

# **BACKGROUND INFORMATION ANALYSIS OF WOMEN ENTREPRENEUR IN BANGLADESH**

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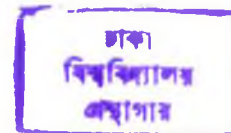


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May 22, 2001

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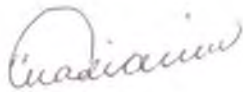
## DECLARATION

We hereby declare that the material embodied in this thesis is original and has not been submitted in part or full for any other Diploma or Degree of this university or any other university/institution.

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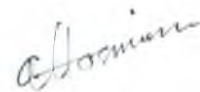
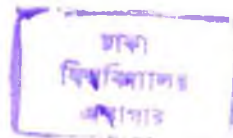
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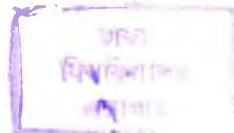
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## FOREWORD

This study is an attempt of collecting and analyzing the background information of the women entrepreneurs in Bangladesh. A number of studies on this issue have, so far, been conducted; but these studies did not focus on different aspects, such as demographic profile, personality traits, and managerial traits of women entrepreneurs and problems faced by them in different areas. This study tries to address all these issues as well as theoretical perspective of women entrepreneurs in Bangladesh.

This study was, moreover, descriptive in nature that gave us to find and analyze the trend of existing profile of women entrepreneurs from upper, middle and lower income categories of women. It is required to mention here that, this study does not cover all aspects of women entrepreneurs in Bangladesh. But I hope that this study would help leading toward wider and deeper sources of information more widely in this area in future. I also hope that this study would give us an insight towards more understanding and innovation of women empowerment through the encouragement of women entrepreneurs.

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After completion of my MBA degree from the Institute of Business Administration, University of Dhaka, I always tried to keep myself busy in the research in the field of small business and entrepreneurship. My reverend teacher Dr. Anwar Hossain encouraged me to undertake the research study in the M. Phil. degree program of the University of Dhaka. So, I therefore, sincerely express my deep sense of gratitude to Dr. Anwar Hossain, eminent scholar and Professor of the Institute of Business Administration (IBA), University of Dhaka, for his valuable advice, suggestions and continuous support for the preparation of this study report.

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I am extremely thankful to the staff of IBA library who had extended their continuous support and assistance to use the library facilities and to consult some relevant books and materials for study and preparation of the thesis. I am also thankful to Mr. Abdul Karim, Section Officer of IBA without whose administrative support and continuous encouragement it would not have been possible to complete the study.

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Nadia Binte Amin

## **BACKGROUND INFORMATION ANALYSIS OF WOMEN ENTREPRENEUR IN BANGLADESH**

### **ABSTRACT**

Entrepreneurship has been considered one of the important determinants of the industrial growth of a society. History of all the economic developments of all societies-developed or underdeveloped- bears evidence to the fact that the entrepreneurs had made a significant contribution in this respect.

Despite the importance of Entrepreneurship for the economy, emergence of women entrepreneurship is a new phenomenon all over the world. In fact, the phenomenon of women-owned business is still in its embryonic stage. Women Entrepreneurship or women in business also is considered as a very recent phenomenon in Bangladesh. A recent study in this area shows the number of women entrepreneurs to be around 3000, which represents only 2 percent of the total entrepreneurs in the country. Lower stage of economic development and the legislative and economic policies formulated by a male dominated state machinery - are the two basic reasons of inequality of sexes in Bangladesh. There are very few study on how women can be motivated to come forward to business, what the problems they are facing now, what they are thinking, how capable they are and so on.

In this context, the primary objective of the study is to gather information regarding the female entrepreneur to analyze their background, i.e., their demographic profile, personality trait, motivational skill, leadership skill, managerial skill, technical skill, etc. This study also tries to find out the motive behind their entrepreneurial entrance. The study also tries to highlight issues that women entrepreneur in our society are facing and how they overcome this challenge to become successful.



The study covered both quantitative and qualitative aspects of the background information of women entrepreneurship. Both quantitative and qualitative tools are used to collect data for this baseline survey. Quantitative tools have been useful in recording the quantitative data base relevant to the study objectives, while qualitative tools have provided insights to substantiate and validate to the quantitative findings by providing target respondents' perception towards the study objectives. We have also included case studies of women entrepreneur in order to analyze their background to gain overview of their success story. The sample population comprised of women entrepreneur from three tiers - women entrepreneurs from upper income group, respondents from middle income group and finally, the entrepreneurs from low-income group.

In-depth interview, focus group discussion sessions and case studies were used as a tool of qualitative techniques for this survey. Focus group discussion sessions were applied in order to complement the findings of the in-depth interview.

Entrepreneurship is a multifaceted phenomenon that cuts across disciplines. There is no universal theory of the phenomenon. The existing theories of entrepreneurship are propounded from a variety of schools of thought, with many authors emphasizing different variables to explain it. Among these variables are culture; personality, marginality and intentionality. The explanations provided that, these different theoretical approaches essentially match most entrepreneurial behavior, but not necessarily all.

The theories of entrepreneurship seem to have emanated from three schools of thought, which may broadly be classified into religious, economic and psychological.

*The religious school of thought* headed by Max Weber believes that entrepreneur is a Protestant Christian whose calling is devoted to the satisfaction of God in order to be elected. He is restless to relieve religious anxieties or inurement own salvation through persistent hard work. The fallacy of this theory is well manifested with the growth and development of entrepreneurs in all leading religions groups and even in the pagans and atheist.

Schumpeter, leader of the *economic school of thought*, believed that entrepreneurs are innovative people whose best-known reward is the increased profit. They have tremendous capacity to make new usage of the old capital, acquiring fund and reinvestment of already earned profit. Their primary motive therefore, is profit and the secondary motive is empire building.

*The psychological school of thought* is led by McClelland and his associates. To them, one psychological trait or a set of qualities makes one entrepreneur and contributes enormously to his success. This quality is termed as need for achievement. A person with need for achievement shall have innovative ability, tolerance for ambiguity, desire to achieve, realistic planning ability, goal directed leadership, objectivity, personal responsibility, and adaptability.

Because self-employment of women is such a new phenomenon, that there are few theoretical models to explain its emergence. However, the results of research and studies give some directions. Interestingly, these research findings describing the reasons the entries of women into self-employment are closely aligned to five theoretical explanations on why women have not advanced more in management or organizational hierarchies generally. These are the *dual labor market explanation* (women are 'secondary' or 'peripheral' workers), *female societal roles*, *the gender structuring of organizations*, *the sociological concepts of marginality and patriarchy*. All five theories appear to have just as much relevance to the emergence of self-employed women as to the low status of women in organizations suggesting that the choice of self-employment is a natural extension and consequence of the conditions that women have found themselves working in organization under traditional system.

*The dual labor market explanation* concerns the division of work opportunities into primary and secondary labor markets. Women are said to mainly occupy the secondary labor market because the opportunity to compete for primary markets is based on ascribed characteristics of gender and race. Dualists would thus argue that women choose self-employment to escape the limitations imposed by the secondary labor market.



*The female societal role explanation* states that women's prior training, education, work attitudes, motivation and past experience do not give women the necessary skills, abilities and requisites to function effectively in the top-level jobs. Self-employment would thus once again enable women to escape the stifling confines of such limitations and to experiment and experience both the 'feminine mode' and 'entrepreneurial mode' of strategic management within their own businesses.

*The 'gender structuring' of organization explanation* explain women's choice of self-employment as an attempt to escape corporate politics, sexist (male) attitudes, and a stifling work environment.

*The sociological concept of 'patriarchy'* explains another dimension of the position of women in the workforce and provides an argument for the transition of women into self-employment.

*The sociological concept of marginality* explains why women may seek self-employment after being kept in 'fringe' organizational positions.

There has recently been an emerging consensus about some of the critical elements of micro-enterprise strategy for women: the need for a more commercial approach to micro-enterprise development, and particularly an emphasis on market feasibility studies and entrepreneurship training; the importance of small-scale credit; higher levels of client participation; macro-level and multi-sectoral programs as well as micro-level projects.

Underlying this apparent consensus about the desirability of micro-enterprise development and its main elements are two major axes of debate. First, on a general level, there are two very distinct approaches to micro-enterprise development for both women and men: a market approach, which aims to assist individual women entrepreneurs to increase their incomes; and an empowerment approach, which aims not only to increase the incomes, but also the bargaining power, of poor producers through group activities.

*The market approach* has been most clearly apparent in the programs of large international donors like the World Bank and USAID. According to this approach, stimulating female entrepreneurship is seen as having important "trickle down" effects on wider poverty alleviation and gender inequality through the expansion of female employment and stimulation of the local economy. *In the empowerment approach*, the underlying assumption is - emphasis on grassroots "community" and solidarity, and "trickle-up" and "trickle-out". And the aim is to encourage group formation of poor women as a means of empowering them to pressure for change in wider inequalities and the wider development agenda. Market approach is most clearly illustrated by USAID Gemini proposals and is evident in programs of Women's World Banking.

In Bangladesh, traditional cultural, social and religious values and practices have reinforced the lower status of women accorded to them in society and have limited their opportunities for education, technical and vocational training, employment and participation in the overall development process. Education for girls is considered as less useful as they are expected to get married and leave their families behind. Among rural households only one fourth of total educational expenses are for girls. Women are more disadvantaged than man in terms of access to health care and the quality of nutrition and health care received. As regards employment, women in Bangladesh are far behind men

Recently, women are considered as a distinct target group by the national development plans. The empowerment of women has been emphasized in the latest plans. In the Fourth Five Year Plan (FFYP 1990- 95) development policies with regard to women were placed within the context of a macro economic framework for a multi-sectoral thrust. The Plan emphasized the development of poor and disadvantaged women. Special attention was given to increased opportunities for income generation, access to institutional credit and organization building for participation in bottom-up planning. Women were considered as direct beneficiaries as well as change agents in the development process. The Draft Participatory Perspective Plan provides a statement of policy. It sets the goal of eliminating all forms of discrimination against women by empowering women and men as equal partners working towards equality, development and peace. Women are to be integrated in the mainstream of development.

Analyzing the findings of the study some factors or predictors are identified, which explain the tendency toward entrepreneurship as a career choice among women in Bangladesh. On that basis, a *theoretical model* has been developed to explain why women are coming to business and what factors are contributing to the emergence of women entrepreneurs in Bangladesh. In addition to this, this study also identified their management practice and style, problems they face, their perception about social attitude, and financial support system in Bangladesh.

Factors are categorized in four groups showing the tendency toward entrepreneurship as career choice by women. These are *personality traits*, *demographic factors*, *educational factors* and *supporting factors*.

*As personality traits*, It is observed that most of the women entrepreneurs, particularly in the middle income group, came to business by their own motivation. From the study, it appears that women wanted to be independent, and self-confident. Despite the presence of a number of social and financial barriers, women started their business by self-inspiration. In spite of limitations in regard to capital, they become successful entrepreneurs and thus this prove their determination to overcome the obstacles. They have need for achievement, they have initiative. In addition, they are profit oriented; optimist and they have high level of self-esteem need. Though, these personality traits differ in-respect of economic level and status of women entrepreneurs, but most of the traits are common irrespective of income group and socio-economic level of women.

In the context of *demographic factor*, it is observed that age is an important predictor for women entrepreneur. Most of the women started their business at the age in between 20 to 30. In addition to age, marital status is also an important factor. Marriages provide advantage or opportunity to women to be daring to become entrepreneur. Moreover, our study shows that in most of the cases, husbands encourage their wives to accept the business career. Birthplace, family size and family structure are also determinant factors to become entrepreneur. Study proves that smaller family size, city orientation help women become entrepreneurs and helped them to get rid of barriers faced by previous joint family culture and values.



It is also observed that *education* is an important factor for women entrepreneurs in particular for medium scale and large scale entrepreneurial activities. Study shows that women with lower academic background are less capable in expanding their businesses in comparison to those who have higher academic background.

*Supporting factors* such as husband's and other family member's influence and cooperation, training, institutional financial support, and government policies, social attitude are also playing important role for emergence of women entrepreneurship in Bangladesh. It is observed that husband of women entrepreneurs had a significant role to come to business in the upper income group. A substantial percentage of women come to business by the influence of other family members. Institutional support, i.e., institutional training, loan, is significant to develop entrepreneurs. In Bangladesh, despite the fact that most of the entrepreneurs started their business without any institutional support, they recognize, bank loan is very important to continue and expand their businesses.

Institutional training also played a significant role in the emergence of women entrepreneurs. Study shows that almost two third of women entrepreneurs belonging to middle income and upper income group have got the formal training. As most of women in lower income group have not got any training, and they have poor academic background and their success in operating and expanding business is limited. Social attitude is also important for the emergence of women entrepreneurs. It is observed that despite the presence of some social barrier, such as vandalism, disregard to women, political instability, corruption, mistrust and lack of security, most of the women believe that social barrier does not exist at all and they do not face any such barrier. Rather they are motivated and supported by their husbands, family members and friends to overcome the barriers and accept the challenge. In addition to these factors, Government policies played a significant role in developing the women entrepreneurs over the last few years. Government has initiated specific self-employment generating program and women empowerment for poverty alleviation especially in the area of agriculture, fisheries and live stocks. Government is providing special credit facilities to

women through several statutory organizations, such as BSCIC, BRDB, Department of Youth and Department of Women Affairs and through several financial institution such as Agrani Bank, Sonali Bank Krishi Bank. Government has been providing some vocational training to young women. All these program facilitate a lot to emergence of women entrepreneurs. In addition to Government support, some non-government organizations have launched a series of program, which have been successful in creating employment opportunity for women mainly in rural areas. They are providing credit and training support to women entrepreneurs focusing lower income group of women in the trend.

It is important to state that all the factors discussed here, may not have similar influence to every entrepreneurs irrespective of their socio-economic level, but these predictors explain the general tendency toward '*Entrepreneurship career choice*' of women in Bangladesh.

In addition to this theoretical framework, study also enlightened some other issues of women entrepreneurs, such as, their management practice and style, perception about financial institution, legal system, social attitude and problems they are facing. It is observed that women in Bangladesh prefer small and medium scale business enterprise and their management style is very much informal. Their managerial style, personnel administration, marketing and business strategy -all aspects are very much informal. But they introduced a modern behavioral management approach in their organization in context of personnel administration. But in setting long term strategic planning and marketing strategy, they are in the primitive stage. It so happens because most of their businesses are small scale and medium scale and they have limited formal structure, management training and experience.

Vandalism, disregard to women, political instability, corruption, copying, mistrust and social insecurity are identified as the main social barriers. Women entrepreneurs emphasized on women education, government support, policy, and above all political support to overcome these barriers.



In general, women entrepreneurs are satisfied to the existing technological standard but women, who are operating large scale business organization, are less satisfied and they have identified lack of technical knowledge, poor quality of raw materials, non availability of computer, absence of sufficient training institute, lack of information and old technology as limitations for efficient operation.

Despite the fact that Government and NGOs have launched a series of credit program for women entrepreneurs, the study indicates that, existing financial support system is not adequate to meet the need of women entrepreneurs. Banks, NGOs and Government should consider these issues immediately, and reformulate their policies.

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## **PREFACE**

Entrepreneurship has been considered one of the important determinants of the industrial growth of a society. History of all the economic developments of all societies-developed or underdeveloped- bears evidence to the fact that the entrepreneurs had made a significant contribution in this respect. However, the nature and degree of such contribution varies from society to society, depending upon the industrial climate, material resources, and the responsiveness of the political system to the entrepreneurial growth. Entrepreneurs contributed relatively more in the society, which had free economy and provided high prestige and security to entrepreneurs than the one, which had more regulated economy and provided less prestige and security (Mishra, D.N., *Entrepreneur and Entrepreneurship Development and Planning in India*, Chugh Publications, 1990, pp IX).

Despite the importance of Entrepreneurship for the economy, emergence of women entrepreneurship is a new phenomenon all over the world. Though women were involved in economic activities in informal sectors for longtime, the emergence of women entrepreneur is recent in history, particularly, in the context of Bangladesh.

In general, the Bangladeshi entrepreneurs emerged at some turning points or periods of the history after clearly identifying a favorable context of operation and or the shortage of goods and services in the local markets. The turning points or periods are the partition of India in 1947 which brought new hopes and aspirations, general shortages of goods and services, an exodus of Hindu businessmen, influx of Muslim refugees as well as need and scope for reconstruction, rehabilitation and development in the economy as a whole. The period of 1966-70 saw higher rate of entrepreneurs' recruitment. The liberation of Bangladesh from Pakistan yoke brought along with it the most favorable context of operation. In recent period of

time, i.e., in the last decade, government and other international agencies had adopted a number of steps to build up and develop new women entrepreneurs. Government has created various institutes in this connection and is providing financial assistance to the women entrepreneurs. Despite these facts, Bangladesh being one of the developing countries, has been undergoing through political instability and economical backwardness. Social and cultural barriers are working as constraints in every sector.

It is hoped that a study of this nature, which is oriented towards the existing entrepreneurs in Bangladesh, would provide an acute insight into the problems associated with the emergence of women entrepreneurs and its functioning. The study would also be helpful in formulating the policies to motivate the female entrepreneurs to flourish themselves against this resistance and developing their entrepreneurial skills and drives.

The study of entrepreneurship has multiple dimensions, viz., entrepreneurship in different income groups, entrepreneurship in developed and developing societies, in historical perspective, entrepreneurship in manufacturing units, managerial entrepreneurship, technical entrepreneurship, etc. One study cannot undertake all these dimensions. Hence this study delimits its scope to entrepreneurships in women entrepreneurs in different income groups in different sectors and different industries.

The thesis has been divided into eight sections. The first section is the introduction about women entrepreneurs and this report. In section two, problem, objectives needs for the study, methodology and limitation of the study have been discussed. Definition of entrepreneurship, different schools of thought, emergence of entrepreneurship, attributes of entrepreneurs - all these are discussed in section three.

In section four, concept, obstacles theoretical explanation of emergence of women entrepreneurs and their future are discussed. Approaches and issues of women entrepreneurs are also discussed in brief in this section. In section five, socio-economic and culture status of women in Bangladesh has been discussed.

In section six, findings of the study have been discussed and analyzed. These findings explain the business characteristics, demographic profile, and family background, of women entrepreneurs. In this section, training, motivation to start up business, in-house support, financing, management style, marketing and strategic planning -all these issues of women entrepreneurs have been discussed. We have included in this study, five case studies relating to women entrepreneurship in section seven.

In the final section eight, conclusions on the basis of the study have been arrived at.

Nadia Binte Amin

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## GLOSSARY

ACI	-	Advanced Chemical Industries
ADB	-	Asian Development Bank
BRAC	-	Bangladesh Rural Advancement Committee
BRDB	-	Bangladesh Rural Development Board
BSB	-	Bangladesh Shilpa Bank
BSCIC	-	Bangladesh Small and Cottage Industries Corporation
CIDA	-	Canadian International Development Agency
CPR	-	Contraceptive prevalence rate
EWC	-	East-West Center
FFYP	-	Fourth- five-year plan
GOB	-	Government of Bangladesh
IIM	-	Indian Institute of management
LFS	-	Labour Force Survey
LIG	-	Lower income group
MBA	-	Masters of Business Administration
MD	-	Managing Director
MIDAS	-	Micro Industries Development Assistance and Services
MIDI	-	Micro Enterprise Development Initiative
MIG	-	Middle income group
N.Y	-	New York
NED	-	New Enterprise Development
NGO	-	Non-government organization
NIP	-	New Industrial Policy
NJ	-	New Jersey
RCP	-	Rural Credit Program
RDP	-	Rural Development Program
SBA	-	Small Business Administration
SSC	-	Secondary School Certificate
TFR	-	Total fertility rate
UIG	-	Upper income group
UNICEF	-	United Nations Children's Fund
US/USA	-	United States/ United States of America
USAID	-	United States Agency for International Development
WEA	-	Women Entrepreneurs Association
WED	-	Women Entrepreneurship Development
WEDP	-	Women Entrepreneurship Development Program
WID	-	Women in Development
WOB	-	Women owned business
WVA	-	Women Volunteer Association

Chapter One

**Introduction**

# 1 Introduction

Entrepreneurial or self-employed women are a growing component of the workforce worldwide. The 1986 State of Small Business Report to the President of the United States of America indicated that between 1977 and 1983 women's business ownership increased almost 80 percent faster than overall business ownership. In fact, women-owned business increased annually by 9.4 percent, well above the annual 4.3 percent increased in men- owned business. Commenting on the same issue, the Report of the Committee on Small business to the American House of Representatives states (1988, ps1-2): "one workplace related issue still has relatively little public attention-the explosive rise in women's ownership. Prior to the 1970s, women owned less than 5percent of American business. In 15 years, the percentage of sole proprietorships owned by women has skyrocketed to 28 percent- and the Federal government estimates that, given recent trends, this number could reach fully 50 percent by the year 2000."

Similar trends exist in Australia, another developed country. An Australian survey, conducted in 1987, revealed that the number of female proprietors, excluding agriculture, increased by 38 percent between 1981 and 1986. This was an average growth rate of 7 percent per-annum, compared with 2.6 percent per annum for male proprietors. (Boddington, 1987,p3)

As a matter of fact, female self-employed is a relatively recent development. In fact, the phenomenon of women- owned business is still in its embryonic stage. American research reveals that approximately 75 percent of women owners have owned a business for less than ten years, with another 15 percent for one year or less (United States President's Taskforce on Women Business Owners, 1978).

Women Entrepreneurship or women in business also is considered as a very recent phenomenon in Bangladesh. The Begum (1993) stated that before 1985, Bangladesh had experiences of very few women entrepreneurs. Another recent study estimate shows the number of women entrepreneurs to be around 3000, which represents only 2 percent of the total entrepreneurs in the country although women constitute about 50 percent of the population (Ahmad).<sup>6</sup> Of course Karim (1995) opined that no comprehensive nationwide study has been conducted on the

number of women entrepreneurs or on women who are self-employed at various levels and as such reliable statistics are not available in this regard.

Historically the status of women in Bangladesh is lower than that of men in society (Chaudhury and Ahmed, 1979). Khan (1988) claimed that lower stage of economic development (which deprives women of education and employment opportunity which ultimately relegates them to an inferior position) and the legislative and economic policies formulated by a male dominated state machinery - are the two basic reasons of inequality of sexes in Bangladesh. She also observed that women communities in Bangladesh right from their birth are discriminated. They are brought up in an environment, which lays stress on the values of women's subordination and domination of men. Women's role in this society was of daughter, wife and mother. They were never considered as an economic agent of the society.

Even after the independence of Bangladesh, our society has not been able to supply a good number of women entrepreneurs due to lack of capital and other supportive environment. After launching the international women year in 1985, many organizations were set up with different projects to promote the entrepreneurial skills of women and provide support for enterprising women. Some non-government organizations, in collaboration with the government, are making endeavor to develop entrepreneurship among women (Begum, 1993).

Proper guidance and training for potential and existing female entrepreneurs can make the creation of new enterprises as well as the proper running of the existing ones. The traditional views prevalent in our country are that entrepreneurs should be male, born but not made. This traditional view no longer seems to be valid in this late 20th century. Female entrepreneurs have also the power to mobilize their drives in this sector, but what they lack is independence of help to existing female entrepreneur to develop their own motivation as well as to improve their technical and managerial expertise to run the enterprises efficiently particularly of small and medium sized business where the owner runs the organization. Soon the female entrepreneur would overcome the barriers and take equal part with the counterpart to explore their efficiencies in a country like ours.



## Chapter Two

# **Statement of the Problem and Research Design**

study to analyze according to their needs. This study has got the different objectives, which are interrelated to substantiate the primary objective.

Basically, we have segregated the study into different parts, which reflect different nature and series of information towards the end objective:

Background information of women entrepreneur were extracted in the following broad heads:

- Analyzed demographic profile of the women entrepreneur.
- Studied the value, belief, attitude and perception of the women entrepreneurs towards society and business world.
- The study analyzed the personality traits.
- It also tried to measure the different skills; to what extent a women entrepreneur possesses to become a real entrepreneur. Skills include technical skill, leadership skill, managerial skill, conceptual skill etc.
- I have analyzed their social, cultural, economical, backgrounds to have an insight on their status.
- Identified the need of coming to this profession.
- Obstacles faced to sustain in this profession.
- The challenges they faced and opportunities they have availed to become successful to be a real entrepreneur.
- Why the ratio of women entrepreneur is less in this society and despite of the threats and barriers how a portion is becoming successful.
- Also to analyze whether these successful entrepreneurs are born with in-built qualities to become successful or they have inherent opportunities to become entrepreneur to achieve this status or get into this profession.
- The overall study describes the background of women entrepreneurs involved in this profession in the context of Bangladesh to give an insight on the issue to provide guideline to potential women entrepreneurs who have desire to come to this professions considering the findings scenario.

### **2.3 Need for the Study**

In a similar study in post-communist Poland, Kolvereid and Obloj (1994) found, contrary to their expectations, that financial reasons were not the primary reasons for business start-ups. This was the situation despite the difficult conditions Poland inherited after communist rule, which Kozminski (1993) characterized as

illustrating all problems of economic and political instability, and cultural change. They found the start-up reasons to be strong and diverse where both financial and intrinsic factors played important roles. However, in a similar study (Yusuf, 1994) using data from three South Pacific nations with varied levels of economic difficulties and political instability, it was found that financial reasons were among the primary motives for new venture start-ups. The apparently contradictory results of these studies, which might be due to differences in regional and cultural characteristics, leaves room for this question to be explored in the Bangladesh context. It will also enable us to further understand the nature of entrepreneurship in Bangladesh.

Bangladesh is one of the developing countries and being one of them here political instability, economical backwardness, social and cultural barriers are working as constraints in every sector. Despite these barriers female entrepreneurs are needed to explore themselves. The study would analyze how far the female entrepreneurs are motivated to flourish themselves against these resistance and developing their entrepreneurial skills and drives.

Women are expected to come forward and very much required to develop their technical and managerial skill and drives to meet up the demand of the present century with proper entrepreneurial training and guidance.

This study also aims at providing general / overall guideline to those female entrepreneur to analyze their technical and ownership managerial status scope for further involvement and to mobilize their drives in this sector.

#### **2.4 Research Design/Methodology of the Study**

The study covered both quantitative and qualitative aspects of the background information of women entrepreneurship. Although one of the major efforts of the initiative was to analyze the data in the context of Bangladeshi cultural, social and economical perspective, it was also necessary to understand how concept relates and reflects practical background of women entrepreneur in our country.

We have used both quantitative and qualitative tools to collect data for this baseline survey. Quantitative tools have been useful in recording the quantitative data base relevant to the study objectives, while qualitative tools have provided insights to substantiate and validate to the quantitative findings by providing target respondents' perception towards the study objectives.

We have also included case studies of women entrepreneur in order to analyze their background to gain overview of their success story. Also how these women have overcome the obstacles they faced in the hurdles and whether their personal profile administer conceptual personality traits or their administration reflects relation to concepts or not.

#### ***2.4.1 Target respondents / audience***

The sample population comprised of women entrepreneur from three tiers. The selection of entrepreneur was based on three basic stratifications. First tier stratification includes women entrepreneurs from upper income group, second tier stratification includes respondents from middle income group and finally, the third tier stratification includes the entrepreneurs from low-income group. The female entrepreneurs were selected from the following basic categories based on three different income statuses:

- Female entrepreneurs from upper income group.
- Female entrepreneurs from middle income group.
- Female entrepreneurs from lower income group.

#### ***2.4.2 Classification of strata***

We have classified the three segments according to business size, monthly income and annual turnover.

#### ***2.4.3 Survey locations***

We have adopted purposive sampling method for selection of location for this study. However, Dhaka and Chittagong were selected purposively, as we know the major part of the women entrepreneur resides in these two areas. Due to this we have covered a good numbers of samples from these two locations and felt that the sample group from three tiers would be representatively covered from these two locations.



#### **2.4.7 Qualitative and quantitative tools**

In-depth interview, focus group discussion sessions and case studies were used as a tool of qualitative techniques for this survey. Focus group discussion sessions were applied in order to complement the findings of the in-depth interview.

##### ***In-depth interview***

For primary respondents, questionnaire was finalized in consultation with the supervisor. Prior finalization of the questionnaire was pretested, and changes were made according to its findings. Approval of the supervisor was taken before the actual fieldwork started. Each questionnaire contained-relevant-questions covering all prime messages and objectives related to the study.

Each different set including relevant questions according to target groups were developed for the study. Different stratification included women entrepreneurs from upper income group, middle-income group and lower income group.

##### ***Focus group discussion***

We suggested focus group discussion with the mentioned in-depth interview to collect more information, which was qualitative in nature. We used focus group discussion guides to collect qualitative information on the issues related to the study. Focus group discussion probes were also prepared in advance and finalized on the basis of field test and final approval was taken from the supervision.

##### ***Case study***

We included case studies in the survey where we randomly picked up the respondents and studied their background as to get an in-depth understanding of the traits of women entrepreneurs of Bangladesh.

Case studies also helped us to analyze the real life cases relating to the theoretical perspective. However, we have analyzed the background information in order to have an idea about their values, attitudes, perceptions, personality traits, demographic profile, administrative profile, opportunity and threat.



## Chapter Three

# **Entrepreneurs and Entrepreneurship**

### 3 **Entrepreneurs and Entrepreneurship**

Entrepreneurship is a multifaceted phenomenon that cuts across disciplines. There is no universal theory of the phenomenon. The existing theories of entrepreneurship are propounded from a variety of schools of thought, with many authors emphasizing different variables to explain it. Among these variables are culture (Gadgil, 1954; Jenkins, 1984; Shapero, 1984); personality (McClelland, 1961; Brockhouse & Horwitz, 1986; Sexton & Upton, 1990), marginality (Geertz, 1963; Young, 1971; Shapero & Sokol, 1982; Brenner, 1987), and intentionality (Learned, 1992; Katz & Gartner, 1988). The explanations provided by these different theoretical approaches essentially match most entrepreneurial behavior, but not necessarily all.

Typically, the entrepreneur is seen as an individual who owns and operates a small business. He or she is far beyond this. But actually simply to own and operate a small business or a big business does not make one an entrepreneur.

Economists have already recognized entrepreneurship as one of the factors of production. In the 'Development Economics' attention has been focussed on it as one of the key ingredients of economic development. Entrepreneurship has to suit the changing ethos of socio-economic reality. In the context of the ethos, entrepreneurship has been explained in various forms from time to time. In early 16th century France, the term entrepreneur was used for army leaders. At that period entrepreneurs provided the men and materials needed by feudal lords to wage war against their enemies (Sexton, D.L and N.B.B. Upton, 1991). In the 18th century, it was applied to business for the first time to designate a dealer who purchases and sells goods at uncertain price (Vinze, M.D., 1987). Cantillon was the first who introduced the term 'Entrepreneur' (Mishra, D.N., 1990). He defined an entrepreneur as "the agent who buys means of production at certain prices in order to combine them into a product that is going to be sold at prices, that are uncertain at the moment at which he commits himself to his cost" (Schumpeter, J. A.). According to his opinion, entrepreneurs are " risk-bearing directors of

production and trade." The Schumpeterian definition presents entrepreneurship as an agent for innovation that leads to the introduction of a product or service into the market, the development of new production, organizational and controls systems in the organization, the discovery of new sources of raw materials, and so on. The "Kirznerian" definition, on the other hand, points that entrepreneurship should be related to the identification of opportunities in the market place and emphasizes the profit motive as a core component. Where Schumpeterian entrepreneurship disturbs the balance of forces by introducing something new, Kirznerian entrepreneurship achieves profits from an existing dis-equilibrium. Thus, for the purposes of this research, an entrepreneurial venture is one that has a new and innovative idea and that is small only initially. The goal for such a venture is to create wealth through growth. Based on this perspective, many new ventures are not especially entrepreneurial, representing instead subsistence, survival, or "mom and pop" types of operations (Birch, 1981; Sexton & Bowman-Upton, 1991).

J. B. Say developed the concept a little further. He emphasized functions of coordination, organization and supervision. According to him, an entrepreneur is an important agent of production who gets together other factors of production. In his words " the entrepreneur is the economic agent who unites all means of production.... the labor of the one, the capital or the land of the other and who finds in the value of products which result from their employment, reconstitution of the entire capital that he utilizes and the value of the wages, the interest and the rent which he pays as well as profits belonging to himself" ( Say, J.B.). He stresses on organization and role of entrepreneurs as originators. John Sturt Mill and Marshall also held the same views (Mishra, D.N., 1990). Schumpeter (1961) defined entrepreneur as an individual who carries out new combination of means of production by which there occurs dis-equilibrium. According to Schumpeter the key individuals in development are the entrepreneurs who are an especially motivated and talented class of people. They foresee the potentially profitable opportunity and try to exploit it. Schumpeter says, entrepreneur is basically an innovative person. The entrepreneur is, indeed, the change agent, the source of

innovation and creativity, and the heart and soul of economic growth. But the entrepreneur remains a partly charted universe and really cannot be fully defined. Why, for example, does one person see an opportunity when another does not? Why do some people have strong entrepreneurial tendencies when others have little or none? No doubt, these questions intrigue scholars. It is indeed a mystery.

Taking into consideration the basic ingredients of his definition, for our purposes, we shall define entrepreneurship - as taking initiatives, to bring resources, material and other assets into combinations that make their value greater than before by introducing changes through innovations and adaptations and also assuming major risk in terms of equity, time, and career commitment, in order to receive the rewards of monetary and personal satisfaction for him and goods and services for the society.

The essence of entrepreneurship is the initiation of change as opposed to management, which involves controlling and planning within a given structure.

Entrepreneurs here tend to mean all categories of people such as solo-self-employed entrepreneurs, work-force builders, product innovators, unutilized resource exploiters, economy of scale skill exploiters, takeover artists, capital aggregators and speculators (Vesper K: 'Strategic Management' in Charles Hoper and Dan Schendel (ed). Boston, 1979). Thus, entrepreneur may also mean a person who organizes a business when none existed before or is a person who directs his own business using his own capital (Collins O and David Moore, *The Enterprising Man*, M. S. U. Bursary Publications 1965). Small entrepreneur is assumed as one who started with small means and strictly within the limit of capital set by different authorities while defining small scale industries in the countries under review, (Sharma S.V.S. et al *Small Entrepreneurial Development in Some Asian Countries: A Comparative Study*, Light and Life publishers, New Delhi, 1979, Chowdhury A.M. *Salient Features of Small Scale Industries in Nigeria*' Faculty of Social and Management Sciences Seminar B. U. Kano, March, 1980).



### **3.1 Different School of Thoughts**

In the Western World, a number of views or theories concerning entrepreneurship are in vogue (Akeredolu Ale, E.O. *The Underdevelopment of Indigenous Entrepreneurs in Nigeria*, Ibaden University Press, 1978). The theories or the views seem to have emanated from three schools of thought, which may broadly be classified into religious, economic and psychological.

The religious school of thought headed by Max Weber (Weber M. *The Protestant Ethic and the Spirit of Capitalism*, 1904 (Translated by Parsons T., Carles Scribnes's Sons. N.Y. 1930) believes that entrepreneur is a protestant Christian whose calling is devoted to the satisfaction of God in order to be elected. He is restless to relieve religious anxieties or inurement own salvation through persistent hard work. The fallacy of this theory is well manifested with the growth and development of entrepreneurs in all leading religions groups and even in the pagans and atheist.

Schumpeter (Schumpeter J.A. 'The Theory of Economic Development' Harvard University Press, 1949) may be identified as the leader of the economic school of thought. His entrepreneurs may present themselves in any shade and shape. To him, entrepreneurs are innovative people whose best-known reward is the increased profit. They have tremendous capacity to make new usage of the old capital, acquiring fund and reinvestment of already earned profit. Their primary motive therefore, is profit and the secondary motive is empire building.

Further studies in this school of thought highlight that entrepreneurs respond to some objective conditions such as the productive opportunities and the quality of entrepreneurial services.

The psychological school of thought is led by McClelland and his associates (McClelland, D.C. and Winter D.H. *Motivating Economic Development* the Free Press New York, 1971). To them, one psychological trait or a set of qualities makes one entrepreneur and contributes enormously to his success. This quality is



termed as need for achievement. A person with need for achievement shall inter-alia have innovative ability, tolerance for ambiguity, desire to achieve, realistic planning ability, goal directed leadership, objectivity, personal responsibility, and adaptability. Further more, according to this school, the entrepreneur shall possess high internal orientation, have preference for moderate risk, and possess energy, future orientation and skill in organizing. He/she must have sense of independence, autonomy and strong taste for money.

### **3.2 Emergence of Entrepreneurship / Historical Background of the Concept of Entrepreneurship**

The term entrepreneur seems to have been introduced into economics by R. Cantillon, but the entrepreneur was first accorded a degree of prominence by J.B. Say in the nineteenth century and then later by J.A. Schumpeter. In America today, many view the entrepreneur as the hero of capitalism and the free enterprise system. He or she can rise from humble origins to a position of power and status by personal merit and skills.

The 'personality type' and 'special aptitude' theories of entrepreneurship functions relate to historical, cultural and ideological characteristics and motivational aspects of human behavior. The Max Weber thesis focusing the rise of capitalism emphasized that the "Protestant Ethic" facilitated individual and organized initiative to accumulate wealth. (Long W. A. and K. K. Sen, *Management in Japan and India with reference to the United States*, 1977) Weber observed the root cause of historical rise of entrepreneurship among the Protestants in Germany in their religious outlook and ideology. According to Weber: "It is time that the greater relative participation of Protestants in the ownership of capital, in management and the upper ranks of labor in great modern industrial and commercial enterprises may, in part, be explained in terms of historical circumstances, which existed far back into the past, and it which is religious affiliation is not a cause of the economic condition but to a certain extent appears to be a result of them." (Max Weber, "The Protestant Ethic and the Spirit of Capitalism," translated by Talcott parsons, (Charles Serabnasm's Books, New York) 1958, pp35-36).

D.C. McClelland has identified Weber's Protestant ethic or materialistic bent of religious outlook as an explanation of the rise of entrepreneurial activity in Germany as "special case". McClelland's thesis on the psychological characteristics of human beings is considered important as a key factor to identify personality type for entrepreneurship development. McClelland empirically observed that a particular human motive i.e., the need for achievement (n-ach) in a society. According to the author, high levels of n-achievement are associated with entrepreneurial endeavor. The sources of n-achievement, according to McClelland, are rooted in family environment and childhood training. (David C. McClelland, *The achieving Society* (Princeton, N.J., 1962).

### **3.3 Emergence of Entrepreneurship and Bangladesh**

The Bangladeshi entrepreneurs emerged at some turning points or periods of the history after clearly identifying a favorable context of operation and or the shortage of goods and services in the local markets. The turning points or periods are the partition of India in 1947 (Farouk A. and Karim R. "Biography of Some Entrepreneurs of Bangladesh," Bureau of Business Research, Dhaka University, 1984). The period of 1966-70 and liberation of Bangladesh with its spill over upto 1975 (Rahman A.H.M.H. et al *Entrepreneurship and small Enterprise Development in Bangladesh*, Bureau of Business Research, University of Dhaka, 1979). The partition of India in 1947, brought new hopes and aspiration, general shortages of goods and services, an exodus of Hindu businessmen, influx of Muslim refugees as well as need and scope for reconstruction, rehabilitation and development. The period of 1966-70 saw the launching and eventual popularity of the six-point program of the leading political party of that time. The program was initially aimed at evening out the disparities between the East and West wings of Pakistan. This gained momentum through different means including the encouragement of local entrepreneurs to avert the centrifugal tendency in national politics. The local entrepreneurs perhaps also sensed the break down of Pakistan and a real opportunity of investment in it. Thus the period saw higher rate of entrepreneurs recruitment (Rahman A.H.M.H. et al *Entrepreneurship and small*

concludes that entrepreneurs are aggressive; achievements oriented, have an internal locus of control, are independent, and have tenacity, persistence, and perseverance. However, the great variety among types of entrepreneurs and the methods they have used to achieve their successes defy notions of any single psychological profile that can predict future success. Osberne (1987) believes that the modern entrepreneur cannot be characterized simply by a set of psychological traits or single-minded beliefs. The following list identifies many elements that have been associated with entrepreneurship and entrepreneurial intentions according to various authors.

Hornaday and Aboud (1971) stated that characteristics of successful entrepreneurs are Achievement orientation, Self-reliance, Competitiveness, Initiative, Confidence, Versatility, Perseverance, Resilience, Innovation and Good Physical Health

Considine, Mac.Millan and Tsai (1988) also mentioned that Potential for Self-development and Status, creating a Support System for Community and Building Status in Society and quality of life- the Route to Increased Wealth and Increased Material Well-being is to Start a New Business are the motivating factors to start a firm.

According to Sexton and Bowmen (1984) an entrepreneur should have the following attributes:

- High Need for Achievement, Autonomy, Endurance and Independence
- Low Need for Support and Conformity
- Internal Locus for Control
- Tolerance of Ambiguity
- Poor Interpersonal Skills
- Need to Control and Direct Emotional Stability
- High Energy Level
- Creativity
- Self-confidence and Self-esteem
- Perseverance
- Risk Taking Propensity

Shapiro (1975) viewed that attributes of an entrepreneurs are

- A Magic Number
- External Business Students
- Imaginable Acts
- Familiarity Breeds Confidence
- Ethnics
- Adventurous Loan Officers

Schollhammer and Kuriloff (1979) viewed that entrepreneurs should have

- Need for Achievement, need for Independence and Mastery, Supportive Family Climate, Innovative Ability, Tolerance for Ambiguity, Goal-Oriented Leadership
- Realistic Planning Ability, Objectivity, Personal Responsibility, Adaptability, Ability as Organizer and Administrator

Welch and White (1981) prepared an exhaustive list of characteristics of entrepreneurs. According to them an entrepreneurs possess the following characteristics:

- Need to Control and Direct
- Drive and Energy
- Challenge Taker, not Risk Taker
- Taking Initiative and Personal Responsibility
- Internal Locus of Control
- Long Term Involvement
- Competing against Self-Improved Standards
- Superior Conceptual Ability
- Perspective of a Generalist
- Realistic
- Tolerance of Ambiguity
- Persistent Problem Solving
- Goal Setting-Use of Feedback
- Willingness to Seek Assistance
- Successful Dealing with Failure
- Sufficient Emotional Stability
- Low Need for Status
- Objective Interpersonal Relationship
- Good Health

Chamard, Catano, and Howell ((1983) stressed that an entrepreneur are motivated by Presence of Father, Low Authoritarian Behavior on his part, High Standard of Excellence, and Reward for Achievement.



Ronstadt (1983) mentioned that following driving factor work to develop a person to be entrepreneur

- Greater Financial Rewards
- Desired to be Own Boss
- Personal Challenge
- Desired to Build Something of Your Own
- Frustrated with Corporate Life
- Bored with Job

He (1981) also studied that the following factors are very important to develop entrepreneurs in a society:

- Entrepreneur
  - “The Right Stuff”
  - Educational Incubation
  - Family Incubation
  - Displacement
- Situation
  - Venture Opportunity
  - Necessary Factors
  - Proper Sequencing
  - Size Factors
- Environment
  - Macro Factors
- Cultural Factors and Displacement
  - Industry Incubation
- Entrepreneurial Environments

MacMillan, Siegel and Narasimha (1985) found that following criteria are used to evaluate new venture proposal, which means that a new entrepreneurs should have those qualities:

- Capacity of Sustained Intense Effort
- Articulation in Discussing the Venture
- Attention to Detail
- Familiarity with Target Market
- Ability to Evaluate and React to Risk Well
- Track Record Relevant to the Venture



Drucker (1985) in his 'Innovation and Entrepreneurship' book cited that following characteristics are very much important to develop and to succeed as an entrepreneur:

- Behavior Rather than Personality Traits
- Enormously Risky
- The Unexpected- the Unexpected Success, the Unexpected Failure, the Unexpected Outside Event
- The Incongruity- between "Reality As It Actually Is" and "Reality As It Is Assumed to Be" or As It "Ought to Be"
- Innovation Based on Process Need
- Changes in Industry Structure or Market
- Structure that Catch Everyone
- Demographics
- Changes in Perception, Mood and Meaning
- New Knowledge, Both Scientific and Nonscientific

Herzberg (1987) identified the following attributes of a successful entrepreneur:

- Qualities Associated with Innovation
- Intelligence Focused on Clients and Products
- Expertise Developed on the Job
- Unconventionality
- Effectiveness in Ambiguity
- Feeling of Self
- Separation of Motivation from Hygiene Values
- Active Control of Anxiety
- Control of Career
- Intuition
- Passionate Enjoyment of Life

Timmons (1985) wrote in his 'New Venture Creation' book that to create a new venture a person should have following capabilities and personal traits:

- Motivation
  - Drive and Energy
  - Initiative
  - Money as a Measure
  - Moderate Risk Taking
  - Seek and Use Feedback
  - Self-imposed Standards

- Goals, Attitudes, and Values
  - Ethics
  - Professional and Economic Values
  - Commitment
  - Responsibility
  - Goal-Oriented
  - Have Vision
  - Tolerance of Uncertainty and Ambiguity
- Expectations
  - Internal Locus of Control
  - Integrity
  - Reliability
  - Self-confidence
  - Belief in Self
- Self-awareness
  - Sense of Humor
  - Decisiveness
  - Patience
  - Creativity and Innovation
- Health and Emotional Stability
  - Ability to Cope with Stress
- Skills and Competencies
  - Team Building
  - Capacity to Inspire
  - Learn from Mistake
  - Problem Solving
  - Conceptual Ability
  - Business Acumen
  - Dealing with Failure

Cromie's (1987) study showed that the motivating factors that drive a person to become an entrepreneur. According to him motivating factors are as follows:

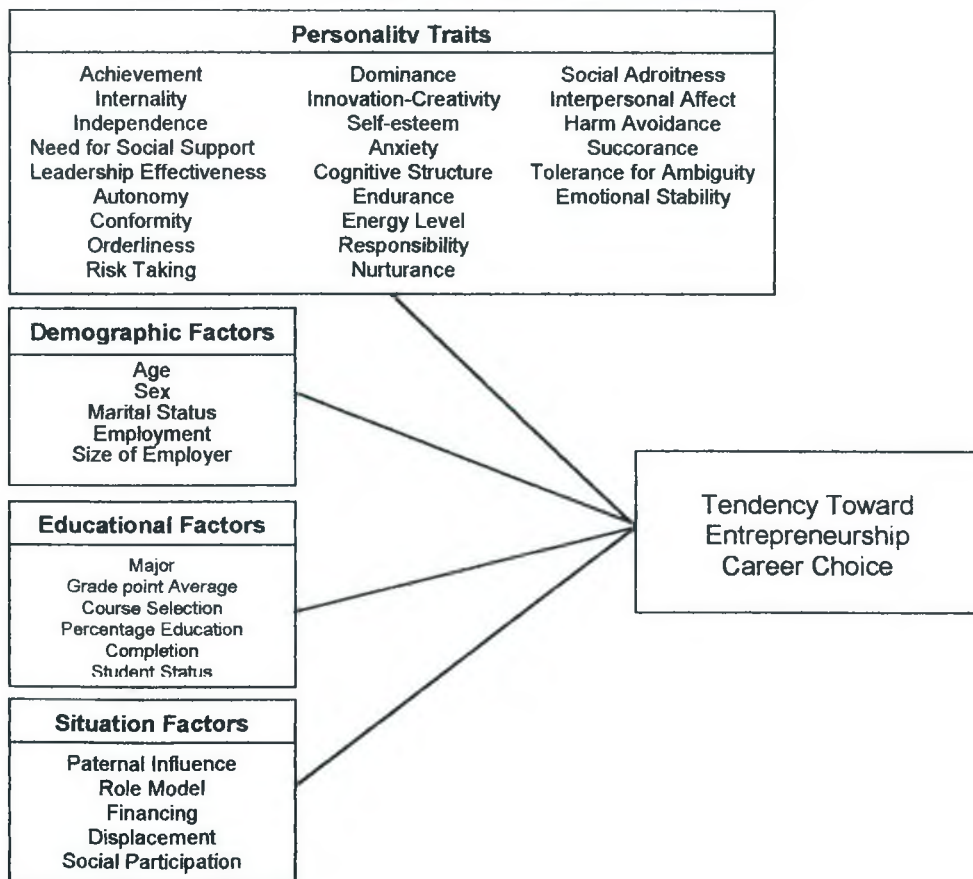
- Autonomy
- Achievement
- Job Dissatisfaction
- Money
- Career Dissatisfaction
- Child Rearing
- Outlet for Skills
- Offer Employment
- Market Opportunity
- Job Insecurity
- Entrepreneurship
- Inheritance
- Status
- Other

Scott and Twomey (1988) identified the following factors are responsible to long term supply of Entrepreneurs:

- Role Models
- Work Experience
- Hobby
- Perception of Self as Entrepreneur
- Looking for Work
- Career Advice Received
- Prospect of Unemployment
- Possession of Business Idea

Thus, it appears that a multidimensional set of predictors is required to explain the tendency toward entrepreneurship as a career choice. The model shown in the Figure-1 identifies four categories of predictors-personality, demographic, educational and situational- to help explain this phenomenon.

Figure – 1  
Four Factors Showing Tendency Toward Entrepreneurship



Source: Kuratko, F.D. and Harold P. Welsch " Entrepreneurial Strategy- Text and Cases", The Dryden Press, N.Y. pp432, 1994.

The studies on Small Business Administration (SBA), USA Indian Institute of Management (IIM), East-West Center (EWC) of Technology and Development Institute, Institute for New Enterprise Development (NED) and many others revealed 42 attributes of entrepreneurs (Homaday, John A.: Research About Living Entrepreneurs in Encyclopedia of Entrepreneurship; edited by Kent A. Kelvin Sexton L. Donald and Vesper H. Kari; Prentice- Hall, Englewood Cliffs, NJ. 1982, pp.21-34). The most frequent attributes that have been empirically supported, include the following:

- *Self confidence*
- *Perseverance, determination*
- *Energy, diligence*
- *Resourcefulness*
- *Ability to take calculated risk*
- *Need to achieve*
- *Creativity*
- *Initiative*
- *Flexibility*
- *Positive response to challenges*
- *Independence*
- *Foresight*
- *Dynamism, leadership*
- *Versatility, knowledge of product, market, machinery and technology*
- *Ability to get along with people*
- *Responsiveness to suggestions and criticism*
- *Profit orientation*
- *Perceptiveness*
- *Optimism*

Although these attributes were not found in any particular entrepreneur, most of the successful entrepreneurs of our study possess quite a good number of them. We found women entrepreneurs in Bangladesh possess the following personal traits:

- *Independence*
- *Self-confidence*
- *Perseverance, Determination*
- *Need to achievement*
- *Initiative*
- *Dynamism, Leadership*
- *Profit orientation*
- *Perceptiveness*

Some case studies also revealed a majority of these attributes 158 (Nabi, K. A.; (Translated by Mannan, M.A, 1989). It is also advocated that an individual will exhibit entrepreneurial behavior when he possesses a combination of at least three attributes like role orientation, abilities and motivation (Islam. S, 1992).

## Chapter Four

# **Women Entrepreneurship**



## 4 Women Entrepreneurship

### 4.1 Women Entrepreneurs: Who and What

The spectrum of women-owned businesses ranges from full corporations to micro-enterprises--small, often home-based businesses that can mean self-sufficiency to those traditionally left out of the economic mainstream. Why do women become entrepreneurs? Women business owners share many of the characteristics and motivations of business owners generally: desire for independence and control, risk-taking personality, exposure to entrepreneurial role models. Other factors enter the picture for women: many are dissatisfied with "glass ceiling"<sup>1</sup> limits on their earnings and advancement; the percentage of women who earn more than men is higher among self-employed women; women seek job flexibility because they usually bear a higher proportion of family responsibilities; older women may face age discrimination in continuing it or entering the labor force (Gould and Parzen 1990).

Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. The hidden entrepreneurial potentials of women have gradually been changing with growing sensitivity to the role and economic status in the society. Women are increasingly being conscious of their existence, their rights and their work situation. And yet, the women have accepted their role and are not ready to alter for fear of a social back slash. It can not be claimed that women have achieved equally with men, but they are now well set on the road towards this goal. However, the change is taking place, but the stigma still persists on the emerging entrepreneurial role. In Bangladesh, with the changing time and change in the cultural norms and the increase in literacy, women are gradually entering into the field of entrepreneurship, the 'masculine job'.

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<sup>1</sup> *Glass Ceiling- Although women have been entering the labor force in greater numbers than ever before and have made greater strides in achieving upward mobility into middle management, they have very limited opportunity to advancement to the top and they are rarely rewarded according to their merit. Women are the victims of corporate politics. This reality is named as glass ceiling*

Normally, a women entrepreneur is perceived as maker of only handicrafts products; but with the changing scenario of women development, they are assuming the role of becoming actual owners and decision makers of non-traditional enterprises, where growth and employment generation are essential. Today, women are involved in consultancy, distributorship, exporters of garments, designers, interior decoration, poultry, trading, hotel, pisciculture, rice mill, bakery/confectionery and the like.

#### **4.2 Obstacles Faced by Women as Entrepreneur**

Women entrepreneurs often face barriers and obstacles not usually encountered by men (Gould and Parzen 1990): lack of socialization to entrepreneurship in the home, school, and society; exclusion from traditional business networks; lack of access to capital and information; discriminatory attitudes of lenders; gender stereotypes and expectations, such as the attitude that women entrepreneurs are dabblers or hobbyists; socialized ambivalence about competition and profit; and lack of self-confidence.

#### **4.3 Theoretical Explanation of Emergence of Women Entrepreneurship**

Because self-employment of women is such a new phenomenon, that there are few theoretical models to explain its emergence. However, the results of research and studies give some directions. For instance, Stanworth and Curran (1993) and Hertz (1986) argue that business proprietorship is booming as a career choice because it offers a way forward for people who are unable to make progress in conventional organizational careers. Supporting this viewpoint Cromie and Hayes (1988) states that one key advantage of business proprietorship, as a female occupation is the absence of organizational selection. Again Cromie (1987) in a study of the differences between women and men who choose business proprietorship, found that women saw entrepreneurship as a means of accommodating their work and child-rearing role simultaneously. Welsch and Young (1982) also found that female entrepreneurs felt they were in more control of their destinies.

Interestingly, these research findings describing the reasons the entries of women into self-employment are closely aligned to five theoretical explanations on why women have not advanced more in management or organizational hierarchies generally. These are the dual labor market explanation (women are 'secondary' or 'peripheral' workers), female societal roles, the gender structuring of organizations and the sociological concepts of marginality and patriarchy. All five theories appear to have just as much relevance to the emergence of self-employed women as to the low status of women in organizations suggesting that the choice of self-employment is a natural extension and consequence of the conditions that women have found themselves working in organization under traditional system.

For example, the dual labor market explanation concerns the division of work opportunities into primary and secondary labor markets (Sams, 1982). Primary markets are said to be those with high wages, good working conditions, opportunities for advancement and job security, while secondary markets are opposite (Women's Bureau, 1984). Women are said to mainly occupy the secondary labor market because the opportunity to compete for primary markets is based on ascribed characteristics of gender and race (Buono and Kamm, 1983). Dualists would thus argue that women choose self-employment to escape the limitations imposed by the secondary labor market.

The female societal role explanation states that women's prior training, education, work attitudes, motivation and past experience do not give women the necessary skills, abilities and requisites to function effectively in the top-level jobs (Commonwealth Schools Commission, 1984). Their socialization towards marriage and motherhood also prevents them from moving up the organizational hierarchy. Women are thus not seen to fit the model for success and they occupy the lower levels in an organization because they conform to a 'gender model' (family experience being the critical variables) as opposed to a 'job model' (stressing conditions and relations of employment as key variables) (Cromie, 1987). Self-employment would thus once again enable women to escape the stifling confines of such limitations and to experiment and experience both the



'feminine mode' and 'entrepreneurial mode' of strategic management within their own businesses (Chaganti, 1986).

The 'gender structuring' of organizations explanation is another term for an 'internal' labor market. Basically it means differentiating jobs within organizations into male and female roles; hierarchically ordering these jobs so that males are higher than females and are not expected to take orders from females; and ensuring in the male gender and male positions the most power in the organization (Acker and Van Houten, 1974; Bartol, 1978). The result is the existence of a gender power differential in organizations in addition to basic gender differences and the gender segregation of the workforce. An organizational theory concept, this theoretical explanation would thus explain women's choice of self-employment as an attempt to escape corporate politics, sexist (male) attitudes, and a stifling work environment (Still and Guerin, 1987).

The sociological concept of 'patriarchy' is similar to the one above as it also postulates the superiority of the male gender over the female. This concept has been used by feminist writers to explain why women are 'oppressed' in the workforce. The concept thus explains another dimension of the position of women in the workforce and provides an argument for the transition of women into self-employment.

Finally, the sociological concept of marginality has been applied to women's position, acceptance, and movement within the organizational hierarchy (Buono and Kamm, 1983). Because marginality can lead to negative stereotyping, prejudicial attitudes and discriminatory treatment, women may be precluded from achieving top-level positions. Hence, this concept is also relevant as to why women may seek self-employment after being kept in 'fringe' organizational positions.



#### **4.4 Women's Entrepreneurship: Approaches and Issues**

Though the female entrepreneurship is new phenomenon, but it is also fact that attempts to increase women's participation in economic activity are not new. In some countries, including the Gambia, India and Kenya, handicraft programs for destitute women were a common feature of philanthropic women's organizations under colonialism (Jallow, 1988; Mayoux, 1986; Wamalwa, 1991). At independence some new national governments were concerned about issues of female poverty and/or harnessing their time and skills for economic development. This led to the introduction of women's training courses and programs for women's co-operative development in a number of countries in the 1950s and 1960s. Then in the mid-1970s to early 1980s there was a sudden surge of interesting ways of increasing women's access to income. On the one hand, this coincided with a growing interest in the potential of the newly identified "informal sector" as both a contributor to economic growth and a means of targeted poverty alleviation and employment creation. On the other hand, the start of the United Nations Decade for Women (1976-1985) focused attention on women's ability to earn an income as a necessary element of household poverty alleviation and a pre-condition to gender equity. Despite the Decade's undoubted limitations it led to the formation of women's departments and ministries in many countries and within development agencies (Pietila and Vickers, 1990; Tinker and Jaquette, 1986) and the initiation or intensification of extensive research programs on women's work and position.

Alongside the many failures, there were also some widely hailed "successes". A growing number of programs, which had started in the 1970s, focusing on credit and attracting considerable amounts of funding from international development agencies, by the mid-1980s became impressively large and vocal. The most publicized and often-cited of these were Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) in Bangladesh.

There has recently been an emerging consensus about some of the critical elements of this micro-enterprise strategy for women: the need for a more commercial approach to micro-enterprise development, and particularly an emphasis on market

feasibility studies and entrepreneurship training; the importance of small-scale credit; higher levels of client participation; macro-level and multi-sectoral programs as well as micro-level projects.

Underlying this apparent consensus about the desirability of micro-enterprise development and its main elements are two major axes of debate. First, on a general level, there are two very distinct approaches to micro-enterprise development for both women and men: a market approach, which aims to assist individual women entrepreneurs to increase their incomes; and an empowerment approach, which aims not only to increase the incomes, but also the bargaining power, of poor producers through group activities.

#### **4.4.1 *The market approach***

The market approach has been most clearly apparent in the programs of large international donors like the World Bank (Buvinic, 1989) and USAID (Clark, 1991; Otero, 1987; Berger and Buvinic, 1989). In the context of their wider development agendas these agencies emphasize the role of micro-enterprise development as part of the "human face" safety net solution to poverty, contributing to economic growth as well as increasing the resources of the poor. The small-scale sector is seen as a very dynamic and hitherto neglected sector of the economy. In addition, because of the predominance of poorer entrepreneurs and labor-intensive techniques it is seen as an important way of addressing the problem of poverty. Micro-enterprise development is seen as a particularly important development intervention for women because of their existing high levels of participation in the small-scale sector. Some authors have seen micro-enterprises as having particular advantages for women: their flexibility and location in or near women's homes, ease of entry and links with local markets (Otero, 1987). Stimulating female entrepreneurship is seen as having important "trickle down" effects on wider poverty alleviation and gender inequality through the expansion of female employment and stimulation of the local economy (Downing, 1990).

The contrasting perspectives of the market approach and empowerment approaches have been outline in figure-2 and figure-3:

Figure - 2  
Market Approach

<b>Underlying assumptions:</b>	Emphasis on economic individualism and "trickle-down".
<b>Basic aims:</b>	To stimulate individual female entrepreneurship as a means for achieving economic growth.
<b>Target group:</b>	Those women most likely to be successful entrepreneurs, particularly in high-growth sectors of the economy.
<b>Program and project characteristics:</b>	Use of primarily economic and technical devices.
<b>Entrepreneurship training and credit:</b>	Separately or combined these are seen as inimalist strategies aimed at individual women with "entrepreneurship potential".
<b>Client participation:</b>	seen primarily in terms of program efficiency and cost-effectiveness.
<b>Sectoral and macro-level strategies:</b>	aim to remove legal and institutional barriers to women's entrepreneurship and create an "enabling environment" for individual female entrepreneurs
<b>Evaluation criteria:</b>	Numbers of women reached, and increases in income and/or enterprise efficiency; cost-effectiveness for projects.

Figure - 3  
Empowerment Approach

<b>Underlying assumptions:</b>	Emphasis on grassroots "community" and solidarity, and "trickle-up" and "trickle-out".
<b>Basic aim:</b>	To encourage group formation of poor women as a means of empowering them to pressure for change in wider inequalities and the wider development agenda
<b>Target group:</b>	Poor women, ideally also the very poor.
<b>Program and project characteristics:</b>	Economic interventions as only part of a wider process of support and empowerment
<b>Entrepreneurship training and credit:</b>	Separately or combined these are seen as "entry points" to prepare the ground for more "integrated" and "holistic" support leading to wider processes of change.
<b>Beneficiary participation:</b>	Seen as an essential part of the development process leading to empowerment
<b>Sectoral and macro-level strategies:</b>	Aim to challenge wider systems of inequality and the wider development agenda.
<b>Evaluation criteria:</b>	Impact on poverty and qualitative change in women's; ultimately concerned with evaluation of clients themselves.



Recent formulations of the market approach (Otero, 1987; Ernst and Young, 1988; Clark, 1991 and particularly Downing, 1990) are characterized by a number of basic features related to the wider neo-liberal policy framework of the organizations promoting this approach. First, the main aim of micro-enterprise development for women is seen as stimulating individual female entrepreneurship following their male counterparts, thus "integrating" women into the economic growth process. Entrepreneurs are assumed to be autonomous individuals (or at most partners and very small groups) who perform a range of functions as outlined in Figure-4. The task is seen in terms of moving poor small-scale women entrepreneurs and/or would-be entrepreneurs from "low-growth" enterprises to "high-growth" enterprises. In low growth enterprises low incomes are seen as caused by a combination of the "economic logic" of particular industries and market situations which lead entrepreneurs to adopt disadvantageous types of enterprise behavior, notably: diversification, reliance on informal social networks, failure to separate production and consumption accounts and production for the low income local market. These low growth enterprises are contrasted with "high-growth" enterprises based on a Western model of enterprise behavior, in expanding sectors of the economy, particularly the export sector.

Figure - 4  
Functions of Entrepreneurship

- Ownership of main productive resources;
- Obtaining raw material supplies and other necessary inputs;
- Management and supervision of labor;
- Marketing;
- All functions involved in business planning for expansion including credit and investment.

One of the clearest and most accessible formulations of this perspective is in Downing (1990). Based on an earlier formulation by Sebstad and Grown (1989) and selected material on women entrepreneurs, she highlights three particular characteristics of female entrepreneurs: the use of social networks to compensate for economic and other disabilities, and the tendency to invest in these networks rather than production; a greater reluctance to take risks; and a tendency to diversify rather than specialize in order to minimize risks.



Second, the main policy emphasis is technical and economic. The main agents of improvement are to be market mechanisms, supplemented by a certain amount of service provision for women entrepreneurs by the state and/or NGOs. Early programs for women's integration (Overholt et al. eds., 1984; Berger and Buvinic eds. 1989) focused on program and project level measures: legal and procedural changes to support institutions to remove barriers to women's participation; targeting micro-level technical and credit support to particular economic sub-sectors. In the 1980s there was a particular interest in "minimalist" credit programs, which reached large numbers of "enterprising women" in a cost-effective way (Berger and Buvinic eds., 1989). More recently there has been an increasing emphasis on macro-level and sectoral strategies to remove "barriers" to entrepreneurship in general: removal of government policies directly or indirectly favoring and subsidizing the large-scale "formal" sector; removal of the constraints on employment and profitability posed by labor legislation and protection; deregulation and privatization of markets. This approach is most clearly illustrated by USAID Gemini proposals and is also evident in programs of Women's World Banking. Proposals are as follows:

### *Macro-level*

- Setting up of a women's bureau within the government to give women a voice and influence.
- Increasing access to financial services - both credit and deposit -through e.g. the deregulation of interest rates, a decentralized network of banks in rural and urban areas, and collateral substitutes.
- Legal reforms to allow women to act as independent and growth-oriented entrepreneurs, sign contracts, withdraw money from bank accounts hold confidential accounts and obtain independent loans.
- Education and skills training for women to facilitate their entry into more modern product markets.
- Removal of minimum wage laws, which discourage employment of waged labor rather than family labor.
- Examination of tariffs that impose high surcharges on women-owned enterprises compared to men's enterprises.

### ***Sub-sector level***

- Policies to encourage women's employment in new sub-sectors.
- Removal of policies that subsidize large-scale, competing enterprises.
- This can be justified in view of the greater income multiplication effects of women's small enterprises.
- Removal of local, regional or national policies which burden marketers with unfair taxes and market fees, limit the mobility of goods, control the prices and marketing of certain commodities, restrict food vendors and subsidize large-scale milling operations.

These measures are particularly important for women because of their important participation in food distribution, processing and preparation and the expansion potential of these sub-sectors.

Policies, projects and other interventions to support women's competitive position are viable in sub-sectors. This requires interventions that are sensitive to gender-disaggregated channels and constraints within marketing sub-sectors.

Policies, projects and other interventions to promote complementary linkages between large-scale, high-potential enterprises and women's enterprises are important.

### ***Micro-level***

- Collection of gender-disaggregated data on the constraints and disincentives to enterprise growth at the micro-level.
- Choice of agencies for implementation of micro-enterprise development projects based on their capabilities for understanding gender-based constraints and incentives.
- Facilitation of the fulfillment of women's dual productive and reproductive roles through child-care policies, flexi-time, maternity policies, and classes in nutrition, literacy and numerical.
- Education and training to facilitate women's entry into higher-return, higher-growth and sometimes "non-traditional" activities.
- Marketing assistance for women in higher-priced products through providing women with important market information, addressing problems related to transport, and training women in post-harvesting and handling techniques.
- Assistance for women entrepreneurs in obtaining inputs and setting up savings groups.

*(Source: Downing, 1990:14-22)*

All the evidence indicates that there are likely to be serious limitations on any micro-enterprise strategy for poor women in isolation. The success of micro-enterprise programs for poor women entrepreneurs is seriously constrained by a lack of welfare provision. Lack of child-care and basic domestic infrastructure (e.g. domestic technology, decent housing) increases the time women spend on unpaid domestic work and limits the time they are available for paid work. Lack of education limits the success of training programs. Lack of health care and infrastructure (e.g. free safe water) significantly increases the costs of survival and reduces the time available for work, given women's key role as careers and providers for their families. In addition, lack of resources and lack of power are crucial constraints on women's entrepreneurship and the effectiveness of micro-enterprise programs to date.

There are some ways in which these concerns could be integrated into micro-enterprise programs themselves. The types of support needed are likely to be highly context-specific and dependent on the particular needs and priorities of the women concerned. In some cases conflicts of interest between employers and laborers, or women and men within households, may be inevitable. It is nevertheless unlikely that laborers will wish unnecessarily to jeopardize the viability of their employment, or women the stability of their family relations. It is likely that there will be a range of ways in which micro-enterprise interventions can build on and strengthen changes, which are already occurring.

### ***Some Possible Ways Forward***

Updating "management orthodoxies" taught in training courses for both entrepreneurs and development agencies to include the importance to enterprise success of labor skill, welfare and creativity; Considering the potential for change in gender inequalities as a necessary and integral part of micro-enterprise development. It relates particularly to women's access to incomes and other resources, skills, markets and labor, and entails discussion of the underlying inequalities in power and cultural subordination. It also includes:



- discussion of gender in training courses at all levels - among women themselves, and within "male-stream" programs and development agency training;
- participatory appraisal (ongoing rather than rapid) of women's own priorities and their strategies for change;
- integration of gender concerns in all sectoral strategies;
- building networks between women entrepreneurs/laborers and wider women's movements.

New approaches are emerging from strategies being used in less developed countries to support women in development. These strategies are arising from international initiatives in self-employment as a solution to welfare dependence and poverty and from a focus on new ways to combat gender discrimination in employment and to empower low-income women (*ibid.*). The primary strategies are stimulation of micro-enterprises, micro-credit lending (making small loans available for start-up), and peer-group lending, "which makes borrowers accountable to one another as well as to their bank for loan repayments" (Blakely 1992).

#### **4.5 Women's Entrepreneurship and Issues for Training Programmes**

Most early attempts at women's income generation focused on training programs. In the 1970s and early 1980s most training courses for women concentrated on what were seen as "female" skills, particularly tailoring, handicrafts, food processing and catering. A number of studies found that women were vastly under-represented in many formal business training programs and "mainstream" programs. For example, low income women were excluded even from the short-term technical training alternatives women were present only in a narrow range of training courses in handicrafts. Either the administration or the women had not considered their participation in training courses in "male skills" themselves.



From the mid-1980s attention increasingly switched to marketing skills and later to entrepreneurship training more generally. There has recently been a rapid increase in both state-and NGO-sponsored women's business training programs as well as attempts to increase women's participation in general programs. This change was consonant with the increasing attention to micro-enterprises for women within the large donor agencies like USAID and the World Bank. It was also in line with the increased attention to issues of efficiency and market realism within NGOs and other donor agencies. In addition to a wide ranging general literature on business skills for small-scale entrepreneurs (e.g., Harper, 1984), there are an increasing number of training manuals dealing specifically with women's business skills. These training courses have worked either with individual women or with women's groups.

#### **4.6 Women and the Future Entrepreneurship**

Many women business owners are part of "a new breed of entrepreneur whose goal is to identify a social cause, cultivate an opportunity, and turn it into a profit" (Aburdene and Naisbitt 1992, p. 274). This "social entrepreneurship" is leading women to form businesses for asbestos removal and other environmental construction projects, environmentally based drug companies, and banks for low-income people. The philosophy of Anita Roddick, founder of the Body Shop International, a London-based cosmetics firm, exemplifies this new breed: (1) information/education to establish credibility, humanize the company, and make its values known; (2) motivational training to empower employees with company knowledge; (3) corporate activism, to demonstrate the belief that business should also help to solve social problems; and (4) preservation of the entrepreneurial "start-up" spirit (Burlingham 1990).

Steinem (1992) notes that women's communal enterprises tend to take a holistic approach, balancing work, family, economic, and cultural values. They integrate economic techniques such as job training, job creation, marketing, and management with workplace innovations such as flexible scheduling, child care, language workshops for immigrants. "These women are bringing their values,

many of which have been unrecognized in this culture as 'business values,' into the processes of creating and operating their businesses" (Agora Forum 1993, p. 12). However, realizing the enormous potential of small business depends on "the existence of political, social, and cultural climates that encourage the formation of businesses by women and minorities" (ibid., p.1). Godfrey (1992) advocates "investing in the future" by properly and accurately counting WOBs, ensuring their access to federal contracts, fostering diversity, developing girls (especially aged 10-15) as entrepreneurs), and having women invest in other women. It is especially important that girls be exposed to entrepreneurship and to role models in K-12 curricula, so that they approach business ownership with appropriate skills, awareness of their strengths, and confidence that they can explore any type of business.

As women at all economic levels find it difficult to have their needs met in the workplace, they are turning to entrepreneurship to create their own opportunities. Small businesses tend to have the flexibility and innovation that are critical business needs in the coming century. As women form micro-enterprises and bring their values and concerns to the marketplace, they are changing the face of the nation's business.

Chapter Five

**Social-economic and Cultural Status  
of  
Women in Bangladesh**

## **5 Socio-Economic and Cultural Status of Women in Bangladesh**

### **5.1 Socio-Cultural**

Bangladesh is one of the seven countries in the world where the number of men exceeds the number of women. According to various indicators the status of women in Bangladesh is much lower than that of men. Traditional cultural, social and religious values and practices have reinforced the lower status of women accorded to them in society and have limited their opportunities for education, technical and vocational training, employment and participation in the overall development process.

Socio-economic changes triggered by increasing rates of landlessness and impoverishment have had a profound impact on women's lives. While poverty affects the household as a whole the women bear a disproportionate burden attempting to manage household production and consumption under conditions of increasing scarcity. Greater numbers of women than men are among the poor.

Poverty Trend Analysis in 62 villages found that 76 percent of women fell under the category "poor" in terms of income and resource endowments. Women are discriminated against in intra-household allocation of resources as well, in terms of food, education and health care.

Though women play a major role in the functioning of the household and the economy, they are generally not seen outside the domestic sphere. National statistics have not been able to account for their contribution in the form of domestic work and unpaid labor in family ventures. Although households headed by men are the norm national statistics show that women in Bangladesh head about 8 percent of households. The percentage of de-jure and de-facto female-headed household is increasing particularly among the poorest section of the rural population due to male out migration, desertion and divorce, to mention only a few causes. The actual number of female managed households is likely to be much



higher than officially reported nearly 30 percent. The income distribution is more skewed among women headed households and the bottom 20-30 percent of women headed households are among the poorest in Bangladesh (5).

Over the last two decades women have gradually become more visible in the labor force, in development programs and local institutions. It is worth mentioning that participation rate of females in the labor force is increasing at a faster rate than that of males. Women's role as productive agents whose contribution is crucial to attain a certain standard of living for the family is increasingly being recognized. In addition, the measurement of women's economic activities has been modified to better capture their contribution, as a result of which their participation rates are higher than before.

However, women's role should not be conceived in economic terms only. Their status and position should be considered in terms of education, training and job opportunities, income, employment, assets, health, and the role they play in the family and in society. These characteristics are crucial in determining the amount of political power and social prestige a woman is accorded and thus the extent to which she can influence decision-making within the home and in the community.

## **5.2 Education**

The overall literacy rate of the population (7 years and above) is 32.4 (6). The rate is 38.9 for males compared to 25.5 for females. Male children are still sent to school more frequently and parents are still more likely to spend more on their books and education than that of girls as it is thought to be an investment in the case of boys who are expected to look after their parents financially in old age. Education for girls is considered as less useful as they are expected to get married and leave their families behind. Among rural households only one fourth of total educational expenses are for girls. Though the enrolment rate for girls has increased significantly to 78 percent, against 88.9 percent for boy (7), the drop out rate continues to be high. At the primary level completion rate has increased to 60 percent for both boys and girls. At higher secondary level women's participation

reached 25 percent of the total in 1994. At the university level 25 percent students and 14 percent of the teachers are women as of 1994/95. The proportion of women students is significantly less in technical disciplines such as agriculture and engineering, which are considered as men's domain. In the technical universities only 9 percent students are women. The data is presented in the following Table (5.1).

Table - 5.1  
Number of Educational Institutions for Boys and Girls  
Students and Teachers by Sex (000 in thousand)

Sl	Level	Number of Schools		Number of Students		Number of Teachers	
		Girls	Boys	Girls	Boys	Female	Male
01	Primary	1.2	98.8	45.4	54.6	20.0	79.6
02	Secondary	14.3	85.7	25.1	74.9	74.9	85.7

### 5.3 Health and Nutrition

In Bangladesh, due to overall poverty health care receives inadequate resource allocations. At household level too, poverty results in limited expenditure on health care. Women are more disadvantaged than man in terms of access to health care and the quality of nutrition and health care received. Life expectancy is lower by almost a year for women. This is contrary to the norm in other countries where women tend to live longer than men. The household allocation for medical care for women is much lower than that of men (Tk. 18.8 and 24 respectively for women and men in rural areas) (9). Women family members are less likely to receive modern medical care and tend to receive traditional types of care instead. A recent study has found that adult men make up the largest single group to be admitted in hospitals followed by boys.

Only 14 percent of births are attended by trained personnel. According to the approach adopted by the health services women's health care is often restricted to their reproductive health and general health of women of all ages is neglected.

The nutritional status of girl children, especially of rural girls, is worse than for boys. More than 12 percent of children between the ages of one to five suffer from

of the considerable achievements of the country various problems still persist. Early age at marriage, lack of opportunities for female education and employment, infant and child mortality rates, which are still unacceptably high, and malnutrition persistently influence the high fertility and maternal mortality rates in Bangladesh. The contraceptive prevalence rate has increased to 45 percent.

## **5.5 Employment**

As regards employment, women in Bangladesh are far behind men. Nearly 43 percent women are involved in agricultural activities but 70 percent of them work as unpaid family labor. The 1991 census indicated that 11 percent of all women were economically active. Labour force participation rates for females stood at 9.9 and 14.1 percent in the Labour Force Surveys (LFS) of 1985-86 and 1990-91 respectively. The use of an extended definition of labor force activities which included a number of expenditure saving activities carried out by women resulted in their participation rate increasing to 61.6, 58.2 and 50.6 in the LFS of 1989, 1990-91 and 1995-96 respectively.

The trends of increasing landlessness and growing numbers of female-headed households have subjected women to serious economic pressures. Gradual changes in attitude towards working women are also becoming apparent. An estimated 8 million women, of whom 40 percent live in rural areas, are seeking employment. The 1995/96 LFS found that 78.8 percent of the women who participated in the labor force were involved in the agriculture and fisheries sectors. Forty percent of the employed women work as unpaid family helpers, 18 percent as day laborers, 25.3 percent as employees and 22.3 percent are self-employed (See Table 5.2).



Table 5.2  
Employed Population 10 Years and Above by Employment Status. (Million)

SI	Major industry	Bangladesh		
		Male	Female	Both sex
01	Total	100.0	100.0	100.0
02	Self-Employed/Own Account Worker	43.5	22.3	39.7
03	Employer	0.4	0.4	0.4
04	Employee	15.0	25.3	16.8
05	Unpaid Family Helper	15.6	33.9	18.9
06	Day Laborer	25.5	18.0	24.2
		Urban		
		Male	Female	Both sex
01	Total	100.0	100.0	100.0
02	Self-Employed/Own Account Worker	41.7	19.0	36.9
03	Employer	0.9	0.3	0.8
04	Employee	34.8	55.6	39.2
05	Unpaid Family Helper	7.8	16.2	9.6
06	Day Laborer	14.8	8.8	13.5
		Rural		
		Male	Female	Both sex
01	Total	100.0	100.0	100.0
02	Self-Employed/Own Account Worker	43.9	23.5	40.5
03	Employer	0.2	0.4	0.2
04	Employee	9.7	14.5	10.5
05	Unpaid Family Helper	17.7	40.3	21.5
06	Day Laborer	28.4	21.3	27.2

Source: LFS 1995/96 (29)

Women work harder and longer hours than men. Women's working days range from 14 to 15 hours including child rearing and household management. Women's participation in formal sector employment was negligible until the recent past. Women who were working outside the home were mostly engaged in teaching, medicine and nursing. Due to quota provisions at the entry level, women's participation rate in the public sector has increased to some extent. However, women fill only about 7 percent of the officer ranks, about 10 percent staff positions and only 5 percent at the low level worker positions and they constitute only 9 percent of the total employees. There are still very few at the management or policy making levels. Around 14.14 percent of total recruits into the public service have been women in the last five years (Please see the tables 5.3 and 5.4).



Table 5.3  
Women and Men in Public Sector Service under Various Service Categories

SL	Officer category	1998			1991			1993		
		Women	Men	Women as % of total	Women	Men	Women as % of total	Women	Men	Women as % of total
01	Class-I	5740	67195	8	49988	70889	7	5628	75314	7
02	Class-II	2166	34335	6	2428	33845	7	2644	35422	7
03	Class-III	48209	538246	8	54805	459384	11	62079	53604	10
04	Class-IV	10999	212476	5	12499	308269	4	12820	242890	5
05	All categories	67114	852253	7	74720	872387	8	83171	889666	9

Source: BBS, 1996 (19)

Table 5.4  
Number of Civil Officers and Staff in the Secretariat, Departments and Autonomous Bodies and Number of Female Employees by Category (as of 1 January 1993)

SI	Officers category	Ministry		Dept./Directorate		Autonomous Bodies/Corps.		Total	
		Total	No. of women	Total	No. of women	Total	No. of women	Total	No. of women
01	Class-I	2000	201	35255	3446	43687	1981	80942	5628
02	Class-II	70	11	13515	1233	24481	1400	38066	2644
03	Class-III	4187	358	458433	54890	135499	6831	598119	62079
04	Class-IV	2354	209	149202	9333	104154	3276	255710	12820
05	Grand total	8611	779	656405	68902	307821	13490	972837	83171

Source: BBS, 1996 (20)

Women's participation in the industrial sector is largest in the construction industry where many work as manual laborers. In the manufacturing sector, the export oriented industries such as electronics, garments and shrimp processing have attracted women. Rural to urban migration of women in search of jobs is a recent phenomenon. Local textiles, shoes, cosmetics and such other consumable production units have also employed women. The garment-manufacturing sub-sector is the largest employer of women. More than three hundred thousand women work in about 2000 garment units and they constitute over 90 percent of the total labor force of the sector.

Women's economic participation is greater in the non-formal sector and has increased substantially due to the success of self-employment generating credit programs run by the government and NGOs. During the last decade women's participation in the banking sector, various offices, NGOs and business concerns have also increased substantially.

## **5.6 Manufacturing and Service Sectors**

Both public and private manufacturing sectors generate about 58 percent value added and employ about 18 percent of the total labor force (26). Women constitute a high proportion of family based cottage industrial workers as unpaid laborers. Due to impoverishment and adoption of new technologies in agricultural processing, women are partly being displaced from the agriculture sector and are joining the manufacturing sector. The manufacturing sector plays a vital role in enhancing income and employment opportunities for women who comprise nearly 24 percent of the total-manufacturing workers. In the urban area women are mostly found concentrated in low paid activities of manufacturing sector or in the recently emerged export oriented labor intensive industries. The garments and the shrimp processing industries are the highest employers of women laborers. Women are also found in electronics, food processing, beverages, apparels, handicrafts etc. These industries are predominantly filled by women due to traditional perceptions about how such work is suited to their "natural abilities" and because these industries absorb mostly unskilled and low paid labor.

Statistics on women's participation in various sectors show that their Involvement in various agriculture and related processing industries is high which is evident from Table-5.5.

Table 5.5  
Employed Persons aged 15 years and Over by Major Industry and Sex (Million)

SI	Major industry	Bangladesh		
		Male	Female	Both sex
01	Total	33.2	7.1	40.3
02	Agri., Forestry, Fisheries	17.8	2.8	20.6
03	Mining and Quarrying	-	-	-
04	Manufacturing	2.6	1.4	4.0
05	Electricity, Gas, Water	0.1	-	0.1
06	Construction	0.9	-	1.0
07	Trade, Hotel & Restaurant	5.5	0.4	6.0
08	Finance, Business Services	2.2	-	2.3
09	Community & Personal Service	0.2	-	0.2
10	Household Sector	3.3	1.7	5.0
11	Not-Adequately Defined	0.4	0.7	1.0
		Urban		
		Male	Female	Both sex
01	Total	7.0	1.9	8.9
02	Agri., Forestry, Fisheries	0.9	0.2	1.0
03	Mining and Quarrying	-	-	-
04	Manufacturing	1.0	0.5	1.6
05	Electricity, Gas, Water	-	-	0.1
06	Construction	0.3	-	0.3
07	Trade, Hotel & Restaurant	2.0	0.1	2.2
08	Finance, Business Services	1.0	-	1.0
09	Community & Personal Service	0.1	-	0.1
10	Household Sector	1.5	0.7	2.2
11	Not-Adequately Defined	0.1	0.2	0.4
		Rural		
		Male	Female	Both sex
01	Total	26.2	5.3	31.4
02	Agri., Forestry, Fisheries	17.0	2.6	19.6
03	Mining and Quarrying	-	-	-
04	Manufacturing	1.5	0.9	2.4
05	Electricity, Gas, Water	-	-	0.1
06	Construction	0.7	0.1	0.7
07	Trade, Hotel & Restaurant	3.5	0.3	3.8
08	Finance, Business Services	1.3	-	1.3
09	Community & Personal Service	0.1	-	0.1
10	Household Sector	1.9	1.0	2.8
11	Not-Adequately Defined	0.2	0.4	0.7

Note: Categories with less than 50 thousand are left blank. Details may not add to totals due to rounding. Source: LFS 1995/96(27)

Although the manufacturing sector employs a large number of women, it does not always provide the minimum required wage level and work environment as stipulated in the labor law. Wage rates are unspecified in most of the industrial



units. Women in construction, garments or other manufacturing units suffer from discriminations in wage rates. Table 5.6 shows the distribution of weekly income/earnings of wage and salaried persons aged 15 years and over. About 21.4 percent of the total employed wage and salaried persons reported earnings less than Tk. 250 per week and 43.9 percent urban and 61.6 percent rural female salaried workers earned less than Taka 250 per week.

Table 5.6  
Percent Distribution of Workers by Weekly Income, Gender and Locality

SL	Weekly income	Bangladesh			Urban			Rural		
		Both sex	Male	Female	Both sex	Male	Female	Both sex	Male	Female
01	Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
02	Less than Tk. 250	21.4	11.9	51.6	16.8	7.0	43.9	26.5	16.8	61.6
03	Tk. 250 to Tk. 500	32.2	33.8	27.0	30.6	30.9	29.9	33.8	36.8	23.1
04	Tk. 501 to Tk. 750	17.3	19.8	9.3	17.0	20.0	9.5	17.7	20.0	9.2
05	Tk. 751 to Tk. 850	5.0	5.7	2.7	4.4	5.0	2.9	5.6	6.4	2.5
06	Tk. 851 to Tk. 950	2.7	3.0	1.8	2.7	3.0	1.9	2.8	3.0	1.8
07	Tk. 951 to Tk. 1050	6.0	7.1	2.8	7.6	8.7	4.7	4.3	5.4	0.3
08	Tk. 1051 to Tk. 1150	0.7	0.9	0.1	0.8	0.9	0.2	0.6	0.8	-
09	Tk. 1150 +	14.7	17.8	4.7	20.1	24.8	7.1	8.7	10.7	1.5

Source: LFS 1995/96 (28)

## 5.7 Women in Rural Areas

The economic situation of women living in rural areas was given special attention. There was a critical need to increase their productivity through, inter alia, the introduction of technology, including for the reduction of household chores. Men frequently controlled the intermediary distribution of products produced by women, limiting women's benefits from their own production.

More and more rural women were expressing the need for credit and information, but they often lacked the networks and access to information and credit. On the positive side, it was noted that, in some countries, land policies and property laws were being revised to women's benefit, and that a percentage of development assistance resources was being earmarked in some places to support credit schemes for rural women.



## **5.8 Women in Development Plans**

Women are considered as a distinct target group by the national development plans. The empowerment of women has been emphasized in the latest plans.

Among the previous plans, the First Five-year Plan (1973-78) emphasized a welfare-oriented approach and focused on the rehabilitation of war-affected women and children. Population control was the most important area in which women were considered as beneficiaries. However, their productive role was not emphasized. The Two Year Plan (1978-80) was characterized by a move from welfare to development oriented efforts. Women's development was taken as a central focus. The Second Five-year Plan (1980-85) emphasized undertaking more dynamic and diversified programs. The major objective was to create an atmosphere for making women's participation in development activities increasingly positive through expanding opportunities for specialized training, skill development, and credit and entrepreneurship development programs. The Third Five-year Plan (1985-90) built upon the previous plan activities, to achieve the overall integration of women in the development process, the plan had specific objectives to reduce imbalances between the development of men and women.

Within the time span considered by the present report, the Fourth Five Year Plan (FFYP 1990- 95) had as objectives the acceleration of economic growth; poverty alleviation and increasing self reliance. The strategies included integration of sector based planning with group based planning and mainstreaming of women to reduce gender disparities. Development policies with regard to women were placed within the context of a macro economic framework for a multi-sectoral thrust. The Plan emphasized the development of poor and disadvantaged women. Special attention was given to increased opportunities for income generation, access to institutional credit and organization building for participation in bottom-up planning. Women were considered as direct beneficiaries as well as change agents in the development process.

The Draft Participatory Perspective Plan (1995-2010) formulated in 1995, though not yet approved as a Plan document, provides a statement of policy. It sets the goal of eliminating all forms of discrimination against women by empowering women and men as equal partners working towards equality, development and peace. Women are to be integrated in the mainstream of development. The targets include the following: the eradication of persistent and increasing burden of poverty on women; equal access to education and training for human resource development; equal access to health care services, elimination of violence against women and girls; access to all forms of productive activities and resources; equal sharing in power and decision making; creation of strong mechanism to promote the advancement of women; promotion of women's human rights; equality in access to, and participation in, the media; equality in the family and society; involvement in environmental protection and conservation; participation as beneficiaries and agents in all sectors of development; participation in all national and international bodies and forum; provision of skill training and credit for self-employment; and survival, development and protection of the girl child.

The Participatory Perspective Plan (1995-2010) includes the following objectives and targets:

- To provide skill training and credit for self-employment;
- To increase the share of women's employment in the public sector from 8 to 30 percent by 2000 years both in national and foreign service jobs;
- To increase employment through human resource development;

## **5.9 Self Employment Programmes**

Training and Credit are recognized as most important input for promoting self-employment and income generating activities as well as micro enterprise development. Both the Government and NGOs have initiated a series of self-employment programs for the women.

### **5.9.1 Government programs**

Various government agencies have specific self-employment generating programs for poverty alleviation especially in the areas of agriculture, fisheries and livestock. These programs have also created opportunities for women to access credit without collateral. The ministries, which have projects of this type, include the following:

- Ministry of Women and Children Affairs
- Ministry of Youth
- Ministry of Social Welfare
- Ministry of Local Government, Rural Development and Cooperatives
- Ministry of Labour and Manpower
- Ministry of Livestock and Fisheries.

Government is providing special credit facilities to women through several statutory organizations such as BSCIC, BRDB, Department of Youth, Department of Women Affairs etc., and through several financial institutions such as Agrani Bank, Sonaly bank, Krishi Bank, etc. BSCIC initiated a special credit programs "WEDP" (Women Entrepreneurship Development Program and major features of this credit program are that the maximum size of loan is Tk. 60,000/= and no collateral is necessary for a loan amount upto Tk. 20,000/-. Interest rate is 16 percent. Until March 1995 Tk. 1113 million have been disbursed to 33460 beneficiaries and the recovery rate is 84 percent.

Agrani Bank has a special Women Credit Program (WED). Under the WED Credit are allowed to seven different sectors and initially loan ceiling has been fixed at Tk 50,000/= and interest rate is 12 percent and the repayment of the loan is on the monthly installments. But the loan is provided only for 24-month period. Under the program to take loan collateral is not essential and even 3rd party guarantee is acceptable. The purpose of this program is to involve otherwise capable women in national economic activities.

Bangladesh Krishi bank administered another program named Employment Generation for Rural Women Program under ADB Credit. The objective of this program is to provide loan and promote the micro enterprise and generating



employment opportunities for women in exception to the farming activities. There was three type Maximum loan amounts are 10000, 35000, and 60000/ for the types of loan of credit- micro credit, line of micro credit and enterprise credit respectively. And the rate of interest is 15 percent. No collateral is needed for the credit but hypothecation, commitment and personal collateral is required for the line of micro credit. For the case of enterprise credit 6.54 percent of total capital has to be given as equity along with hypothecation, commitment and personal collateral. Each member is required to deposit 4 percent of the loan amount before getting the loan.

Recently another financial institution, Auto-Karmo Shangsthan Bank, has been established aiming to provide loan to the men and women for the self-employment.

The training opportunities created under different ministries/ agencies for vocational skills are inadequate compared to needs. Very few opportunities exist for higher-level skill development. Less opportunity for education and employment leads to lesser opportunities for training, especially in the non-traditional and technical areas, which further contribute to lower employment and employment at lower levels. Special training on advanced technology such as computers, telecommunications, printing etc. have been introduced for women by various government and non-government organizations.

### ***5.9.2 Non-government programs***

The NGO programs in Bangladesh have been successful in creating employment opportunities for women mainly in the rural areas. Several models have been developed in Bangladesh such as the "Comilla model", "BRAC Model", "Grameen Model" of credit based self-employment generating programs. About 18,000 NGOs are working in Bangladesh in various areas. Self-employment generation is one of the major activities of most of the NGOs. Many of them are now working for organizing the poor women into groups, raising their consciousness through non-formal education and training, and assisting them in their socio-economic activities.



Among these NGO, The Grameen Bank, established in 1983, has become a world model for alternative banking. This bank provides loan mostly to women in rural area. BRAC, is one of the largest national private development organizations in the world. Rural Development Program (RDP) and Rural Credit Project (RCP) are the most significant program of BRAC which are interlocking programs of BRAC aiming at alleviating poverty, creating employment, increasing rural incomes and mobilizing the landless poor.

Another leading NGO, which is providing assistance and services to the entrepreneurs, is MIDAS (Micro Industries Development Assistance and Services). It is working for the promotion and development of micro and small enterprises since, 1982. MIDAS has been taking vigorous interest in women development. As per the Cooperative Agreement with USAID, 20 percent of all commercial and development activities of MIDAS are devoted to the development of women and attending to the problems faced by women entrepreneurs in Bangladesh. It has established Women in Development (WID) cell to disseminate information and advice to the women entrepreneurs. MIDAS has also launched a special program called Micro Enterprise Development Initiative (MIDI) to provide loans on easy terms to micro enterprises. The main objective of the program is development of entrepreneurship especially among women.

Although the Government is trying to reflect women's unpaid household work in the national accounting of gross domestic product it has not been able to do so yet.

The potential of the media to create positive images of the productive potential of women has not been fully utilized as yet. To ensure more participation of women in agriculture and industrial sectors, some of the key issues are as follows:

- Increased extension;
- Skill training and information services responsive to women;
- Promotion of technological innovations to increase women's Productivity;
- Special credit programs without collateral security and quota Provision;
- Improvement in the work environment in industries; and
- Identification of women as a separate group in the small and cottage industries sector.

Although progress has been made in these areas, it has been inadequate as compared to needs. The employment of qualified women to senior planning and decision making positions through contracts and lateral entry, and the increase of quota provisions to increase the actual proportion of women at various levels, needs to be ensured. Opportunities for professional technical and administrative positions through special training are inadequate. It is also necessary to encourage the private and public sectors to employ women in executive, managerial, sales and technical positions.

Women-owned micro-enterprises and small and medium-sized enterprises had increasingly become a source of employment, growth and innovation. For example, women employers tended to recruit other women and were family-friendly. However, women entrepreneurs faced serious constraints related to the legal and institutional framework in which they had to operate, as well as to the lack of training, support services and credit. A major challenge for women-owned enterprises was to access these services and to grow from micro-enterprises to small and medium-sized enterprises.

The importance of support services for women entrepreneurs in areas such as technical assistance, creation of networks, business planning and financial counseling was highlighted. Marketing techniques and access to markets were recognized as areas where women's business needed support for further growth.

Credit was considered a crucial requirement for women entrepreneurs. Where micro-financing schemes had been in existence for a long time, there was a high-payback record for women. Notably, since the adoption of the Beijing Platform for Action, an even stronger emphasis had been placed on credit as an instrument for empowering women in the economy. Especially poor women, as an alternative to formal financial systems were also using traditional savings schemes. There should be an effort to ensure that special credit and savings schemes for women, which did not lead to their further marginalization. The need for preferential treatment of women in the provision of credit and for simplifying procedures for access to credit was highlighted. The achievements of the Grameen Bank, which provides micro-credit for a largely female clientele, were noted.

It was noted that women entrepreneurs had benefited from creating regional and international networks to expand markets and share experience.

Chapter Six

**Women Entrepreneurship in Bangladesh**

## 6 Women Entrepreneurship in Bangladesh

### 6.1 Business Characteristics

Women entrepreneurs in Bangladesh mostly prefer proprietorship business and they are involved mostly in small and medium scale business enterprises. But if we analyze their business we find that their businesses are well diversified and not traditional. They are innovative to identify the nature of business. As most of them have limited access to capital and credit they do not go for large-scale business enterprises. Total sample size of our research study is 142, which are divided into three groups - Upper income group 30, Middle income group 37 and Lower income group 75. We collected statistical data required for our study through two types of questionnaires - one for Upper and Middle Income groups and one for the Lower income group from two metropolitan cities - Dhaka and Chittagong. The data so collected for all these three groups have been tabulated separately and shown in the same table.

The following areas of business have been covered by the questionnaires of our study: Ready-made Garments, beauty parlor, ekebana/dry flower/bonsai, boutique /embroidery/ tailoring, handicrafts, fast food, teach in educational institutions, jewelry, books and stationery, research and consultancy, etc. etc. for Upper and Middle Income groups. For Lower income group - Floating cloth stores, Dairy firms and related business, grocery, poultry firming, fishery, sewing, tailoring, handicrafts & stitching, kitchen-gardening, etc. etc. The findings of our study and research are given in the following pages.

#### 6.1.1 Nature of business

Women entrepreneurs in Bangladesh are mainly involved in garments, beauty parlor, grocery-shop, ekebana/dry flower/ bonsai, boutique/embroidery/tailoring, handicrafts and stitching, fast food, teaching in educational institution, real estate, jewelry, hotel, books & stationary, research/consultancy and architectural consultancy business. But research shows that among these sector women entrepreneurs in general mostly prefer boutique, tailoring, embroidery, Ready-made Garments, and beauty parlor. A substantial percentage of women in both



categories also are involved in handicrafts and stitching business. Our research also indicates that women from middle income group are mostly concentrated in the boutique, embroidery, tailoring (40.54%) and garment (21.62%), i.e., total 62.16% in comparison to women from upper income group (26.67%) and (13.33%) respectively (Total 40.0%). On the other hand, areas like real estate, hotel, book and stationery, research & consultancy, and architectural are dealt in only by women from upper income group; women from middle income group do not prefer these areas. In the lower income group (LIG), women are mainly engaged in grocery business (25.33%), floating clothe business (14.67%), tailoring & sewing (14.67%), Poultry firm (9.33%) and kitchen gardening business (9.33%). It is also revealed that dairy and related business, handicrafts, sewing are the other areas where a small percentage of women are involved. This may be seen in the following table (Table-6.1).

Table - 6.1  
Nature of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Garments	4	13.33	8	21.62	-	-
Beauty parlor	4	13.33	5	13.51	-	-
Grocery shop	1	3.33	1	2.70	-	-
Ekebana / dry flower / bonsai	2	6.67	1	2.70	-	-
Boutique / embroidery / tailoring	8	26.67	15	40.54	-	-
Handicrafts	3	10.00	4	10.81	-	-
Food	-	-	1	2.70	-	-
School / educational institute	2	6.67	2	5.41	-	-
Real estate	1	3.33	-	-	-	-
Jewelry / gold	1	3.33	-	-	-	-
Hotel	1	3.33	-	-	-	-
Books and stationary	1	3.33	-	-	-	-
Research / consultancy	1	3.33	-	-	-	-
Architectural consultancy firm	1	3.33	-	-	-	-
Cloths store	-	-	-	-	11	14.67
Dairy and related business	-	-	-	-	5	6.67
Grocery shop	-	-	-	-	19	25.33
Poultry and firm	-	-	-	-	7	9.33
Fishery and related business	-	-	-	-	2	2.67
Sewing	-	-	-	-	3	4.00
Tailoring	-	-	-	-	11	14.67
Hotel	-	-	-	-	1	1.33
Hawker	-	-	-	-	3	4.00
Handicrafts and mate items	-	-	-	-	3	4.00
Vegetable	-	-	-	-	7	9.33
Others	-	-	-	-	3	4.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

### 6.1.2 Pattern of ownership

Irrespective of upper, middle and lower income group, women entrepreneurs mostly prefer sole proprietorship in business. But women from middle income group prefer sole proprietorship in comparison to women from upper income group. 75 percent of women in MIG conducted their business in sole proprietorship form. On the other hand in regard to UIG this percentage is 67. In contrary, 20% business conducted by women from upper income group is public limited in nature where as women from middle income groups are not owner of any limited companies. Among women entrepreneurs, in particular, among MIG, partnership business is also popular. Almost 25% business are owned by partnership in this group where as 13 percent of business of UIG are partnership in form. In the case of Lower Income group (LIG) almost 99% undertakings of women are sole proprietorship in nature (Table-6.2). Small size of business and lack of training and education, and structural support are the causes of this type of ownership.

Table - 6.2  
Type of ownership

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self ownership	20	66.67	28	75.68	74	98.67
Partnership	4	13.33	9	24.32	1	1.33
Limited company	6	20.00	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

## 6.2 Demographic Profile

We tried to find out the demographic factors of women entrepreneurs. Among many demographic factors, we concentrated on age, start up age, and birthplace. We assumed these factors might have some impact on entrepreneur's development process.

### 6.2.1 Age of women entrepreneurs

Average age of women entrepreneurs from middle income group is more than those of upper income group. Most of the women entrepreneurs come from the age group 31 to 40 years. This constitutes 46.67% from UIG and 53.33% from LIG, whereas 27.03% of women of MIG come from this age group. On the other hand, 32.43% of women of MIG come from 41 to 50 years age group, whereas 26.67% of upper income group and 16.00% of LIG belong to this age group. Most interesting finding is that below 25 age, women from upper income group do not come to business. In the case of MIG and LIG young women 21.62% and 21.33% respectively come to business in comparison to women of UIG. These data have been presented in the following table (Table-6.3)

Table - 6.3  
Age group of the respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 25 years	-	-	6	16.22	6	8.00
26 years to 30 years	4	13.33	8	21.62	16	21.33
31 years to 40 years	14	46.67	10	27.03	40	53.33
41 years to 50 years	8	26.67	12	32.43	12	16.00
Above 50 years	4	13.33	1	2.70	1	1.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

### 6.2.2 Start-up age

On an average, majority of women entrepreneurs in all groups came to the business in the age group of 20 to 30 years. But it is also found that a substantial percentage of women came to the business in the age group of 31-40. Women from middle income group came to business at the younger age in comparison to women from upper and lower income groups. At the time of commencing of business, 59.46% women from middle income group were belonging to 20-30 age group whereas 43.33% women from upper income group were belonging to this age group. On the other hand, 34.67% of women from LIG started their business at the age of 31-40 and 58.67% of women in this group started their business when they were below 30. These are shown in the following table:



Table - 6.4  
Start-up age to business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
20 years to 30 years	13	43.33	22	59.46	44	58.67
31 years to 40 years	14	46.67	10	27.03	26	34.67
41 years to 50 years	3	10.00	4	10.81	5	6.67
Above 51 years	-	-	1	2.70	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

### 6.2.3 *Business plan and first thought of business*

We served questionnaires on these items only for the Upper and Middle income group of women entrepreneurs. We asked the respondents whether she had any plan to do business at the student life or not. We found that coming to business for at least 50 percent women entrepreneurs from MIG was not by chance rather it was well planned. Because they planned to come to business when they were student. But in the case of UIG women entrepreneurs, it is not so planned. 63 percent of women in this group had no plan to come to business when they were students only 36 percent of them held such plan (Table-1, Annexure-1).

After the responses received for the questionnaire on Business plan, we asked the respondents, who answered negative, when did they think to get involved in the business? Out of 37 respondents who earlier answered negative, the highest number of respondents (52.63% in Upper income group and 61.11% in Middle income group) answered that after their marriage they were inspired by their family. Thereby they decided to start business, The details of the responses may be seen in Table-2 in Annexure-1.

### 6.2.4 *Birth place, grown up*

Irrespective of income group most of the women entrepreneurs were born in Metropolitan City or urban areas. It is observed that 56.67% from upper income group and 67.57% from middle income group were born in Metropolitan City and 36.67 and 24.32 percentage women in UIG and MIG respectively were born in other urban areas. Very insignificant percentage (2.70%) women in MIG were



born in rural areas and none of UIG born in rural areas (Please see, Table-3, Annexure-1). In the case of LIG this scenario is different. 41.33% of women of this group came from urban area and the equal number came from rural area. It implies that due to micro credit program initiated by different development agencies more rural women are coming to business.

In both the cases most of the women entrepreneurs, came from Dhaka Metropolitan City. Among the upper income group 52.94% of women came from Dhaka whereas 64.00% of middle income group and 83.33 % from LIG came from this metropolitan city. Chittagong Metropolitan City is the second to supply women entrepreneurs 30 percent of UIG, and 32 percent of MIG born in Chittagong Metropolitan City. Only 8.33% of women from LIG were born in Chittagong Metropolitan City (Table-4, in Annexure-1). It is astonishing to note that we have not received any mentionable responses from the metropolitan/division headquarters of Rajshahi, Khulna, Barisal and Sylhet.

The women of upper income group also came from the urban areas of the districts of Jessore, Pabna, Tangail, Bhairab, Sirajganj, Mymensing, Comilla, Kushtia, etc. Among these areas highest percentage (18.18%) of women came from Pabna. On the other hand, highest percentage (33.33%) of women from middle income group came from Mymensing. 22.22% of women came from Faridpur and Narayanganj. In the case of LIG more than 50% percent of women came from Gazipur and 16.13% came from Narayanganj. These are shown in Table-5, Annexure-1.

In the case of UIG and MIG more than 70% of women entrepreneur of both the groups (70 percent of UIG and 75.68 percent of MIG) were groomed up in Metropolitan City. Out of this number more than 60% (61.90 percent of UIG and 60.71 percent of MIG) were brought up in Dhaka in both group. And almost one third of them (33.33% of UIG and 35.71 percent of MIG) were brought up in Chittagong. It appears that metropolitan lives affect the future of entrepreneurs. On the other hand, more than 20 percent in both the group (20.00 percent of UIG and 21.62 percent of MIG) were brought up in the urban areas of Jessore, Pabna,

Rangpur, Faridpur, Tangail, Gazipur, Bhairab, Sirajganj, Mymensing, Narayanganj, Comilla, Madaripur, Kushtia, Savar other than Metropolitan Cities. Among these areas, highest percentage (33.33) of women in the upper income group were brought up in Mymensingh; whereas 16.67% of women were brought up in each of the urban areas of Pabna, Rangpur and Tangail. On the other hand, 25% of women in the middle income group were brought up in each of the urban areas of Mymensingh and Narayanganj. Jessore (12.50%), Faridpur (12.50%) and Kushtia (12.50%) are the three major cities where women of Middle income groups were groomed up. It is interesting to note that none of the women entrepreneurs belonging to UIG and MIG were brought up in rural areas. In contrary, a significant percentage of LIG women (38.67%) were brought up in the rural areas. It implies that rural women have much more potentiality to develop themselves to become highly skilled entrepreneurs. In other cases, only 16% of women of LIG were brought up in the metropolitan cities (Dhaka-83.33%); and 45.33% brought up in other urban areas (i.e., Gazipur-50.00%, and Narayanganj-20.59%). The data are presented in Tables-6, 7 and 8 in Annexure-1.

## **6.3 Family Background**

### **6.3.1 Family structure**

Women entrepreneurs in Bangladesh come from both (UIG and MIG) single and joint family structure. But more than two third came from single family and one-third came from joint family. Study reveals that 75.68% of women belonging to middle income group came from single family in comparison to women belonging to high-income group (66.67%). On the other hand, in the upper income group more number of women came from joint family than that of middle income group. This pattern is similar in the case of LIG entrepreneurs as well 86.67% of women belongs to single family and only 13.33% belong to joint family. This can be seen in the following Table-6.5. It indicates that family structure has an impact on entrepreneurship development in the case of women in Bangladesh.

Table-6.5  
Family Structure

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Joint family	10	33.33	9	24.32	10	13.33
Single family	20	66.67	28	75.68	65	86.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

It is also observed that the size of the family i.e., number of members of the family does not affect the tendency of women entrepreneurship. Study shows that the women in this profession came from different size of family. Study also shows that most of the women entrepreneurs in both Upper and Middle income groups came from large family, that is, the family whose number of members is five and above. The details are presented in Table-9, Annexure-1.

Study also partly support the phenomenon that first-born children often becomes self-employed as they must learn at an early age to be assertive and independent (Hisrich, R. D. and Candida G. Brush, 1986). It is observed that most of the women entrepreneurs of our study are either first, second or third child of the family. More than two-third of women entrepreneurs of UIG and MIG are the 1st, 2nd or 3rd child of the family. Very insignificant numbers of youngest daughter of the family come to business. This pattern is common for both upper and middle income groups. In the upper income group, 30% of women entrepreneurs are 3rd child, where as this percentage is 16.22% in the middle income group. But in both the income groups almost the same percentages of women are first child of their parents (Table-10, Annexure-1).

### **6.3.2 Family occupation - Parent's profession**

Though it is assumed that having a father who was self-employed provides a strong inspiration for the entrepreneurs, this assumption is not valid in the case of women entrepreneurs in Bangladesh. Study indicates that majority of women came from family where parents' occupation is service, not in business. Only one third of women entrepreneurs came from business family. Of course, there is different observation between the upper income group and Middle income group. In



comparison to middle income group (56.76%), higher percentage of women entrepreneurs (60%) in the Upper Income group have come from the family where father is a service holder. In the case of LIG 60 percent of women came from other than business family. It states that parents' businesses do not significantly influence the daughter's business career in Bangladesh. This may be seen in the following Table (Table 6.6).

Table - 6.6  
Father's occupation

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Service	18	60.00	21	56.76	11	14.67
Business	10	33.33	16	43.24	30	40.00
Others	2	6.67	-	-	34	45.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

In the upper income group, women are somehow oriented to business environment in comparison to middle income group. It is found that among UIG, in 56.67% cases, family members (other than father) are doing business where as this percentage is 40.54% and 38.67% in the case of middle income and lower income groups respectively. On the other hand, Almost 60 percent cases family member of MIG and LIG are not business (Table-11, Annexure-1). It reflects that the business environment of the family influences the UIG entrepreneurs, but in the case of MIG and LIG women, family occupation does not impact significantly.

Study also shows that where the family members are doing business, in almost two third cases, brothers are doing business and very insignificant members of female members are doing business (Table-12, Annexure-1). It depicts that most of the female members of the family do not have any previous role in business of the family, but they are the pioneers as female entrepreneurs in their family.

Under this headline, we inquired other members of the family of the women entrepreneurs about the business and profession with which they are entangled. We asked them what kind of business they are doing? Our objectives were to know the past connection of the women entrepreneurs with business; or at least whether they



have had any sort of previous experience. In this connection we have collected some information regarding nature of business of other members of their family other than father (i.e., husband, brothers, sisters, brothers-in-law, mothers and other relatives, if they live in the same family). We received, to some extent, a disheartening responses from the Upper and Middle income groups – only 17.65% of relatives in UIG and 20% in MIG are working in Garments and Buying houses. Whereas, 24.14 percent and 17.24 percent of relatives in the lower income group are working in Grocery Shops and Clothe Stores. Details of our findings may be seen in Table-13, Annexure-1.

### **6.3.3 Marital status**

In the middle income group, women – mostly unmarried (single) and widow (i.e. who have no husbands) came in the business in small number, in comparison to women belonging to upper income group. 16.22% and 8.11% of single and widow women entrepreneurs respectively are found to be in the middle income group, where as these percentages are 6.67% and 3.33% respectively for the upper income group. But it is fact that majority of women entrepreneurs are married. In the LIG, 90.67% of women are married and 9.23% are either single or widow or divorcee (Table-14, Annexure-1). We tried to know from the women entrepreneurs, whether they started business before or after marriage. In the upper income group, most of the women entrepreneurs came to business after their marriage, but nearly 20% of women in middle income group came to business even before marriage. In the case of LIG 93.33 percent of women started their business after marriage (Please see Table-19, Annexure-1). It signifies that married life is providing a good support and environment to emerge the women entrepreneurs in Bangladesh even though in the middle income group more unmarried women are coming to business. Being married and having a family frequently provides a support base, either emotionally or financially, from which an endeavor is encouraged. When the husband is professionally employed the stress of relying on the new business for the family's financial support is also relieved. Balancing the duel roles of family and a business can create an extremely stressful situation and requires not only superior organizational skills on the part of the women entrepreneurs, but also a spouse who is encouraging and will help in managing a household.

#### **6.3.4 Own family size**

Study shows that in comparison to upper income earner women, women of middle income group have smaller family size, 38.71% of women in this group have two children 19.35% of women have three children, whereas, 28.57% women belong to upper income group have two children and 39.29% of women have three children (Table-15 in Annexure-1). It clearly indicates that women entrepreneurs prefer to keep small size of family.

Study also shows that higher percentage of women belong to upper income group came to business after having more children but more women in the middle income group came to business when they had either no child or one child. This implies that middle income entrepreneurs started their business career earlier than those of upper income group. But it is also observed that most of them came to business only after when their children reached the above 5 years of age. Insignificant percentage of women started their business when their children were less than 5 year old. It indicates that household activities i.e., child caring is a barrier to come to business for women. The tabulated data are presented in Tables-16 and 17, Annexure-1.

#### **6.3.5 Husband's profession**

In both the cases, the professions of the husband of women entrepreneur are mainly business and service. But in the upper income group, significant percentages (21.4%) of women's husbands are involved in other profession than service and business. On the other hand, in the case of, middle income group, this percentage is only 6.45%. Almost same pattern is observed in the case of lower income group. It justifies that husband's profession does not impact significantly on the wife's entrepreneurship career (Table-18, Annexure-1).

### **6.3.6 Religion**

In the middle and upper income group, most of the women entrepreneur in Bangladesh is Muslim (100 percent of UIG and 94.59 percent from MIG). Very insignificant percentage of women came from other religion (3%) and they come from MIG. But in the LIG this picture is different. 13.33 percent of women in this group came from minority group Table-20, Annexure-1.

### **6.3.7 Monthly income**

In the upper income group most of women entrepreneurs (70%) monthly income is between 30,000 to 50,000. Only 30% of women's income are more than 50,000. On the other hand, more than 65% of women in middle income group are earning 5,000 to 15,000 per month and 97.67 percent of women in LIG is earning less than TK. 5,000 per month (Table-21, Annexure-1).

### **6.3.8 Academic background**

Education has a significant role on emergence of entrepreneurship. Study reveals that women with lower academic background are less developed in expanding their business than those who have high academic background. One third of Entrepreneurs from UIG and MIG are master degree holder. And a significant percentage of women entrepreneurs from both the groups are bachelors degree holder (26.67% in UIG and 21.62 percent in MIG). It is also significant that in the middle income group almost 30% women's S.S.C pass or below than that. Women in upper income group are higher educated than that of middle income group. In the upper income 20% of women are professional degree holder and out of this 50% is MBA, 16.67% are doctor and 33.33% are other professional degree holder. In contrary, 41.33% women of LIG are illiterate and 36 percent and 16 percent of them attended primary level and higher school level education respectively. The data are shown in the following tables (No. 6.7 and 6.8).

Table - 6.7  
Educational qualification

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Illiterate	-	-	-	-	31	41.33
Primary	-	-	-	-	27	36.00
Under SSC	1	3.33	5	13.51	12	16.00
SSC	-	-	6	16.22	3	4.00
HSC	5	16.67	6	16.22	2	2.67
Bachelor degree	8	26.67	8	21.62	-	-
Master degree	10	33.33	12	32.43	-	-
Professional degree	6	20.00	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

Table - 6.8  
Professional degree

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Medicine	1	16.67	-	-	**	
MBA	3	50.00	-	-		
Others	2	33.33	-	-		
<b>Total N</b>	<b>6</b>	<b>100.00</b>	-	-		

(F= Frequency)

\*\* = There was no question for this category

### 6.3.9 Service experience

Unlike many male entrepreneurs, women entrepreneurs often have limited previous experience. Study reveals that irrespective of income group majority of women entrepreneurs have no previous job experience. In the middle income group higher percentage of women (72.97%) came to business without any working experience where as 50% of women of upper income group came to business having job experience. In the case of LIG, almost 99 percent have no previous working experience. The information are tabulated in the Table 6.9.

Table - 6.9  
Served in other organization before starting own business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	15	50.00	10	27.03	1	1.33
No	15	50.00	27	72.97	74	98.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)



Study shows that the women, who had working experience, i.e. served in NGO, Bank, Government, Educational Institute, Garments, Store or shop, Pathology, Beauty Parlor, Private trading house, Media research organization and even in abroad. But majority of women worked in Bank, educational institute, and private trading house. Women, belong to upper income group, did not work in shop, pathology and beauty parlor, where as these percentages are 20%, 10% and 10% respectively in the case of middle income group. Even in the upper income group, women did not work in NGO whereas 10% women of middle income group had worked in NGO (Table-22, Annexure-1). On the contrary, all from LIG who have prior working experience had serves in Ansar. This lack of skill in finance, management and manufacturing lessens their versatility and can create problems, especially when such women decide to begin a business in an unfamiliar area.

Among the experienced women, 40% of middle income group women entrepreneur had 6-10 year working experience. On the other hand 30% of women had below one-year experience and 10% of women are still working even though they are operating their own business. On the other hand, 20% of women belong to upper income group are still serving in the other's organization. 26.68% of women had 1-5 year working experience whereas 13.33% of women had below that one year working experience. In addition 13.33%, 13.33%, and 13.33% of women had 6-10 years, 11-15 and 16-20 years working experience respectively (Please see Table-23, Annexure-1). In the case of lower income group, only 1.33 percent of women have prior working experiences and they are still working in the same job.

Irrespective of upper or middle income group nearly 25% of women (who served in an organization) left the job with the intention to do the business. Rest of the women left the job without intending to do the business. But later on they were involved in business. Study shows that more then 75% of women who served in organization had no intention or plan to come to business at the time of leaving job, but in course of time they came out as business entrepreneur (Table-24, Annexure-1).

## 6.4 Training

Almost two third (64.18% UIG and MIG) of women entrepreneur have undergone the training program. In the upper income group 33.33% women got management training, 16.67% of women got beauty course, 11.11% of women got English language training. Same percentage of women got training on sewing and tailoring. One third of these women (33.33%) got 2-3 month period training 22% of women got 1-3 years training. In addition 22.22% of women got more than one-month training and 16.67% of women got 3-6 month training. Women belong to this group also got the training on BISIC (Boutique, Doll) training, CIDA training, ekebana/dry flower/Bonsai, BMDC program, and hunger project program.

Women of middle income group were imparted with training mainly on sewing and tailoring, hand work, beauty course and BISIC (Boutique, Doll) program 32% of women took training on hand work, 20% of women took training on sewing and tailoring, 10% on beauty course and 12% on BISIC program. Nearly two third of these women had undergone short training programs whose duration period was from less than one month to maximum 6 month, 24% of women's training programs was less then one month. On the other hand 36% of women had undergone long-duration training program out of the .20% of women took six month to one year training program and 16% of women got 1-3 years training program. In contrary, almost two-third of women from LIG does not have any kind of training. Only 34.67 percentage of women has got training. Among these trained entrepreneurs, none was trained for more than 1 year. Their training was short in duration. 38.46 percent of them received less than 1-month training. Only 15 percent got more than 6 months training. They are trained mostly on sewing (50%), poultry (19.23%) and cultivation of vegetable (11.54%). Other training areas are nursery, fishery and dairy (Table-25, 26 and 27, Annexure-1).

## 6.5 Motivation to Start-up Own Business

Analyzing the study we find that women of different income group came to business for different reasons. Women from LIG came to business mainly for financial solvency. 70 percent of entrepreneurs of this group mentioned that they came to business for financial solvency. On the other-hand, gaining financial

solvency, becoming self-dependent and to pass the leisure period -this three are most important reason to come to business. Almost the same factors drove the women of UIG to come to business. Becoming self-dependent, passing the leisure time and gaining the financial solvency are main reason to come to business for them. But the difference is that MIG identified financial solvency is the most important reason to come to business whereas UIG identified the gaining self-dependency is the most active reason. (Table-28, Annexure-1)

In upper and middle income group, largest percent of women came to business by their own motivation. But women below middle income group are more self-motivated in comparison to the women who belong to upper income group. For example, 64.87% of women in middle income group came to business by their own/self motivation. On the other hand 42.42% of high income group women came by their own motivation. Husband of women entrepreneurs had a significant role to come to business in the upper income group. 39.40% of women in this group were motivated by their husband. But in the middle income group this percentage is only 10.81%. A substantial percentage of women of these two groups came to business motivated by others. (15.15% in upper income group and 21.62% in middle income group) had no plan to come to business. In the case of LIG, pattern is almost same. 73.33 percent of entrepreneurs of this group came to business by self-motivated and their husbands motivated only 10 percent. They were also influenced by others to start up their business (Table-29, Annexure1).

Study also shows that more than half of women of MIG (51.35%) had a plan to come to business after finishing academic program and in upper income group one-third women (36.67%) had the same intention during their student life. It indicates that entrepreneurs of MIG are more self-motivated than those of UIG (Ref. Table-1, Annexure-1).

It is also observed that family inspiration is one most important factor to come to business who had no planing during student life. In both the groups, more than 50% women (52.63% of UIG and 61.11% of MIG) came to business after marriage and they are inspired by their husband. Among UIG 26.32 percent of women were self-inspired and 10.53 percent were inspired by other than family



member. But it is interesting that in the middle income group women, who had no planning during their student life to come to business, were not self inspired to come to business and 22.22 percent of them were inspired by other family members. Another interesting finding is that in the upper income group financial solvency does not affect at all to come to business (Ref. Table-2, Annexure-1).

## **6.6 Assistance from Family to Start-up Business**

At the time of commencing the business more than 50% women entrepreneur (UIG and MIG - in both the categories) got only moral support and suggestion from their husband and other family members. Very insignificant percentage of women (18% in case of UIG and 14% in case of MIG) got the financial support from their husband and other family members. Almost one-fifth cases in both the categories, their husbands or other family members did nothing at the time of starting business. In the case of LIG women entrepreneurs, pattern is also similar. 61.33 percent cases, they got only moral support and suggestion from their family members. Even 26.67 percent cases, family members did nothing. Only 12 percent cases, family members helped them either by financing or providing physical labor (Table-30, Annexure-1).

But it is also noticeable that at the time of commencing businesswomen entrepreneurs of UIG and MIG both the groups did not face any family problem. Very insignificant percentage of them faced family problem. In the case of UIG this percentage is 13.33 and 10.81 for MIG. It indicates that women in upper income group faced more problems than the women in middle income group. Among these women who had faced family problem, 50% and 75% in the upper income group and middle-income group respectively admitted that their family discouraged them at the time starting business.. Even in the case of these women, family members worked as a barrier. But these sorts of problem were much more for the women belonging to upper income group (50%) than those of middle income group (25%). But they overcome these problems by their personality. In some cases, they overcame these problems with the help of other member (sons and daughters). In the case of LIG, almost all entrepreneurs (96%) did not face any



sorts of family problem at the time of commencing their business. Only 4% faced problem and in that situation, 66.67% cases family members create barriers to their business and other cases, they just discourage their start-up business. But all the time they convinced them by pursuing (Table-31, 32 and 33, Annexure-1).

## **6.7 Target Customers**

Analyzing the category of target customer of LIG entrepreneur we can depict from that, They want to capture their customers from neighbor, lower class and middle class. 27.50 percent of them target their neighbors, 25.83 percent target the lower income earner people and 25.00 percent target the middle class people of the society. Some of them (11.67 percent) target the Rickshawpuller or pedestrian as their customer. Only 3.33 percentage of entrepreneurs of this group target upper class people as their target market. For UIG and MIG entrepreneurs major categories of target customer belong to upper and middle-income group. Also includes a third categories of target customer, which is industrial buyer in case of upper and middle-income group (Table-34, Annexure-1).

## **6.8 Sources of Finance to Start-up the Business**

In both the upper and middle income group women mainly depended on their own capital initially. From the UIG 67 percent of women entrepreneurs started their business without taking any loan and in the MIG 64 percentage are self-financed. In both the groups, less than 10 percent of women started their business with the bank loan. And in both groups, almost 25 percent of them financed their business by both sources. In the case of borrowed capital, most of women (50.00% and 46.15% of UIG and MIG respectively) took loan from their family member. NGOs have played a significant role to finance these organizations. 37 percent of UIG and 23.08 percent of MIG women entrepreneurs are financed by NGOs. It is also important to note that financial institute like Bank contribution is less in comparison to NGOs to the UIG women entrepreneurs. Only 12.50% of businesses of UIG financed by Bank. But in the case of MIG Bank plays an important role. In this category, 23.08 percent of business is financed by Banks. On the other hand, almost two-third of entrepreneurs of LIG (62.67%) initiated their business by their

own capital and 32% percent of them financed their business by borrowing. In the case of borrowing NGOs played a significant role to provide loan and banks did not come forward to provide them any financial assistance. 78.57 NGO and only 3.57 percent cases entrepreneurs of LIG borrowed their capital from bank finance percent (Table-47 and 48, Annexure-1).

## **6.9 Management of Business**

### **6.9.1 Management and supervision style**

Management and supervision style differs in regard to business size. Research depicts that women belonging to MIG prefer themselves to professional managers to administer the organizations in comparison to women from UIG. 83.78 percent of undertaking owned by middle income groups do not have any professional managers. On the other hand, professional manager manages 56.67 percent of organizations owned by UIG. It categorically indicates that women in both groups perceive themselves a good manager (Table-52 in Annexure-1).

It is also observed that women generally prefer the direct supervision of their subordinates. This tendency is much more among the entrepreneurs of MIG in comparison to UIG. In 75 percent cases, in the MIG owners themselves supervise their employees. On the other hand, 60 percent cases, in the UIG, owners supervise their employees directly (Table-57 in Annexure-1)

### **6.9.2 Personnel administration**

It is observed that entrepreneurs from UIG and MIG operate their business with the help of hired people. But in the case of LIG most of the entrepreneurs do not have any employee. Hundred percent of business operated and owned by UIG entrepreneurs have recruited employees whereas it is 86.49 percent in the case of MIG owned business. In contrary, 81.33 percent business of LIG have no employee (Please see the Table-41, Annexure-1).

It is also found that most of the cases, number of employees is not significant in the case of MIG and LIG but in the case of UIG some of the business hired more than 100 employees. 32.43 percent of MIG business employed 1-5 employees where as all the businesses of LIG who recruited employees have only one to five employees. In the case of UIG, numbers of employees are significantly higher in comparison to MIG and LIG businesses (Please see the Table-44, Annexure-1).

Women entrepreneurs introduced a modern behavioral management approach in their organizations. On an average 86.57 percent organization of UIG and MIG claimed that they introduced motivational system for their employees. On the other hand hundred percent of women entrepreneurs of LIG claimed that they have motivational system in their organizations. In practicing the motivational approach, they give incentive bonus, special award, special allowance and recognition i.e., they apply both intrinsic and extrinsic reward in their organizations. In the case of LIG, they do not have any formal and financial incentive system but they motivate their employees by good behavior, Eid gift and maintaining good working environment (Table-50 and 51 in Annexure-1).

Study also shows that most of the women owned organizations do not have any structured service rules. On this issue MIG entrepreneurs are more casual than those of UIG. 70.27 percent of organization owned by women of MIG do not have any service rule whereas 46.67 percent of organization of women of UIG have introduced formal and prescribed service rules (Table-53 in Annexure-1).

In the case of recruitment, most of the women entrepreneurs follow systematic procedures. They prefer mostly interview method to recruit the new employees (60% and 81.08% of UIG and MIG respectively). But a significant percent of women entrepreneurs' (20% and 10.81% in the case of UIG and MIG respectively) do not have any recruitment policy in their organization (Table-54 in Annexure-1).

It is also observed that women entrepreneurs are generally neutral in respect of sex. Almost fifty percent of them (43.33% and 51.35% in the case of UIG and MIG respectively) do not give any priority to female workers in recruitment



process. Those who give priority or advantage to their female workers are not even biased to sex. They give priority because they believe that female employees are more responsible and fit to the business. They also believe that female workers are more patient and organized. They also agreed that they give priority to female workers because of their sympathy and to make them independent. This tabulated data are presented in Table-73 and 74, Annexure-1.

### **6.9.3 Pay structure**

Most of the organizations that are owned by women of MIG (86.46%) do not have any structured payroll system whereas 63.33% women entrepreneurs of UIG introduced structured payroll system in their organizations. It indicates that organizations of upper income women entrepreneurs are more formal than those of middle-income entrepreneurs. It is also observed that organizations owned by LIG do not have sort of structure pay structure (Table-55 in Annexure-1).

### **6.9.4 Training program for employees**

Irrespective of income group women entrepreneurs mostly avoid to arrange any training programs for their employees. 66.67 percent of UIG businesses and 75.68 percent of business of MIG do not have any training policy and do not provide any training. This indicates that they do not give any priority for the development of their employees to up-skill themselves.

Only 33.33 percent of entrepreneurs of UIG, 24.32 percent of MIG and 14.29 percent of LIG arrange the training program for their employees, and they provide training on Hand work, block print, boutique, management course, production and quality control, software development. On the other hand, LIG entrepreneurs give less priority to provide training to their employees. Only 2.67% cases, they arrange training program and this is only the job training (Table-58 and 59, Annexure-1).



## **6.10 Accounts Record Keeping and Audit**

Most of the organization is very particular in keeping and maintaining the accounts. But women belonging to UIG are more particular than those of MIG. 70 percent of women entrepreneurs of UIG maintain books of accounts in their organizations whereas 59.46 percent of women of MIG maintain the proper and formal books of accounts for their organizations. They have the practice to prepare all the books and accounts including final accounts and balance sheet as per the standard accounting rules. This is also fact that large percent (35.82%) of women are reluctant to maintain formal books of accounts for their organizations. This is due to their very small size and casual in nature. In the case of LIG almost all of them (94.67%) keep their accounts by themselves and they do not have any formal accounting system (Table-60, 61 and 64, Annexure-1).

Though most of the women entrepreneurs are very particular in keeping and maintaining formal accounts for their organizations they are not concerned about the internal audit system. 61 percent of cases they do not have any internal auditing system. Of course this practice is not the same in all cases. Women in the middle income group (70.27) are less concerned about internal auditing than those of upper income group (50%). But still 38.81 percent cases they introduced the internal auditing system in their organizations (Table-63, Annexure-1). Considering the size of their business entity, these facts indicate that in terms of accounting system, they are particular and methodical.

## **6.11 Marketing and Business Strategy**

More than 50 percent of women entrepreneurs from UIG & MIG markets their product or services to all over Bangladesh and in the international market. 48.57 and 56.41 percent of women from UIG & MIG sell their products and services all over Bangladesh. In terms of capability of reaching the global market women in upper income group are more competent. They expanded their business internationally more than efficiently in comparison to middle income group women and 17.14 percent of UIG entrepreneurs expanded their market at

international level. But in the case of MIG entrepreneurs, success rate is lower. Only 5.13 of them entered into the international market. One third of both group operate their marketing within Dhaka or adjacent area. On the other hand, markets of LIG entrepreneurs are very localized. Their target markets are only the local community. They never extend their market nationally or internationally (Table-36, Annexure-1).

To set up the marketing and business goals, they mostly depend on market demand condition, proper planning and quality. Availability of capital is also an important factor to set up the business goal. But different factors get the different priority among the women entrepreneurs. Women of middle income group mainly depend on market demand (51.35%) and then quality (18.92%). To them availability of capital got less priority (13.51%) in setting the business goal even they emphasize less on proper planning (10.81%). On the other hand in the case of upper income group 26.67% of women set the plan through proper planning and 23.33% of women consider market demand. Same percentages of women also give priority on availability of capital. On the other hand, entrepreneurs in LIG basically do not set their target or goal systematically. They only emphasize on production and they always try to increase their production. It indicates that market of their product is still open and their products have high market potentiality to a particular set of customers. Only 4 percent of entrepreneurs of this group set their target through proper planning, 14.67 percent depend on their products' demand and 13.33 percent believe in maintaining the product quality (Table-38, Annexure-1).

To reach the target, women entrepreneurs normally follow the 'follow rivals' strategy. They watch the rival's strategy and to cope with the rival's strategy they tried to develop their own business strategy. Other significant strategies are customer satisfaction and choice introduce new product, publicity of products, and good customer relations. Competitive pricing or cost minimization or diversification of business is also followed as business strategy. In case of LIG, entrepreneurs focus on cost minimization as a business strategy (28+4=32%). A significant percentage (24%) of them tries to maintain quality and they believe that

qualitative products would give them strategic advantage over competitors. Only 12% entrepreneurs focus on good customer relation as a competitive strategy. Though a significant percent of entrepreneurs of UIG and MIG (12.12 and 14.58 percentage respectively) adopt publicity as a business strategy, entrepreneurs of LIG do not adopt this strategy at all (Table-40, Annexure-1).

### **6.12 Long- Term Strategic Planing**

In terms of strategic policy women entrepreneurs are concerned more than 50% (53.33% and 54.05 % for UIG and MIG respectively) of women entrepreneurs opined that they have the long run policy for their organization. Of course a huge percent i.e., more than 40 percent of them (from both the group) said that they do not have any long term strategic planing. Both types of women entrepreneurs are concerned for this strategic planing at the same level. They give importance of this type of planing for their organization (Table-56, Annexure-1). Only the other hands more than 80 percent entrepreneurs from LIG do not have any long-term policy for the organization.

But in the reality more than 90 percent do not have any long-term strategic policy. They are only concerned to increase their business but they have not any clear cut policy about how they would expand their business, what are the vision, mission and what are the specific objective and how they would achieve their objectives. Only an insignificant percentage of women entrepreneurs (6.67 % and 10.81 % of UIG & MIG entrepreneurs) set a strategic plan and they adopted product diversification strategy in their business (Table-68, Annexure-1).

### **6.13 Social Barrier and Perception of Women Entrepreneurs**

Women entrepreneur's perception towards society is quite interesting. Most of them (60% in UIG and MIG and 93 percent in LIG) believe that social barrier does not exist at all and they do not face any such barrier in their business career. But still a significant percent (40%) of entrepreneurs' of MIG & UIG consider that society creates barriers to develop their career in business. This is shown in the following table:



Table - 6.10  
Whether women entrepreneurs are facing social barriers in business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	12	40.00	15	40.54	5	6.67
No	18	60.00	22	59.46	70	93.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

Those, who believe that still social barriers exist, identified vandalism, disregard to women, political instability, corruption, copying, mistrust and lack of security as social barriers. But they did not identify the religious believes and other women related harassment. As a social barrier, 'disregards to women' is mentioned by more than 20 percent (20 present in UIG and 24 percent in MIG) of women entrepreneurs. This data are shown in the following table:

Table - 6.11  
Kind of social barriers faced by women

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Vandalism	6	40.00	5	20.00	-	-
Women are disrespected	3	20.00	6	24.00	3	4.00
Political instability	3	20.00	2	8.00	-	-
Corruption	-	-	3	12.00	-	-
Copying	1	6.67	3	12.00	-	-
Mistrust	1	6.67	4	16.00	-	-
Lack of security	1	6.67	2	8.00	-	-
Credit sales	-	-	-	-	2	2.67
Not defined	-	-	-	-	70	93.33
<b>Total N</b>	<b>15</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

They believe that to minimize the social barriers following initiative should be taken:

- Mentality should be changed
- Student politics should be banned
- Women should be educated
- GOB should provide more support to women entrepreneurs
- Government policy should be changed.

Among these they emphasized on mentality change, Government support and ban on politics by student (Table-70, Annexure-1).



### 6.14 Law Awareness and Perception and Women Entrepreneurs

Significant percent of women entrepreneurs are less concerned about the business law executed in Bangladesh. More than fifty percent of entrepreneurs from both the groups do not know whether business laws are well supported to their business. Women of MIG are more less concerned about the legal system in comparison to women in the UIG. 75 percent of women entrepreneurs of MIG do not have any idea about the business laws of the land whereas this percentage is 53.33 in the case of women entrepreneurs of UIG.

It is also significant that 20 percent of entrepreneurs from UIG believe that the existing legal system is not supportive to their business. And only 26.67 and 18.92 percent of entrepreneurs of UIG and MIG respectively opined that existing legal system is well supportive to their business. This is shown in the following Table-6.12:

Table - 6.12  
Whether our business law is well supportive to business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	8	26.67	7	18.92	**	
No	6	20.00	2	5.41		
Do not know	16	53.33	28	75.68		
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

(F= Frequency)

\*\* = There was no question for this category

### 6.15 Technological Advancement and Perception of Women Entrepreneurs

In general women entrepreneurs are satisfied to the level of technological advancement in Bangladesh. They believe that level of technological advancement is good enough to conduct their business efficiently. 70 percent of women entrepreneurs among the UIG and 83.78 percent of MIG expressed their satisfaction at technological development in Bangladesh. It indicates that women of MIG are happier with the existing technology. On the other hand a significant percent of women in the UIG need more advanced technology. This is because they are operating more technology-based industry. They believe that existing

technology is not sufficiently advanced to operate the industry and business efficiently. They identified some of the limitation of existing technology which are lack of technical knowledge, poor quality of raw materials, non-availability of computer, absence of sufficient training institute, lack of sufficient information, old technology i.e., know how, etc. Among these, they are facing more problems with the out dated technical know-how and access of sufficient information. Women entrepreneurs of the middle income group emphasize on poor quality of raw materials, lack of information and old technical know-how. In this regard it should be mentioned that this question was not asked to LIG as they are using very low tech (Table-71 and 72, Annexure-1).

### 6.16 Problems Faced by Women Entrepreneurs

From table 6.13, we can visualize the problem faced by upper and middle-income group entrepreneurs. The upper income group ranked lack in technical skill the first and improper training facilities the second as mostly faced problem in business whereas middle income entrepreneur ranked awareness of opportunity and education the mostly faced problem by them in business. Both the groups also identified other problems as barrier faced in business, such as, burden of household work, social and cultural barrier, and lack in access to information etc. This is shown in the following:

Table - 6.13  
Problems mostly faced in the business

Description	Upper	Middle	Lower
Lack in technical skill	1st preference	6th preference	9th preference
Improper training facility	2nd preference	4th preference	6th preference
Awareness of opportunity	3rd preference	7th preference	3rd preference
Lack in access to information	4th preference	3rd preference	8th preference
Burden of household work	5th preference	5th preference	7th preference
Social and cultural barrier	6th preference	2nd preference	5th preference
Education	7th preference	1st preference	2nd preference
Political instability	8th preference	9th preference	4th preference
Insufficient capital	9th preference	8th preference	1st preference

To solve these problems they recommended the following suggestions:

- enhancement of financial support
- enhancement of training facilities
- special program to provide more business opportunity for women
- providing education to employees
- facility for easy access to information
- extended family support
- building strong personality
- establishing more school for working people

But focus is different among the different groups. In the MIG, entrepreneurs gave emphasis on enhancement in awareness of opportunity whereas entrepreneurs of LIG focused on increased loan facilities. Widening the financial facilities is not important to entrepreneurs of MIG and UIG. They also strongly recommended for creating more business opportunities for women (Ref. Table no. 6.14).

Table - 6.14  
How to overcome the problem faced in the business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Increase financial scope / lone	1	3.33	3	8.11	37	49.33
Increase training scope	11	36.67	12	32.43	-	-
Increase business opportunity for	3	10.00	7	18.92	-	-
Literate the employees	2	6.67	3	8.11	-	-
Provide information	-	-	2	5.41	-	-
Change the business nature	1	3.33	3	8.11	-	-
Need help from family / society	3	10.00	2	5.41	-	-
Overcome through personality	4	13.33	-	-	-	-
School for making hard working people	1	3.33	-	-	-	-
Want to literate myself	-	-	-	-	16	21.33
Increase the capital by saving	-	-	-	-	1	1.33
To reduce the interest rate	-	-	-	-	4	5.33
To reduce the conditions	-	-	-	-	1	1.33
No comments	4	13.33	5	13.51	16	21.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

## 6.17 Bank Loan and Problems of Entrepreneurs

Table 6.15, reflects the problem faced to get loan from bank / financial institute by entrepreneurs from upper and middle groups. Most highly ranked problem faced by both the groups is non-cooperation of the bank and high rate of interest. Other respective problems faced by the entrepreneurs in this regard are stringent conditions of bank, collateral security, limited scope of financial institute's etc.



In this regard they believe that more flexible loan condition, reduction of interest rate, more co-operation from bank employees, liberal collateral policy, establishing more new bank etc would improve the situation and resolved the problems prevailing now in the financing the project. The data are shown in the following tables (No. 6.15, 6.16, and 6.17):

Table - 6.15  
Problems faced to get loan from financial institute / bank

Description	Upper	Middle	Lower
High rate of interest	1st preference	2nd preference	3rd preference
Non-cooperation of bank	2nd preference	1st preference	4th preference
Collateral security	3rd preference	4th preference	1st preference
Tight condition of bank	4th preference	3rd preference	2nd preference
Limited scope of financial institute	5th preference	5th preference	6th preference
Personal guarantee	6th preference	6th preference	5th preference

Table - 6.16  
Practical experience faced to get loan

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Depositing money for a period	3	10.00	1	2.70	-	-
Interest rate high	1	3.33	3	8.11	11	14.67
Not easy to get loan	-	-	5	13.51	8	10.67
Number of installment	-	-	-	-	12	16.00
Mortgage problem	-	-	-	-	6	8.00
No comments	2	6.67	4	10.81	-	-
Not applicable	24	80.00	24	64.86	38	50.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

(F= Frequency)

Table - 6.17  
Suggestions to overcome financing problems

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bank condition need to be more flexible	1	3.13	5	10.64	5	6.10
Reduce the interest rate	2	6.25	5	10.64	17	20.73
Need bank's cooperation	2	6.25	5	10.64	-	-
Collateral issue to be slacken	2	6.25	3	6.38	-	-
Do business without loan	1	3.13	2	4.26	-	-
Establish more financial institute	1	3.13	4	8.51	1	1.22
Monthly installment	-	-	-	-	1	1.22
Make lengthy installment	-	-	-	-	11	13.41
Do not know	-	-	-	-	37	45.12
No comments	1	3.13	7	14.89	-	-
Not applicable	22	68.75	16	34.04	10	12.20
<b>Total N</b>	<b>32</b>	<b>100.00</b>	<b>47</b>	<b>100.00</b>	<b>82</b>	<b>100.00</b>

(F= Frequency)



## **6.18 Problems in Marketing the Products**

In marketing their products women entrepreneurs face the following problems:

- Lack of understanding of proper marketing approach
- Small size of market (customers)
- Bad location
- Business fluctuation
- Lack of product innovation
- Below the expected price (lower price)
- Credit sales (problem to realize the money from buyers)
- Competition

## **6.19 Women Entrepreneurs and Attitude towards Associations**

In general women entrepreneurs believe in the strength of association. More than 76 percent women of UIG belong to different business association. On the other-hand, almost 53 percent women of MIG are the member of business or other type of association. It indicates that entrepreneurs believe that professional or businesses are very helpful to establish their rights and to bargain with different agencies. This finding also indicates that entrepreneurs who came from UIG are more concerned to be associated to different association. They believe that group rather than individual is the better tool to survive in the business. On the other hand 90 percent of entrepreneurs of LIG are associated to different NGOs. They are members of Proshika, BRAC, Grameen Bank and AL IHSAN. Only 10 percent are not member of any association (Table-66, Annexure-1).

## Chapter Seven

### **Case Study**

## 7 Case Studies

### 7.1 Case Study-One: Rokia Afzal Rahman



#### *Exuding Positive Energy*

UPFRONT, Rokia Afzal Rahman is smart, warm and charming person who can put even the most unyielding person at ease. Perhaps this is one of the winning ingredients in a career strewn with accomplishments. But this is only one side of Rokia. Behind the pretty, smiling exterior is an astute businesswoman who knows how to take risks and more importantly, how to stick to her commitments. In 1980 she set up RR Cold Storage with loans from BSB (Bangladesh Shilpa Bank). In 1997 Rokia bought an ailing cold storage, revamped it with new machinery and new management turning it into a well-reputed enterprise. She is the chairperson and managing director of both cold storages. At present Rokia holds several important positions. These include being Director of Reliance Insurance Co. LTD; Director of Bangladesh Bank, Director of MIDAS; Chairperson of all Midas Mini Marts in Bangladesh; chairperson and Managing Director of RR Real Estate and Director, Chittagong Stock Exchange. Rokia was also president, Bangladesh Employers Federation from 1997 to 1998 and again from 1998 to 1999.

#### *The Early Days*

Yet as a teenager growing up in Karachi, Rokia did not even dream of such an illustrious career. It was by fluke and with the encouragement of her father, that Rokia entered the banking profession right after college. After completing a degree in banking Rokia, then only 22, became a Bank Manager of Muslim Commercial Bank in 1964.

Banking in the 60s was an area where women rarely entered. There were only seven women including Rokia in this sector all over Pakistan. It was a profession in which Rokia thrived.

After marriage, she took a long 12year break from her career to devote herself to her family, which included two daughters and a son. She used this time to publish a magazine called “Keya” which promoted the crafts of Bangladesh and soon became the chairperson of Bangladesh Handicraft and Cooperative Federation. “I had meetings at home”, says Rahman “often going to the printers with my children.” She also Karika, an organization promoting indigenous handicrafts, a job that had the flexible working hours necessary for a young mother.

### ***Entering an Unconventional Trade***

Rokia was not satisfied working from home and felt the need to do something more substantial. Her children were now in their early teens and Rokia decided that being self-employed was her best option. With a loan from BSB she ventured into the cold storage business, an unconventional and uncertain career move. With the bank loan, Rokia bought land, imported machinery and set-up the cold storage plant in Munshiganj. Dedicated and determined, Rokia was unfazed by the skepticism of people who were sure that this was too ‘big’ a venture for anyone, let alone a woman, to succeed in. The cold storage was located in a remote area, which was inaccessible by road. The only way to reach it was by launch and even today Rokia, equipped with a life jacket, goes personally to visit the cold storage, where she interacts with the farmers and workers who have accepted her as a fair and trust worthy employer.

With more cold storage than there are potatoes, rising government tariffs and labours costs, the cold storage business is very competitive and a losing trade yet Rokia has managed to stay high and dry. Her reputation as a reliable borrower who always pays back her loans on time, the goodwill she has created over the years and the high quality of the potatoes stored at her plant, have given her the cutting edge in the business.

Apart from storing buying and selling potatoes, her business involves deciding the price and growth of the vegetable, renting out space as well as storing seeds for the farmers for next year’s planting season.



Surprisingly, in a world dominated by men, whether they are clients, employees, bankers or business counterparts, Rokia has never felt singled out for being a women, “I am always treated with respect,” she explains, “and they value my opinion.”

“The farmers, for example, are quite comfortable with me and talk to me as they would with any other person,” she adds. At the cold storage owners’ meetings, Rokia’s business policies are given high priority as they have important effects on the business. In fact Rokia’s sharp business sense, managerial and analytical abilities have earned her a reputation, for which reason many organizations and enterprises have invited her to direct and advice them.

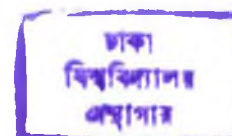
### ***A Hidden Dream***

While personally Rokia had enough accomplishments- juggling commendably a family and a profitable business - there was still a hidden ambition that needed to be fulfilled. This was to promote women entrepreneurship in Bangladesh. Her major role as board member and chairperson of MIDAS’s Women Entrepreneurship Development Committee has been to help women start businesses with collateral free loans. At the monthly meetings which Rahman chairs, she gives counseling to the women entrepreneurs on business strategies, upgrading products and most importantly, on the need to be conscientious borrowers.

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The results have been very satisfying. With growing confidence these women have become strong individuals who earn and invest their own money, and take business decisions.

Rahman has also helped to set up several outlets know as ‘Mini Marts’ to market the products. She has initiated the Women 2 Women Support Programmes whereby an established woman entrepreneur helps (in the form of skills, raw material etc.) a potential women entrepreneur for a whole year to give her a head start.



“Their capacity to grow and eagerness to learn is really inspiring,” says Rokia, “now they want to go into bigger business. In my opinion Bangladesh needs to promote venture capital funds for women to do large-scale business. “It is really rewarding to see how the wins of so many women, have changed for the better,” says Rokia. She mentions her visit to Calcutta with a group of women entrepreneurs during which they had a meeting with the Ladies Wing of the Calcutta Chamber of Commerce and Industries.” They were very impressed with the energy and confidence of our businesswomen and by the fact that in Bangladesh there are opportunities for women entrepreneurs to get collateral free loans,” says Rokia. One of her dreams she reveals is to write a book on her experience while working with women entrepreneurs.

### ***Recognition of her Efforts***

Her efforts have not gone unrewarded. She has received an award in Malaysia (1998) as Woman Leader Supporting other Women; another for her outstanding service as a member of MIDAS’s Board of Directors given by US Ambassador William A. De Price in 1990. She was the only women to receive BSB’s Award for Achievements in Entrepreneurship. This year she received the Priyadarshini Award in Delhi in recognition for her contribution to small enterprise development.

As for her personal life, Rokia is quite proud of her family. Both her daughters are in rewarding professions and her son works with her in the business. “Moreover, my husband, Azimur Rahman who is always very supportive, gives me the strength to move forward”, says Rokia.

### ***Tips for Aspiring Entrepreneurs***

As pointers to others women thinking about entering business, Rokia believes that handwork, patience and persistence are essential ingredients to do well. Maintaining ethics in business is equally important. “Keeping commitments, having a good track record is like a certificate, that will help you wherever you go,” comments Rokia.

While management courses may help, it is practical experience that really counts. “We learn as we work,” says Rokia “since you don’t have statistics it is necessary to do mini research before taking plunge into something,” Doing business, adds Rokia, is very difficult with no infrastructure facilities, for example shortage of power, rampant corruption and poor security. “But you have to take it as a challenge.” Most of all, she advises, “you have to enjoy whatever you do.” For Rokia, an optimist by nature, being able to enjoy whatever she is doing, whether it is managing her cold storage, executing projects for MIDAS, attending innumerable board meetings or taking care of her two grand children, is one of her greatest strengths. There is always an element of joy and positive energy. “I love the ride to the plant in Munshiganj since I can enjoy the beautiful scenic country side and appreciate the hard work and warmth of the rural people,” she says. This ability to always see the bright side of things, no matter what the odds are, seems to be her winning formula.

## 7.2 Case Study-Two: Geeteara Safiya Choudhury



### *Blending Creativity with Business Sense*

She loves challenges and when it comes to pursuing her goal, nothing can daunt her determination and courage. Today, Geeteara Safiya Choudhury is one of the leading women entrepreneurs of our country. In the early 70s, when professional women were not encouraged to seek jobs of their own choices, Geeteara ignored societal norms and launched her own advertising agency, “Adcomm Ltd.” Her dedication, hard work and optimism paid off. Twenty-five years later, Adcomm is one of the largest advertising agencies in Bangladesh boasting a big team of talented and creative people. This year, Geeteara received an award for being one of the leading women entrepreneurs of the world. Geeteara’s success story is not only a matter of great pride for herself and the Adcomm staff, but also a source of inspiration for Bangladeshi women who aspire to their own businesses.

### *Why Advertising*

Advertising was not a career option for Geeteara. She got into the profession by accident, not quite consciously. Interestingly, her first job was with a newspaper “The Observer”. Geeteara wrote and edited articles for both the children and women’s pages. She enjoyed her stint with Observer. However, she had to give up her work when her husband Nazim Kamran Choudhury who was working with Advanced Chemical Industries (ICI) was transferred to Karachi. Not the type to sit idle for long, she got a job as a senior editor of “She” a popular Pakistani magazine.

While working with the Observer, she began copy writing for an advertising firm just for fun. To her surprise her copies were approved and she continued. Some time later, her boss sent her to Dhaka to bring out a special East Pakistan supplement. She was asked to collect advertisements worth Rs 2,500. In those



days, she had no clue how to go about getting ads. “A cousin of mine who was working with an ad agency old me to see his boss.” That is how I came to meet Enayet Karim, the Managing Director of Interspan Advertising Agency (now known as Interspeed)”. Geeteara took it as a challenge and used all her family connections to get ads. In the end, she managed to gain ads worth Rs 25,000- far more than her target.”

Soon after that, Geeteara returned to Dhaka with her husband and had her first child. She had several job offers. One was from “Observer” and the others from the English and Journalism Departments of Dhaka University as lecturer but she declined both. She was actually in no hurry to find a job. Then one fine day she met with Karim of Interspan and got an unexpected offer to work at his agency. Geeteara accepted her job with eagerness.

After her stint with Interspan, which taught her the basics of advertising, she decided that it was time to move on. One day she received a sudden phone call from an Interspan client whom she worked with. He told her to set up her own business and do some work for his firm. At first, she found the idea absolutely ridiculous. But the man on the phone asked her to think about it. When she conveyed the phone conversation to her husband, he too, thought it was a brilliant idea. Another former client also wanted me to handle their ad campaigns. “But starting my own agency would mean a lot of responsibilities, I won’t be able to deal with the pressure”, I whined to him. He goaded me by saying, “your father raised you like a son, a man would take the risk but you are afraid.” “That did it. I took the plunge and decided to open my own agency.”

### ***The birth of Adcomm***

Once the decision was final, Geeteara acted fast and got busy making plans. It was an uphill task. She was a novice without a clue as to how to go about setting up her own business. First, her agency had to be accredited with the *Sangbadpatro Prishad*. For that purpose, she would require a bank guarantee of Tk 50,000. “I was anxious. I only had with me Tk 3,500; my one-month’s salary! She recalls.” She rushed from bank to bank but with no luck. All the banks asked the same thing

- wither for a full Tk 50,000 deposit or collateral. She wanted to give her jewelry, but they only accepted a piece of land or property as collateral. Her last hope was the Uttara Bank. After much persuasion, Geeteara managed to convince the MD to give her the bank guarantee.

Adcomm Ltd. was officially launched on July 04, 1974. An auspicious date for Geeteara as it was her father's birthday. However, the first office was a tiny 6ft by 6ft room in Geeteara's nephew's office. "There were six of us all huddled together in one room, she says, "it was hot and since there was so little space it was difficult to work." Needless to say, as her business expanded Geeteara moved her office a few times.

### ***Teething Troubles***

Getting clients for Adcomm proved to be an equally trying experience. Besides, her two loyal clients, hardly any company wanted to do business with a new, small agency-especially when they found out that a woman ran it.

"From my own experience, I feel that men tend to be very polite towards women." she begins, "When I sent company chiefs my cards, seeing a Bengali woman's name, just out of curiosity they would call me up, offer me tea, talk to me very politely. In the end, they would invariably refuse to give me work." Therefore, at the beginning, the pace of work was very slow and disappointing. But Geeteara and her colleagues were working hard to gain acceptability. Eventually, some broadminded men decided to help her out and test Adcomm's skills. "Of course, some people had to have faith in me, otherwise Adcomm could not have come this far!" she jokes. Soon, from word of mouth, Adcomm's reputation for doing quality work spread and getting clients was no longer a problem. Her first clients were-Bata shoe company, Fisons, Glaxo (now Glaxo Welcome), British Oxygen (former Bangladesh Oxygen) etc.

### ***Major Achievements***

From a one-room office, Adcomm had expanded to one of the most successful advertising agencies of Bangladesh. In early 90s, Adcomm got affiliated with big international agencies such as, Bates Worldwide and Lowe, Lintas and Partners.

Adcomm is now divided in two separate sections simply know as unit A and Unit B. Each unit functions independently, but Geeteara still supervises both. The offices are housed in two adjacent buildings in Shatmasjid Road, Dhanmondi and are equipped with modern facilities. Currently, there is a total of 152 staff. In addition to doing campaigns for clients, Adcomm also takes care of press conferences, road shows, even management etc. So far, it had successfully organized several “Benson & Hedges” concerts for its client British American Tobacco.

What are Geeteara’s favourite ad campaigns? “ I like all the ads we’ve done,” she spontaneously replies. Pepsodent toothpaste, Lital, Wheel, Breeze, Nordette 28, Sensation condoms, Johnsons and GMG are some of Adcomm’s recent commercials. But Geeteara admit that her company’s Wheel campaign is her most favourite at the moment. In fact, Adcomm has recently, received an award for the “*Amar desh, amar wheel*” (my country, by wheel) campaign. There is a clear messages in the wheel commercial- it attempts to convey that wheel soap is an integral part of our lives. She likes the Wheel ads also because real people instead of models have been depicted in them to make the ads more natural.

### ***A Supportive Family***

Geeteara points out that it was the love and support she received from her family that gave her the strength to start a career on her own. When she was born her grandmother was disappointed as she hoped that her eldest son’s first born would be a boy. But her father A.F.M. Safiyyullah and her mother ensured that Geeteara, her younger sister and four brothers were treated equally. While her father gave her due rights as a girl child, it was actually her paternal grandfather, the late distinguished linguist and scholar Dr. Mohammad Shahidullah, who taught her that Islam gave women equal rights. “Because he had a long beard and wore kurta-pajama, most people thought he was bigoted. My parents thought that he would not allow me to continue my studies after I finished my Senior Cambridge,” sense.



After her marriage, she was fortunate to have a husband who supported her throughout her career. Geeteara is not only a successful career woman; she is just as satisfied with her family life. The mother of two children - son Farhan and daughter Keya, she too had to do quite a bit of juggling like most working mothers. “When they were kids, I would often bring them to work with me and give them small tasks” she says. “As they grew older they started working at Adcomm on summer holidays.” And after getting their university degrees they joined Adcomm on a full-time basis. Talking with Farhan and Keya Choudhury, it was known that both the siblings had different career plans. But once they started working for Adcomm, they simply got hooked into the challenging world of advertising.

### ***Essential qualities to succeed***

“Hard work. There is no alternative to it,” says Geeteara, who has a reputation for being very methodical. “But then, it’s an essential quality to succeed in any business venture or profession. There is no short cut to success. It also helps to have patience, particularly in advertising, as there is plenty of scope to get frustrated. You should also be passionate about your work, otherwise you will be depressed and that will affect your work performance,” she adds. To be successful in advertising in particular, one needs to be a team player, since advertising is all about team work.” She is quick to state that that Adcomm’s good reputation owes a lot to excellent team spirit of its workers. These days, Adcomm is focusing a lot on training and media. “The competition is very strong now. Any agency has to move with the times and cater to changing needs and current trends. “-She explains. That is why Adcomm gives a lot of emphasis on staff training and development. Taking into account the media revolution, the agency also monitors the media to learn what’s ‘in’ and what’s ‘out’. In this age of cable television and IT, the consumers are exposed to numerous satellite channels and brand names. Products have to be promoted cleverly and originally, or consumers won’t pay attention.



### 7.3 Case Study-Three: Rahat Fahmida



#### ***Bringing life to a Rather Dormant Sector***

The history of ceramics goes back several centuries. In all the time that has gone by, the process of ceramic making has undergone subtle changes, to the point where today it is recognized as truly a form of art with the utilitarian about it.

In Bangladesh, ceramics has been more or less a dormant activity, for reasons that are not difficult to fathom. Even so, certain enterprising should, of whom Shameem Subrana is one, have to all intent and purpose decided that it is time ceramics were brought to the forefront as an enterprising activity.

Subrana feels that for all it's lackluster past, designers' ceramics in Bangladesh merits a creative future. To understand her views on the state of the art of ceramics in the country today and also to ascertain her feelings about herself and her entrepreneurial ambitions, she talks to The Morning Sun. Subrana has thus entered where angels fear to tread.

"In this country, people are taking time to accept pottery- be it ceramic or terracotta. And to regard it as an artwork is doubly difficult for them. " People refuse to pay three thousand Taka for an item of handmade pottery, whereas they do not think twice in order to buy a painting- eve if they do not really understand the meaning of it" said Subrana with a smile.

"Some buy paintings now even with the idea of matching it with their carpets, she laughed. Awareness about different paintings is a very recent painting is a very recent development, which is mainly through various art exhibitions.

An artist by profession and training Subrana recently launched- Texture- probably the first ceramic studio in the city. It is not only a big step, but also a rather daring one.

From her very childhood this young artist wanted to work wonders with her brush. A graduate of Art College in Dhaka, she has had training's from Cambridge in water-colour and painting. She has been always encouraged in this field by her father, husband and in-laws, who have been cooperative all along.

Subrana, determined to stick to paintings despite the limitations in the country, has even ignored the idea of becoming a sculptor. This is as her teachers recommended, where expertise lied.

With Sathi Chowdhury, a non-artist friend of hers, she launched 'Texture' back in 1989 but not as a ceramic studio. The idea did not even cross their mind.

Subrana, to whom painting is the first passion in life, started off 'Texture' as an organization in order to promote a variety of art exhibitions, which were not just restricted to painting, but has other art, works in including- ceramics and sculptures.

Subrana and her business partner could not afford to rent a house just for their business. It would not have been economically viable. On the other hand, continuing to accommodate the gallery at Subrana's was slowly posing inconvenience.

While organizing the exhibitions in her gallery, on of the very few ones four years ago, Subrana saw a number of flaws coming to light. Slowly, Subrana could figure out how reluctant people were to pay for ceramics.

The idea of promoting ceramic artists and to promote this art sprung in her mind. And she decided to put her own painting works on the sides. "The ceramic artist did not and till today does not get proper recognition for his work.

"People tend to bargain even for one of their finest products, without realizing how precious the hand-made ones are. With molds it is a different story all together. The aesthetic touch is then missing", said the owner of Texture.

This ceramic shop / studio is now the only a month old. Subrana and her partner has two artists and two potters working for them. In their stock they have lamp bases, dinner and tea sets, wall terra-cottas, which are mostly designed by Subrana, along with statues that are replicas from museum collections.

In this country people have a high demand for white ceramic products. Terra-cottas with whatever extent of intricate workmanship fails to face the reasonable price. In this situation this is not at all a very easy area of business Subrana has stepped in.

"There was a time when people could not differentiate between a signboard artist and a painter. We no longer have that crisis. So we will have to wait till the outlook towards pottery changes, too. And people will start looking at it as an work of creative art," said Subrana with a hopeful smile. She has ambitions of exporting her products after it makes a profitable market here.

Everyone knows the new comers are talented and bursting with potential. After all, if they with weren't the real articles, they would not be putting forth one art work after another, thus building up the whole industry on their shoulders.

## 7.4 Case Study-Four: Rashida Khan



***Owner of Ruby Shilpa Kutir Observers, working wives are usually happier***

"I believe life offers many educational opportunities. Earning a degree is just one way. But there are many non-formal ways of learning something. A lot of people think that because they are illiterate (do not have formal education) they won't be able to do anything. But that is wrong. There is much to learn from life. At the end, you may not receive a degree but you will not be illiterate or worthless." says Ruby Ali Damal; 40, an entrepreneur.

Damal, who passed her SSC and spent a few years in Art College, practiced what she preaches. She has made good use of the education she received and today she has a business based on lesson learned from life. She is the owner of Ruby Shilpa Kutir, shop number 26, on the first floor of Mohammadia Super Market.

"Khushki can be rid with methi", or "You should use a mixture of Amia powder and Henna to keep hair from falling and keep the head cool" are typical advice given by Damal. Many of her customers go to the shop specifically between 5:00PM and 9:00PM. "Though my show room is open from 10:00AM to 9:00PM those are my consultation hours," she says.

Damal has kept alive the traditional use of herbs for beauty and medicinal purposes through her business. She sells powdered herb mixtures and explains their various uses to her customers.

Her main sources of inspiration in this field were her mother and dadi (paternal grand mother). "My dadi was very pretty, when I was small I used to see the village women come to her for advice. She would tell them about uptan, methi, and egg yolk concoctions. I used to listen with great interest," recalls Damal.



She also remembers her mother's concoctions. Whenever anybody in her family was sick, her mother usually used home remedies. "For example, if we had tummy aches, my mother would give us special pills that she made herself or if we sprained an ankle she would massage it with a special mixture that she put together."

The interest sparked by her mother and dadi was further cultivated by Damal herself. "I was an avid reader since childhood and I started reading up on any thing that interested me. And I learned a lot of interesting things by reading up on them," she say. Also, later in life, wherever she traveled Damal would talk to the local women and ask about their beauty regimens. For example, a lady from Cuttack has taught her how to perfume sarees with different spices. "It's a wedding ritual there. New brides wear seven different sweet smelling sarees in the first seven days. So everyone knows that she is a new bride, I am thinking of introducing it here," says Damal.

Her herbal products are targeted towards Bangladeshi women especially young girls. "Students usually can't afford to buy expensive products from places like Shahnaz and other big beauty shops. I try to provide a reasonable alternative. Also because these are natural, they don't have side effects unlike chemical cosmetics. "But she quickly adds that her product can be used by a wide range of women. "It is beneficial for the young and the old alkie."

During her many trips abroad. Damal saw how developed the instant food market was and wanted to do something similar for Bangladesh. "Even our neighboring countries like India, Pakistan, are much more advanced. "I felt if they could do it, we should be able to do it" she says. According to Damal, the percentage of women just taking care of the home is very low even in Bangladesh. Instant food-mixes and powdered spices are a lot more convenient in today's society. She provides soup mixes, biryani massala. Halun mix, kala jeera bhorta mix, kheer mix etc.

Her shop also carries rows and rows of different types of pickles. "I used to love pickles when I was a child. So I learned how to make them from my aunt (the

family pickle expert). Latter people tried them and liked them in my business too," laughs Damal.

Damal first started her business in 1987. An art student named Himu, taught her how to make cloth flowers and Japanese dolls. She also took different sorts of training from BSCIC, BNDC and BASC. She started with Taka 5,000 from her husband. Damal would make clothe flowers, jewelleries and supply them to shops. Since then she has been rolling her profit back into the business.

Later she took some samples to Karika and had a big order within a week. She has also supplied to ideas and UNICEF wanted 350,000 training dolls within 3 months. I had already trained a few girls to make dolls, now I decided to train some more so that I could meet the order. Most of the girls were unsure that they would be able to do it. I told them you weren't born cooking but now you can cook, if you were able to learn doll making.

After a few years of this, Damal decided to try out her other talents and returned to her childhood interests. Now she keeps a few dolls and handicraft items at her shop because that is how she started in the business world and she feels too attached to let go of them completely.

At present, Damal is also busy setting up an organization called Jatiyo Kutir Shilpi Sangstha. Damal feels that Bangladeshi craftsmen do not get the recognition they deserve. Nor do they receive the true value of their work. "Instead other people profit off them. Also artists have galleries, actors have the stage, but the craftsmen don't have a place to show their work."

The organization will aim to bring together the crafts men and better manage their resources. Damal hopes to raise fund through fairs and cultural events. This fund will be used to provide interest free loans to different craftsmen and to further innovate craftsmanship in Bangladesh. "We will grow on our own strength," she says.

Damal commends our Prime Minister for promising to create a national fair for small cottage industry products. "This is really a good idea if implemented soon."

Damal holds that of all women she has met, it is usually the ones that just take care of their homes that are usually unhappy. Working wives are usually happier. She says the reason is that two incomes improve the family's quality of life and put less pressure on the individual spouses. Also, husbands think twice before abusing a working wife because they know she won't take it," adds Damal cheekily.

Marriage, she maintains is all about compromises. But compromises from both sides, she emphasizes. Damal finds it hard to believe that any man would be unappreciative of any extra income brought in by the wife, given today's economic situation. "If both spouses can work out an understanding a very happy family," she says.

However, Damal emphasizes that the husband has a very important role. "With a husband's encouragement and support, a woman can go very far, do a lot. Husbands should encourage their wives for the good of their families and for their own good." She is very appreciative of her husband, advocate Reza Mohammad Damal, who has stood by her always, through thick and thin.

"I was invited to attend a Bangladeshi Trade Fair in Saudi Arabia, but I was hesitating because of the chauvinistic reputations of the Saudis. But my husband encouraged me to go. He said I would be going for my business that I happened to be a woman was secondary in this situation. Well, I came back successful and hope to expand my business there soon." Damal says her husband has helped her the most.

Damal is a member in various social and business organizations like WEA, WVA, Bangla Craft, BSCIC and Inner Wheel Club of Ramna. She eagerly participates in various exhibitions and fairs. "I feel there is always a need for pioneers, I participate not only to exhibit my products but also show other women that it is possible to enter and survive in a "man's" world (indicating the business world). I put myself up as an example."



## 7.5 Case Study-Five: Majeda Begum



***Majeda Begum, 30, started her business in 1995.***

When her husband left her with two children, she had nothing to survive but determination and ambition. She got married a farmer when she was 20. Immediately after marriage, her husband started torturing her for dowry. Being her father was very poor they could not meet up his demand. After three years marriage life, her husband left her and married another girl.

‘It was really a tough time for me’ Majeda starts her life story. ‘I was thrown in a dark with my babies. That time I had nothing to survive’. Majeda was illiterate, but she was hardworking and intelligent. She contacted to a local NGO and applied for loan to do business. With the small amount of loan she started poultry farming in small scale. At the same time, she started to go the night school conducted and operated by a NGO. She realized the importance of education. After few months she attended a sewing and boutique-training program. After completing the training, she again applied for loan to purchase sewing machine. By that time she did well in poultry business. She planned to open a new business. She collected orders from nearest town for boutique and sewing, after finishing her job she delivered the orders to clients in due time. It was very hard time for her; she had to work 15-16 hours every day.

She did so well in boutique business that within two years she rent a store in the town and she herself started boutique business. Her design was modern and sophisticated, and also very popular. She trained some distressed women and provides them job in her store. At the same time her poultry business also was expanded. To supervise this business she appointed a caretaker.

Majeda believes that determination, hardworking and sincerity are the key to success in business. Now she a successful small business owner, she is a role model to distressed women.



## Chapter Eight

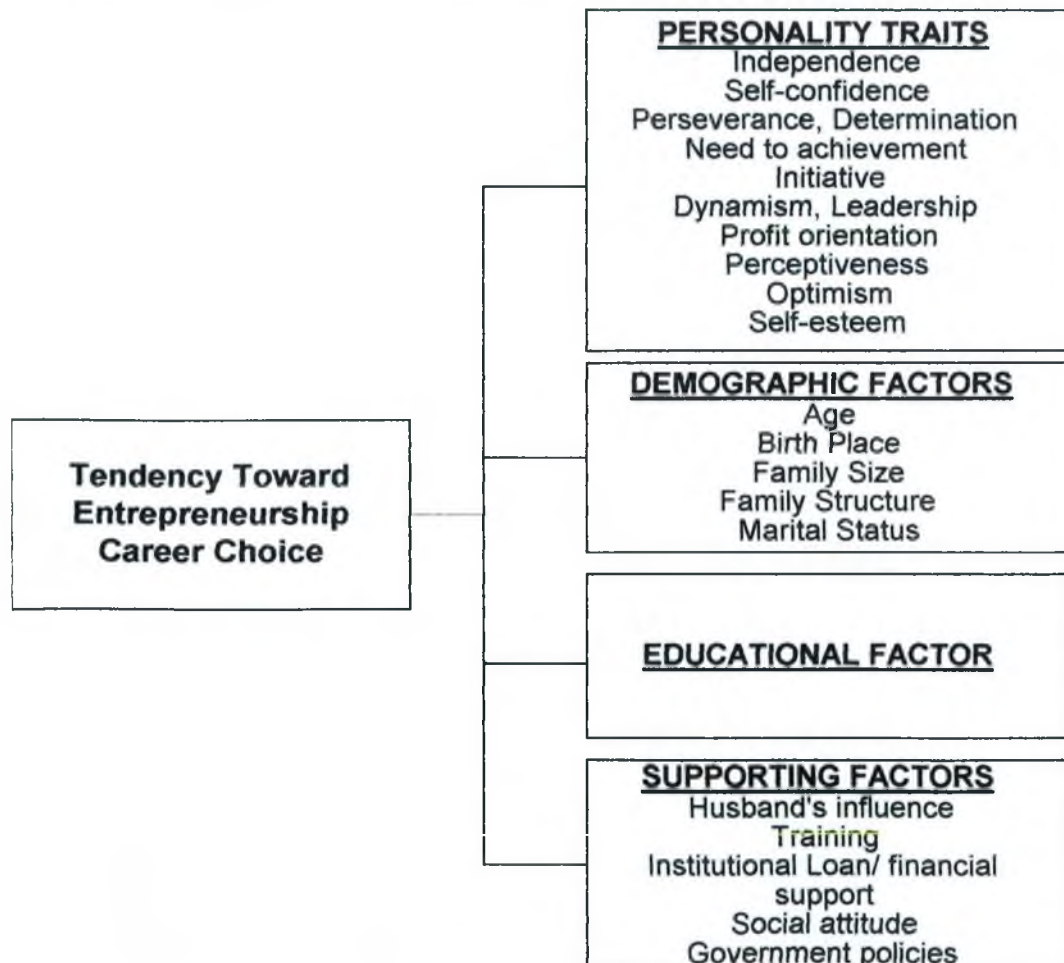
# **Conclusion**

## 8 Conclusion

We have analyzed the findings of the study and we have been able to identify some factors or predictors, which explain the tendency toward entrepreneurship as a career choice among women in Bangladesh. On that basis, we have developed a theoretical model to explain why women are coming to business and what factors are contributing to the emergence of women entrepreneurs in Bangladesh. In addition to this, we have also identified their management practice and style, problems they face, their perception about social attitude, and financial support system in Bangladesh.

We have been able to categorize the factors in four groups showing the tendency toward entrepreneurship as career choice by women. In the following diagram, it has been shown how those factors explain the tendency toward entrepreneurship as a career choice.

Four factors Showing Tendency toward Entrepreneurship:



It is observed that most of the women entrepreneurs, particularly in the middle income group, came to business by their own motivation. From the study it appears that women wanted to be independent, and self-confident. Despite the presence of a number of social and financial barriers, women started their business by self-inspiration. At the early stage, an insignificant percentage of women (16percent) got the financial support from their husbands and other members of the family. In addition, more than 60 percent of women did not get loan from any bank or financial institution. Most of them had neither formal business experience nor working experience. In spite of these limitations, they become successful entrepreneurs and thus this prove their determination to overcome the obstacles. They have need to achieve, they are initiative. In addition, they are profit oriented, optimist and they have high level of self esteem need. Though, these personality traits differs in respect of economic level and status of women entrepreneurs, but most of the traits are common irrespective of income group and socio-economic level of women.

In the context of demographic factor, it is observed that age is an important predictor for women entrepreneur. Most of the women started their business at the age in between 20 to 30. In addition to age, marital status is also an important factor. Marriages provide advantage or opportunity to women to be daring to become entrepreneur. We believe it is highly related to the social security and level of freedom women enjoyed in our society. In the present context of our society women feel more secure and enjoy more freedom after their marriage which encouraged them to enter into adventure of independent career choice. Moreover, our study shows that in most of the cases, husbands encourage their wives to accept the business career. Birthplace, family size and family structure are also determinant factors to become entrepreneur. Study reveals that most of the women entrepreneurs come from city or urban area and they are the members of single family. Even, their own family size are also smaller. We believe smaller family size, city orientation help women become entrepreneurs and helped them to get rid of barriers faced by previous joint family culture and values.

It is also observed that education is an important factors for women entrepreneurs in particular for medium scale and large scale entrepreneurial activities. Study shows that women with lower academic background are less capable in expanding their businesses in comparison to those who have higher academic background. In the case of upper income and middle income group, more than 60 percent women are at least bachelor degree holders. It is also observed that women in the lower income group with lower educational background are successful to organize and operate only the small-scale business.

Supporting factors such as husband's and other family member's influence and cooperation, training, institutional financial support, and government policies, social attitude are also playing important role for emergence of women entrepreneurship in Bangladesh. It is observed that husband of women entrepreneurs had a significant role to come to business in the upper income group. A substantial percentage of women come to business by the influence of other family members. Institutional support, i.e., institutional training, loan, is significant to develop entrepreneurs. In Bangladesh, despite the fact that most of the entrepreneurs started their business without any institutional support, they recognize, bank loan is very important to continue and expand their businesses.

Institutional training also played a significant role in the emergence of women entrepreneurs. Study shows that almost two third of women entrepreneurs belonging to middle income and upper income group have got the formal training. As most of women in lower income group have not got any training, and they have poor academic background and their success in operating and expanding business is limited. Social attitude also important for the emergence of women entrepreneurs. It is observed that despite the presence of some social barrier, such as vandalism, disregard to women, political instability, corruption, mistrust and lack of security, most of the women believe that social barrier does not exist at all and they do not face any such barrier. Rather they are motivated and supported by their husbands, family members and friends to overcome the barriers and accept the challenge. In addition to these factors, Government policies played a



significant role in developing the women entrepreneurs over the last few years. Government has initiated specific self-employment generating program and women empowerment for poverty alleviation especially in the area of agriculture, fisheries and live stocks. Government is providing special credit facilities to women through several statutory organizations, such as BSCIC, BRDB, Department of Youth and Department of Women Affairs and through several financial institution such as Agrani Bank, Sonali Bank Krishi Bank. Government has been providing some vocational training to young women. All these program facilitate a lot to emergence of women entrepreneurs. In addition to Government support, some non-government organizations have launched a series of program, which have been successful in creating employment opportunity for women mainly in rural areas. They are providing credit and training support to women entrepreneurs focusing lower income group of women in the trend.

It is important to state that all the factors discussed here, may not have similar influence to every entrepreneurs irrespective of their socio-economic level, but these predictors explain the general tendency toward Entrepreneurship Career Choice of women in Bangladesh.

In addition to theoretical framework, this study has also enlightened some other issues of women entrepreneurs, such as, their management practice and style, perception about financial institution, legal system, social attitude and problems they are facing. It is observed that women in Bangladesh prefer small and medium scale business enterprise and their management style is very much informal. Their managerial style, personnel administration, marketing and business strategy -all aspects are very much informal. But they introduced a modern behavioral management approach in their organization in context of personnel administration. But in setting long term strategic planning and marketing strategy, they are in the primitive stage. It so happens because most of their businesses are small scale and medium scale and they have limited formal structure, management training and experience.

They have identified vandalism, disregard to women, political instability, corruption, copying, mistrust and social insecurity as the main social barriers. They emphasized on women education, government support and policy, and above all political support to overcome these barriers.

They are satisfied to the existing technological standard but women, who are operating large scale business organization, are less satisfied and they have identified lack of technical knowledge, poor quality of raw materials, non availability of computer, absence of sufficient training institute, lack of information and old technology as limitations for efficient operation.

Despite Government and other NGOs have launched a series of credit program for women entrepreneurs, they have identified financing problem as a significant problem. It means the existing financial support system is not adequate to meet the need of women entrepreneurs. Banks, NGOs and Government should consider these issues immediately.

Though we have developed a theoretical model for the emergence of women entrepreneurs, we admit that due to limitation mentioned earlier, this model might not be able to explain the tendency toward entrepreneurship as a career choice of women, i.e., women in different socio-economic status. But we believe that this model and study definitely would help us to understand why women are choosing entrepreneurial career in Bangladesh and would help further comprehensive study in this regard. In addition, from this study, policy makers of Government and NGO are trying to help women entrepreneurs would find some lights and ideas about what they need to address in formulating policies which would help and guide women to progress more in this sector more independently and more successfully.

Annexure-1

**Data Tables on Upper, Middle  
and  
Lower Income Group**

## List of Tables on Upper, Middle and Lower Income Groups

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**Table - 01**  
**Business plan at student life**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	11	36.67	19	51.35		
No	19	63.33	18	48.65		**
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = All respondents

\*\* = There was no question for this category

**Table - 02**  
**First thought of business**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Influenced by others	2	10.53	4	22.22		
After marriage inspired by family	10	52.63	11	61.11		
Self motivation / inspiration	5	26.32	-	-		
When family work load reduced	1	5.26	1	5.56		**
To improve the financial condition	-	-	1	5.56		
To pass leisure time	-	-	1	5.56		
To establish self image	1	5.26	-	-		
<b>Total N</b>	<b>19</b>	<b>100.00</b>	<b>18</b>	<b>100.00</b>		

N = Those who had no plan to do business in student life

\*\* = There was no question for this category

**Table - 03**  
**Birth place**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Metropolitan city	17	56.67	25	67.57	12	16.00
Other urban (urban city except metropolitan city)	11	36.67	9	24.32	31	41.33
Rural	-	-	1	2.70	31	41.33
Others (Outside Bangladesh)	2	6.67	2	5.41	1	1.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 04**  
**Birth place according to Metropolitan City**

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Dhaka	9	52.94	16	64.00	10	83.33
Chittagong	5	29.41	8	32.00	1	8.33
Rajshahi	-	-	1	4.00	-	-
Khulna	-	-	-	-	-	-
Barisal	-	-	-	-	1	8.33
Sylhet	3	17.65	-	-	-	-
<b>Total N</b>	<b>17</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>12</b>	<b>100.00</b>

N = Those who were born in metropolitan city

Table - 05  
Birth place according to urban city

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Jessore	1	9.09	1	11.11		
Pabna	2	18.18			1	3.23
Faridpur			2	22.22	2	6.45
Tangail	1	9.09			3	9.68
Bhairab	1	9.09				
Sirajganj	1	9.09				
Mymensingh	1	9.09	3	33.33		
Narayanganj			2	22.22	5	16.13
Comilla	1	9.09				
Kustia	1	9.09				
Gazipur					16	51.61
Chandpur					2	6.45
Munshiganj					1	3.23
Manikganj					1	3.23
Others	2	18.18	1	11.11		
<b>Total N</b>	<b>11</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>

N = Those who were born in urban city

Table - 06  
Grooming up

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Metropolitan city	21	70.00	28	75.68	12	16.00
Other urban (except metropolitan city)	6	20.00	8	21.62	34	45.33
Rural	-	-	-	-	29	38.67
Others (outside Bangladesh)	3	10.00	1	2.70	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 07  
Grooming up according to Metropolitan City

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Dhaka	13	61.90	17	60.71	10	83.33
Chittagong	7	33.33	10	35.71	1	8.33
Rajshahi	-	-	1	3.57	-	-
Khulna	-	-	-	-	-	-
Barisal	-	-	-	-	1	8.33
Syhet	1	4.76	-	-	-	-
<b>Total N</b>	<b>21</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>	<b>12</b>	<b>100.00</b>

N = Those who were brought up in metropolitan city

Table - 08  
Grooming up according to urban city

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Jessore	-	-	1	12.50	-	-
Pabna	1	16.67	-	-	1	2.94
Rangpur	1	16.67	-	-	-	-
Faridpur	-	-	1	12.50	2	5.88
Tangail	1	16.67	-	-	3	8.82
Mymensingh	2	33.33	2	25.00	-	-
Narayanganj	-	-	2	25.00	7	20.59
Kustia	-	-	1	12.50	-	-
Gazipur	-	-	-	-	17	50.00
Chandpur	-	-	-	-	2	5.88
Munshiganj	-	-	-	-	1	2.94
Manikganj	-	-	-	-	1	2.94
Others	1	16.67	1	12.50	-	-
<b>Total N</b>	<b>6</b>	<b>100.00</b>	<b>8</b>	<b>100.00</b>	<b>34</b>	<b>100.00</b>

N = Those who were brought up in urban city

Table - 09  
Number of brothers and sisters

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
One	1	3.33	2	5.41	2	2.67
Two	3	10.00	3	8.11	4	5.33
Three	2	6.67	4	10.81	4	5.33
Four	3	10.00	4	10.81	10	13.33
Five	3	10.00	5	13.51	20	26.67
Six	6	20.00	3	8.11	13	17.33
Seven	1	3.33	5	13.51	10	13.33
Eight	6	20.00	6	16.22	6	8.00
Nine	2	6.67	2	5.41	2	2.67
Ten	1	3.33	1	2.70	2	2.67
Eleven	2	6.67	2	5.41	2	2.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 10  
Position among siblings

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
First / eldest	7	23.33	9	24.32	8	10.67
Second	5	16.67	10	27.03	13	17.33
Third	9	30.00	6	16.22	9	12.00
Fourth	1	3.33	5	13.51	5	6.67
Fifth	1	3.33	2	5.41	11	14.67
Sixth	2	6.67	2	5.41	8	10.67
Seventh	-	-	1	2.70	9	12.00
Eighth	2	6.67	1	2.70	6	8.00
Ninth	-	-	-	-	2	2.67
Tenth	1	3.33	-	-	2	2.67
Eleventh / youngest	2	6.67	1	2.70	2	2.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents



Table - 11  
Other member (except father) doing business in the family

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	17	56.67	15	40.54	29	38.67
No	13	43.33	22	59.46	46	61.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 12  
Relationship with other entrepreneur in the family

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Brothers	11	64.71	11	73.33	23	79.31
Sisters	1	5.88	1	6.67	2	6.90
Brother in law	1	5.88	1	6.67	1	3.45
Mother	1	5.88	1	6.67	1	3.45
Uncle	-	-	1	6.67	-	-
Husband	3	17.65	-	-	1	3.45
Son	-	-	-	-	1	3.45
<b>Total N</b>	<b>17</b>	<b>100.00</b>	<b>15</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>

N = Those who have other members doing business in the family

Table - 13  
Nature of business of other member in the family

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Electrical shop / manufacture	1	5.88	1	6.67	-	-
Coaching center	-	-	1	6.67	-	-
Insurance	-	-	1	6.67	-	-
Cold storage	-	-	1	6.67	-	-
Beauty parlor	1	5.88	1	6.67	-	-
Fabric industry	1	5.88	-	-	-	-
Garments / buying house	3	17.65	3	20.00	-	-
Pharmaceutical industry	2	11.76	1	6.67	-	-
Rubber garden	1	5.88	-	-	-	-
Car import	1	5.88	-	-	-	-
Indenting / trading	1	5.88	-	-	-	-
Printing press	2	11.76	-	-	-	-
Cloth store	-	-	1	6.67	5	17.24
Jute	-	-	1	6.67	-	-
Transportation / Boat / Rickshaw	-	-	1	6.67	1	3.45
Leather	-	-	1	6.67	-	-
Fishing net	1	5.88	-	-	-	-
Video	-	-	1	6.67	-	-
Real estate	1	5.88	-	-	-	-
Grocery shop	-	-	-	-	7	24.14
Fish shop	-	-	-	-	4	13.79
Agro goods	-	-	-	-	1	3.45
Metallic / wrought iron	-	-	-	-	1	3.45
Raw material	-	-	-	-	4	13.79
Stationary	-	-	-	-	2	6.90
Sweet	-	-	-	-	2	6.90
Rice	-	-	-	-	2	6.90
Others	2	11.76	1	6.67	-	-
<b>Total N</b>	<b>17</b>	<b>100.00</b>	<b>15</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>

N = Those who have other members doing business in the family

**Table - 14**  
Present marital status of the respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Single	2	6.67	6	16.22	1	1.33
Married	27	90.00	28	75.68	68	90.67
Widow	1	3.33	3	8.11	5	6.67
Divorcee	-	-	-	-	1	1.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 15**  
Number of child

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
No child	-	-	1	3.23	1	1.35
One	5	17.86	6	19.35	8	10.81
Two	8	28.57	12	38.71	15	20.27
Three	11	39.29	6	19.35	22	29.73
Four	3	10.71	4	12.90	18	24.32
Five	1	3.57	1	3.23	5	6.76
Six	-	-	1	3.23	5	6.76
<b>Total N</b>	<b>28</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

N = Those who are married

**Table - 16**  
Number of children had at starting of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
No child	5	17.86	8	25.81	7	9.59
One	6	21.43	8	25.81	12	16.44
Two	8	28.57	6	19.35	17	23.29
Three	7	25.00	4	12.90	20	27.40
Four	1	3.57	4	12.90	9	12.33
Five	1	3.57	1	3.23	4	5.48
Six	-	-	-	-	4	5.48
<b>Total N</b>	<b>28</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>	<b>73</b>	<b>100.00</b>

N = Those who are married

**Table - 17**  
Age of the last child at starting point of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Less than 1 year	1	3.57	2	5.41	1	1.35
Less than 1 year but more than 2 years	7	25.00	2	5.41	12	16.22
Less than 2 years but more than 5 years	6	21.43	4	10.81	17	22.97
Less than 5 years but more than 10 years	7	25.00	6	16.22	24	32.43
Less than 10 years but more than 18 years	1	3.57	6	16.22	9	12.16
18 years above	1	3.57	3	8.11	3	4.05
Not applicable	5	17.86	14	37.84	8	10.81
<b>Total N</b>	<b>28</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

N = All respondents those who are married

Table - 18  
Husband's profession

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Service	8	28.57	13	41.94	21	28.38
Business	13	46.43	13	41.94	35	47.30
Others	6	21.43	2	6.45	13	17.57
Not applicable	1	3.57	3	9.68	5	6.76
<b>Total N</b>	<b>28</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

N = Those who are married

Table - 19  
Marital status at starting the business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	28	100.00	25	80.65	70	94.59
No	-	-	6	19.35	4	5.41
<b>Total N</b>	<b>28</b>	<b>100.00</b>	<b>31</b>	<b>100.00</b>	<b>74</b>	<b>100.00</b>

N = Those who are married

Table - 20  
Religion of the respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Muslim	30	100.00	35	94.59	65	86.67
Hindu	-	-	2	5.41	10	13.33
Christian	-	-	-	-	-	-
Buddhist	-	-	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 21  
Income range

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Taka below 1000	-	-	-	-	13	17.33
1001> but less than 2000	-	-	-	-	27	36.00
2001> but less than 3000	-	-	-	-	14	18.67
3001> but less than 4000	-	-	-	-	10	13.33
4001> but less than 5000	-	-	-	-	10	13.33
More than 5,001 but less than 10,000	-	-	11	29.73	1	1.33
More than 10,001 but less than 15,000	-	-	13	35.14	-	-
More than 15,001 but less than 20,000	-	-	7	18.92	-	-
More than 20,001 but less than 30,000	-	-	6	16.22	-	-
More than 30,001 but less than 50,000	21	70.00	-	-	-	-
Above 50,001	9	30.00	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 22**  
Type of organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
NGO	-	-	1	10.00	-	-
GOB	1	6.67	-	-	-	-
Bank	3	20.00	1	10.00	-	-
Educational institute	3	20.00	4	40.00	-	-
Garments	1	6.67	-	-	-	-
Shop / store	-	-	2	20.00	-	-
Pathology	-	-	1	10.00	-	-
Beauty parlor	-	-	1	10.00	-	-
Private organization	4	26.67	-	-	-	-
Media	1	6.67	-	-	-	-
Abroad	1	6.67	-	-	-	-
Research organization	1	6.67	-	-	-	-
Ansar	-	-	-	-	1	100.00
<b>Total N</b>	<b>15</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>

N = Those who previously served in other organization

**Table - 23**  
Duration of previous service

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Below 1 year	2	13.33	3	30.00	-	-
1 year to 5 years	4	26.67	1	10.00	-	-
6 years to 10 years	2	13.33	4	40.00	-	-
11 years to 15 years	2	13.33	-	-	-	-
16 years to 20 years	2	13.33	1	10.00	-	-
Till now	3	20.00	1	10.00	1	100.00
<b>Total N</b>	<b>15</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>

N = Those who previously served in other organization

**Table - 24**  
Reason behind leaving the service

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Personal reason	1	6.67	2	20.00	-	-
Temporary job	1	6.67	-	-	-	-
Physical problem	1	6.67	-	-	-	-
For business / to do business	3	20.00	2	20.00	-	-
For family	3	20.00	2	20.00	-	-
Had problem with the employer	1	6.67	-	-	-	-
For financial solvency	-	-	1	10.00	-	-
To give more time to home	1	6.67	1	10.00	-	-
Had to give more time	-	-	1	10.00	-	-
No specific reason	1	6.67	-	-	-	-
Not applicable	3	20.00	1	10.00	1	100.00
<b>Total N</b>	<b>15</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>

N = Those who previously served in other organization



Table - 25  
Training record

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	18	60.00	25	67.57	26	34.67
No	12	40.00	12	32.43	49	65.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 26  
Type of professional training participated

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
JOB'S	-	-	1	4.00	-	-
Beauty course	3	16.67	4	16.00	-	-
Ekebana / dry flower / Boansai	1	5.56	-	-	-	-
Management course (any)	6	33.33	2	8.00	-	-
BISIC (boutique, doll)	1	5.56	3	12.00	-	-
BMDC	1	5.56	-	-	-	-
Hunger project	1	5.56	-	-	-	-
English language	2	11.11	-	-	-	-
Hand work	-	-	8	32.00	-	-
Quality control and export	-	-	1	4.00	-	-
Training on sewing and tailoring	2	11.11	5	20.00	-	-
NBC (German)	-	-	1	4.00	-	-
Young women professional training for entrepreneurs, CIDA	1	5.56	-	-	-	-
Sewing	-	-	-	-	13	50.00
Nursery	-	-	-	-	1	3.85
Poultry training	-	-	-	-	5	19.23
Fishery and related business	-	-	-	-	2	7.69
Health and nutrition	-	-	-	-	1	3.85
Vegetables	-	-	-	-	3	11.54
Dairy	-	-	-	-	1	3.85
<b>Total N</b>	<b>18</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>

N = Those who have imparted professional training (multiple response)

Table - 27  
Duration of training of the respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Less than 1 month	4	22.22	6	24.00	10	38.46
Less than 2 months but more than 3 months	6	33.33	4	16.00	6	23.08
Less than 3 months but more than 6 months	3	16.67	6	24.00	6	23.08
Less than 6 months but more than 1 year	1	5.56	5	20.00	4	15.38
Less than 1 year but more than 3 years	4	22.22	4	16.00	-	-
<b>Total N</b>	<b>18</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>

N = All respondents

Table - 28  
Reasons to come into business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
To pass the leisure period	7	18.92	7	15.22	3	3.33
For financial solvency	6	16.22	12	26.09	63	70.00
For earnings	1	2.70	4	8.70	1	1.11
To establish self ego	1	2.70	1	2.17	-	-
Influenced by others	4	10.81	3	6.52	1	1.11
To be self dependent	9	24.32	11	23.91	6	6.67
To market own products	4	10.81	1	2.17	2	2.22
To work for society	2	5.41	3	6.52	-	-
After getting the training	3	8.11	4	8.70	-	-
Due to husband's sickness	-	-	-	-	2	2.22
To give more time to family	-	-	-	-	11	12.22
Possible to do at home	-	-	-	-	1	1.11
<b>Total N</b>	<b>37</b>	<b>100.00</b>	<b>46</b>	<b>100.00</b>	<b>90</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 29  
Inspiration to come to business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self	14	42.42	24	64.86	55	73.33
Husband	13	39.39	4	10.81	8	10.67
Father	1	3.03	1	2.70	1	1.33
Influenced by others	5	15.15	8	21.62	11	14.67
<b>Total N</b>	<b>33</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 30  
Role of husband in coming to business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Gave financial supports	6	18.18	6	14.29	4	5.33
Gave suggestion and moral support	19	57.58	26	61.90	46	61.33
Gave their labor			2	4.76	5	6.67
Did nothing	8	24.24	8	19.05	20	26.67
<b>Total N</b>	<b>33</b>	<b>100.00</b>	<b>42</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 31  
Whether faced any problem in the family at the initial stage of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	4	13.33	4	10.81	3	4.00
No	26	86.67	33	89.19	72	96.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 32  
Problem faced in the family at initial stage of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Family worked as an barrier	2	50.00	1	25.00	2	66.67
Family discouraged	2	50.00	3	75.00	1	33.33
<b>Total N</b>	<b>4</b>	<b>100.00</b>	<b>4</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>

N = Those who faced problem at the time of starting the business

Table - 33  
Overcome the problem faced by the respondents

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Through strong personality	3	75.00	2	50.00	-	-
Got support son and daughter	-	-	1	25.00	-	-
Convinced them	1	25.00	1	25.00	3	100.00
<b>Total N</b>	<b>4</b>	<b>100.00</b>	<b>4</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>

N = Those who faced problem at the time of starting the business

Table - 34  
Target group / customer

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Middle-class	16	37.21	28	50.00	30	25.00
Upper-class	24	55.81	27	48.21	4	3.33
Lower-class	1	2.33	1	1.79	31	25.83
Industry	2	4.65	-	-	-	-
Neighbors	-	-	-	-	33	27.50
Rickshawpuller / pedestrian	-	-	-	-	14	11.67
Wholesaler	-	-	-	-	8	6.67
<b>Total N</b>	<b>43</b>	<b>100.00</b>	<b>56</b>	<b>100.00</b>	<b>120</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 35  
Production line followed in the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Piece type production	18	60.00	21	56.76	-	-
Package production / bundle type	12	40.00	16	43.24	-	-
Division of labor	-	-	-	-	1	1.33
No division of labor	-	-	-	-	74	98.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 36  
Market area

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Dhaka / adjacent	12	34.29	15	38.46	11	14.67
All over Bangladesh	17	48.57	22	56.41	-	-
International market	6	17.14	2	5.13	-	-
Local market	-	-	-	-	64	85.33
<b>Total N</b>	<b>35</b>	<b>100.00</b>	<b>39</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 37  
Competitors

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Same type of organizations	18	60.00	16	43.24	27	36.00
Partners	1	3.33	-	-	-	-
Nobody	10	33.33	21	56.76	48	64.00
Own employees working for others	1	3.33	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 38  
Set up of target / achievement goals

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
On the basis of capital available	4	13.33	-	-	1	1.33
On the basis of demand	7	23.33	19	51.35	11	14.67
Through proper planning	8	26.67	4	10.81	3	4.00
To invest more capital	3	10.00	2	5.41	-	-
To maintain quality design	6	20.00	7	18.92	10	13.33
To increase production	2	6.67	5	13.51	23	30.67
Competitive price	-	-	-	-	2	2.67
To make more profit	-	-	-	-	2	2.67
To fix the target	-	-	-	-	4	5.33
More attention to increase	-	-	-	-	11	14.67
Mission answer	-	-	-	-	8	10.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 39  
Plan of business to achieve the goal / target

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Offer competitive price	5	16.67	4	10.81	3	4.00
On basis of demand	2	6.67	6	16.22	1	1.33
Maintain the quality	14	46.67	13	35.14	25	33.33
Invest the profit in business	2	6.67	2	5.41	2	2.67
To increase production	2	6.67	3	8.11	15	20.00
Change the product design / New design	3	10.00	6	16.22	3	4.00
Diversify the business	1	3.33	2	5.41	-	-
Through publicity and marketing	-	-	1	2.70	1	1.33
Optimum production	-	-	-	-	9	12.00
Through increasing the demand	-	-	-	-	4	5.33
To give more services to consumer	-	-	-	-	3	4.00
Fix the credit limit	-	-	-	-	1	1.33
Gather more knowledge	-	-	-	-	2	2.67
No comments	1	3.33	-	-	-	-
Missing answer	-	-	-	-	6	8.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents



Table - 40  
Strategy followed to reach the target

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Produce according to consumers	6	18.18	6	12.50	3	4.00
Produce latest products / New products	6	18.18	11	22.92	2	2.67
Behave well with clients / consumers	3	9.09	4	8.33	9	12.00
Follow others	10	30.30	15	31.25	-	-
Competitive costing	2	6.06	3	6.25	21	28.00
Publicity / marketing of products	4	12.12	7	14.58	-	-
Diversify or increase business size	-	-	2	4.17	-	-
Self criticism	1	3.03	-	-	-	-
Produce quality products	-	-	-	-	18	24.00
Increase the business with	-	-	-	-	1	1.33
To save money / increase	-	-	-	-	6	8.00
Make low production cost	-	-	-	-	3	4.00
Take different strategy	-	-	-	-	3	4.00
Try to achieve the production	-	-	-	-	4	5.33
More labor	-	-	-	-	5	6.67
Not applicable / no comments	1	3.03	-	-	-	-
<b>Total N</b>	<b>33</b>	<b>100.00</b>	<b>48</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 41  
Whether they have any employees

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	30	100.00	32	86.49	14	18.67
No	-	-	5	13.51	61	81.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 42  
Method of organizing the business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self	23	76.67	36	97.30	71	94.67
By others	7	23.33	1	2.70	4	5.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 43  
Authority delegation

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Do not delegate authority	13	43.33	31	83.78	73	97.33
Delegate authority	17	56.67	6	16.22	2	2.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 44**  
Number of employees working in the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
1 to 5 persons	5	16.67	12	32.43	14	18.67
6 to 10 persons	5	16.67	8	21.62	-	-
11 to 20 persons	7	23.33	7	18.92	-	-
21 to 50 persons	4	13.33	4	10.81	-	-
51 to 100 persons	4	13.33	1	2.70	-	-
Above 100 persons	5	16.67	-	-	-	-
No employees	-	-	5	13.51	61	81.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 45**  
Duration of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Less than 1 year	2	6.67	2	5.41	4	5.33
2 years to 5 years	8	26.67	12	32.43	52	69.33
6 years to 10 years	13	43.33	15	40.54	15	20.00
11 years to 20 years	6	20.00	8	21.62	4	5.33
Above 20 years	1	3.33	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 46**  
Annual turnover

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Mentioned	28	93.33	33	89.19	73	97.33
No mentioned	2	6.67	4	10.81	2	2.67
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 47**  
Initial capital of business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self	22	73.33	24	64.86	47	62.67
Loan	2	6.67	4	10.81	24	32.00
Both	6	20.00	9	24.32	4	5.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 48**  
Source of capital

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bank	1	12.50	3	23.08	1	3.57
NGO	3	37.50	3	23.08	22	78.57
Family	4	50.00	6	46.15	3	10.71
Others	-	-	1	7.69	2	7.14
<b>Total N</b>	<b>8</b>	<b>100.00</b>	<b>13</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>

N = Those who have taken loan (multiple response)

**Table - 49**  
Length of period spent for the business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Upto 20 days	14	46.67	11	29.73	-	-
Everyday	16	53.33	26	70.27	75	100.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 50**  
Motivational system used in the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	26	86.67	32	86.49	14	100.00
No	3	10.00	5	13.51	-	-
No comments	1	3.33	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>

N = Those who have employees

**Table - 51**  
Different motivational approach used

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Bonus	9	25.71	12	27.27	-	-
Overtime	5	14.29	3	6.82	-	-
Award	7	20.00	6	13.64	-	-
Increase the remuneration	2	5.71	1	2.27	-	-
Good behavior	6	17.14	10	22.73	7	50.00
Solve their problems	2	5.71	3	6.82	-	-
Arrange for entertainment	3	8.57	5	11.36	-	-
Fooding	1	2.86	3	6.82	-	-
Lodging	-	-	1	2.27	-	-
I work with employee	-	-	-	-	3	21.43
Eid gift for everybody	-	-	-	-	4	28.57
<b>Total N</b>	<b>35</b>	<b>100.00</b>	<b>44</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>

N = Those who give motivation to their employee (multiple response)

**Table - 52**  
Whether they hire professional manager

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	13	43.33	6	16.22		
No	17	56.67	31	83.78		**
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = Those who have employees

\*\* = There was no question for this category

**Table - 53**  
Whether they use any prescribe service rules in their organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	14	46.67	11	29.73	**	
No	16	53.33	26	70.27		
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = Those who have employees  
\*\* = There was no question for this category

**Table - 54**  
Recruitment system of the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Recruits skilled worker through proper interview	18	60.00	30	81.08	**	
Recruits unskilled workers and provide training	5	16.67	3	8.11		
Both	1	3.33	-	-		
No policy	6	20.00	4	10.81		
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = Those who have employees  
\*\* = There was no question for this category

**Table - 55**  
Salary structure for employees

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	19	63.33	5	13.51	-	-
No	11	36.67	32	86.49	14	100.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>

N = Those who have employees

**Table - 56**  
Long term policy of the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	16	53.33	20	54.05	14	18.67
No	14	46.67	17	45.95	61	81.33
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 57**  
Supervision of employees

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Through direct supervision	19	63.33	33	80.49	-	-
Through unannounced visit	2	6.67	2	4.88	-	-
By other indirect supervision	8	26.67	4	9.76	11	78.57
Mutual trust / through trust	1	3.33	2	4.88	-	-
Work with them	-	-	-	-	3	21.43
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>41</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>

N = Those who have employees (multiple response)



**Table - 58**  
Training program arranged for employees

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	10	33.33	9	24.32	2	14.29
No	20	66.67	28	75.68	12	85.71
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>

N = Those who have employees

**Table - 59**  
Type of training arranged for employees

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Hand work	3	30.00	4	44.44	-	-
Tailoring / cutting	-	-	-	-	-	-
Block print / boutique	1	10.00	2	22.22	-	-
Management level course (any)	2	20.00	3	33.33	-	-
Training provided by BMDC/BiSIC	1	10.00	-	-	-	-
Hunger project	-	-	-	-	-	-
English language	-	-	-	-	-	-
Beauty parlor course	1	10.00	-	-	-	-
For factory production and quality control	1	10.00	-	-	-	-
Software	1	10.00	-	-	-	-
Internal training	-	-	-	-	2	100.00
<b>Total N</b>	<b>10</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>

N = Those who have arrange any training program for employees

**Table - 60**  
Whether formal accounts / book of accounts maintained for the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	21	70.00	22	59.46	-	-
No	9	30.00	15	40.54	75	100.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 61**  
Whether accounts maintained for the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Self					71	94.67
Son / daughter					4	5.33
Others	**	**	**	**	-	-
<b>Total N</b>					<b>75</b>	<b>100.00</b>

N = All respondents

\*\* = There was no question for this category

**Table - 62**  
Whether somebody out of family maintains the account

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes					-	-
No	**		**		75	100.00
<b>Total N</b>					<b>75</b>	<b>100.00</b>

N = All respondents

\*\* = There was no question for this category

**Table - 63**  
Whether they have internal audit system in the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	15	50.00	11	29.73		
No	15	50.00	26	70.27	**	
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = All respondents

\*\* = There was no question for this category

**Table - 64**  
Whether they prepare final accounts

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	21	70.00	16	43.24	-	-
No	9	30.00	21	56.76	75	100.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

**Table - 65**  
The method of keeping accounts

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Not defined					2	2.67
Orally / memory					15	20.00
Through others					4	5.33
At end of the day	**		**		40	53.33
At end of the week					10	13.33
At end of the month					4	5.33
<b>Total N</b>					<b>75</b>	<b>100.00</b>

N = Those who have not prepare final accounts

\*\* = There was no question for this category

Table - 66  
Membership of any association

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
WEA	3	7.89	3	6.98	-	-
MIDAS	4	10.53	9	20.93	-	-
JOB'S	-	-	1	2.33	-	-
WISE	2	5.26	2	4.65	-	-
Zonta International Club	2	5.26	-	-	-	-
Different association	2	5.26	-	-	-	-
WED	1	2.63	1	2.33	-	-
WVA	2	5.26	-	-	-	-
Club of Romana	1	2.63	-	-	-	-
BAOA children home	-	-	2	4.65	-	-
SAFAZ Association	-	-	1	2.33	-	-
ZONTA	3	7.89	1	2.33	-	-
Federation of Chamber	-	-	1	2.33	-	-
IBA Alumnae Association	2	5.26	-	-	-	-
Proshika Management Club	-	-	1	2.33	-	-
BGMEA	1	2.63	-	-	-	-
BKMA	1	2.63	-	-	-	-
Bonsai Society	1	2.63	-	-	-	-
BEF	1	2.63	-	-	-	-
Institute of Architects	1	2.63	-	-	-	-
Proshika	-	-	-	-	26	34.67
BRAC	-	-	-	-	34	45.33
Grameen Bank	-	-	-	-	6	8.00
Al Ihsan	-	-	-	-	1	1.33
Other association	2	5.26	1	2.33	-	-
No	9	23.68	20	46.51	8	10.67
<b>Total N</b>	<b>38</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents (multiple response)

Table - 67  
Management structure of the organization

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Level-1	7	23.33	11	29.73	61	81.33
Level-2	2	6.67	-	-	14	18.67
Level-3	6	20.00	18	48.65	-	-
Level-4	13	43.33	8	21.62	-	-
Level-5	2	6.67	-	-	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 68  
Future plan of the business

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Increase the business	21	70.00	24	64.86	64	85.33
To do business in Bangladesh	1	3.33	1	2.70	-	-
To be in business for rest of my life	2	6.67	-	-	-	-
Diversify my product range	2	6.67	4	10.81	-	-
Have own establishment	1	3.33	5	13.51	3	4.00
No plan	3	10.00	3	8.11	1	1.33
To quit the business	-	-	-	-	4	5.33
To become established	-	-	-	-	3	4.00
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 69  
Problem faced to market the products / services

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Do not understand proper marketing approach	2	6.67	-	-	-	-
Not enough customers	3	10.00	2	5.41	1	1.33
Not in proper location	2	6.67	1	2.70	-	-
Due to fluctuating business conditions	2	6.67	1	2.70	-	-
Lack in innovativeness	1	3.33	2	5.41	-	-
Do not get desired price	1	3.33	2	5.41	-	-
Credit sales realization problem	-	-	3	8.11	5	6.67
Competition	3	10.00	3	8.11	-	-
Limited demands	-	-	-	-	1	1.33
Difficult to introduce new	-	-	-	-	1	1.33
Shortage of raw material	-	-	-	-	1	1.33
Limitations on communication	-	-	-	-	3	4.00
No problem	-	-	-	-	63	84.00
No comments	16	53.33	23	62.16	-	-
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>75</b>	<b>100.00</b>

N = All respondents

Table - 70  
How to overcome the social barriers faced by the women entrepreneurs

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Change the mentality / attitude	6	31.58	11	37.93	3	60.00
Politics to be banned	3	15.79	2	6.90	-	-
Import embargo of fabrics	1	5.26	1	3.45	-	-
To give more license	1	5.26	1	3.45	-	-
GOB should be more flexible	3	15.79	5	17.24	-	-
To educate female entrepreneur	1	5.26	1	3.45	-	-
To make sure to get the credit sales	2	10.53	4	13.79	1	20.00
No comments / not applicable	2	10.53	4	13.79	-	-
Missing answer	-	-	-	-	1	20.00
<b>Total N</b>	<b>19</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>

N = Those who have mentioned about social barriers (multiple response)

Table - 71  
Technical development prevailing in Bangladesh

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	21	70.00	31	83.78		
No	9	30.00	6	16.22		**
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = All respondents

\*\* = There was no question for this category



**Table - 72**  
Limitation of technical aspects

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Local products vs. Foreign products	3	33.33	1	16.67	**	
Computer is out of reach	1	11.11	-	-		
Not adequate technical knowledge	2	22.22	-	-		
No designing training institute	1	11.11	-	-		
MIS lack / information gap	2	22.22	2	33.33		
Old technology used	-	-	3	50.00		
<b>Total N</b>	<b>9</b>	<b>100.00</b>	<b>6</b>	<b>100.00</b>		

N = Those who mentioned the drawbacks of prevailing technology in Bangladesh

\*\* = There was no question for this category

**Table - 73**  
Whether priority given to women worker

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Yes	17	56.67	18	48.65	**	
No	13	43.33	19	51.35		
<b>Total N</b>	<b>30</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>		

N = Those who have employees

\*\* = There was no question for this category

**Table - 74**  
Reasons behind giving priority to women workers

Description	Upper		Middle		Lower	
	(F)	(%)	(F)	(%)	(F)	(%)
Fell sympathetic to women	3	17.65	9	50.00	**	
Female are more responsible	4	23.53	3	16.67		
Women are more appropriate	5	29.41	3	16.67		
Women are more patient	1	5.88	-	-		
Women can work more organized	4	23.53	-	-		
To make female more independent	-	-	3	16.67		
<b>Total N</b>	<b>17</b>	<b>100.00</b>	<b>18</b>	<b>100.00</b>		

N = Those who feel to be given priority to women worker

\*\* = There was no question for this category

Annexure-2

**Questionnaire on Upper and Middle  
Income Group**

## Questionnaire on Background Information of Women Entrepreneurship in Bangladesh

(Upper and Middle Income Group)

Upper	1	Middle	2	Lower	3
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### PART A

Name of the respondent: Ms / Miss: .....

Name of the husband / father: .....

Name of the organization: .....

Address of the organization: .....

Nature of business: .....

Type of ownership: .....

### PART B

**Probe-01:** Would you please tell me under which age group you fall in?

20 years to 25 years	<input type="text" value="1"/>	26 years to 30 years	<input type="text" value="2"/>
31 years to 40 years	<input type="text" value="3"/>	41 years to 50 years	<input type="text" value="4"/>
Above 51 years	<input type="text" value="5"/>		

**Probe-02:** What was your age when you first started your business?

20 years to 25 years	<input type="text" value="1"/>	41 years to 50 years	<input type="text" value="3"/>
31 years to 40 years	<input type="text" value="2"/>	Above 51 years	<input type="text" value="4"/>

**Probe-03:** Did you have any plan to do business at the student life?

Yes  No

**Probe-3.a:** If no, when did you first think to get involved in business?

---

**Probe-04:** Would you tell me where had you been born?

Metropolitan city	<input type="text" value="1"/>	Rural	<input type="text" value="3"/>
Other urban (urban city except metropolitan city)	<input type="text" value="2"/>	Others (Outside Bangladesh)	<input type="text" value="4"/>

**Probe-04.a:** Which metropolitan city were you born?

Dhaka	<input type="text" value="1"/>	Khulna	<input type="text" value="4"/>
Chittagong	<input type="text" value="2"/>	Barisal	<input type="text" value="5"/>
Rajshahi	<input type="text" value="3"/>	Sylhet	<input type="text" value="6"/>

**Probe-04.b:** Which urban city were you born?

---

**Probe-05:** Where have you been brought up?

Metropolitan city  Rural   
Other urban (except metropolitan city)  Others (outside Bangladesh)

**Probe-05.a:** Which metropolitan city were you brought up?

Dhaka  Khulna   
Chittagong  Barisal   
Rajshahi  Sylhet

**Probe-05.b:** Which urban city were you brought up?

---

**Probe-06:** Would you please tell me about your family structure?

Joint family  Single family

**Probe-07:** Would you tell me please what is / was your father's occupation?

Service  Business   
Others (Please specify)

**Probe-08:** How many brothers and sisters do you have (including you)?

---

**Probe-09:** What is your position among brothers and sisters?

---

**Probe-10:** Is there any members (except father) of your family doing business?

Yes  No

**Probe-11:** If yes, who is he / she?

---

**Probe-11.a:** What kind of business he / she is doing?

---

**Probe-12:** Would you please tell me your present marital status?

Single  Widow   
Married  Divorcee

**Probe-12.a:** If married, how many children do you have?

---

**Probe-12.b:** At the time of starting your business how many children did you have?

---



**Probe-12.c:** How old was he / she at the time of starting your business?

- |  |                                |   |                                |
|--|--------------------------------|---|--------------------------------|
| Not applicable                           | <input type="text" value="1"/> | Less than 1 year                          | <input type="text" value="2"/> |
| Less than 1 year but more than 2 years   | <input type="text" value="3"/> | Less than 2 years but more than 5 years   | <input type="text" value="4"/> |
| Less than 5 years but more than 10 years | <input type="text" value="5"/> | Less than 10 years but more than 18 years | <input type="text" value="6"/> |
| 18 years above                           | <input type="text" value="7"/> |   |                                |

**Probe-12.d:** Would you please tell me what is your husband's profession?

- |          |                                |                         |                                |
|----------|--------------------------------|-------------------------|--------------------------------|
| Service  | <input type="text" value="1"/> | Others (Please specify) | <input type="text" value="3"/> |
| Business | <input type="text" value="2"/> | Not applicable          | <input type="text" value="4"/> |

**Probe-12.e:** Were you married when you first started your business?

- |     |                                |    |                                |
|-----|--------------------------------|----|--------------------------------|
| Yes | <input type="text" value="1"/> | No | <input type="text" value="2"/> |
|-----|--------------------------------|----|--------------------------------|

**Probe-13:** Would you please mention the religion you belong to?

- |                         |                                |          |                                |
|-------------------------|--------------------------------|----------|--------------------------------|
| Muslim                  | <input type="text" value="1"/> | Hindu    | <input type="text" value="2"/> |
| Christian               | <input type="text" value="3"/> | Buddhist | <input type="text" value="4"/> |
| Others (Please specify) | <input type="text" value="5"/> |          |                                |

**Probe-14:** Would you tell us please which income group do you belong to? (monthly)

- |                                       |                                |                                       |                                |
|---------------------------------------|--------------------------------|---------------------------------------|--------------------------------|
| Taka below 5,000                      | <input type="text" value="1"/> | More than 5,001 but less than 10,000  | <input type="text" value="2"/> |
| More than 10,001 but less than 15,000 | <input type="text" value="3"/> | More than 15,001 but less than 20,000 | <input type="text" value="4"/> |
| More than 20,001 but less than 30,000 | <input type="text" value="5"/> | More than 30,001 but less than 50,000 | <input type="text" value="6"/> |
| Above 50,001                          | <input type="text" value="7"/> |                                       |                                |

**Probe-15:** Would you tell me please about your educational qualification?

- |             |                                |                     |                                |
|-------------|--------------------------------|---------------------|--------------------------------|
| Under S.S.C | <input type="text" value="1"/> | Bachelor degree     | <input type="text" value="4"/> |
| S.S.C       | <input type="text" value="2"/> | Master degree       | <input type="text" value="5"/> |
| H.S.C       | <input type="text" value="3"/> | Professional degree | <input type="text" value="6"/> |

**Probe-15.a:** If any professional degree, which one?

- |             |                                |                         |                                |
|-------------|--------------------------------|-------------------------|--------------------------------|
| Medicine    | <input type="text" value="1"/> | MBA                     | <input type="text" value="3"/> |
| Engineering | <input type="text" value="2"/> | Others (Please specify) | <input type="text" value="4"/> |

**Probe-16:** Have you served in any other organization before you come into your own business?

- |     |                                |    |                                |
|-----|--------------------------------|----|--------------------------------|
| Yes | <input type="text" value="1"/> | No | <input type="text" value="2"/> |
|-----|--------------------------------|----|--------------------------------|

**Probe-16.a:** What type of organization had you served?

**Probe-16.b:** How long had you served in that organization?

- |                     |                                |                      |                                |
|---------------------|--------------------------------|----------------------|--------------------------------|
| Below 1 year        | <input type="text" value="1"/> | 11 years to 15 years | <input type="text" value="4"/> |
| 1 year to 5 years   | <input type="text" value="2"/> | 16 years to 20 years | <input type="text" value="5"/> |
| 6 years to 10 years | <input type="text" value="3"/> | Till now             | <input type="text" value="6"/> |

**Probe-16.c:** What was the reason behind leaving the service?

---

**Probe-17:** Have you ever undergone any training program?

Yes  1 No  2

**Probe-17.a:** What type of professional training had you been imparted with?

---

**Probe-17.b:** Would you mention the duration of the training program you have imparted to?

Less than 1 month  1 Less than 6 months but more than 1 year  4  
Less than 2 months but more than 3 months  2 Less than 1 year but more than 3 years  5  
Less than 3 months but more than 6 months  3

**Probe-18:** Would you tell us what were the reasons to come into this business?

---

**Probe-19:** Who have motivated and inspired you to come to this business?

Self  1 Father  3  
Husband  2 Influenced by others  4

**Probe-20:** Would you tell us the role of your husband / family members to start the business?

---

**Probe-21:** Have you ever faced any family problem at the time of starting business?

Yes  1 No  2

**Probe-22:** If yes, what sort of problem you have faced?

---

**Probe-23:** How have you overcome this problem?

---

**Probe-24:** Who are the target group / customers?

Middle-class  1 Lower-class  3  
Upper-class  2 Industry  4

**Probe-25:** What kind of production line you have established?

Piece type production  1 Package production / bundle type  2

**Probe-26:** What is your market area?

Dhaka / adjacent  1 All over Bangladesh  2  
International market  3

**Probe-27:** Who is / are your competitor / competitors?

---

**Probe-28:** How do you set up your target / achievement goals?

---

**Probe-29:** How do you plan your business to achieve your target?

---

**Probe-30:** What strategy do you follow to reach your target?

---

**Probe-31:** Who organizes your business?

Self  By others

**Probe-32:** Do you delegate authority?

Do not delegate authority  Delegate authority

**Probe-33:** How many employees are working in your organization?

---

**Probe-34:** Would you tell us how long you are doing this business?

Less than 1 year  11 years to 20 years   
2 years to 5 years  Above 21 years   
6 years to 10 years

**Probe-35:** Would you tell us what is your annual turnover?

Mentioned  No mentioned

**Probe-36:** How have you arranged your initial capital of business?

Self  Loan   
Both

**Probe-37:** If loan, what was the source of fund / loan?

Bank  Family   
NGO  Others (Please specify)

**Probe-38:** Would you tell me the length of period you spend for your business (monthly)?

Upto 20 days  Everyday

**Probe-39:** Do you have any motivational system in your organization?

Yes  No   
Not Applicable

**Probe-40:** If yes, what are those systems?

---

**Probe-41:** Do you have any professional manager in your organization?

Yes  No

**Probe-42:** Do you have any prescribed service rules for your organization?

Yes  No

**Probe-43:** How do you employ / recruit your employees?

Recruits skilled worker through proper interview  Both   
 Recruits unskilled workers and provide training  No policy

**Probe-44:** Do you have any salary structure / scale for your employees?

Yes  No

**Probe-45:** Do you have any prescribed long-term policy?

Yes  No

**Probe-46:** How do you supervise your employees?

Through direct supervision  By other indirect supervision   
 Through unannounced visit  Mutual trust

**Probe-47.a:** Do you arrange any training program for your employees?

Yes  No

**Probe-47.b:** If yes, what type of training?

**Probe-48:** Do you maintain any formal accounts or book of accounts for your organization?

Yes  No

**Probe-49:** Do you have any internal audit system in your organization?

Yes  No

**Probe-50:** Do you prepare any final accounts?

Yes  No

**Probe-51:** Are you member of any association?

**Probe-52:** How many management levels do you have in your organization?

Level-1  Level-4   
 Level-2  Level-5   
 Level-3

**Probe-53:** Would you tell us your future plan?

**Probe-54:** Can you specially tell us which problem you have mostly faced (rank chronologically)

Option	Rank
Lack in technical skill	
Improper training facility	
Awareness of opportunity	
Lack in access to information	
Burden of household work	
Social and cultural barrier	
Education	



**Probe-55:** Would you tell us your suggestion in these regards?

---

**Probe-56:** Can you specially tell us which problem you have mostly faced in getting loan from bank / financial institute (rank chronologically)

Option	Rank
High rate of interest	
Non-cooperation of bank	
Collateral security	
Tight condition of bank	
Limited scope of financial institute	
Personal guarantee	

**Probe-57:** Would you tell a practical experience you have faced in these regards?

---

**Probe-58:** Would you tell us your suggestion to overcome financing problems?

---

**Probe-59:** What sort of problems you face in marketing your products / services?

---

**Probe-60:** Do you think women entrepreneurs are facing social barriers in business?

Yes  No

**Probe-61:** If yes, how and why?

---

**Probe-62:** How can we overcome the social barriers / problems faced by women entrepreneurs?

---

**Probe-63:** Do you think that our business laws are well supportive to your business?

Yes  No   
Do not know

**Probe-64:** Technological development prevailing in Bangladesh is good enough for business?

Yes  No

**Probe-65:** If no, please mentions the limitations?

---

**Probe-66:** Do you give priority / advantage to women workers?

Yes  No

**Probe-67:** If yes, why and how?

---

*Note:*

Annexure-3

**Questionnaire on Lower Income Group**

## Questionnaire ON Background Information of Women Entrepreneurship in Bangladesh

(Upper and Middle Income Group)

Upper	1	Middle	2	Lower	3
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### PART A

Name of the respondent: Ms / Miss: .....

Name of the husband / father: .....

Name of the organization: .....

Address of the organization: .....

Nature of business: .....

Type of ownership: .....

### PART B

**Probe-01:** Would you please tell me under which age group you fall in?

20 years to 25 years	<input style="width: 30px; height: 15px;" type="text" value="1"/>	41 years to 50 years	<input style="width: 30px; height: 15px;" type="text" value="4"/>
26 years to 30 years	<input style="width: 30px; height: 15px;" type="text" value="2"/>	Above 51 years	<input style="width: 30px; height: 15px;" type="text" value="5"/>
31 years to 40 years	<input style="width: 30px; height: 15px;" type="text" value="3"/>		

**Probe-02:** What was your age when you first started your business?

20 years to 25 years	<input style="width: 30px; height: 15px;" type="text" value="1"/>	41 years to 50 years	<input style="width: 30px; height: 15px;" type="text" value="4"/>
26 years to 30 years	<input style="width: 30px; height: 15px;" type="text" value="2"/>	Above 51 years	<input style="width: 30px; height: 15px;" type="text" value="5"/>
31 years to 40 years	<input style="width: 30px; height: 15px;" type="text" value="3"/>		

**Probe-03:** Would you tell me where had you been borne?

Metropolitan city	<input style="width: 30px; height: 15px;" type="text" value="1"/>	Rural	<input style="width: 30px; height: 15px;" type="text" value="3"/>
Other urban (urban city except metropolitan city)	<input style="width: 30px; height: 15px;" type="text" value="2"/>	Others (Outside Bangladesh)	<input style="width: 30px; height: 15px;" type="text" value="4"/>

**Probe-03.a:** Which metropolitan city you were born?

Dhaka	<input style="width: 30px; height: 15px;" type="text" value="1"/>	Khulna	<input style="width: 30px; height: 15px;" type="text" value="4"/>
Chittagong	<input style="width: 30px; height: 15px;" type="text" value="2"/>	Barisal	<input style="width: 30px; height: 15px;" type="text" value="5"/>
Rajshahi	<input style="width: 30px; height: 15px;" type="text" value="3"/>	Sylhet	<input style="width: 30px; height: 15px;" type="text" value="6"/>

**Probe-03.b:** Which urban city you were born?

**Probe-04:** Where have you been brought up?

Metropolitan city	<input style="width: 30px; height: 15px;" type="text" value="1"/>	Rural	<input style="width: 30px; height: 15px;" type="text" value="3"/>
Other urban (except metropolitan city)	<input style="width: 30px; height: 15px;" type="text" value="2"/>	Others (outside Bangladesh)	<input style="width: 30px; height: 15px;" type="text" value="4"/>

**Probe-04.a:** Which metropolitan city you were been brought up?

Dhaka	<input type="text" value="1"/>	Khulna	<input type="text" value="4"/>
Chittagong	<input type="text" value="2"/>	Barisal	<input type="text" value="5"/>
Rajshahi	<input type="text" value="3"/>	Sylhet	<input type="text" value="6"/>

**Probe-04.b:** Which urban city you were been brought up?

---

**Probe-05:** Would you please tell me about your family structure?

Joint family	<input type="text" value="1"/>	Single family	<input type="text" value="2"/>
--------------	--------------------------------	---------------	--------------------------------

**Probe-06:** Would you tell me please what is / was your father's occupation?

Service	<input type="text" value="1"/>	Business	<input type="text" value="2"/>
Others (Please specify)	<input type="text" value="3"/>		

**Probe-07:** How many brothers and sisters do you have (including you)?

---

**Probe-08:** What is your position among brothers and sisters?

---

**Probe-09:** Is there any member (except father) of your family doing business?

Yes	<input type="text" value="1"/>	No	<input type="text" value="2"/>
-----	--------------------------------	----	--------------------------------

**Probe-10:** If yes, who is he / she?

---

**Probe-10.a:** What kind of business he / she is doing?

---

**Probe-10.b:** Would you please mention your marital status?

Single	<input type="text" value="1"/>	Widow	<input type="text" value="3"/>
Married	<input type="text" value="2"/>	Divorcee	<input type="text" value="4"/>

**Probe-11.a:** If married, how many children do you have?

---

**Probe-11.b:** At the time of starting your business how many children did you have?

---

**Probe-11.c:** How old was he/she at the time of starting your business? (last one)

Not applicable	<input type="text" value="1"/>	Less than 1 year	<input type="text" value="2"/>
Less than 1 year but more than 2 years	<input type="text" value="3"/>	Less than 2 years but more than 5 years	<input type="text" value="4"/>
Less than 5 years but more than 10 years	<input type="text" value="5"/>	Less than 10 years but more than 18 years	<input type="text" value="6"/>
18 years above	<input type="text" value="7"/>		



**Probe-11.d:** Would you please tell me what is your husband's profession?

Service  Others (Please specify)   
 Business  Not applicable

**Probe-11.e:** Were you married when you first started your business?

Yes  No

**Probe-12:** Would you please mention the religion you belong to?

Muslim  Hindu   
 Christian  Buddhist   
 Others (Please specify)

**Probe-13:** Would you tell us please which income group do you belong to? (monthly)

Taka below 1000  3001> but less than 4000   
 1001> but less than 2000  4001> but less than 5000   
 2001> but less than 3000  Above 5001

**Probe-14:** Educational qualification

Illiterate  HSC   
 Primary  Bachelor degree   
 Under SSC  Master degree   
 SSC

**Probe-15:** Have you served in any other organization before you came into own business?

Yes  No

**Probe-15.a:** If yes, what type of organization had you served?

---

**Probe-15.b:** How long had you served in that organization?

Below 1 year  11 years to 15 years   
 1 year to 5 years  16 years to 20 years   
 6 years to 10 years  Till now

**Probe-15.c:** What was the reason behind leaving the service?

---

**Probe-16:** Have you ever undergone any training program?

Yes  No

**Probe-16.a:** What type of professional training have you been imparted?

---

**Probe-16.b:** Would you mention the duration of the training program you have imparted to?

- Less than 1 month  Less than 6 months but more than 1 year   
Less than 2 months but more than 3 months  Less than 1 year but more than 3 years   
Less than 3 months but more than 6 months

**Probe-17:** Would you tell us what were the reasons to come into this business?

---

**Probe-18:** How have you motivated / inspired to come to this business?

- Self  Father   
Husband  Influenced by others

**Probe-19:** Would you tell us the role of your husband / family members to start the business?

- Got financial help  Got their labor   
Got suggestion and moral  Did nothing

**Probe-20:** Have you ever face any family problem at the time of starting business?

- Yes  No

**Probe-21:** If yes, what short of problem you have faced?

---

**Probe-22:** How have you overcome this problem?

---

**Probe-23:** Who are the target group / customers?

---

**Probe-24:** What kind of production line you have established?

- Piece meal production  Package production/bundle type

**Probe-25:** What is your market area?

---

**Probe-26:** Who is your competitor?

---

**Probe-27:** How do you set up your target / achievement goals?

---

**Probe-28:** How do you plan your business to achieve your target?

---

**Probe-29:** What strategy do you follow to reach your target?

---

**Probe-30:** Do you have any employees working in your organization?

- Yes  No

**Probe-31:** Could you tell us how do you organize your business?

Self  By other

**Probe-32:** Do you delegate authority?

Do not delegate  Delegate

**Probe-33:** How many employees are working in your organization?

---

**Probe-34:** Would you tell us how long you are doing this business?

Less than 1 year  11 years to 20 years   
2 years to 5 years  Above 21 years   
6 years to 10 years

**Probe-35:** Would you tell us what is your annual turnover?

Mentioned  No mentioned

**Probe-36:** How have you arranged your initial capital of your business?

Self  Loan   
Both

**Probe-37:** If loan, what was the source of fund / loan?

Bank  Family   
NGO  Others (Please specify)

**Probe-38:** Would you tell me the length of period you spend for your business (monthly)?

Upto 20 days  Everyday

**Probe-39:** Do you have any motivational system in your organization?

Yes  No   
Not Applicable

**Probe-40:** If yes, what are those systems?

---

**Probe-41:** Do you have any salary structure / scale for your employees?

Yes  No

**Probe-42:** Do you have any prescribed long-term policy?

Yes  No

**Probe-43:** How do you supervise your employees?

Work with them  By other

**Probe-44:** Do you arrange any training program for your employees?

Yes  No   
 Not Applicable

**Probe-45:** If yes, what type of training?

Internal training  Others

**Probe-46:** Do you maintain any formal accounts or book of accounts for your organization?

Yes  No

**Probe-47:** Who dose maintain your accounts?

Self  Son / daughter   
 Husband  Others

**Probe-48:** Do you prepare any final accounts?

Yes  No

**Probe-49:** How do you keep your accounts?

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**Probe-50:** Are you member of any association?

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**Probe-51:** Would you describe the management structure of your organization?

Level-1  Level-2

**Probe-52:** Would you tell us your future plan?

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**Probe-53:** Can you specially tell me which problems you have mostly faced (rank chronologically)?

Option	Rank
Insufficient capital	
Education	
Not aware of business opportunity	
Political instability	
Social and cultural barrier	
Improve training facility	
Burden of household work	
Lack in access to information	
Lack in technical skill	

**Probe-54:** Would you tell us your suggestion in this regards?

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**Probe-55:** Would you tell us the problems you have faced from financial institute and Bank (rank chronologically)?

Option	Rank
Collateral security	
Tight condition of Bank	
High rate of interest	
Non-cooperation of Bank	
Personal guarantee	
Limited financing agency	

**Probe-56:** Would you tell a life experience you have faced in this regards?

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**Probe-57:** Would you tell us your suggestion to overcome financing problems?

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**Probe-58:** What sort of problem you face in marketing your products / services?

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**Probe-59:** Do you think women entrepreneurs are facing social barriers in business?

Yes

No

**Probe-60:** If yes, how and why?

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**Probe-61:** How can we overcome the social barriers / problems faced by women entrepreneurs?

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*Note:*

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