contribution.

The impact of the business on people or environment, rather than the amount of profit made in a given period measures the success of social business. Sustainability of the company indicates that it is running as a business. The objective of the company is to achieve social goals. A successful social business combines the social commitment of charitable institutions financed by donations or taxes combined with the tactical vitality and economic viability of a well-managed conventional business. It is needed to say that social business is effectively applicable for weaker portion of the society. However, it is not a regular profit-maximizing business because its objective is not to enrich its investors, but instead improve the welfare of the under-privileged. **(Dr. Yunus, 2010)**. To alleviate poverty and to crate employment all over the world, social business is working effectively at in Cambodia, Philippine, Nepal, India, Haiti, Columbia, Uganda, Brazil, Albania etc., and different country are interested to introduce social business



enterprises at Public and private level. In Bangladesh, the young entrepreneur's slogan is 'We are not job demander, we are the job provider.' (**The Daily Prothom Alo, 2015**).

Social Business labors in both rural and urban community in Bangladesh to empower and to alleviate poverty, it justifies that it is not a regular profit-maximizing business because its objective is not to enrich its investors, but instead improve the welfare of the under-privileged. For the clear and lucid understanding of social business and its feasibility in rural community we should know about the existing traditional business in our society. There is only one kind of business in the world that we all know about, because in economic theory, the way business is presented, business means business to make money. Profit maximization is the mission of the business, so entrepreneur continue to focus on that. So, anybody who comes into business, that's what he or she does. Obviously, it is a very narrow interpretation of a human being. It is seen that as human beings as a money-making machine; as a kind of robot-like performance that man thinking is related to maximize money; not that man has no other thoughts. But in real life a human being is much bigger than that.

The human being is a multidimensional being. It's not a single dimensional being, like make money and that's the only thing you do. But multidimensional aspect can be accommodated by creating that type of business, the social business. And it's a non-loss, non-dividend Company with a social objective. So that's a case it is presenting that this is what is missing in the political framework of capitalism. So that is why we have created so much of a problem around us, because these issues about environment, about poverty, about diseases, about healthcare, about nutrition— all these are ignored because the type of business we are involved with do not pay attention to that. By its very nature, by its very definition it doesn't pay attention. So, we need to have another type of business which will address these issues. In Sweden almost 90% of businesses are micro in nature which plays a pivotal role in the economy by generating employment opportunities as well as serving a source of instilling entrepreneurial spirit and innovation. About 44 countries in the have inaugurated Yunus center of the basis of social business. There are lots of universities in the world have opened the institute of social business of the benefit of their academic enrichment and so on (**Yunus centre, 2011**).

To conclude, social business is an excellent way to address the social problems stemming from unemployment, lack of healthcare and education for the poor and even environmental degradation. It has the potential to change the condition of the poor people. Through access to credit, improved health service, better nutrition, high-quality education, and modern information technology, poor people will become more productive. (**Social Businesspedia, 2014**)



In accumulation, social business may also mean the business application of social media and social networking technologies. Capitalism has created poverty by focusing exclusively on profit. It built a fairy-tale of prosperity for all. This never happened. That's why Europe decided to entrust the government to take care of poverty, unemployment and health. They were smart enough to figure out the emptiness of capitalism in solving these problems. Nowadays the world is showing vast interest on social business for eradicating mass poverty and providing solvency of the weaker section of the society as same as ensuring health services all works of life.

1.3 Statement of the Problem

Microcredit puts all the burdens on the borrowers. Debt, of course— but also initiative. Borrowers invent, plan and run their own businesses. Some people will jump at this, but many who lack confidence and business know-how will be terrified— it's not just the debt that can scare them away from microcredit, it's also the idea that it has to be all theirs.

THE NEW YORK TIMES

Social business is associate advanced plan of all kinds of business. It's quite dissimilar from either a conventional increasing business or a not-for-profit organization. It stands outside the profit-seeking world. Its area is to resolve a social drawback by using business approaches, as well as the creation and sale of merchandise or services. Social business may be a tool for management completely different social issues with reference to education, healthcare, water, poverty, disease, state, abandoned youngsters, drugs, housing, pollution, surroundings and then on. Most countries are now facing these problems, but it is not possible to address all these problems only by the government. Social businesses can play a significant role in this regard as it works for social causes along with the government. It will play a major role during this esteem it works for social causes together with the govt. It can be represented as a non-loss, non-dividend Company, dedicated entirely to achieving the social goal. We will have faith in a social business as an unselfish business whose purpose is to bring associate finish to a social problem. Within the new reasonably business, the corporate makes the profit however nobody takes the profit. during this business the organization is devoted absolutely to the social advancement or the social cause. The complete strategy of constructing profit is completely remove from the business arena of social business. The owner can take back over a period of time only the amount invested so there is no single option to misuse the money of poor people.



(Dr. Yunus, 2010) It is a general perception social business is a visionary new dimension for the capitalist world, developed by Muhammad Yunus, the practical genius who pioneered microcredit and, with his Grameen Bank, won the 2006 Nobel Peace Prize. By harnessing the energy of profit-making to the objective of fulfilling human needs, social business creates self-supporting, viable commercial enterprises that generate economic growth even as they produce goods and services that make the world a better place. It works because social business targets business opportunities neglected by traditional profit-maximizing companies, and invests any profits not in rewarding shareholders but in extending the ambition of the business. It is, in this way, not-for-shareholder capitalism **(Building Social Business, 2010)**.

It is great that Dr. Yunus has put social business on the front page of newspapers, into TV news stories and much more into the mainstream of economic discussion. Dr. Yunus's accomplishment in building microcredit in Bangladesh and being recognized for this with a Nobel Peace Prize was remarkable. He points out that the system of accountancy and the analysis that is done in modern capitalist society assumes that people are very one dimensional that everything is about profit and stockholder value.

Fundamentally, social business is progressive in nature. The European Business School (EBS) University in Germany has launched a social business chair to develop competences and skills for leadership of a new economic model. As the first chair for social business in Germany it aims to advance research to develop new business approaches for developed countries. The EBS is the leading German Private business School with 180 partner universities worldwide **(The Daily Star, 2010)**. There are two types of social business. But these two types of social business are comparatively same in perspective of aim and objective. Because social business is fundamentally is operating for the benefit of the underprivileged people both in developed and developing countries. A key attribute of social business is that an increase in revenue corresponds to an incremental social incremental. In Bangladesh the microcredit organization disburse about tk. 25 cores per year. It has created lot of employment opportunity for the poor people. **(The Daily Prothom Alo, 2010)**

Although A communal misconception widespread is that social business in micro-finance is just a miniature of larger enterprises and something like that. This is why earlier researchers have paid scarce treatment to traditional business and practices in micro and macro businesses as evident from the scant published material on the topic, making it an intriguing area to study. Currently much hype has been created about social business and their marketing value for small businesses. Philosophically, social business is based on what Yunus identifies as the two basic



motives of human beings, selfishness and selflessness. Inconsiderately, people do seek profit through business; however, social business is also based on the latter motive people by performing philanthropic services, like establishing churches, mosques, synagogues, art museums, public parks, health clinics or community centers. For Yunus, the profits made through a social business's operations are less important than the beneficial effects it has on society. Muhammad Yunus has more recently founded Yunus Social Business (YSB) to study, support, and invest in young social businesses. Now social business is a great is a soft concept of services and products which windows are open to all with giving preference to the poor.

1.4 Rationale of the Study

The [Grameen Bank] has become a mecca for development economists and is being copied around the world.

THE ECONOMIST

Of its 80 Million borrowers, 97 percent are women, Grameen Bank mostly focuses on women. Yunus saw that women in Bangladesh have the talent and skills to become income earners. The female borrowers brought much more benefit to their families than their male borrowers. Women had more drive to overcome poverty. Lending to women in the poor villages of Bangladesh was a powerful way to combat poverty. Grameen Bank is unusual in other ways, it is actually owned by the borrowers who in their capacity as shareholders elect nine of the thirteen members of the board of directors, Grameen Bank lends out over \$100 Million a month in collateral free loans averaging about \$200. The bank also lends money to beggars; they use loans to enter the business of selling goods like toys, households' items and foods stuffs. Grameen Bank also encourages children of its borrowers to go to school by offering affordable loans for them to pursue high education. More than 50,000 students are currently pursuing their education in medical schools, Engineering schools and Universities with financing from Grameen bank. These young people are encouraging to pledge that they will never get employed by anybody but they will be job givers and not job seekers. (UniAssignment.com, 2020).

In this study, the researcher is very intensive to explore the glimpses of social business in poverty alleviation, women empowerment and other services and products benefit. Dr. Muhammad Yunus said in his book 'Building Social Business [The New Kind of Capitalism that Serves Humanity's Most Pressing Needs]' that "You want to make money. You want to do good to people. You want to make a difference in the world. You want to solve the problems that you see around yourself. But those things are not included in the business world." It is



saying that in order to justify the totality of the human being, you need to create one more kind of business besides the existing type of business of making money. The second type of business would be business to do good to people without any idea of having benefit for mankind. The first type of business profit maximizing business that business is all about you. You (change agent or entrepreneur) want to make money and everything has to come to you. You are the center of everything all your activity in the business. The second type of business, social business is business where you don't feature at all. Everything is about others. Everything is to help somebody other than you. So, these are the two types of business, and people have all these elements into you into himself. **(Yunus centre, 2011)**

In fact, this is far from the case, and almost everyone is very much more complex and value much more than monetary wealth. But the accountancy metrics being used do not reflect what is needed to assess performance of a social business or even to validate that the enterprise is, in fact, a social business. German Group and German Sports apparel walker Adidas are Planning for a Joint venture to make tow cost shoes in Bangladesh for the poor BASF Se and Grameen Healthcare Trust will launch a Joint social business venture BASF Grameen Ltd soon better nutrition and protection against inset borne disease. The chairman of the Board of Executive Directors of BASF SE, and Bobel laureate Dr. Muhammad Yunus and MD of Grameen Bank, signed an agreement in Ludwig Shafen in Germany to improve the health and business opportunities of the poor of Bangladeshis. Social business is a new option to people within the framework of Capitalism. **(Grameen Creative Labs, 2010)**. Social business can generate both social and financial returns and is alleviation in Bangladesh. It is generally agreed that creation of good quality fierily paid rural employment opportunities are required to reduce rural poverty, and in my opinion, social business is likely to be the most cost-effective and sustainable way forward. Bangladesh has more than 20000 non-governmental organizations (NGO) in operation many with income generating activities, which could be described as social business already. Many are already rural based and have good and trustworthy links within the communities in which they work. Social entrepreneurship, being a relatively new concept is facing a lot of hurdles at the onset of its journey but with time and proper initiative taken, this would prove to be a concept that would to a concept that would to a great extent help mitigate the social problems of the present materialistic world. **(The Daily Star, 2009)**

By captivating benefit from the study, the concerned people can be able to identify about the prospect and success of social business in the arena of micro-finance and the enhancement of rural community. Nevertheless, behind the research there are some noteworthy purposes. This



study will be a substantial attempt in understanding the effectiveness of social business in poverty alleviation. Study will be supportive to find the actual portrait of social business in Least Developed, Developing, Developed countries. This schoolwork will be accommodating for planner, new researcher and policy maker to know the real situation of rural community to operate the social business enterprise for the benefit of the poor and women. It is trust that there are some practical and empirical information on the topic of **“Social Business– A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages.”** serve as a theoretical instrument in informing its bibliophile about the social business and its multidimensional applications.

1.5 Objectives of the Study

a. General Objective

To know the basic facts and distinguished knowledge of social business and its efficacy for reducing poverty and empowering women in Bangladesh. To attain this objective the research will be guided by the following specific objectives...

b. Specific Objectives

1. To identify the socio-economic and demographic information of the respondent.
2. To explore a national and international dynamics and nature, origin, diffusion and present condition of social business in the rural community.
3. To assesses about livelihood patterns, education, mobility and multi-dimensional impacts of social business on weaker section of rural community.
4. To search the retrospect and prospect of social business in the field of sustainable development.
5. To find out the strength and weakness of social business.

1.6 Assumptions

Assumption is a statement which normally takes true or valid without justification or verification. Also, an assumption is a supposed statement or idea that is not due for scientific proving.

In a sense an assumption is tested implicitly. On the other hand, a hypothesis is what is being tested explicitly by an experiment. In the study, five assumptions have been constructed which are following...

1. The social business may be more applicable for the rural community than the urban community.



2. The social business is poorer friendly than the other existing micro business in the society.
3. The poverty alleviation and the women empowerment are easier through social business than other traditional business.
4. The social business advances women in empowering process.
5. Social business advancement is slower than the initial expectation.

1.7 Operational Definitions

Definition refers the core conception of a definite concept or matter. In the study, the following definitions have been defined for the purposes of the research work.

1.7.1 Social Business

Social business is a social enterprise that has precise eco-social objectives aimed at addressing a social cause. The investment made by the investors is entirely with a vision of contributing to solve social problems for social welfare and not profit entirely. In the study, Social business is a new paradigm with the nature of non-loss and non-dividend which is created or designed to address multi-dimensional social problems. In the process of social business investors can invest but they cannot share or take opportunity and profit from investment. Though after a time being they can withdraw their investment when social business enterprise achieves self-sustainability.

1.7.2 Social Business Enterprises

Social business enterprises (SBE) are based on the benefit maximization principle. They are operated as a business enterprise with the objective to pass on all the benefits to the customer. SBEs are non-loss, non-dividend companies that compete with profit-maximizing enterprises and other social business enterprises. Key ingredients to the success of the approach are education, institutions to make social businesses visible in the marketplace (a social stock market), rating agencies, appropriate impact assessment tools, indices to understand which social business enterprise is doing more or better than others so that social investors are correctly five guided.

1.7.3 Microcredit

Bangladesh is the pioneer of micro-credit innovation. Simply the micro-credit refers to the loan payment to the poor of the poorest in nature of small amount and poor friendly approach. Bangladesh is a global center of excellence in micro-finance and has one of the largest borrowers of micro-credit in the world.



1.7.4 Poverty

Generally, poverty includes the miserable condition of the people when they cannot afford their family by fulfilling the minimum basic needs. The World Bank defines poverty in absolute terms. The bank defines extreme poverty as living on less than US\$1.90 per day. (PPP), and moderate poverty as less than \$3.10 a day.

OECD	World Bank	DFID	UNDP
<p><i>Global</i> Six elements are necessary to be covered in a multidimensional definition of poverty:</p> <ul style="list-style-type: none"> • private consumption (PC); • individual and household assets; • security, in respect to risks, shocks and violence; • social consumption (including use of common-pool resources and publicly-provided services); • empowerment, or attainment of minimal social-participation, voice and dignity; and free time. 	<p><i>Global</i> Poverty is multi-dimensional, extending from</p> <ul style="list-style-type: none"> ◆ low levels of health and lack of education, ◆ to other ‘non-material’ dimensions of well-being, including- gender gaps, insecurity, powerlessness and social exclusion. 	<p><i>Bangladesh</i> A more detailed understanding of poverty incorporates</p> <ul style="list-style-type: none"> ◆ illiteracy, ◆ lack of access to resources, ◆ social deprivation and vulnerability to disasters, sickness and other external shocks. 	<p><i>Global</i> Human poverty means denial of most basic opportunities and choices –</p> <ul style="list-style-type: none"> ◆ to lead a long, healthy, creative life; and ◆ to enjoy a decent standard of living, freedom, dignity, self-respect and the respect of others.

Table: Definition of Poverty of Different International Organization

1.7.5 Poverty Alleviation

Simply poverty is the lack of basic human needs, such as clean water, nutrition, health care, education, clothing and shelter, because of the inability to afford them. This is also referred to as absolute poverty or destitution. The process of poverty Alleviation is called the poverty alleviation. Most of the donors do not furnish any clearly articulated operational element arising out of their assessment of multidimensionality of poverty.

According Decent Work and Economic Growth- ‘Poverty is universally measured in monetary expenditure terms, and individuals that are considered poor are those living on less than US\$1.25 per day. In this context, poverty reduction or alleviation can be considered as the improvement of an individual’s or group’s monetary expenditure to an amount above the poverty line while improving access to education, healthcare, information, economic opportunities security of land-tenure, and all the other deprivations associated with it. (**Decent Work and Economic Growth, 2020**) In the study, poverty alleviation means the improvement of life standard, positive change of livelihood systems, increase the income and savings, employment opportunities, capital management, leadership, minimum levels of health services, ensuring education, getting dimensions of well-being, vanishing gender gaps and insecurity and social inclusiveness.



1.7.6 Women Empowerment

Women empowerment is a process of empowerment and development aimed at defining, establishing, and defending equal political, economic, and social rights for women. This includes seeking to establish equal opportunities for women in education, family, and employment. It also refers to increase the spiritual, political, social, educational, economic benefits of women advancement. UNFPA refers women empowerment as the process of improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in the area of sexuality and reproduction. This, in turn, is essential for the long- term success of population programs. (UNFPA, ICPD, POA, Cairo, 1994) In the study women empowerment encompasses the following variables- participation in decision making process, food and social safety, social mobility, dignity and respect, equity and gender equality, protection from gender violence, income process, taking education, health, decision to take child, leadership, purchasing capacity, freedom to business, savings, ownership of lands and others properties, recreation and overall improvement of livelihood pattens and life style.

1.7.7 Paradigm

According to The Oxford English Dictionary- paradigm denotes a pattern or model, an exemplar. Social business has advanced more than a concept or subject. Basically, in this study social business has been treated as a paradigm because of women empowerment and poverty alleviation. But it has a great impact to ensure health facilities, education and overall socio-economic development. Abruptly, is doing a good job for providing micro-nutrients, scholarships, telemedicine, training and awareness programs for the farmers and small business entrepreneurs, relief and rehabilitation activity. Social business is common name for ensuring quality products and services for poor and ultra-poor as well as for the whole sphere of our society.

1.7.8 Utopian Thought

Utopian Thought is a very popular concept in social sciences. Dr. Yunus has clarified social business as a 'Utopian'. For well analysis of social business in this section of the study the meaning and the pioneer of utopian thought has been demonstrated in a short. Basically, the utopian thought is an imaginary idea for the state ruling. Hence, the utopian thought is an imaginary Island with perfect social and political system, ideally perfect place or state or things which thought is given by the English thing tank and philosopher Thomas More in his book Utopia in 1516. After a vast study about social business, it is said that social business satisfies some criteria of the Utopian thought. Karl Mannhum said that 'A Utopia as an idea which seems



to be unreliable only from the point of view of a given social order which is already in existence. (E.S Bogardus, 1940)

1.7.9 Livelihood

In the study, livelihood is a means of making a living. It incorporates people's capabilities, assets, income and activities required to secure the necessities of life. A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. (Chambers and Conway, 1991)

1.7.10 Village

Village refers to a cluster of households and allied communities, bigger than a hamlet and smaller than an urban, located in a countryside zone or arena. In the current, purposively such type of villages has been taken as a study area where social business and microcredit activities are available.

1.7.11 Dhaka and Khulna Division

Demographic profile encompasses the study area. The data will collect from Dhaka and Khulna division of Bangladesh as the secondary sources.

1.8 Approaches of Women Empowerment

Approaches of women empowerment and movement emerged within the Nineteen Sixties, business for action of women's matters in development perspectives. It's the amalgamation of women into the worldwide economies by up their standing and aiding in total development. Later, women empowerment approaches projected additional stress on gender relations instead of seeing women's problems in isolation. However, women development is that the method of empowering women. It should be outlined in many ways in which, together with acceptive women's viewpoints or creating an attempt to hunt them, raising the standing of women through education, awareness, literacy, and coaching. Women's empowerment equips and permits women to form life-determining choices through the various issues in society. Discussion of different approaches of women development are given bellow...

1.8.1 Early Approaches

The early approaches are very important for the advancement of women community. From the beginning of the women movement progression, they are getting dramatic advantages from the Women in Development (WID), Women and Development (WAD), Gender and Development (GAD) approaches.



1.8.1.1 Women in Development (WID)

The term 'Women in Development' was originally coined by a Washington-based network of feminine development professionals within the early 1970s who sought the question trickle-down existing theories of development by contesting that economic development had identical impacts on men and women. The women in Development movement (WID) gained momentum within the 1970s, driven by the revitalization of women's movements in developed countries, and significantly through liberal feminists endeavor for equal rights and labor opportunities for them. Liberal feminism, postulating that women disadvantages in society could also be eliminated by breaking down customary expectations of women by providing higher education to women and introducing civil right programs had a notable influence on the formulation of the WID approaches. The movement of women and the participation in different types of works are disappearing the gap between men and women.

Criticism: The traditional norm and values discourage the women to participate in development activities. In this approach, women are treated as a separated group of people.

1.8.1.2 Women and Development (WAD)

Women and development (WAD) may be a theoretical and sensible approach to women development. It had been introduced into gender studies scholarship within the last half of the 1970s, following its origins, which may be derived to the primary World Conference on Women in Mexico City in 1975, organized by the UN. It's a departure from the antecedently predominant theory, WID (Women in Development) and is commonly mistaken for WID, however has several distinct characteristics. WAD feminists stated that women are being tortured and exploited in the process of male-dominated global economics. This approach emphasizes on women participation in development process. Without proper participation of women sustainable development cannot be possible.

Criticism: The common critiques of the WAD approach embrace issues that the women-only development comes would struggle, or ultimately fail, because of their scale, and also the marginalized standing of those women. Moreover, the WAD perspective suffers from an inclination to look at women as a category, and pay very little attention to the variations among women (such as feminist construct of intersectionality), as well as race and quality, and bring down development endeavors which will solely serve to handle the wants of a selected group.

1.8.1.3 Gender and Development (GAD)

The Gender and Development (GAD) approach focuses on the socially constructed variations between men and women, the requirement to challenge existing gender roles and relations and



also the creation and effects of sophistication variations on development. This approach was majorly influenced by the writings of academic scholars such as Oakley (1972) and Rubin (1975), who argue the social relationship between men and women have consistently subordinated women, together with economic expert Lourdes Benería and Amartya Sen (1981), who assess the impact of colonialism on development and gender inequality. They stated that using obligatory over a 'value system' upon developing nations, it introduced a system of political economy 'designed to push capital accumulation that caused category differentiation'. GAD feminists always emphasize on the interrelation between men and women for the balanced advancement of the society.

Criticism: GAD has been criticized for accenting the social variations between men and women whereas neglecting the bonds amongst them and conjointly the potential for changes in roles. Another criticism is that GAD doesn't dig deeply enough into social relations then might not justify, however these relations will undermine programs directed at women.

1.8.2 Alternative Approaches

Alternatives approaches with completely different processes have additionally contended a traditionally necessary role in advancing theories and practices in gender and development.

1.8.2.1 Marxism and Neo-Marxism

The structuralist discussion was 1st triggered by Marxist and socialist feminists. Marxism, significantly through various models of state socialist development practiced in China, Russia and Cuba challenged the dominant liberal approach over time. Neo-Marxist proponents targeted on the role of the post-colonial state in development generally and additionally on localized category struggles. Marxist feminists advanced these criticisms towards liberal approaches and created vital contribution to the women empowerment all over the world.

1.8.2.2 Dependency Theory

Dependency theorists opposed that liberal development models, together with the decision to incorporate girls into the prevailing world market economy, was, in fact, nothing quite the "development of underdevelopment." This read crystal rectifier them to propose that delinking from the structural oppression of worldwide market economy is that the solely thanks to accomplish balanced human development. So, it said that dependency theory encompasses a relative model of women empowerment.

1.8.2.3 Basic Needs Approach, Capability Approach and Ecofeminism

Basic Needs approach began to cause inquiries to the main focus on growth and financial gain as indicators of development. It had been heavily influenced by Sen unit and Nussbaum's capability approach, that was a lot of gender sensitive than basic needs and targeted on increasing human



freedom. It significantly projected a democratic approach to development and challenged the dominant discourse of trickle-down effects. These approaches targeted on the human freedom crystal rectifier to development of alternative necessary ideas like human development and human security.

1.8.3 Approaches of Feminism

Feminism is outlined by the movement's goal of making women's empowerment. There are several strategies and approaches which are used by feminists to facilitate in the way of women empowerment. These are... 1. Consciousness-raising, 2. Building relationships, 3. Liberal Feminism, 4. Radical feminism, 5. Ecofeminism, 6. Black feminism, 7. Marxist feminism, 8. Post-modern feminism with the women participants and their external oppressors.

1.8.3.1 Raising Consciousness

To create women empowerment, feminists unremarkably use consciousness raising. Once raising consciousness, women not solely become intimate with their personal struggles but how it is associated with political and economic problems. Raising consciousness permits marginalized people to check wherever they're placed within the larger social organization and pinpoint the foundation of their oppression. Awareness of their issues can initiate self-mobilization that exactly creates women authorization.

1.8.3.2 Building Relationships

In addition, feminists, specifically feminist organizers, specialize in building relationships as a medium for making women empowerment. They claim that building relationships end in empowerment as a result of the increasing presence of power gaps in society area unit thanks to the shortage of relationships that area unit required to bridge them. Once it involves forming and maintaining relationships, there has to be a balance of each collaboration and conflict between the two reasonable parties. Conflict unremarkably arises in things wherever community members furthermore, conflict separately advantages the women participants as a result of it fosters problem-solving skills and opens them to a replacement pool of data and views on society.

1.8.3.3 Liberal Feminism

Liberal feminism, conjointly referred to as thought feminism, may be a main branch of feminism outlined by its concentrate on achieving gender equality through political and legal reform inside the framework of liberal democracy. John Stuart Mill is the pioneer of liberal feminism. Liberal feminists argue that society holds the misconception that women are, by nature, less intellectually and physically capable than men; therefore, it tends to discriminate against women within the academy, the forum, and therefore the marketplace.



1.8.3.4 Radical Feminism

Radical feminism may be a perspective inside feminism that demand a radical rearrangement of society during which male ascendance is eliminated altogether social and economic contexts, whereas recognizing that women's experiences also are stricken by different social divisions like in race, class, and sexual orientation. The ideology and movement emerged in North America in the decades of 1960s. Radical feminists recite society as essentially a social structure during which men dominate and oppress women.

1.8.3.5 Ecofeminism

Ecofeminist thinkers draw on the thought of gender to analyze the relationships between humans and therefore the plants. They believe that men run aggression on the women community as like as the irresponsible people destroy the nature. The term was coined by the French author Françoise d'Eaubonne in her book 'Le Féminisme Ou La Mort' (1974). Ecofeminist theory asserts a feminist perspective of inexperienced politics that demand associate in Nursing egalitarian, cooperative society during which there's nobody dominant group.

1.8.3.6 Black Feminism

Black feminism may be a philosophy that centers on the thought that "Black women are inherently valuable, that (Black women's) liberation may be a necessity not as associate in nursing adjunct to someone else's however as a result of our aspiration like as human persons for autonomy." Black feminist theory contends that black women have associate in tending acute understanding of the negative impacts of discrimination, racism and sophistication discrimination. Moreover, race, gender, and sophistication discrimination are all aspects of constant system of hierarchy.

1.8.3.7 Marxist Feminism

Marxist feminism may be a philosophical variant of feminism that includes and extends Marxist theory. Marxist feminism analyzes the ways that during which women are subjugated through capitalist economy and therefore the individual possession of personal property. Consistent with Marxist feminists, women's liberation will solely be achieved by activity the capitalist systems during which they contend a lot of women's labor is unsalaried. Marxist feminists extend ancient Marxist analysis by applying it to unpaid domestic labor and sex relations.

1.8.3.8 Post-modern Feminism

Postmodern feminism could be a mixture of post-structuralism, postmodern and French feminism. The goal of genre feminism is to destabilize the patriarchic norms entrenched in



society that have light-emitting diode to gender difference. Post-modern-feminists ask for to accomplish this goal through rejecting essentialism, philosophy and universal truths in favor of grasp the variations that exist amongst girls to demonstrate that not all women are an equivalent.

1.9 Measurements and Assessment of Women Empowerment

Women empowerment is measured through the Gender Empowerment Measure (GEM), that calculates women's participation in an exceedingly given nation, each politically and economically. GEM is calculated by pursuit 'The share of seats in parliament command by women; of feminine legislators, senior officers and managers; and of feminine profession and technical workers; and also, the gender inequality in attained financial gain, reflective economic independence'. It ranks countries given this data. Some critiques of GEM is that it's not involved with factors concerning society, like gender, religion, cultural context, legal context, and violations of women's rights. Gender empowerment live makes an attempt to makes an identical standardized approach to live women's empowerment; in doing thus, it's been critiqued that the GEM does not account for variation in historical factors, feminine autonomy, gender segregation, and women's right to vote. Other measures that calculate women's participation and relative equality embrace the Gender Parity Index (GPI) or the Gender Development Index (GDI). The GDI could be an approach during which the United Nations Development Program (UNDP) measures the difference between genders among a rustic. Some critique of this activity is that, as a result of GDI calculations trust alone on the accomplishment distribution between males and females of a population, GDI doesn't live gender inequality; it instead measures absolute levels on financial gain, education, and health.

A supplementary qualitative variety of assessing women's empowerment is to spot constraints to action. The analysis of the event of women's agency permits for associating analysis of actions taken. These assessments should even be supported the action taken by women and not external teams. External teams will facilitate women's empowerment, however cannot bestow it on them. Poverty is that the state of not having enough material possessions or financial gain for somebody's basic wants. Poverty might embrace social, economic, and political components. Absolute poorness is that the complete lack of the means that necessary to fulfill basic personal wants, like food, clothing and shelter. The World Bank defines extreme poverty as living on but US\$ 1.90 per day. PPP and moderate poverty as but \$3.10 a day... Poverty rates rose to 6% at the top of the last decade before starting to recede. **(Poverty Dynamics in African country, Conference: Outubro, 2016)**

1.10 Stages of Women Empowerment

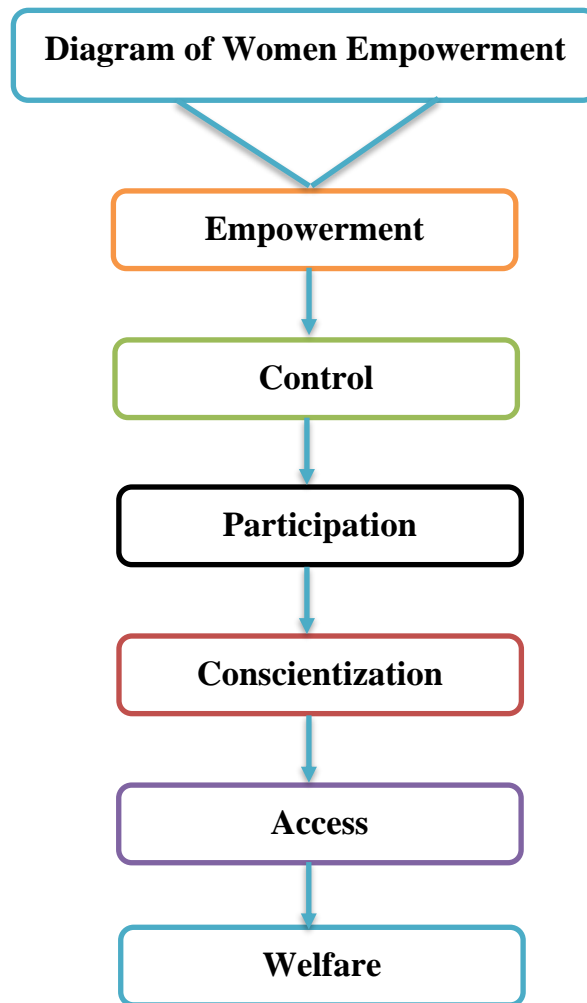


Figure: Stages of Women Empowerment

1.11 Theories Related to Poverty Alleviation

There are many discussion, operations, programs, doctrines, policies and theories concerning poverty and its alleviation method. According the analysis work named 'Theories of poverty alleviation as they apply to the Gorongosa- case study in assuaging poverty through native resources and initiatives has given details ideas and considered the theories of poverty and its alleviation. These are very relevant to the current study.

1.11.1 Marxian Theory of Poverty

This is a theory supported the very fact that poverty comes concerning as a result of unfortunate person finds himself or herself in. The unfortunate person is so a victim of circumstances ensuing from variety of things, crucial of that is that the production system. subversive points



out that the entrepreneurial practices of the homeowners of means that of production (capitalists) to maneuver preoccupied from labor to capital intensive means that of production so as to spice up production and increase profits result in large state. Capital intensive production forces the capitalist to related staff so as to extend gain. The retired and working people will either migrate to reengineer themselves in urban areas or modification professions. Those that fail to reengineer find yourself reception as paupers and type what subversive calls a reserve army of laborers (**Harvey and Reed,1992:277**).

The Marxist theory recommends poverty alleviation through improved structures of production and accrued education and coaching to those rendered inapplicable by technological improvement to adapt through modification of setting to alter of profession. The speculation conjointly advocates for a sort of presidency welfare program to help those that area unit unable to reengineer themselves through education in order that they'll access basic demand for maintenance like food rations, health programs and subsidies (**Coser, 1969; doctor & Reed, 1992:280**).

1.11.2 Cultural Theory of Poverty

This theory was developed by Accolade Lewis in 1968 and builds on the Marxian theory of poorness by noting that as retrenchments continue, driven by the capitalists' search rising means that of production and gain, paupers emerge. The mendicants conjointly group up into a selected geographical setting or category. The grouping will emerge as a result of either once instituted government welfare programs or fitting of formal national boundaries like districts or provinces for effective governance. Prominent theorist BacaZinn means that this defective culture is passed on to kids born and raised in these homes or geographical areas as a result of socialization of poor families and communities and consequently limit or impede such children's eminent participation in thought establishments. The ensuing 'Underclass' becomes permanent and is 'Locked into its own distinctive, however mal-accommodative culture.' Accolade Lewis refers to those rising activity traits and norms as a culture of poverty. Since the culture of poverty is barely supported material deprivation and not specific to any ethnic or non-secular social process, it's attainable for someone to be poor while not living in a very culture of poverty. Reforms aimed toward poverty alleviation shouldn't concentrate on immediate gains as a result of culture takes an extended time to alter as a result of its relative autonomy. Over the years, the culture of poverty will be changed while not essentially that specialize in having the target of poorness alleviation as is seen in societies seized by revolutionary or nationalistic movements wherever several of the key traits of the culture of poverty are altered ideologically.



The Malthusian paradigm recommends provisions of ethical education to curb over-population as a decent answer to the matter of poverty. ethical education ends up in sexual restraints, delay in wedding, active abstinence before wedding. Poverty may be reduced through improved production technology. Associate initiative by a private to migrate to alternative areas in search of survival may eliminate this culture of poverty through modification in social groupings.

1.11.3 The Social Darwinist Theory of Poverty

Poverty could be a self-inflicted scenario in line with the social Darwinist theory of poverty so it evolves over time as a result of social evolution. Associate degree individual's excellence or mediocrity can naturally cause that individual to be poor or otherwise. Poverty is so 'Both a judgment and a purgative by that society by selection eliminates the unfit.' It trends in any society is as a result of natural process and so any artificial arrange to modification the course of the trend results in impairment on the natural functioning of establishments.

Social Darwinist theory of poverty identifies two forms of economic condition supported studies within the urban areas. The primary kind is normal-class economic condition that could be a correctable scenario caused by social and ecological developments that occur in urban areas. Normal-class poverty is manifested through physical handicaps, adulthood or feminine headed menage with dependent youngsters. It is self-correcting since it focuses principally on income-based economic condition. It is eliminated once a private attains maturity or moves from one economic category to a different or is assimilated. Alternative ways of elimination embody education and coaching or natural evolution of the geographic area (**Harvey and Reed, 1992:286**). This theory has little or no connectedness since it deals a lot of with the urban or peri-urban economic condition.

1.11.4 Situational Theory of Poverty

Situational theory of poverty explains why the poor folks tend to portray determinism and immediate gratification. The noted economic expert Jones aforementioned that this behavior is 'A rational response to disadvantaged circumstances... This behavior derives from chance structure facing the poor instead of from distinctive cultural values...' The interpretation is that the poor mirror impulsive behavior as a utility maximization effort aimed toward making certain resource. The poor don't work as a result of despair ensuing from lack of hope and lack of coextensive result between efforts spent by the poor and therefore the ensuing edges. The poor notice themselves in is one that doesn't enable them to realize a lot of from toil and a long read of problems. Contemplate a baby in an exceedingly slum making an attempt to review. Lack of confirmative factors associate degreed a sanctionative surroundings like faculty fees,



counselling, text books and therefore the like can lead the kid to offer up and interact in immediate gratification like street marketing, theft, business sex activities and therefore the like so as to satisfy immediate daily demands of food, shelter and covering.

1.11.5 The Structural Theory of Poverty

The structural theory of poverty denotes the themes wherever impoverishment is everlasting on circumstances and structures within the social or economic systems like racism, discrimination and segregation limits instead of by the individual. Poverty is thus caused by deprivation of coaching and job opportunities comfortable to take care of acceptable standards of living or quality of life contribute to those theories by mentioning that huge restructuring of the economy conjointly contributes to exaggerated economic and social marginalization of a complete cluster of individuals. Structural theories absolve the poor from blame. Impoverishment is everlasting on structural failures that embrace discrimination, racism, and unhealthy governance, wretched state of infrastructural development, poor development policies and even geographical placement. **(Poverty Dynamics in African country, Conference: Outubro, 2016)**

These theories are emphasized within the study thanks to poverty analysis and eradication. In current analysis poverty alleviation has taken as a group of measures, each economic and humanitarian, that are supposed to for good carry folks out of impoverishment. Measures, like those promoted by Henry George in his political economy classic progress and poverty are those who raise or are supposed to lift, ways that of facultative the poor to form wealth for themselves as a passage of ending impoverishment forever. Within the study, poverty reduction suggests that the development of life customary, positive amendment of resource systems, increase the financial gain and savings, employment opportunities, capital management, leadership, minimum levels of health services, guaranteeing education, obtaining dimensions of well-being, vanishing gender gaps and insecurity and social inclusiveness.

1.12 Scope of the Study

The scope of the study is expansively widespread which enclosed the whole scenario of women empowerment and poverty alleviation on the basis of social business multidimensional enterprises. There are some good developmental and service-oriented programs which have a great impact on poor people in rural community. But it is not enough to reach the end of Government policy and planning. The situation of rural poor is not satisfactory particularly women with their socio-cultural biddings. Their empowerment and participation in economic activities do not take easily in our male-dominated society. Although the picture of our society is being changed gradually with the collaboration of GOs and NGOs. In this aspect, social



business has been appeared at the paradigm of sustainable social development. The study has covered the social business effectiveness for empowering the woman and reducing the poverty level of rural community and to find out the strength and weakness of social business. The study is conducted in Dhaka and Khulna division of Bangladesh. The study has tried to evaluate the retrospect and prospect of social business in the field of justifiable development. This study will reveal us to know the socio-economic and demographic information, to discover a national and international dynamics and nature, origin, diffusion and present condition of social business in the rural community.

1.13 Construction of the Thesis

The researcher has selected to be observed various terms or sphere of social business in Bangladesh, even though such assessment and correlated phenomena might be valuable in order to permit more depth of understanding concerning the feasibility in empowering process of women and eradicating poverty in Bangladesh. The report is constructed into nine chapters. Initial part of the dissertation, mentions the commencement with acknowledgement, abstract etc. The chapter one has discussed introduction, rationality, and objectives of the study. Investigators decoratively verified relevant subjects, limitations and scope of the research. The chapter two has showed the previous research findings, Magazines, National and International Newspapers, Articles, Books, MPhil and PhD reports, journals in relevant study. In chapter three, encompassed the core of current study. In this chapter roadmap is established how the research is conducted and which methodology of study is cast-off to collect and analysis of data to achieve the objective of the study. The Chapter four demonstrated conceptual framework, types, objectives, strategies of social business. These are relevant to this study and gave effort to find out the gist of the various aspects of social business. The chapter five discussed the present situation and the benefits of social business. It is also formulated with the related issues to social business such as micro-credit, social enterprise, social entrepreneurship, human resource development. Additionally, it is focused on feasibility and efficacy of social business in relation with social work, poverty alleviation, women empowerment, social justice, human Rights, social wellbeing. The chapter six is discussed the findings and analysis of study. In this chapter, qualitative and quantitative method have been used to analysis. That is why the analysis and finding got the great leap to be multidimensional research work. In chapter seven, qualitative tool has been used. Case study is presented the in-depth findings and real picture of social business in rural life. The chapter eight is presented key findings of the study and proper discussion correlating with previous study and summing up. The end chapter of dissertation



(Chapter nine) has transcribed including valued statement and policy implications of the study. The suggestion for the future research is combined to this chapter and also tried to intermix with study outcomes and simplify capability of study.

However, all the chapters of the study report are oriented on the practicability and success of social business in alleviating mass poverty, empowering women community, ensuring social welfare, solving social problems and serving nutrient foods for the children of weaker section of the society in Bangladesh. For betterment of the study, research areas are not to be strictly crossed.

1.14 Limitations of the Study

The study is academic work where researcher has given the utmost effort to find out the present situation and effectiveness of social business in empowering women and eradication mass poverty in rural community. In the study it is also tried to find out the shortcomings in micro-credit interest rate which the main suffering of social business beneficiaries. The researcher trusts that, the results of the study will be supportive to further researcher as well as to the policy makers, planners and social experts. But this study could not overcome some limitations. Due to some difficulties this study could not appease all the edges. During the practical and documental work time I had some limitations. The subject of the study is very sensitive. Most of the time of data collection was caucus mood. Sometime the respondents were not spontaneous to give information. Though they were informed about the confidentiality and ethical issues. Sometime political issues hampered the speed of crucial data collection. In the rural area most of the social business beneficiaries are female. In this case the researcher and data collectors were male, so they were faced difficulties to collect data from women in the sense of our social values which are being practiced in rural areas. On the other hand, rate of Illiteracy, ignorance, lack of conceptual knowledge of social business have created problem in the work field. But I am obliged to my supervisor for his valued direction and cooperation. That's why I was able to overcome these challenges and limitations of the study.

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Chapter no: 02

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2.1 Chapter Objectives

From this literature review chapter, the following subjects will be clarified and the readers would be affably able–

- a. To identify the general idea of social business with its success.
- b. To identify the present efficacy of social business.
- c. To know the updated statistics of social business.
- d. To exemplify the success and failure of micro-credit.
- e. To verify about the conception of microcredit and social business.
- f. To know the other comparative study related with social business and its operations.



2.2 Introduction

Social business is not about donations or charity projects, but economically viable enterprises that aim to continuously improve the living conditions of the economically disadvantaged people.

THE FINANCIAL EXPRESS

The practical visionary and therefore the revolutionary conception giver Dr. Muhammad Yunus explained free market laissez-faire economy and therefore the way forward for social business in Bangladesh and all over the world. He illustrated that whereas free market laissez-faire economy is flourishing globally virtually unopposed currently and transportation unprecedented prosperity to several, half the world lives on 2 Dollars each day or a lot of less. Obliteration of poverty remains the largest challenge before the globe. Colossal social problems and deprivations, mostly poverty-related and very unevenly distributed around the globe, continue to shame us every day. Obviously, the free market has failing a lot of the globe. Many folks assume that if free markets will not solve social issues but governments can. After all, the govt. is meant to represent the interests of society as a full. However, decades and even centuries of expertise have shown that where government should do its half to assist alleviate our worst issues, it alone cannot solve them. Fortuitously for America there's a keen need among several to lend a hand through charity for addressing the barriers of poverty and different social problems.

Charity is unmoving in basic human concern for alternative humans. Lately concern is sometimes expressed within the form of non-profits and NGOs which can take varied names and forms. Then there are aid organizations sponsored by made governments–bilateral and trilateral. Nonprofits and aid organizations are attempting to stay the issues at intervals some management. Though, charity could be a style of trickle-down economics; if the trickle stops, therefore will facilitate for the impoverished. On the other hand, multilaterals like World Bank focus only on growth as the means of helping the poor, but cannot see that the poor people can be actors themselves. There are serious questions about the type of growth that can help the poor. As another response to the global social problems some businesses are identifying themselves with the movement for Corporate Social Responsibility (CSR), and are trying to do good to the people while conducting their business. But profit-making still remains their main goal, by explanation. If you could harness the power of the free market to solve the problems of poverty, hunger, and inequality? To some, it obviously sounds impossible. But visionary of



social business and Nobel Peace Prize winner Muhammad Yunus is doing exactly that. As founder of Grameen Bank, Yunus pioneered microcredit, the innovative banking program that provides poor people mainly women—with small loans they use to launch businesses and lift their families out of poverty. In the past thirty years, microcredit has spread to every continent and benefited over 100 million families. But Yunus remained unsatisfied. Much more could be done, he believed, if the dynamics of capitalism could be applied to humanity's greatest challenges. **(Dr. Yunus, 2007)**

2.3 An Overview of Literature

In this study, secondary source of data has been emphasized but not neglecting primary sources. Conceptual analysis, present situation and application of social business have been clarified by content analysis and documentations. Social business's major emphasis is on bringing value and benefits to the farmers as beneficiaries but the farmer composition comprises of farmers (79%) belonging to Scheduled Tribe, followed by General Category (13%), Other Backward Class (5%) and Scheduled Caste (4%). In terms of farm size—71 per cent, collaborative farmers belong to a small category, followed by marginal (21%) and medium category (8%). None of the collaborative farmers belonged to a big farmer category. **(Neelesh Kumar, 2020)**

A prominent study denoted the present situation of social business beneficiaries. Hereafter the present situation 5.71% social business beneficiaries have well improved, the present situation of 40% social business beneficiaries has improved, the present situation of 34% respondents is “as like as the past” the present situation of 11.73% respondents has degraded than the past whereas 8.57% respondents are categorized by” very degraded than the past”. Almost 50% social business beneficiaries could able to change they're to past vulnerable situation by taking help from social business. There are lots of discussions around the questions "What is social business and its feasibility in the world, not only for the developing countries but also for the developed countries? This idea is not new, but it was given a new prominence in a book by Mohammad Yunus called 'Creating a World Without Poverty- Social Business and the Future of Capitalism' published in December 2007. Most of this discussion is inconclusive, in large part because the issues are usually being talked about in something of a vacuum. There is a need for metrics, and the needed metrics are usually not available. In fact, the metrics that might describe social business are not well defined, and to the extent that they exist at all are rarely applied in practical situations. In simple terms, a social business is a non-loss, non-dividend company dedicated entirely to achieve a social goal. In social business, the investor gets his investment money back over time, but never receives dividend beyond that amount. After the



Grameen Bank, the Grameen Danone venture based in Bogra is the best-known social business in Bangladesh, if not the entire world (**Dr. Yunus, 2010**).

Social Business we have started Grameen-Danone Company which went into operation in early 2007. The idea of the company was born over just a casual lunch. Franck Riboud was the Chairman and CEO of Groupe Danone, a large French corporation a world leader in dairy products. Grameen is cooperating with the Danone Company in France to produce and distribute a yogurt (The yogurt 'Shokti Doi' (Energy Yogurt) is already in the market) product in Bangladesh. The business has been optimized in Bangladesh to serve social objectives, including being sustainable and improving child nutrition. It is progressing well. Meanwhile the Danone management in France has addressed the conflicting requirements of profit maximizing stockholders with the social objectives of the Danone operations in Bangladesh. Also, in Bangladesh hundreds of NGOs are working through the doctrine of social business (**Yunus centre, 2021**).

Dr. Yunus defined a Social Business a business: a. Created and designed to address a social problem, b. A non-loss, non-dividend company, i.e., 1. It is financially self-sustainable, and 2. Profits realized by the business are reinvested in the business itself (or used to start other social businesses), with the aim of increasing social impact, for example expanding the company's reach, improving the products or services or in other ways subsidizing the social mission.

A research finding indicated that access to microcredit negatively affected the decision to raise livestock (Table 7). On the other hand, access to microcredit positively and significantly affected other indicators of participation in family decision making. The probabilities of rural women involvement in deciding family expenditure, family planning, child education, and social development activities were higher for borrowers than non-borrowers. (**Dalia, Rahman, Acharjee, Waqas and Wang, 2019**)

Another statistic represented, the feasibility of social business in Bangladesh community. 28.9% respondents said that social business is very possible in Bangladesh community, 35.6% respondent signified that social business is possible for Bangladesh community. 14.0% respondent answered for the favor of moderate. As the journey of social business is continuing in the Bangladesh the respondents are optimistic for success of social business in the Bangladesh perspective. Conception of social business: NGO personnel have provided the conception of social business in many ways. Social business enterprises (SBE) are based on the benefit maximization principle. They are operated as a business enterprise with the objective to pass on all the benefits to the customer. SBEs are non-loss, non-dividend companies that



compete with profit-maximizing enterprises and other social business enterprises. Key ingredients to the success of the approach are education, institutions to make social businesses visible in the marketplace (a social stock market), rating agencies, appropriate impact assessment tools, indices to understand which social business enterprise is doing more and/or better than others so that social investors are correctly guided (**Wall Street Journal and Social Financial Times, 2011**).

A research showed a higher likelihood for borrowers to purchase independently, but the coefficients of the logistic regression model are not statistically significant (Table 7). The likelihood of buying furniture alone was 60% for borrowers, whereas it was 53% for non-borrowers. Similarly, the likelihood of purchasing children's as well as own cloth was higher for borrowers than that of non-borrowers. Other studies (**Banerjee et al. 2015; Li et al. 2011**) also emphasized that microcredit for rural women has no impact on the ability to purchase cloth and furniture. (**Dalia, Rahman, Acharjee, Waqas and Wang, 2019**)

Dr. Yunus goes beyond microcredit to pioneer the idea of social business completely new way to use the creative vibrancy of business to tackle social problems from poverty and pollution to inadequate health care and lack of education. The book named 'Building Social Business: The New Kind of Capitalism that Serves Humanity's most Pressing Needs- 2010' describes how Yunus—in partnership with some of the world's most visionary business leaders has launched the world's first purposely designed social businesses. From collaborating with Danone to produce affordable, nutritious yogurt for malnourished children in Bangladesh to building eye care hospitals that will save thousands of poor people from blindness "Creating a World Without Poverty" offers a glimpse of the amazing future Yunus forecasts for a planet transformed by thousands of social businesses. (**Dr. Yunus, 2007**)

2.3 Conclusion

Poverty eradication, women empowerment, raise the rate of literacy, ensuring the health and education services are the top priorities of development agencies and Governments around the world. It has been recognized that, even in the developed countries, women continue to experience various forms of discrimination in one way or another. On the basis of this thinking social business came to the day light to be a part of multivarious social development aspects. Baker to the poor, 'Creating World without Poverty: Social Business and the Future of Capitalism-2007', 'Building Social Business: The New Kind of Capitalism that Serves Humanity's most Pressing Needs- 2010' these world class books can make revolutionary change in the field of social business as well as the new capitalist world to create a universe



where the poverty and hunger will be the material of the national and international museum. There are lots of documentations and analysis or social business enterprises. Works and programs of these enterprises have successfully proved that social business is one of the most discussed paradigms all over the world. It has been received in Europe, South and North America, Africa and around the world. Some journals and books mentioned that most of the time social business enterprises are being succeeded in developing and under-developing countries. Nonetheless, the advancement and forwardness of social business are little bit slow than the initial expectation. A native study showed that the development of social business enterprises in Bangladesh has got a mere steadiness. This research suggested some policy implications in favor of social business enterprises. They have mentioned- social business should emphasize on marketing and publicity for their products and services. In this perspective, Yunus Centre, Grameen Creative Lab and other social business enterprises should concentrate on this seriously. Also, for the betterment and the improvement of the socio-economic condition, Government would have to provide a congenial atmosphere for social business. Need not to say here, day by day social business enterprises are increasing with hope and dream. It has decent influence for empowering the women, alleviating extreme poverty, building economic capacity to cope with the hazardous socio-economic condition. All these are playing a wonderful contribution for sustainable rural development.

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3.1 Chapter Objectives

End of this chapter, the following subjects will be elucidated and the readers would be pleasantly able–

1. To comprehend the core of the study.
2. To learn about the qualitative and quantitative methods which are used in the study.
3. To know about the methodology and its operations.
4. To identify about the sampling procedure and sample size.
5. To be understood the data collection technique and analysis.
6. To exemplify the reliability and validity.
7. To verify the informed consent and ethical consideration of the study.



3.2 Methodology

Methodology implies more than simply the methods can be intended to use to collect data. It is often necessary to include a consideration of the concepts and theories which underlie the methods. There are two research styles in social research—one is Qualitative and other is Quantitative. Although both styles share basic principles of science, the two approaches differ in significant ways. Each has its strengths and limitations, topics or issues where it glitters, and classic studies that provide remarkable insights into social life (**Neuman and Kreuger, 2003, p.16**).

Quantitative research is a research strategy that focuses on quantifying the collection and analysis of data. It is formed from a deductive approach where emphasis is placed on the testing of theory, shaped by empiricist and positivist philosophies. (**Wikipedia, 2021**)

According to Pope and Mays (1995), qualitative researchers study things in their natural settings in an effort to discover the meanings seen by those who are being researched (or subjects) rather than that of the researcher. Qualitative research seeks to provide understanding of human experience, perceptions, motivations, intentions, and behaviors based on description and observation and utilizing a naturalistic interpretative approach to a subject and its contextual setting. (**Encyclopedia, 2009**)

3.2.1 Research Approach

In the study both qualitative and quantitative method have been used to pursue the research tasks. Mixed approach is one in which the research tends with collecting baseline information. It is reason to use the mixed approaches is a dependence on purely quantitative methods may neglected the social and cultural construction of the study data and variables. Hence mixed approaches were viable to take the research convincingly forward for betterment of in-depth data collection.

3.2.2 Study Area

Nowadays social business is not only a visionary concept also it's a doctrine of poverty alleviation, women empowerment and social development, has reached with its respective flavor at door to door all around the country. For this reason, all the country has taken as a case and purposively Dhaka City and two villages of Jessore Sadar in Khulna division have been selected as a study area. These areas will serve the purpose of the research objectives. In the process of area selection, consideration also has given to such factors as accessibility, possibility of establishing rapport with the respondents and community. Possibility of getting information



regarding the research objectives, expectation of support from local administration and organization etc.

3.2.3 Study Unit and Universe

Generally, the social business beneficiaries have been taken for qualitative and quantitative data collection. Overall, the following categories of subject have been included in the study-

1. Social Business Beneficiaries: Social Business beneficiaries has been categorized and selected both from villages.

2. NGO Personnel: NGO personnel of both urban and rural area were included in the study.

3. Social Expert: Civil Society and Expert have included as respective respondent for ensuring conclusive data and opinions.

4. Teachers and Students: They were included to know their knowledge and practice of social business and its present & future.

5. General People: General people were also the important respondent of the study.

3.2.4 Sampling Procedure

The sample size is 300 where basically social business beneficiaries have been included for quantitative data collection. Purposive sampling techniques have been used for current research as non-probability sampling technique. Researcher has purposively selected Dhaka and Khulna Division because of in-depth data collection in proper way and time. Such sampling is also concerned with constructing a sample which is meaningful and sensible theoretically (**Mason, 1996: 252**). An important decision that has to be taken while adopting a sampling technique is about the size of the sample. Different opinions have been expressed by experts on this point. Every scientific enterprise tries to find out something that will apply to everything of a certain kind by studying a few examples, the results of the study being, as we say, generalizable (**Becker, 1998, p.67**).

This sampling procedure has given the opportunity of changing the size of sample during research, choosing cases in terms of the theories. The study has involved the random sampling so that each individual in the population has an equal probability of being selected. That's why; a sample frame has prepared from the participants for ensuring availability of respondents, access to information, relevant supports, and representativeness of data.



3.2.5 Quantitative Data Collection

One step random selection technique has followed to identify the cluster of the population. The design effect of the technique was likely to be limited within 1.5, which helped to reduce the error for subject selection. Here have included both man and woman.

3.2.6 Qualitative Data Collection

Purposive selection technique has used for city peoples where qualitative data collection conducted. Among the two divisions of Dhaka and Khulna, Dhaka City has identified for this purpose of qualitative data. Moreover, the number of qualitative data have collected from Dhaka City and Jashore District in Khulna Division.

3.2.7 Sampling Frame

The following table is showing the sample size of quantitative and quantitative tools as per union and total.

Subject	Division	Tools				Total
		Structured Interview (SI)	Interview	Case study	Key Informant Interviews (KII)	
General People	Dhaka	0	10	0	0	10
	Khulna	0	10	0	0	10
Social Business Beneficiaries	Dhaka	0	0	02	0	02
	Khulna	300	0	08	0	308
Civil Society and Social Expert	Dhaka	0	01	0	01	02
	Khulna	0	01	0	01	02
NGO Personnel	Dhaka	0	01	0	01	02
	Khulna	0	01	0	01	02
Teachers and Students	Dhaka	0	01	0	0	01
	Khulna	0	05	0	0	05
Grand Total		300	30	10	04	344

3.2.8 Techniques of Data Collection

In view of the fact that research has involved the mixed method approach, data collection will engage both numeric information as well as text information. The method of the collection of primary data was both open ended and close ended, face to face, semi structured interview and observation. In addition to this, case study, observation, and document analysis were used. It is recognized that all methods have limitation; biases inherent in any single method could neutralize or cancel the biases of other methods. Consequently, triangulating data sources- a



means for seeking convergence across qualitative and quantitative methods- were in this study to provide different insights into different levels or units of analysis.

3.2.9 Pre-testing and Finalization of the Study Instruments

In this study, the pre-test has been conducted with 4 respondents in order to test the study instruments. During pre-testing of the survey instruments, some issues have been considered such as the searching techniques, collection of quality information and certifying respect of culture and values of the rural community.

3.2.10 Data collection Techniques and Tools

For qualitative and quantitative data collection the following tools have been used in the study.

a. Quantitative

a.1 Interview Schedule: The interview schedule was used for social business beneficiaries, loan borrowers, general people, and other related sources. Satisfactory importance has given on in-depth probing. For some extents, the response of the respondents has recorded and noted down.

Instrument: Pre-formulated interview schedule was used for the appropriate purpose of the study. For the study the Interview schedule has formulated in both Bengal and English. However, detailed notes have been taken in Bengal and English both during and after the interviews.

a.2 Questionnaire: The questionnaire tool was used for general people, social business beneficiaries, loan borrowers, and other related sources for getting overall information about social business.

Instrument: Pre-structured questionnaire was used for the proper determination of the study. Questionnaire has articulated in both Bengal and English for the purposes of in-depth data collection.

b. Qualitative

b.1 Case Study: The research methodology used case study in this research. As a part of the comprehensive study, ten case studies also were conducted. These case studies provide in-depth information. Case studies have a long and honorable history in qualitative research (**Feagin, Orum, & Sjoberg, 1991; Stake, 2005; Yin, 2003**) and the term is used to refer to approach, method and product. As studies of 'bounded systems of action' (**Snow & Anderson, 1991, p. 152**), case studies draw on the ability of the qualitative researcher to extract depth and meaning in context.



b.2 Case Study Schedule: Case study schedule refers a list of items required, things to be done, or points to be considered, used as a reminder to collect qualitative data. The research has used update version of case study schedule for case studies and other investing works.

b.3 Document Analysis: Documentary analysis (document analysis) is a type of qualitative research in which documents are reviewed by the analyst to assess the concept, theme and historical significance. Social business is a new concept mostly on service oriented which is viably different form existing traditional business in the world. So, document analysis is absolutely needed for proper justification and clarification of social business functions, operations, and welfare motives. In this study, document analysis has been used for the potential and practical documentation.

b.4 Key Informants Interviews: Key informant interviews is qualitative in-depth interviews with people who know what is going on in the community. In the study, the purpose of key informant interviews remains to gather data from an extensive range of people- including community leaders, professionals, or residents- who have first-hand knowledge about social business and microcredit.

b.5 Observation: In research or investigation, observation is a way or technique of collecting qualitative data through observing and witnessing. Observation method is classified as a participatory study, because the researcher has to immerse herself in the setting where her respondents are, while taking notes and/or recording. In this study observation has been used as a procedure of mixed method for collection qualitative data.

3.2.12 Data Processing and Analysis

The data were processed after checking (Checking by field visit, participation in data collection process, cross check, telephone), rechecking, and editing. Both qualitative and quantitative methods were used for data analysis. Quantitative data was presented in the form of tables, charts, and graphs. To strengthen the qualitative analysis, verbatim quotations of the respondents and thematic analysis remained used. To look for missing or error, codify to entry into the computer and grouped in terms of variables the Statistical Package for the Social Sciences (SPSS) has been used to analyze the data.

3.2.13 Reliability and Validity

Reliability and validity are ideas cast-off to assess the eminence of research. They specify how well a method, technique or test measure something. Reliability is about the consistency of a measure, and validity is about the accuracy of a measure. Reliability and validity reflex the excellence of a study. Accuracy and consistency of data, and measurement instruments can be



verified by these two. Reliability and validity are the salient but perfect reliability and validity are virtually impossible to achieve (Neuman and Krueger, 2003:177). A study can be aimless in absence of validity and reliability. Accuracy and rationality of data, ensure the acceptability of a tentative research. To increase reliability of qualitative data, the measures will be pre-tested and the constructs will be conceptualized (Developing clear theoretical definition) vividly. For maintaining the reliability (means consistency or dependability) and validity (means truthfulness) of qualitative data, the triangulation will be used which means to look at something from different angles that looks at it in one way (Neuman and Krueger, 2003:137). In the study reliability and validity have been maintained with the direction of supervisor for the batter outcomes and results.

3.2.14 Informed Consent and Ethical Consideration

In this study ethical standards have maintained in every stage. The researcher has a moral and professional obligation to be ethical, even when research subjects are unaware of, or unconcerned about ethics. Indeed, many subjects are less concerned about protecting their privacy and other rights than are researchers (Neuman and Kruger, 2003: 98. Gillespie, 1999:884) opined that researchers must try to minimize risk to participants, and society while attempting to maximize the quality of information they produce. Sometimes research ethics are hampered by the researchers' own values. In this study, researcher was very aware to avoid maloperations. Whereas, research ethics helps a researcher to avoid scientific misconduct, research fraud, and plagiarism, charges of insensitivity and abuse of power and trust that could occur in conducting the research. Hence, researcher will prohibit himself from causing unnecessary or irreversible harm to subjects and humiliating subjects or releasing the harmful information about specific individual that was collected for research purposes. Therefore, the main ethics will be in this study are informed consent, confidentiality, and privacy.

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Chapter no: 04

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4.1 Chapter Objectives

After end of this chapter, the following themes will be explained-

1. To denotes the general concepts of social business
2. To know the history of social business
3. To denotes the basics and characteristics of social business
4. To understand the categories and the process how does it work
5. To identify the national and international social business enterprises
6. To diagnose principles of social business
7. To recognize strategies of social business
8. To scrutinize the procedure of social business to be a utopian thought.
9. To diagnose the features and objectives of social business



4.2 Introduction

By giving poor people the power to help themselves, Dr. Yunus has offered them something far more valuable than a plate of food security in its most fundamental form.

Jimmy Carter, Former President of USA

In the study, conceptually social business has been analyzed for better findings and analysis. These outcomes will be dramatic document for content analysis and document study. It is no coincidence that social businesses, also known as social initiatives, have appeared and advanced in a interacted civilization. Unlike traditional businesses, these companies are driven by a social cause, putting social impact before profit to create a sustainable business model for the greater good. They are also re-thinking the way corporations work with the community. Social business is a multidimensional business concept for capitalist world given by Dr. Muhammad Yunus the practical mastermind who is the innovator of micro-credit, originator of Grameen Bank. Also, social business is an advanced economic model which is clearly connected to the sustainable socio-economic development and the improvement of the poorest of the poor. It directs a devastating step toward generating an innovative financial and societal demand where public are under the foremost concentration. In here they can get maximum earning to mobilize their own materials and human resources in the environment of living without poverty. By harnessing the power of profit making to the objective of fulfilling human needs and demands, social business creates self-supporting, viable commercial enterprises and opportunities for the weaker section of society that mobilize economic growth. Even they manufacture goods and services that make the society a better place.

4.3 Concept of Social Business

Generally, the social business denotes the innovative idea of business differentiating from the traditional business. That point of view social business encompasses a business or trade that is intended at addressing a social affairs and development. The investment made by the investors is entirely or partly with a dream of contributing to the social services and not revenue wholly. The investor may however get back his money after a certain time and cover all the working costs of the company or enterprise.

Professor Dr. Muhammad Yunus defined a social business as a business:

- ✓ “Created and designed to address a social problem
- ✓ A non-loss, non-dividend company, i.e.
 1. It is financially self-sustainable and



2. Profits realized by the business are reinvested in the business itself (or used to start other social businesses), with the aim of increasing social impact, for example expanding the company’s reach, improving the products or services or in other ways subsidizing the social mission.”

According to Social Business Pedia ‘Social business is a cause-driven business. In a social business, the investors/owners can gradually recoup the money invested, but cannot take any dividend beyond that point. Purpose of the investment is purely to achieve one or more social objectives through the operation of the company, no personal gain is desired by the investors. The company must cover all costs and make profit, at the same time achieve the social objective, such as, healthcare for the poor, housing for the poor, financial.’

28 June is being observed as a ‘Social Business Day’. 28 June is the birthday of Nobel Laureate Prof. Dr. Muhammad Yunus. He was born in 28 June, 1940.

4.4 Characteristics of Social Business

Professor Muhammad Yunus, Nobel Peace Prize laureate and founder of the first micro-credit organization Grameen Bank, characterizes social business more narrowly as a kind of business-

- Whose primary aim is to address a social problem;
- Which is financially self-sufficient;
- Which does not pay dividends to its owners.

Characteristics of social business as compared to conventional for-profit and not-for-profit organizations

	Conventional for-profit business	Conventional not-for-profit organization	Social business
Financial self-sufficiency	✓	✗	✓
Dividend payments	✓	✗	✗
Social benefits as primary objective	✗	✓	✓

Source: HEC Paris, 2014



Bernie Borges said that five must-have characteristics for a social business. While social business is becoming a journey, each of these five characteristics must be in place at some level to be considered a social business.

- 7 C-Suite Commitment
- 8 Marketing is Not a Department
- 9 Employee Branding
- 10 Investment in Social Technology
- 11 Data-driven Marketing

Overall characteristics of social business are...

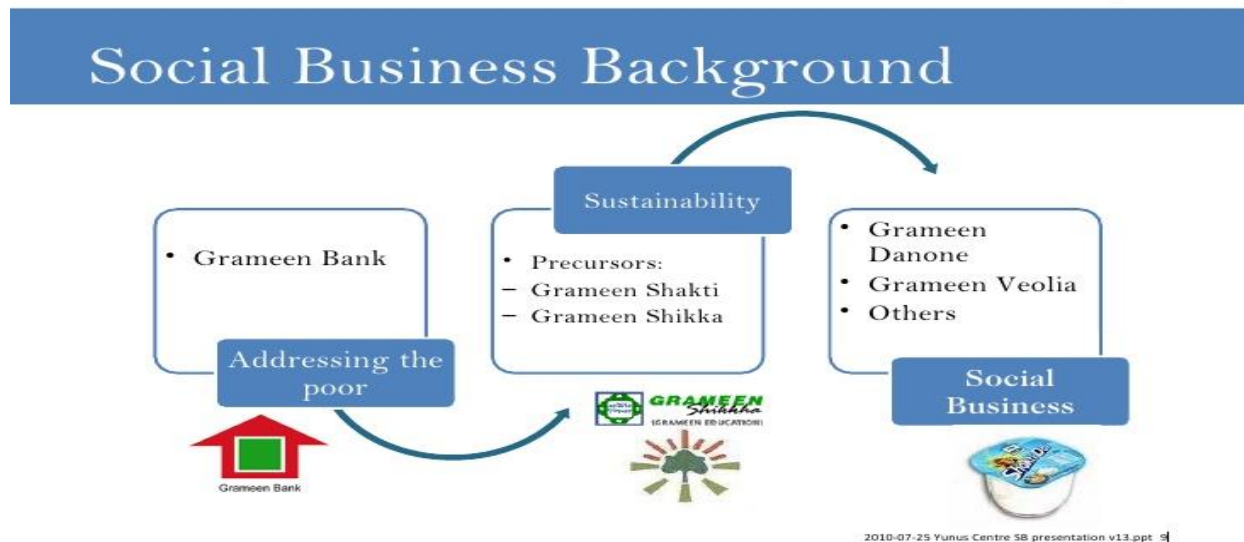
1. Social business is created and designed to address a social problem
2. A non-loss, non-dividend company
3. It is financially self-sustainable
4. Profits realized by the business are reinvested in the business itself.
5. It is with the aim of increasing social impact, for example expanding the company's reach,
6. Concerned with improving the products or services or in other ways subsidizing the social mission.
7. A great scale differences from the traditional business or profit organizations
8. It does not pay dividends or profits to its owners or investors.
9. The investor may however get back his money after a certain time and cover all the working costs of the company or enterprise.

Dr. Muhammad Yunus wants to carry social business, as an another and theoretically more suitable system for humanitarians to place their money: Rather than making a one-time donation, they can finance in possible businesses creating common assistances. Probable profits are reinvested in the business effort itself rather than paid out to its owners, permitting to enlarge the produced optimistic social encouragement.

4.5 Historical Background of Social Business

Social business involves on a long-walk. In 1976, when I began the Grameen Bank project, I was merely trying to help a handful of people in Jobra, a small village next to Chittagong University where I was teaching. I had found that the poor men and women there remained slaves to the local money-lenders for tiny amounts of money to support their income generating activities. It was then that I decided to lend 42 people an amount \$27 dollars of my own money to free themselves from the loan sharks. I was astounded to find that not only they did that, but

eventually they were also able to pay me back. From this tiny experiment, the Grameen Bank was born and now lends to more than 9 million poor women in Bangladesh. Unlike banks in the conventional system, Grameen works on the assumption that even the poorest of the poor, when given access to financial services on reasonable terms, could make use of them to change their lives for the better. Micro-credit, as we called it, is now a global phenomenon reaching more than 300 million people. It has affected the lives of about 1 billion people around the world. It has proven beyond any doubt that the poor are credit-worthy. During my journey to build up Grameen Bank, I created many other enterprises, to address the problems faced by the rural poor. Each enterprise I created focused on a particular need. I made sure that the enterprises I built were sustainable. I recognized that key to ensuring meaningful long-term development is sustainability. (Dr. Yunus, 2007)



Picture: Social Business Background (Source- Yunus Centre)

4.6 Types of Social Business

Basically, there are two types of social business in process worldwide. These two types of social business are categorically different but the objectives are alike. Because it operates for the advantages of underprivileged people both in under developed and developing countries. Though it is now at developed countries to afford quality services and programs in finance, health, education, employment etc.

4.6.1 Type I social business

Type I focuses on businesses dealing with social objectives only. It produces a product or service that is explicitly targeting a social objective. **For example**, Grameen Danone is a Type

1 social business because it is a manufacturing a yogurt to fight childhood malnutrition. The product produced is for the benefit of the poor.

4.6.2 Type II social business

Type II can take up any money-making business so long as it is owned by the poor and the disadvantaged, who can gain through receiving direct dividends or by some indirect benefits. It is said in another way, type 2 social business is when its shareholders are primarily under-privileged, and the profits are put into a trust to advance the quality of life for its shareholders by providing schools, health clinics, etc. **For example**, the product could be produced by the poor but exported to an international market while net returns would go towards workers benefits. Perhaps, the most well-known example of a Type 2 social business is the Grameen Bank since almost all of its shareholders are the under-privileged.



Social Business Types

Type I

Definition: Refers to a social business that focuses on providing a product and/or service with a specific social, ethical, and/or environmental objective

Example: Grameen Danone



Type II

Definition: Is a profit-oriented business that is owned by the poor, who can gain through receiving direct dividends or by some indirect benefits

Example: Grameen Bank



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Picture: Types of Social Business (Source- Yunus Centre)

6.7 Social Business Enterprises

Generally, social business defines as a process which seeks to profit from acts that generate social enhancements and serve a broader human development purpose. Global Grameen invites the world's most resourced organizations to social business partner its grassroots networks of life developing services to benchmark the best for sustainability their global sector is free to



market. Now there are numerous social enterprises are operating all over the world by the method and process of social business. Such as-

1. **Global Corporate Brands** - Danone, Veolia, BASF, Intel Freeing global market sustainability for nutritious children's foods, water, chemicals for basic health & safety, technology for ending digital divides.
2. **Universities** - to date the main English speaking partnering universities are California's State University of Channel Isles and Glasgow's Caledonian University.
3. **Foundations & Philanthropists** - e.g. Nike Foundation sponsors Grameen Nurse Institute with training Partners from Yunus Centre's universities
4. **World Prizes and Stages**- Nobel, Obama's Presidential medal of honor, ashden awards for clean energy.
5. **Place Leaders:** Monaco, Milan, Colombia (Caldas), Albania:
 - i. social business funds (Monaco)
 - ii. social business zones (Colombia caldas)
 - iii. social business festivals/summits (Milan)
6. **World sports celebrations and collaboration: Addidas**
7. **NGOs: Grameen Bank**
8. **Media: Grameen Dialogue**
9. **Rest of the Organization:** These are Grameen Telecom, Grameen Fund, Grameen Healthcare Trust, Grameen GC Eye Care Hospital, Grameen Trust, Grameen Byabosa Bikash, Grameen Healthcare Services Ltd., Grameen Kalyan, Grameen Krishi Foundation, Grameen Mothso O Poshu-Shampad Foundation, Grameen Shakti, Grameen Shikkha, Grameen Trust, Grameen Uddog, Grameen Shamogree, Grameen Communications. (**Yunus Centre, 2021**)

4.8 Existing Social Business Enterprises in Bangladesh

It seems likely that social business may become a major tool for policy-makers and others who are looking for ways to accelerate the pace of economic development in countries around the world. In accordance to the sense, in Bangladesh many social business enterprises are effectively conducting.

4.8.1 Grameen GC Eye Care Hospital

In 2001, GB established the bar of cataract blindness project, that has currently become the Grameen GHZ eye care hospital in Bogra as a social business enterprise. A second eye care



hospital has currently been inbuilt Barisal, in southern Bangladesh, that began operative in April 2009. academic Muhammad Yunus and therefore the inexperienced youngsters opened initial Grameen eye hospital in Bangladesh, 2008 structured as a social commercial enterprise, facility will probably grow to perform 50,000 examinations, 10,000 cataract operations annually.








Picture: GC Eye Hospital Medical Activity

4.8.2 BASF Grameen

Grameen and BASF went into a joint venture because there are areas in Bangladesh. Where there is a high risk of catching Malaria (58K newly infected in 2007). The product formed is a mosquito net to protect against malaria, which that families would sleep under. Half a million nets have already been produced. The idea of the joint venture was to develop affordable products for the poor that could protect them from deadly diseases. Grameen BASF has additionally started the assembly of matter sachets to sprinkle on food, that provides essential nutrients that are missing from the poor's daily diets.

BASF Grameen Produces Bed Nets and Micronutrients
Grameen Social Business JV: BASF Grameen

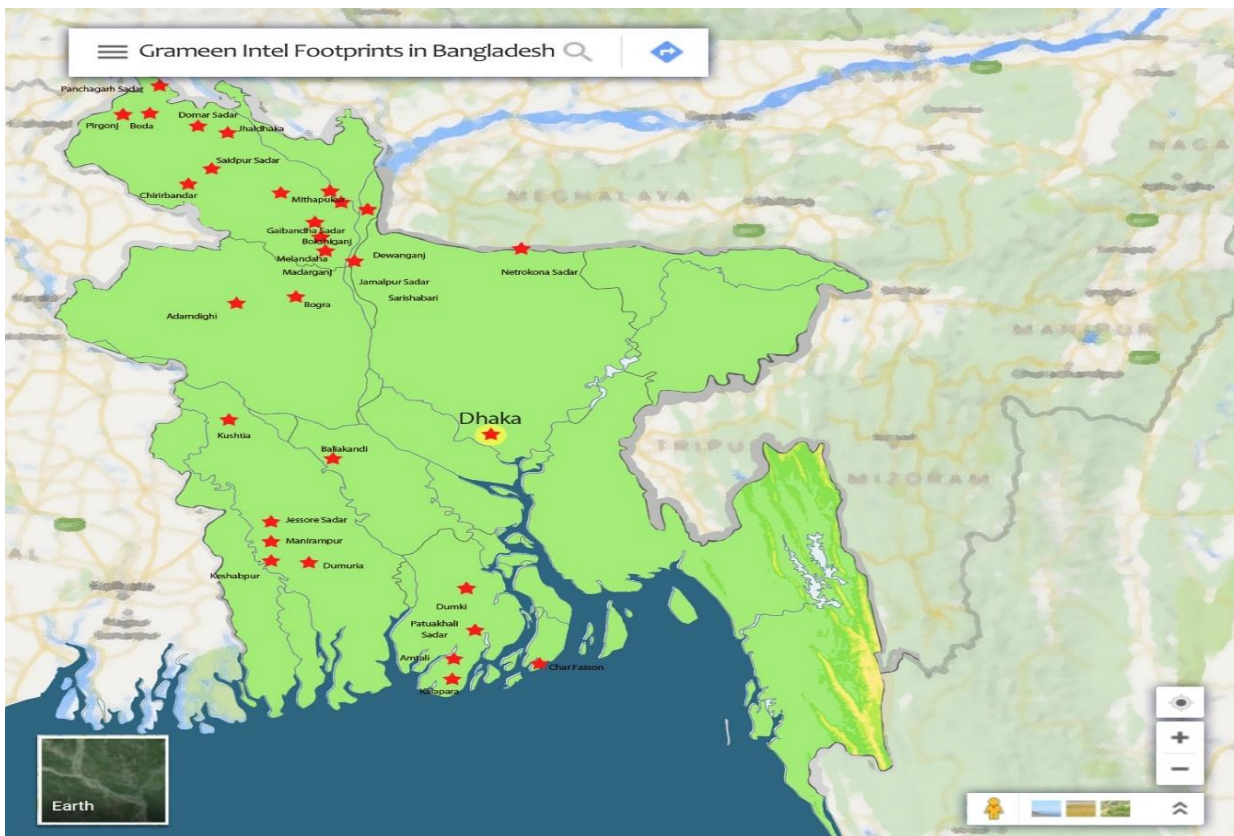
Why was it created?	What is it?	How is it organized?	What is the outlook?	What do people say?
 <p>For Bangladesh:</p> <ul style="list-style-type: none"> • Danger of catching Malaria (58K newly infected in 2007) • >30% of population undernourished <p>For BASF:</p> <ul style="list-style-type: none"> • Develop affordable products for the poor • Capture new market segments • Boost reputation • Motivate employees 	 <p>The product</p> <ul style="list-style-type: none"> • Mosquito net against Malaria effective for 2-5yrs • 0.5M nets already produced • Micronutrient sachets to sprinkle on food <p>The price</p> <ul style="list-style-type: none"> • Mosquito net, at 475 Tk, leasable • Nutrition sachet 2T/package <p>The place</p> <ul style="list-style-type: none"> • East Bangladesh (malaria regions) 	 <p>Grameen Social Business JV</p> <ul style="list-style-type: none"> • Grameen Health Care Trust – social know how • BASF SE – technical know how <p>3 Board members</p> <ul style="list-style-type: none"> • One from each and one additional chairman 	 <p>JV signed on 3 March 2009</p> <p>First bed nets sold in October 2009</p> <p>Goal to provide nets for population of ~3M people</p> <p>The product portfolio may be extended</p> <ul style="list-style-type: none"> • Floating roofs made of Styropor 	<p>Professor M. Yunus Peace Nobel Laureate "...it fascinates me, how fast we were able to put an idea into place and create a social business with such a great social benefit..."</p> <p>Dr. Jürgen Hambrecht CEO, BASF SE "...Sustainable development is key for BASF – that's why we engage in social businesses ..."</p>

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Picture: Grameen BASF Services (Source- Grameen Creative Lab)

4.8.3 Grameen Intel

Currently Information Technology (IT) excludes 80% of world population. Normally we wish to require IT to the lower financial gain individuals to boost the lives of individuals in poverty. Grameen Intel is tasked at observing ways in which to help the agricultural poor by examining their wants and finding applicable resolution exploitation IT. The authority is keen to offer prepackaged resolution consisting of the hardware and software package to produce access, info associate degreed coaching to an impoverished businessperson or native entity. It offers IT services, that successively would have a social impact within the village community. Grameen Intel is working several services for the farmers. It has a very effective venture with Robi by the project of 'Mobile Krishe' for farmers. Now Grameen Intel are service for the weaker section of Bangladesh with the support of village-oriented technology.



Picture: Grameen Intel Footprints in All Over the Bangladesh.

4.8.4 Grameen Danone

Grameen and Group Danone went into a venture to form a food fortified with micro-nutrients to decrease deficiency disease for the kids of Bangladesh. The food is created with solar and bio-gas energy and is served in environmentally friendly packaging. The primary plant started production in Late 2006. The 10-year set up is to ascertain 50+ plants, produce many hundred distribution jobs and self-degradable packaging. Shukti Doi (Power Yogurt) is ensuring micronutrient for the poor people in both urban and rural areas.



Picture: The popularity and distribution of Shokti Dhoi (Power Yogurt)

4.8.5 Grameen Veolia Water Ltd.

Nature has deliberated the blessing of plentiful fresh water on Bangladesh, within the kind of varied groundwater resources that aren't too deep and are so simple to take advantage of. Nearly eight million wells were bored throughout the Nineteen Seventies and 80s, that currently provide nearly ninetieth of the population access to water. However, for essential earth science reasons, most of the groundwater has been found to be contaminated with arsenic, fairly often at levels that create it a hazard. At the start of the Nineteen Nineties, hospitals in Bangladesh started reportage associate degree horrifying increase within the variety of cases of Arsenicosis. Today, quite thirty million Bangladeshis have fallen victim to chronic arsenic poisoning and a few have even died. Against this background, Grameen and Veolia Water have set to affix forces and mix their complementary skills to create clean and safe water accessible to villagers within the poorest components of Bangladesh.



Picture: Water collection from the plant of Grameen Veolia Water Ltd.

4.8.6 Grameen Healthcare

The Grameen Bank and alternative microcredit programs have tried that bottoms-up business models will change the poor to elevate themselves from poor and miserable condition. In 2006, Alfred Bernhard Nobel Peace Prize recognized that microcredit has had a good impact and can still have in sanctionative voluminous families round the world to interrupt the cycle of financial condition once and for all. The families of Grameen borrowers have gone from illiterate and poor to educated professionals in an exceedingly single generation. In establishing Grameen Healthcare (GH), Grameen aims to increase the success microcredit to health care. The mission of GH is to ascertain property best practices in an exceedingly broad vary of health care services for a broad marketplace for the complete population however specializing in the poor and the poorest.



Picture: Food Distribution Program in Coronavirus Crisis

4.8.7 Grameen Telecom

The primary objective of Grameen Telecom (GTC) is to develop fashionable telecommunication services in rural areas of Bangladesh to alleviate poverty by making new opportunities and financial gain generation through self-employment. Village Phone Program could be a noble effort by tri party (Grameenphone-Grameen Telecom-Grameen Bank) to eliminate poverty and to empower rural women. Village Phone program has created income-generating and self-employment opportunities for the VP operators, principally poor women and members of Grameen Bank. In establishing Grameen Healthcare (GH), Grameen aims to extend the success microcredit to health care. The mission of GH is to establish sustainable best practices in a broad range of health care services for a broad market for the entire population but focusing on the poor and poorest (**Grameen Telecom, 2016**)







Picture: Grameen Telecom Activities for Creating Employment.

4.8.8 Grameen Bank

Grameen Bank is a microfinance organization and community development bank funded in Bangladesh. It makes little loans (known as Microcredit or ‘Grameen Credit’ to the impoverished while not requiring collateral. Grameen Bank originated in 1976, within the work of academic Muhammad Yunus at University of Chittagong, launched an ‘Pilot Project’ to review a way to style a credit delivery system to produce banking services to the agricultural poor. In October 1983 the Grameen Bank was authorized by national legislation to operate as an independent bank. The bank grew considerably between 2003 and 2007. As of January 2011, the whole borrowers of the bank variety 8.4 million, and 97% of these are women. In 1998 the Bank's ‘Low-cost Housing Program’ won a World environment Award. In 2006, the bank and its founder, Muhammad Yunus, were put together awarded The Nobel Peace Prize. He received the honor with the representative of Grameen Bank named Taslima Begum. (Wikipedia, 2021)



Example – Grameen Bank

Overview	Model	Structure	Opinions
<ul style="list-style-type: none"> • Grameen Bank offers financial services for poor women to fight poverty in rural Bangladesh (Only in Bangladesh) <div style="text-align: center; margin-top: 10px;">  <p>Grameen Bank</p> </div>	<ul style="list-style-type: none"> • Grameen Bank provides micro-loans to poor women for the initiation of income-generating activities <div style="text-align: center; margin-top: 10px;">  </div>	<ul style="list-style-type: none"> • More than 8 million borrowers • 2,563 branches • More than 8 billion US\$ disbursed <div style="text-align: center; margin-top: 10px;">  </div>	<ul style="list-style-type: none"> • "The only place where poverty should be in museums" • "The poor themselves can create a poverty-free world..." Prof. Yunus <div style="text-align: center; margin-top: 10px;">  </div>

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Picture: Grameen Bank from Beginning to Present (Source- Yunus Centre)

4.8.9 Grameen Check

Keeping seeable of the objectives of poverty alleviation and also the got to accelerate the pace of our nation's development efforts, Grameen Check has been a leader in serving to the poor by making innovative business models. Grameen check has become well known all around the world for pioneering a unique kind of fabric and fashion wares. Most of the fabrics of Grameen Check comes directly from the village based traditional weavers. Grameen check was got wind of by Muhammad Yunus, founder chairman of Grameen Bank. Today, Grameen Check materials are sold through seven sales centers in major locations in national capital of Dhaka and conjointly exported in several International countries. Already over 2400 styles are made and these are well received by the fashion-conscious patrons of Europe and North America. They need been displayed at variety of textile and attire fairs in Europe, Asia and North America. Grameen Check Management has taken a brand-new leadership, a broader vision to strengthen the native markets furthermore as expand the export market globally.



Picture: Grameen Check, Social Business Enterprise in Bangladesh

4.8.10 Yunus Centre

The Yunus Centre was established in August 2008 to function the anchor of all Grameen-related social businesses worldwide furthermore as several social business establishments round the world. Headed by Lamiya Morshed, the Centre is found at Grameen headquarters in national capital, Bangladesh. this provides it chance to use Grameen resources in serving to ascertain social businesses, as most Grameen firms are solely associate in nursing elevator go forth. (Yunus Centre, 2021)



Picture: Yunus Centre The Global Hub for Social Business





4.8.11 The Grameen Creative Lab


The Grameen Creative Lab at Weisbaden (GCL) has become the engine of growth of worldwide social business initiatives. It's assembled a really powerful and dedicated team to satisfy the ever-expanding demand for services required its fitting best social businesses, significantly as joint ventures with leading firms. Founder Muhammad Yunus said that **“We can create a world without poverty, because it is not the poor that create poverty.”**

The Grameen Creative Lab's vision is to serve society's most pressing wants. The distinction between made and poor isn't wealth, however chance. The poor are the world's greatest entrepreneurs. Day after day they need to introduce so as to survive. They solely stay poor as a result of they are doing not have the opportunities to show their creative thinking into property financial gain. The Grameen Creative Lab's works to create broad awareness for social business. It's mission thus is to accelerate social business enterprises. Such as....

1. Establish Grameen as a worldwide brand for Social Business
2. Create movement for Social Business worldwide
3. Establish Social Business as mainstream university case
4. Enable access to corporate knowledge
5. Enable access to funding for Social Business
6. Ensure quality control for Social Business (**Grameen Creative Lab, 2021**)

Grameen Veolia Supplies People with Clean Water
Grameen Social Business JV: Grameen Veolia

Why was it created?	What is it?	How is it organized?	What is the outlook?	What do people say?
 <p>For Bangladesh:</p> <ul style="list-style-type: none"> In Bangladesh, 35-80m people suffer from water contamination In 1993 discovery of natural arsenic in groundwater causing cancer and skin lesions Especially rural areas are affected <p>For Veolia:</p> <ul style="list-style-type: none"> Develop market know-how Test new business model 	 <p>The product</p> <ul style="list-style-type: none"> Cleaned surface water 1 plant supplies 20K people <p>The price</p> <ul style="list-style-type: none"> 2.5 Taka (€0.025) per 10L depending on distance from plant <p>The place</p> <ul style="list-style-type: none"> Goalmari, 10km east of Dhaka 5 villages supplied 	 <p>Grameen Social Business JV</p> <ul style="list-style-type: none"> Grameen Healthcare social know how Veolia Water – technical know how 	 <p>Jan 2009</p> <ul style="list-style-type: none"> 1st plant started production 18 months from idea to implementation <p>Until 2012</p> <ul style="list-style-type: none"> 3 more plants 100K people will be supplied 	<p>Professor M. Yunus Peace Nobel Laureate <i>"Economy must adapt itself to the needs of the poor... Grameen Veolia is dedicated to this aim."</i></p> <p>Antoine Frérot CEO, Veolia Water <i>"...the social business is what we need to implement effective solutions for the supply of drinking water to the poor."</i></p>

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Picture: Creation of Grameen Creative Lab

4.8.12 Grameen UNIQLO

Grameen UNIQLO is that the leading social business initiative of Asia's and World's attire firms that runs several world brands like UNIQLO, GU, Theory etc. As a social business enterprise, Grameen UNIQLO Ltd. was established Bangladesh with Grameen Bank, supported by Muhammad Yunus. In 2011, for the event of the economy and finding social problems with Asian nation we tend to established a venture 'Grameen UNIQLO' beside Grameen Bank Group. All Grameen UNIQLO garments are planned, designed, made and sold in Bangladesh. And every one the profits are reinvested for social business growth and solving social problems. In 2011 at-home sales in rural areas was started. Then when mobile sales in urban areas, in July 2013 Grameen UNIQLO opened first outlet within the capital of Bangladesh. As of Gregorian calendar month 2019, Grameen UNIQLO opened seventeen shops. With the growth of the size of the business, new social business programs are planned. Grameen UNIQLO aims to become a corporation that grows with staff and business partners and helps to unravel numerous social problems.



Picture: Grameen UNIQLO, Social Business Enterprise in Bangladesh

The Yunus Centre is currently in the incubation period to create joint ventures with the following companies- 1. Felissimo, Japan, 2. Shaklee, USA. The Yunus Centre is also in the process of setting up Social Business Funds with the following organizations- 1. Islamic Development Bank, 2. Monaco Fund, 3. Credit Agricole Fund. (Yunus Centre, 2021)

4.9 Social Business, Profit Maximizing Business (PMB) and Not-for-profit Organizations

There are both similarities and dissimilarities between social business, PMB and not-for-profit organizations. A comparison is made in following chart: Comparison between social business, PMB and not-for-profit organizations.

Basis of Comparison	Profit Maximizing Business	Not-for-profit Organizations	Social Business
Profit equation	Economic profit equation exists.	No economic profit equation	Economic profit equation exists.
Dividend distribution	Dividend is distributed to owners.	No dividend is distributed to owner.	No dividend is distributed to owner.
Social responsibility	No responsibility to fulfill social objectives except some legally nonmandatory CSR.	Objective is only to fulfill social goals.	Main objective is to fulfill social goals.
Return of capital	Capital is returned to the owners.	No return of capita	Capital is returned to the owners.
Self-sustainability	Self-sustainability must be maintained	Dependency on charities and donations	Self-sustainability must be maintained.
Driving factor	Profit driven business	Cause driven business	Cause driven business
Owners and financiers of the business	Owned and financed by some	Owned by none but financed by donors	Owned and financed by some
Competition	Competition among firms is possible.	No competition with one another.	Competition among firms is possible
Main concern	Only concerned about shareholders' profit maximization	Only concerned about social profit maximization	Concerned about social profit maximization as well as recovery of full cost

Source: SB, PMB and Not-for-profit Organizations' Comparison (Yunus and Weber, 2007a)



4.10 Principles of Social Business

Professor Dr. Muhammad Yunus has explained the concept of social business in terms of seven principles. These were developed by Prof. Muhammad Yunus at the World Economic Forum in Davos, January 2009...

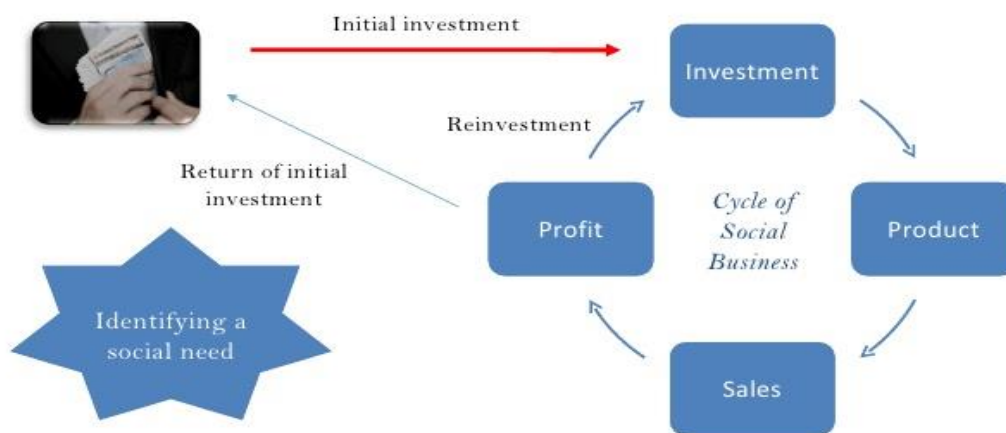


8.

1. 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
2. Financial and economic sustainability
3. Investors get back their investment amount only. No dividend is given beyond investment money
4. When investment amount is paid back, company profit stays with the company for expansion and improvement
5. Environmentally conscious
6. Workforce gets market wage with better working conditions
7. ...do it with joy. (Yunus Centre, 2021)



How Does Social Business Work?



Source: Yunus Centre

2010-07-25 Yunus Centre SB presentation v13.ppt 12

Picture: How Does Social Business Work? (Source- Yunus Centre)



4.11 Features of Social Business

Poverty has not been the result of a market economy mechanism but rather a poverty of traditional banks, which make it impossible for poor people to take advantage of free markets. Capitalism is also responsible to create poverty and other related social problems. The failure of formal institutions to serve the poor led to the creation of the social business concept. In this perspective social business denotes an entirely new kind of business. Until now running a business has always been self-focused, founded for the purpose of making profit maximization. Unlike existing business, social business operates for the benefit of addressing social demands that enable societies to work more effectively. So, some important features can be described following...

1. **Innovation:** The social business believes that everyone is creditworthy
2. **Revolution:** The social business organization rejects the traditional methodology of the conventional banking
3. **Objective:** The SBO provides banking services at the doorstep of the poor it serves
4. **Means of Production:** The SBO provides physical and non-human inputs (e.g., microcredit, machines, and tools, training) to poor people
5. **Operant Conditioning:** The SBO empowers borrowers through positive reinforcement
6. **Asabiyyah:** The SBO promotes the unity, conscience, and social cohesion among group members through social solidarity
7. **Syllogism:** The SB applies logical appeal to increase integration among group members
8. **Commodity Fetishism:** The SBO applies social relationships to increase social capital
9. **Self-employment:** The SBO provides organizational support to create income-generating self-employment
10. **Collective Consciousness:** The SBO uses moral force to create two-dimensional social entrepreneurs
11. **Oneirology:** The SBO help to create a world without poverty, illiteracy, diseases, and slum dwellers. (Yunus Centre, 2010)

Social business also featured by- 1. To be designed and operated to pass on all the benefits to the customers, 2. To be operated without incurring losses, 3. To be operated competing with Profit Maximizing Enterprises (PMEs).

4.12 Strategies of Social Business

Normally, the strategy denotes a plan that is proposed to attain a specific determination, such as to advance a strategy for dealing with unemployment and ignorance. As like as the strategy of

social business is way action for non-profitable organization intended to achieve predetermined goals and objectives. Social business strategy starts with a vision for how social media will improve customer and employee experiences and relationships and therefore aligns social media initiatives with business goals and opportunities. Technology thus becomes an enabler for a bigger mission and purpose.

Mark Fidelman referred 10 strategies for building a successful social business such as...

1. Replace traditional marketing with content marketing
2. Recruit a chief social evangelist
3. Become your own media publisher
4. Use social analytics to drive key strategic decisions
5. Chief marketing and sales officers will be social or become obsolete
6. Engage external communities formed around your brand's value proposition
7. Invest in social media training and certification
8. Deploy social platforms to support your social business strategy
9. Leverage employees, suppliers and partners as sources of innovation
10. Re-focus human resources on human experience.



Source: Digital Strategy Conference, 2013



Business skilled bestowed a summary of 4 distinct methods and encourage your organization to pay time in any respect levels of your organization determinant if that strategy may be a consistent actuation for your business. Basically, social business enterprises emphasize on merchandise and customers well-being and trust to serve the community. Inclusively, the subsequent methods are featured for social business initiatives.

4.12.1 Product Centered

This strategy emphasizes having the most effective product at the most effective worth. This approach clearly is that the driver for an organization like Walmart wherever worth reductions, economical distribution, most volume, and skinny margins are the keys to greatness. Whereas service is mentioned, selections that involve increasing prices to boost service versus decreasing prices to form merchandise a lot of competitive generally are resolved in favor of the more cost-effective product.

4.12.2 Service Centered

This approach accepts that a good product is vital however that value-added price comes from the consistent delivery of the merchandise. Firms that make ‘Customer Service Scripts’ or “service standards” usually fall under this class. For example, in a business-like UCLA health services it is not enough for patients to receive a high-quality medical procedure if that procedure is offered in an inconsistent manner. Such as UCLA uses a C-I-CARE protocol which serves as a template for expected service behaviors that must occur in every interaction with every patient. For example, the A in C-I-CARE stands for ASK and reflects the importance of asking for a patient’s permission prior to providing a service or medical intervention.

4.12.3 Client Centered

This strategy emphasizes delivery of relevant client experiences. this could involve making segmentations of your client base, as some service experiences could also be best received by sure client segments whereas different are best homeward to other client segments. This is often a matter of realizing that a “size 6” client expertise doesn't work each client would like.

4.12.4 Client Adaptative

This approach tries to not solely meet differing and relevant wants of your current client base however additionally to perpetually gain insights into the evolving nature of your customers. This adaptive strategy attempts to grow your business alongside of a shifting customer base so you are planning for customer needs that are, as yet, unarticulated. These social business methods could be effective if a social business-oriented organization provides a lot of



concentration on the advantage of poor or the poor group than the profit maximization the owner.

4.13 Conclusion

Social business continually keen to serve the society by various social enterprises. Achieving the social objective, aid for the poor, housing for the poor, money services for the poor, nutrition for foodless youngsters, providing safe drinkable, introducing renewable energy etc. social business principles, features, models, methods are giving the promotional supports. As founding father of Grameen Bank, Yunus pioneered microcredit, the innovative banking program that has poor individuals in the main women– with tiny loans they use to launch businesses and elevate their families out of impoverishment. Within the past thirty years, microcredit has unfolded to each continent and benefited over one hundred million families. Although social business is comparatively new concept in the contemporary world. The conception and progress are still going on to be a miracle or utopia for creating a world without poverty. That means building social business for creating a world without poverty. It is also true that poverty stands a complex phenomenon which completely eradication is almost impossible. But social business is trying to alleviate poverty and to ensure women empowerment by its enterprises. Some enterprises have been succeeded in this perspective. However, miles to go for a convincing change in poverty alleviation and social development by providing quality products and services mainly for the weaker section of the society. That's why Yunus still remained unhappy. Rather more may be done, he believed, if the dynamics of market economy may be applied to humanity's greatest challenges.

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Chapter no: 05

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5.1 Chapter Objectives

In this chapter, the following lessons will be clarified and further researchers would be able to understand–

6. To verify the present situation of social business
7. To definite the prospect social business enterprise.
8. To identify the native infrastructure of social business enterprise.
9. To know the progress of social business as an academic excellence in the different colleges and universities.
10. To justify the possibility of social business in rural community.
11. To know the international social business partnership
12. To discover the probable domain of social business.
13. To determine the efficacy of social business in social work



5.2 Introduction

Muhammad Yunus is a practical visionary who has improved the lives of millions of people in his native Bangladesh and elsewhere in the world.

LOS ANGELES TIMES

The success story of Social Business in our times began with a truly insignificant amount of money— equivalent to only \$27. Now it is the dream of millions. Today more than million customers in around thousands of villages of Bangladesh are benefitting from this business model. Social business enterprises are serving as a paradigm in health, educations, micro-finance initiatives on almost all continents. Prof. Muhammad Yunus offers his vision of an emerging new economic system in his new book ‘A World of Three Zeros: The New Economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions.’ Yunus created microcredit, invented social business, and earned a Nobel Peace Prize for his work in alleviating poverty. Now he declares it's time to admit that the capitalist engine is broken- that in its current form it inevitably leads to rampant inequality, massive unemployment, and environmental destruction. We need a new economic system that unleashes humanity as a creative force just as powerful as self-interest.

5.3 Benefits of Social Business

A social business can gain more and better insight into customers' behaviors, sentiments and actions. That, in turn, can create more targeted and relevant campaigns and product development. Though social business provides quality services for poor people. On the other hand, social business refers a poor people friendly approach which provides quality product, quality services, quality profit making for the poor, proper utilization of property in favor of underprivileged people, and over all aim of social business is to create the society without poverty. From the social business initiatives, the poverty-prone countries can get some precious benefits.

5.3.1 Better Customer Relationships

By being a social business, you are seen to be open, transparent, accessible and responsive. If a customer can communicate with a company in real time and through a platform that suits them, then they will feel valued and respected. Better still, if that company exceeds their response expectations, then you don't just have satisfied customers, you have potential brand advocates.



5.3.2 Improved Insight

A social business can gain more and better insight into customers' behaviours, sentiments and actions. That, in turn, can create more targeted and relevant campaigns and product development.

5.3.3 Employee Satisfaction

A social business allows employees to be part of the conversation, both internal and external. The result is more involved, more collaborative, more motivated teams, who can, and are empowered to, make a difference.

5.3.4 Increased Productivity

By encouraging open collaboration and involvement, a social business enables a better flow of communication internally and a culture of getting things done as a team.

5.3.5 More Innovation

New ideas are more like to be shared, built upon, developed and put into action. Internally, employees from all parts of the business are empowered to innovate; externally, customers can contribute valuable insight and opinion about product or service development.

5.3.6 Enhanced Reputation

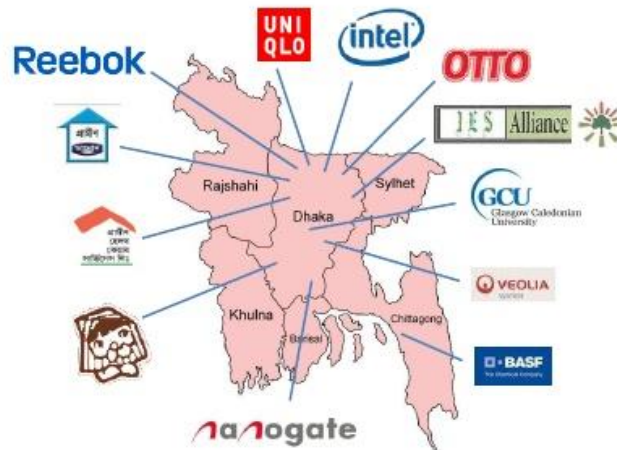
Your brand's success depends on its products and services living up to the claims that you make about them. If your service falls below the level your customers expect, they will be quick to react - and today that often means very publicly through the power of social. If you can respond to problems quickly, effectively and transparently, this can only work in your favor. And if your response and your content are right- i.e., helpful or entertaining, you can quickly become very visible experts and the go-to source for helpful information. (Joe Edwards, 2016).

5.4 Present Situation of Social Business

Social business is a concept which can generate both social and financial returns. It is normally approved that creation of rural employment opportunities are required to reduce rural poverty and women empowerment; social business is likely to be sustainable way forward. Bangladesh has more than 20000 NGOs in operation many with sustainable social development and income generating activities, which could be transformed as social business enterprise. No doubt about it that Bangladesh is doing better in this field. But it would be more influential for the perspective to be developing or developed country.



Int. Social Business Partnerships



Source: Yunus Centre

2010-07-25 Yunus Centre SB presentation v13.ppt 14

Picture: International Social Business Partnerships (Source- Yunus Centre)

Social business benefits the mass of people, social business can transform society very quickly because it will apply the amazingly rapidly-growing power of technology to improving the conditions of the poor and environment. It will also liberate and harness the power of creativity, the sense of commitment of the new generation of young people of this new century, and the power of selflessness which defies all previous notions of human behavior in the economic world. Social business has many goals and objectives which are: The creation of new jobs, the improvement of living standards, the invention of new products and services, the promotion of active participation of citizens in decision-making at all levels, the development of intercultural competence, the enhancement of local areas, the use of regional in a creative and effective, the granting of more power to the people, so that they feel motivated and change their lives. The main objective is the resolution of a social problems in human life. (UniAssignment.com, 2020). The European Business School (EBS) University in Germany has launched a social business chair to develop competences and skills for leadership of a new economic model. As the first chair for social business in Germany it aims to advance research to develop new business approaches for developed countries. The EBS is the leading German Private business School with 180 partner universities worldwide (The Daily Star, 2010).



Glasgow Caledonian University (GCU) in Scotland launched Yunus Centre for Social Business and Health in a ceremony attended by academics and the elite of Glasgow on July 5, 2010. The centre has been established by GCU to carry out action research to find solutions to Social problems, including the critical issue of access to micro credit and affordable health care. Grameen Telecom Trust and IES Alliance of Bahrain have entered in to a joint venture social business agreement to product fiber glass pipes to improve sanitation and building materials and promote bio-gas use. Twelve students form the share student organization visited the Yunus Centre to follow up and to present the findings of their social business research surveys. **(The Daily Ittafaq, 2010).**

For Yunus, a social stock exchange is a logical consequence of social business as it brings investors and projects together. If somebody wants to invest in a social business; project, Grameen-Danone, for example, people can buy into the company if it is listed on a social stock exchange. Unlike the traditional stock market, it is not based on profit or dividends.

Recently, the President of Bangladesh Enterprise Institute (BEI) was invited to attend the 8th Annual Global Philanthropy Forum Conference as a Social Entrepreneur held in Washington D.C. The Forum provided a platform where donors, social investors and emblematic agents of change from around the world gathered to strengthen and build cross-sector alliances necessary to resolve global challenges. Eighteen social entrepreneurs from all around the world attended the conference where each presented a new approach to the concept of Social Entrepreneurship. The underlying theme of the forum was to encourage philanthropic organizations in engaging in social businesses. The concluding speech at the conference was given by Dr. Muhammad Yunus who outlined his ideas and thoughts on social business and its effectiveness in addressing social problems. **(The Financial Express 28 May, 2009)**

Muhammad Yunus wants to convey to them that the money that these organizations are spending on corporate social responsibility is benefiting many people. But that money is not coming back. But many people will get the benefits of building social business capital with that money. From there, any new entrepreneur will get up and return the money. That money will then be used by another entrepreneur. It was learned from Muhammad Yunus that Carlos Slim was very inspired by the mantra of social business. He wants to take social business forward. Mr. Slim is now the richest man in the world. As of October, this year, his corporate holdings totaled 6.5 billion. Carlos Slim's home is Mexico. The social business model is operating on the largest scale in Mexico outside the country. The acceptance of Muhammad Yunus in Mexico is

great. "Professor Yunus is as popular as a rock star in Mexico," Eduardo Santana, a journalist here, told this correspondent.

Talking to Hans Wright, head of the World Social Business Conference. He said, 'The whole world is learning from a creative idea of Bangladesh. Not only learning, he is solving various social crises by applying the model. What an inspiring event, tell me?' (Yunus Center and Badsha Mamun, Daffodil International University, 2014)



Figure: Papers' View of Social Business Success Story

The key word of the social system is to create a process of huge change in the present socio-economic system. Does the small effort of social business have any significance in dealing with this huge disaster? Isn't that a ridiculous attempt? At the speed at which the exploitation of the



capitalist economy is advancing, is social business a drowning man floating on the trunk of a big tree, which he will try to save by grabbing, or is it a straw, by which man is only reassuring himself that he is somehow exempt from this journey? Will get the future will prove the importance or futility of social business. But it is clear that there is no other visible path to immediate implementation. So, there is no other way but to grab him and move on.

As the days go by, it becomes clear that the way the world is moving, people are not going to be optimistic about the future. Such a situation cannot be accepted. Poverty is declining in the world, but it is also like keeping your nose on the water. There is no concept of leaving the water and going ashore. Millions of dollars are coming up in the homes of the rich before half the money of the poor improves. The inequality of income and wealth of the rich and the poor is constantly increasing in the capitalist system. There is no way to get rid of it in this system. Unemployment is permanently tied to him. Unemployment in rich countries, this is the primary identity of poor countries. People are growing, economic growth is happening, labor demand is not growing in that proportion, unemployment is rising. Previously, the number of people dependent on state donations meant, how many people are unemployed in rich countries. Now it is no longer needed. Just looking at the amount of unemployment among the youth shows how deep the problem is. In many European countries, the number of young unemployed nationwide is half that of young people. Not to mention the poor country. It's so big in numbers that we don't even care about statistics.

- a. Several social businesses have been approved in Bangladesh through SB (Social Business) Design Lab (Planning and Workshop). Through the design lab, 465 organizations have proposed social business funds, 455 organizations have been approved.
- b. In addition to the social business conducted through independent social business design labs in several joint ventures in Bangladesh and other places, 12 more social business activities are being conducted in Bangladesh. These include nine joint ventures of Danone, Veolia, Uniclo, Intel, Yukiguni Maitake, Glasgow Chaldean University, BASF, Sampan Group and Babylon Group.
- c. More than five hundred social business activities are going on in 12 countries.
- d. Social Business Fund has been created in 10 countries: Haiti, Albania, Brazil, Tunisia, Colombia, India, Bangladesh, Uganda, Mexico and France.
- e. 20 universities in 19 countries have Yunus SB Center or Yunus Chair. **(Dr. Yunus, Prothom Alo, 2014)**



Grameen Social Business Network



2010-07-25 Yunus Centre SB presentation v13.ppt 28

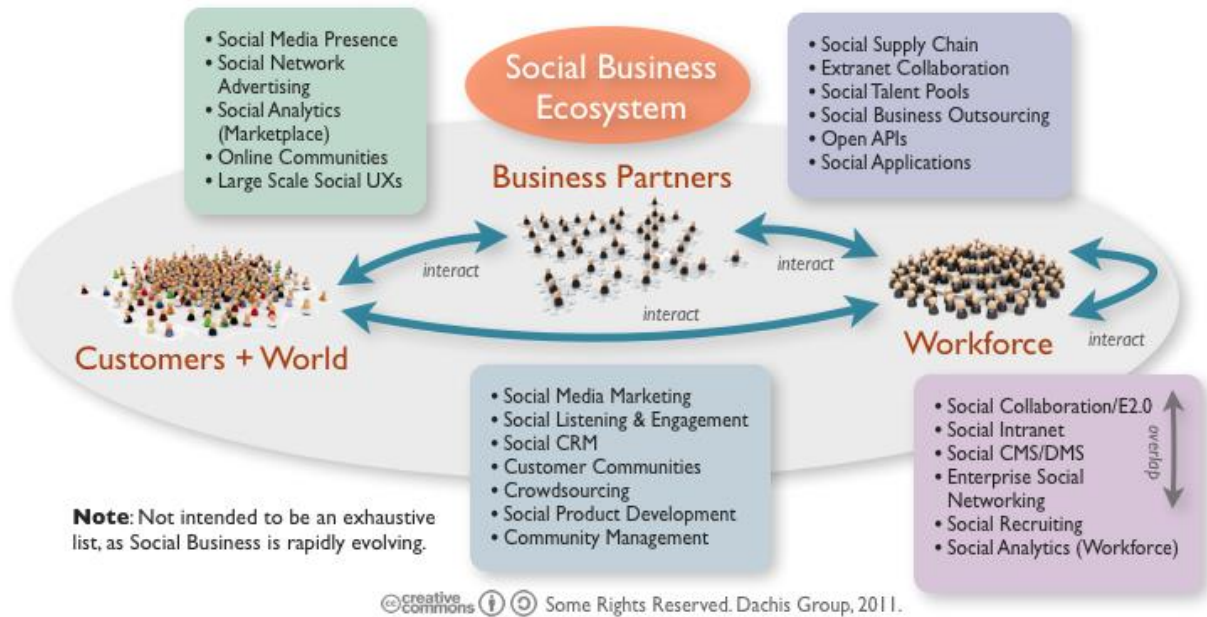
Picture: Social Network All Over the World (Source- Yunus Centre)

5.5 Applicability of Social Business

Social business is the new type of business idea that has taken the world by storm and, as the title proposes, this counterpart to out-of-date capitalism truly can assist humanity's most pressing needs, especially poverty alleviation and women empowerment. Each and every social business creates employment, upright working environment, addresses a specific social ill such as lack of education, healthcare, and good nutrition. 'Three Zero and Four Principles Theory' of Dr. Yunus for the sustainable development of the world, has drawn a progressive attention all over the globe. This theory is on 1. Zero Poverty, 2. Zero Unemployment, and 3. Zero Carbon generation. For achieving these three Zero he set four principles such as 1. To preserve young strength, power, and creativity, 2. Best usage of technology, to convert traditional business into

social business, and 4. To ensure good governance (The Daily Prothom Alo, 2015)

The Many Aspects of Social Business



Picture: Many Aspects of Social Business (Source- Enterprise Irregulars, 2012)

It is needed to say here that Dr. Yunus clearly clarified they are not the same to the new concept of social business. Dr. Yunus strongly believe that after a time being social business can able to a world where poverty will be the showpiece for the national and international museum. He describes the world of 2030 by preparing a wish list to describe the kind of world we would like to create by 2030. It might include...

1. A world without a single person living in poverty.
2. A world whose oceans, lakes, streams and atmosphere are free of pollution.
3. A world where no child goes to sleep hungry.
4. A world where no one dies a premature death from an avoidable illness.
5. A world where wars are a thing of the past.
6. A world where people can travel freely across the borders.
7. A world where no one is illiterate and everyone has easy access to education through the application of new miracle technology.
8. A world where the riches of global culture are available to all.

So, for social development, alleviation of poverty and providing the proper social services for the people social business is going to be a must needed approach in Bangladesh as well as for world. The prospect and domain are around the social business enterprises in following...

5.5.1 Poverty Alleviation

Poverty is the major problem of the world. As a newly developing country, Bangladesh is suffering the miseries of poverty. According the World Bank report, the poverty rate of Bangladesh is 14%. (**World Bank Report 2020**). Covit-19 and climate change have increased the rate. The central aim of social business to Reduce poverty. Already It has placed a vital record to be a part of poverty reduction program of Bangladesh Government. Grameen Bank and other social business enterprises are playing a superlative role for reducing poverty. Only Grameen Bank disbursed 92,60176 million BDT from 1976 to 2019. Grameen Danone, Grameen Trust, Grameen Check, Grameen Telecom, and others social business organization are continuously doing for alleviating poverty. Some national and international expert said that social business organizations have a great chance to eradicate mass poverty at a large scale.



Picture: Poverty Reducing Activity of Social Business Enterprise

5.5.2 Women Empowerment

In the study, the women empowerment has been highlighted for the attitude of social business prospect. There's opinion in our community, micro-enterprises are substantially effective for women empowerment. On the premise of this, social business has given targeted on it. Social business will produce chance for the women. This will be intensively useful to empower women. It helps working women to create house, to enter financial gain generating program, to supply education program, to supply differing kinds of legal supports to the neglected women. As of 2017, the Grameen Bank had concerning 2,600 branches and 9 million borrowers, with a rate of payment of 99.6%. 97% of the borrowers were women. The Bank has been active in

97% of the villages in Bangladesh. Its success has inspired similar projects in more than 64 countries around the world, including a World Bank initiative to finance Grameen-type schemes. (Wikipedia, 2021) To emphasize on women development Grameen Bank disbursed loans wherever 96.78% are women members. (Grameen Bank Report-2019)



Picture: Women in Empowerment Process

5.5.3 Quality Education

Education is a basic need of a human being. Here quality education is must needed for sustainable development. However, this scenario of developing and under-developed countries like Bangladesh isn't sensible in the slightest degree. 124 million kids across the world are out of college and 250 million aren't learning basic skills as a result of poor-quality education. Girls, kids with disabilities, those from minority teams and kids living in poor and remote areas are most frequently denied access to education. This has comprehensive consequences on their futures and people of their families, communities and countries. (Plan International, 2021) In Bangladesh social business enterprises are trying to ensure quality education for the disadvantages group. Grameen Bank distributed 7.25 million (USD) scholarship for the children of Grameen Bank member. 54380 student got higher education loan from Grameen Bank. (Grameen Bank Report-2019)



Picture: Educational Programs of Social Business Enterprises

5.5.4 Revolution in Microcredit

Microcredit is the extension of very small loans (microloans) to disadvantaged borrowers who stereotypically lack collateral, steady employment, or a demonstrable credit history. It is designed to support entrepreneurship and alleviate poverty. Grameen Bank is the pioneering organization of micro-credit. The light and activity of micro-credit have expanded all over the world. Amount of loans outstanding is 15,6721 (BDT in million) within 2019. **(Grameen Bank Report-2019)** By the various programs of social business in micro-credit, lot of people left their poverty. But there are different some cases in the rural community that micro-credit vanished their last belongings.



Picture: Micro-credit Program of Social Business Enterprises.

5.5.5 Employment

In this study, the utilization chance making by social business has been scrutinized. Basically, employment could be a paid work agreement between owner and worker. The owner generally controls what the worker will and wherever the worker works. In social business enterprises uncountable programs are taken to make employment and planned to require additional actions to be created. In Grameen Bank initiatives, 109000 beggars have joined to Beggars as members program. 2.67 million USD has been distributed in beggars all over the world. It's excellent news for the state, 21383 beggars have left their mendicancy. **(Grameen Bank Report-2019)**. On the opposite hand, Thousands of people are employed in several social business enterprises.

3. Employment Model

<p>Social Enterprise employs beneficiaries, provides them with training and support, and uses them to produce products for a market.</p>	<p>Examples:</p> <ul style="list-style-type: none"> • Oasis Association • Carpenter's Shop • Work 4 You • Village Work Centre • NICRO Social Enterprise • Livity Africa (Live Magazine) • Learn to Earn
<p>Primary Income Source:</p> <ul style="list-style-type: none"> • Sale of products to open market 	

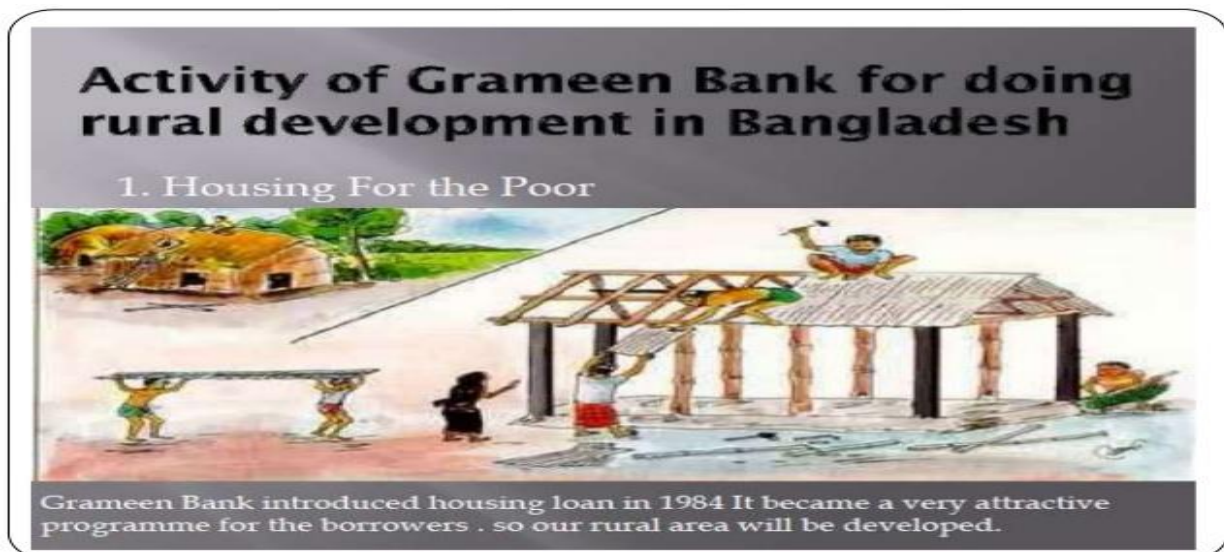


Social Activities = Business Activities

Picture: Employment by the Social Business Enterprises (Source-Yunus Centre)

5.5.6 Rural Development

Still, most of the people live in the rural area. More than 50% of the country's GDP comes from the rural sector. Development of this sector is thus crucial for national development. Need not to say here social business has emphasized on rural development. Most of the social business enterprise in the rural area and to develop the rural people. For some extent social business is playing a vital role for the rural development. So, it is high to take a decision to apply the social business in the rural vastly. Grameen Bank disbursed House loans to build 755885 houses and 81678 villages are covered to serve. **(Grameen Bank Report-2019)** Grameen Bank, Grameen check is doing well for rural development. Also, it is true that social business has massive prospect for rural development.



Picture: Activity of Grameen Bank for Doing Rural Development in Bangladesh.

5.5.7 Human Resource Development

Basically, the human resource development refers the way of innovate the inner caliber of the people in a systematic procedure. Human resource development is the framework for helping employees, develop their personal and organizational skill and knowledge and abilities, it includes such opportunities as employees training, employees' carrier development performance management and development. One of the important objectives of social business is to innovate the human potentiality. In this perspective Grameen Creative Lab, Yunus Center and other innovative social business enterprises are doing a great job for human resource development. As a country we are about 180 million of people. Without innovating the potentiality of the people, the development and peace never be possible. So, for the sustainable development and to make the huge people skilled, government should go for the assistance of social business. Grameen Bank has disbursed 14.61 million (BDT) loans in micro-enterprises. (**Grameen Bank Report-2019**)



Picture: Human Resource Development Programs of Social Business

5.5.8 Youth Development

In the study, youth has been discussed for exploring the efficacy of social business to eradicate poverty and women empowerment. The youth is the most productive force in Bangladesh. They are founded 36% of the total civilian labor force. Recognizing the fact that a disciplined, organized, trained and educated youth community can make significant contribution to the development process. In this junction social business can provide various programs of youth development. The youth development program is now being expanded through increased training and credit facilities by the social business enterprises. Yunus centre, Grameen creative lab, Grameen Trust, Grameen Bank are doing remarkable job in youth development. But social business enterprise has more domain to serve in youth community to make them potential. Yunus Social Business Social Business Youth Alliance (SBYA), Yunus Centre, Grameen

Creative Lab are regularly organizing youth summit, training, workshop, symposium, seminar to improve the youth people's creativity and skill development.



Picture: Activity of Social Business Youth Alliance (Social Business Youth Summit, 2018)

5.5.9 Child Welfare

In welfare state, child is treated as a heaven gift. They get the highest priority in the community. But the rights and health facilities of Bangladesh are not up to the mark. Here, different NGOs are playing a significant role. But it is not enough. Recently social business enterprises are starting to serve for the children. For example, Shokti Doi is an initiative for the child development. To grantee a child alive, to help vulnerable groups of children, to confirm education and mental development, to establish legal rights of children, to improve the condition of family environment etc. are the basic objectives of child welfare activities. These all can be ensuring child welfare through different kinds of social business enterprises. There is a hope, day by day different social enterprises are coming forward to confirm child welfare and their improvement.



Picture: A Social Business Enterprise to Ensure Children Nutrition.

5.5.10 Health and Family Welfare

Health is wealth. In the study health has been analyzed by the eye of social enterprises. From the study, a realistic information came to light that micro-enterprises can play a vital role to ensure health and family services. Health is one of the important basic needs for the people of Bangladesh. To ensure quality health care for the people of Bangladesh, we can follow social business by establishing different types of enterprises related to women and children, implementation of family planning program, mother health care center, working women hostel, socio-economic action under city social service, rehabilitation for poor and under-privileged women etc. These all are the family welfare activities. Through these activities social business can work with the society. Grameen Healthcare, Grameen GC Hospital, Grameen Telecom etc. are doing mentionable contributions in health and family welfare activity from its beginning to present. In this sector, social business has a great opportunity for serving weaker section of our community.



Picture: Different Health and Family Welfare Activity of Social Business Enterprises

5.5.11 Social Development

There is widespread agreement that any kind of rural development policy or program should encompass the socio-economic as well as the holistic aspects of development in rural areas. There are two main arguments in favor of this. One is that the social and economic aspects of development are so closely related that one cannot pursue one aspect without also considering the other. The other argument is that, irrespective of its relationship to economic development, 'social development' is a desirable objective in its own right. Development is fundamentally a process of change that involves the whole society-its economic, socio-cultural, political and physical structures as well as the value system and way of life of the people (**Journal of Rural Development, 1993**) Probably social business and social development are more closer concepts

sexual orientation, age, marital status, political belief, religion, or mental or physical disability. Social justice and human rights are the tenacious need for the world. Day after day social business enterprises is expanding all over the globe with its innovative idea and thought. Several initiatives under the shade of social business, are doing cordially for ensuring social justice and rights by seminars, symposiums and other awareness programs for underprivileged people.



Picture: Different Humanitarian Work in Corona Pandemic by Social Business Enterprises

5.5.13 Social Work and Social Business

The paper intended to explore the relevance of social business to social work practice and policy development. Many times, it is mentioned that social business refers to a broad set of approaches that use business insight to address social goals and the solve the social problems also. A marginal activity in social work for a long time, recently social business has been thrust into the spotlight in debates about the future of social policy and community services. It is important that social workers understand the meaning and implications of social enterprise if they are to apply it critically and reflectively in practice and participate in contemporary debates about its relevance in promoting individual, group and community empowerment. Social business is always objective to ensure quality services to the weaker section of the community.

It's not just corporate responsibility where social workers can help businesses.

1. The skills utilized by social workers cross over into the corporate world in many ways.
2. Social workers can improve company culture and lead to happier employees.
3. 84% of consumers prefer to buy from ethical companies.

Businesses are constantly looking for ways to improve their performance, both in terms of profits and productivity and employee morale. In addition, there is a growing emphasis on corporate social responsibility, especially given that businesses affect not only those who work for them but the communities in which they operate– and beyond. **(Business.com, 2020)**

To conclude, it is to be said that Social work is not only a subject, but also a profession. For ensuring wellbeing for the society, professional dealing is must needed element in that cases. On the other hand, social business is growing concept which has placed a great impact on world community by creating some entrepreneurship with famous organizations. Social work is a helping profession which helps the concerned or problematic people such a way so that they can help themselves and play their proper social role properly. Already social work included social business in its syllabus. In accordance with the mission, vision, objectives and practical activity social business and social work are same in nature. So social work and social business enterprises can work for the society in a combined effort.



Picture: Social Work Business and Social Business (Source- Dreamtime.com, 2021)

5.5.14 Social Wellbeing

Social business is concept where the profit is being used for the poor people and the improvement of employees and the organization. In the sense, it is a unique idea in traditional business. The current government has started various measures to expand the opportunities for domestic and overseas workers. In this junction social business can play a vital role for labor welfare and the job creation. Without any indecision, it is thought that social business has already has created thousands of employments for the people particularly for the vulnerable group. Several education, housing and health programs are running under the umbrella of social business enterprises. In the sector of CSR (Corporate Social Responsibility) social business has a dramatic prospect to ensure well-being for the poor, social business beneficiaries and overall, for the wellbeing of the society. Social business can able to promote the general welfare of

society from local to global levels. It is also intense to ensure the betterment of community and safeguard of environmental sustainability.



Picture: Social business for Wellbeing or Enhanced Quality of Life (Source- Acara Institute, 2010)

5.6 Conclusion

By captivating help of Grameen Bank and others social business enterprises, Dr Muhammad Yunus wants to place poverty in Museum. It is thrilling to see how social business has been embraced by some of the world's leading thinkers. The fact that universities in Asia, Europe and North America are all involved in nurturing social business concepts cannot help but accelerate the spread of social business to every corner of the globe.

The idea of social business had been formulated and started to sense its potential for changing the world. It is realizing that the allies and supporters are needed to turn it from an idea into a reality. One set of supporters was the business leaders who were intrigued by the social business concept and eager to try it out. Another important group of supporters has been people from the world of non-profits, NGOs, foundations and charities. Many of them have come to see social business as a valuable new tool for promoting global change in a sustainable way. Many social business practitioners and organizations are actually launching social businesses. There is also an important class of people emerging who may be described as 'Social business thinkers.'

A social business can be set up by anyone, anywhere. The Yunus Center and Grameen Creative Lab will consult with anyone who wants to set up a social business, spreading the concept in order to help eradicate poverty and solve the other economic and social problems that it is being seen around the Bangladesh as well as all over the world.

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Chapter no: 06

<i>Chapter no: 06</i>	<i>Pages</i>
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6.1 Chapter Objectives

From this chapter, the following results has been explained and the further researchers could be pleasantly able–

- a. To analyze the social business and its efficacy for reducing poverty and empowering women in Bangladesh as a general objective.
- b. To know the socio-economic and demographic information of the respondent.
- c. To explore a national and international dynamics and nature, origin, diffusion and present condition of social business in the rural community.
- d. To assesses about livelihood patterns, education, mobility and multidimensional impacts of social business on weaker section of rural community.
- e. To evaluate the retrospect and prospect of social business in the field of sustainable development.
- f. To find out the strength and weakness of social business.



6.2 Introduction

Fundamentally, the findings of the study discussed the prospects, probability and present situation of social business in the process of eradicating mass poverty and the much-desired economic, socio-cultural empowerment of the women. The progress of social business in this sector is good but not in broader aspect in social development. The researcher has observed a community perception about women and the process of poverty alleviation. Practically social business, has knocked in this area. The knocking has created a good impact on rural community. Most of the respondent said that the activity of social business and the enterprise of its must be increased. This part of the current study presents the socio-economic and demographic information of the respondent, dynamics, nature, origin, diffusion and present condition of social business in the rural community. The study focused livelihood patterns, education, mobility and multidimensional impacts of social business on weaker section of rural community. Here evaluated the retrospect and prospect of social business in the field of sustainable development and effectiveness of social business for empowering the woman and reducing the poverty level of rural community. To conduct this study data was collected from 300 interviews among the social business beneficiaries from two villages from Khulna and Dhaka Division. The interview was keen to the information of age, religion, marriage, job, educational status, livelihoods pattern. The study shows the age distribution of the respondent in the study. Here 26.67% respondents are in the age group 18-37, 64% percent are in the group 38-57, and 9.33% respondents are in the age group 58 to above. Most of the respondents are female and their percentage are 83%. It is mentionable that the age of social business beneficiaries is around '38-57' year group from the two villages at Khulna and Dhaka Division in Bangladesh. The study was analyzed with primary sources of data in quantitative and qualitative way and tried to combine with secondary sources of data and to build up theoretical knowledge through the secondary source of data. Mixed approach was applied to discuss the study findings descriptively and decoratively by using check list and observation technique. Maintaining the research ethics, obscurity and confidentiality, researcher gave the penname of respondent and village in the study to disclose the opinion of political issues, present socio-economic problems and something like that. It is tried to draw some policy implications for further policy planners and the researchers. At the same time, the findings of the study could able to identify the thoughts and ideas of the rural people which are very important for poverty reduction, women empowerment and rural development programs. It has sightseen the strength and weakness of social business.

6.3 Findings and Analysis

6.3.1 Socio-Demographic Information of The Social Business Beneficiaries

Table no: 01

Age and Gender of the respondent						
Class Interval	Male			Female		
	No	%	Cumulative (%)	No	%	Cumulative (%)
18-37	15	5.00	5.00	65	21.67	21.67
38-57	32	10.67	15.67	160	53.33	75.00
58 to above	4	1.33	17	24	8.00	83
Total	51	17.00	17	249	83	83

*No = Number of Male and Female where total respondent 300

Illustration: The table-01 shows the age distribution of the respondent in the study. Here 26.67% respondents are in the age group '18-37', 64% percent are in the group '38-57' and 9.33% respondents are in the age group 58 to above. Approximately the average age of the respondents is about 46 years.

Key finding: Most of the respondents are female and their percentage are 83%. It is mentionable that the age of social business beneficiaries is around '38-57' year group.

Table no: 2

Educational status of the respondent			
Education	Frequency	Percent	Cumulative Percent
Illiterate	07	2.33	2.33
Primary	192	64.00	66.33
Secondary and HSC	96	32.00	98.33
Higher	05	1.67	100
Total	300	100.0	

Illustration: Table-02 specifies the educational status of the respondents. Before description of the educational status of respondent, it is to be mentioned that social business is basically for the weaker section of the community. So, the researcher witnessed that the social business beneficiaries are not educated. Their educational status denotes resemble to economic status. Here, 2.33% respondents are 'Illiterate', 66.33% completed their 'Primary education', 32.0% passed 'SSC and HSC' exam and only 1.67% started and completed their 'Higher education'.



Key finding: There is a good observation in the study, the children of social business beneficiaries are going school to be educated. But now the educational status of the respondent is not satisfactory. In the sense of savings, micro-credit, interest, accounting, political awareness and the situational conception. they are so much enriched.

Figure no: 01

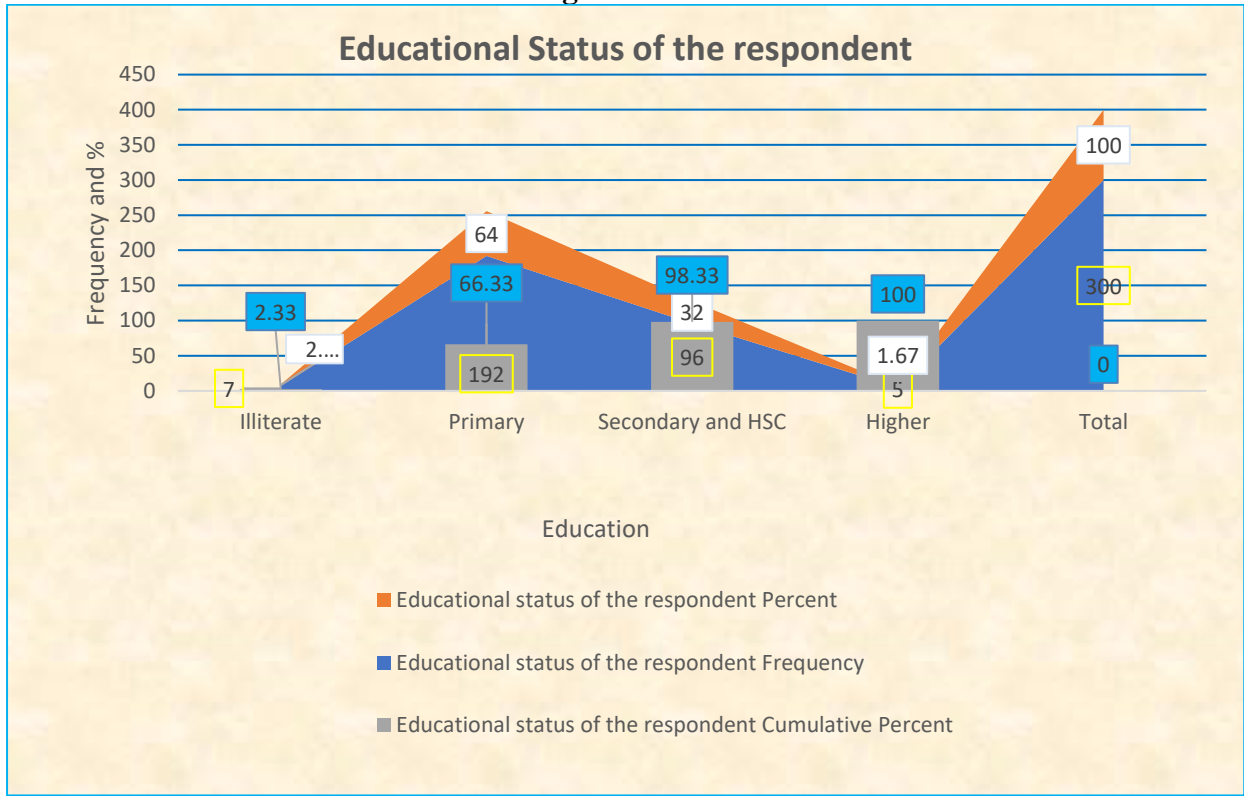


Figure: Educational Status of the Respondent

Table no: 03

Monthly income of the respondent			
Income (BDT)	Frequency	%	Cumulative (%)
0-2000	20	6.67	6.67
2000-4000	65	21.67	28.34
4000-6000	94	31.33	59.57
6000-8000	86	28.67	88.34
8000 to above	35	11.67	100
Total	300	100	

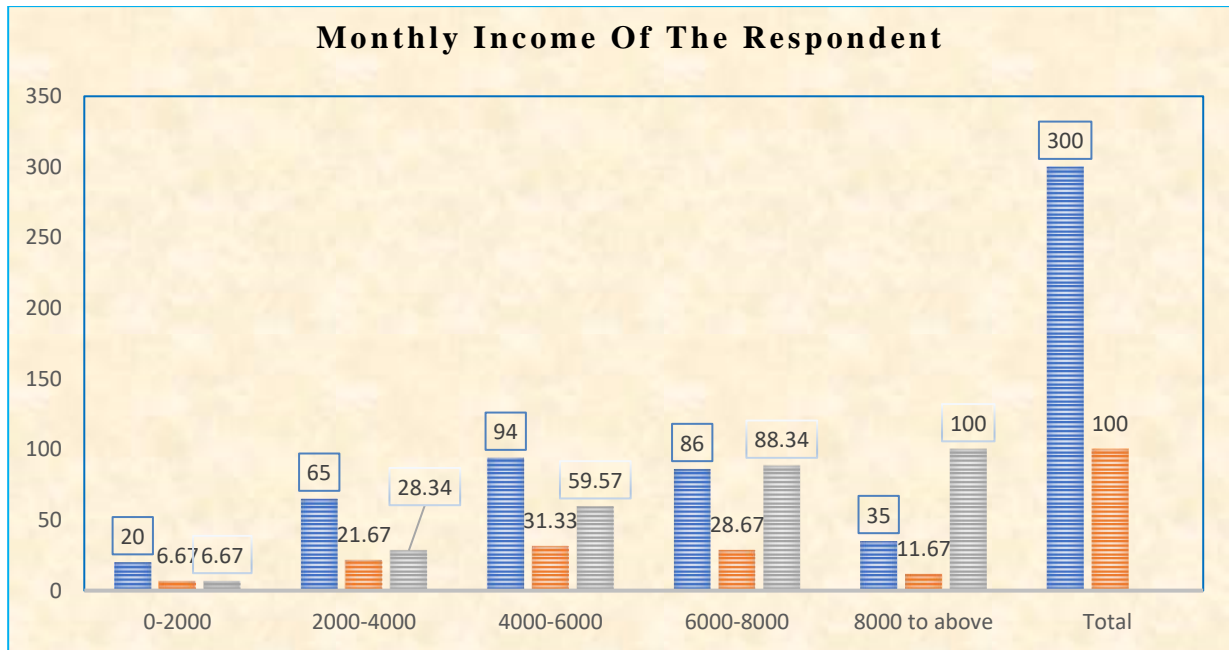
Figure: 02**Figure: Monthly Income of The Respondent**

Illustration: Bangladesh is now a lower-middle income country. The Per Capita Income of Bangladesh is 2227 USD. (Cabinet Division, GOB, 2021). That's why the income of the social business beneficiaries has gradually increased. But still their (women) occupation and income situationally depend on their husband occupation and profession. In this scenario, figure-02 shows 6.67% of the respondents earned within '0 to 2000' takas, 21.67% jointly earned within '2000-4000' takas, 28.67% earned '4000 to 6000' takas, 11.67% earned within '6000-8000' takas and rest of the respondents 11.67% earned '8000 to above' takas. So, it is said that social business beneficiaries are doing well in income generating activities. Average income of the respondents is about 65,00 BDT.

Key finding: In this section, the husband or wife income has included. A case named Rozina said that 'Income of the most social business beneficiaries is dependent on family cooperation. There is a significant impact of social business for alleviating poverty. Although some loan borrowers could not successful in their life.'

6.3.2 Housing Pattern and Opportunities of the Respondents

Table no: 04

Information about House					
Types of House		Frequency	%	Valid %	Cumulative %
Own 95%	Paka	86	30.18	30.18	30.18
	Semi-paka	170	59.65	59.65	89.83
	Kacha	29	10.18	10.18	100
Total		285	100	100	
Hired 5%	Paka	8	53.33	53.33	53.33
	Semi-paka	5	33.33	33.33	86.66
	Kacha	2	13.33	13.33	100
Total		15	100	100	

Illustration: As Bangladesh is the emerging tiger of economic development in the contemporary world. So, the infrastructural development has drawn attention on of the world. After the Independent War of 1971, gradually doing well. In the rural area, lot of Paka House (Building) have seen. In the section of own house, 30.18% respondents' house is 'Paka', 59.65 % respondents' house is 'Semi-paka', 10.18% respondents' house is 'Kacha'. In the section of Hired house, 53.33% respondents' house is 'Paka', 33.33% respondents' house is 'Semi-paka', 13.33% respondents' house is 'Kacha',

Key finding: It is said that most of the social business beneficiaries or the respondent of the study have their own house. 5% respondents of the study, accommodates on hired house.

Figure no: 03

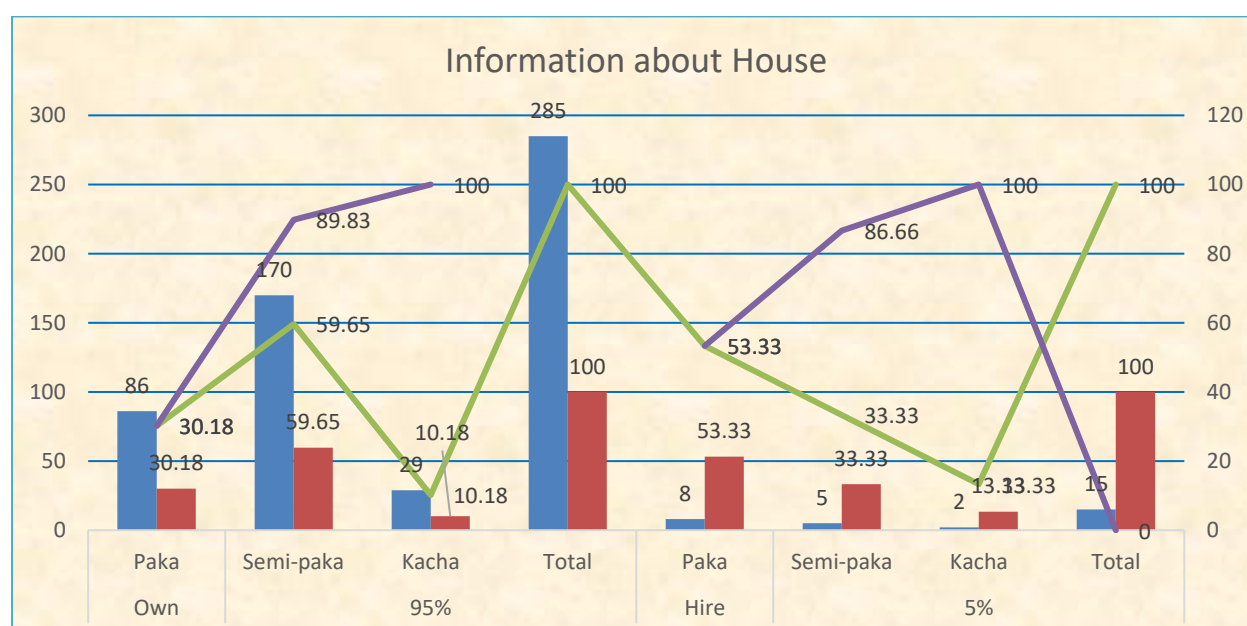


Figure: Information about House of Social Business Beneficiaries

6.3.3 Conception and Practice Affairs of Social Business

Table no: 05

Do you have any idea about social business?				
Answer	Frequency	%	Valid %	Cumulative (%)
Yes	275	91.67	91.67	91.67
No	25	8.33	8.33	100
Total	300	100.0	100.0	

Illustration: Table-05 shows the idea about social business of the respondents. They know well about micro credit, its interest rate, premium, savings and something like that. But a significant number of the respondents knows what is meant by social business? From sample size 300, 91.67% of the respondents have minimum idea about social business whereas 8.33% respondents have no idea about social business. It is notable that knowing people about social business is comparatively optimistic in our society. For the advancement of internet and mobile networking, the rural people are going accustomed with the new innovation and thought.

Key finding: In this perspective, respondents of the study have a potential idea about micro credit, social enterprises and the concept of social business and its effectiveness. A case named **Sobura Khatun** said that ‘**Social business is business which does business for the poor people.**’

Figure no: 04

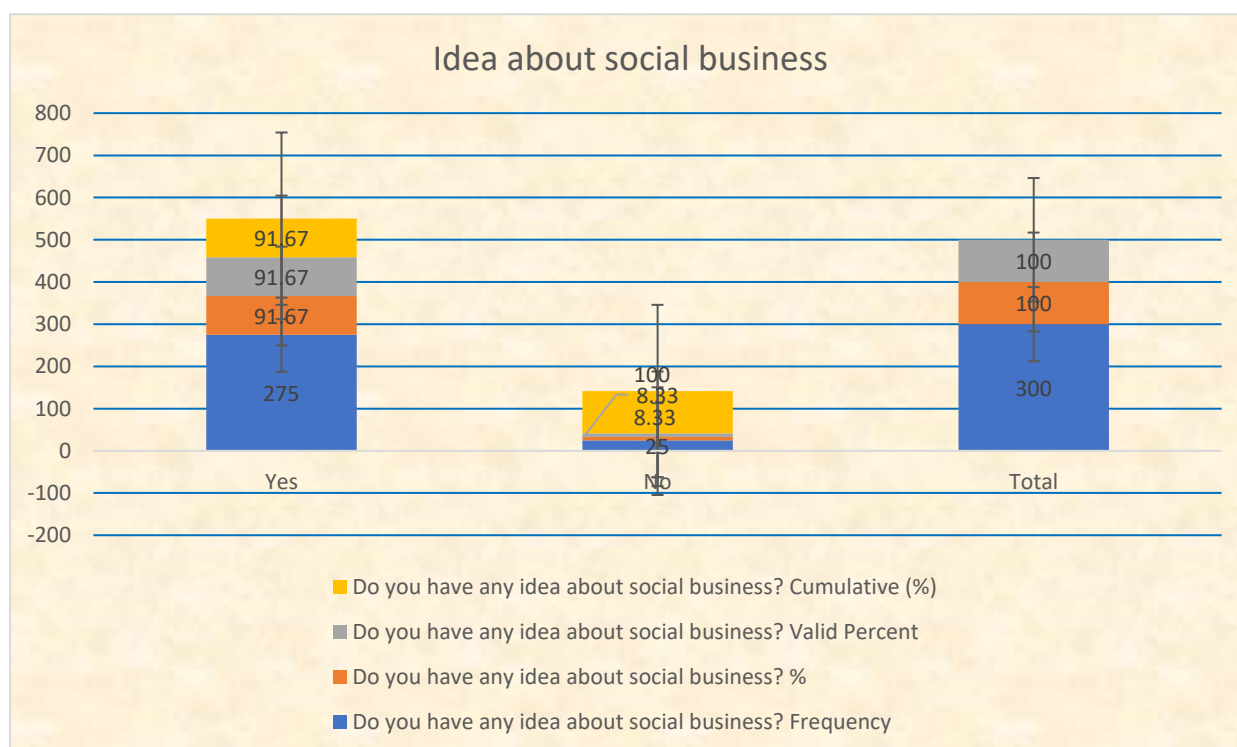


Figure: Idea About Social Business

Table no: 06

Media of knowing and inspiring about social business			
Media	Frequency	%	Cumulative (%)
Family	60	20	20
Neighbors	30	10	30
Kinship	45	15	45
Print Media	60	20	65
Electronic Media	55	18.33	83.33
Academic study	30	10	93.33
Others	20	6.67	100
Total	300	100	0

Figure: 05

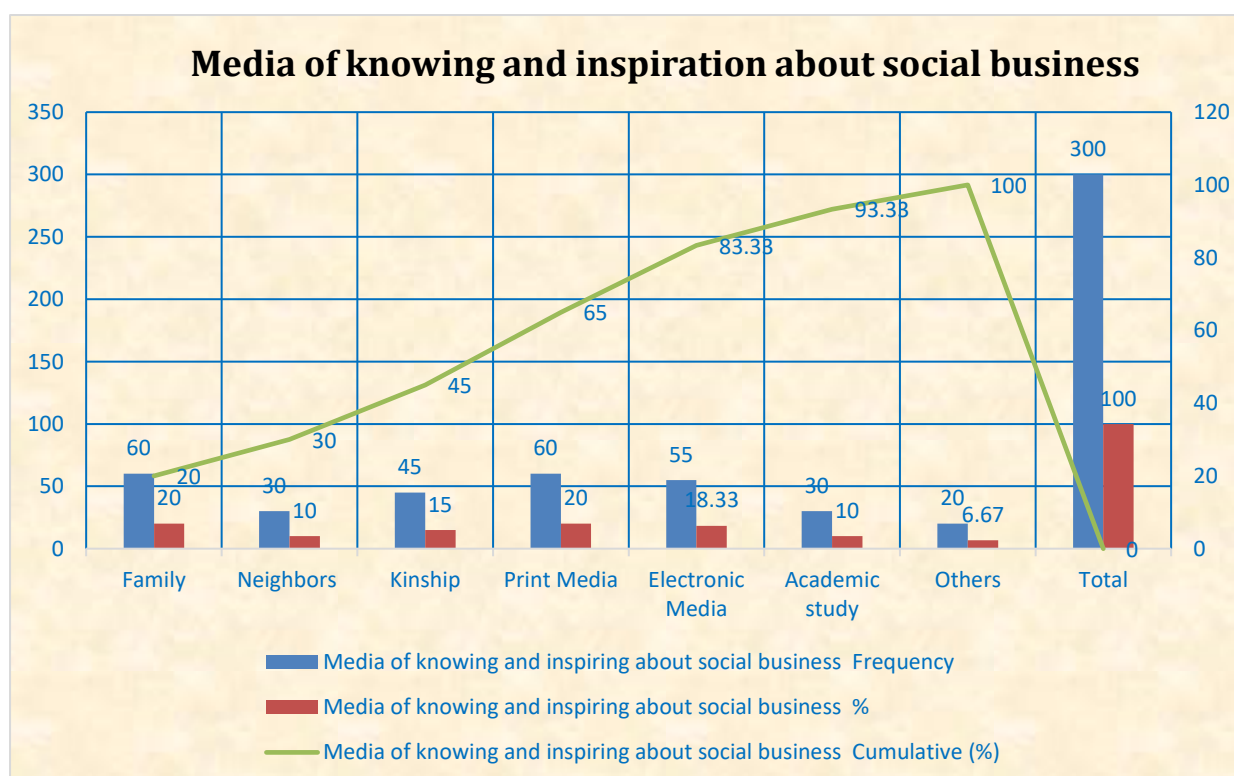


Figure: Media of Knowing And Inspiration About Social Business

Illustration: Social business is new paradigm of poverty alleviation and social development which is given by Dr. Muhammad Yunus. It is familiar not only for Bangladeshi but also for the world community. So social business is popular in our country from urban to rural area. In this figure, 20% of the respondents known about social business from 'Family', 10% from 'Neighbors', 15% from 'Kinship', 20% from 'Print media', 18.33% from 'Electronics media', 10% from 'Academic study', and 6.67% from 'Others' sources.



Key finding: If social business is visionary concept. So, people are very much accustomed from their society. But most of the time their conception about social business came from the print and electronic media.

6.3.4 Information About Micro-credit and Savings

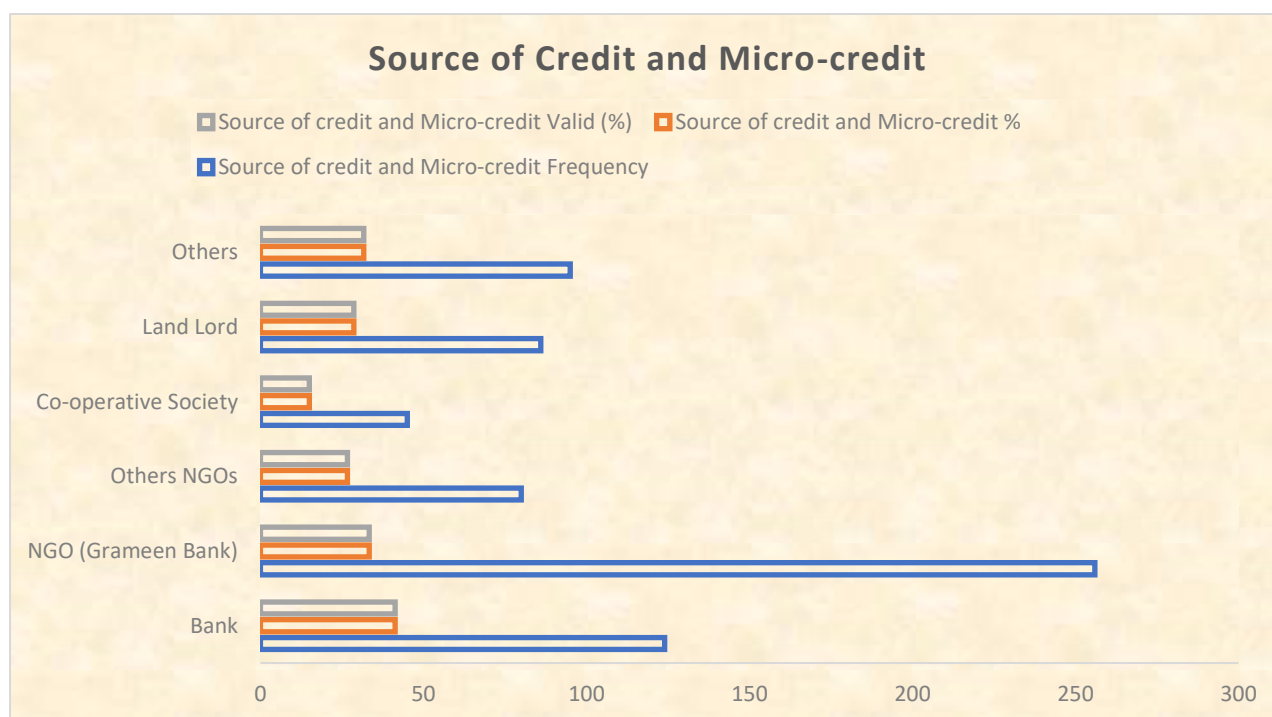
Table no: 07

Source of credit and Micro-credit			
Source	Frequency	%	Valid (%)
Bank	124	41.33	41.33
NGO (Grameen Bank)	256	33.33	33.33
Others NGOs	80	26.67	26.67
Co-operative Society	45	15	15
Land Lord	86	28.67	28.67
Others	95	31.67	31.67

* More than one Answer

Illustration: Table-14 indicates the source of microcredit. It shows 41.33% respondents took credit from traditional 'Bank', 33.33% respondents took micro-credit from 'NGO' (Grameen Bank), 26.67% respondents took credit from 'Other NGOs', 15% respondents took credit from 'Co-operative society', 28.67% respondents took credit from rural 'Land lord' and 31.67% respondents took credit from 'Others' sources.

Key finding: In the study it is witnessed that a respondent took loan or micro-credit from several sources. Most of the multi-loan receiver could not succeed in his/her business. People are being endangered when they receive loan from the rural land load (Grameen Mahajon).

Figure: 06**Figure: Source of Micro-credit****Table: 08**

Sectors	Sectors of using micro-credit								
	Agriculture	Small business	Education	Treatment	Housing	Daily demand	Dowry /Marital	Showing aristocracy	Others
Frequency	190	240	150	40	50	96	34	39	88
Percentage	63.33	80	50	13.33	16.67	32	11.33	13	29.33

***More than one answer**

Illustration: The table-08 presents the sectors of using micro-credit of social business beneficiaries. 63.33% social business beneficiaries use their loan in 'Agriculture', 80% respondents use their loan in 'Small business', 50% use microcredit in 'Education' purposes, 13.33% use microcredit in 'Treatment' resolutions, 16.67% respondents use their loan in 'Housing', 32% respondents use their loan in meeting 'Daily demand' of the family, 11.33% respondents use microcredit in 'Dowry or marital' affairs, 13% use loan for 'Showing aristocracy' and 29.33% respondents use their loan for 'Others' purposes.

Key finding: It is witnessed in the study that industrious and aware loan borrowers are so much keen to utilize their loan in productive sector. But the insensible borrowers use their loan in unproductive sector mostly. For this reason, the microcredit or social business enterprises could not bring the expected outcomes in rural development.

Figure no: 07

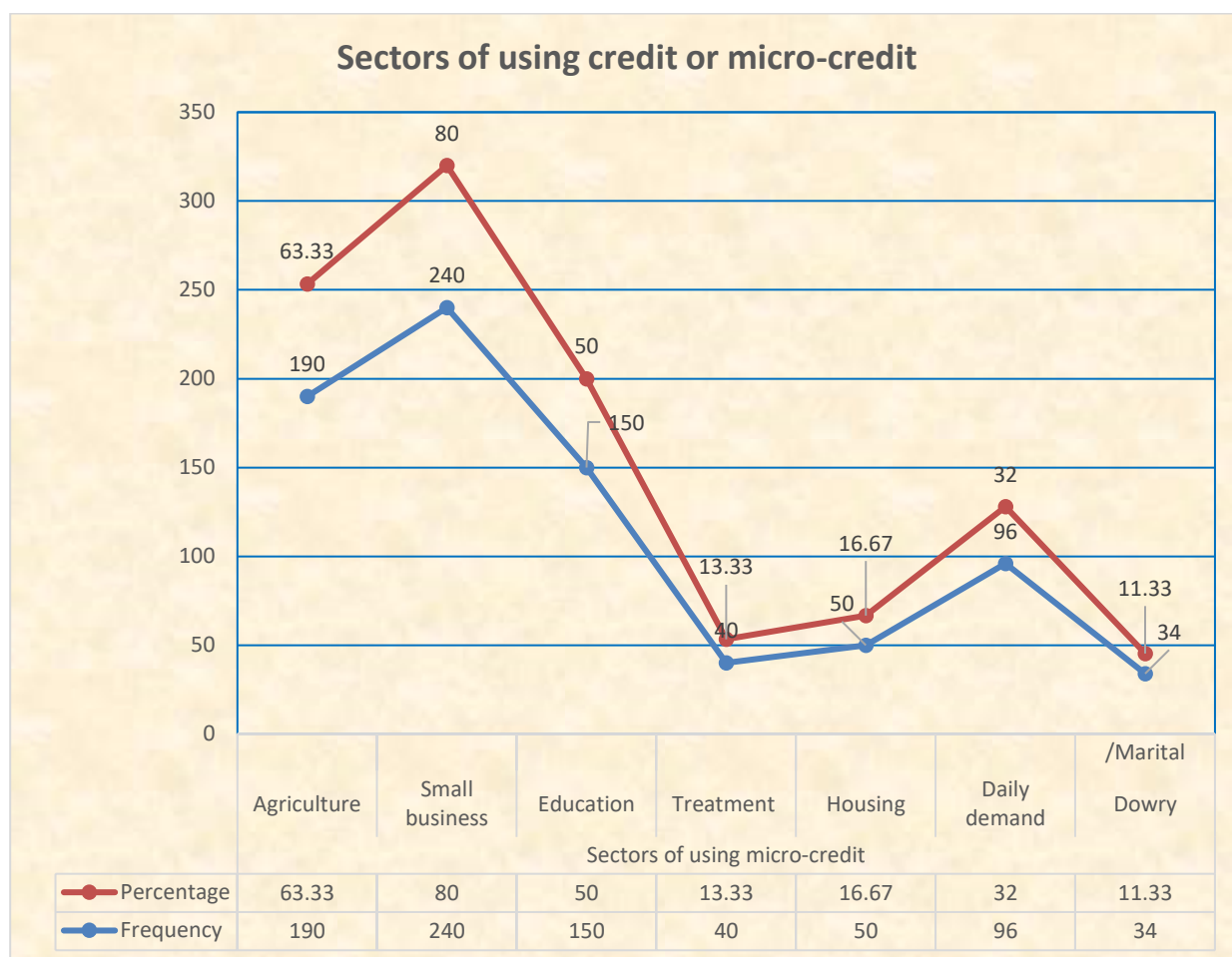


Figure: Sectors of Using Micro-credit

Table no: 09

Have you benefited from social business?			
Answer	Frequency	%	Valid (%)
Yes	276	92	92
No	24	8	8
Total	300	100	100

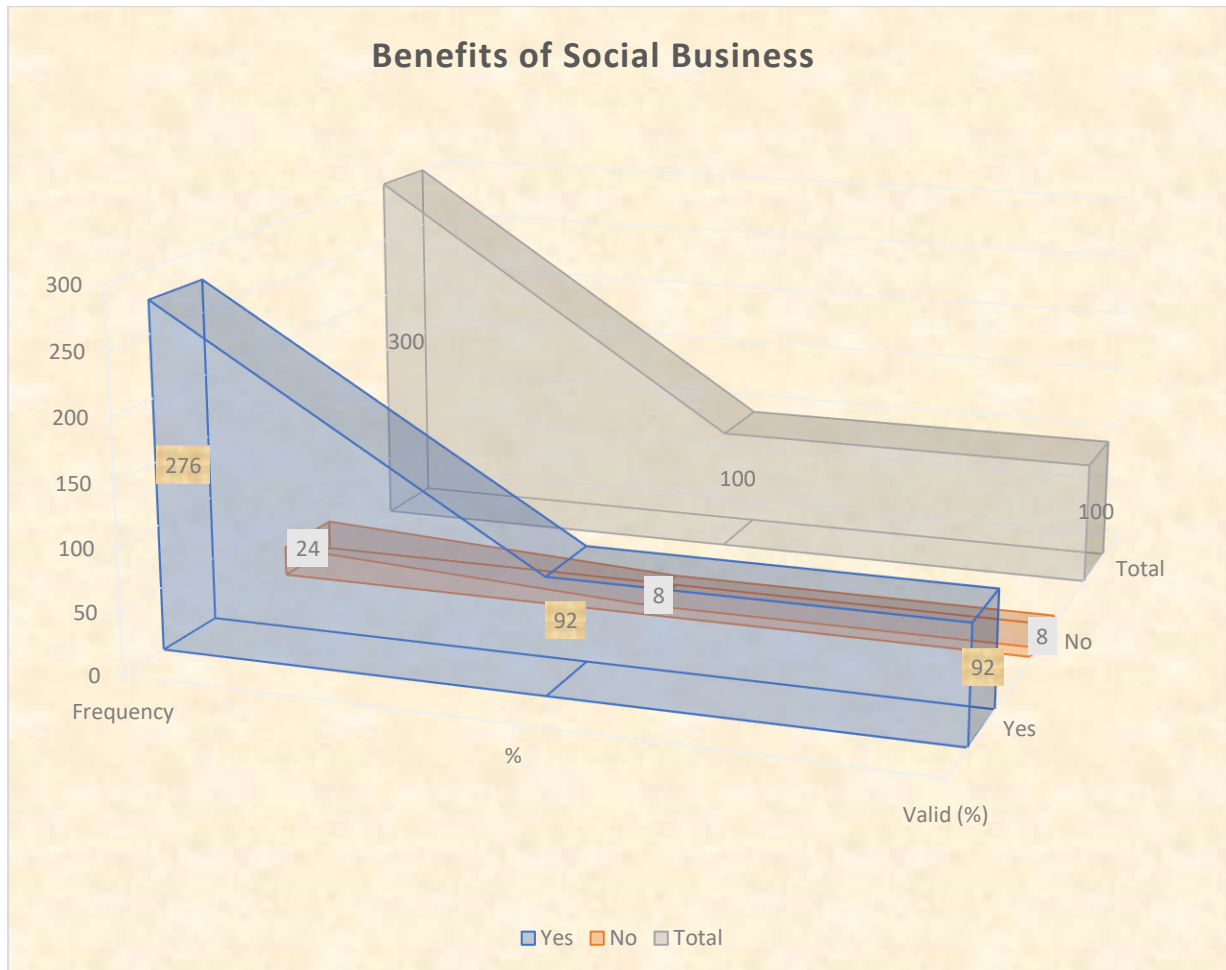
Figure no: 08**Figure: Benefits of Social Business**

Illustration: Table-05 shows the benefit of social business for the respondents. They know well about micro credit, social business and its benefits. Here, 92% of the respondents said that they have benefited from social business enterprises. Whereas 8% respondents said that they have not benefited from social business. It is notable that non-benefited people are little but their opinion create bad impact on microcredit.

Key finding: An NGO expert said that ‘People are positive for the social business enterprises. They are more affectionate on social business type 1 (Grameen Danone) business than type 2 business (Grameen Bank).’

Table: 10

Standard of Social Business Services			
Standard	Frequency	%	Cumulative (%)
Very Good	60	20	20
Good	125	41.67	61.67
Average	98	32.67	94.34
Not good	10	3.33	97.67
Bad	7	2.33	100
Total	300	100	

Illustration: Table-10 displays the standard of social business services. At this stage, 20% respondents recoiled that standard of social business is ‘Very good’, 41.67% respondents said that standard of social business is ‘Good’, 32.67% respondents mentioned that standard of social business is ‘Average’, 3.33% respondents thought that standard of social business is ‘Not good’, 2.33% respondents said that standard of social business is ‘Bad’.

Key finding: As the social business is playing a role in quality service providing process, so most of the respondents are satisfied in this context.

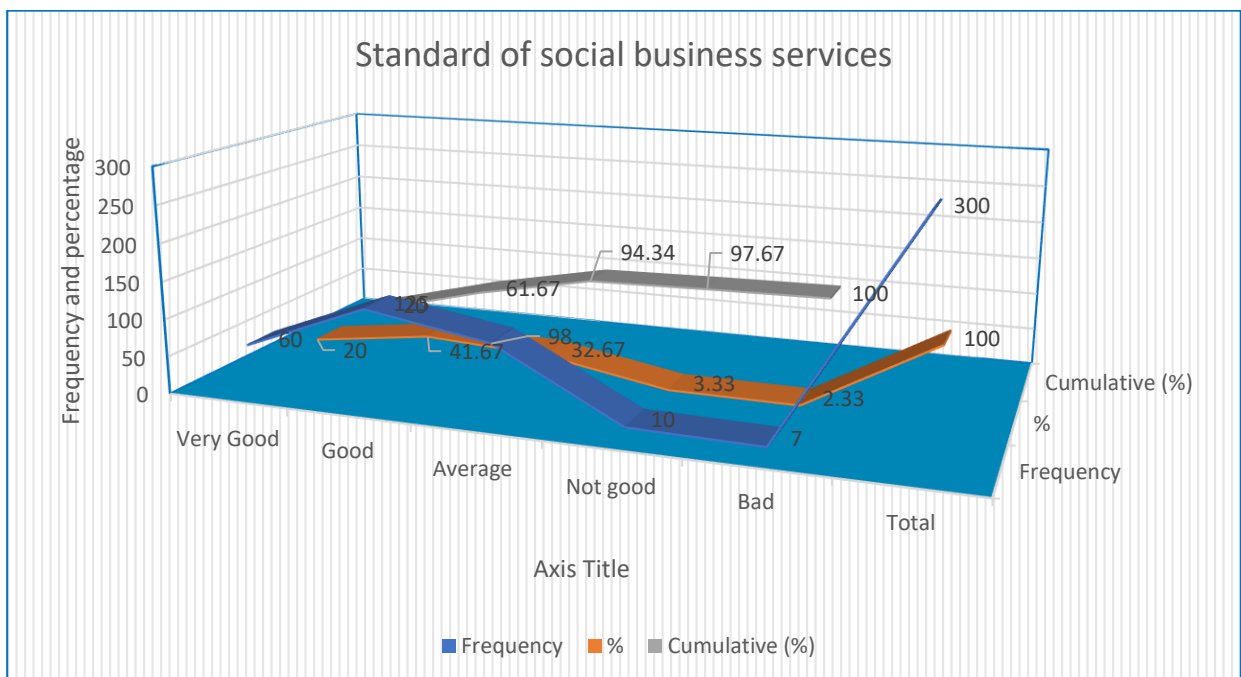
Figure no: 09**Figure: Standard of Social Business Services**

Table: 11

Pattern of organizational Membership			
Types of Organization	Frequency	%	Valid (%)
Financial	200	66.67	66.67
Political	97	32.33	32.33
Welfare/Service Oriented	175	58.33	58.33
Cultural	102	34.00	34.00
Recreational	60	20.00	20.00
Others	124	41.33	41.33
Total	758	100	

***More than one answer**

Illustration: Table-11 specifies the pattern of organizational membership of the respondents. It shows 66.67% respondents are involved with the ‘Financial’ organization, 32.33% respondents are involved with the ‘Political’ organization, 58.33% respondents are related with the ‘Welfare or service-oriented’ organization, 34% respondents are related with the ‘Cultural’ organization, 20% respondents are related with the ‘Recreational’ organization, 41.33% respondents are involved with ‘Others’ organizations.

Key finding: This section shows that most of the respondents are involved with the social service organization. It may be the social capital for rural development of our country.

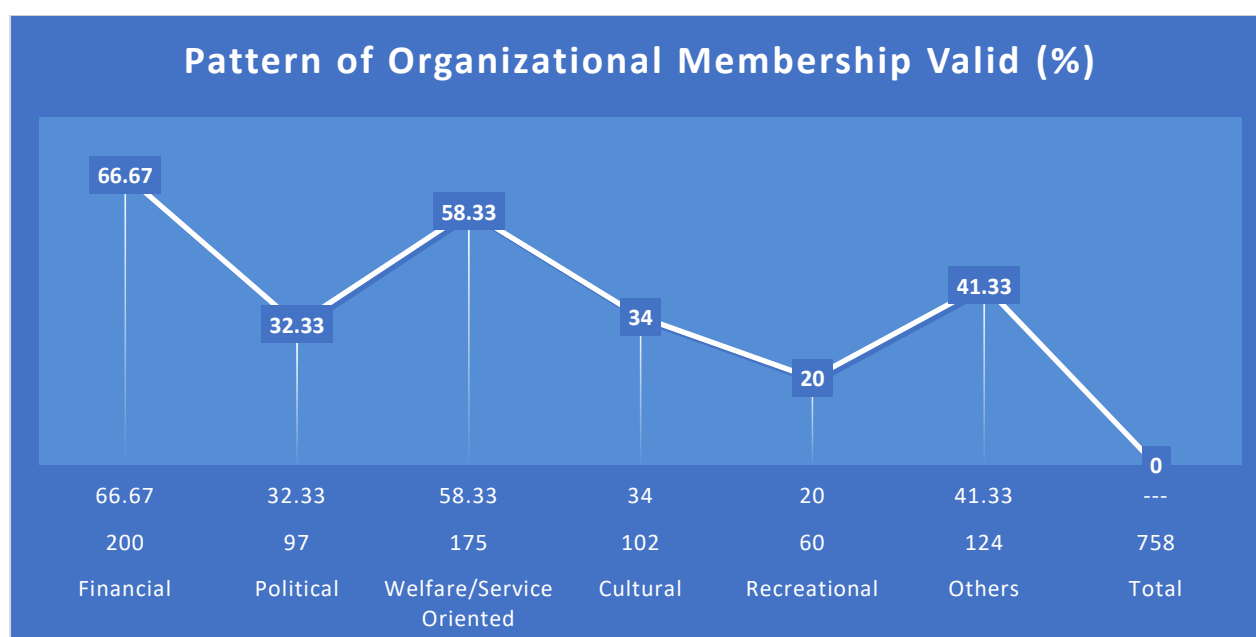
Figure no: 10**Figure: Pattern of Organizational Membership of the Respondents**

Table no: 12

Effectiveness of Social Business Services						
Effectiveness	Very Well	Well	Average	Little bit	Others	Total
Frequency	95	100	30	25	50	300
Percentage	31.67	33.33	10.00	8.33	16.67	100

Illustration: Table-10 displays the effectiveness of social business. In this segment, 31.67% respondents said that the effectiveness of social business is ‘Very well’, 33.33% respondents mentioned that effectiveness of social business is ‘Well’, 10% respondents mentioned that effectiveness of social business is ‘Average’, 8.33% respondents thought that effectiveness of social business is ‘Little bit’ and 16.67% respondents mentioned ‘Others’ types of answer for the effectiveness of social business.

Key finding: Maximum respondents are positive for the effectiveness of social business but there are some dissatisfactions against social business. One respondent gave an opinion like the **1st assumption ‘The social business may be more applicable for the rural community than the urban community.’**

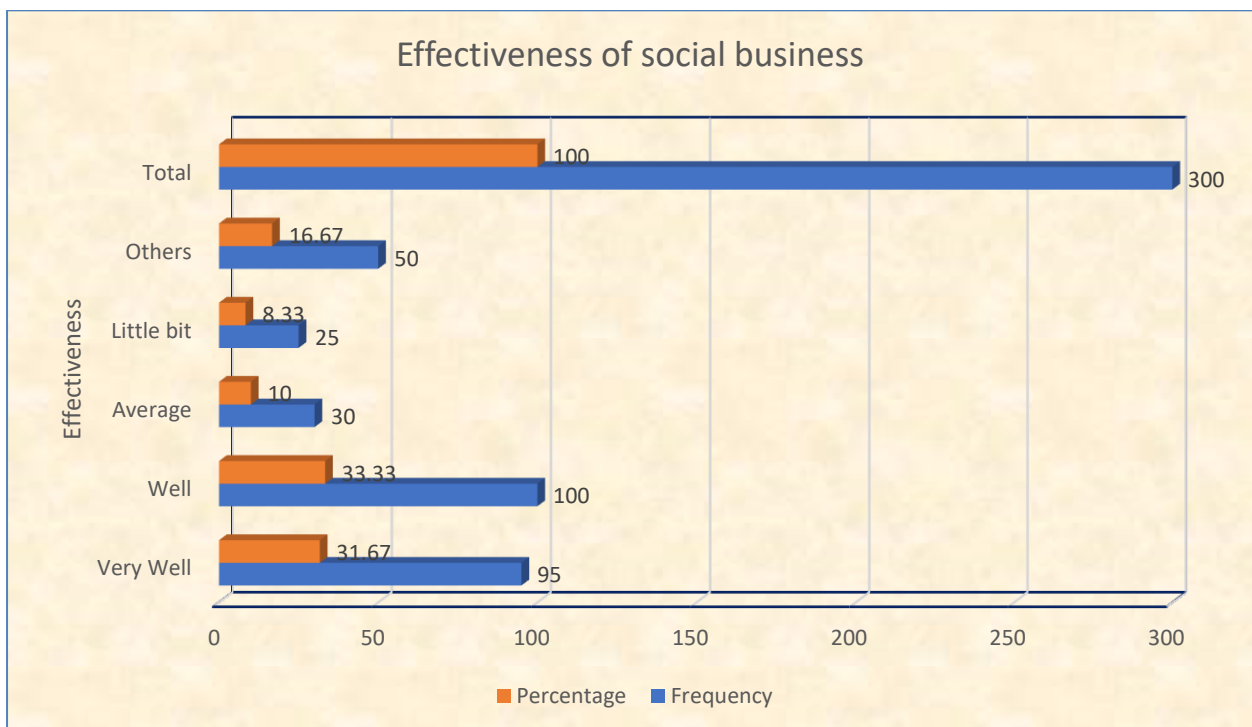
Figure: 11**Figure: Effectiveness of Social Business Services**

Table no: 13

Involved programs as a NGO's members		
Programs	Frequency	%
Micro-credit	189	63.00
Education	85	28.33
Health and Family planning	66	22.00
Save water and management	24	8.00
Mother and child health	50	16.67
Legal Aid	10	3.33
Emergency assistance	15	5.00
Others	107	35.67

*More than one answer

Illustration: Table-13 specifies the involved programs as a NGO's members of the respondents. It shows 63% respondents are involved with the 'Microcredit' programs, 28.33% respondents are involved with the 'Educational' programs, 22% respondents are related with the 'Health and family planning', 8% respondents are related with 'Save water and management', 16.67% respondents are related with the 'Mother and child health', 3.33% respondents are involved with 'Legal aid', 5% respondents are related with the 'Emergency assistance' and 35.67 % respondents are related with the 'Others' activities

Key finding: It is showed in the figure that social business beneficiaries are aware community involved with different social works.

Figure no: 12

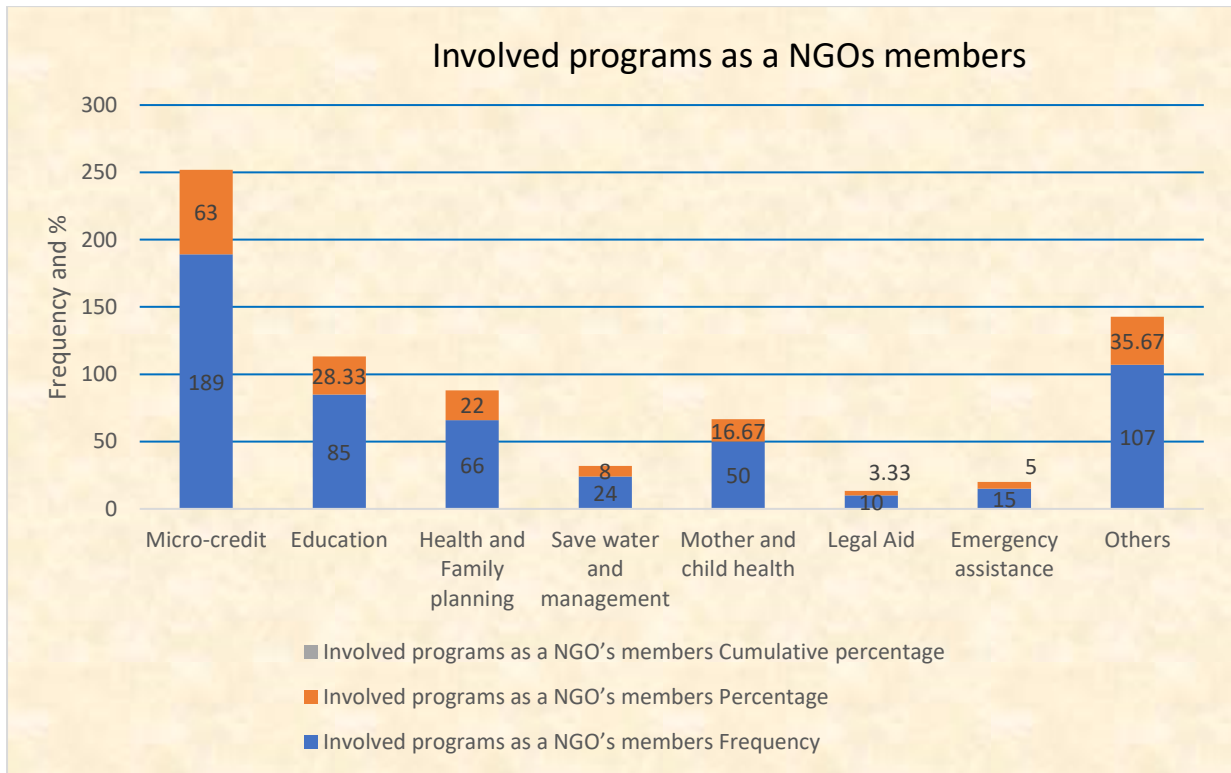


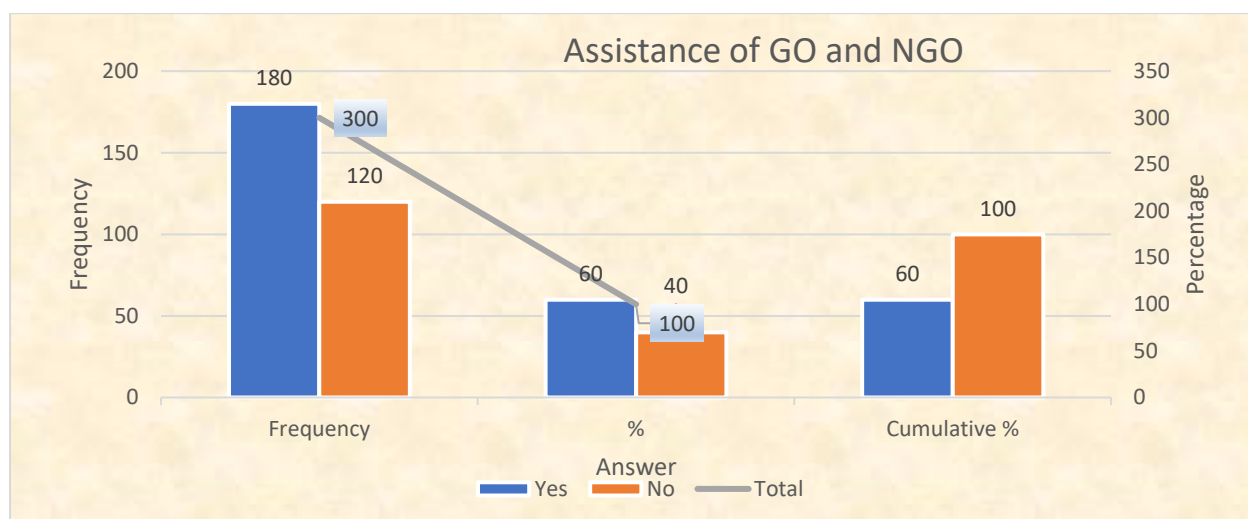
Figure: Involved Programs as a NGO’s Member

Table no: 14

Assistance of Government and Non-government organization			
Answer	Frequency	%	Cumulative %
Yes	180	60.00	60.00
No	120	40.00	100
Total	300	100	

Illustration: NGOs are the shadow government of a country. But the mainstream development is been occurred by the running Government in a stablished country. Table-14 shows the getting assistances from Government and Non-Government Organization for the respondents. From sample size 300, 60% of the respondents said that they have got assistances from Government and Non-government organization. Where 40% respondents mentioned that they have not got assistances from the Government and Non-government organization.

Key finding: In the study, the researcher witnessed that people are getting assistance from the both Government and Non-government organization. But there is a dissatisfaction in the rural community that corruption is being spoiled their opportunity.

Figure no: 13**Figure: Assistance of Government and Non-government Organization****Table no: 15**

Types of assistances getting from GO and NGO			
Serial	Types of Assistance	Frequency	%
1	VGF (Vulnerable Group Feeding)	10	5.56
2	VGD (Vulnerable Group Development)	8	2.67
3	Food for work	15	5.00
4	100-day work program	0	0.00
5	School Feeding	62	20.67
6	Scholarship (Primary and High school)	56	18.67
7	Old Age Allowance	06	3.33
8	Widow Allowance	2	1.11
9	Obstructing Allowance	1	.56
10	Freedom Fighter Allowance	3	1.67
11	Agricultural Subsidy	0	0
12	NGO assistances	92	30.00
13	Others	43	14.33

* More than one answer

Illustration: Table-15 shows the types of assistances getting from GO and NGO of the respondents. It displays 5.56% respondents got 'VGF (Vulnerable Group Feeding)', 2.67% respondents got 'VDG (Vulnerable Group Development)', 20.67% respondents got 'School



feeding’ opportunity, 18.67% respondents got ‘Scholarship (Primary and High school)’, 3.33% ‘Old Age Allowance’, 1.11% respondents got ‘Widow Allowance’, 1.67% respondents got ‘Freedom Fighter Allowance’, 30% respondents got ‘NGO assistances’ and 14.33% respondents got ‘Others’ assistances from the GO and NGO organizations.

Key finding: There are lots of GO and NGOs assistance for the weaker section of the community. A case said that ‘There are some lacking behind the proper distribution of the assistances. If these are distributed according to financial condition and other obstruction, it will be a trigger event for the improvement of the poor people in our society.’

Figure no: 14

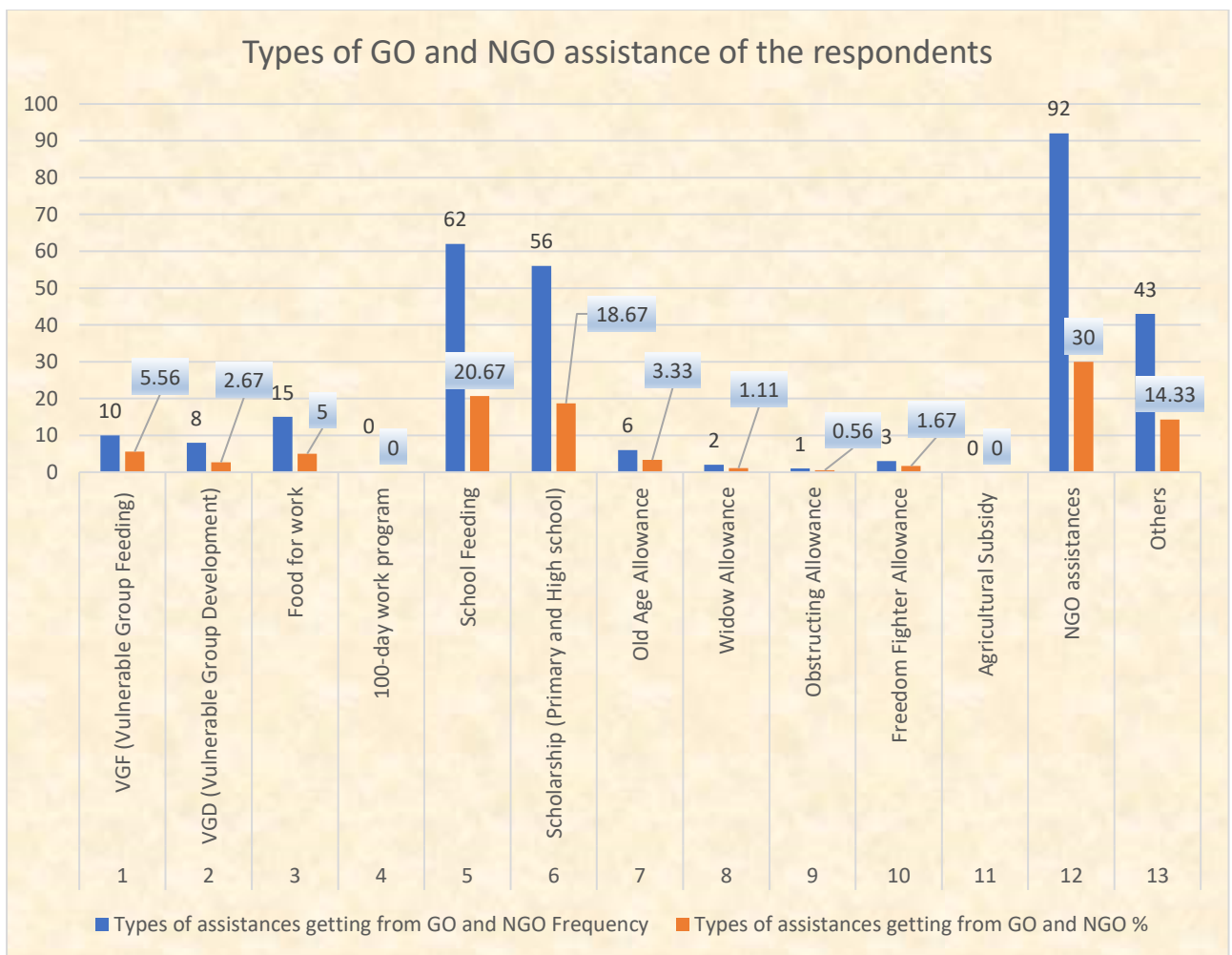


Figure: Types of Assistances Getting from GO and NGO

Table no: 16

Do you think the interest rate is so much high?			
Answer	Frequency	%	Cumulative (%)
Yes	288	96.00	96.00
No	12	4.00	100
Total	300	100	100

Figure no: 15

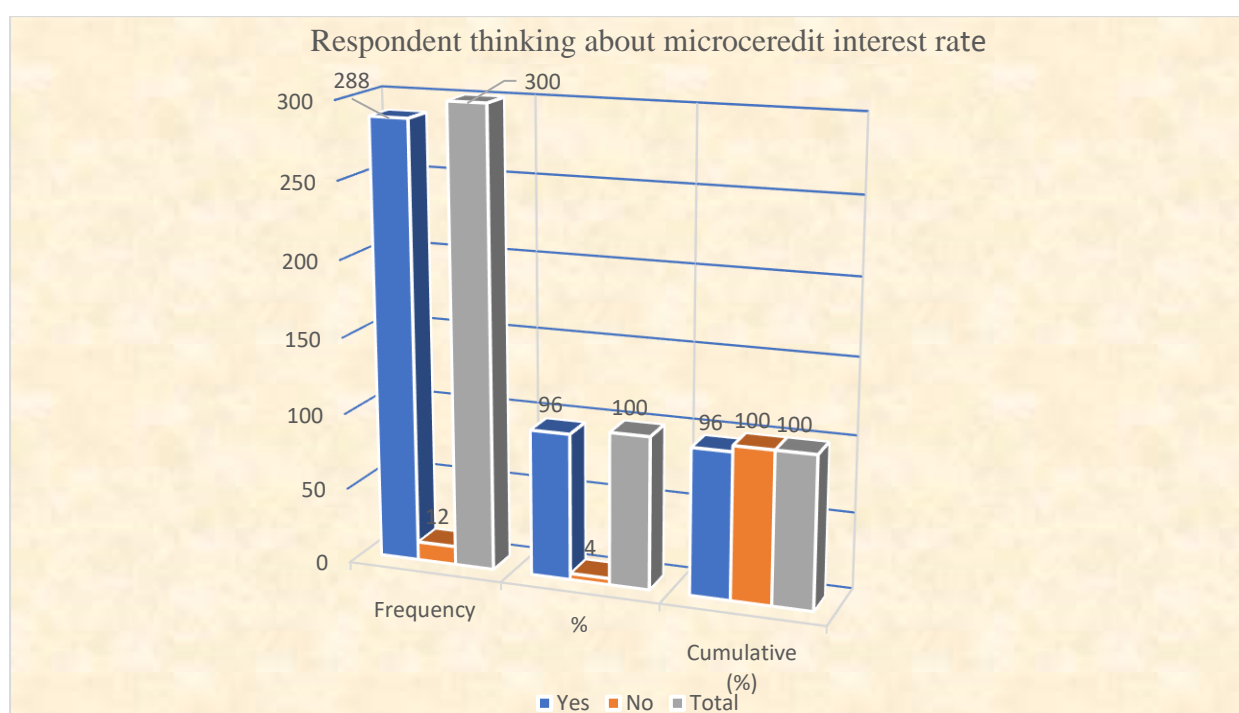


Figure: Thinking About the Interest Rate of Micro-credit

Illustration: Figure-15 shows the thinking about the interest rate of micro-credit. From the sample size 300, 96% of the respondents said that the interest rate of micro-credit is so high. Where 4% respondents mentioned that the interest rate of micro-credit is not problem. It is needed to run a micro-credit organization.

Key finding: In the study, a respondent named **Fulbanu** mentioned that ‘**People are dissatisfied for the interest rate of micro-credit. It should be reduced for the betterment of the micro-credit borrowers.**’

Table no: 17

Savings of the respondents			
Serial no	Savings area	Frequency	%
1	Insurance	22	7.33
2	Bank Savings	106	35.33
3	DPS/Fixed deposit	15	15.00
4	ISB certificate/Share	0	0
5	Postal savings	24	8.00
6	Savings letter	16	5.33
7	Giving loan	25	8.33
8	Others	32	10.67

Illustration: Table-17 indicates the savings status of respondent. It shows 7.33% respondents have ‘Insurance’, 35.33% respondents have their ‘Bank savings’, 15% respondents have the ‘DPS or fixed deposit’, 8% respondents have the ‘Postal savings’, 5.33% respondents have the ‘Savings letter’, 8.33% respondents ‘Giving loan’ to other and 10.67% respondents have ‘Others’ savings. Though they have no saving in purposes of share or ISB certificate. It is the present savings trend of the respondent. Previously they are not aware about savings and their future. After the involvement with the social business enterprises, the saving tendency of the respondent has increased convincingly.

Key finding: Most of the respondents have some saving in various ways. All the member of micro-credit organization has savings as a system of microcredit. Average saving of the respondent is around 20,000 BDT.

Figure no: 16

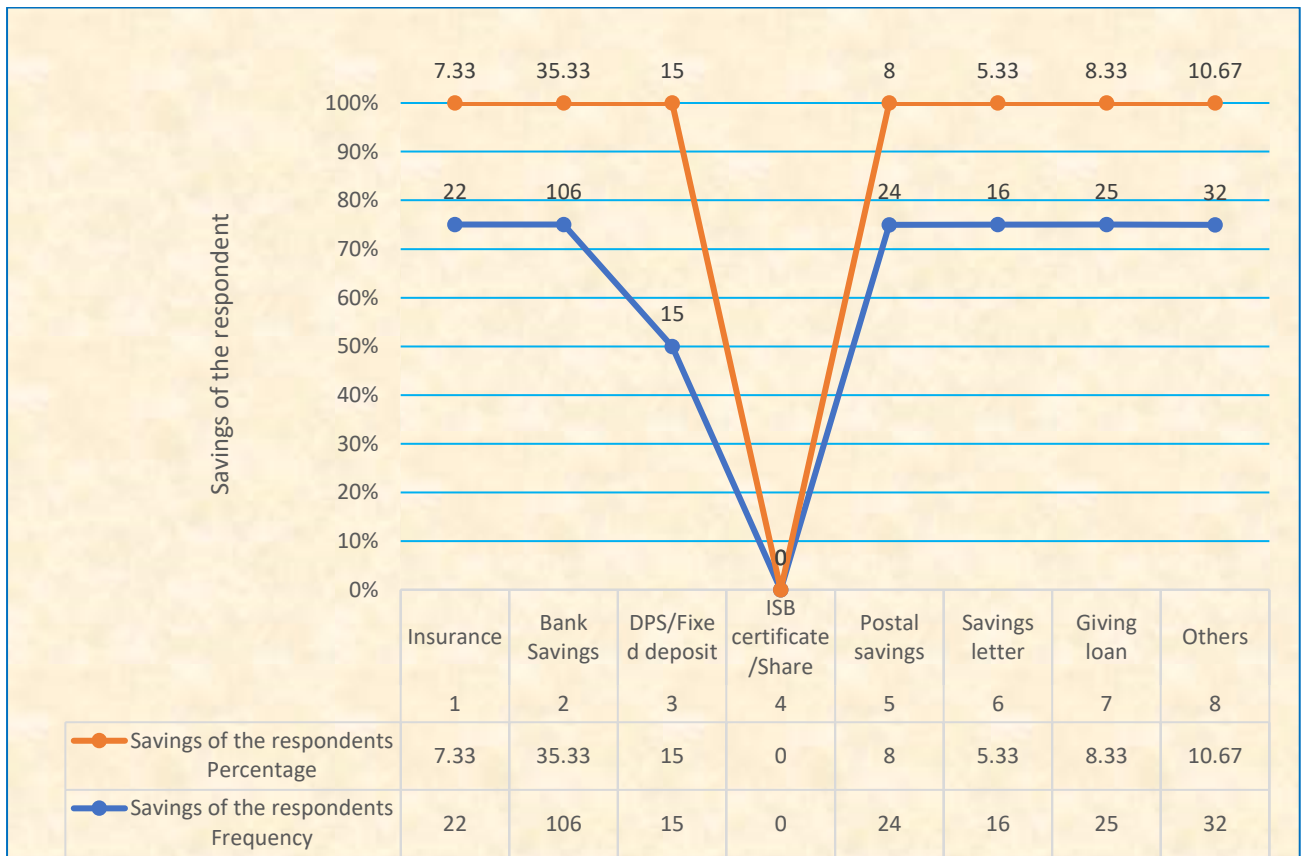


Figure: Savings of the Respondents

Table no: 18

Do you think social business is maintaining accountability and transparency its programs?		
Opinion	Frequency	%
Totally agreed	65	21.67
Agreed	87	29.00
Moderate	70	23.33
Little bit agreed	58	19.33
Not agreed	20	6.67
Total	300	100.0

Figure: 17**Figure: Accountability and Transparency of Social Business Programs**

Illustration: Figure-17 characterizes the accountability and transparency of social business programs. At this stage, 21.67% respondents said that the accountability and transparency of social business programs are ‘Totally agreed’, 29% respondents said that the process is ‘Agreed’, 23.33% respondents said that the process is ‘Moderate’, 19.33% respondents said that the process is ‘Little bit agreed’ and 29% respondents mentioned that the process is ‘Not Agreed’.

Key finding: A respondent named Kakoli Rani stated that ‘We have a trust on the accountability and transparency of social business type 1 (Grameen GC Eye Hospital).’

6.3.5 Social Problems, Poverty Alleviation, Women Empowerment and Rural Development Affairs.

Table: 19

Major Problem in Bangladesh		
Economic and Political Problem	Frequency	%
High or Compound rate of Interest in Loan	187	62.33
Political Instability	200	66.67
Corruption and misuse of power	240	80.00
Social Problem		
Poverty	260	86.67
Unemployment	110	36.67
Over Population	80	26.67
Agriculture and Food Problem		
Lack of getting logical price of agro-products	265	88.33
Lack of sufficient loan and agro-ingredients	180	60.00
Infrastructural Problem		
Lack of transport infrastructure	110	36.67
Lack of proper maintenance	80	26.67
Others	196	65.33

* **More than one answer**

Illustration: Table-19 denotes the major problem of Bangladesh. Here, 62% respondents said that the major economic problem is 'High or compound rate of Interest in Loan', 66.67% respondents said that the major political problem is 'Political instability', 80% respondents said that the major political and economic problem is 'Corruption and misuse of power', 86.67% respondents said that the major social problem is 'Poverty', 36.67% respondents said that the major social problem is 'Unemployment', 26.67% respondents said that the major social problem is 'Over population', 88.33% respondents said that the major agriculture and food problem is 'Lack of getting logical price of agriproducts', 60% respondents said that the major



agriculture and food problem is ‘Lack of sufficient loan and agro-ingredients’, 36.67% respondents said that the major infrastructural problem is ‘Lack of transport infrastructure’, 26.67% respondents said that the major infrastructural problem is ‘Lack of proper maintenance’ and 65.33% respondents said ‘Others’ for the major problem of Bangladesh.

Key finding: Most of the social respondents of the sample have given the opinion that poverty and corruption are the main problem of Bangladesh. For this reason, present government should take proper measure to solve the major problem of Bangladesh.

Figure: 18

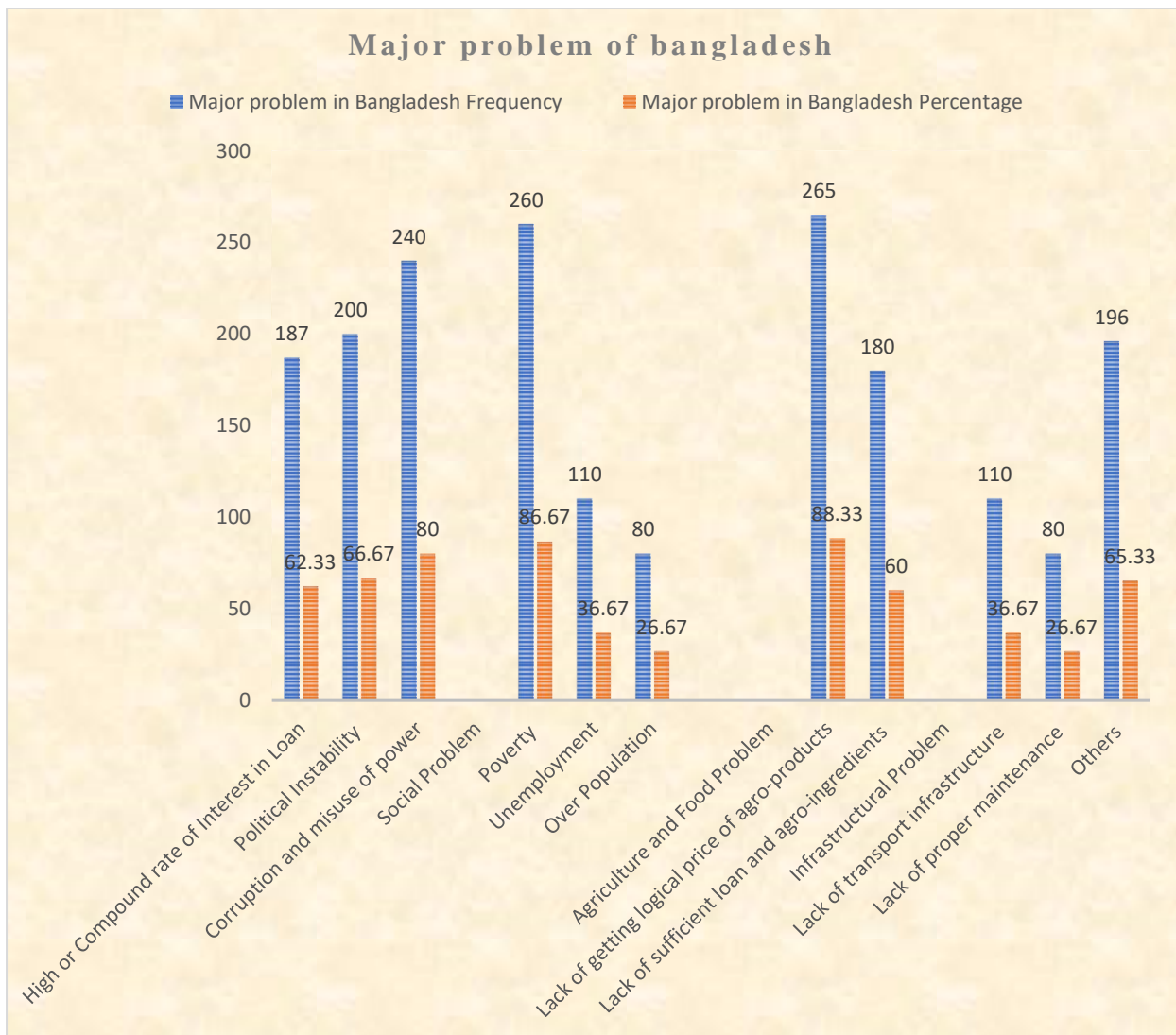


Figure: Major Problems in Bangladesh

Table no: 20

How you can play the role more in decision making and economic activity now?			
Decision making		Frequency	%
Valid	Very Good	75	25.00
	Good	86	28.67
	Moderate	104	34.67
	Little bit	17	5.67
	Not good	18	6.00
	Total	300	100

Illustration: Table-20 shows the participation of the respondents in decision making process and economic activities. At this stage, 25% respondents said that their participation in decision making and economic activity is 'Very good', 28.67% respondents said that their participation in decision making process is 'Good', 34.67% indicated that their participation in decision making and economic tasks is 'Moderate', 5.67% indicated that their participation in decision making and economic tasks is 'Little bit' and 6% designated that their participation in decision making and economic tasks is 'Not good'.

Key finding: This part in study progressively mentioned that the respondents are playing a vital role in family income. A case said that **'They can able to participate more in the procedure of decision making and economy activity than previous.'**

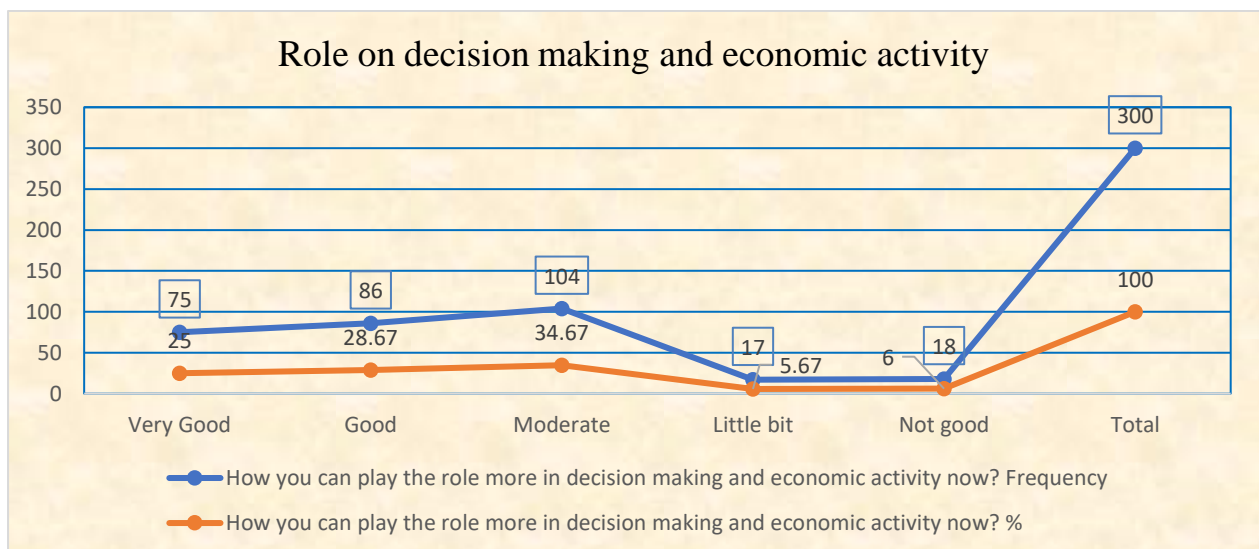
Figure no: 19**Figure: Role in Decision-making and Economic Activity**

Table: 21

Influenced sectors of decision-making process after involvement in social business			
Sectors	Frequency	%	Valid %
Income and expenditure	245	81.67	81.67
Education of the children	130	43.33	43.33
Land buy and Sell	129	43.00	43.00
Family planning	86	28.67	28.67
Decision making in relative family	40	13.33	13.33
Freedom of Moving	68	22.67	22.67
Increase of Dignity	140	46.67	46.67
Others	160	53.33	53.33

* **More than one answer**

Illustration: Table-21 represents the influenced sectors of decision-making process after involved in social business enterprises. At this point, 81.67% respondent said that after joining social business enterprise, he can influence on ‘Income and expenditure’, 43.33% respondent said that after joining social business enterprise, he can influence on the ‘Education of the children’, 43% respondent said that after joining social business enterprise, he can influence on ‘Land buying and selling’, 28.67% respondent said that after joining social business enterprise, he can influence on ‘Family planning’, 13.33% respondent said that after joining social business enterprise, he can influence on ‘Decision making in relatives’ family’, 22.67% respondent said that after joining social business enterprise, he can influence on ‘Freedom of moving’, 45.67% respondent said that after joining social business enterprise, ‘Dignity’ of his/her has been increased and 53.33% respondent said ‘Others’ options in this category.

Key finding: In the study, a case named Husna Ara uttered that ‘After joining social business enterprise their life has been changed all spheres of family matter. Now I can play a good role in our family by my income and leadership.’ Though some respondents are not satisfied with the activities of social business.

Figure: 20

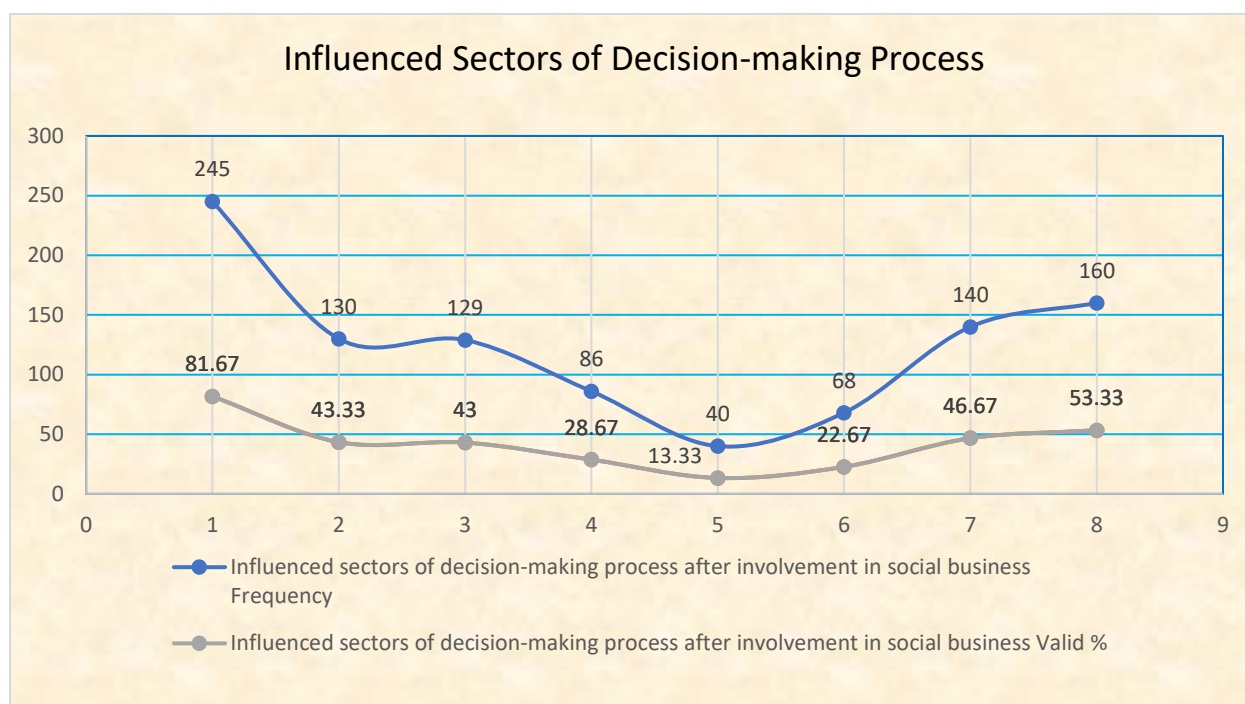


Figure: Influenced Sectors of Decision-making Process

Table no: 22

How much it will be possible to empower women and develop human resource through social business?		
Empowerment and development of human resource	Frequency	%
Very Possible	74	24.67
Possible	85	28.33
Moderate	130	43.33
Not possible	5	1.67
Almost impossible	2	0.67
Missing System	4	1.33
Total	300	100

Illustration: Table- means the information of empowerment of women and Human resource development through social business. Here, 24.67% respondents said that women empowerment and development of human resources through social business are

‘Very possible’, 28.33% respondents are with the favor of ‘Possible’ whereas 43.33% respondents are with the favor of ‘Moderate’, 1.67% respondent are with the favor of ‘Not possible’, 0.67% respondents are with the favor of ‘Almost impossible’ and 1.33% is ‘Missing system’.

Key finding: The social business beneficiaries basically the women rely that they have been empowered and skilled through social business and will be in future. A case named Saleha has given an opinion like **the 4th assumption of the study which is ‘The social business advances women in empowering process.’**

Figure no: 21

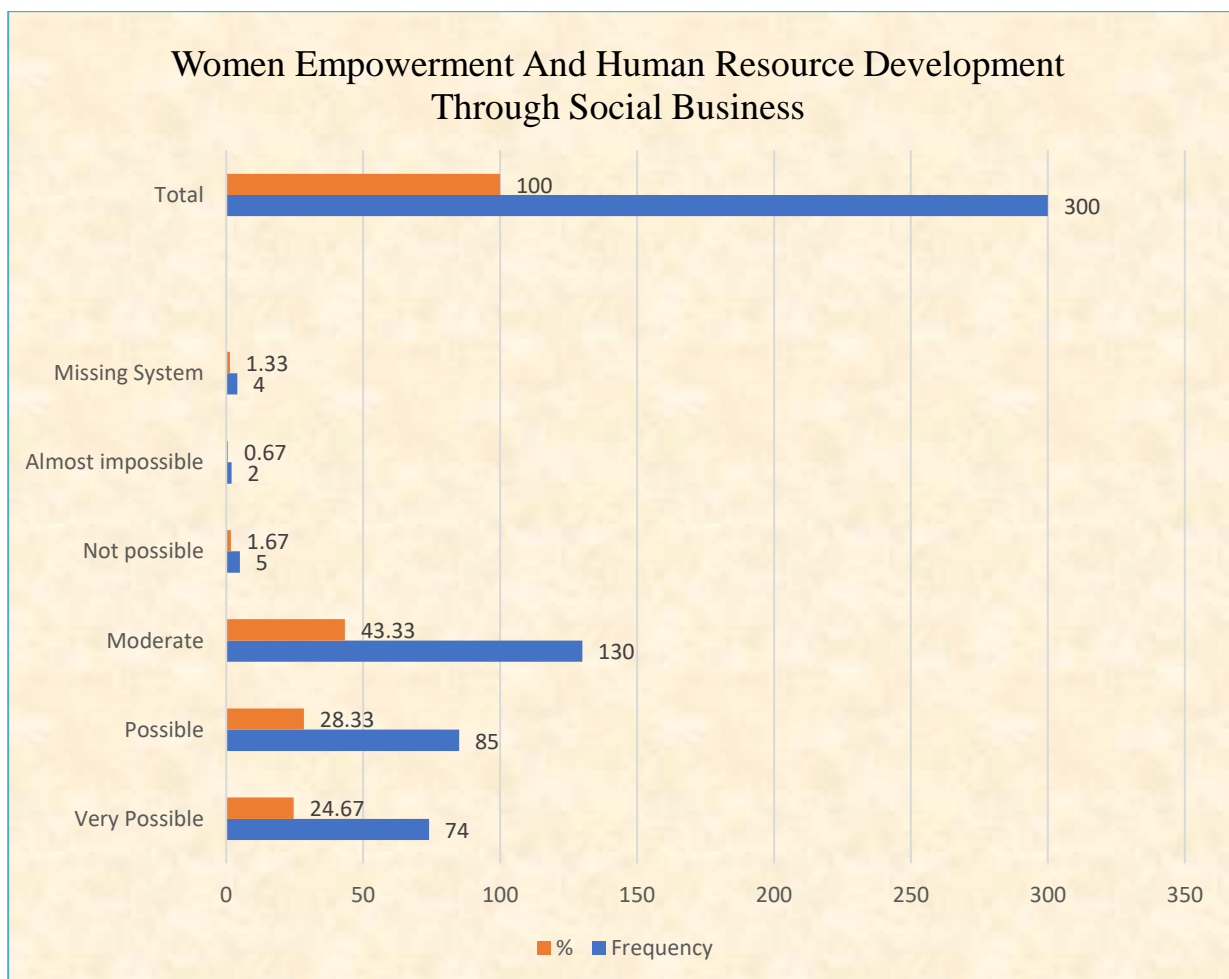


Figure: Women Empowerment and Human Resource Development Through Social Business

Table no: 23

Respondent`s Conception about rural development		
Conceptions	Frequency	%
Proper opportunity of employment	205	68.33
Opportunity of education	240	80.00
Proper Health Facility	132	44.00
Infrastructural development	100	33.33
Reducing the poor people	75	25.00
Opportunity of Safety Net Program	65	21.67
Sufficient GO and NGO services	130	43.33
Others	155	51.67

*** More than one answer**

Illustration: Table-23 denotes the respondents' conception about rural development. In this section, 68.33% respondent said that rural development means 'Proper opportunity of employment', 80% respondent signified that it is a process of 'Opportunity of education', 44% respondents belief that rural development means 'Proper health facility', 33.33% respondents indicated for 'Infrastructural development', 25% respondents are with the answer of 'Reducing the poor people', 21.67% respondents said that rural development means the 'Opportunity of safety net program', 43.33 % respondents indicated in favor of 'Sufficient GO and NGOs services' and 51.67% respondents answered 'Others' for rural development.

Key finding: Most of the social respondent int this section answered that rural development is mainly refers to providing proper education and the creation of employment.

Figure no: 22

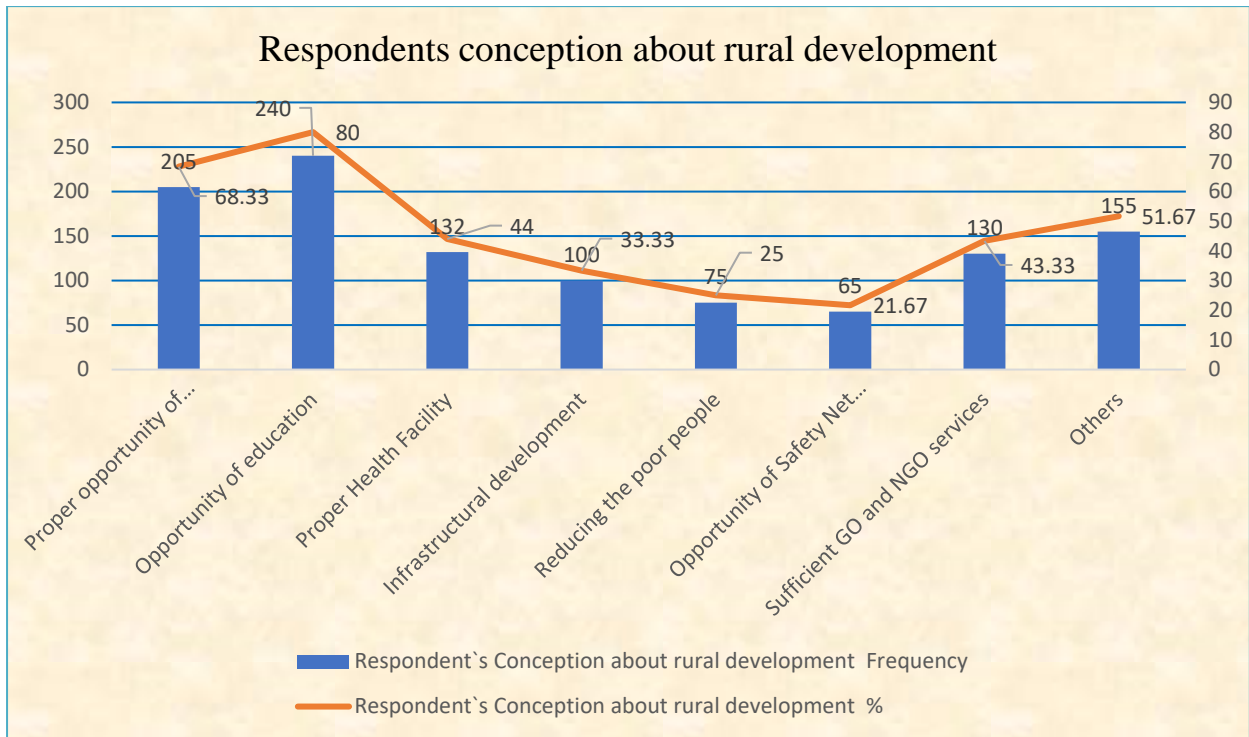


Figure: Respondent`s Conception About Rural Development

Table no: 24

How much social business is effective to build up a poverty free society?		
Effectiveness of social business	Frequency	%
Very effective	63	21.00
Effective	92	30.67
Moderate	120	40.00
Not effective	18	6.00
Very Ineffective	7	2.33
Total	300	100

Illustration: Table-24 represents the effectiveness of social business to build up a poverty free society. It signifies 21% respondents mentioned that social business is ‘Very effective’ to build up a poverty free society, 30.67% respondents are with the category of ‘Effective’, 40% respondents are with the category of ‘Moderate’, 6% respondent signified social business is



‘Not effective’ to build up a poverty free society. Hereafter, 2.33% believed that social business is ‘Very ineffective’ to build up a poverty free society.

Key finding: However, respondents are not highly benefited by the social business enterprises. But some cases uttered that ‘They have a reliance about the effectiveness of social business in building poverty free society.’

Figure no: 23

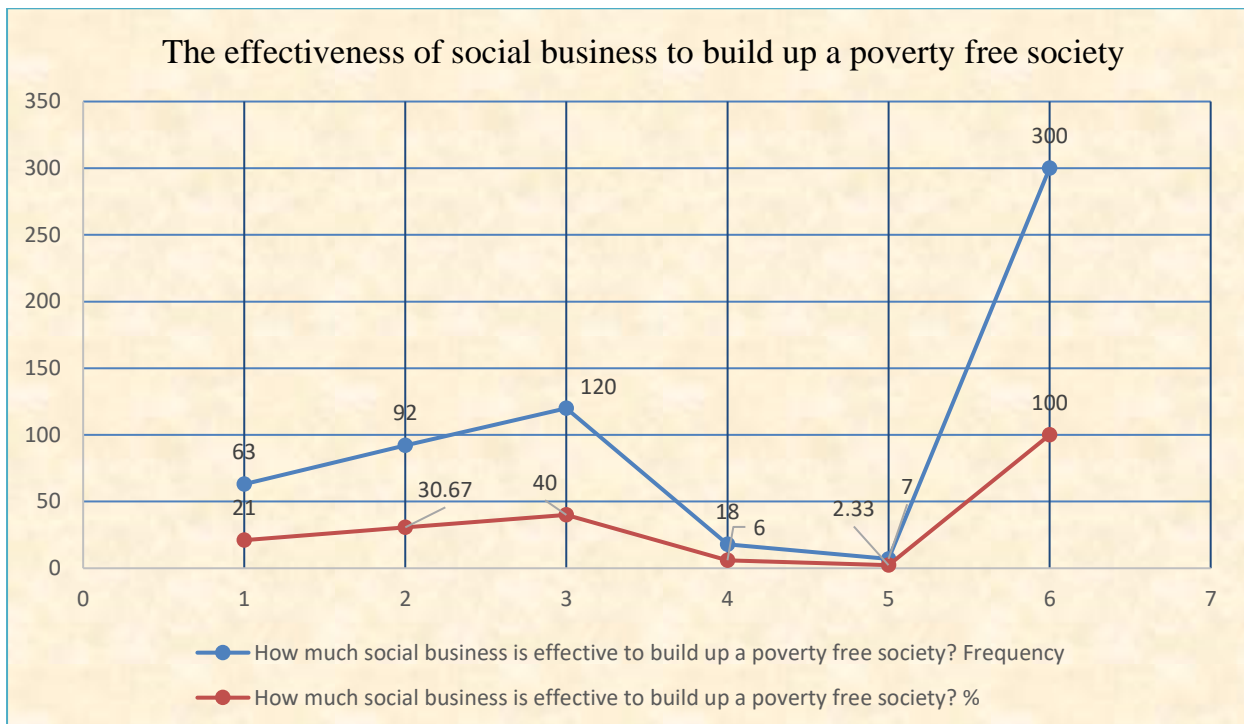


Figure: The effectiveness of Social Business to Build up a Poverty Free Society

Table no: 25

Social business is always called poor friendly. What do you think about it?			
Causes of poor friendly	Frequency	%	Valid (%)
poverty related Programs	164	54.67	54.67
Development of poor’s Godsend	158	52.67	52.67
Children of the poor get other services along with education facilities	143	47.67	47.67
Providing qualitative commodities and services for underprivileged people	76	5.33	5.33
Others	139	46.33	46.33

Figure no: 24

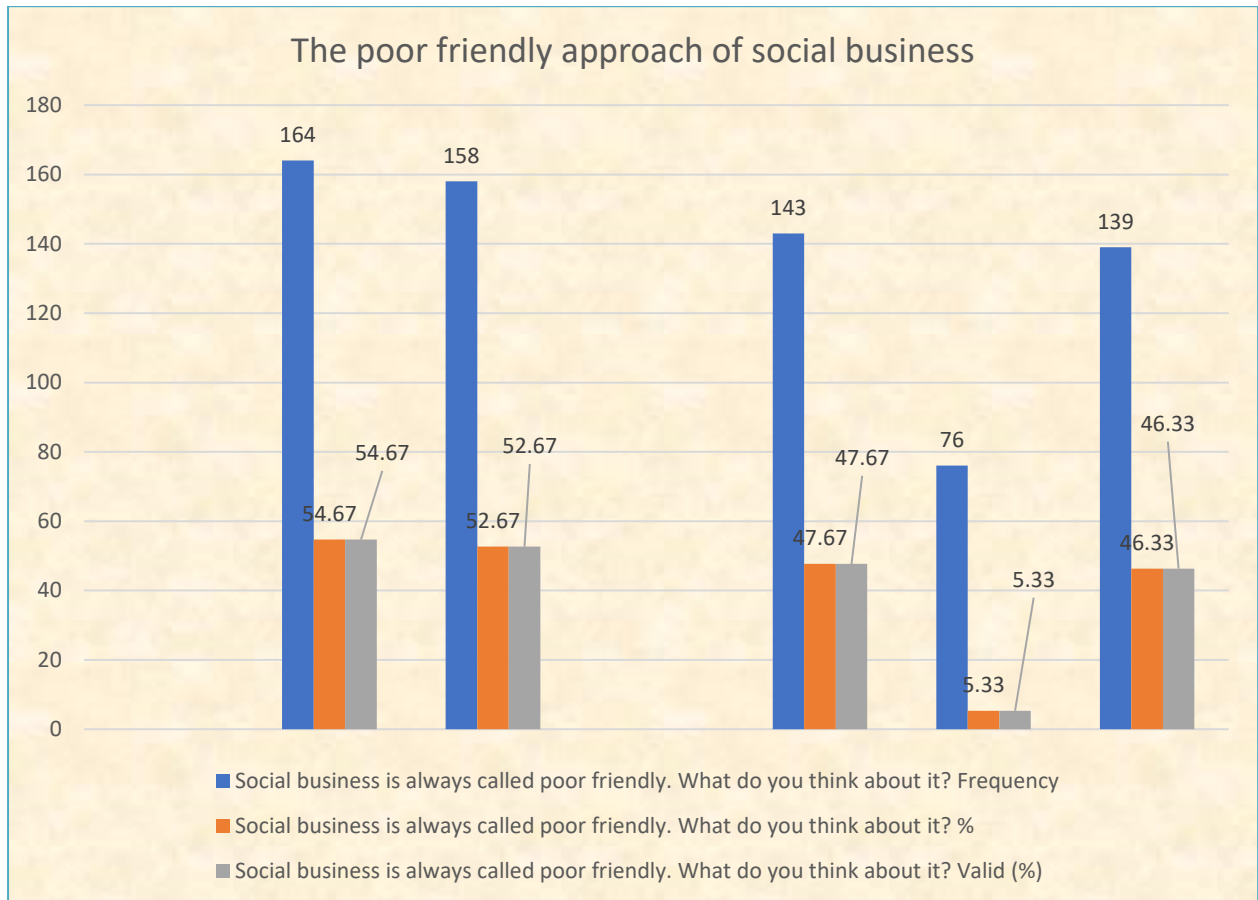


Figure: The Poor Friendly Approach of Social Business

Illustration: Figure-24 designates the poor friendly approach of social business. Here, 54.67% respondent said that the program of social business is 'Poverty related program', 52.67% respondent signified that it is a process of 'Development of poor's Godsend', 47.67% respondent signified that 'Children of the poor get other services along with education facilities', 5.33% respondents indicated that social business is 'Providing quality products & services for the underprivileged people' and 46.33% respondent viewed 'Others' options. So, it is said that the social business may be more applicable for the rural community than the urban community.

Key finding: In the study, respondents have always viewed that social business enterprises are poverty reducing process. A case named Kohinoor mentioned a comment like the 2nd assumption of study which is '**The social business is poorer friendly than the other existing micro business in the society.**' In the sense, most of the social business beneficiaries of the sample are optimistic on social business organization.

6.3.6 Application and Investment Matters of Social Business

Table no: 26

What do you think about the possibility of social business in rural community?		
Feasibility of social business in Bangladesh community	Frequency	%
Very possible	90	30.00
Possible	102	34.00
Moderate	74	24.67
Little bit possible	30	10.00
Very little bit possible	4	1.33
Total	300	100

Illustration: Table-26 represents the feasibility of social business in Bangladesh community. In this part, 30% respondents said that social business is ‘Very possible’ in Bangladesh community, 34% respondent signified that social business is ‘Possible’ for Bangladesh community, 24.67% respondent signified that social business is ‘Moderate’ for Bangladesh community, 10% respondent answered for the favor of ‘Little bit possible’ and 1.33% respondents viewed for the favor of ‘Very little bit possible’ for in Bangladesh community.

Key finding: On the basis of respondents’ opinion, the journey of social business is new in the Bangladesh. After a time being it can be a good system for overall development of Bangladesh. Although a has given an opinion as like the 1st assumption of the study which is ‘The social business may be more applicable for the rural community than the urban community.’

Figure no: 25

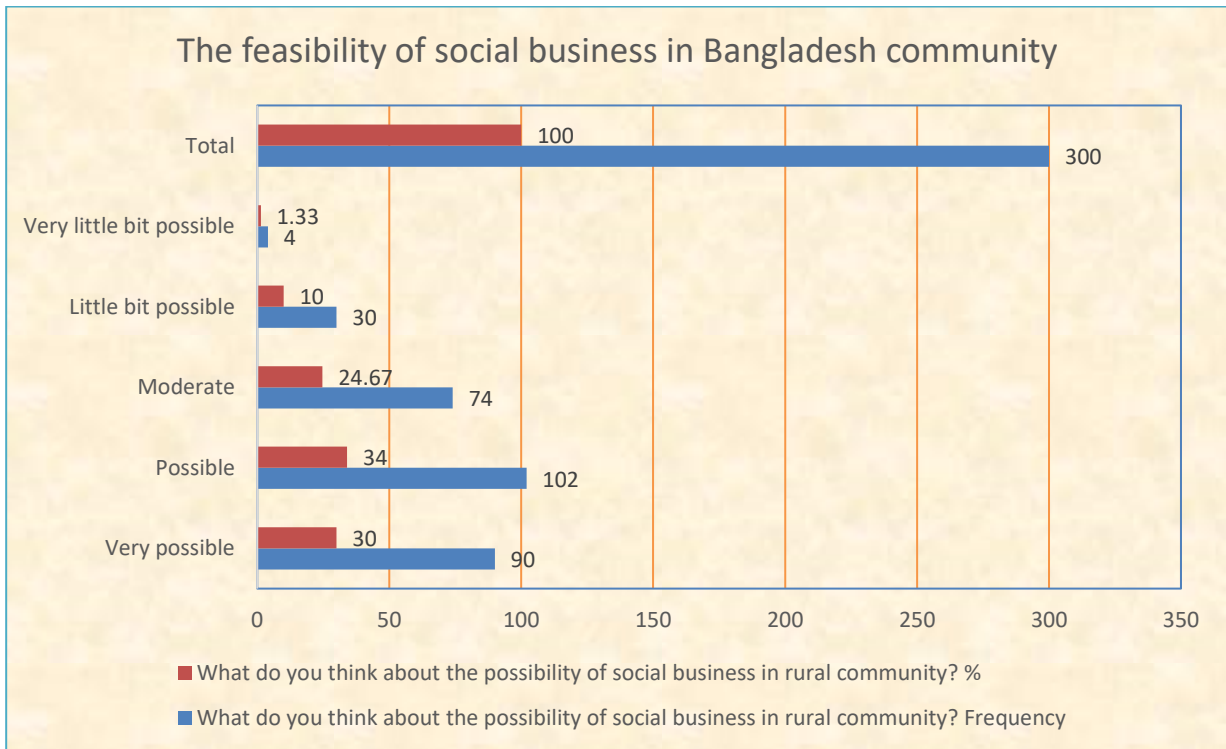


Figure: The Feasibility of Social Business In Bangladesh Community

Table no: 27

For whom (Gender) social business is more effective?		
Types of Gender	Frequency	Percent
Man	58	19.33
Woman	156	52.00
Both man and women	86	28.67
Total	300	100

Illustration: Table-27 denotes the effectiveness of social business for which gender. It shows 19.33% respondents said that social business is for ‘Man’, 52% respondents answered on behalf of ‘Women’ and 28.67% respondents answered that social business is for ‘Both man and woman’.

Key finding: In Grameen Bank, most of the beneficiaries are women. But in other social business enterprises, gender is not the factor to be a part of it. So it is to be said according to the view of respondents, social business has a potential for the all gender.

Figure no: 26

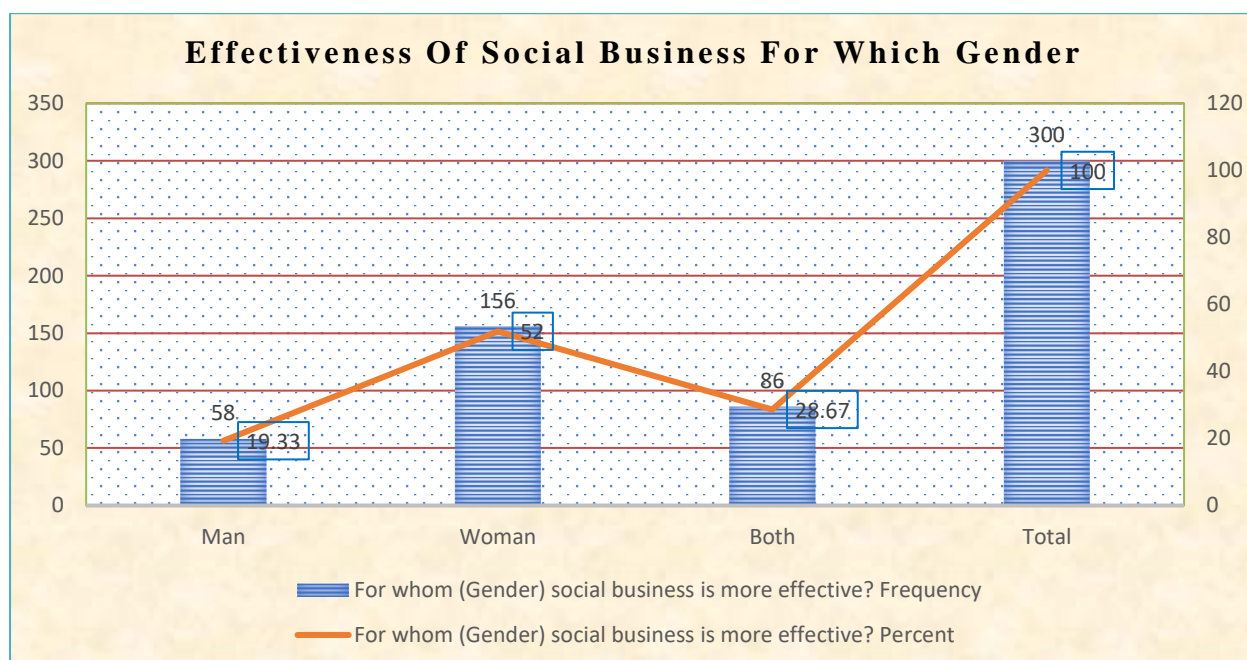


Figure: The Effectiveness of Social Business for Which Gender

Table no: 28

Social business is for whom considering economic status?		
Probable people for social business	Frequency	%
Landless and Marginal farmer	96	32.00
Dependent farmer	82	27.33
Rootless people	120	40.00
Small entrepreneur	73	24.33
Retired person	50	16.67
Others	140	46.67
Total	300	100

* more than one answer

Illustration: Table-28 represents the effectiveness of social business for which class. It shows 32% respondents said that social business is for 'Landless and marginal farmer', 27.33% respondents answered on behalf of 'Dependent farmer', 40% respondents viewed on behalf of 'Rootless people' 24% respondents opinioned for 'Small entrepreneur', 16.67% respondents answered on behalf of 'Retired person' whereas 46.67% respondents viewed for the 'Others' class of people.

Key finding: The financial point of view of respondents, social business is applicable for all class of people to serve the society. A case named **Ashalata** said that **'The poverty alleviation**



and the women empowerment are easier through social business than other traditional business.’ Interestingly it is the 3rd assumption of the study.

Figure no: 27

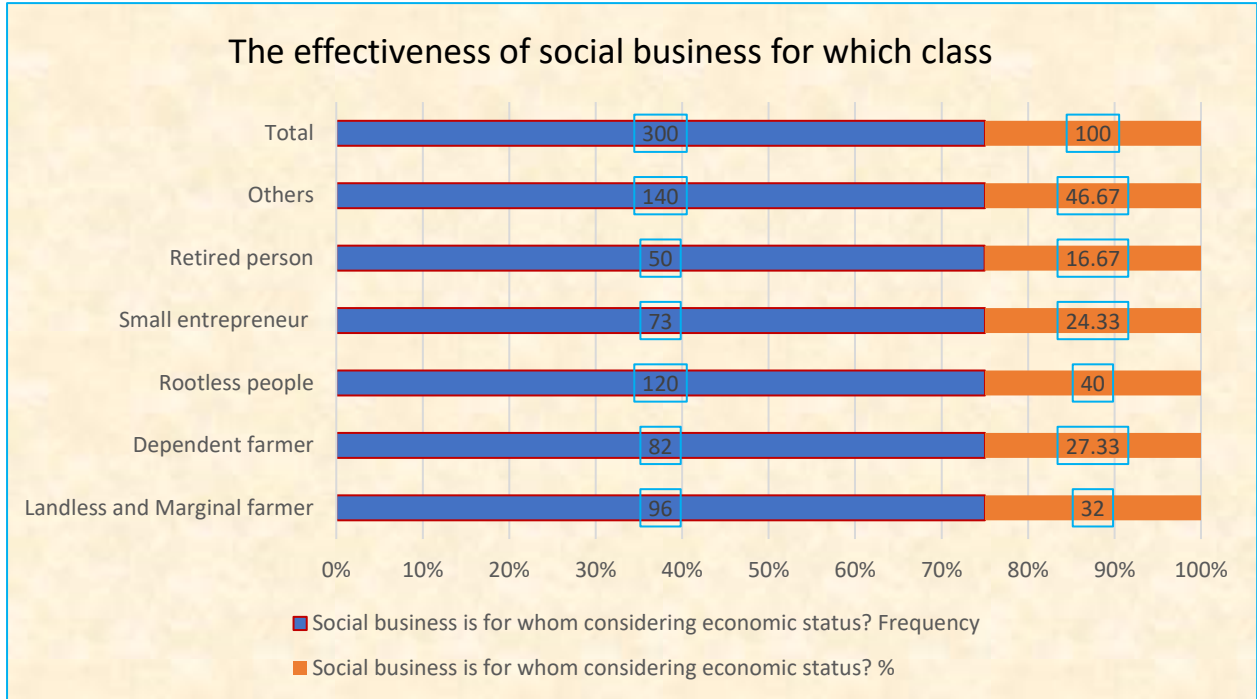


Figure: The Effectiveness of Social Business for Different Class

6.3.7 Success and Prospect of Social Business

Table no: 29

Social Business impact on income generation			
Income before entrance in social business	Income after entrance in social business	Frequency	%
0-2000	2000-3000	20	6.67
2000-3000	3000-4000	34	11.33
*2000-3000	1000-2000	31	10.33
3000-4000	5000-6000	94	31.33
5000-6000	7000-8000	86	28.67
7000-8000	8000 to above	35	11.67
Total		300	100

#Included all income of the social business beneficiaries, * Reducing income of the respondents

Illustration: Bangladesh is now a growing economy in the world. Per Capita Income of the country is increasing day by day. That’s why the income of the social business beneficiaries has



gradually increased. But increasing rate is not very good but good. The table-29 discloses the impact of social business on income generation. In here, income of 6.67% of the respondents has increased from '0-2000 to 2000-3000' BDT, 11.33% respondents from '2000-3000 to 3000-4000' BDT, 31.33% respondents from '3000-4000 to 5000-6000' BDT, 28.67% respondents from '5000-6000 to 7000-8000' BDT and 11.67% respondents from '7000-8000 to 8000 to above' BDT. Though some social business beneficiaries income have been decreased which is from '2000-3000 to 1000-2000' BDT. Average income of the respondents is 65,00 BDT.

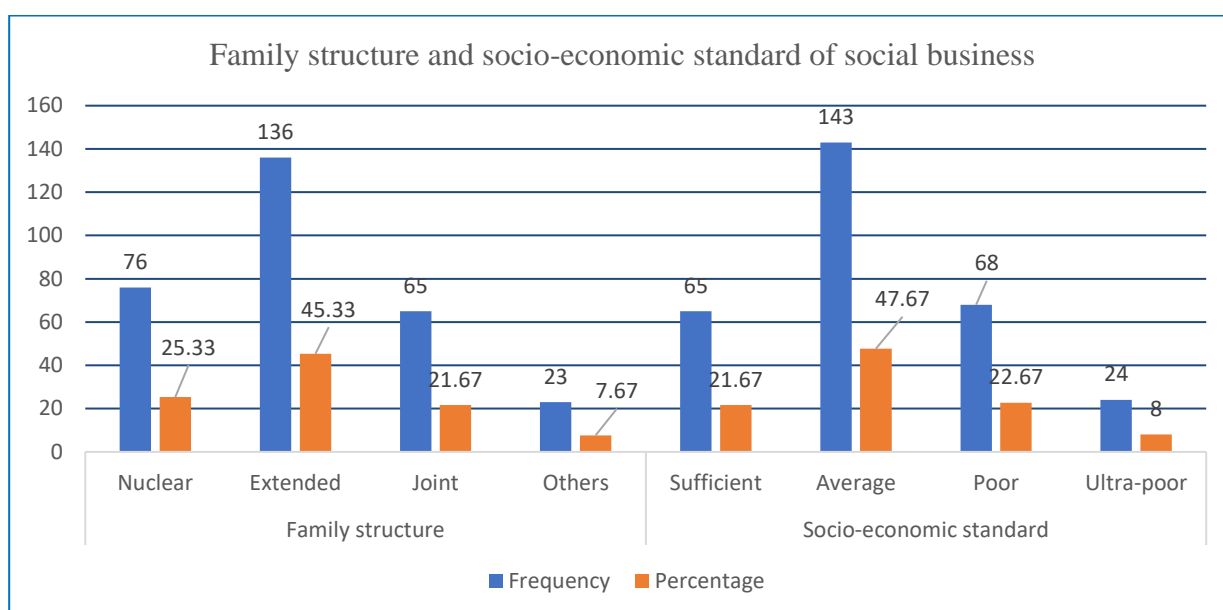
Key finding: A case named **Kajol** said that 'Income of the most social business beneficiaries is dependent on family cooperation. There is little bit impact of social business for income generation.'

Table no: 30

Family structure and socio-economic standard after getting opportunity from social business								
Frequency and %	Family structure				Socio-economic standard			
	Nuclear	Extended	Joint	Others	Sufficient	Average	Poor	Ultra-poor
Frequency	76	136	65	23	65	143	68	24
Percentage	25.33	45.33	21.67	7.67	21.67	47.67	22.67	8.00

Illustration: This table-30 shows the family structure and socio-economic status of the respondent. Here, 25.33% respondent's family is 'Nuclear', 45.33% respondent's family is 'Extended', 21.67% respondent's family is 'Joint' and 7.67% respondent's family is 'Others' types. Their socio-economic standard is better than the past but not satisfactory. In this arena, 21.67% of the respondents are financially 'Sufficient', 47.67% are 'Average', 22.67% are 'Poor' and 8% are 'Ultra-poor'. This sign has shown that the condition of social business beneficiaries is better than the other general poor people.

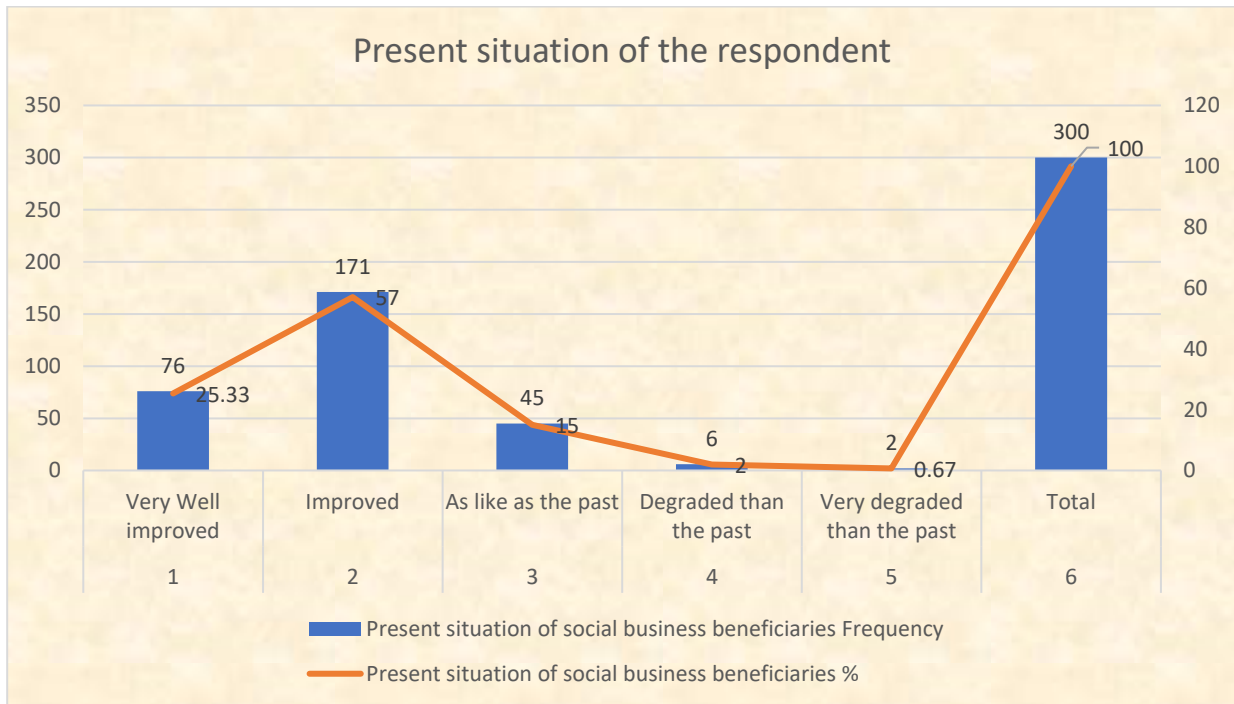
Key finding: Bangladesh is now doing better in the arena of eradicating poverty. But it is very much alarming that day by day the joint and extended family are being threatened.

Figure no: 28**Figure: Family Structure and Socio-economic Standard****Table no: 31**

Present situation of social business beneficiaries			
Serial no	Present situation	Frequency	%
1	Very well improved	76	25.33
2	Improved	171	57.00
3	As like as the past	45	15.00
4	Degraded than the past	6	2.00
5	Very degraded than the past	2	.67
6	Total	300	100

Illustration: Table-31 denotes the present situation of the respondents. Here, by taking benefits from social business 25.33% respondent's present situation is 'Very well improved', the present situation of 57% respondent's has 'Improved', 15% respondents are with 'As like as the past', 2% respondents are with 'Degraded than the past' whereas .67% respondents are categorized by 'Very degraded than the past'.

Key findings: The social business impact on respondent is recognizable but it could more in nature. A handsome number of social business beneficiaries said that 'The services of social business enterprises in our location is limited. It should be more for the proper development of this region.'

Figure no: 29**Figure: Present Situation of Respondents****Table no: 32**

Do you think social business is improving the financial situation of the poor people?		
Opinion	Frequency	%
Strongly support	46	15.33
Support	54	18.00
Moderately support	35	11.67
Little bit support	50	16.67
Not support	73	24.33
Strongly not support	42	14.00
Total	300	100

Illustration: Table-32 shows the information of the effectiveness of social business for the improvement of the poor people. At this point, 15.33% respondents answer on favor of ‘Strongly support’, 18% respondents are with the favor of ‘Support’, whereas 11.67% respondents are with the favor of ‘Moderately support’, 16.67% respondent are with ‘Little bit support’, 24.33% respondents are with the favor of ‘Not support’ and 14% respondents are with

the favor of ‘Strongly not support’ for the statement of social business is improving the financial status of poor people.

Key finding: It is that social business is improving the financial status of the rural people. But a vacuum is there in between GO and NGOs activity in relating to poverty reduction and women empowerment.

Figure no: 30

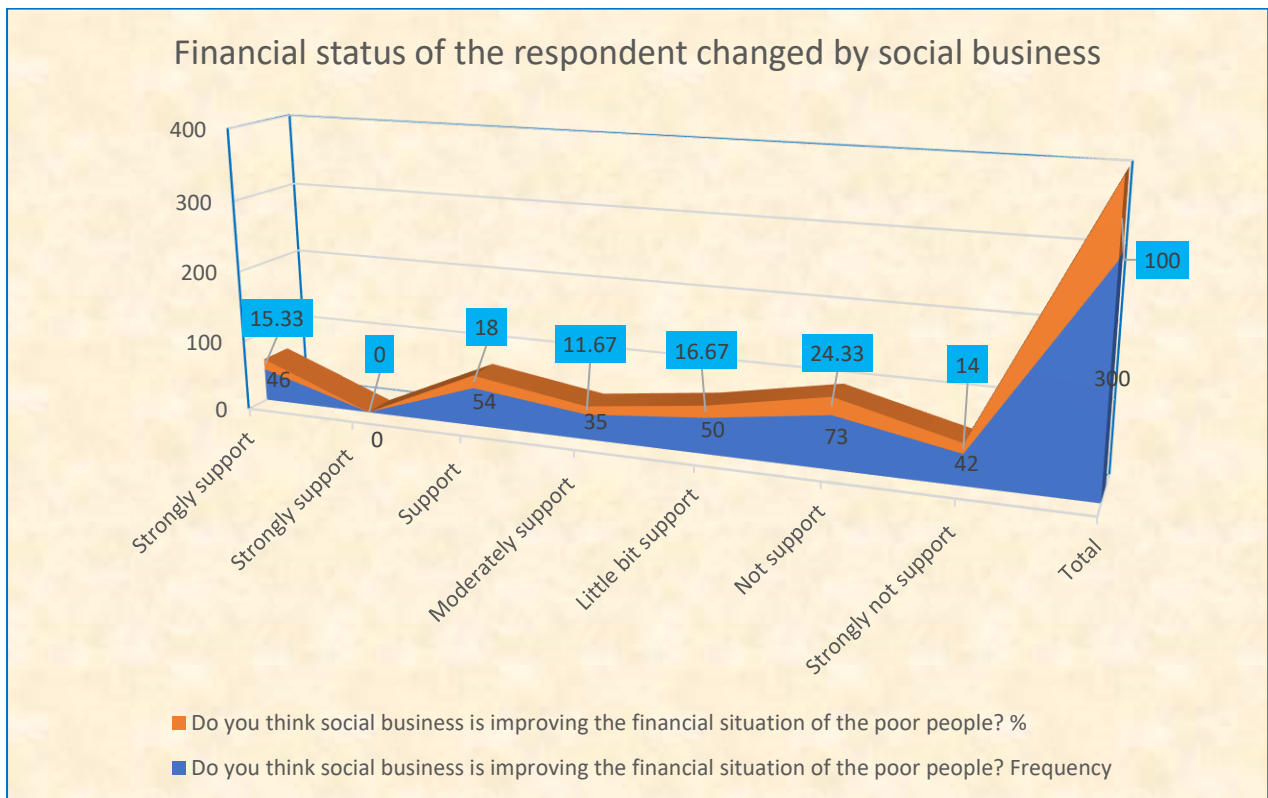


Figure: Financial Status of The Respondent Changed by Social Business

Table no: 33

For which country social business is more necessary?		
Type of Countries	Frequency	%
Least Developed Country (LDC)	130	43.33
Developing country	114	38.00
Developed country	56	18.67
Total	300	100

Figure: 31

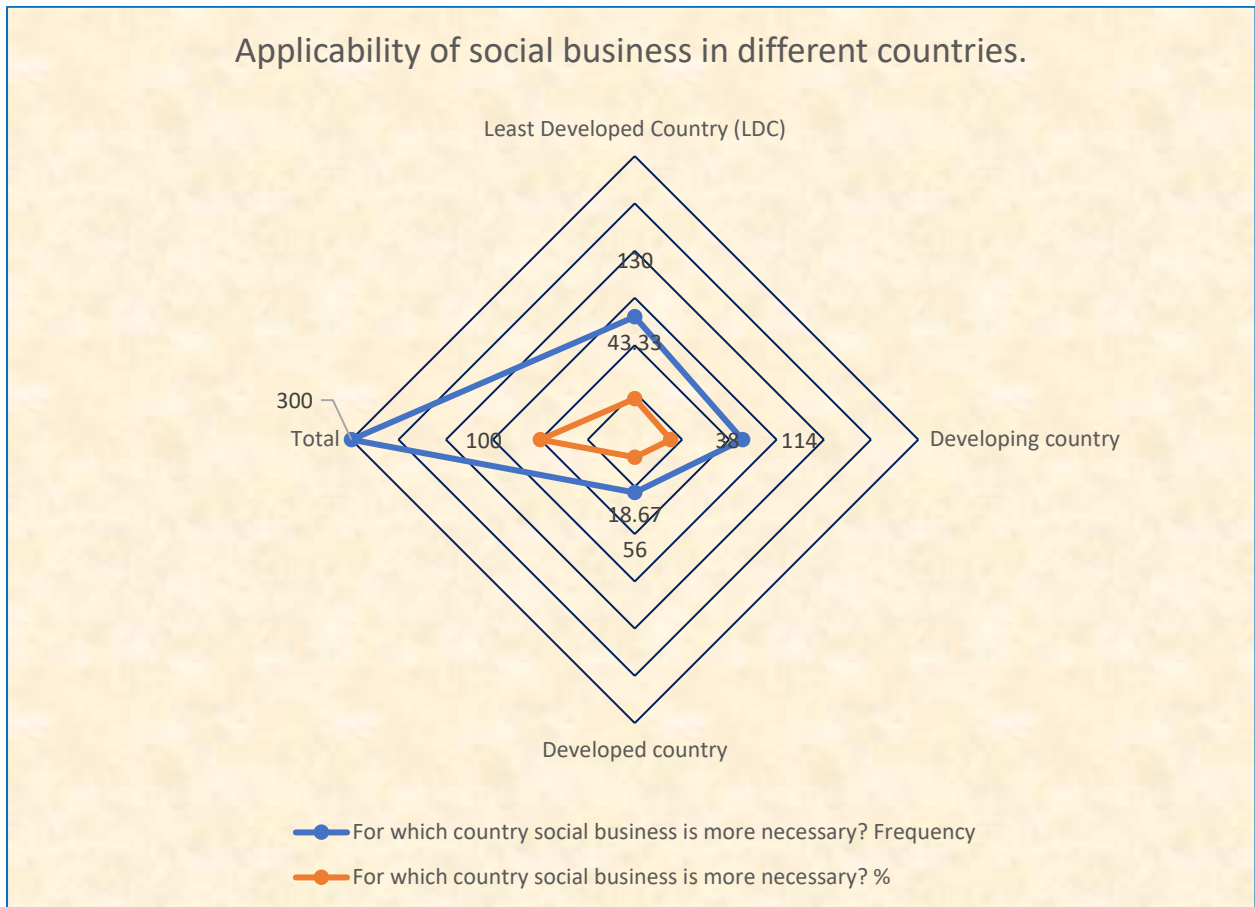


Figure: Applicability of Social Business in Different Countries

Illustration: Figure-31 represents the probability of social business in what type of countries. It shows 43.33% respondent said that social business is applicable in ‘Under developed or least developed countries’, 38% respondents answered on behalf of ‘Developing countries’, 18.67% respondents viewed that social business is effective for the ‘Developed countries.’

Key finding: By the opinion of the respondents, a decision can be formulated that social business is applicable for all types of countries in the world but most probably it is for the least developed countries. **A case named Basir said that “Social Business is a poor-friendly and beautiful concept but microcredit is a hard and complex concept.”**

Table no: 34

Do you think Dr. Yunus has enlightened image of Bangladesh in all over the world by giving the idea of social business?		
Answer	Frequency	%
Yes	264	88.00
No	36	12.00
Total	300	100

Illustration: Given table-34 shows the enlightened exposé of Bangladesh which is created by Dr. Prof Muhammad Yunus. 88% respondents of the sample size-300 said that Dr. Yunus created a good image of Bangladesh all over the world with the answer of ‘Yes’, 12% respondents mentioned that Dr. Yunus could not ‘(No)’ able to enlighten the image of Bangladesh.

Key finding: The view of the respondents proved that social business has exposed Dr. Yunus all over the world. Nowadays Dr. Yunus is a popular NGO personnel in the aspect of poverty reduction and social development through social business.

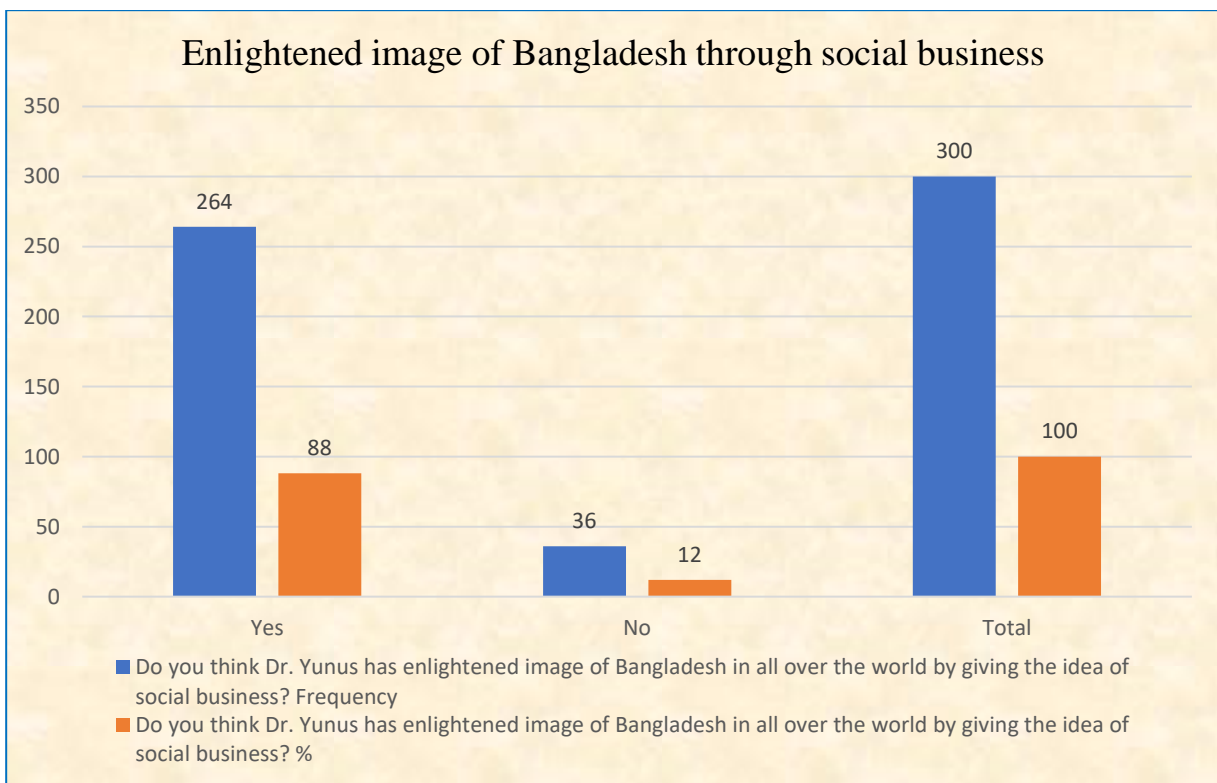
Figure no: 32**Figure: Enlightened Image of Bangladesh Through Social Business**

Table no: 35

If answer is yes, how?		
Reasons of popularity	Frequency	%
Everybody can know about Bangladesh	240	80.00
Social business is being introduced all over the world	89	29.67
Social business course is being opened in different universities	60	20.00
Yunus center is being opened in different countries	24	8.00
Others	98	32.67
Total	300	100

* More than one answer

Illustration: Table-35 represents the reasons of popularity of Bangladesh through social business innovation. It shows that 80% respondents said in favor of ‘Everybody can know about Bangladesh’ through social business, 29.67% took stand for the category of ‘Social business is being introduced all over the world’, 20% respondents answered in favor of ‘Social business course is being opened in different universities’, 8% respondents answered for the favor of ‘Yunus Centre is being opened in different countries’ and 32.67% respondents answered for the category of ‘Others’ for the popularity of Bangladesh.

Key findings: Bangladesh is being treated as a model of socio-economic development in the world. A sensible case named Rafiqul stated that **‘For RMG (Ready Made Garments), Cricket, Brac, and social business, the name of Bangladesh has popularized in the globe. From all these proud event of Bangladesh, social business wants to create a world without poverty.’**

Figure no: 33

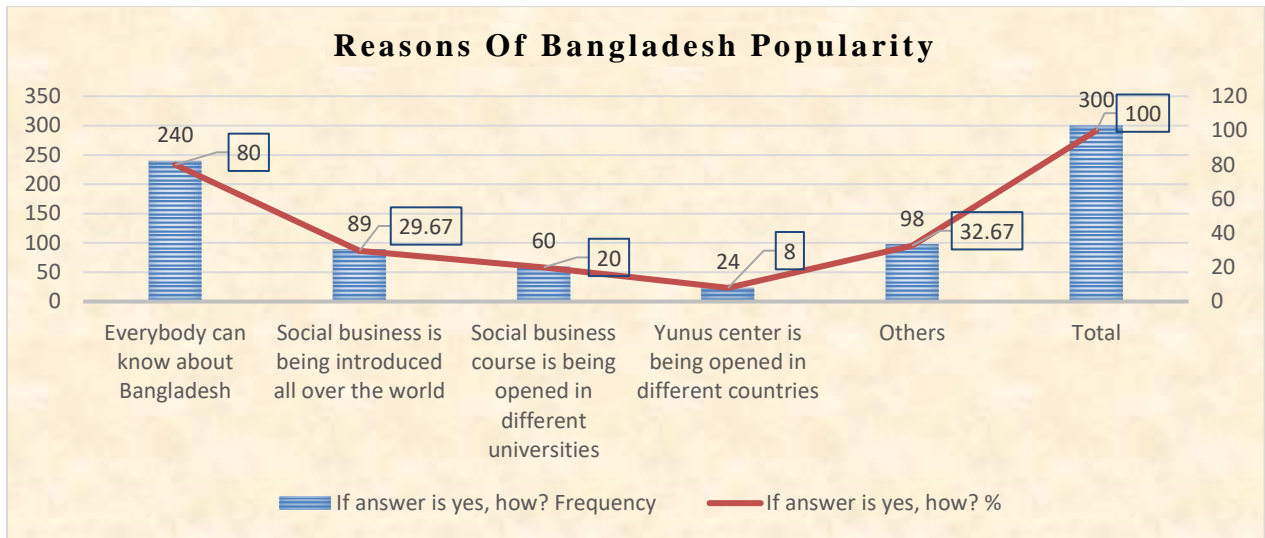


Figure: Reasons of Popularity of Bangladesh Through Social Business

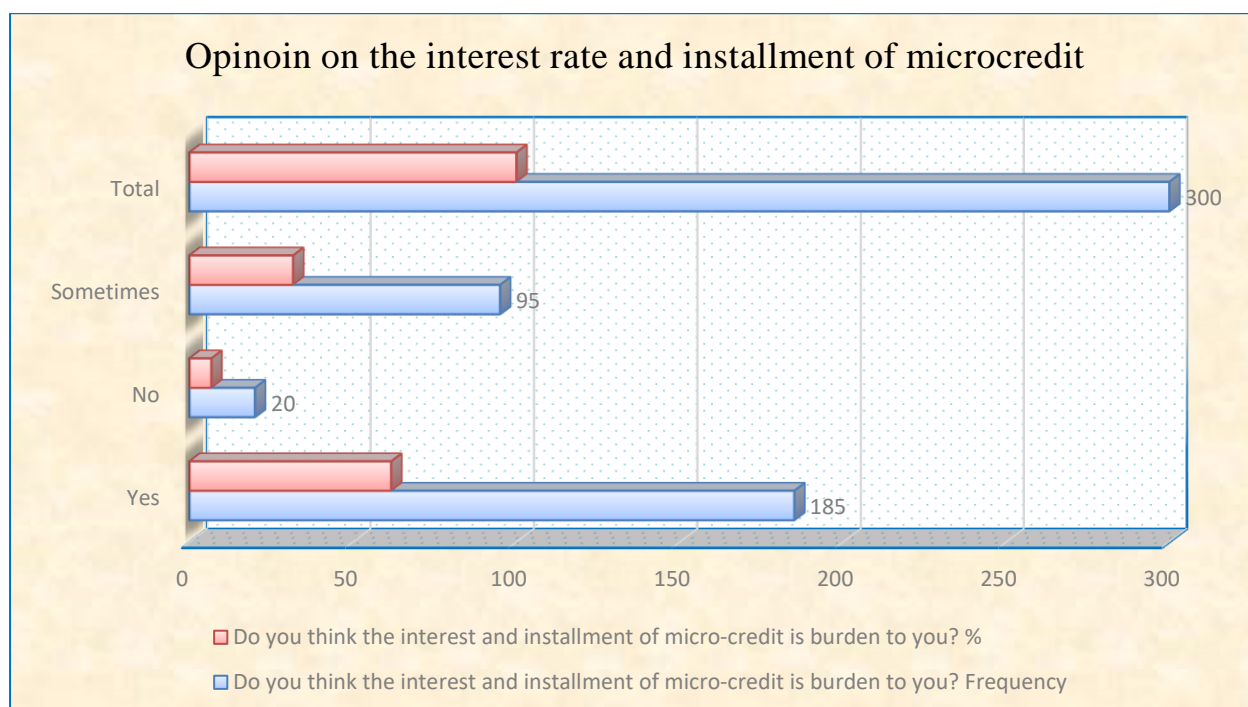
6.3.8 Problems and Solution affairs of Social Business

Table no: 36

Do you think the interest rate and installment of micro-credit are burden to you?		
Answer	Frequency	%
Yes	185	61.67
No	20	6.67
Sometimes	95	31.67
Total	300	100

Illustration: The table-36 expresses the interest rate and installment of micro-credit appeared as burden. At this point, 61.67% respondents answered that installment & interest rate are burden for them, 6.67% respondents viewed that installment and interest rate are not burden for them. Whereas 31.67% meant that installment & interest rate of micro-credit sometimes creates burden for them.

Key findings: There is dissatisfaction towards installment in loan borrowers. It is also said that interest rate of microcredit is more friendly than the landlord loan. Landlord loan is devastating problem to rural community people.

Figure no: 34**Figure: Respondent View About Interest Rate and Installment of Micro-Credit****Table no: 37**

Many people are losing all belongings because of taking loan from NGO. Which are the causes behind it?		
Causes	Frequency	%
Faulty loan distribution system	86	28.67
Giving loan with high rate of interest	212	70.67
Spending the loan in non-productive sectors	110	36.67
Inability of loan using	82	27.33
Loss of business	79	26.33
Others	95	31.67
Missing System	6	2.00
Total	300	100

Illustration: Table-37 displays the responsible causes of losing all the belonging for taking loan from NGO. It shows that 28.67% respondents thought that 'Faulty loan distribution system' is the main cause of losing all belongings of a borrower, 70.67%

believed that ‘Giving loan with high rate of interest’ is responsible for to the mentioned effect, 36.67% respondents indicated that ‘Spending loan in non-productive sectors’ is one of the main reason of losing all belongings, 27.33% respondents believed that ‘Inability of loan using’ is responsible for to the mentioned effect, 26.33% thought that ‘Loss of business’ is responsible for losing all belongings, 2.9% respondents alleged that the ‘Others’ causes for losing all belongings whereas 2% is ‘Missing system’.

Key finding: A case named Johora mentioned a practical view which referred that ‘Spending loan in non-productive sector and inability of using loan are the two vigorous causes of losing all the belongings of loan borrowers. The also viewed that concerned NGOs should emphasis on these problems.’

Figure no: 35

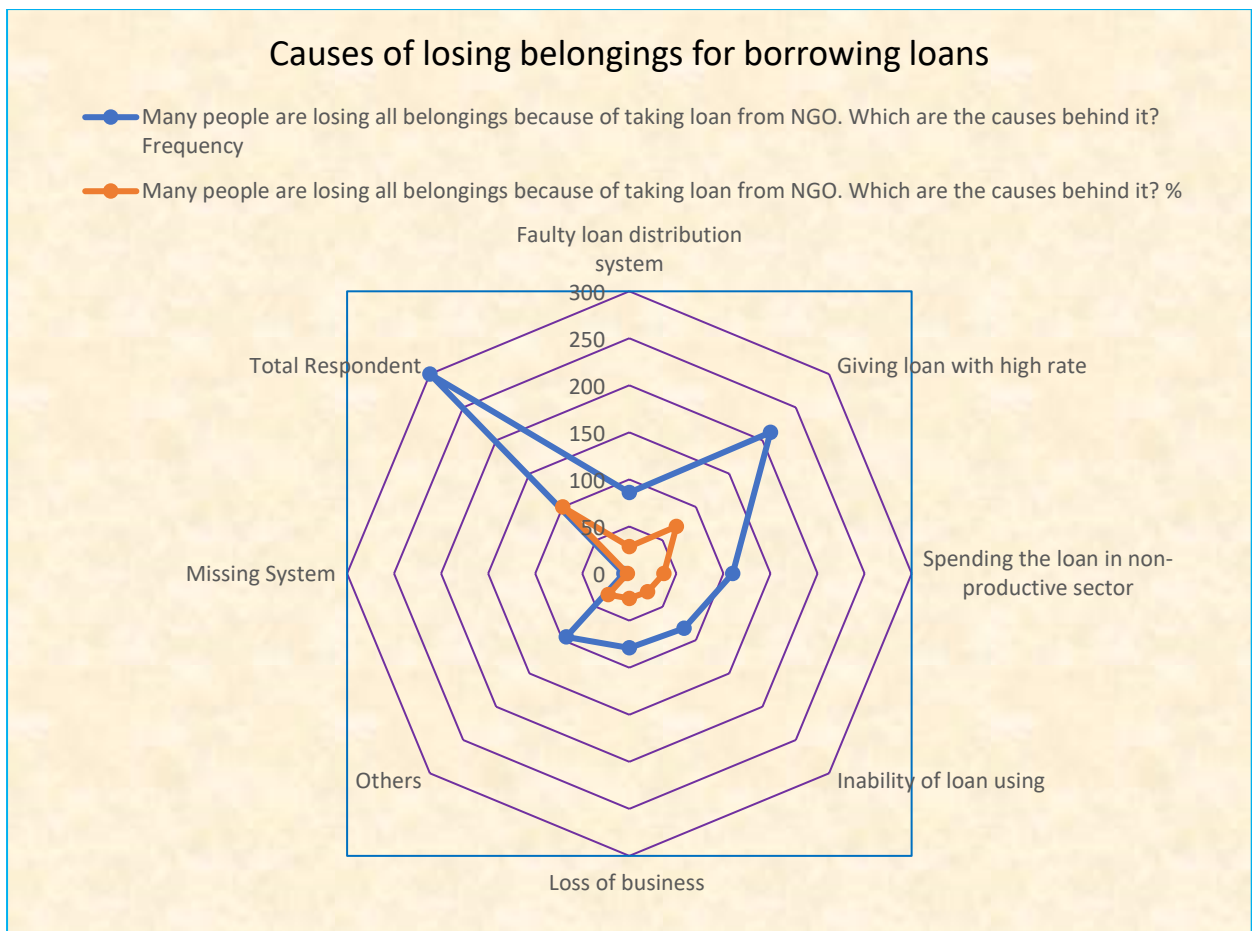


Figure: Causes of Losing Belongings

Table no: 38

Can the social business compete with the existing business?		
Opinions	Frequency	%
Yes	294	98.00
No	5	1.67
Missing system	1	0.33
Total	300	100

Illustration: The table-38 represents the competition between social business and traditional business. In this representation, 98% respondents responded that social business can compete with the traditional or existing business, 1.67% respondents viewed that social business cannot compete with the existing business and .33% is missing system.

Key findings: According to the opinion of the respondent, social business has a great prospect in comparison with the traditional business. That is why it is going popular day by day in Bangladesh and all over the world.

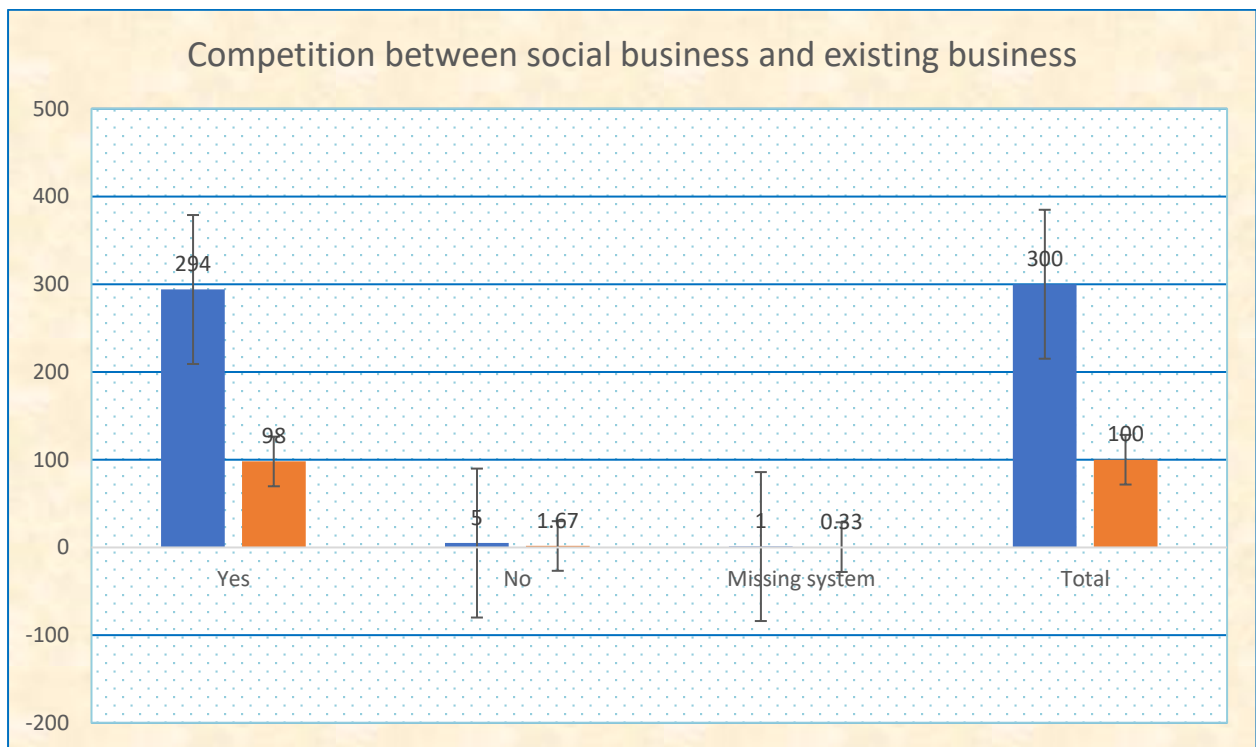
Figure no: 36**Figure: Competition Between Social Business and Traditional Business**

Table no: 39

If answer is yes, give your opinion.		
Good sides of social business	Frequency	%
Good system	145	48.33
Customer friendly	80	26.67
Beneficiaries' deprivation is almost impossible	68	22.67
Quality goods and services	130	43.33
More importance on service or welfare than profit	50	16.67
Others	115	38.33
Total	300	100

* More than one answer

Illustration: Table-39 characterizes the competitiveness of social business in comparison with other business. It shows 48.33% respondents said that social business is a 'Good system', 26.67% took stand for the category of 'Customer friendly', 22.67% respondents answered for the favor of 'Beneficiaries' deprivation is almost impossible', 43.33% respondents said that social business is providing 'Quality goods and services', 16.67% took stand for the category of 'More importance on service or welfare than profit' and 38.33% answered for the category of 'Others'.

Key findings: Most of the respondents think that social business will be survived for its quality services and unique method of business.

Figure no: 37

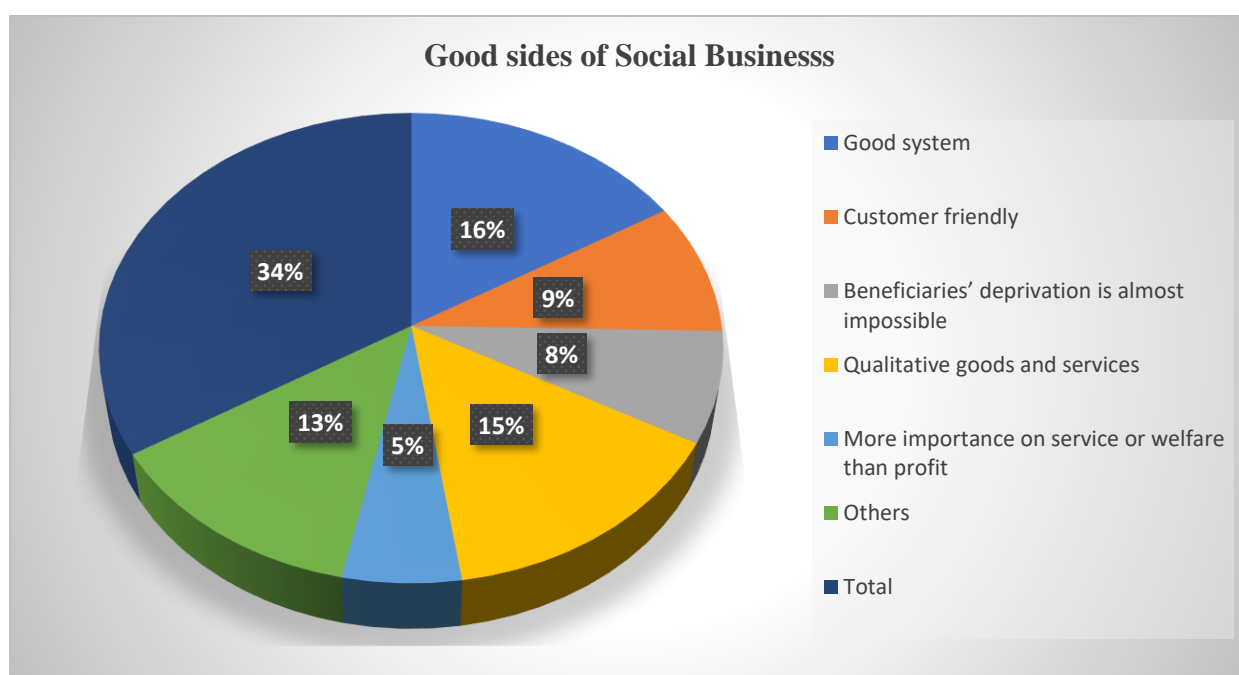


Figure: Good Sides of Social Business

Table no: 40

What are your recommendations for making social business more poor-friendly?		
Recommendations	Frequenc y	%
Giving loan on easy condition	185	61.67
Large scale investment	37	12.33
Increasing opportunities for the children of the poor	25	8.33
Should reach grass-root level	85	28.33
Arranging training	24	8.00
Increasing employment facilities	40	13.33
Ensuring poor participation	60	20.00
Emphasizing the opinion and demand of the poor	36	12.00
Others	72	24.00

Illustration: Table-40 retorted the recommendations of for making social business more poor-friendly. Where, 61.67% respondents of the Sample-300 insisted on ‘Giving loan on easy condition’, 12.33% answered for the large scale investment, 8.33% emphasized on ‘Increasing opportunities for the children of the poor’, 28.33% responded for ‘Should reach grass-root level’, 8% respondents said for ‘Arranging training’, 13.33% answered for the indulgence of ‘Increasing employment facilities’, 20% respondents of the Sample undertook for ‘Ensuring poor participation’, 12% respondent are keen to ‘Emphasizing the opinion and demand of the poor’ whereas 24% respondents asserted on ‘Others’ recommendations

Key findings: It is witnessed that community people want that NGOs should serve the society on the basis of human wellbeing. In this aspect, a case said that **‘The condition of getting services from the social business organization should be on easy or poor-friendly approach.’**

Figure no: 38**Figure: The Recommendations Towards Social Business to Make It Poor-Friendly****Table no: 41**

What are your recommendations for making social business more effective for women empowerment?		
Recommendations	Frequency	%
More participation of women	76	25.33
Zero rate of interest in microcredit for women	125	41.67
Increasing employment opportunity for women	80	26.67
Health and educational facility should be easier for women	54	18.00
Program for grass-root level women	86	28.67
Arranging training	30	10.00
Awareness program for women	45	15.00
Include women for policy and decision making	25	8.33
Others	75	25.00

Illustration: Table-41 shows the recommendations for making social business more effective for women empowerment. In this section, 25.33% respondents of the Sample insisted on 'More participation of women', 41.67% respondents answered for 'Zero rate



of interest in microcredit for women’, 26.67% respondents emphasized on ‘Increasing employment opportunity for women’ 18% respondents responded for ‘Health and educational facility should be easier for women’, 28.67% answered for the indulgence of ‘Program for grass-root level women’, 10% respondents answered for arranging training’, 15% respondents of the sample viewed on ‘Awareness program for women’, 8.33% respondents are keen to ‘Include women for policy and decision making’ and 25% respondents asserted on ‘Other’ recommendations

Key findings: However, the journey of micro-credit was started from the 70 decades, for alleviating mass poverty and women empowerment. In this sense, a respondent recommended that **‘The high rate of interest should be reduced or to be zero rate of interest as a social business program.’**

Figure no: 39

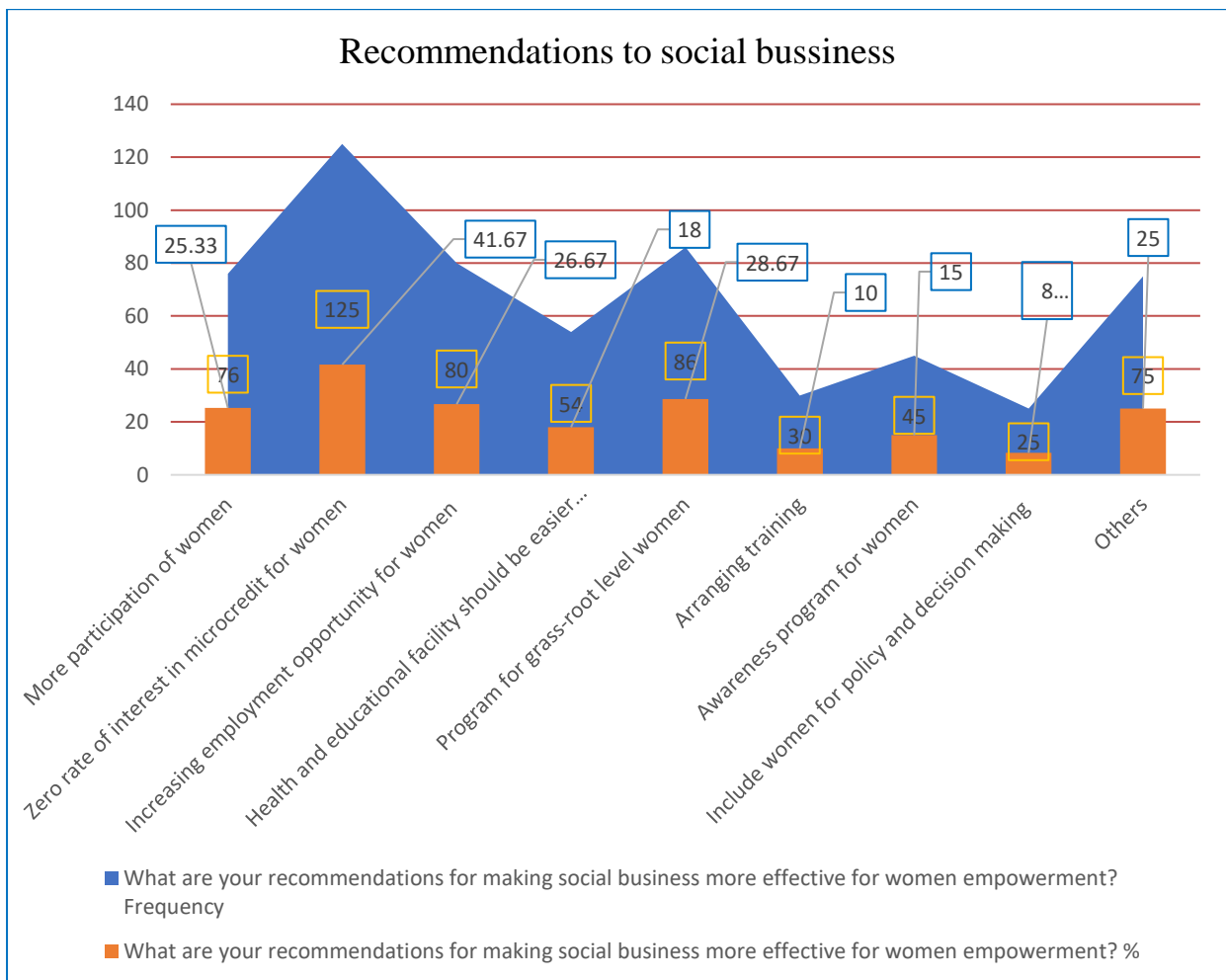


Figure: The Recommendations of Social Business

Table no: 42

What is your opinion about the barriers or problems of social business?		
Problems	Frequency	%
Spreading slowly	86	28.67
In many sectors poverty alleviation is considered as the only way for rural development.	68	22.67
Interest is collected as cyclical rate of interest	135	45.00
Though telling about the development of the poor, its opportunity goes to some limited persons.	28	9.33
Lack of publicity	54	18.00
Negative attitude towards social business	36	12.00
Others	95	31.67

Illustration: Table-42 displays the problems of social business. However 28.67% respondents of the Sample insisted that ‘Spreading slowly’ is one of the problem of social business, 22.67% respondents stated for the favor of ‘In many sectors poverty alleviation is considered as the only way for rural development’, 45% respondents said that ‘Cyclical rate of interest’ is a complex problem of social business, 9.33% respondents responded for the opinion on ‘Though telling about the development of the poor’, its opportunity goes to some limited persons’, 18% respondents mentioned ‘Lack of publicity’ as problem’, 12% respondents said that ‘Negative attitude towards social business’ slows down the social business improvement and 31% answered for the ‘Others’ reasons of social business advancement.

Key findings: Having some problems of social business it has a great prospect in developing countries like Bangladesh. This prospect of social business can be said in accordance to the opinion of the respondents. **A case named Hamida said that ‘Social business advancement is slower than the initial expectation.’** It is 5th assumption of the study

Figure no: 40

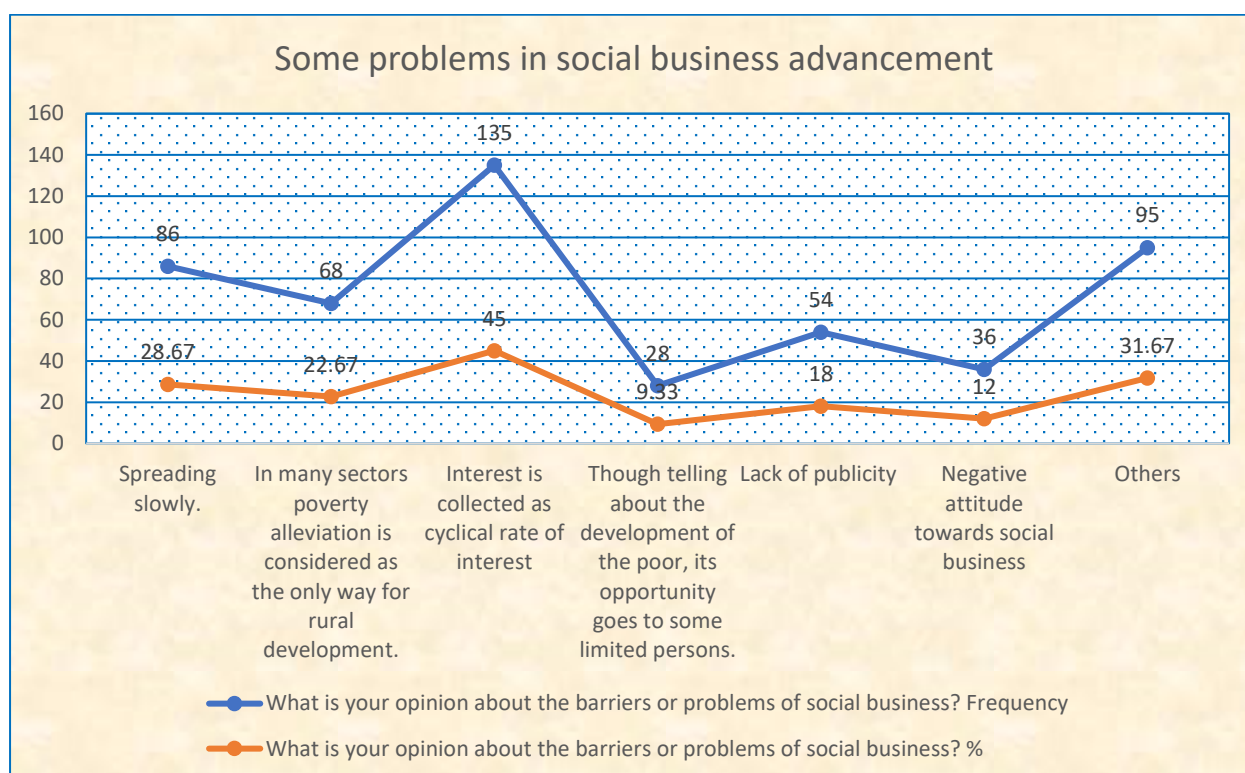


Figure: The Problems of Social Business Advancement

Table no: 43

What is your opinion for solving the problems existing in social business?			
Opinions	Frequency	%	Valid (%)
Giving loan on easy condition	220	73.33	73.33
Should be poorer friendly	76	25.33	25.33
Should reach grass-root level with proper services	60	20.00	20.00
Logical profit with mass welfare	48	16.00	16.00
Co-ordination between GO and NGO entrepreneurship	45	15.00	15.00
Emphasis on social development	30	10.00	10.00
Vanish Negative attitude towards social business	50	16.67	16.67
Others	68	22.67	22.67

*More than one answer

Figure no: 41

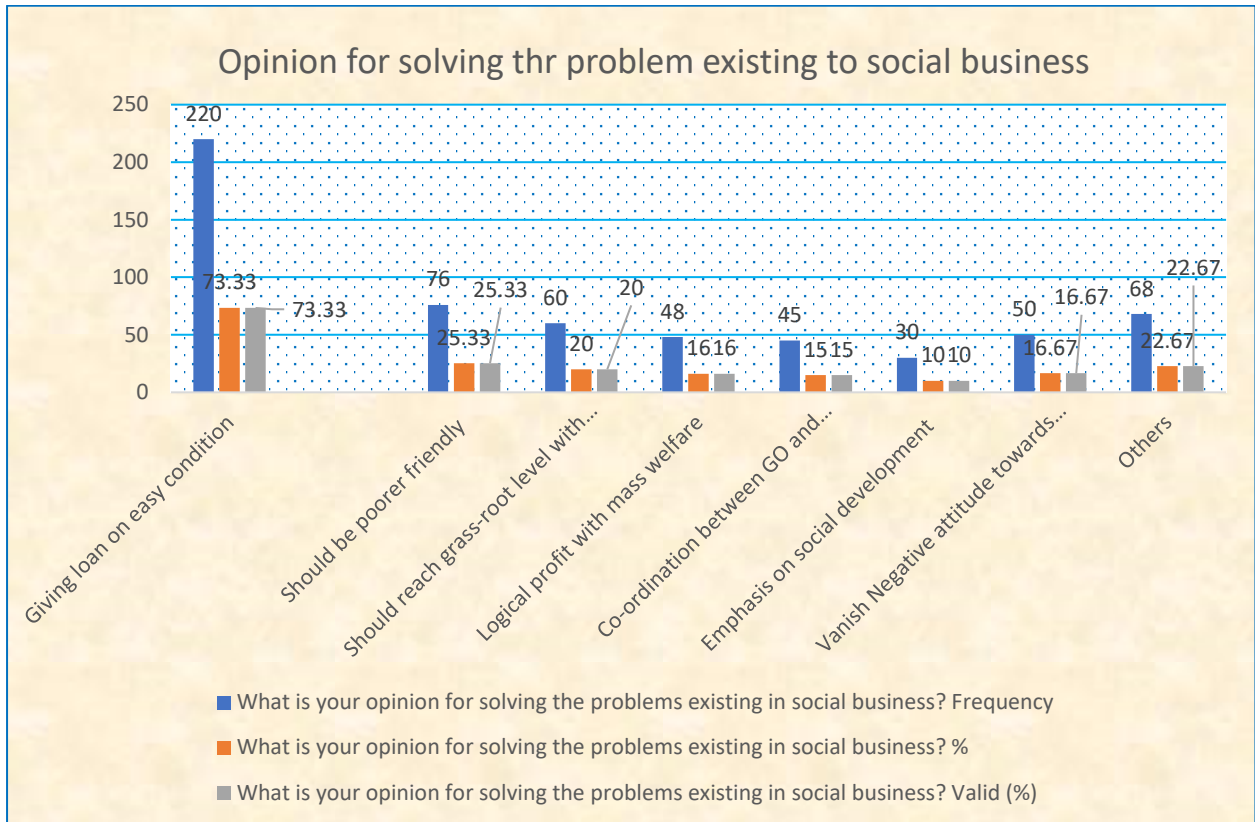


Figure: Respondents’ Opinion for Solving the Problems Existing to Social Business

Illustration: Figre-41 represents the problems of social business. However, 73.33% respondents of the Sample claimed that ‘Giving loan on easy condition’ can be the most effective solution for solving the problems existing in social business, 25.33% respondents stated for ‘Should be poorer friendly’, 20% respondents responded for the opinion on ‘Should reach grass-root level with proper services’, 16% respondents mentioned their view on ‘Logical profit with mass welfare’, 15% respondents answered for ‘Co-ordination between GO and NGO entrepreneurship’, 10% respondents mentioned their opinion on ‘Emphasis on social development’, 16.67% respondents stated for the opinion on ‘Vanish Negative attitude towards social business’ and 22.67% responded for the opinion on ‘Others’ options.

Key findings: Most of the respondent’s view for the recommendations of social business are around to reduce the interest rate of micro-credit. However, The Journey of social business enterprise was started from 2006. After passing fifteen years of walking, the success story of social business is mentionable and praised all over the world. So, it can be said social business is valuable paradigm to solve social problems if the mentioned recommendations are followed.



6.4 Conclusion

Findings of the study is about the present situation and probability of social business in rural community. It has been intended to examine the efficacy of social business in eradicating poverty and empowering women. In this current study it is tried to overview the present condition of social business in all over the world, to demonstrate its multidimensional impact on rural women, to categorize the retrospect and prospect of social business in the field of sustainable development. Some vital information has come to day light through the study. According to the research work, it has been witnessed that the interest rate of Micro credit organization is highly rational than the interest rate of Grameen Landlord (Mahajon) Loan. Most of the Grameen Mahajon take interest by 20% on monthly basis, finally it ends at 240% interest per year. After a month they take 24-taka, second month they take 28.8 taka sequentially they take 34.4 taka after 4th month, 41.28 taka after 5th month, 49.54 taka after 6th month, 59.44 takas after 7th month, 71.33 takas after 8-month, 85.60 taka after 9th month. 102.72 taka after 10th month, 123.26 taka after 11th month, 150 takas after a year or 12th month. Grameen Mahajons are taking very high rate of interest for their loan. Under considering the phenomena. The interest rate of Microcredit organization reasonable to the borrowers. The interest rate of Grameen Mahajon is making the people homeless and address less. It can be described as a violation of Human right. The researcher witnessed that the Grameen Mahajons are very powerful. General people say nothing against them because of their power and position. Sometime the law-enforcing agencies are seen to take action against them. But it is seen very often. For some extents, they manage the authority by using money and muscles power. It is also seen- Grameen Mahajons exercise their power in favor of local leaders. They are also involved with the local politics and various types of crimes. For the overall betterment of the society, to be couscous Government must have taken proper actions and logical initiatives to control them.

It is also said that the findings of the study could able to explore the present condition of social business and its efficacy for alleviation poverty and empowering women in rural community.

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Chapter no: 07

<i>Chapter no: 07</i>	<i>Pages</i>
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7.1 Chapter Objectives

From this chapter further researchers and readers could be able to understand–

1. To scrutinize the practical application of case study.
2. To know about socio-economic and demographic information of the respondents.
3. To explore present situation of social business in the rural community.
4. To assess about livelihood patterns, education, mobility of remote area.
5. To justify the impacts of social business on weaker section of rural community.
6. To know the nature of mass poverty and the position of women in a family.
7. To recognize the main problem responsible to rural poverty and women vulnerability
8. To understand respondents' suggestions for alleviation of poverty and empowerment process of rural women.



7.2 Introduction

In this current study, quantitative data has been collected by a broader aspect in correlation with qualitative data. Fundamentally mixed method of data collection and analysis has been used for a quality research. In the sense, structured interview schedule, questionnaire, check-list have been used as data collection tools where two case study played a pivotal role for qualitative data collection. Now, social businesses are providing solutions to social problems, securing a future for coming generations that offers an alternative to criminality. Although less developed than some cities, the social business scene is on the rise and includes many local pioneers that aim to promote education, bring down the cost of existing technologies, or empower traditionally weak economic groups, such as farmers. **(Social business case studies: Medellín, 2021)**

Though social business is new paradigm for poverty alleviation and women empowerment, in-depth data is not available. For this reason, case study referred to be a qualitative method of the current research. Basically, case study tried to represent the livelihood pattern, socio-economic status, origin and feasibility of social business. In the case study, the researcher focusses on the issues concern on the objectives of the study. In the process of case study, the social business and its multidimensional impact on rural women have demonstrated. It has been able to collect some significant information which will be a new panacea for the policy formulation and implication for rural development. In the study, respondents have given dramatic unpublished views, opinion which can be the guidelines to solve social problem as well as financial problems.

7.3 Case Studies

For collecting qualitative data, ten case studies have been conducted. In the rural area most of the social business beneficiaries are female. Mentioned all cases were women and men. For avoiding complexity and social hazard, penname of the cases was been used in the study. Also, the cases were not interested to flash their name. But they were keen to speak with the researcher about various aspects of the social issues. This motive helped to collect vital information in according to the study objectives. In total process confidentiality and ethical issues were strictly maintained. Sometime political aspects hindered the speed of crucial data collection. For this reason, the researcher and data collectors both were male. They were faced difficulties to collect data from women. To avoid problems the researcher used penname for the case studies.



7.3.1 Case no 01

Case Orientation	
Name	Rubina Begum
Age	45
Name of Husband	Shohidul Islam
Religion	Islam
Occupation	Small business and housewife
Education	Class-vi
Address	Churamonkathi, Sadar, Jashore
Name of the NGO	Grameen Bank
Involvement with the NGO	Since 2009 to now

For better qualitative data collection, the researcher was taken this case. This case was considered as a successful case on the basis of social case work method and the objective of the study. This case was able to give sufficient in-depth data and to overcome her problem. The researcher tried to find out the socio-economic condition and the problem of the respondent. The name of the case has mentioned. She is a running member of Grameen Bank and other microcredit organizations.

In the process of qualitative data collection, psycho-social study is very much crucial. In this case study, it helped a lot to collect very important data relating to the study. To do it convincingly the following data collection techniques and tools have been used- Check List, Observation technique, Content analysis.

Rubina Begum (45) is a hard-working woman with a good mentality. Her manner, attitude and conception on development aspect is very clear and prolific. The idea of social business is very clear after a short brief. The researcher talked with her relatives and niobous. They informed that she is keen to develop her socioeconomic status. She borrowed micro-credit from Grameen Bank and other NGO. She used the loan for her husband small business. The business is now running well. Her socioeconomic condition has given bellow.

Bangladesh is now doing well in social indicators. For the success of social aspects, Bangladesh is being praised all over the world. GO and NGO programs brought this success. In rural area, the social condition is being improved day by day. Rubina Begum is the proper example of it. She Leads a happy conjugal life with her husband and four son and daughters. Her social



condition has been improved after taking loan from microcredit organizations. The family of her led a very substandard life. She is making a three room semi-paka house at her own land. Her one son and one daughter are going to school. One son helps her husband in their small business.

Rubina Begum's economic condition is not satisfactory but not bad at all. Her husband is only source of income for their family. But her son involved with the small business. She gave support her husband by taking loans from NGOs. Recently she took 80,000 BDT loan from Grameen Bank. It is said that microcredit gave them a very good financial support. Without this support they could not come back with minimum solvency in life.

Rubina Begum completed her primary education. She studied two year for secondary education. But she could not able to continue her education for financial constant. Her family did not able to provide financial support for education. Though she was very interested to continue her study. After a time being she entered to the conjugal life by marriage. Now she wants to maximize her educational dream by son and daughter. So, she spends money for her children education.

Mentally she is very strong. Though sometimes she loses her patience for her husband irresponsible behavior. Day by day it is going to be a mentally disordered. She expressed this matter in details with the researcher. Socio-cultural environment of her family is not up to the mark for creating an ideal human being. It creates bad impact on her family for the proper socialization. It is true that Rubina Begum leads a comparatively happy life. But they have some problems in her family. The researcher has identified some problem of her. Day by day the cost of family maintenance is going bigger. Very soon Rubina Begum must be capable economically. She wants to do more in home which will ensure extra income for her family. But she has not enough opportunity to work. At the same time, she wants to develop her husband business. She noticed that her husband business knowledge is not good. She is highly concerned with her family income and the study of her children. If she cannot increase her family income, it will be tuff to continue her children education. For this reason, she cannot redeem her dream in reality towards coming future.

No doubt about it that the case is not with severe problem in her family life. But as a marginal family, there some socio-economic problems have been identified through long-time discussion and observation. Such as- lack of education, lack of business knowledge, insufficient income, economic hardship, bad socio-cultural environment, little bit mental problem. This case study



was mainly centered on qualitative data collection. But for the situational demand and in-depth data collection some treatments have been given for the case or the individual. The researcher followed some ways or techniques- a. giving advice about small business, b. offering real life knowledge, c. motivation towards happy life, d. suggestion to build up economic capacities, e. discourage not to use loans in non-productive purposes, f. offering knowledge about social business, NGOs and microcredit, g. encouraging to take social services, h. counseling for mental disorder, i. encourage to participate husband business., motivate to get training for self-dependency etc.

In the procedure of case study, Rubina begum was optimistic for social business programs. It is mentionable that she knows the social business as a microcredit. It is pragmatic that microcredit is type 2 social business enterprise. She several times mentioned that the programs of social business should be expanded in their community. She also said that 'Very rarely we get social business product in our area. If we get social business products and services in our local area, I will be a dealer of these products.' Also, Rubina begum said that 'Microcredit has changed people life positively like me. But I have a dissatisfaction on initially started installment and the high rate of interest.' She uttered convincingly that the rate of interest should be reduced by a logical rate of interest.

The case study has completed successfully. The objective of the study has been fulfilled for the cordial cooperation of Rubina Begum. The researcher was pleased to get important information about social business. A good lesson came from the study that the women of the rural community are very keen to develop their condition. As like as Rubina Begum is very determined to ensure a standard and happy life. After getting loans from NGOs, family is treating positively with her. Rubina Begum is now getting preference in the process of decision making. It plays a vital role for women empowerment and alleviation of rural poverty.

But there is a negative attitude towards microcredit. Some people said that 'Microcredit vanishes the poor people. For the high rate of interest and many times installment poor cannot be benefited.' Nevertheless, the product and services of social business are very much popular in the rural community.



7.3.2 Case no 02

Case Orientation	
Name	Abdul Mannan
Age	40
Name of wife	Shorifa Begum
Religion	Islam
Occupation	Agriculture
Education	HSC
Address	Bagdanga, Sadar, Jashore
Name of the NGO	Brac and Grameen Bank
Involvement with the NGO	Since 2014 to now

Abdul Mannan (Age 40) is small farmer lives at Bagdanga in Jashore. He is a member of joint family with 13 members. Eleven years ago, he married a girl. Now they have two children. His family includes thirteen members. They are his two children and wife, father, mother, two brothers, brother's wife, two sister and grand father and mother. He was a meritorious student. Early marriage created a bad impact on his life. That's why he gave up the study. After giving up, he joined with his father for agricultural work. Once upon a time their family condition was sufficient. But now their financial condition is not good. They are struggling with their fate. He and his family are trying to bring back their happy family life. His family could not take his early marriage normally. For this reason, his family shows negative attitude. Sometimes he hears bad comment from his family members. Because of his low contribution to the family, he cannot say vigorously against them. Hence, He is culture worm man. He can sing well. Beyond his farming, he is busy with singing in their local area. In his area, he has created a fan-followers by his good singing. His knowledge about politics and the affairs of the world is so sound. He has a good idea about Professor Dr. Muhammad Yunus and social business. For this reason, the researcher has chosen this case as case study for collecting in-depth qualitative data according to the research purposes.

The house of Abdul Mannan is specious with thirty decimals of land. They have another 150 decimals of land for farming. They cultivate seasonal vegetables and food crops. As the farmer cannot get proper value of their production, family condition of Mannan is going bad. But they have a belief to come back soon with the perspective of economic condition.



However, farming is the only earning source of their family. So, personally he is thinking about another source of income. Recently he took 40,000 (BDT) loan by her wife from Brac. By this money he prepared a pond to cultivate fish and duck. He is appreciated by her family for this initiative. To cultivate fish and duck, he is regular communicating with the regional agriculture officer of Bangladesh Agricultural Development Corporation (BADC). He expects that fish cultivation will be successful.

After finishing his work, he involves with socio-cultural activity. He formed a cultural group named 'Ganer Sure Jibon' (Life in Song Tune). This organization is not only for cultural activities it also for social services. This organization distribute relief in natural calamity. This activity is being praised by the local leaders, NGO personal and the community people. The researcher has talked a lot about the present NGO affairs with him. Fundamentally, he explained many important information about social business like the NGO expert. He mentioned negative and positive sides of social business enterprises. He said that microcredit plays a good role for the empowerment of women and eradication of poverty. The usage of microcredit in unproductive purposes is alarming to the rural community- he said. By the view of case, it is said that sincere and industrious people can easily use the microcredit in productive way to be succeeded. He said that the microcredit service is available in our locality. But the other services of social business enterprises are not available. He referred a very crucial thing about local loans provided by rural Mahajon. They take interest with so high rate of interest. If it cannot be stopped, it would be perilous for our rural community. Government strong initiatives must be taken to solve this problem in rural areas.

Abdul Mannan is a very good man with full of mind openness. Nevertheless, there some socio-economic problems have been identified through long-time discussion and observation- Not serious for his family affairs, lack of education, insufficient income, economic crisis, wicked socio-cultural environment, short tempered mentality. Basically, the researcher has focused on in-depth data collection. Because of Mannan's sincerity and request, the researcher gave some advice to overcome his personal and family problems. These are given bellow- To be serious about her family, to keep patient in work, motivation towards happy life, suggestion to build up economic capacities, discourage not to use loans in non-productive purposes, advise to involve with social services as like cultural activities, counseling for mental disorder, encourage to participate family business, encourage to get training on fish farming and cultivation.

In the process of comprehensive study, Abdul Mannan was congenial and research warm in nature. So, it is undoubtedly saying that the case study has finished effectively. The aim of the



study has been satisfied for the friendly collaboration of Abdul Mannan. The researcher was delighted to get vital data about social business. A respectable message came from the study that the youth of the rural community are very intense to improve their vulnerable condition. It can be a dramatic exposé for the policy maker and planner to formulate youth development policy and program. Over phone it has been noted that Abdul Mannan is doing well in fish and duck farming. Also, he is giving time to his father's cultivation. He is now contributing for his family by own income. Now he can give more time in social services and his passionate singing so far.

7.3.4 Case no 03

Case Orientation	
Name	Mrs. Fuljan
Age	38
Name of Husband	Mosarof Islam
Religion	Islam
Occupation	Agriculture
Education	SSC
Address	Bagdanga, Sadar, Jashore
Name of the NGO	Grameen Bank
Involvement with the NGO	Since 2016 to now

Mrs. Fuljan (38) is a working woman with applauded family dedication. She is very devoted for her family. She said that “I can do everything for my family welfare and development. But she opinioned, microcredit couldn't bring any positive change for her family. All the positive changes have come by our hard-work. The idea of social business is little bit clear to her. After a short discussion she got the primary idea of social business. She Leads a happy conjugal life with her husband and one son named Mehedi Hasan. She got a two room semi-paka house from her father-in-law. Her son is the student of class nine. He helps his father in agriculture. Her husband is only source of income for the family. So, she gave support her husband by taking loans from Grameen Bank. Recently he has taken 45,000 BDT loan from Grameen Bank. This credit has been used for livestock and farming.

Mentally she is puzzled because of their chaotic family condition. They are passing a conflicting situation for the familial selfishness. A chaotic relation with her brother-in-law is going



unbearable for them. She wants to terminate this by any means. But sometimes she loses her patience for her relatives' irresponsible behavior and selfishness. Mrs. Fuljan and her husband are going to be mentally muddled. She shared this unbearable situation in details with the researcher. But it is mentionable that she is determined to improve their family condition very soon.

After a long-time discussion and observation, the researcher has identified the following problem such as- conflict among the family, lack of concentration, lack of agricultural knowledge, insufficient income, economic hardship, chaotic socio-cultural environment, symptom of mental problem. As the social worker the researcher has given the following some suggestions for betterment of Mrs. Fuljan. These are- a. advice to solve the family problem by the local guardians like senior citizens or honest local leader, to give guidance for proper farming, to give real life knowledge for leading happy life, to provide counseling for moral strength, to give suggestion for coping hazardous situation, to provide instruction for another source of income, to encourage for using microcredit in proper purposes, to give positive knowledge about social business enterprises, to give opinion to involve with social activities instead of clash with the relatives, to inspire for giving time in own business.

Mrs. Fuljan is little bit optimistic for the application of microcredit. According to the opinion of Fuljan, products and services of social business is better than microcredit. Microcredit should be more poor-friendly like her. Some loans should give for some rootless person by giving shelter and rehabilitation. After doing this, the bad conception of microcredit may be reduced in the rural community. She also said that 'Social business products and services in our community are not available. Availability can give a momentum for social business toward successful and poor-friendly path. This in-depth case study has finished effectively. The aims of the study have been satisfied for the pleasant collaboration of Mrs. Fuljan. The researcher was contented to collect significant data about social business enterprises and microcredit. Crucial findings of the study is that the rural women are very hard working and dedicated for their family advancement. Fuljan is hopeful for a better future. Though he said the microcredit couldn't bring significant changes in her life. She also uttered that "Now loan is my huge pressure. Again, I don't want to take loan from NGOs". Also, she said that "Some people could able to bring a positive change in their life. But I am not."

The case study has proved that Mrs. Fuljan has a negative attitude towards microcredit. Some people said that "Microcredit is doing a great loss for the poor people. For the high rate of



interest and very beginning installment, poor cannot be benefited properly.” Yet, the products and services of social business enterprises have created a convincing and prolific impact on the life style of weaker section of the society.

7.3.3 Case no 04

Case Orientation	
Name	Rebeka Sultana
Age	45
Name of Husband	Anwar Hussain
Religion	Islam
Occupation	Agriculture and small business
Education	viii
Address	Churamonkathi, Sadar, Jashore
Name of the NGO	Grameen Bank
Involvement with the NGO	Since 2016 to now

Rebeka Sultana (Age 45) is small business woman lives at Churamonkathi in Jashore. She is a member of a small family with 5 members. 30 years ago, she got married. It was early marriage. That time early marriage was a common phenomenon in our rural area. Now they have one son and one daughter. Both are school going. Rubina Begum is an honest and industrious woman. She is keen to develop her family. Her idea of social business and microcredit is not bad. She borrowed micro-credit from Grameen Bank. She used the loan for her small business. She is now operating a small shop in their house arena. Buyers have said that she is very punctual and honest for her business and selling. She always tries to sell quality products.

No doubt about Bangladesh is an example of socio-economic development. For this reason, our country is being applauded all over the globe. Present Government has taken mega project for development. NGOs are performing as a shadow Government. Different kind of development organization like Grameen Bank, Brac are playing vital role for alleviating poverty and women empowerment. In pastoral zone, the socio-infrastructure condition is being upgraded day after day. Researcher witnessed that Rebeka Sultana is the convincing part of this national advancement. She leads an almost joyful marital life with her husband, son and daughters. Her family condition is improving after captivating microcredit from Grameen Bank. She built a two room semi-paka house at her personal land-dwelling.



After taking loan she and her husband, both are the earning source for their family. She provided funding her husband by captivating loans from NGOs. Recently she has taken another 40,000 BDT loan from Grameen Bank. This credit has given a good mileage for future advancement of their family.

Rebeka Sultana passed class-viii and then she couldn't continue her study for financial crisis. She was good student. That's why she was very involved to endure her education. However, she engaged with the marital life. Now she desires to fulfill her enlightening vision by her school going son and daughter. Every month she accumulates some money for their proper education. She uttered that her children are doing job according to their direction. In this aspect, she takes suggestions and guidelines from a Headmaster of Government primary school of their local area. It is factual- Rebeka Sultana leads a reasonably joyful life. But they have some socio-economic problems in her family. The researcher has recognized some approximate problem of her family.

Day after day cost of education of their children and family maintenance are going larger. She wants to create another source of income. For this reason, she asked to the researcher for giving a way out of more income. Rebeka Sultana leads a lower-middle class standard of living. Family crisis is not acute. Some socio-economic problems have been acknowledged through long-time conversation and observation. These are- lack of education, lack of entrepreneurship knowledge, insufficient income, lack of education friendly environment, husband irresponsibility etc. This in-depth case study was mostly positioned on qualitative data collection and observation. But the researcher gave some suggestion for the case to solve the familial and economic problems. The researchers' given techniques are- a. giving guidance about small business enterprises, b. present life related consultations, c. inspiration for expected future, d. submission to crisis management mechanism, e. capacity building mechanism, f. encourage not to use loans in productive purposes, g. a brief about social business enterprises and microcredit, h. encouraging to involve with social welfare activities, i. motivation to take training on small business and agriculture for family solvency. It is mentionable that Rebeka Sultana has good idea about microcredit but not knowledgeable about social business. She said that 'Microcredit has a good impact on my family improvement.' Nonetheless, she has a great dissatisfaction on high rate of interest. She expressed vigorously- High rate of interest should be reduced for the betterment of marginal people who have not definite income source.



The case study has finished effectively. The aim of the study has been contented for the genial assistance of Rebeka Sultana. The researcher was delighted to collect significant evidence and data about social business and microcredit. A decent message originated from the schoolwork that the rural women community are dedicated to their family and the improvement. Microcredit or social business enterprises are playing a dynamic role for women empowerment and poverty alleviation of Bangladesh. Rebeka Sultana is influentially strongminded to confirm joyful life for her family. It has ensued over phone that the Rebeka Sultana is following the instructions and guidelines of the researcher. It has brought positive changes for her life.

7.4 Conclusion

The research methodology used mixed method in this research. In the research approach, case study has been emphasized for qualitative data about social business and its present situation in rural community. Case studies have a long and decent past in qualitative research. In current research four case studies could able to draw a viable picture on **‘Social Business- A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages.’** I helped to represent the extract depth and meaning in context. Although case studies and histories can overlap, the case study’s unique strength is its ability to deal with a full variety of evidence—documents, artefacts, interviews and observations—beyond what might be available in a conventional historical study. As social business objectives are intended to overcome poverty, or one or more problems (such as education, health, technology access, and environment) which threaten people and society; not profit maximization. Also, social business keen to rural development in the process of women and youth development. By the study, it is recognized that microcredit of different NGOs and RMG (Ready Made Garments) have brought a significant change in the process of women empowerment and poverty alleviation both in rural and urban area of Bangladesh.

Through four case studies, primary and secondary data were collected through interviews, document analysis, observations and other similar approaches. Qualitative data was collected through structured and semi-structured interview schedule. So easily it is said that the study could able to collect intensive data and information on social business enterprises and its programs in rural area from social business beneficiaries and the related sources. These were very potential for data analysis and documentation of the current study.

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Chapter no: 08

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8.1 Chapter Objectives

After completion of the chapter, the following themes will be focused and readers will be convincingly able –

- a. To clarify the conception and attitude on social business in rural community.
- b. To know the current study data on the basis of the study.
- c. To corelate the comparative data relating to other relative study.
- d. To elucidate the negative and positive views of the general people about microcredit
- e. To know the present condition of mass poverty in rural areas
- f. To understand the fare of local people towards loans
- g. To identify the quality of social business products and services



8.2 Introduction

Bangladesh moved up two notches to 133 among 189 countries with remarkable progress made in life expectancy, per capita income, and other socio-economic areas. In 2019, 24.6 percent of Bangladesh's population was multidimensionally poor, with a further 18.2 percent classified as vulnerable to multidimensional poverty. Sudipto Mukerjee, UNDP Bangladesh resident representative, said multidimensional poverty identifies multiple deprivations at the household and individual levels in health, education and living standard. Between 1990 and 2019, Bangladesh's HDI value has increased by 60.4 percent. The country's 2019 HDI score is above the average for countries in the medium human development group. Life expectancy in Bangladesh at birth increased by 14.4 years, mean years of schooling (average number of completed years of education of people aged 25 years and older) increased by 3.4 years, and expected years of schooling increased by six years. Bangladesh's GNI per capita also increased by about 220.1 percent between 1990 and 2019. These show how the global development landscape would change if both the wellbeing of people and the planet were central to defining humanity's progress. For example, more than 50 countries dropped out of the very high human development group, reflecting their dependence on fossil fuels and material footprint. **(The Daily Star and UNDP, Human Development Index-2019)**

The current study intended to explore the efficacy of social business enterprises in poverty alleviation and women development in rural community. Also, it was keen to overview the present condition of social business in least development, developing and developed countries. And to set up the policy implications of social business enterprises. The researcher has able to collect convincing data and information rendering to the pre-selected objectives of the study. The respondent's views, experiences, opinion, comments, myths and attitudes have been exemplified in the discussion.

8.3 Comparative Discussion of the Study

This study is about the efficacy for alleviating mass poverty and empowering women in different ways of programs through social business enterprises. Reasonably, a world Bank has been mentioned. World Bank report shows that now 70 crores of people are poor with the rate of 10%. In Bangladesh 2 crores and 29 lacs people are living under the extreme poverty. Most of the poor people are living in India, the number is 28 crores and 46 lacs. The eradicating rate of Bangladesh has been praised by United Nations and World Bank. Our satisfactory economic and GDP growth, women empowerment and others advancement of social indicators are remarkable. United Nations praised our MDGs (Millennium Development Goals) success.



Recently satisfactory activities of SDGs (Sustainable Development Goals) of Bangladesh are followed by several countries which is started from 2016 and will be ended at 2030. (**Poverty and Share Prosperity- 2020**). Social business works to make a poverty free world.

Firstly, the study shows the age distribution of the respondent in the study. Here 26.67% respondents are in the age group 18-37, 64% respondents are in the group 38-57, and 9.33% respondents are in the age group 58 to above. Most of the respondents are female and their percentage are 83%. It is mentionable that the age of social business beneficiaries is around '38-57' year group. In the study respondents were purposely selected above 18 years of world. In the study, the respondents know well about micro credit, its interest rate, premium, savings and something like that. But a significant number of the respondents knows what is meant by social business? From sample size 300, 91.67% of the respondents have minimum idea about social business whereas 8.33% respondents have no idea about social business. It is notable that knowing people about social business is comparatively optimistic in our society. For the advancement of internet and mobile networking, the rural people are going accustomed with the new innovation and thought. In this perspective, respondents of the study have a potential idea about micro credit, social enterprises and the concept of social business and its effectiveness.

The results indicate that the access to microcredit did not significantly affect the control over the own income of rural women. In addition, holding other elements constant, the likelihood of controlling own income (CINC) is equal for the borrower (0.64) and non-borrower. (**Ertel and Rao, 2006**) also indicated that some female microfinance clients did not have control over the loans contracted or the income generated by their micro enterprises, in spite of having access to credit. The results also showed that the access to microcredit positively and significantly ($P < 0.01$) affected the control over savings by rural women. The results indicate that the rural women respondents who obtained microcredit have more control over savings, which is consistent with the findings of Li et al. (2011) and Rahman et al. (2015). (**Dalia, Rahman, Acharjee, Waqas and Wang, 2019**)

The study has presented the sectors of using micro-credit of social business beneficiaries. 63.33% social business beneficiaries use their loan in Agriculture, 80% respondents use their loan in small business, 50% use microcredit in education purposes and 29.33% respondents use their loan for other purposes. It is witnessed in the study that industrious and aware loan borrowers are so much keen to utilize their loan in productive sector. But the insensible borrowers use their loan in unproductive sector mostly. For this reason, the microcredit or social business enterprises could not bring the expected outcomes in rural development.



Social business denotes a poor friendly approach which provides quality product, quality services, quality profit making for the poor, proper utilization of property in favor of underprivileged and over all aim of social business is to create the society without poverty. Findings show the benefit of social business for the respondents. They know well about micro credit, social business and its benefits. From sample size 300, 92% of the respondents said that they have benefited from social business enterprises. Whereas 8% respondents said that they have not benefited from social business. It is notable that non-benefited people are little but their opinion create bad impact on microcredit. In the community, most of the people are positive for the social business enterprises. They are more affectionate on social business type 1 (Grameen Danone) business than type 2 business (Grameen Bank).

A research denoted that the cumulative idea of NGO personal toward social business. It denotes a new dimension of the present capitalist world which intensively cares for the poor of the poorest, aims to goodbye the world poverty (creating world without poverty) to serve quality products and services to ensure the logical profit & wellbeing for mankind on the other hand some NGO personal took it negatively, they said that is a political slogan-based concept, eyes washing of poor people if the micro credit did fault in the rural community. So, Dr. Muhammad Yunus is trying to save micro credit & the Grameen Bank by social business. One of the NGO personnel indicated that social business is the process of **'Puraton Mod (Microcredit) Noton Bottlee (Social Business) Poribashon'** The current study has indicated the savings of respondents. The study has displayed 7.33% respondents have insurance, 35.33% respondents have their Bank savings and 10.67% respondents have others savings. Though they have no saving in purposes of share or ISB certificate. Most of the respondents have some saving in various ways. All the member of micro-credit organization has savings as a system of microcredit. chows the participation of the respondents in decision making process and economic activities. At this stage, 25% respondents said that their participation in decision making and economic activity is very good, 28.67% respondents said that their participation in decision making process is good, 34.67% indicated that their participation in decision making and economic tasks is moderate and 6% designated that their participation in decision making and economic tasks is not good. This part in study progressively mentioned that the respondents are playing a vital role in family income. Also, they can able to participate more in the procedure of decision making and economy activity than previous.

The probability of controlling their savings (CSAV) was higher for borrowers (0.78) than non-borrowers (0.48) (Table 8). Therefore, our findings indicate that access to microcredit has a



mixed type of impact on control over financial assets or resources in the study areas. **(Dalia, Rahman, Acharjee, Waqas and Wang, 2019)**

The study has disclosed the influenced sectors of decision-making process after involved in social business enterprises. At this point, 81.67% respondent said that after joining social business enterprise, he can influence on income and expenditure, 43.33% respondent said that after joining social business enterprise, he can influence on the education of the children, 43% respondent said that after joining social business enterprise, 45.67% respondent said that after joining social business enterprise, dignity of his/her has been increased and 53.33% respondent said others options in this category. In the study, most of the respondent said that after joining social business enterprise their life has been changed all spheres of family matter. Though some respondents are not satisfied with the activities of social business.

The results of our study imply that the women who have access to microcredit have more involvement in the family decision making process compared to non-borrowers. Similarly, **Li et al. (2011)** found a positive and significant influence of microcredit in deciding child education and necessary durable family expenditure compared to non-borrowers in China. In another study, Rahman et al. (2015) indicated that microcredit has a positive impact on purchasing daily necessities, taking care of children, child education, and participating in social activities. **(Dalia, Rahman, Acharjee, Waqas and Wang, 2019)**

The study very much intended to mean the information of empowerment of women and Human resource development through social business. Here, 24.67% respondents said that women empowerment and development of human resources through social business are very possible, 28.33 % respondents are with the favor of possible whereas 43.33% respondents are with the favor of moderate and 1.33% is missing system. The social business beneficiaries basically the women rely that they have been empowered and skilled through social business and will be in future.

Very progressively the research has denoted the respondents' conception about rural development. In this section, 68.33% respondent said that rural development means proper opportunity of employment, 80% respondent signified that it is a process of opportunity of education, 25% respondents are with the answer of reducing the poor people, 21.67% respondents said that rural development means the opportunity of safety net program, 43.33 % respondents indicated in favor of sufficient GO and NGOs services and 51.67% respondents answered others for rural development. Most of the respondents in this section answered that



rural development is mainly refers to providing proper education and the creation of employment.

A previous study on social business showed that 45 NGO personnel to know about the effort of social business in building the social networking in the rural and overall, in the total Bangladesh. 80% of the taken NGO personnel said that social business is linking up the communication among the rural people. 10% said that it has no effect to build up the social network among the people from up to bottom. And 10% respondent said that it has little bit impact to build up social networking among the rural community of Bangladesh

The research work represents the probability of social business in what type of countries. It shows 43.33% respondent said that social business is applicable in under developed or least developed countries, 38% respondents answered on behalf of developing countries, 18.67% respondents viewed that social business is effective for the developed countries. By the opinion of the respondents, a decision can be formulated that social business is applicable for all types of countries in the world but most probably it is for the least developed countries.

Very convincingly the study displays the accountable causes of losing all the belonging for taking loan from NGO. It shows that 28.67% respondents thought that faulty loan distribution system is the main cause of losing all belongings of a borrower, 70.67% believed that high rate of interest is responsible for to the mentioned effect, 36.67% respondents indicated that spending loan in non-productive sector is one of the main reasons of losing all belongings whereas 2% is missing system. The respondent's practical view refers that spending loan in non-productive sector and inability of using loan are the two vigorous causes of losing all the belongings of loan borrowers. The also viewed that concerned NGOs should emphasis on these problems.

The study has identified the recommendations by the respondents for making social business more effective for women empowerment and poverty alleviation. In this section, 25.33% respondents of the Sample insisted on 'more participation of women', 41.67% respondents answered for 'Zero rate of interest in microcredit for women', 8.33% respondents are keen to include women for policy and decision making and 25% respondents asserted on other recommendations. However, the journey of micro-credit was started from the 70 decades, for alleviating mass poverty and women empowerment. In this sense, most of the respondents recommended that the high rate of interest should be reduced or to be zero rate of interest.

Globally, 10 percent of the world is living on less than \$2 a day. That's just over 700 million people living on less than \$1.90 a day, the World Bank's international line for extreme poverty.



A third of the entire urban population is living in a slum, which are unsafe or unhealthy homes in a crowded city. In Sub-Saharan Africa, 41 percent of the population is living at less than \$1.90. Those experiencing poverty to this extent can often feel a lack of control over their own outcomes and circumstances. However, in the year 1996, 59 percent of the population in Sub-Saharan Africa was living in extreme poverty. Although the region is still facing conflict, natural disasters, and more, they are steadily progressing. (**Global Poverty Report-2020**).

Bangladesh is fighting with the poverty and hunger by GO and NGOs programs and initiatives. To be poor friendly respondents mentioned the problems of social business. However, 28.67% respondents of the Sample insisted that spreading slowly is one of the problems of social business and 31% answered for the others reasons of social business advancement.

Having some problems of social business, it has a great prospect in developing countries like Bangladesh. This prospect of social business can be said in accordance to the opinion of the respondents. Respondents NGO personnel, Experts, Teachers, student and finally general said that social business is fit to fight with poverty, hunger, unemployment and women torture. To solve these problems the mentioned recommendations, have to be followed. Social business enterprises are being created that are committed to reducing poverty, improving health care and education, cleaning up pollution, and serving other urgent human needs in ingenious, innovative ways. In 'A World of Three Zeros' Dr. Yunus describes the new civilization that is emerging from the economic experiments his work has helped to inspire and offers a challenge to young people, business and political leaders, and ordinary citizens to embrace his mission to eradicate three unintended and pernicious aftereffects of unrestrained capitalism, and so improve the prospects for everyone. He also expects a world of new economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions

8.4 Suggestion for the Future Research

A research work carries out the procedure of another fresh and new research. The current study has represented the versatile aspects and phenomena of social business. It has tried to discover a national and international dynamics and nature, origin, diffusion and present condition of social business. This study has implied at a convincing number of concepts, compatibility, relevant answer and questions which will help to conduct further research work on livelihood patterns, education, mobility and multidimensional impacts of social business on weaker section of rural community

The study interview schedules and questions would be the supportive sources of explicit data collection procedures on the efficacy of social business for poverty alleviation and women



empowerment at Jashore district in Khulna division. It has verified that quantitative and quantitative studies were conducted for measuring the real data with statistical presentation. The findings of the study show the demand for further research work on topics correlated to situation poverty, rural development and social business enterprises. Except these assistances, the study will be an accommodating source of following scholastic supports.

1. There are lot of studies about social business regarding its conception, applications and prospects. But this study discloses the very convincing statistics on livelihood pattern, savings, decision-making process in a family with the involvement of social enterprise like Grameen Bank, Grameen Danone. So, researchers and investigator are able to know statistical data on these phenomenal aspects.
2. This existing study was conducted in Khulna and Dhaka Division. For this perspective, further study and investigation can be done on poverty reduction and women empowerment in progressing to social business in another area of rural community like Jashore region.
3. No need to say that Yunus Center, Grameen creative lab and other social business-oriented entrepreneurs do various work with the global people for their advancement. So, this study will be a trigger documentation to for them.
4. In the study, livelihood patterns and struggling life of the rural people has been represented. So, researcher and rural service provider could able to understand the real scenario of rustic Bangladesh.
5. There are some negative attitudes on microcredit and traditional loan. The loan organization can learn about this bad perception on loan from the study.
6. Nowadays, the Grameen Mahajon (landlord) are doing nasty work with devastating bad impact on rural economy and social bonding. By the learning from the research, Government can take steps against the Grameen Mahajon to vanish the vulnerability and sorrow of rural needy people.
7. On the basis of findings, a researcher will easily know the conditions of human rights issues of women with their financial and family background.
8. Research can also be a helping support to exploring the participation in decision-making process towards family and financial affairs of social business beneficiaries. It helps the program and service provider who are involved in women empowerment activity.
9. Fundamentally, social business is different from other traditional business. It's because of solving social problem by providing quality products and services. So, the



humanitarian person and organization can easily invest in social business. For them who are interested in community wellbeing they can take documental assistances from the study.

10. From this research work, a researcher or social surveyor can persuasively know about the rural small business patterns and enterprises before their research on social business and traditional business.
11. It is also an empirical study on in-depth views and experiences about the traditional conception and prejudice on women empowerment and their contributions. So, researchers able to clarify the dilemma and misconception on women empowerment and tabu of extreme poverty.

8.5 Conclusion

Generally, social business explains as a progression which pursues to turnover from turns that create social enhancements and serve a wider human progress resolution. A crucial feature of social businesses is that an upsurge in income agrees to an incremental social enhancement. The social mission will permeate the culture and structure of the organization and the dual bottom lines social and economic will be in equal standing with the firm pursuing long term maximization of both. In this perspective, the researcher was keen and intensive to discover the real facts in the rural community. By the study, it is clarified that agriculture and the hard-working rural people are playing an outstanding hidden role for increasing GDP growth and economic development. Bangladesh is fighting with the poverty and hunger by taking assistances of GO and NGOs programs and initiatives. To be poor friendly respondents mentioned the problems of social business. However, 45% respondents said that cyclical rate of interest is a complex problem of social business. Apart from this, existing study is a prominent literature for the book-warn and the general readers possibly will able to know about the conception, origin, pattern, application of social business. Also, it would be a significant document to know that social business has brought worldwide exposers for Bangladesh. It is praised as a visionary concept in the field of social and economic development.

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9.1 Chapter Objectives

After completing of this chapter, the further researchers and readers can be able-

- a. To know the potential findings of the study in a brief
- b. To understand the executive summary of the study
- c. To clarify the challenges and barriers of social business in Bangladesh
- d. To demonstrate the potentialities and prospects of social business enterprises
- e. To identify the several recommendations to formulate policy and program.
- f. To make a clear idea about final conclusion of study, references, appendices, check list and interview schedule.



9.2 Introduction

As per the estimation of the General Economic Division, the country's poverty rose to 29.5% as of June 2020, which was 20.5% in the last fiscal year. This estimation will be included in the 8th Five Year Plan that will be unveiled soon. (**General Economic Division, GOB, 2021**) As same as Bangladesh has made remarkable progress in the last 20 years in improving the lives of women and girls. Also, the past decade has witnessed a great deal of social business with national and international entrepreneurs. The paper also focuses on the current applications of Social Business. Additionally, it has resulted important insights concerning the role of social business organization in nurturing inclusive women empowerment and poverty alleviation.

However, social business- a new dimension of business has become a buzzword in the arena of 21st century's economy, which stands on seven principles. This paper attempts to explore the issues of Social Business from different perspectives from the existing literatures. Through a desk research, this paper highlights the concept and importance of Social Business along with the contrast of such business against traditional businesses. (**Dewna, Mafuz, Shifiquir, 2016**). The current study is about the role of social business in promoting women forward by leaving poverty and ignorance in decision-making process.

9.3 Executive Summary of the Study

This segment describes social business successes and prospects with advancing gender equality, participation in decision-making and the process of poverty decrease. The chapter reflects on the lessons of Bangladesh's innovative and unexpected advances in rural development. In the chapter it is tried to disclose the dynamics and landscape, origin, dissemination and contemporary condition and to evaluate about livelihood patterns, schooling, suppleness and multidimensional influences of social business on weaker section of rural community. Although Prof. Yunus has already shown the effectiveness of this new type of business: his clear focus on eradicating extreme poverty combined with his condition of economic sustainability has created various models with incredible growth potential

9.3.1 Rural Literacy of the Social Business Beneficiaries as a Whole

In the study the sample data of respondent's education has been discussed. But the data represents the whole educational picture of rural Bangladesh. The research specifies the educational status of the respondents. Before description of the educational status of respondent, it is to be mentioned that social business is basically for the weaker section of the community. So, the researcher witnessed that the social business beneficiaries are not educated. Their educational status denotes resemble to economic status. Here, 66.33% completed their primary



education, 32.0% passed SSC and HSC exam and very few percent of the respondents started and completed their Higher education. There is a good observation in the study, the children of social business beneficiaries are going school to be educated. But now the educational status of the respondent is not satisfactory. But in the sense of savings, micro-credit, interest, accounting, political awareness and the situational commencement they are so much enhanced.

9.3.2 Income and poverty of the Social Business Beneficiaries as A Whole

According to the study, the rural poverty and women empowerment have been analyzed. After getting freedom of Bangladesh, lower-middle income country status is one of the best achievements for our nation. It has influenced on all works of life. That's why the income of the social business beneficiaries has gradually increased. But still their (women) occupation and income situationally depend on their husband occupation. In this scenario, 28.67% earned 4000 to 6000 takas and rest of the respondents 11.67% earned 8000 to above takas. So, it is said that social business beneficiaries are doing well in income generating activities. In this section the husband or wife income has not included. It is also true that income of the most social business beneficiaries is dependent on family cooperation. There is a significant impact of social business for alleviating poverty. Although some loan taker could not successful in their life.

9.3.3 Housing Pattern and Opportunities of the Respondents

As Bangladesh is now a lower-middle income country. So, the infrastructural development has drawn attention on of the world. After the war of 1971, gradually doing well. In the rural area, lot of paka House (Building) have seen. In the section of belonged house, 59.65 % respondents' house is Semi-paka, 10.18% respondents' house is Kacha. In the section of Hired house, 53.33% respondents' house is Paka. It is said that most of the social business beneficiaries or the respondent of the study have their own house. 5% respondents of the study, accommodates on hired house. Actually, this information represents the rural scenario of rural community.

9.3.4 Rural People's Conception and Practice Affairs of Social Business

It is true that social business is a buzzword in the world which is scrutinized. It is familiar not only for Bangladeshi but also for the world community. So social business is popular in our country from urban to rural area. In this figure, 20% of the respondents known about social business from family, 20% of the respondents knowing and inspiring about social business from print media, 18.33% of the respondents knowing and inspiring about social business from electronics media, 6.67% of the respondents knowing and inspiring about social business from other sources. If social business is visionary concept so people are very much accustomed from their society. But most of the time their conception about social business came from the print



and electronic media. Now Social business is innovative paradigm of poverty alleviation and social development which is given by Dr. Muhammad Yunus.

9.3.5 Micro-credit in Bangladesh and Savings Affairs of Rural Community

The current study shows the types of assistances getting from GO and NGO of the respondents. It is mentionable that the tendency of savings is growing for the future. The research displays 5.56% respondents got school feeding opportunity, 18.67% respondents got Scholarship (Primary and High school), 3.33% Old Age Allowance, 30% respondents got NGO assistances 14.33% respondents got Others assistances from the GO and NGO organizations. There are lots of GO and NGOs assistance for the weaker section of the community. There are some lacking behind the proper distribution of the assistances. If these are distributed according to financial condition and other obstruction, it will be a trigger event for the enhancement of the poor people in our civilization.

9.3.6 Poverty Alleviation, Women Empowerment and Rural Development Matters

In the study tried to disclosed the major problem of Bangladesh. Here, 62% respondent said that the major economic problem is Compound rate of Interest in Loan, 66.67% respondent said that the major political problem is Political Instability, 80% respondent said that the major political and economic problem is Corruption and misuse of power, 86.67% respondent said that the major social problem is Poverty, 88.33% respondent said that the major Agriculture and Food Problem is Lack of getting logical price of agro-products and 65.33% respondent said Others for the major problem of Bangladesh. Most of the social respondent of the sample have given the opinion that poverty and corruption are the main problem of Bangladesh. For this reason, present government should take proper measure to solve the major problem of Bangladesh.

9.3.7 Submission and Investment Dealings of Social Business

Submission and Investment Dealings of Social Business ware one f the major subjects in this study. The present research has represented the feasibility of social business in Bangladesh community. In this part, 30% respondents said that social business is very possible in Bangladesh community and 1.33% respondents viewed for the favor of very little bit possible for in Bangladesh community. On the basis of respondents' opinion, the journey of social business is new in the Bangladesh. After a time being it can be a good system for overall development of Bangladesh.

9.3.8 Success story and Panorama of Social Business in Bangladesh Community

Social business is progressive in nature in Bangladesh. Actually, the study has represented the reasons of popularity of Bangladesh through social business innovation. It shows that 80%



respondents said in favor of Everybody can know about Bangladesh through social business, 29.67% took stand for the category of ‘Social business is being introduced all over the world and 32.67% respondents answered for the category of other for the popularity of Bangladesh. Bangladesh is a model of development in the world. For RMG (Ready Made Garments), Cricket, Brac, and social business, the name of Bangladesh has popularized in the globe. From all these proud event of Bangladesh, social business wants to create a world without poverty and ensuring quality products and services for the weaker section of community.

9.3.9 Challenges and Resolution Activities of Social Business Enterprises

From 1976 social business enterprise started its journey. Today more than 8 million customers in around 80,000 villages of Bangladesh are benefitting from this business model. Still more have been helped worldwide as the Grameen Bank has served as a paradigm for many micro-finance initiatives on almost all continents. In doing so the Grameen Bank has never been and is not a social welfare organization. Instead, it is a profitable business a socially conscious business though that seeks to provide the most benefit for the disadvantaged rather than maximizing profits. Surpluses are used for social purposes. Through these activities the Grameen Bank has become a prototype for a truly new type of business the prototype of social business. In this study this has been analyzed convincingly. The study tried to disclose the customer view about social business.

9.3.10 Challenges and Resolution Activities of Social Business Enterprises

No doubt about it that microcredit is vital financial instrument for reducing poverty and empowering women in our rural people. But there are lot of negatives attitude and demerits towards microcredit. The current study highly concentrated on the attitude of rural people on microcredit as well as social business enterprise. It has expressed the interest rate and installment of micro-credit appeared as burden. At this point, 61.67% respondents answered that installment & interest rate are burden for them. Whereas 31.67% meant that installment & interest rate of micro-credit sometimes creates burden for them. There is dissatisfaction towards installment and in loan borrowers. It is also said that interest rate of microcredit is more friendly than the landlord loan. Landlord loan is devastating to rural public.

9.3.11 Policy implications and Determinations Disclosed by The Respondents for Social Business Initiatives

The study focused on social business applications and challenges. For this reason, it has represented the problems of social business. However, 73.33% respondents of the Sample claimed that ‘giving loan on easy condition’ can be the most effective solution for solving the



problems existing in social business, 16% respondents mentioned their view on ‘Logical profit with mass welfare’ and 22.67% responded for the opinion on others options. Most of the respondent’s view for the recommendations of social business are around to reduce the interest rate of micro-credit. However, The Journey of social business enterprise was started from 2006. After passing fifteen years of walking, the success story of social business is mentionable and praised all over the world. So, it can be said social business is appreciated paradigm to solve social complications if the stated endorsements are surveyed.

9.4 Challenges of Social Business

While microlending banks (and other banks) may have financial incentives in the short run to push loans onto people who cannot afford them, there is no such financial incentive for micro-consignment organizations. A group that showers unprepared entrepreneurs with products is a group that will lose money. Its financial incentive is to do everything possible to help those entrepreneurs be successful. The potential for abuse lies in suppliers and entrepreneurs conspiring together to get villagers to buy lots of stuff they don’t need and can’t afford. But we don’t call that abuse— we call it capitalism.

NEW YORK TIMES

There are no strategies, approaches or investigations without boundaries and barriers. In accordance to this statement social business or social enterprise is not free from criticism and challenges as well as complications. The study possibly could able to detect some negative conception in the local area about the microcredit organization. Some popular comments of the respondent are ‘**Ja Karasa Brac Tar Ghara Jholsa Charak**’, ‘**Ja Karasa ASA Tar Bhangasa Bhasa**’, ‘**Ja Karasa Srijoni Sha Hoyasa Chiroreni**’, ‘**Rasta Nasto Kare Trake, Joubon Nosto Kara Brace**’, ‘**Ja Karasa Grameen She Hoyesha Shoambolhin**’ and ‘**If you take loan from NGO, you will be always on running.**’

A previous study showed that sustainable development through micro-credit is now a nebulous or vague term. Microcredit is the only way of poverty alleviation. This type of thinking has gone down from the locality. It is just a situational and instant solution like the ‘Para-sitamol’ for the poor people. But the sustainable development is more than that thinking. For ensuring the sustainable development, we should go for group effort. An NGO personnel stated that social business is the process of ‘**Puraton Mod (Microcredit) Notun Bottlee (Social Business) Poribashon.**’ This picture cleared by Gibbons (1992) who reported that in most cases credit was not creating a virtuous circle to break the circle of poverty and was not empowering women. The present vulnerable picture of microcredit revealed that credit is not a simple and



magic ingredient to reduce poverty or empowering the women (**Khondokar and Hulme, 2000**) According to the comments of the NGO personnel, social business beneficiaries and overall reactions of general people, some problems have identified. Some challenges and barriers of social business or social enterprises are described below...

1. Social business is a soft concept (So good) and microcredit is a hard concept (Not so good) in the rural areas by their operational pattern.
2. Microcredit is a vibrant financial instrument for alleviating poverty and women empowerment. But there is negative attitude towards microcredit in the local area. A significant number of people believe that microcredit is creating some problems instead of development.
3. Though social business is providing some quality products and services; these are not available for the rural community except microcredit.
4. 'Loan' or 'Rin' has created a bad conception in the rural people. Truly it is said that microcredit is the cause of fear among the rural people. Microcredit has diseased the softness of social business enterprises.
5. The interest rate of microcredit is higher than the traditional Bank interest. Microcredit interest is being collected as cyclical rate of interest from the very beginning of loan giving.
6. The existing capitalism and the intensified individual interest are being hampered the growth of social business initiatives. As if social business denotes the procedure without providing profit for investor or owner.
7. Nowadays businessman's motive is highly oriented with profit maximizing. But in social business an investor or entrepreneur cannot get opportunity or revenue from the investment. It might be discouraging for the invest-worm rich people or organization.
8. Grameen Mahajans are creating some problems for the social business enterprises. They provide loans around 200% interest in a single year. This creates bad impacts on loans system and socio-economic advancement.
9. People believe that NGOs means business. Renowned economist Dr. Akbar Ali Khan said that In contemporary time, most of the NGOs are operating toward profit instead of service. NGO means business.
10. A mentionable amount of people think that social business enterprises are not keen to develop the condition of the poor. Its opportunities go to some limited persons. It may be the great challenge for social business enterprises.



11. Someone belief that social business enterprises would be only way of alleviating poverty and women empowerment. But this is not a simple task. It's a collective action which should be taken by GO and NGOs.
12. Some NGO personnel, experts, social business beneficiaries and overall general people have said that the growth of social business is slower than the expectation.
13. Still now social business is not able to create the sufficient employment opportunity and available enterprises for the unemployed poor people.
14. Practically social business type 2 (Microcredit) is applicable for hard-working and industrious people. Basically, idle or slow coach cannot be succeeded by taking microcredit.
15. Significantly, microcredit is being used in non-productive sector. That's why many microcredit borrowers could not able to back loans effectively.
16. The conspiracy and discourage of the traditional business might be the obstacles for the growth and improvement of social business.
17. Social business is a popular concept in all over the world. In comparison with this social business concept is not popular to the rural community.
18. Sometimes local power structure generates some problems for the microcredit programs. Little bit negative motives about social business enterprises of regulatory authority creates some problems to go forward.
19. Present capital market is very competitive. But social businesses are not desperate for marketing. That's why it is quite difficult to exist in the local market. It is a prodigious challenge for the social business products and services some extents.
20. 'Microcredit is the only way of poverty alleviation' is vague conception. Some people think that it is just a situational and instant solution like the Paracetamols for fever and cuff. But progressively it is effective for the poor people.
21. Traditional profit-making business may be the cause of hindrance of social business enterprises. This is treated as important limiting factor in regard to the development and progress of social business in Bangladesh and the globe.

Lastly, is it said that the poor people take microcredit from one NGO, and then they invest it in a precise field. Without receiving the revenue from this investment, after a week they have to start to give the installment to the microcredit organization. At that phase they have not money to give the premium. So, they take another loan from another NGO. This process is being continued... After a time being they are treated as the microcredit holder of more than two microcredit organizations or foundations. Finally, they are been caught by the trap of microcredit organizations.



9.5 Recommendations

Agriculture is our most prospectus sector. For some unintentional causes, the RMG, Remittance might be hampered with a big scale, but our agricultural sector does not make us unhappy. It is very good news to us that the agricultural sector of the country has shown extraordinary skill. The income of people of all professions participating in the survey except farmers has decreased in March this year as compared to February 2020. 2 crore 45 lakh people have become poor in the country due to Covid's injury. According to a new survey, by March 2021, the number of this new poor class in the country has reached 14.75 percent of the population. Until June 2020, which was 21.24 percent. **(PPRC and BIGD Survey-2021).**

However, poverty is profoundly rooted in our social systems, cultures and values. It denotes the unexpected characteristics of our rural lives to urban life, from our communities to our personal dreams, aspirations, gender equality and relations. Fully Poverty alleviation is almost impossible. But it may be brought under control by the collective action of GO and NGOS. In this perspective social business enterprises could be an effective financial instrument for poverty reduction, gender equality, women empowerment and rural development for building sustainable development-based society.

Last two decades social business enterprises are doing good in social and financial development sector. Some recommendations on the basis of NGO personnel, development experts, social business beneficiaries, respondents and general people perception on social business intermingling with researchers' observation and papers work.

1. The aims and objectives of social business are not only for the Bangladesh as well as the world for creating the society without poverty. In this procedure, a congenial situation will be brought where poverty will be controlled by the poor people; poor people would not be controlled by poverty.
2. To alleviate poverty and women empowerment, social business should emphasize on the empowerment of ultra-poor, weaker section of the farmers, ensuring the Grameen information and technology, awareness of the rural people, confirming the quality products and services, creation of mass employment, support for human rights, social justice and good governance etc.
3. No doubt about it that social business is an innovative and revolutionary idea. Behind this idea, Yunus center, Grameen creative lab, Social Business Youth Alliance, Social Business Youth Summit are convincingly doing some outstanding jobs. This peace will be kept forward for new ideas, thoughts and development models with honest and truthfulness.
4. The employees of the social business enterprises, microcredit borrowers and social business beneficiaries will work or involve with joy in a festive environment in combination of



honesty, accountability and transparency. Here, Y theory of Douglas McGregor might be implemented.

5. Social business enterprises should provide more technical assistant on the basic of reasonable cost, sometime free for the ultra-poor people.
6. If the success of microcredit is comprehensively depended on hard-working mentality. So, the condition of microcredit should be relaxed for the unemployed and working people who love to work with joy.
7. The domain of Corporate Social Responsibility would be increased for the advancement for the underprivileged people of backdated area.
8. Social business should emphasize on demandable sectors like agriculture, agrobusiness, save drinking water supply, fish cultivation, livestock, social forestry etc. Products and services of social business enterprises should be available all around the Bangladesh.
9. Social business should incorporate programmatic elements such as training or leadership opportunities that contribute to women empowerment and awareness of grass-root level.
10. Findings of the current study have able to prove that most of the people of both rural and urban have a negative conception about micro-credit. This conception should be disappeared through some poor-friendly service approaches (Financial support without interest for the poorest in the poor) taken by social business enterprises.
11. Hence, the community people have taken the concept of 'Loan' (Rin in Bangla) as an afraid or fearful system. So, it may be renamed by 'Development Aid' or 'Unnoyan Sohayota'. Education loan may be replaced by 'Education Aid'.
12. To ensure the participation of target group in the development process and decision-making arenas.
13. If present market of economy is very competitive. So social business enterprises should concentrate on marketing policy and publicity to disburse the social business products and services all over the country.
14. Orientations and training should be given to the social business beneficiaries about the procedure of access, savings, loan utilization, interest payment and installments.
15. Social business enterprises should give emphasis on neglected occupation and people like gypsy, tribal etc. Especially social business should work for the women such as widow, disabled, separated women by creating income generating opportunities to vanish gender inequality and women subjugation.
16. Social business enterprises should emphasize to improve targeting and evolve strategies for covering extreme poor women in villages through microcredit.



17. It is seen that rural people can able to break the poverty circle for some extents. But they could not keep it forwarded. So, social business enterprises should retain attention for sustainable development by eradicating mass poverty in grass-root level.
18. It needs strategy and program oriented collective actions that will advance women's admittance to secure livelihoods and monetary capitals, alleviate their thrilling responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through operative agendas of schooling and mass communication.
19. Sometimes social business beneficiaries fail to success. After failure, they cannot perform better for their family because of frustration and immense stress. Here, social business enterprises should take necessary steps mental counseling and intervention for the microcredit borrowers and poorer of the poor people.
20. To concentrate on low-cost product for the poor people. In the sense the products and services must have maintained the good quality and nutrients. Social business enterprises should increase more opportunities for the marginal and underprivileged.

9.6 Conclusion

This paper presents a truthful facts and distinguished knowledge of social business and its worth for reducing poverty and empowering women in Bangladesh. It permits evaluating outcomes are measured in terms of categorical variables and concepts of the relative performance between social business and traditional business in conception and operation. The study intends to know the socio-economic and demographic information of the rural people with the eye of social entrepreneurship. To discover a countrywide and worldwide undercurrents and nature, source, dissemination and extant condition of social business in the pastoral community. However, this research does not attempt to generalize the findings on social business conception. Basically, it was not a documentation, was a practicum concentrated on the efficacy and applicability of social business in rural area. The phenomena of the research itself may be unique and financial operation to be followed. In the research work, case studies, observations, experiments, have persuasively done to get a theoretical orientation to be more practical in poverty alleviation with the simulation of social development.

Approximately, 40 million people are unemployed in Bangladesh. Nevertheless, World Bank warned that 50% of Bangladeshi people are under threat of poverty for Covit-19, climate change. Within previous 25 years, 100 crores of people have beaten poverty. Now the rate of world poverty is 10%. By the support of SDGs United Nations decided to eradicate poverty and wanted to bring it at 3% within 2030. But Covit-19, climate change, and the war of different



countries have created enormous impact on this target. (**World Bank, Poverty and Share Prosperity Report-2020**) In this perspective, social business enterprises can play a super role for elimination poverty. The study has been able to prove this sequence.

The current research procedure was consisted that without improvement of the rural people, poverty alleviation and the sustainable development never and ever be possible. The prominent economist and social expert Prof. Dudley Seers said that sustainable development depends on these question- a. What has been happening to poverty? b. What has been happening to inequality? c. What has been happening to unemployment? Enterprises of social business could able to answer the three questions of Prof. Dudley Seers. According to his comment without alleviating poverty, providing equal opportunity for all, creating employment for unemployed people- the sustainable development is not possible. The paper measures about livelihood patterns, schooling, mobility and various effects of social business on underprivileged people.

By this study the social business enterprises will be benefited for their strategy formulation and the execution of their present programs and plans of the future. It is clear like the day light that the beneficiaries of social business basically the microcredit holder are facing some complex problems which is being created by the microcredit organization. Over 90% respondent and general people said that the cyclical interest rate of microcredit must be reduced. It focuses on strength and weakness of social business to ensure the quality product and services for the rural people. The study would be the potential and effective guideline for social business-based NGOs. If the research is about the effectiveness of social business, it can play an overwhelming role to provide the satisfactory services and products for clients.

The Per Capita Income of Bangladesh is 2227 USD. (**Cabinet Division, GOB, 2021**) As Bangladesh is now a lower middle-income country, social business enterprises will be a congenial ground to be grown up here. In these regards, Government could take instructions to initiate the Public Private Partnership (PPP) on the basis of social business model. It will be supportive document to formulate policy, programs and planning to build up a happy and poverty free Bangladesh. The mentioning findings, intensive number of crucial outputs and policy implications for poverty alleviation, women empowerment and the realistic conception on social business have come from the study.



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9.8 Appendices

9.8.1 Appendix 01: Interview Schedule

9.8.2 Appendix 01: Case Study Schedule

9.8.3 Appendix 03: Questionnaire

9.8.1 Interview Schedule

সাক্ষাতকার অনুসূচি

(Interview Schedule)

Dissertation

পার্ট : ০২

শ্রেণি : এমফিল, শিক্ষাবর্ষ : ২০১২-২০১৩

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট, ঢাকা বিশ্ববিদ্যালয়

তথ্যদাতার আইডি নম্বর	
সাক্ষাতকার অনুসূচির	
ক্রমিক নম্বর	

গবেষণা শিরোনাম : “Social Business- A New Paradigm of Women Empowerment and Poverty

Alleviation in Bangladesh: A Study of Two Villages.”

আন্তরিক শুভেচ্ছা নিবেন। আমি ঢাকা বিশ্ববিদ্যালয়ের সমাজকল্যাণ ও গবেষণা ইনস্টিটিউটের অধীন এমফিল/পিএইচডি গবেষণার কাজে তথ্য সংগ্রহের জন্য এসেছি। আপনারা জানেন বর্তমানে সামাজিক ব্যবসা বা Social Business সারা বিশ্বে নতুন ধারণা তৈরি করেছে। কীভাবে সামাজিক ব্যবসা বাংলাদেশে দারিদ্র্য বিমোচন ও মহিলাদের ক্ষমতায়নে ভূমিকা রাখছে তা দেখার জন্য গবেষণাটি পরিচালিত হচ্ছে। আমরা আপনার পরিবারের একজন সদস্যের সঙ্গে এ বিষয়ে কথা বলতে আগ্রহী। এ জরিপে তথ্যদাতার নাম পরিচয় ও প্রদত্ত তথ্যের কঠোর গোপনীয়তা রক্ষা করা হবে। কাজেই আপনি নিশ্চিত্তে আপনার সুচিন্তিত মতামত ব্যক্ত করতে পারেন। সাক্ষাতকারটি সর্বোচ্চ ৩০ মিনিট ধরে চলতে পারে।

সেকশন ক১ : গবেষণা এলাকা

গবেষণা এলাকা	বাংলাদেশ
এলাকা কোড	ঢাকা বিভাগ [১] ও খুলনা বিভাগ [২]

সেকশন ক২ : সাক্ষাতকার অনুসূচি সম্পাদন ও ডাটা এন্ট্রি

সাক্ষাতকার অনুসূচি চূড়ান্ত সম্পাদনকারী		ডাটা এন্ট্রি অপারেটর	
নাম	তারিখ	নাম	তারিখ

সেকশন ক৩ : সাক্ষাতকার প্রদানকারীর আর্থ-সামাজিক অবস্থা সংক্রান্ত তথ্যাবলী

সাক্ষাতকার দানকারীর নাম (১৮ বছরের উপরে)	বয়স	পরিবারের সদস্য সংখ্যা	লিঙ্গ	ধর্ম	বৈবাহিক মর্যাদা	শিক্ষাগত যোগ্যতা	পেশা	মাসিক আয়

সেকশন ক৪ : আবাসিক অবস্থার ধরন ও সুযোগ-সুবিধা সংক্রান্ত তথ্যাবলী

বসতবাড়ি			পানির উৎস		গোসলখানা		জমিজমা
নিজস্ব		ভাড়া	নিজস্ব টিউবওয়েল	অন্য টিউবওয়েল	নিজস্ব	সম্মিত	
পাকা	সেমিপাকা	কাঁচা	আর্সেনিকমুক্ত	আর্সেনিকযুক্ত			

* টিক দিয়ে উত্তর চিহ্নিত করুন

সেকশন খ : সামাজিক ব্যবসার ধারণা ও অনুশীলন বিষয়ক তথ্যাবলী।

৫. সামাজিক ব্যবসা সম্পর্কে আপনি কি কোনো ধারণা আছে?

১. হ্যাঁ ২. না

৬. উত্তর যদি হ্যাঁ হয় তবে সামাজিক ব্যবসা সম্পর্কে কিছু বলবেন কী?

মতামত:.....

৭. সামাজিক ব্যবসা সম্পর্কে জনগণ কতটুকু জানে বলে আপনি মনে করেন?

১. খুব ভালো জানে ২. ভালো জানে ৩. মোটামুটি জানে ৪. কম পরিমাণে জানে ৫. একেবারেই জানে না
৬. অন্যান্য (উল্লেখ করুন).....

৮. আপনি কী সামাজিক ব্যবসার সাথে জড়িত?

১. হ্যাঁ ২. না

৯. উত্তর হ্যাঁ হলে, কতদিন যাবৎ জড়িত আছেন?

১. ১-২ বছর, ২. ৩-৪ বছর. ৩. ৫-৬, ৪. ৭ এর অধিক।

১০. কার মাধ্যমে সামাজিক ব্যবসা সম্পর্কে জেনেছেন এবং উদ্বুদ্ধ হয়েছেন?

১. পরিবার, ২. প্রতিবেশী, ৩. আত্মীয়-স্বজন, ৪. পত্রিকা-টিভি চ্যানেল, ৫. একাডেমিক শিক্ষা, ৬. অন্যান্য (উল্লেখ করুন).....

সেকশন গ : ঋণ এবং সঞ্চয় বিষয়ক তথ্যাবলী।

১১. গত কয়েক বছরে গ্রহণ করা ঋণের বর্ণনা করুন

ক্রমিক নং	কার নামে	ঋণের উৎস	পরিমাণ		প্রধান কি উদ্দেশ্যে নিয়েছেন	কি কাজে খরচ করেছেন	কত মাসের জন্য ঋণ নিয়েছেন	বাৎসরিক সুদের হার (%)	ঋণ পেতে কতদিন লেগেছে?
			নগদ (টাকা)	দ্রব্য (টাকা)					
১	২	৩	৪	৫	৬	৭	৮	৯	১০
১									
২									
৩									
৪									
৫									
৬									
৭									
৮									
৯									

ঋণের উৎস: ১. ব্যাংক ২. এনজিও (গ্রামীণ ব্যাংক) ৩. অন্যান্য এনজিও, ৪. সমবায় সমিতি, ৫. মহাজন, ৬. অন্যান্য (উল্লেখ করুন).....

(৩ নং কলামের জন্য প্রযোজ্য)

ঋণের উদ্দেশ্য/কাজে ব্যবহার : ১. কৃষি, ২. ক্ষুদ্র ব্যবসা, ৩. শিক্ষা, ৪. চিকিৎসা, ৫. বাড়ী ঘর নির্মাণ/ক্রয়, ৬. দৈনন্দিন খরচ, ৭. বিয়ে/ মৌতুক, ৮. জীবনের স্বাচ্ছন্দ ৯. অন্যান্য (উল্লেখ করুন)..... (৬ ও ৭ নং কলামের জন্য প্রযোজ্য)

১২. সামাজিক ব্যবসায় যুক্ত হয়ে আপনি উপকৃত হয়েছেন বলে মনে করেন কী?

১. হ্যাঁ ২. না

১৩. উত্তর হ্যাঁ হলে সামাজিক ব্যবসার মান কেমন?

১. খুব ভালো ২. ভালো ৩. মোটামুটি ৪. ভালো নয় ৫. খারাপ

১৪. উত্তর না হলে কী ধরনের অসুবিধা হয়েছে?

মতামত:.....

১৫. আপনি গ্রামীণ ব্যাংক ছাড়া অন্য কোনো ধরনের সংগঠন বা সংস্থার সদস্য কীনা?

১. হ্যাঁ ২. না

১৬. হ্যাঁ হলে ধরণ উল্লেখ করুন (একাধিক হতে পারে)।

১. অর্থনৈতিক, ২. রাজনৈতিক, ৩. সেবা/কল্যাণমূলক, ৪. সাংস্কৃতিক, ৫. বিনোদনমূলক, ৬. অন্যান্য (উল্লেখ করুন).....

১৭. গ্রামীণ ব্যাংক থেকে কী ধরনের সেবা বা সহযোগিতা পেয়েছেন?

মতামত :.....



১৮. সেবা বা সহযোগিতা কী উদ্দেশ্যে ব্যবহার করেছেন এবং তা কাজে লেগেছে কিনা?

উদ্দেশ্যসমূহ	কার্যকারিতা				
	খুব ভালো	ভালো	মোটামুটি	কম পরিমাণে	অন্যান্য
১					
২					
৩					
৪					

১৯. গ্রামীণ ব্যাংক ব্যতীত কোনো এনজিও সদস্য হলে, এনজিও'র নাম

২০. এনজিও সদস্য হলে, কি ধরনের কার্যক্রমের সাথে আপনি জড়িত? (একাধিক হতে পারে)

১. ক্ষুদ্রঋণ ২. শিক্ষা ৩. স্বাস্থ্য ও পরিবার পরিকল্পনা ৪. নিরাপদ পানি ও পয়ঃনিষ্কাশন ৫. মা ও নবজাতক শিশু স্বাস্থ্য
৬. আইন সহায়তা ৭. আপদকালীন সাহায্য, ৮. অন্যান্য (উল্লেখ করুন).....

২১. সামাজিক ব্যবসায়ের উপর কোনো প্রশিক্ষণ পেয়ে থাকলে, ধরন উল্লেখ করুন.....(একাধিক হতে পারে)

ক্রমিক নং	প্রশিক্ষণের নাম	মেয়াদ (দিনে)	প্রতিষ্ঠান	কী কাজে লেগেছে?
১.				
২.				
৩.				
৪.				
৫.				

২২. প্রশিক্ষণ না পেয়ে থাকলে কেন?

মতামত:

২৩. গত ১ বছরে আপনি/পরিবারের সদস্য সরকারী ও বেসরকারী কোনো অনুদান/ভাতা/সেবা/সাহায্য পেয়েছেন?

১. হ্যাঁ ২. না

২৪. হ্যাঁ হলে, ধরন উল্লেখ করুন

ক্রমিক নং	সাহায্যের নাম/ধরণ	কত মাস যাবৎ	কতবার (গত ১ বছরে)	আর্থিক মূল্য (গত ১ বছরে মোট)
১				
২				
৩				
৪				
৫				

সাহায্য বা সেবার নাম/ধরণ কোড : ১.ভিজিডি, ২. ভিজিএফ, ৩. কাবিখা ৪. সমন্বিত খাদ্য নিরাপত্তা ৫. জি আর, ৬. টেস্ট রিলিফ (টিআর), ৭. ১০০ দিনের কাজের কর্মসূচী, ৮. স্কুল ফিডিং ৯. প্রাথমিক শিক্ষা উপবৃত্তি, ১০. মাধ্যমিক ছাত্র উপবৃত্তি, ১১. বয়স্ক ভাতা, ১২. বিধবা ভাতা, ১৩. প্রতিবন্ধী ভাতা, ১৪. মুক্তিযোদ্ধা ভাতা, ১৫. কৃষি ভর্তুকি, ১৬.বেসরকারী অনুদান/ভাতা/সাহায্য.....
অন্যান্য (উল্লেখ করুন).....

২৪. Micro-credit কর্মসূচীতে সুদ অনেক বেশি বলে অনেকে ধারণা করে, আপনি কি এমনটি মনে করেন?

১. হ্যাঁ ২. না

২৫. উত্তর হ্যাঁ হলে, কেন?

মতামত:.....

২৬. সামাজিক ব্যবসা ও ঋণদানের ক্ষেত্রে এনজিওগুলো তাদের স্বচ্ছতা ও জবাবদিহিতা বজায় রাখছে বলে আপনি মনে করেন কী?

১. সম্পূর্ণভাবে একমত ২. একমত ৩. মোটামুটি একমত ৪. কম একমত ৫. একমত নয় ৬. সম্পূর্ণভাবে একমত নয়।

২৭. অন্যান্য এনজিও কার্যক্রম থেকে সামাজিক ব্যবসা কার্যক্রমের পার্থক্যগুলো বলবেন কী?

মতামত:.....

২৮. খানার সঞ্চয় বিষয়ক তথ্য সম্পর্কে বলুন

বীমা/ ইন্সুরেন্স	বাংকে সঞ্চয়	এফডিআর/ ডিপিএস/টিডিআর	আইসিবি সার্টিফিকেট/ শেয়ার	পোস্টাল সেভিংস	সঞ্চয়পত্র	অন্যকে দেয়া ঋণ	অন্যান্য
১	২	৩	৪	৫	৬	৭	৮
টাকায়							

সেকশন ঘ : দারিদ্র্য দূরীকরণ, নারীর ক্ষমতায়ন ও পল্লী উন্নয়ন সংক্রান্ত তথ্যাবলী

২৯. আপনার মতে, বাংলাদেশের সবচেয়ে গুরুত্বপূর্ণ সমস্যাগুলো কি কি? যা সামাজিক ব্যবসায়ে অবশ্যই বিবেচনা করা উচিত (উত্তরদাতাকে উত্তর পড়ে শোনানো যাবে না। তাকে গাইড না করে তার নিজস্ব মতামত জানুন। তার প্রদত্ত উত্তরগুলো টেবিলের নিচের খালি জায়গায় এক এক করে লিখে ফেলুন। উত্তরদাতা যদি তিনটির বেশি উত্তর দিয়ে থাকে তাহলে জিজ্ঞাসা করতে হবে এগুলোর মধ্যে সবচেয়ে গুরুত্বপূর্ণ সমস্যা কোন তিনটি এবং সেই অনুযায়ী প্রদত্ত উত্তরের পাশে ১,২,৩ লিখুন। মাঠ থেকে ফেরার পর নিচের টেবিলটি পূরণ করুন।

সমস্যা	১ম উত্তর	২য় উত্তর	৩য় উত্তর
অর্থনীতি ও রাজনীতি			
ক. দারিদ্র্য			
খ. দুর্নীতি ও ক্ষমতার অপব্যবহার			
গ. রাজনৈতিক অস্থিতিশীলতা			
ঘ. বেকারত্ব/কর্মসংস্থানের অভাব			
ঙ. মূল্যস্ফীতি ও মুদ্রাস্ফীতি			
চ. অতিরিক্ত জনসংখ্যা			
ছ. ব্যবসায় অতিরিক্ত মুনাফাভোগী মনোভাব			
জ. অতিরিক্ত বা চক্রবৃদ্ধি সুদের হার			
ঝ. অন্যান্য.....			
খাদ্য/কৃষি			
ক. কৃষিপণ্যের ন্যায্যমূল্য নিশ্চিত না করা			
খ. চাহিদা ও সময়মত কৃষি উপকরণ ও ঋণ নিশ্চিত না করা			
গ. ভেজাল ও অনিরাপদ খাদ্য			
ঘ. অন্যান্য.....			
ভৌত-অবকাঠামো			
ক. পরিবহন অবকাঠামোর ঘাটতি			
খ. মেরামত ও রক্ষণাবেক্ষণের অভাব			
গ. অন্যান্য.....			

৩০. গ্রামীণ সমাজের আর্থ-সামাজিক উন্নয়নে সামাজিক ব্যবসা চালুর পরিকল্পনা কতটা যুক্তিসংগত বলে আপনার ধারণা?

১. খুব যুক্তিসংগত ২. যুক্তিসংগত ৩. মোটামুটি যুক্তিসংগত ৪. অযৌক্তিক।

৩১. সামাজিক ব্যবসায় অংশ গ্রহণের পর আপনি পরিবারের আগের তুলনায় কি বেশি সিদ্ধান্ত গ্রহণ ও আর্থিক ভূমিকা রাখতে পারছেন?

১. অধিক বেশি ২. বেশি ৩. মোটামুটি বেশি ৪. কম ৫. খুবই কম

৩২. আপনার সিদ্ধান্ত গ্রহণ প্রক্রিয়ায় কোন কোন ক্ষেত্রে প্রভাব ফেলেছে?

১. অর্থনৈতিক আয়-ব্যয় ২. ছেলে-মেদের শিক্ষাসংক্রান্ত ৩. জমি ক্রয়-বিক্রয় ৪. পরিবার পরিকল্পনা ৫. আত্মীয়-স্বজনের পরিবারে সিদ্ধান্তগ্রহণ, ৬. চলাফেরার স্বাধীনতার, ৭. সামগ্রিক মর্যাদা বৃদ্ধি পেয়েছে ৮. অন্যান্য (উল্লেখ করুন).....

৩৩. নারীর ক্ষমতায়ন সম্পর্কে আপনার ধারণা বলবেন কী?

মতামত:.....

৩৪. সামাজিক ব্যবসার মাধ্যমে নারীর ক্ষমতায়ন ও মানব সম্পদ উন্নয়ন কতটুকু সম্ভব?

১. অধিক সম্ভব ২. সম্ভব ৩. মোটামুটি সম্ভব ৪. অসম্ভব ৫. আদেও সম্ভব নয়

৩৫. সামাজিক ব্যবসার নারীর ক্ষমতায়নের উপর প্রভাব ফেলেছে বলে মনে করেন?

১. হ্যাঁ ২. না



উত্তর 'হ্যাঁ' হলে কেন?	উত্তর 'না' হলে কেন?

৩৬. সামাজিক ব্যবসা দারিদ্র্য নিরসনে কতটা কার্যকর হবে বলে আপনার ধারণা?

১. খুবই কার্যকর ২. কার্যকর ৩. মোটামুটি কার্যকর ৪. কার্যকর নয় ৫. খুবই অকার্যকর

৩৭. গ্রামীণ উন্নয়ন সম্পর্কে আপনার ধারণা কেমন?

১. লোকে কর্মসংস্থানের সুযোগ পাবে ২. পড়াশোনার সুযোগ পাবে, ৩. স্বাস্থ্যসেবা পাবে ৪. রাস্তাঘাট উন্নয়ন হবে
৫. দরিদ্র লোক কমতে থাকবে ৬. দরিদ্র লোক SafetyNet এর আওতায় চলে আসবে
৭. সবাই কার্যকর এনজিও ও জিও সেবা পাবে ৮. অন্যান্য (উল্লেখ করুন).....

৩৮. সামাজিক ব্যবসা গ্রামীণ উন্নয়নে কেমন ভূমিকা রাখছে বলে আপনি মনে করেন?

মতামত:.....

৩৯. সামাজিক ব্যবসা সবসময় দারিদ্র্যবান্ধব কেন বলা হয়?

১. কর্মসূচী দরিদ্র কেন্দ্রিক ২. গরিবের ভাগ্য উন্নয়ন ৩. গরিবের ছেলে মেয়েরা শিক্ষাসহ অন্যান্য সুবিধা পায়
৪. পিছিয়ে পড়া জনগোষ্ঠীর জন্য গুণগত দ্রব্য ও সেবা প্রদান ৫. অন্যান্য (উল্লেখ করুন).....

সেকশন ৬: সামাজিক ব্যবসা প্রয়োগ ও বিনিয়োগ সম্পর্কিত তথ্যাবলী

৪০. গ্রামীণ সমাজে সামাজিক ব্যবসার সম্ভাব্যতা কেমন বলে আপনি মনে করেন?

১. খুবই সম্ভব ২. সম্ভব ৩. মোটামুটি সম্ভব ৩. কম সম্ভব ৪. খুবই কম সম্ভব।

৪১. সামাজিক ব্যবসা কোন জেডারের জন্য বেশি কার্যকর বলে আপনি মনে করেন?

১. পুরুষ ২. মহিলা ৩. শিশু ৪. সকলের জন্য

৪২. আর্থিক বা অবস্থানগত দিক থেকে সামাজিক ব্যবসা কাদের জন্য?

১. ভূমিহীন ও প্রান্তিক কৃষক ২. স্বাবলম্বী কৃষক ৩. ছিন্নমূল ৪. ক্ষুদ্র ব্যবসায়ী
৫. অবসরপ্রাপ্ত ব্যক্তি ৬. সকল কর্মমুখী মানুষ ৭. অন্যান্য (নির্দিষ্ট করুন).....

সেকশন ৮: সামাজিক ব্যবসার সাফল্য ও সম্ভাবনা সংক্রান্ত তথ্যাবলী

৪৩. সামাজিক ব্যবসার সুবিধা নেওয়ার বা ঋণ নেওয়ার আগের ও পরের তুলনামূলক অবস্থা তুলে ধরুন (খানার অর্থনৈতিক সামাজিক ও পরিবর্তন বিষয়ক মতামত)

১ম অংশ		তুলনামূলক পরিস্থিতি	
		১. সামাজিক ব্যবসার সুবিধা নেওয়ার বা ঋণ নেওয়ার আগে	২. সামাজিক ব্যবসার সুবিধা নেওয়ার বা ঋণ নেওয়ার পরে
	ক. জীবনযাত্রার মান বৃদ্ধি		
	খ. খাদ্য ও সামাজিক নিরাপত্তা		
	গ. পারিবারিক আয়		
	ঘ. সিদ্ধান্ত গ্রহণ		
	ঙ. আত্মীয়/প্রতিবেশী/বন্ধুদের সাথে সম্পর্ক		
	চ. চিকিৎসা গ্রহণ		
	ছ. সন্তানদের শিক্ষা		
	জ. ক্রয় ক্ষমতা বৃদ্ধি		
	ঝ. সঞ্চয়		
	ঞ. জমি ক্রয় ও বাড়ি নির্মাণ		
	ট. চিত্তবিনোদন		

কোড: ১. আগের চেয়ে বেশ ভালো, ২. আগের চেয়ে ভালো, ৩. আগের মতো ৪. আগের চেয়ে খারাপ, ৫. আগের চেয়ে খুব খারাপ, ৬. জানিনা, ৭. প্রযোজ্য নয় (পার্ট A এর জন্য প্রযোজ্য)



২য় অংশ	এখন আপনার পরিবার কাঠামো কেমন ? ১. একক, ২. বধিত (এক্সটেনডেড) ৩. যৌথ, ৪. অন্যান্য (উল্লেখ করুন).....
৩য় অংশ	আপনার মতে আপনার খানার বর্তমান অর্থনৈতিক অবস্থা কেমন? ১. স্বচ্ছল ২. কোনো রকম চলে ৩. দরিদ্র ৪. অতি দরিদ্র
৪র্থ অংশ	আপনি কি মনে করেন সামাজিক ব্যবসার সুবিধা নেওয়ার বা ঋণ নেওয়ার পরে আপনার খানার বা পরিবারের অর্থনৈতিক অবস্থার কোন পরিবর্তন হয়েছে? ক. খুব উন্নতি হয়েছে, খ. উন্নতি হয়েছে, গ. আগের মতোই আছে, ঘ. খারাপ হয়েছে, ঙ. খুব খারাপ হয়েছে
৫ম অংশ	যদি মনে করেন যে অর্থনৈতিক ও সামাজিক অবস্থার পরিবর্তন হয়েছে, তাহলে কেন (প্রধান ৩টি কারণ উল্লেখ করুন) ক. খ. গ.

৪৪. সামাজিক ব্যবসা বা গ্রামীণ ব্যাংকের কার্যক্রম শুধু মাত্র গরীবদের অবস্থা উন্নয়নের জন্য আপনি এটি সমর্থন করেন? ।

১. প্রচণ্ডভাবে সমর্থন করি ২. সমর্থন করি ৩. মোটামুটি সমর্থন করি
৪. কম সমর্থন করি ৫. সমর্থন করি না ৬. একেবারেই সমর্থন করি না ।

৪৫. সামাজিক ব্যবসা কোন ধরনের দেশের জন্য প্রযোজ্য?

১. স্বল্প বা অনুন্নত দেশ ২. উন্নয়নশীল দেশ ৩. উন্নত দেশ

৪৬. সামাজিক ব্যবসা ধারণা কী বাংলাদেশের ভাবমূর্তি সারা বিশ্বে উজ্জ্বল করেছে, আপনি কি এটা মনে করেন?

১. হ্যাঁ ২. না

৪৭. উত্তর হ্যাঁ হলে কীভাবে করেছে?

১. বাংলাদেশ সম্পর্কে সবাই জানতে পারছে ২. সারা বিশ্বে সামাজিক ব্যবসা চালু হচ্ছে
৩. বিশ্ববিদ্যালয়গুলোতে সামাজিক ব্যবসার কোর্স চালু হচ্ছে, ৪. দেশে দেশে ইউনুস সেন্টার খোলা হচ্ছে,
৫. অন্যান্য (উল্লেখ করুন).....

সেকশন ছ : সামাজিক ব্যবসার সমস্যা ও সমাধান সম্পর্কিত তথ্যাবলী ।

৪৮. সামাজিক ব্যবসার অংশ হিসাবে আপনি যে ঋণ গ্রহণ করেছেন তার সুদ ও কিস্তি আপনার কাছে বোঝা বলে মনে হয় কি?

১. হ্যাঁ ২. না ৩. কখনও কখনও

উত্তর 'হ্যাঁ' হলে কেন?	উত্তর 'না' হলে কেন?	উত্তর 'কখনও কখনও' হলে কেন?
১		
২		
৩		

৪৯. কারো কারো ধারণা, এনজিও ঋণ নিয়ে অনেকে সর্বশান্ত হয়ে যাচ্ছে এক্ষেত্রে কোন কারণটি দায়ী?

১. ত্রুটিপূর্ণ ঋণ বন্টন ব্যবস্থা ২. উচ্চ সুদে ঋণদান
৩. ঋণ অনুপাদনশীল খাতে ব্যয় ৪. ঋণ ব্যবহারের অক্ষমতা
৫. ব্যবসা মন্দা ৬. অন্যান্য (নির্দিষ্ট করুন)

৫০. সামাজিক ব্যবসা কী প্রচলিত ব্যবসার সাথে প্রতিযোগিতায় টিকে থাকতে পারবে?

১. হ্যাঁ ২. না

৫১. উত্তর 'হ্যাঁ' হলে আপনার মতামতের স্বপক্ষে যুক্তি দিন ।

১. সামাজিক ব্যবসার পদ্ধতি ভালো ২. এটা সুবিধাভোগীবান্দব
৩. এখানে গ্রাহকদের ক্ষতিগ্রস্ত হবার সুযোগ নেই বললেই চলে ৪. এটাতে গুণগত সেবা প্রদান করা হয়,
৫. এটাতে মুনাফার চেয়ে সেবা বা কল্যাণকে বেশি গুরুত্ব দেয়া হয় ৬. অন্যান্য (উল্লেখ করুন).....



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৫২. সামাজিক ব্যবসা আরো বেশি দরিদ্রবান্ধব করতে আপনার সুপারিশ কি?

মতামত:.....

৫৩. সামাজিক ব্যবসা কিভাবে আরও নারী ক্ষমতায়ন ত্বরান্বিত করতে পারবে?

মতামত:.....

৫৪. সামাজিক ব্যবসায় বিদ্যমান কি কি প্রতিবন্ধকতা বা সমস্যা রয়েছে?

১. সামাজিক ব্যবসা ধীর গতিতে প্রসার
২. অনেক ক্ষেত্রে দারিদ্র্য বিমোচনকে গ্রামীণ উন্নয়নের একমাত্র উপায় মনে করা
৩. চক্রবৃদ্ধি আকারে সুদ আদায়
৪. গরিবের ভাগ্য উন্নয়নের কথা বললেও এটির সুবিধা গুটি কয়েক লোকে ভোগ করে
৫. প্রচার-প্রচারণার অভাব
৬. মানুষের নেতিবাচক মনোভাব
৭. অন্যান্য (নির্দিষ্ট করুন)..... ।

৫৫. সামাজিক ব্যবসার বিদ্যমান সমস্যা সমাধানে আপনার অভিমত ব্যক্ত করুন?

মতামত:.....

আমি সাক্ষ্য দিচ্ছি যে, এই সাক্ষাতকার সূচিতে প্রদত্ত সকল তথ্য সত্য, সঠিক এবং নির্দেশনাবলী অনুসারে তথ্যদাতার কাছ থেকে সংগ্রহ করা হয়েছে। একইভাবে পূরণকৃত অনুসূচি ভালোভাবে চেক করার পর তথ্য সংগ্রহস্থল ত্যাগ করা হয়েছে।

তথ্য সংগ্রহকারীর নাম ও স্বাক্ষর:..... তথ্য সংগ্রহের তারিখ:

গবেষণা নির্দেশনাদানকারী
অধ্যাপক তাহমিনা আখতার
সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট
ঢাকা বিশ্ববিদ্যালয়।



9.8.2 Case Study Schedule

Study Title: “Social Business: A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages.”

1. Personal information

- a. Name:
- b. Sex:
- c. Age:
- d. Permanent Address:
- e. Present Address:
- f. Educational Qualification:

2. Family status and atmosphere

- a. Family pattern and size:
- b. Family ties:
- c. Family income:
- d. Family attitude towards social business:
- e. Family expectation:

3. Conception of social business:

4. Job details and Job market:

- a. Media:
- b. Difficulties:
- c. Facilities:
- d. Salary:
- e. Job Satisfaction:
- f. Relation with the co-workers:
- g. Preferable job:

5. Profession and occupation of social business beneficiaries:

- a. Satisfaction in present job:
- b. Fulfillments of daily needs by earned money:
- c. Occupational satisfaction:
- d. Occupational hazards:
- e. Suggestion to improve this occupation:

6. Changes in life style and livelihood due to social business:

7. Future plan of social business beneficiaries:

8. Demand and expectation of social business beneficiaries:

9. Income, expenditure and savings:

a. Income: (monthly)

- # Present monthly income:
- # First monthly income after the social business involvement:
- # Monthly income during the social business involvement:
- # Satisfaction in present income:
- # Engagement in further occupation:

b. Expenditure: (monthly)

1. Living expenditure:

- # House rent:
- # Food:
- # Health and medicine:
- # Education:
- # Transportation:
- # Recreation:

2. Other expenditure:

c. Savings:(monthly)

- # Insurance:
- # Bank deposit:
- # Investment of saved money:

10. Exercise of social business in Bangladesh:

- a. Urban services:
- b. Rural services:



- c. Initiative for underprivileged people:
- d. Family welfare:
- e. Child welfare:
- f. Labor welfare:
- g. Women welfare:
- h. Welfare for disabled people:
- i. Welfare for the older person:
- j. Landless poor
- 11. Investment in social business:**
 - # Who will invest in social business?
 - # Why?
 - # How?
 - # Where?
- 12. Social business for removing social problems: Such as:**
 - a. Poverty alleviation
 - b. Unemployment
 - c. Malnutrition etc.
- 13. Social business in sustainable social development Such as:**
 - a. Women empowerment
 - b. Community development
 - c. Social justice and good governance etc.
- 14. Products quality of social business:**
- 15. Service standard of social business:**
- 16. Scenario of loan disbursement:**
 - a. Proper use
 - b. Misuse
 - c. Good sides
 - d. Bad sides
- 17. Comment of Grameen Danone yogurt (shokti Dhoi) fortified with micro-nutrients:**
- 18. Native perspective of social business:**
- 19. Overseas perspective of social business:**
- 20. Disbursement of social business in Bangladesh:**
- 21. Present condition of social business beneficiaries:**
- 22. Exceptionality of social business:**
- 23. Problems of implication and application of social business:**
- 24. Prospects of social business: Such as:**
 - a. Social business against extreme capitalism
 - b. Social business in PPP (Public Private partnership)
 - c. Social business in INGOP (International Non-government Organization Partnership)
- 25. Recommendation**
- 26. Describe the variation over time in brief**
- 27. Summing up:**

Respondent of the observation and in-depth study

1. Social business beneficiaries
2. Executive of social business organization
3. Consumer of social business product
4. Observer of social business organization
5. NGOs expert and Personnel

9.8.3 Questionnaire

প্রশ্নপত্র

(Questionnaire)
Dissertation

পার্ট : ০২

শ্রেণি : এমফিল, শিক্ষাবর্ষ : ২০১২-২০১৩

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট, ঢাকা বিশ্ববিদ্যালয়

গবেষণা শিরোনাম : “Social Business- A New Paradigm of Women Empowerment and Poverty Alleviation in Bangladesh: A Study of Two Villages.”

আন্তরিক শুভেচ্ছা নিবেন। আমি ঢাকা বিশ্ববিদ্যালয়ের সমাজকল্যাণ ও গবেষণা ইনস্টিটিউটের অধীন এমফিল/পিএইচডি গবেষণার কাজে তথ্য সংগ্রহের জন্য এসেছি। আপনারা জানেন বর্তমানে সামাজিক ব্যবসা বা Social Business সারা বিশ্বে নতুন ধারণা তৈরি করেছে। কীভাবে সামাজিক ব্যবসা বাংলাদেশে দারিদ্র্য বিমোচন ও মহিলাদের ক্ষমতায়নে ভূমিকা রাখছে তা দেখার জন্য গবেষণাটি পরিচালিত হচ্ছে। আমরা আপনার পরিবারের একজন সদস্যের সঙ্গে এ বিষয়ে কথা বলতে আগ্রহী। এ জরিপে তথ্যদাতার নাম পরিচয় ও প্রদত্ত তথ্যের কঠোর গোপনীয়তা রক্ষা করা হবে। কাজেই আপনি নিশ্চিত্তে আপনার সুচিন্তিত মতামত ব্যক্ত করতে পারেন। প্রশ্নপত্রটি পূরণ করতে আপনার সর্বোচ্চ ২০ মিনিট লাগতে পারে।

গবেষণা এলাকা	বাংলাদেশ
এলাকা কোড	ঢাকা বিভাগ [১] ও খুলনা বিভাগ [২]

১. সাক্ষাতকার প্রদানকারীর আর্থ-সামাজিক অবস্থা সংক্রান্ত তথ্যাবলী

সাক্ষাতকার দানকারীর নাম (১৮ বছরের উপরে)	বয়স	পরিবারের সদস্য সংখ্যা	লিঙ্গ	ধর্ম	বৈবাহিক মর্যাদা	শিক্ষাগত যোগ্যতা	পেশা	মাসিক আয়

২. আবাসিক অবস্থার ধরন ও সুযোগ-সুবিধা সংক্রান্ত তথ্য দিন

বসতবাড়ি						পানির উৎস		গোসলখানা		জমিজমা
নিজস্ব			ভাড়া			নিজস্ব টিউবওয়েল	অন্য টিউবওয়েল	নিজস্ব	সম্মিত	
পাকা	সেমিপাকা	কাঁচা	পাকা	সেমিপাকা	কাঁচা	আর্সেনিকমুক্ত	আর্সেনিকযুক্ত			

* টিক দিয়ে উত্তর চিহ্নিত করুন

৩. সামাজিক ব্যবসা সম্পর্কে আপনি কি কোনো ধারণা আছে?

১. হ্যাঁ ২. না

৪. উত্তর যদি হ্যাঁ হয় তবে সামাজিক ব্যবসা সম্পর্কে কিছু বলবেন কী?

মতামত:.....

৫. সামাজিক ব্যবসা সম্পর্কে জনগণ কতটুকু জানে বলে আপনি মনে করেন?

১. খুব ভালো জানে ২. ভালো জানে ৩. মোটামুটি জানে ৪. কম পরিমাণে জানে ৫. একেবারেই জানে না

৬. অন্যান্য (উল্লেখ করুন).....

৬. আপনি কী সামাজিক ব্যবসার সাথে জড়িত?

হ্যাঁ ২. না

৭. সামাজিক ব্যবসা বা গ্রামীণ ব্যাংকের কার্যক্রম শুধু মাত্র গরীবদের অবস্থা উন্নয়নের জন্য আপনি এটি সমর্থন করেন?।

১. প্রচণ্ডভাবে সমর্থন করি ২. সমর্থন করি ৩. মোটামুটি সমর্থন করি
৪. কম সমর্থন করি ৫. সমর্থন করি না ৬. একেবারেই সমর্থন করি না।

৮. সামাজিক ব্যবসা কোন ধরনের দেশের জন্য প্রয়োজ্য?

১. স্বল্প বা অনুন্নত দেশ ২. উন্নয়নশীল দেশ ২. উন্নত দেশ



M Phil Dissertation

৯. সামাজিক ব্যবসা ধারণা কী বাংলাদেশের ভাবমূর্তি সারা বিশ্বে উজ্জ্বল করেছে, আপনি কি এটা মনে করেন?

১. হ্যাঁ ২. না

১০. উত্তর হ্যাঁ হলে কীভাবে করেছে?

১. বাংলাদেশ সম্পর্কে সবাই জানতে পারছে ২. সারা বিশ্বে সামাজিক ব্যবসা চালু হচ্ছে
৩. বিশ্ববিদ্যালয়গুলোতে সামাজিক ব্যবসার কোর্স চালু হচ্ছে, ৪. দেশে দেশে ইউনুস সেন্টার খোলা হচ্ছে,
৫. অন্যান্য (উল্লেখ করুন).....

১১. কারো কারো ধারণা, এনজিও ঋণ নিয়ে অনেকে সর্বশান্ত হয়ে যাচ্ছে এক্ষেত্রে কোন কারণটি দায়ী?

১. ত্রুটিপূর্ণ ঋণ বন্টন ব্যবস্থা ২. উচ্চ সুদে ঋণদান
৩. ঋণ অনুপাদনশীল খাতে ব্যয় ৪. ঋণ ব্যবহারের অক্ষমতা
৫. ব্যবসা মন্দা ৬. অন্যান্য (নির্দিষ্ট করুন)

১২. সামাজিক ব্যবসা কী প্রচলিত ব্যবসার সাথে প্রতিযোগিতায় টিকে থাকতে পারবে?

১. হ্যাঁ ২. না

১৩. উত্তর 'হ্যাঁ' হলে আপনার মতামতের স্বপক্ষে যুক্তি দিন।

১. সামাজিক ব্যবসার পদ্ধতি ভালো ২. এটা সুবিধাভোগীবান্দব
৩. এখানে গ্রাহকদের ক্ষতিগ্রস্ত হবার সুযোগ নেই বললেই চলে ৪. এটাতে গুণগত সেবা প্রদান করা হয়,
৫. এটাতে মুনাফার চেয়ে সেবা বা কল্যাণকে বেশি গুরুত্ব দেয়া হয় ৬. অন্যান্য (উল্লেখ করুন).....

১৪. সামাজিক ব্যবসা আরো বেশি দরিদ্রবান্দব করতে আপনার সুপারিশ কি?

মতামত:.....

১৫. সামাজিক ব্যবসা কিভাবে আরও নারী ক্ষমতায়ন ত্বরান্বিত করতে পারবে?

মতামত:.....

১৬. সামাজিক ব্যবসায় বিদ্যমান কি কি প্রতিবন্ধকতা বা সমস্যা রয়েছে?

১. সামাজিক ব্যবসা ধীর গতিতে প্রসার ২. অনেক ক্ষেত্রে দারিদ্র্য বিমোচনকে গ্রামীণ উন্নয়নের একমাত্র উপায় মনে করা
৩. চক্রবৃদ্ধি আকারে সুদ আদায় ৪. গরিবের ভাগ্য উন্নয়নের কথা বললেও এটির সুবিধা গুটি কয়েক লোকে ভোগ করে
৫. প্রচার-প্রচারণার অভাব ৬. মানুষের নেতিবাচক মনোভাব ৭. অন্যান্য (নির্দিষ্ট করুন)..... ।

১৭. সামাজিক ব্যবসার বিদ্যমান সমস্যা সমাধানে আপনার অভিমত ব্যক্ত করুন?

মতামত:.....

তথ্য প্রদানকারীর নাম ও স্বাক্ষর:.....

তথ্য প্রদানের তারিখ:

গবেষণা পরিচালনাকারী

মো. খালিদ হাসান

এমফিল গবেষক

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট

ঢাকা বিশ্ববিদ্যালয়।

গবেষণা নির্দেশনাদানকারী

অধ্যাপক তাহমিনা আখতার

সমাজকল্যাণ ও গবেষণা ইনস্টিটিউট

ঢাকা বিশ্ববিদ্যালয়।

.....*The End*.....