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Development of Women Entrepreneurs in Selected Businesses: A Study on Institutional Supports

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PhD Thesis

By

Mohammad Abul Hasan

Session: 2002-2003

**Institute of Bangladesh Studies
University of Rajshahi
Rajshahi, Bangladesh**

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University of Rajshahi
Rajshahi, Bangladesh

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By

Mohammad Abul Hasan

Submitted to the Institute of Bangladesh Studies, University of Rajshahi in
Partial Fulfilment of the Requirements for the Degree of

Doctor of Philosophy
in
Management

**Institute of Bangladesh Studies
University of Rajshahi
Rajshahi, Bangladesh**

June 2008

CERTIFICATE

This is to certify that the dissertation, entitled, “DEVELOPMENT OF WOMEN ENTREPRENEURS IN SELECTED BUSINESSES: A STUDY ON INSTITUTIONAL SUPPORTS”, for PhD degree has been prepared and written by **Mohammad Abul Hasan**. He completed the research work under my supervision. This is the researcher’s own work. The information collected from different sources has been duly acknowledged in this thesis.

I also certify that I have gone through the work carefully and found it satisfactory. This work is complete and I approve of its submission for the degree of Doctor of Philosophy.



Professor M. Mohsin Ali
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DECLARATION

I do hereby declare that the entire work, on “DEVELOPMENT OF WOMEN ENTREPRENEURS IN SELECTED BUSINESSES: A STUDY ON INSTITUTIONAL SUPPORTS”, submitted in the Institute of Bangladesh Studies (IBS), University of Rajshahi, Bangladesh as a thesis towards the fulfilment for the degree of Doctor of Philosophy, is the result of my own investigation.

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Mohammad Abul Hasan

ACRONYMS AND ABBREVIATIONS

ADAB	:	Association of Development Agencies in Bangladesh
ADB	:	Asian Development Bank
ASA	:	Association for Social Advancement
BANBEIS	:	Bangladesh Bureau of Educational Information and Statistics
BASIC	:	Bank of Small Industries and Commerce
BBS	:	Bangladesh Bureau of Statistics
BDT	:	Bangladeshi Taka (currency)
BEA	:	Bangladesh Employers' Association
BEPZA	:	Bangladesh Export Processing Zones Authority
BER	:	Bangladesh Economic Review
BHB	:	Bangladesh Handloom Board
BIDS	:	Bangladesh Institute of Development Studies
BITAC	:	Bangladesh Industrial Technical Assistance Centre
BKB	:	Bangladesh Krishi Bank
BMDC	:	Bangladesh Management Development Centre
BOI	:	Board of Investment
BRAC	:	Bangladesh Rural Advancement Committee
BRDB	:	Bangladesh Rural Development Board
BSB	:	Bangladesh <i>Shilpa Bank</i>
BSCIC	:	Bangladesh Small and Cottage Industries Corporation
BSRS	:	Bangladesh <i>Shilpa Rin Sangstha</i>
CEDAW	:	The Convention on the Elimination of All Forms of Discrimination against Women
CIDA	:	Canadian International Development Agency
CIRDAP	:	Centre for Integrated Rural Development for Asia and the Pacific
CMI	:	Census of Manufacturing Industries
CPS	:	Contraceptive Prevalence Survey
CRORE	:	Ten million (10,000,000)
DFI	:	Development Financial Institution
DHS	:	Demographic and Health Survey
DWA	:	Directorate of Women Affairs
DYD	:	Department of Youth Developments.
EPZ	:	Export Processing Zone
ERD	:	Economic Relations Division, Ministry of Finance, GOB
EU	:	European Union
GDP	:	Gross Domestic Product
GOB	:	Government of Bangladesh
GOs	:	Governmental Organizations
GTZ	:	Government of Germany Technical Assistance
HBFC	:	House Building Finance Corporation
HDS	:	Household Demographic Survey

HES	:	Household Expenditure Survey
IDAs	:	International Donor Agencies
IFAD	:	International Fund for Agricultural Development
IFC	:	International Finance Corporation
IGA	:	Income Generating Activities
ILO	:	International Labour Organization
ILO-SAAT	:	South Asia Multidisciplinary Advisory Team Organization
INGOs	:	International Non-Governmental Organization
ISs	:	Institutional Supports
JMS	:	<i>Jatiyo Mahila Shangstha</i>
Lakh	:	One hundred thousand (100,000)
LDC	:	Least Developed Country
LFS	:	Labour Force Survey
MEs	:	Micro Enterprises
MIDAS	:	Micro Industries Development Assistance and Services
MOWCA	:	Ministry of Women's and Children's Affairs
MSMEs	:	Micro, Small and Medium-sized Enterprises
NASCIB	:	National Association for Small and Cottage Industries in Bangladesh
NGOs	:	Non-Governmental Organizations
NIPORT	:	National Institute of Population Research and Training
NORAD	:	Norwegian Agency for Development
OECD	:	Organization for Economic Co-operation and Development
PKSF	:	Palli Karma Shahayok Foundation
SAARC	:	South Asian Association for Regional Co-operation
SEDA	:	The South Asia Entrepreneurship Development
SIDA	:	Swedish International Development Agency
SME	:	Small and Medium-sized Enterprises
TBA	:	Traditional Birth Attendant
Tk	:	Taka—the Bangladesh unit of currency (US\$1=approx. Tk.70 on
June 2007)		
TOR	:	Terms of Reference
UN	:	United Nations
UNDP	:	United Nations Development Programme
UNRISD	:	United Nations Research Institute for Social Development
USAID	:	United States Agency for International Development
VGDP	:	Vulnerable Group Development Programme
WB	:	World Bank
WE	:	Women Entrepreneurship
WED	:	Women Entrepreneurship Development
WEDP	:	Women Entrepreneurship Development Programme
WEs	:	Women Entrepreneurs
WFP	:	World Food Programme
WID	:	Women in Development
WMSMEs	:	Women Micro, Small and Medium sized Enterprises

ABSTRACT

Women's development has always been a challenge in the developing countries. Bangladesh, where most people live below the poverty line, social inequality and gender discrimination is pervasive, it is important that women be supported institutionally. In both financial and legal areas, there is ample scope to work in supporting women to achieve self-reliance to defend their basic rights and the development of human rights.

In this regard, the researcher finds it significant to analyze the role of institutional supports (ISs) in the development of women entrepreneurs (WEs). It is because, entrepreneurship can help a woman twice first, it can make her self-reliant, and secondly, it can help her to empower other women who do not have an opportunity to grow up. In most rural and even urban areas of Bangladesh, the lack of opportunity stands as the most serious hurdle against women to establish themselves as developed persons, let alone become successful entrepreneurs.

It is evident that without ISs women entrepreneurship (WE) cannot be developed in a country like Bangladesh. This study identifies the types of ISs available for the development of WEs and needs of various supports for the development and sustainability of WEs.

This study used both quantitative and qualitative methods adopting personal interview survey strategy. Government and non-government organizations working for the development of WEs including international agencies and selected women micro, small and medium-sized enterprises (WMSMEs) were studied. The identification of nature of WEs and supply and demand of ISs for their development were also searched. The study area covers five among the six divisions of the country. The enterprises studied are located at 19 places and they were from five

metropolitan areas, nine district headquarters and four upa-zillas. The study area had been selected from urban areas only as the rural women do not have any market access, which is one of the issues of this study. The primary data was analyzed with the help of Statistical Package for Social Science (SPSS), statistical software.

The study finds that enterprises run by women were associated with household products, food items and services. Among them manufacturing enterprises were mostly engaged in making household products with mud, bamboo, cane, wood and food items with milk. The enterprises run by women are proprietorship form of business with relatively small amount of capital.

From the study, it is viewed that WEs got some support from enterprise development related institutions, which are classified into financial and non-financial services. Financial ISs includes banks loan and credit from financial institutions or other GOs or NGOs, which were used to meet the requirement for working and fixed capital. On the other hand, training, networking, motivational activities are the non-financial ISs. The support supplied by the institutions for the development of WEs is evaluated in the study and a gap between the supply and demand is assessed. Most organizations supporting WEs are engaged in short-term financial targets, which largely have halted the expected growth of women entrepreneurship in Bangladesh. It is also found that entrepreneurs who have been supported by both financial and non-financial services with a better position in the market compared to WEs who lacked those supports.

The study actually identifies the factors affecting WED and constraints relating to market access to WEs such as social, cultural, technological and financial barriers to suggest ways to overcome the same. Finally, after identification of existing gaps and contradictions between the performance in reality and the expected standard and scrutinizing the support mechanisms an assessment for the policy actions for WED is made aiming to ensure adequate and appropriate support for WEs.

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Chapter 1

Introduction

Women's development has always been a challenge in developing countries. In Bangladesh, where most people live below poverty line, social inequality and gender discrimination is pervasive, it is important that women are supported institutionally. In both financial and legal areas, there is ample scope to work in supporting women to achieve self-reliance to defend their basic rights and the development of human rights.

The role of institutional supports (ISs) is of utmost importance in the development of women entrepreneurs (WEs). This is because, entrepreneurs can help a woman in two ways - first, it can make herself-reliant, secondly, it can help her to empower other women who do not have an opportunity to grow up. In most rural and even urban areas of Bangladesh, lack of opportunity stands as the most serious hurdle against women to establish themselves as successful entrepreneurs.

It is evident that without ISs women entrepreneurship (WE) cannot be developed in a country like Bangladesh. Thus, it is necessary to assess ISs available in the country as well as that support WEs. The necessity and the impact of external support service need to be vividly been studied based on the demands of enterprises and the provision of supports by different institutions.

1.1 Statement of the Problem

In recent years, WEs have received attention of the government and policy makers in various developed and developing countries. WEs also require ISs for their development. It is also clear that institutions (Governmental Organisations-GOs, Non-Governmental Organisations-NGOs, International Non-Governmental Organisations-INGOs, and International Donor Agencies-IDAs) of developed and developing countries including Bangladesh are providing provisions for ISs for the development of WEs in selected businesses. The impact of those ISs differs from study to study. Some research studies indicated that ISs were effective, and some reported that supports had no real impact on the development of WEs in any business. Due to variations among research results, no conclusion can be made regarding ISs for the development of WEs. Moreover, these researches were not extensive and the findings cannot be generalized without reservations.

Before initiating this research, a number of questions knocked at the mind of the researcher and the research, in fact, is an outcome of the urge for finding out answers to those questions. First, given the fact that institutions are giving support to women, which and to what extent those supports are helping women to develop entrepreneurship? Secondly, are the supports at all helping the development of WEs in the country? Thirdly, if positive, what are the contributing factors for development of WE? Fourthly, if negative, which factors are working as obstacles to the development of WE? Fifthly, is there any gap between the existing demand and supply of ISs for WEs? Sixthly, how could be ISs effectively utilized to meet the needs of women business entrepreneurs? Seventhly, is there any relationship between ISs and the performance of women owned business enterprises? Eighthly, do WEs need any special type of support compared to their male counterparts?

A good number of formal as well as informal institutions began to extend support to WEs from the very inception of women's starting business in the country. However, in fact, WEs thus far could not flourish in the expected strength and effectiveness. On the other hand, apparently, all required supports are not being provided based on needs of WEs. This necessitates that answers to the questions raised above should be found out and those are the main research issues. Accordingly, an examination of ISs in some selected businesses for the development of WEs has been initiated.

As stated above, WEs sometimes do not receive supports essential for making entrepreneurship sustainable. For example, micro-credit uplifts women to a certain level from where a very few women are becoming entrepreneurs but majority of women could not be able to become entrepreneurs. To make their enterprises sustainable, a certain cushion is needed. What sorts of ISs could make this cushion is to be studied. Many natural and man-made disasters, cause women micro-credit clients fall in crisis. For example, unexpected financial loss for illness of family members (i.e. children), dowry for daughter's marriage, various natural calamities, criminal or civil litigations due to family or social clashes and so on. To overcome this crisis is a challenge not only for micro-credit clients but also for the credit supplying institutions. The cushion is the entrepreneurship development, which means building contacts among various institutions.

It is, therefore, the provocative question of the time as to how ISs could be effective to meet the needs of sustainable business entrepreneurs. This indeed is the most serious challenge that WEs face during operation of their businesses. Based on the above-mentioned problems, it is essential to find out the co-relation between different types of ISs and the resultant success of WEs. More so, it is widely acknowledged that Bangladesh is a patriarchal society as such it is of paramount importance to explore the necessity of special types of help for WEs in every nook and corner of the country. Therefore, the questions need specific attention with solutions and guidelines.

1.2 The Rationale of the Study

The choice of the previously mentioned area of research interest concerned with ISs for the development of WEs in selected businesses in Bangladesh justifies the need for this research for a number of practical reasons that have been analysed in the following paragraphs.

1.2.1 Entrepreneurship and Economic Development

Entrepreneurship plays an important role in the economic development of a country. Entrepreneurship creates the forces of change and ultimately accelerates the pace of economic development (Acs 1996). An entrepreneur introduces new ideas, technology and methodology for performing works and jobs in the country. As total production increases so as a whole, economic development is achieved.

The proper utilization of human and non-human resources is important for economic development. Entrepreneurs extend help in this regard by accumulating the scattered resources and make them productive through new ventures. Consequently, industrialization boosts up both vertically and horizontally which ensures proper utilization of natural and other supplementary resources (Islam and Mamun 2000).

Creation of employment is another important aspect of economic development. Entrepreneurship contributes substantially to employment generation; Entrepreneurs also promote a better skilled workforce through institutional training and introducing them with new technologies (Islam and Mamun 2000).

Entrepreneurs also bring attitudinal changes. Economic advancement greatly depends on the level and degree of use of technology in production. The traditional

outlooks, attitudes, values and behaviour of the people sometimes hinder economic development. Entrepreneurs in any country help in this regard by introducing new methods and technologies in the society and generating them to remove narrow outlooks and attitudes of people. In fact, developing entrepreneurship can remove the narrow social outlooks and attitudes of people (Islam and Mamun 2000).

Moreover, where entrepreneurship contributes to increase national income, create environment for innovation, change personal consumption, develop infrastructure, increase savings propensity and above all, change the standard of living of the people (Islam and Mamun 2000).

1.2.2 Women Entrepreneurship and Women Development

Women's development all over the world is, now a day, a zenith of the common realization. The attainment of any sustainable development activities cannot be achieved without the full participation and integration of women in all spheres of life. Therefore, the institutions can play a prudential role in promoting women's development through entrepreneurship.

Considering women as an important ingredient of human development, a proliferation of policies, programmes and projects designed to help women has been evolved over the last couple of decades. The conceptual frame work and the institutionalisation process of modern times "Women in Development (WID)" approach were familiarized from "welfare" to "equity" (1950-1970); "equity" to "anti-poverty" (1970-1980); "anti-poverty" to "efficiency" (post 1980s); and to "empowerment" (1990 onwards) (Begum 2001).

Since independence, Bangladesh has emphasised on women empowerment. Significant increase of women participation can be found in economic activities though it is not up to the optimum level. Government agencies, economists, policy makers, financial executives, political leaders and administrators now think of women empowerment in any development activities. It is also realised that Bangladesh needs to exploit economic potentialities of women as entrepreneurs. Now socio-economic development of Bangladesh and Women Entrepreneurship Development (WED) are co-existed (Begum 2001).

As WED is a new phenomenon in this country, it should be specially treated. Like the entrepreneurship development, WED is equally important for the economy of a country. In traditional societies, that role of women was generally limited to the family. In addition, they were not empowered. Their economic role has never been valued. It is optimistic that women's social status is now upgrading in Bangladesh and factors like education, urbanization, and technical progress have greatly changed the traditional views on their social role or position.

At present women are entering into trades and industries. They are contributing to increase their family income and playing important role in the family. In a modern society, women's roles are not limited to the family alone. Now they are being essentially considered as a potential part of the work force and their roles in the economic development of the country cannot be ignored from the framework of socio-economic development. Their roles in this regard have enhanced their economic independence, ensured their empowerment in any field of development, and established their social status. After realizing this matter, the government is therefore, making policies and implementing various plans and programmes.

The development efforts by GOs and NGOs could not bring any significant change in the quality of women's life. There are many reasons behind the failure of the various ISs to WED in Bangladesh. This thing frustrates WEs to set up their enterprises. Though the supports to women by different institutions in developing entrepreneurship may be visualized insufficient and less effective, it is positive to find that women are participating in the labour market of Bangladesh, which is contributing to socio-economic development, (and that) provide some qualitative changes in urban and rural areas. From these mentioned views, position of women and entrepreneurship and the relationship with socio-economic development could be evaluated.

1.2.3 Emergence of WED and ISs in Bangladesh

In Bangladesh, there has been a rise of the number of WEs for the last couple of decades. Women have already shown their ability, efficiency and capacity of enhancing income of the family as well as society. Some of them have proved to be successful entrepreneurs but most of them are facing problems in getting sufficient financial support to run their enterprises. They are also facing many other hindrances in various spheres. They are a) lack of confidence of entrepreneurs and non-

cooperation from families. Moreover b) banker's reluctance to finance the right person, c) inadequate government support, d) lack of special care to WEs for accessing to market and to compete with their counter-part, e) environmental difficulties for the survival of their enterprises, f) lack of proper need based support programmes and also (g) lack of proper guides or facilitators. Now it is highly expected that WEs need adequate Financial, psychological and social supports are needed to overcome these constraints.

GOs and NGOs have taken initiatives to promote income generating and self-employment activities for women. Though their task is very challenging, they have some special programmes for WED in Bangladesh. Women's response to these programmes is inspiring.

GOs and NGOs are providing financial and other supports but the output is not up to the mark. Despite GOs and NGOs support programmes to promote WEs, they cannot bring satisfactory results. Scope of alternative ways of ISs to the development of WEs may be explored at this point. This study seeks such alternates of ISs. The findings of this study may generate valuable information and detect reasons behind the failure of WED programmes in Bangladesh.

Before going to find out the probable and alternative of ISs to the WED, women's development in global perspective can be examined. Realizing women's role in the socio-economic development, GOs, NGOs, INGOs, and IDAs are formulating different policies and implementing different projects, and programmes. WED is such kind of efforts that is being used to engage women in business. This effort is considered very effective to expose the potentialities of women.

Due to the supportive policy, women can get financial or non-financial support to develop them. Their participation in business or enterprises has been considered evidently insignificant for years. Recent years have experienced an increase in the number of WEs. Now women run their small ventures, and earn for their families like their counterparts. Men are now appreciating women's role and giving them importance in the decision making process. As women's role in nation building is cordially recognised in developed as well as developing countries, their skill and entrepreneurial development is a concern in both the worlds.

Considering the development of women's entrepreneurial skills, special policies and various programmes for providing ISs have been taken in Bangladesh. NGOs are extending their supports to WEs. Besides, women are now socially encouraged to be involved in enterprises in this age of globalisation, commercialisation and modernization of international trade and business. It has been placed at the centre of national and international policies.

The rationale of the study could be described as follows:

Firstly, WED is an important strategy for the development of the national economy of a country like Bangladesh. It is needed to assess the status of women in economy as well as society. Development is not an isolated process. Governments in most developing countries have been undertaking or already have undertaken policies for the development of WEs on a priority basis. The Organization for Economic Cooperation and Development (OECD) organized an International Conference on 16-18 April 1997 on "WEs in Small and Medium Enterprises (SMEs). A Major Force in Innovation and Job Creation", which brought together government leaders, senior policy makers, small-business entrepreneurs, academics and experts from OECD member and non-member countries. One of the major objectives of the conference was to recommend private and public sector initiatives to facilitate the growth and development of Women Micro, Small and Medium-sized Enterprises (WMSMEs) globally in OECD countries and developing and transition economies. As a developing country, Bangladesh should incorporate similar policies for betterment of its economy (OECD 1999).

Secondly, ISs is essential for smooth expansion of any business or trade. Already, some developed and developing countries are providing ISs for the development of women owned Micro, Small and Medium-sized Enterprises (MSMEs). The impact of such ISs needs to be examined for effective delivery of ISs and meaningful feed back arrangement of such system.

Thirdly, along with GOs, NGOs are providing ISs to WEs.

Fourthly, there has been a growing interest on WEs in the academic arena. This study will add to the existing knowledge in this regard.

Fifthly, there are some increasing government interventions in the development of WEs because it is viewed as the key tool to national economic development. This study may help formulation of policies and implementation of special programmes by the government.

Sixthly, in Bangladesh, there is a growing interest in the subject of WEs in the wake of rapid socio-economic change in general, and among the civil society and development organisations in particular. This study may portray the prevailing situation before them.

Seventhly, there should be a close look at the personal history, socio-economic traits, entrepreneurial performance, motivation, and constraints to WEs in the urban area. This study may provide inputs for further researches in these areas.

Lastly, no research has yet been done on WED through ISs provided by GOs, NGOs, INGOs and IDAs and on the effectiveness and the impact of those ISs. However little evidence is available exclusively on the impact of ISs in Bangladesh for the development of WEs. This study is a pioneer in this regard.

1.3 Objectives of the Study

In view of the statement of problems as noted earlier, the *general objective* of the study is to assess the role of ISs to the development of WEs in selected businesses in Bangladesh. In line with the same direction, the *specific objectives* are to:

Firstly, identify the types of ISs and the nature of supports available for the development of WEs in selected businesses.

Secondly, identify the supports expected by WEs for their capacity build up and for successful operation of their businesses.

Thirdly, assess the performance of ISs to meet the demand of WEs for the development of WMSMEs.

Fourthly, assess the marketing supports for the development of WMSMEs in selected businesses.

Fifthly, assess the effectiveness of ISs for the attainment of sustainability of WMSMEs in selected businesses.

Lastly, suggest appropriate policy guidelines for ISs that might develop WEs particularly in some selected businesses and in general, in all types of WMSMEs.

1.4 Scope of the Study

The study has been conducted in five divisions of the country. It covers urban areas of divisional headquarters or metropolitan cities, district headquarters, Upa-zilla headquarters. This study has been conducted based on secondary and primary sources of data and information. In the study, it has been tried to examine or assess the issues relating to WEs as well as with an added analytical dimension on market issues.

The basic methodology has been applied to review the relevant literature on WMSMEs, entrepreneurship, education, training and credit and other supports. This study also explores the crucial issue of WEs' access to market. This is intended to be neither exhaustive nor comprehensive. It is a modest step in the direction of pinpointing the importance and need for examining the opportunities for and constraints faced by WEs.

1.5 Limitations of the Study

An attempt was taken to make the research premises favourable within the existing environment for making the study a success. Some strategies and well thought out techniques were employed to make the study successful. Still there were some limitations as follows:

There are more than 2000 different service-providing institutions. It might be better if all of them could be covered. Due to temporal restraints the role of some of them were explored. However, careful attention was given to ensure to select the leading and representative institutions so that the quality of the study does not degrade.

Many of the enterprises are informal in their operation and do not keep proper records. Therefore, it is very difficult to get accurate information about their profit, growth, investment and so on. Besides, some of them feared that the data collectors were government officials in disguise trying to find out financial information to impose taxes. Due to this fear, they did not want to disclose financial data. Moreover, this study is a modest beginning of research on WEs in Bangladesh. No census list of WEs is available. It was a Herculean task to make them willing to answer the questions in the questionnaire. WEs expressed unwillingness for several questions. However, the responses could be obtained with great difficulty. However, when the objectives of collecting data were made clear to WEs, they were very friendly in supplying information. As WEs did not keep proper records, some information was

predicted based on the response of the owner-managers. For example, in case of WEs not keeping proper business records, profit figures were calculated based on their replies from memory during the interview. By this way, information was gathered to make the study a success.

The researcher feels that the study is an exhaustive one covering various facts of WEs in Bangladesh. There were monetary constraints limiting the scope of the study. The researcher personally contacted individual WEs. However, the research did not cover the entrepreneurs of big industries, public or private limited companies as the number of such entrepreneurs is very negligible and they might not have any significant impact on the study. Since this study has been conducted on a short time frame, and on some particular SMEs and to some extent, to some micro enterprises, the scope of the study was limited. In addition, it has been difficult to maintain uniformity in sample size for comparative analyses of various aspects related to WEs and institutions.

As this is a new phenomenon, studies on WEs in Bangladesh are few in number. Accordingly, there are very few literatures available in the field of WEs and ISs. So, vigorous attempts were made to cover the relevant studies. Thus the study, being a pioneer work, was conducted with caution so that other individuals can develop their research interest from this study.

One methodology of a certain study can differ from other ones because of research objectives, attitude, skill and knowledge of the researcher. Keeping this in mind, a few variables were considered while conducting the research though there might have been many more variables related to the performance of ISs and WEs. Rather the most significant variables having more bearing on the outcome were considered. Accordingly, the important variables were considered to examine the impact of ISs upon WEs.

1.6 Organizational Plan of the Thesis

The thesis consists of eight chapters. In chapter one, introduction, scope and objectives of the study and in chapter two, background of the study, economic role of women and delivery and design of ISs are discussed. In chapter three, concepts and literatures are reviewed. Chapter 4 contains methodological aspects of the study while chapter five, six and seven deal with the results and their interpretations. Chapter 8 concludes the whole study in brief and suggests some policy recommendations for institutions and WEs and points out some avenues for further studies.

Organization of the Dissertation

CHAPTER-1

Introduction

Introduction to the dissertation

CHAPTER -2

The context and Setting of the Study

Socio-economic conditions and position of the support institutions toward the research

CHAPTER-3

Literature Review

Conceptual Framework, Literature on Demand and Supply of ISs, Models of Entrepreneurship Development and Support System

CHAPTER -4

Research Methodology

Related Methodologies

CHAPTER –5

Study Results and Findings

Assessment of Institutional Supports on Building Capacity of Women for Entrepreneurship Development

CHAPTER –6

Study Results and Findings

Assessment of Intuitional Supports in Developing Business

CHAPTER – 7

Study Results and Findings

Role of the Intuitional Supports in Attaining Sustainable Entrepreneurship

CHAPTER -8

Summary, Conclusions and Recommendations

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Chapter 2

The Context and Setting-up of the Study

This chapter consists of two sections. The first section accommodates some background information including the socio-economic condition of Bangladesh, which helps to develop the research agenda. This also includes information about agricultural sector, unemployment, dependence on foreign aid, the non-absorbent capacity of agricultural sector and an overview of industrial sector including the position of WMSMEs of Bangladesh. It takes a closer look into the background of the study, and then it gives an idea of the existing status of women in Bangladesh vis-à-vis the world perspective. The second section of the chapter then deals with the institutions providing support to WEs to make them successful in business.

2.1 Current Situation for WED in Bangladesh

Immediately after independence in 1971, women of Bangladesh had to struggle for their identity and livelihood. Support from certain institutions that helped women to be recognized as agents of development.

One of the most densely populated countries in the world (130.03 million as per January 2001 Census), Bangladesh has a small land area of only 147,570 square kilometre. It belongs to 'Least Developed Country' (LDC) according to the UN categorization. Per capita Gross Domestic Product (GDP) is BDT 33,253-equivalent to US\$482 (BER 2007). The incidence of absolute poverty in terms of calorie intake (≤ 2122 kilo calorie) was 40.4 % in 2005 and per capita availability of food grains was recorded as 18.19 oz per day in 1998/99. Twenty percent of the population lives in urban areas and the rate of the rural migration would be among the highest in the world (Ahmed 2002). In 2001, it was estimated that maternal mortality rate was approximately 3.8 deaths per 1000 live births, as against 6.48 per 1000 live births in 1986. These rates are still far too high with about 28,000 women dying each year due to pregnancy, childbirth and maternity complications (Mahtab 2007).

It is observed that there are few women than men in population structure [the sex ratio is 105.2 (GOB 2007)]. This gender gap is also seen in the urban areas. While evaluating families, household and poverty incidence it is found that men normally

head households. Women-managed households are common among that experiencing male-out migration. Scope of participation in household decision-making is more limited for women than men. Women are more exposed to household poverty and, even with respect to resource allocation within the household; they are relatively disadvantaged compared to men. While considering the situation of marriage, divorce and separation it could be seen that women are usually married 7-8 years younger than men are. In rural areas, girls are usually married between the ages of 12 and 15. Women are often subjected to physical abuse and other forms of persecution for dowry. This problem is more acute among Hindus than Muslims are. Over 85% percent of the population are Muslims, nearly 14 percent are Hindus, and the rest are Christians, Buddhists, or other (Karim 2000).

Considering reproduction and contraception it is found that, the social and economic pressure on women to bear children and to bear them as early as possible is evident in age-specific fertility rates. In addition, the typically long child-bearing span and its start means that women in the while evaluating morbidity, health and nutrition it is found that 15 to 45-year age group are continuously either pregnant or breast feeding. While evaluating access to education and training to women it is found that priority is given to training in domestic chores rather than to any right to education (UNDP 1994). Women are lagging behind men in all stages of education. According to UNDP Report, only 29% of women (over the age of 15) were literate, as against 52.53% of men (Mahtab 2007). Violence against women has become one of the most visible and widely articulated social issues in Bangladesh (Karim 2000).

In Bangladesh, decision-making powers and economic control are vested in male hands. The family operates through a clearly defined system of rights and obligations. Women waive their right to inherit the father's property in favour of brothers. For example in the event of inheriting property, women pass its control to husbands or sons. In both cases, men provide protection for women and maintain control over her property, thereby reinforcing the old traditions (Karim 2000).

Urban women, even though constitute only eight per cent of the total female population differ from (those among) rural women. Urban women do not observe *purdah* (covered body with cloth) as strictly as do rural women. Unlike their rural sisters, however, many urban workingwomen, because they are mostly destitute, are

their own guardians. The status of urban upper class and middle-class women is somewhat better than that of their working-class counterparts, although male dominance still prevails. These women do have opportunities for education and employment outside their home. In these classes, education, together with earning capacity, strengthens women's decision-making power (Karim 2000).

Traditionally women have enjoyed extremely limited access to the highest levels of power. Women's representation in the highest decision-making bodies is negligible even today, and mostly of token value. In public service, women have yet to reach positions high enough to influence public policy, and female quotas remain unfilled. Female participation in local community organization is rare, and female representation in the democratic process is only through the nomination of elected men (Karim 2000).

The constitution of Bangladesh guarantees certain rights and privileges to women fundamental rights. Women's rights and freedom were ensured in the constitution through Articles 27, 28(1), 28(2), 28(3), 28(4), and 29(1). A number of laws provide for special rights for women and reflect the state's resolve for elimination of discrimination against women. Among them, the important ones are The Muslim Family Law Ordinance of 1961 and its amendment in 1986. Again The Dowry Prohibition Act of 1980 (and Amendment in 1986) and The Family Court Ordinance of 1995 are very important. Moreover, The Child Marriage and Divorce Registration Act of 1974; The Acid Control Act of 2002, and the Acid Crimes Control Act of 2002; The Prevention of Women and Child Repression Act of 2000; The Suppression of Violence Against Women and Children (Amendment) Act of 2003 and so on. These laws have been enacted to uplift the social and economic position of the women. Besides, Bangladesh has also ratified the 'Convention on the Elimination of All Forms of Discrimination against Women' (CEDAW) and the Beijing Platform for Action (BPFA) (Mahtab 2007).

The Ministry of Women and Children Affairs (MoWCA) prepared Beijing plus Five (2000) reports. In addition "alternative" NGO networks/coalition, namely, the National Committee for Beijing plus Five (NCBP- consists of 652 organisations) and National Committee for Beijing plus Five Review (NCBPR) prepared reports. Then Government and NGOs set links between Beijing+10(2005) review with Millennium

Development Goals (MDG), security, peace and human rights. After the completion of the Fifth Five Year Plan (1997-2002), the GOB keeping in view of the MDG prepared Interim Poverty Reduction Strategy Paper (IPRSP) in 2002 and finally Poverty Reduction Strategy Paper (PRSP) in 2005. Since October 2005, the government has been implementing a three-year National Strategy for Accelerated Poverty Reduction (NSAPR) (GOB 2007). Government has formulated National Policy for the Advancement of Women declared in March 1997 and again in 2008 (GOB 2008). Recently, the issue of gender budgeting has been incorporated in the National Budget Process (Mahtab 2007).

This is the prevailing social condition under which WEs in Bangladesh have to work and institutions have to provide ISs. It shows that the environment is not fully in favour of WEs and they have to run their business under many limitations. Keeping in mind the socio-economic and cultural background the participation of women in various sectors has been evaluated in the following section.

2.2 Women's Access to Work and Productive Resources

According to official labour force statistics, women work fewer hours than do men in all types of activities. However, if household maintenance duties such as cooking, cleaning, child-care, and nursing are added, women spend substantially more work-hours per day than men do at all ages. Women's earnings from non-domestic production are much lower than that of men's. Most women worker in both urban and rural areas is concentrated in low-skill activities with low labour productivity. This is especially evident in the urban labour market, where women earn less than men in the same occupational groups are even when they work similar or longer hours.

By conventional measures, particularly in urban areas, female participation in the labour market is much lower than it is among males. Among those employed, moreover, occupational patterns for women and men differ distinctly. Women, especially in urban areas, take up informal sector occupations much more than men. Employed women are less likely to enjoy the benefits of legal or institutional support. 84 per cent of women in rural areas and 59 per cent in urban areas are employed as unpaid family workers, compared to only 20 per cent of men in rural and 10 per cent in urban areas. These reflect the fact that women have limited opportunities, they face unfavourable terms and conditions of employment.

2.2.1 Women Population by Economic Category

To get a clear picture of women's economic role, their participation in civilian labour force may be evaluated. Table 2.1 and Table 2.2 show the distribution of women population according to economic categories and economically active women workforce respectively.

Table 2.1
Distribution of Women Population by Economic Category 1995-2003

Economic category	(In million)					
	1995-1996 (LFS)		1999-2000 (LFS)		2002-2003 (LFS)	
	Both sex	Female	Both sex	Female	Both sex	Female
Total civilian labour force	36.1	5.4	40.7	8.5	46.3	10.4
Employed	34.8	5.0	39.0	7.9	44.3	9.5
Un-Employed	1.3	0.4	1.8	0.7	2.0	0.5
House wives/House hold works	25.4	23.9	13.0	12.7	24.9	24.4
Inactive	8.0	3.4	31.3	21.1	9.5	4.8

Source: Bangladesh Statistical Pocket Books of 2003, 2004, 2006. Bangladesh Bureau of Statistics.

Table 2.1 shows that civilian labour force (female) was increasing gradually. The number of employed women has increased also. The number of employed women has increased in comparison to 1995-96 though number of unemployed women decreased in comparison to 1999-2000. It is also found that active women have increased dramatically.

Table 2.2
Economically Active Women Workforce (Persons aged 15 years and over)

Year	Labour Force (In million)					
	National		Urban		Rural	
	Both sex	Female	Both sex	Female	Both sex	Female
1999-2000	53.5	20.0	10.0 (18.7)	2.8 (14.2)	43.5 (81.3)	17.2 (85.8)
2002-03	46.3	10.3	11.3 (24.4)	2.7 (25.8)	35.0 (75.6)	7.6 (74.2)

Source: Labour Force Survey 1999-2000, 2002-2003, BBS. (Figure in bracket indicate percentage share of employed women.)

Table 2.2 shows that in 4 years (1999-2003) the number of women in active workforce has decreased dramatically. In the years (1999-2000), the amount was 20.0 million and in the years (2002-2003), it reached at 10.3 million. Therefore, the number of active work force got a quick fall by an amount of 9.7 million. It seems that the amount

of the fall in every year is 2.42 million. The amount of the fall in the national work force in four years (1999-2003) is 7.2 million. The number of rural women in the national workforce in the years (1999-2000) was 17.2 million while urban women were 2.8 million. However, this number became 7.6 million in the years (2002-2003) while urban women were 2.7 million. In national workforce, the involvement of both rural and urban women has decreased in the total amount of work force.

2.2.2 Women in Agriculture and Non-agriculture Sector

Bangladesh is predominately an agricultural country. In agro-based economy like Bangladesh, women are involved directly or indirectly in the agricultural sector. Most of the women are working as unpaid family labour. They are mostly land less and hail from very small farm households. The Table 2.3 shows the absolute increase and decrease of women participation in agriculture and non-agriculture sectors.

Table 2.3
Absolute Increases/ Decreases of Women Participation in Agriculture/ Non-agriculture Sector

Year	Female			
	Agriculture		Non-agriculture	
	In million	%	In million	%
1995-96	16.41	77.4	4.41	22.6
1999-00	3.76	47.7	4.12	52.3
2002-03	5.77	58.6	4.07	41.4

Source: Bangladesh Statistical Pocket Book of 2006, Labour Force Survey 1995-96, 1999-2000, 2002-2003, Bangladesh Bureau of Statistics.

Table 2.3 shows that in the year 1995-1996, 16.41 million was employed in agriculture and only 4.41 million was in non-agriculture. In the year 1999-2000, it was decreased to 3.76 million in agriculture sector where it increased slightly in the year 2002-2003 (i.e. 5.77 million). In 1999-2000, the participation of women in non-agriculture sector was 4.12 million and in 2002-2003 was 4.07 million.

It is seen that the percentage of women participation in agriculture dramatically decreased in 1999-2000 compared to 1995-1996 and that was again increased in the year 2002-2003. In non-agriculture, sector it increase from 22.6% to 52.3% in the year compared to 1995-1996 and 1999-2000 and decreased to 41.4% in the year 2002-2003. This data shows the absolute increase or decrease of the total women participation in agriculture and non-agriculture sector in Bangladesh. From Table 2.3

it could be assumed that participation of women in agriculture sector is decreasing but it does not show that participation of women in non-agriculture sector is increasing. It could be again assumed that women labour force is going to be more unemployed.

2.2.3 Women in Non-farm Activities

Introduction of modern technology and the seasonal nature of cultivation reduced working opportunities in agriculture. Under due to this reason traditional farm workers engaged themselves in non-farm activities to supplement their income. Due to scarcity of land, non-farm occupations could be the only way in which employment pattern of the household may change. Table 2.4 shows the involvement of women in non-farm production.

Table 2.4
Women Employment in Non-farm Productions

Product	Percentage
Ginger preserving	65.6
Coir mats	69.8
Kantha	74.6
Coir ropes	59.2
Jute ropes	48.3
Shika and jute works	62.7
Embroidery	50.4
Mat making	52.2
Deshi products	53.3
Handloom	44.4
Others	42.0

Source: BIDS Rural Industries Survey, 1992 cited in Begum (2001)

Table 2.4 shows that about 75% of the total women labour force in the non-farm production are involved in making *kantha*, 69.8% women are making coir mats, 65.6% women are involved in ginger preserving and 62.7% women are making *shika* and jute products. It also shows that on an average above 50%, women are involved in embroidery, mat marking, and native products and below 50%, women are involved in making jute ropes, handloom, and other products. So, in this sector, most of the total women labour forces are involved in making *kantha*, coir mats, *shika*, jute products, mats and jute ropes.

2.2.4 Employment in Organized Sector

Employment in the organized sector (manufacturing, services, administration, mining and plantation) had very little relevance to Bangladeshi women, as a very small percent of the labour force was employed outside the agricultural and rural informal sector. However, Table 2.5 shows that in recent years the rate of growth of women labour force in organized sector has been increased, such as, sales (5.6%) and manufacturing (58.6%).

Table 2.5
Percentage of Women Employment in Organized Sector

Major occupation	1974	1980	1996	2000
Agriculture	69.8	47.4	37.5	47.7
Professional/technical	2.5	2.5	3.5	4.7
Management	0.2	0.4	0.8	0.2
Sales	1.5	4.4	5.0	5.6
Services	16.5	19.5	20.2	15.7
Manufacturing	15.5	24.8	54.0	58.6

Source: Statistical Yearbooks of Bangladesh, 1975, 1982, 1996 and 2001, BBS.

Table 2.5 provides the information about women employment in organized sector in Bangladesh in the years from 1974 to 2000. It shows that in the year, 1974 about 70% women were involved in agriculture and about 17% were in services while about 16% were in manufacturing. However, in the year 2000 the percentage of those mentioned occupations turned respectively about 48%, 16% and 59%. Therefore, in 25 years the percentage of the involvement of women in agriculture has been decreased to 22%. On the other hand, the percentage of the involvement of women in manufacturing has been increased to 47%. The percentage of the involvement of women in services has been slightly changed. The number of women involved in manufacturing has a remarkable change. It has been four times more than previous ones in the year 1974. This increase indicates that women in Bangladesh are being gradually more interested in manufacturing than services, agriculture and professional or technical services.

2.2.5 Women in Industry

Labour Force Survey 2002-2003 reveals that total employed women (15 years and over) was 9844 thousands. Among them 58.6 percent were employed in agriculture sector and 41.4 percent were in non-agriculture sector of which services sector

employed 23.0 percent and industry sector 18.4 percent i.e. the number was 1812 thousands. Participation of women in industry sector is a recent phenomenon (except in some areas of cottage industries) in Bangladesh. BIDS survey in 1985 shows that about 42% of all labours were engaged in non-farm activities, the majority of whom were women. These women were mostly found engaged in small-scale industries. In urban areas, women are found to employ in some specific labour all-inclusive industries like garments (95%), bakeries, pharmaceuticals, textiles and jute and so on (Begum 2001). Table 2.6 shows the distribution of civilian labour force by sex and urban/rural residence:

Table 2.6
Civilian Labour Force in 15 years and Over by Sex and Urban / Rural Residence

Year	Residence (LFS) (in million)								
	National			Urban			Rural		
	Both sex	Male	Female	Both sex	Male	Female	Both sex	Male	Female
1999-2000	40.7	32.2	8.5	9.2	7.1	2.1	31.5	25.1	6.4
2002-03	46.3	36.0	10.3	11.3	8.6	2.7	35.0	27.4	7.6
2005 (Estimated)	51.7	39.6	12.1	14.3	11.1	3.2	37.4	28.4	8.9

Source: Bangladesh Statistical pocket book of 2006, Labour Force Survey 2002-2003, Bangladesh Bureau of Statistics,

Table 2.6 shows that labour force participation of women in Bangladesh is increasing every sub-sequent year. In 1999-2000, in national level the female labour force participation was 8.5 million and in 2002-2003, it was 10.3 and in 2005, it was 12.1. In urban area, it was 2.1, 2.7 and 3.2 respectively. In rural areas, it was 6.4, 7.6 and 8.9. This data shows that labour force participation of women in Bangladesh increasing day by day. Here it can be assumed that the development of women entrepreneurship is positive.

2.2.6 Self-employment

'Self-employed' means a person who is working for his/her own household farm or non-farm enterprises for making profit or family gain. Such persons do not receive any wages or salary for the work performed (LFS 2002-2003). In the period, before the rise of markets and commercialisation of the economy, most traditional occupations open to the general based on their education and status could be

described as self-employment. According to Table 2.7, the national self-employed women workforce was initially on the increase and then it was on the decrease continuously.

Table 2.7
Percentages of Active Self-employed Women

Area	1989	1996	2000	2003
Urban	15.5	19.2	30.0	21.6
Rural	14.1	17.4	27.1	25.5
National	29.6	36.6	26.6	24.5

Source: Labour Force Survey 1989, 1996 and 2000, 2003, BBS.

2.3 Supporting Institutions and their Programmes on WED

From the above discussion, it is evident that women's position in the society and their participation in economy are not up to the mark and their socio-economic contribution to the national development is not satisfactory. Considering their active participation in economy and their role in the society, for the sustainable development of the country some supporting institutions have come forward to provide supports to them. The following section includes information about those institutions. This section deals with the overall scenario of supporting institutions in Bangladesh and their role in the development of WEs. Besides, profiles of institutions are also included in this section.

The term ISs usually refers to a package of services rendered to the existing or potential entrepreneurs with intent to help them initiate business and sustain the growth of the business and keep existence in the market achieving sustainability. It also covers a wide range of services including financial and technical assistances (i.e. training, capacity building, guidance, counselling, motivation and upgradation of state of affairs).

ISs can play an important role in the development, growth and expansion of WEs in any society. It is not necessarily true that without ISs an enterprise cannot flourish. It can, however, entrepreneurial growth depends much on supports of any kind. In most cases, successful WEs around the world have made remarkable achievements due to continued support by institutions working in that field. This section describes a profile of the selected institutions including a brief background, goals and objectives, and programmes undertaken that are supporting WEs in Bangladesh.

2.3.1 Bangladesh Rural Advancement Committee (BRAC)

BRAC started its operations in Bangladesh in early 1972 as relief measures following the liberation war. Later BRAC redirected its focus to poverty alleviation and empowerment of the poor, especially women, in rural areas. With gradual intervention on micro credit, BRAC has now transformed into the world's largest NGO working on various fields to support poverty reduction programmes, women empowerment, legal aid, non-formal education and so on and so forth. Currently, BRAC promotes income generation and social development for the poor, mostly to the landless rural people through micro credit, health education, and training programmes.

Women are the prime target group of BRAC. To ensure their participation in the development process, BRAC helps them through providing loans to become micro entrepreneurs. BRAC started Women Enterprises Development Programme (WEDP) solely for women in urban areas. Managed by women staff only, this programme provides WEs with access to funds to become not only self - sufficient, but also job-providers. During 2003, loans of Taka 80.41 million (US\$ 1.4 million) were disbursed to 1,843 WEs.

Aarong is the name of a BRAC outlet established in 1978. It has four branches in Dhaka and one each in Chittagong and Sylhet. *Aarong* provides services to 35,000 artisans across the country. Over 85% of *Aarong* workers (who work on sub-contract basis) are women. Rural women are making traditional and non-traditional crafts with support from **Aysha Abed Foundation**. The production centres are located mostly in Manikganj, Jamalpur, Sherpur, Jessore, Khustia, Baniachang and Pabna areas. The goods and products made by *Aarong* workers are directly marketed through the outlets in divisional cities. Thus, *Aarong* ensures support to women not only in terms of micro finances but also in terms of providing them with sustainable marketing opportunity.

Many independent co-operative groups or traditional family based artisans such as potters, brass workers, jewellers, jute workers; basket weavers, handloom and silk weavers also market their products through *Aarong*. In 2003 *Aarong* introduced, a sub-brand under its umbrella called "*Taaga*" which is an east-west fusion fashion line

geared towards young and urban women. There are two other product lines introduced by Aarong under its own name. These are "Short *kurtas*" for men and an "exclusive *salwar, kameez*" collection for women. Product development, innovation in design, and improvements in quality and customer service are an ongoing process at Aarong. Aarong, thereby, has turned out to be a leading support organization for WEs in Bangladesh (BRAC 2004).

2.3.2 The Micro Industries Development Assistance Services (MIDAS)

MIDAS, launched in 1982, is a trade body of WEs located in the capital city having its branches in two other divisional headquarters. It provides different ISs for promoting micro and small enterprises most of which are owned, organized and managed by women. MIDAS started with the primary objective of creating job opportunities through micro credit. One of the major focal points of MIDAS was improving support to WMSMEs. Around 20 per cent of all commercial and developmental activities of MIDAS are destined to the development of WMSMEs. The basic motto of MIDAS is that WE is one of the best ways of empowering and mainstreaming women in the economic activities. The WED of MIDAS has several components such as investment counselling, techno-market information, technical and managerial assistance, market promotion, training on entrepreneurship and organizing women's forums.

Having realized that women engaged in small business find it difficult to set up and operate shops at commercially important places, MIDAS has organized four sales centres for WEs under a special project named MIDAS Mini Mart. These centres are owned and managed by groups of WEs with financial, technical and other non-institutional supports from MIDAS.

The organization renders free business counselling sessions held exclusively for women every Saturday. The meetings are open for all women who are looking for new business ideas or seeking counselling to set up a business. There are two female members in the board of directors of MIDAS, who are responsible for promotional activities of WEs. MIDAS, with all its initiatives, ultimately helps women businesspersons to be established as successful entrepreneurs in the end. Two glaring features of MIDAS initiatives are New Business Creation (NBC) and Micro

Industries Development Initiative (MIDI). The objective of the NBC is to select, train, motivate, and assist potential and existing entrepreneurs who want to diversify or introduce new products. It just helps them flourish their hidden powers of entrepreneurship. Objective of the MIDI is to provide short-term loans on favourable terms to existing entrepreneurs for further development of their ongoing businesses. In this case, special emphasis is given on providing credit to WEs without collateral up to BDT. 2, 00,000.00 (two lakh).

Apart from its NBC and MIDI projects, the MIDAS has also undertaken initiatives to gather knowledge and exchange views among WEs. Under the initiative, an established woman entrepreneur supports a new woman entrepreneur for a year and provides her with certain necessary advice such as counselling, technical assistance so on and so forth in the form of procurement of raw materials, marketing knowledge, quality control mechanisms, design and diversification of products and so on.

However, as already mentioned, programmes of MIDAS are limited within a handful urban educated WEs. MIDAS operations need to widen to the grass-roots level to encompass women across the country (MIDAS 2002, 2003).

2.3.3 The Association for Social Advancement (ASA)

ASA was established in 1978 with objectives of empowering women for poverty alleviation. With this aim, activities of ASA range from micro-credit operations to entrepreneurship development supports.

Loan disbursement is the main aim of this organization. Capacity building is one of the major targets of ASA. With its gradual experience in credit operations, ASA introduced a small entrepreneur-lending (SEL) programme in August 2003. This programme provides loans worth BDT 30, 000.00 (thirty thousand) up to BDT. 1, 50,000.00 (one lack fifty thousand) to medium size enterprises that have the potential to create employment. Throughout decades, this programme has succeeded in bringing a large number of borrowers and establishing ASA the second largest micro finance institution (MFI) in Bangladesh (ASA 2003, 2004)

2.3.4 Bangladesh Small and Cottage Industries Corporation (BSCIC)

A state owned enterprise under the Ministry of Industries, the Bangladesh Small and Cottage Industries Corporation has been working since independence to provide support to small business across the country. Although it has several problems relating to management, nevertheless, the organization is an example of how public sector organizations can stand by small enterprises to establish and run businesses.

Lately, BSCIC has started providing small-scale loans to individuals. The most remarkable of BSCIC's programmes is the Women Entrepreneurship Development Programme (WEDP) with a view to removing barriers to WEs. This programme was supported initially by the US Agency for International Development (USAID) and later, by GOB. Loans, generally below BDT 15, 000.00 (fifteen thousand), are financed on a wide variety of micro enterprises that women are engaged in - such as poultry farm, food processing, garments making, embroidery, handicrafts and mini variety retail stores(BSCIC 1998,2003)

2.3.5 Bangladesh Rural Development Board (BRDB)

BRDB was established to develop general guideline for the poverty alleviation projects. BRDB helps the rural people by providing training and loans so that they can invest their money in suitable ventures. In 1994, BRDB set up a special task force for the development of entrepreneurship in rural areas.

BRDB has another venture named **Karupalli**, established in 1989, a sale-cum-display centre that is one of the marketing arms of poverty alleviation projects being implemented by the BRDB. The main objective of Karupalli is to provide support and services to the poor rural artisans including women to market their products. Karupalli has created a number of efficient workers in the grass-root level. Their products, representing culture and heritage of the country, have attracted both domestic and foreign customers. It provides them with training on different trades like embroidery, cutting and sewing, dying, pottery, doll and toy making, artificial flower making, cane and bamboo works and so on. The products produced in different areas are being sent to Karupalli. It displays and sells a huge range of products including dresses of exquisite designs and colours for men and women, *saris*, mufflers, silk and cotton fabrics, *nakshikantha*, toys, brass decoratives, show pieces,

Imitation jewellery and traditional handicraft items of a large variety, as per customer's specification and design (BRDB 2003,2005).

2.3.6 Department of Youth Development (DYD)

GOB created the Ministry of Youth and Sports in 1978 and the Department of Youth Development was created in December 1981. This GO has sixty four districts and 475 upa-zilla offices (including 10 metropolitan unit thanas) and 510 Youth Training Centres all over Bangladesh. Since inception up to June 2006 DYD trained 26,88,067 persons and disbursed BDT 690,08.88 lakh to 6,89,925 persons. They distributed National Youth Award to 203 persons. They train youth women on dress making and block and batik printing with other trades such as poultry, dairy, fishery and so on.

2.3.7 Bangladesh Women Chamber of Commerce and Industry (BWCCI)

BWCCI over the past couple of years has brought together WEs all over Bangladesh, which is determined to bring about positive changes in their lives. They offer loan and training to their members. They run help desk and biz centre to help their members to make trade licence and other services (BWCCI 2002, 2004).

2.3.8 The South Asia Enterprise Development Facility (SEDF)

SEDF is a multi-donor funded facility promoted and managed by the International Finance Corporation (IFC) through its regional department, and by the Small and Medium Enterprise (SME) department, launched in October 2002. It is a technical assistance facility. It does not offer any direct funding or loan. It offers many facilities to their members such as development of strategy or plan, short-term action plan, training programme (trade wise). They facilitate trade fair participation; arrange training on how to export to USA, on financial management for non-financial managers. They assist development of Business Member Organization (BMO) website, development of BMO communication materials as news letter, brochure, organization and participation of local trade fairs, development of policy manuals and dissemination strategies, development of outreach expansion strategies and assistance in implementing them, development of organization structure and so on(SEDF 2004).

2.3.9 Women Entrepreneurs Association of Bangladesh (WEAB)

WEAB started its operations in 2000 in Dhaka. It has many objectives such as, to make relevant business and trade information accessible to WEs, to give protection, support and promotion of all measures and steps toward developing WE, to set up trend for enterprising women workers to become entrepreneurs. It renders many facilities to its members like training, publication, information services, research and studies, liaison with govt. and other agencies.

2.3.10 Chittagong Women Entrepreneurs (CWE)

CWE is one of the leading trade associations involved in the economic empowerment of women. A group of innovative WEs formed it in 1999. Its objectives are to conduct policy dialogue, to source practical and technical resources, to create database and so on. It provides some services to its members as technical service, networking/information, quality management, marketing, access to finance, consultancy and legal service (CWE 2004).

2.3.11 Jatiyo Mohila Shangstha (JMS)

JMS is a national level women organization under the Ministry of Women and Children Affairs. JMS started a project named "women entrepreneurship development project" to support women. WEs get assistance from this organization after completion of training. They are provided approximately BDT 30,000 to 150,000 to run or set up a business. Under this project, 7000 women in 67 Thanas have been identified in 64 districts to work on. This project jointly runs by GOB and United Nation Development Programme (UNDP) (JMS 2005).

2.3.12 ANGANA

ANGANA was established in 1986 with a view to making all arrangements of marketing of underprivileged women, whose associates are registered by DWA. It collects handmade things of distressed women from 64 districts throughout the country and arranges for display and sales. Poor, distressed, harassed and helpless women get opportunity to display to market their products (DWA 1994).

2.3.13 Intermediate Technology Development Group (ITDG)

ITDG is merely giving financial help for beneficiaries on small enterprise activities. For attaining sustainable socio-economic development and for making successful entrepreneurs of micro enterprises, ITDG arranges proper training for women and provide effective technical assistance. It facilitates them to be skilled on forward and backward linkages and guide them in marketing management. These efforts are taken under 'markets and livelihood programmes' of ITDG. Now it works in three regions like Barisal, Faridpur and Dinajpur. It implements all activities through partnership of local NGOs. Among these partner NGOs, potentials are to be considered as lead NGOs. It has created six NGO networks. NGOs, which under lead NGOs, are called second tier partner NGOs. It cannot give all opportunities to all NGOs, but it gives more benefits to lead NGOs directly and lead NGOs serve this facilities to partner NGOs. On the other hand, it gives training on different trades directly. It has some professionals and experts on different subjects. Besides that for vocational training purpose, it even hires experts. It publishes some books, leaflets, business profiles and newspapers based on their training curriculum on different subjects. It provides services such as training; increased access to information; counselling; appropriate development and use of technology; research and development; policy advocacy. The activities of important sectors of ITDG are food production; agro processing; small enterprise unit programmes; information and communication technology; capacity building for enterprise development; market development for forming power equipment; manufacturing/Infrastructure; skill training for enterprise development; process and approaches of firm machinery; disaster mitigation(ITDG 2004,PKSF 2003).

2.3.14 Concluding Remarks

Since inception of Bangladesh in 1971, a number of NGOs emerged on the development scenario. One of the major focuses of these organizations was women's development through micro-credit. The reason was that women proved to be better savers and safe creditors. With gradual expansion of their operational areas and sectors of intervention, organizations felt the necessity of developing non-financial ISs to WEs in the form of training, guidance, and marketing skills.

The strategy worked well. It brought long-term success in the case of BRAC, ASA, and PROSHIKA and so on and so forth. In the early eighties, the Grameen Bank emerged as a non-banking financial institution with operations on micro-credit across the country. The effort of the Grameen Bank helped numerous women organizations and individuals to develop as successful entrepreneurs. Then, several other organizations emerged to support women in the same sector. A good number of organizations approached and started working on the field of women development. GOB, on the other hand, came forward to supporting women with several ISs through its Department of Youth Development (DYD), Directorate of Women Affairs (DWA) and the like.

A number of organizations offer package of loan, training, marketing facility, counselling support and so on to WEs. With their way of work, organizations have, for the time being, made a remarkable place in the field of women's development through poverty alleviation and human development. Although most of these organizations started to work with a view to earning profit through loan-interest, their contribution to economic upgradation of women is remarkable. It is so because most established financial institutions i.e. the commercial banks did not come forward on the first instance to support women with their conventional 'worries' of non-payment of loans. However, this concept changed later on and banks gradually turned up to WEs to some extent.

Chapter 3

Concept and Literature Review

In this chapter, concepts and literatures have been described. Concepts such as Entrepreneurship, Entrepreneurs, WE, WEs, Enterprises, Small and Medium Sized Enterprises (SME), Micro Enterprises, Businesses, Development, WED, Institutions, Supports, ISs, the Demand for and Supply of supports, Impact of ISs and so on have been put forward in this chapter. A clear concept on these terms will direct the research towards its ultimate objective.

There are evidences that WEs require external supports and accordingly there are provisions of ISs. The review of literature for this study would therefore primarily be confined to (i) the conceptual framework (ii) the demand for and supply of supports and (iii) the existing models for analysing the impact of ISs for the development of WEs.

Conceptual Framework

3.1 Women Entrepreneurship (WE)

Cantillon, a French economist, was probably the first to introduce the term entrepreneur and applied it to the individuals engaged in production (with inputs of land, labour and capital) of goods for the market place. To him, entrepreneurship was the process of wealth creation. McClelland views that the supply of entrepreneurship is highly dependent upon the intensity of achievement motivation, called the "need for achievement motive" (n Ach motive). He posits that within a favourable environment, this psychological spirit most often leads people towards successful entrepreneurship (McClelland 1965).

It is argued here that all entrepreneurs are self-employed, but not all self-employed persons are entrepreneurs. An entrepreneurship is the setting up of a commercial enterprise involving production or sale of a product or service, and the person concerned takes risks. Financial risk bearing is not of the essence of entrepreneurship. Finance is a function of the venture capitalist and is simply another input to the process. M.F.R Kets de Vries also opined that even when the entrepreneur does not necessarily bear the financial risk of an operation, he is exposed to considerable degree of social and psychological risks (Mia 2000).

A woman entrepreneur can be defined as a confident, innovative and creative woman. She is capable of achieving self-reliance individually or in collaboration, generating employment scopes for others through setting up and running an enterprise by keeping pace with her personal, family and social life, by managing all things around her and by combating all challenges against her venture (Begum 2001).

An (women) entrepreneur(s), therefore, may be defined as one who is capable to observe the environment, recognize opportunities to improve it, marshal resources and implement action to maximize those opportunities-in other words, someone who is able to organize, manage and assume the risk of running enterprise (Wees and Romijn 1995).

3.2 Women Entrepreneurship Development (WED)

Development refers to the positive change in the object under consideration. An object may be a process, tangible or intangible assets, human being, thinking, concept, institutions or activities of an institution. Johannisson (1991) stated that a growth or development concept must encompass both quantitative and qualitative change. Qualitative growth refers to the increase in the ability of the firm to diagnose and deal with structural changes in the environment of the firm as well as with changes in the value system of entrepreneurs. Quantitative growth or development, on the other hand, means the increased ability of the firm measured in terms of sales, production, investment, profit, reserve, and other variables. While quantitative growth is attainable by way of single loop learning, qualitative growth is always a double-loop learning (Argyris and Schon 1978). Entrepreneurship development considers positive changes in entrepreneurial functions and entrepreneurial characteristics.

Entrepreneurial functions are classified into three broad categories: initiation, management and innovation (Bakth 1984). The literature defined four types of parameters, which determine whether a person is an entrepreneur, or not. These are: 1) Psychological 2) Socio-Cultural 3) Personal Background and 4) Opportunity.

Entrepreneurs possess some basic characteristics like 1) risk-taking capacity, 2) creativity and innovation, 3) need for achievement, 4) industriousness, 5) self-confidence and firm determination, 6) need for power, 7) locus of control, 8) need for autonomy (Islam and Mamun 2000).

Entrepreneurial development would be assessed through evaluating how the functions are performed and what capacity or characteristics entrepreneurs achieved. An entrepreneur has to perform a number of jobs for smooth running of her business. Among them, the most important are the introduction of new goods/products/items, the introduction of a new method of production, opening new market, new sources of supply of raw materials, carrying out of a new organisation of an industry and so on.

Introducing a new method of production is another important duty of a woman entrepreneur. It refers to changing technological relationship or the existing production function. In order to lower the per-unit cost of production, an entrepreneur may introduce a new method of production or substitute new and cheaper inputs of existing inputs. If an entrepreneur is successful in doing this, she will ensure the maximum profit from the sales of a new product. In the present context of Bangladesh, where labour is abundant and cheap, WEs typically look for substituting more labour for capital in devising newer methods of production.

Innovation in businesses is always expected for the development of enterprises. One of the two functions of innovation is opening a new market. Once a product has been developed with the least cost method of production, an entrepreneur looks for a new market. Finding a market does not seem to be a problem for an entrepreneur in the context of Bangladesh having an ever-growing population. Even WEs do not get access or proper share to the market. It seems that building up linkages is very crucial for the marketing of products. This is a basic issue, which needs to be addressed by service providers.

The conquest of a new source of supply of raw materials is the second function of innovation. As resources are scarce, new source of supply of raw materials is an important factor in ensuring continuous supply of a newly developed product. In the context of Bangladesh, particularly, a woman entrepreneur lacking capital has to continually search for new sources of supply of raw materials (Islam and Mamun 2008).

For promoting WED, classification of WEs has been suggested in different literatures. The following taxonomy of entrepreneurs can be seen as relevant for small industries and informal economic sectors in Bangladesh. They are : a)

innovative entrepreneurship, propounded by Schumpeter, b) imitative entrepreneurship characterized by innovations ; c) Fabian entrepreneurship characterized by the scepticism and cautiousness ; d) drone entrepreneurship characterized by the lack of dynamism and creativity and the tendency to resist even at the cost of diminished business return (Anjum1995).

WEs can be classified into four groups as per the nature of their functions: (1) the grassroots entrepreneurs, (2) the budding entrepreneurs, (3) the pseudo entrepreneurs and (4) the original initiative entrepreneurs. The first group need generation of income primarily to help their family. The second group having adopted entrepreneurial pursuit under compulsion of situation i.e. the death of father or husband need technical help i.e. managerial skill, training and so on. The third group, the owner of the enterprises run by these women's husbands or sons or relatives need trainings on leadership. The fourth group possessing all qualities and using them in setting up and running enterprises are mainly the originators of a new venture. They need different types of opportunities, financial or non-financial ISs (Begum 2001).

WEs can be classified into four groups according to the attachment to entrepreneurial ideals and the acceptance of conventionally defined gender roles. They are : (1) conventional business owners, committed to entrepreneurial ideals and conventional notions about gender roles; (2) the innovative women business owners being highly attached to entrepreneurial ideal and having a low acceptance of conventional gender roles; (3) the domestic business owners having a low attachment to entrepreneurial ideals or a high acceptance of traditional gender roles and (4) the radical women business owners having a low attachment to either entrepreneurial ideals or conventional gender roles.

WEs engaged in business can be classified as a) business entrepreneur b) industrial entrepreneur c) corporate entrepreneur and d) trading entrepreneur. According to technology a) technical entrepreneur and b) non-technical entrepreneur. According to motivation: a) pure entrepreneur, b) induced entrepreneur and others types are a) innovating entrepreneur b) opportunity entrepreneur and c) imitative entrepreneur.

Different types of WEs need different types of training supports –professional, full-time and part-time. Professional entrepreneurs are often women who run profitable

trading activities and, although involved in the day-to-day operations of their enterprises, do not do all works themselves. Their training should address the tasks that they do and usually handle personally, such as marketing, banking, purchasing and negotiating. Full time informal sector entrepreneurs are the most numerous and consist of women who individually do all the work in their enterprises. Their training needs are the most glaring, and such training should try to improve these women's business skills and help them to cope with and find solutions to their dual workloads. Part-time entrepreneurs do not devote all their time to their enterprises because they are most often engaged in full time formal employment. As a result, these women are in a vulnerable position because their enterprises' day-to-day operations are left in the hands of others. Their training should include learning to set up control systems, verifying losses, checking stocks and cash flows via various methods, preparing work schedules and supervising employees (Dignard and Havet 1995).

3.3 Entrepreneurial Training and Shortcomings

For successful entrepreneurship development, shortcomings and bias related to education and training must be effectively addressed. Training programs often fail to take into account special needs of WEs. Indeed women have different career patterns than men do. Men generally tend to follow a continuous itinerary from school to further education or apprenticeship training, which constitutes a natural progression to a chosen career. Women's career paths are interrupted. They may learn skills and apply them in jobs, but then be obliged to leave the labour force in the advent of marriage and childbirth. They acquire different skills in managing a household, which are not widely recognized as relevant to running a business. In other words, they gather experience in different areas, not necessarily in a logical sequence, and their background differs from that of men's in terms of education, training and work skills. This has implication for the kinds of training and counselling programmes women need (Wees and Romijn 1995).

Another shortcoming relates to systematic skill differential between genders. Men more often master skills that are required or expected when entering into business such as accounting and stock control. For example according to a study conducted in the United Kingdom, only 24 percent of women had management training compared to 72 percent of men. Moreover, as previously mentioned, the kinds of enterprises

women establish differ from those of men because of the differences in training and work experiences. They are i.e. (1) men generally base their business ideas on the knowledge acquired in previous jobs; (2) women rather rely-out of necessity- on the experiences and skills learned in the household; and (3) women's knowledge about market place and setting out into business is, largely, more limited than that of men. Thus, programmes detector excludes many women when they assume that all participants have a certain level of business-related knowledge, which male entrepreneurs effectively have (Wees and Romijn 1995).

Another male bias is found in training manuals and materials; this underrates the relevance of women as entrepreneurs. Similarly, group training or counselling designed to provide participants with new ideas and strengthen self-confidence, may require separate sessions wherein women participants are exposed to female role model and trainers. Large numbers of male participants may intimidate women; when less than a critical proportion of participants are women, they may not feel confident enough to participate actively in the programme, particularly if they have less education and experience than men do. In addition, in cultural context where there is a marked domination of women by men, or when women are not used to speaking publicly in the presence of men, training that regroup both men and women are less effective (Wees and Romijn 1995). Moreover, the timing, duration and location of assistance programmes may also discourage women's participation. Many of their courses are either offered on a full time basis or held at inconvenient times for women. Their duration, sometimes spreading over several months, also makes it impossible for women to participate if they have household and childcare responsibilities. Similarly, when training centres require trainees to live there for the duration of a course, prevent an optimum participation of WEs because many cannot leave their home. Training programmes should also consider the special needs of women who have young children. For example, it cannot be assumed that women can arrange for the day care of their children while attending courses; then, the provision of childcare must become an integral part of assistance (Wees and Romijn 1995).

3.4 Micro, Small and Medium Enterprises (MSMEs)

Exact definition of ME cannot be given because of the variety of nature of factors used in defining MEs. Harper (1984) stated that factors such as number of

employees, the volume of sales, the capital value of an endeavour, the level of capital cost per workplace are factors used in defining MEs. Sharma (1990) defined ME as an economic endeavour, which is operated and managed by one or two people, usually based within a family, usually functions within the informal sector of the society outside of the bureaucratic regulations and government control. It typically refers to economic activities not recorded in the national accounts and not subject to formal rules of contract licensing, labour inspection, reporting and taxation (ILO 1984). MEs are defined as the economic units:

- owned and managed by not more than one woman,
- engaged in trading, manufacturing, or service rendering activities,
- employing usually one or two people but not exceeded by 10 employees,
- work usually in the informal sector and require no or less government interventions,
- having investment not more than BDT 0.2 million including fixed assets, and
- Engaged in the socio-economic development of grassroots people in particular and gradually put the impact in the overall socio-economic development of the country in general (Mia 2000).

There is a practice among service providers to classify WMSMEs based on investment. For example, BSCIC uses the basis of total investment within the upper limit of BDT100 million including initial working capital and investment in fixed assets (GOB 1999). In case of cottage industry, the classification is based on investment, the highest ceiling of which is BDT 5,00,000; and usually family members run these industries. BSCIC does not have any definition of MEs. In Bangladesh, various NGOs classify MEs based on the investment and the number of employees of enterprises and the size of loans provided by NGOs. This grouping or classification also varies from supporting agency to agency. MIDAS recently started MIDI programme using loan size ranging from BDT 5,000 – BDT 50,000 as a basis of defining WEs (MIDAS 2002). Grameen bank, Prosika, BRAC, ASA and other NGOs also used loan size in defining WEs. None of these NGOs normal maximum loan size is more than BDT 10,000. Besides, institutions might classify enterprises are by number of employees, size of loan, working areas and so on (Mia 2000).

According to Industrial Policy 2005 (GOB 2005), an industry in which value/replacement cost of durable resources after the land and factory building is under BDT 01.5 crore or industry in which fewer than 25 workers work will be treated as small enterprise. On the other hand an enterprise in which value replace by an amount cost of durable resource other than land and factory building is between BDT 01.5 to 010.0 crore or an industry in which 25 to 100 workers work or if both then it will be treated as a medium enterprise. Bangladesh Bank has given a new definition regarding SMEs. It released a circular to the commercial banks for revising the definition. A committee composed of Ministry of Industries, Bangladesh Bank, Bureau of Statistics and other government officials has given this definition. According to that an enterprise which is not a public limited company and which is of service and business sector and having the total amount of resources between BDT 50 thousand to 50 lac excepting land and building or has maximum labour of 25 or both. In industrial sector excluding land and building if the total amount of resources in between BDT 50 thousand to 1.5 crore or the maximum labour is 50 or both it will be considered as a small enterprise. On the other hand medium enterprise in service and business sector will be an enterprise excluding land and building (not a public limited company), having a total amount of resource in between BDT 50 lac and 10 crore or the maximum labour is 50 or both then it will be considered as a medium enterprise. In industrial sector excluding land and building the enterprise which has a total amount of resource in between BDT 1.5 crore to 20 crore or the maximum labour of 150 or both then it will be treated as a medium enterprise(Bangladesh Bank 2008).

3.5 Governmental Organizations (GOs)

Governments of countries worldwide have been developing various institutions as the primary vehicle for the nourishment of WMSMEs (Liedholm and Mead 1987). Mannan (1993) states the names of various governments funded and controlled institutions for the development of WMSMEs in Bangladesh. These are-a) Bangladesh Small and Cottage Industries Corporation (BSCIC), b) Board of Investment (BOI), c) Bangladesh Handloom Board, d) Bangladesh Sericulture Board, Investment Advisory Centre of Bangladesh; e) Bangladesh Industrial Technical Assistance Centre (BITAC), f) Bangladesh Shilpa Bank (BSB), g) Bangladesh Shilpa Rin Shangstha (BSRS), h) Bangladesh Export Promotion Bureau (BEPB) and i) Bangladesh Rural Development

Board (BRDB) and so on. Besides Nationalized Commercial Banks (NCBs) of Bangladesh, also supply financial and non-financial ISs to WEs.

3.6 Non-Governmental Organizations (NGOs)

Apart from government initiatives, NGOs have come forward to provide supports for the development of WEs throughout the world (Harper 1987; Gibb 1996) in developing countries (Haver, 1991, Mannan, 1993, Saleh 1994, Sarder 1995) in particular. Local NGOs now a days have become leading practitioners in this field, for example BRAC, Proshika, ASA and so on. Various types of NGOs have been supporting the development of WEs. Partner organisations of PKSF, CDF and other microfinance wholesalers are also working for the development of WMSMEs. These are private organizations, private banks, development financial institutions, and so on. Bank of Small and Cottage Industries Ltd. (BASIC) is one of the leading financial institutions for the development of small-scale industries. Prime Bank Ltd, Islami Bank Bangladesh, The City Bank Ltd, International Finance and Investment Corporation Bank Ltd, MIDAS, BRAC Bank and so on are working for the development of WMSMEs.

3.7 International Non-Governmental Organizations (INGOs)

INGOs try to achieve sustainable economic development (Wilson 1983) through the development of WEs. Haver (1991) has pointed out the important role of INGOs as service providers. INGOs concerned with the third world development are recognising the role of assistance to small enterprise development. There are some INGOs i.e. ITDG, SEDF and so on that provide ISs to WEs. They have cross-national experiences and adopt their own development agenda and interest.

3.8 International Donor Agencies (IDAs)

Some IDAs directly work for women as a whole or specifically aim at some target groups, clusters, or organizations. For example, International Finance Corporation (IFC) and its component SEDF are working in Bangladesh.

3.9 Institutional Supports (ISs)

ISs usually refer to a number of help extended to the existing or potential entrepreneurs to initiate their motives, to increase their commitment for setting up

enterprises, to help the growth and development of MSME sector. This covers a wide range of ISs from the mostly financial to the mostly non-financial form, the mostly visible to the mostly invisible, formal to informal, government to non-government and so on. Gibb (1990) opines that ISs also include the neutral support network for small business, which is the total network contact, individuals, and organizations with whom the business deals. The 'task environment' may be more than that necessarily sufficient to its survival.

Ball (1991) describes ISs as a range of provisions designed to promote and foster enterprise, most commonly through helping people to start business or to go into self-employment. This definition or view of ISs includes all sorts of help either financial or non-financial required to start a business. Manu (1988) defines extension services as any proactive service reaching out to WMSMEs with advice and assistance, being often the first point of contact between the delivery system and the client and emerging personal delivery. Sarder (1995) suggests ISs to be any assistance, financial or non-financial, subsidised or not, usually provided by organizations, public or private, involved directly or indirectly, in the small enterprise sector for the initiation, growth and development of SMEs.

3.9.1 Classification of ISs

While classifying ISs, ILO includes extension, as well as financial and physical services. Extension refers to counselling, training, research, supply of information and other supporting activities extended to the enterprise, while the latter included loan grants, subsidies, industrial estates, land, power, water, gas, and so on (Mia 2000). Gibb (1992) classifies ISs as hardware and software. Hardware includes all sorts of support those are visible like finance, premises, machinery, raw materials and so on. Software, on the other hand, includes invisible services like counselling, extension services, training, entrepreneurial education and so on. Harper (1984) identifies ISs like infra-structural development-supply of raw materials, establishment of information centre, incentives and tariff restrictions, assistance with import, assistance with marketing, assisting in making liaison and co-ordination with government departments. Manu (1988) classifies ISs as financial, management training, entrepreneurship development, advisory services, and technical

development. Neek (1977) identifies financial, training, access to market, access to raw materials, managerial, technological and community relations. Liedholm and Mead (1987) traces a number of supporting activities broadly credit, technical, production assistance, management assistance, marketing help and common facilities. Rahman and associates (1979) following a model called 'Entrepreneurship Development Cycle' developed by Akhouri (1977) classifies ISs into twenty-eight activities. They grouped them into three categories: (a) stimulatory activities-help need for emergence of entrepreneurship in a society; (b) support activities-ISs enable entrepreneurs to set-up and run their enterprises and (c) sustaining activities-ISs that help survive enterprise against challenges of all odds. Sharma and associates (1979), after conducting research in six Asian countries, categorizes ISs based on sources from where they are delivered. These are (a) institutional and non-institutional ISs and (b) central and local ISs. Mia (2000) concludes that all types of ISs can be grouped into financial and non-financial supports.

3.9.2 Nature of Demand for ISs

WEs usually face various problems that vary in types and intensities (Smith 1978). Mannan (1993) identified three major problems like physical, economic and technical constraints: institutional and promotional constraints and finally policy constraints. These problems are known to the enterprises and to some extent also known to the various institutions including the government. Thus, the concerned institutions can solve the existing problems through providing appropriate ISs. Ahmed (1984) examined in depth to find out the constraints on the growth and expansion of rural MEs. He found that internal source was the main means of additional capital. Some non-institutional credit was available to support the expansion but formal ISs was insignificant i.e., there was a lack of institutional credit facilities to support enterprise growth. Besides, due to inability of realizing and knowing the consequence of the problem, WEs cannot recognize and diagnose the problems, which they are suffering. These problems are termed as unknown problems. For example, the owner managers of a highly profitable enterprise have adopted slag credit policy. As a result, the amount of account receivable is going higher over years, which was creating each flows problem. The experts in the field of WMSMEs can read the problems and can respond appropriately. For example, having no permanent customer might be a

problem of them, which the enterprise does not perceive as a problem rather the experts, professionals or advisers can make the enterprises aware of it. In this way, the supporting institutions identify the latent demand (Mia 2000).

It is shocking that normally three small or micro enterprises die out of every five within first three years (DUBS 1990). They suffer from various types of problems. Some suffer from inborn problems, some suffer from survival problems and some suffer from growth problems. Women enterprises widely differ in nature, types, sizes, and employees and so on. Harper (1984), Gibb (1993) also stated that client of ISs are different as the SMEs differ among them. Manu cited in Mia (2000), Sarder (1995) stated that there are number of ways of classifying these clients of ISs because there was no limit to the number of ways in which entrepreneurs could be classified but were indispensable to the design of any project. One of the Manu's classifications is: (a) traditional small firm with a need for modernization, (b) modern small firm with a need for expansion. Technonet-Asia (1985) also grouped the clients of ISs into three ways: (a) successful/ promising firms characterized by dynamism; (b) unpromising/ stagnant firms; and (c) small business in the intermediate category not included in the group 'a' or 'b'. Sarder (1995) segmented clients for ISs based on three categories. These are (1) small industry-defined by number of employees ranging from 10-20, (2) cottage industry-defined as a family business employing not more than 10 employees, and (3) handloom industry defined as all small and cottage firms in the textile sector. He also stated another grouping of the clients of ISs as (1) pre-micro enterprise defined by number of employees ranging from 1-3, (2) micro enterprises defined by the number of employees ranging from 4-9, and (3) small scale enterprise also defined by number of employees ranging from 10-49. Thus, WMSMEs who are receivers of ISs can be grouped. The ways are mainly nature of activities, size of enterprises, age and sex of owner-managers, geographical location, stages of development, employee and investment size, ethnicity, level of education, social background, formalized and non-formalized form of organizations and entrepreneurial cultures and so on (Mia 2000).

3.9.2.1 The Demand for Financial Institutional Supports (FISs)

WEs may need financial ISs at different stages of their businesses. They need to invest to set up and later to run the business. Mia (1994) found that the Bangladeshi

small and micro entrepreneurs in UK were suffering from financial problems that accounted for about 36.3% of their total problems. It may assume that the scenario is same in Bangladesh, too. Mannan (1993) stated that WMSMEs were in lack of adequate finance to provide for fixed and working capital. Hossain (1987) reported that the requirement of fixed capital in industries based on manual skill such as, cane-made and bamboo-made products were almost negligible, they only required working capital. He concluded that financial problems in Bangladesh were determined by non-farm activities. He also argued that working capital was the major financial problem of the rural poor entrepreneurs. Some other studies also have found that WEs are in badly need for FISs. For example, Liedholm and Mead (1987), based on their empirical research on small enterprises in six developing countries, found that in four countries including Bangladesh finance was the most serious problem. Hossain (1987) also stated that due to lack of working capital the enterprises could not store more than three days' raw-materials consumption. BIDS (1981) also found that the rural industries had very little amount of working capital; for example, majority (65%) of the handloom industries under study had no stock of raw materials at all. This study also found that the rural enterprises operating on a day-to-day basis were the victim of seasonal fluctuation, high rate of interest (60%, 130%), which Mannan (1993) thought to be the important constraint on the expansion of demand for financial support for maintaining working capital requirement. In this context, the question of providing FISs to WEs may be considered very important, though some researchers think that FISs do not have any major significance. For example, Ahmed (1984) found that nearly 90% of the SMEs were dependent on internal financing while only 6% was dependent on external borrowing from institutional and non-institutional sources. He also stated that personal investment, savings and income from agriculture sector and so on provided the initial capital and institutional borrowing played insignificant role in solving their financial demand. However, there are opposite views also. Jackelen (1989) reported that bank's financial services developed WEs in developing countries.

3.9.2.2 Demand for Non-Financial ISs

WEs also have demand for the non-financial ISs. Non-financial ISs like training, marketing supports and technical assistances are for the development of WEs. For example, supportive import and export policies including duties and other favourable climates,

discounted rate of interest on the loan provided to WEs, tax-holiday, and subsidies and so on are some of the non-financial ISs required for the development of WEs.

3.9.3 Assessment of Effectiveness of ISs

The present study mainly focuses on the assessment of the effectiveness of ISs for WED. Effectiveness, in general means the degree of achievement of the target. However, this term is also viewed from various angles. For example, effectiveness is viewed as the extent and degree of meeting of certain goals (Daft 1983), the ability to determine the appropriate objective (Stoner 1993). Bedeian (1984) and Daft (1983) identify three different approaches to assess effectiveness. First, the goal approach-effectiveness which is defined as the extent of meeting certain goals; second, system resources approach-effectiveness which is defined as the extent to which an organization is successful in acquiring and utilizing scarce and valuable resources to achieve goals and third, process approach-effectiveness which is indicated by the internal health of the organization.

Cunningham (1977), Covin and Slevin (1991), Manhood and Son (1991), Marcoulides and Heck (1993), Brownmiller and King (1994) suggested the following indicators to measure the effectiveness:

- Overall performance- measured by employee or supervisory rating
- Productivity- measured typically by actual output
- Employee satisfaction- measured by self reported questionnaire
- Profit or rate of return- based on accounting date.
- Withdrawals- based on archival turnover and absenteeism data.

The assessment of effectiveness should be a continuous process to measure the outcomes in short and long period of time, in micro and macro level. Gibb (1992) stated such types of evaluation procedure where he stated that the effectiveness of training input can be measured initially by measuring trainer's relationship with the participant which lead to the change of skill and experience of the participants and their behaviours there of to change the organizational structure eventually leading to the ultimate outcome. Evaluation of effectiveness could take place in each hierarchical stage. The instrument to be used in measuring effectiveness of inputs, which is hierarchical in nature, also depends on the nature of causality.

Determination of the factors that cause particular effect is also very difficult to identify in true sense because the causes are also multiplied and influenced by so many factors (Scott 1991) those are some times untouched while conducting empirical research. Thus, it is important to consider all causal factors relevant to the examination of effectiveness of a particular programme (Mia 2000).

GTZ (1982) suggested that the first step of the evaluation must be concerned with the determination of the objectives. Though it is a difficult task to identify or to determine the indicators of effectiveness in reference to a certain objective but the evaluation can be made with reference to the objective for which ISs was sought. For example, one of the fundamental objectives of providing ISs is to ensure smooth promotion and healthy development of the WMSMEs. Therefore, any positive change in WMSMEs as a result of inputs (ISs) is justified to view those ISs as "effective" (Mia 2000).

It is also important to note that some enterprises do not reveal any visible change after receiving ISs but do not suffer from survival crisis. This might be a strategic planning of SMEs not to demonstrate tangible change in its performance (Gibb and Scott 1985). However, in developing countries output augmentation and employment generation i.e. tangible change, as a means of poverty alleviation must be addressed by the WMSMEs and ISs are usually provided to gearing up these tangible changes. It is, therefore, if any positive change in the generation of output (production augmentation, new product creation), employment generation and other productive changes (visible or invisible) is important for promotion, survival or growth, resultant from ISs, then ISs can be viewed as effective (Mia 2000).

Mia (2000) indicated objective based indicators that are used to evaluate the effectiveness or the achievement of objectives. He stated the objectives in a hierarchical way starting with general welfare ending at institutional building.

Robinson (1981) stated two widely used measures in WMSMEs. These are return on sales and growth in sales. Usually, there are two types of measures where all previously mentioned indicators or variables can be included. These are quantitative and qualitative measures. Quantitative measures are the variables quantified in order to assess the

effectiveness and include profit and profitability measures such as percentage of gross or net profit to sales or net sales, investment, assets, net worth sales volume; growth in profit; production and its trend; number of employees and employment growth; working capital; capital employed . Qualitative measures show changes in organizational activities and behaviour and include organizational development, less conflict, smooth operation, and experience and skilled gathered, product diversification, innovation of new products, techniques, employment creation capacity.

When sales revenue is used as an indicator to the effectiveness, it needs to be classified whether it is gross sales or net sales. ISs might boost up the production operation but the sales policy that allows high discount, as a means to increase sales positively will reduce net sales. Likewise, the term profit has different meaning. Although profit is an important indicator for measuring effectiveness, Manu (1988) because of some practical reasons has questioned the appropriateness of the profit as an indicator in the context of WMSMEs. For example, most of the time WMSMEs do not keep any records and the owner managers are unwilling to disclose the amount of profit, some donors are more important in job creating capabilities than profit earning capabilities of the enterprises. Besides, profit is the outcome of the efficient function of an accountant and varies in different set of accounts are prepared for the same enterprises for different purposes. The term investment also has different meaning. Sometimes it refers to the long-term investments; sometimes, it includes both fixed and current investment. Sometimes it is calculated based on market price or on cost price and sometimes based on inflation-adjusted price.

An in-depth analysis of the above literature review and discussion lead to conclude that both quantitative and qualitative measures are used to assess effectiveness. The quantitative indicators will include sales volume, production volume, profit and profitability, employment creation and so on. The qualitative measures will include the perception of the owner-managers regarding the use of ISs from the NGOs including organizational development, institution building, product diversification, changes in family status, owning movable and immovable properties and so on. This study would use some of the above-mentioned criteria for the assessment of the effectiveness of ISs.

3.9.4 Impacts of ISs

Tulsi (1988) evaluated nine ISs of central government of India and viewed the value of ISs like subsidies, excise duties, price preferences and other incentives for each industry as a percentage of ex-factory value of output. He found a variation ranging from 30%-70% in the value of output in various industries. Ramachandran (1993) studied the impact of subsidized input cost as a measure of incentive in thirty-six developing countries and he identified the positive impact of incentives. The impact of policy support for WMSMEs was conducive and supportive to in some developing countries including Bangladesh, Philippines, India and Columbia and was found effective in respect to reduction of competition with large enterprises, prevention of artificial change in the market, as evident by some of the studies (Sandesara 1982; Young 1993). But Chowdhury (1991) conducted a research in four developing countries including Bangladesh and found that most of the policies import export taxes, tariff and so on are biased towards large industries and less supportive to the promotion and development of WMSMEs. Houghton (1985) identified positive socio-economic impact of enterprise project in individual or community development in the third world. Harper (1984) also conducted a research on management education and entrepreneurship in developing countries and found that such ISs are very effective in enterprises. Walsh (1994) reported a significant positive relationship between the total number of day's management training received and total employment in Ireland. Brown (1990) reported similar findings. Harper (1987) assessed the impact of non-government ISs and found that ISs were effective as regards to the objective sought i.e., he identified positive impact of ISs. Manu and Gibb (1990) conducted a research on more than fifty programmes in thirty different countries and found that ISs of the programmes have a positive impact on small scale enterprises in respect to the people, structure and process employed. Loucks (1988) identified the following characteristics of successful ISs:

Programmes have precise objectives and focus on a clearly identifiable target group. Clients and markets, not by trainers or agencies, drove programmes including ISs. Programmes are based on business planning process whereby prospective entrepreneurs are subjected to the discipline of collecting analyzing, presenting, defining and developing all aspects of what is necessary to start and operate the business.

Sharma (1979) investigated the impact of ISs on the development of enterprises in six Asian countries including Bangladesh. He used both quantitative and qualitative measures in assessing the impact of ISs. Chrisman and Katrishen (1995) found that the small firms those received ISs from the supporting agencies created more jobs than enterprises that did not receive any support from the external agencies. Saleh (1994) conducted an empirical research on 20 enterprises to assess the effectiveness of BSCIC (Government) assisted WEs. He found no positive impact of ISs. Using quantitative measures it was found that there is a low but positive relationship between total sales, productivity and ISs received from the GOs. Islam (1994) conducted a study on the financial ISs of BRAC on enterprise development. It was found that the performance of the BRAC assisted WEs increased over years. Khandker (1998) also conducted a research on credit to assess how it helps reduce poverty in Bangladesh. He found that credit had a positive effect on per capita expenditure for the women than that of the man. The research also identified that the micro credit increased household's net worth. Micro credit also positively influenced socio-economic variables, including children's schooling, children's nutrition, fertility, and contraception use (Khandker 1998).

From the above literature review it is clear that ISs mostly have positive impact on increasing (i) investment, output, sales, profit of the enterprises, (ii) contribution to GDP, (iii) employment in the society and finally (iv) in alleviating poverty.

3.10 Model of Entrepreneurship

3.10.1 Behavioural Model of Entrepreneurship

Researchers of behavioural model are divided into two groups- one is for 'Trait' and the other is for 'Contingency' school. David McClelland is the best-known representation of 'Trait' School which postulates that entrepreneurs share a common type of personality. Researchers at the Harvard Business School are the leading proponents of the 'Contingency School' which opine that the entrepreneurs response to particular situation (Begum 2001).

3.10.2 'Push' and 'Pull' Theoretical Model of Entrepreneurship

This theoretical model expressed 'Push' and 'Pull' factors mathematically. The proponents of the 'Push' theory opined that people are pushed into entrepreneurship

by negative situational factors. The proponents of the 'pull' theory opined that the existence of attractive, potentially profitable business opportunities attract or Pull individuals into entrepreneurial activities (Begum 2001).

3.10.3 Model of Strategic Management

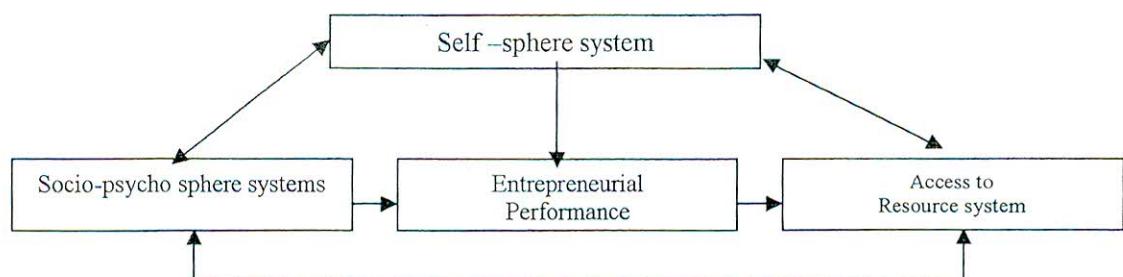
The proponents of this model indicate that the success of an enterprise is a function of the 'fit' between seven strategic elements: shared values, strategies, structures, systems, staffs, skills and styles. They suggest that strategic management in women owned enterprises (WOEs) is similar to that in male-controlled enterprises (Chaganti 1986).

There are two modes identified in this model-feminine mode and entrepreneurial mode. The feminine mode suggests that women behave differently as entrepreneurs and managers. In contrast, the entrepreneurial mode assumes that female and male leaders are similar. It suggests that female entrepreneurs tend to manage their venture in the same way that successful male entrepreneurs do.

3.10.4 Model of Variables Affecting the Performance of WEs

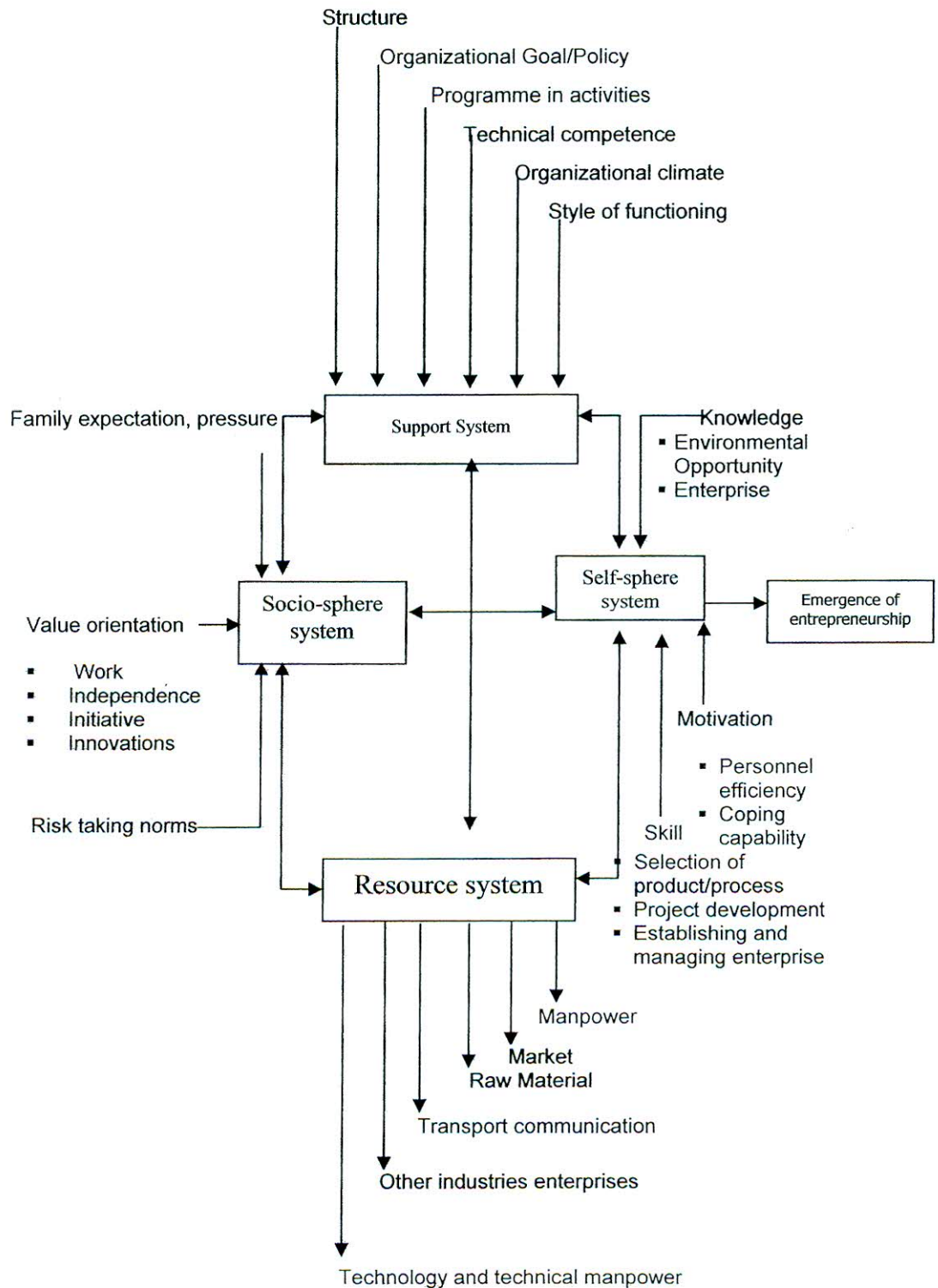
According to this model, entrepreneurial performance is a function of (i) Self-sphere system, (ii) Socio-psycho sphere system, (iii) access to resource system (Hussain 2000).

Figure 3.1
Model of variables affecting the performance of women entrepreneurs



This idea of model has been derived from the following model developed by Pareek and Nadkarni (1971).

Figure 3.2
Model on Emergence of Entrepreneurship - Pareek and Nadkarni (1971)



Source: Mohiuddin, Asghari (Dr.) ; "Entrepreneurship Development Among Women Retrospect and Prospects" SEDME (Small Enterprises Development, Management and Extension Journal), Vol.X, No.1, March 1983, SIET Institute, Hyderabad, India p.7.

The self-sphere system is the function of (1) Age, (2) Birth order, (3) Marital status, (4) Religion, (5) Level of Education, (6) Business experience, (7) Knowledge, (8) Training, and (9) Other traits.

The Socio-psycho sphere system refers to (1) Motivation, (2) Perceptions, (3) Decision making authority, (4) Job satisfaction, (5) Value orientation, (6) Risk taking propensity, (7) Stress, (8) Family Occupation, (9) Family supports, (10) Family income and (11) Other Entrepreneurial Traits.

The resource system consists of(1) Financial assistance, (2) Technical assistance, (3) Assistance in procuring raw material, (4) provision of management advice, (5) Marketing assistance and (6) Training,

3.10.5 Entrepreneurial Economic Success Index (EESI)

In this model, various entrepreneurial activities such as finance, sales, profit, production capacity, and price were analyzed to evaluate the performance of the enterprise (Akhouri 1979).

3.10.6 Gibb's Small Enterprise Development Model

Gibb (1993) has developed a model identifying four factors, such as policy, assistance needs and institutional capability, which influence the development of small enterprises. He used the factor 'need' for two types of demand. The first one is the assistance of ISs and the second is the society for the development of the SMEs

3.10.7 Model developed for the analysis Effectiveness of NGO supported Micro-enterprises

Mia (2000) developed this model focusing on non-government support service for the promotion and development of MEs in Bangladesh. It analyzes the effectiveness of the NGO ISs and development of MEs.

Though seven types of models have been discussed above, they could not be used for this study. The present study deals with the development of WMSMEs and all types ISs (GOs, NGOs, INGOs, IDAs) necessary for the development of WMSMEs. However, the models discussed so far focussed either one or a few aspects of WEs or ISs. For example, behavioural model of entrepreneurship focussed on characteristics of entrepreneurs. It did neither discuss the market nor include the need for ISs. Therefore, this model does not suit this study. There may be truth in both 'Push' and 'Pull' theory of entrepreneurial motivation, but it did not describe the necessity of ISs for WED. These theories show the limitation in describing the role of

ISs and marketing and their relationship in WED. Another one, the feminine model only focuses on the leadership. Similarly, the model of variables affecting WEs performance is developed based on WEs of rural and peri-urban area, that excludes raw material, procurement assistance, and technical assistance, and marketing assistance, i.e., this model does not stand for the assessment of ISs and marketing for WED in urban areas. Access to marketing is very important for WED, which is missing in this model. The EESI model deals with mathematical achievement only. However, the present study emphasizes the need for ISs in providing supports and developing entrepreneurial activities. Gibb's small enterprise development model describes only the development of SME. However, WEs include many more other factors. Moreover it is developed in the context of Central and Eastern Europe, thus does not fit the environment of Bangladesh. These are the reasons that led the present researcher to search for a more appropriate model for this study. A new model, developed by the researcher, has been proposed in the following section.

3.11 A Model Developed for Assessment of ISs for WED

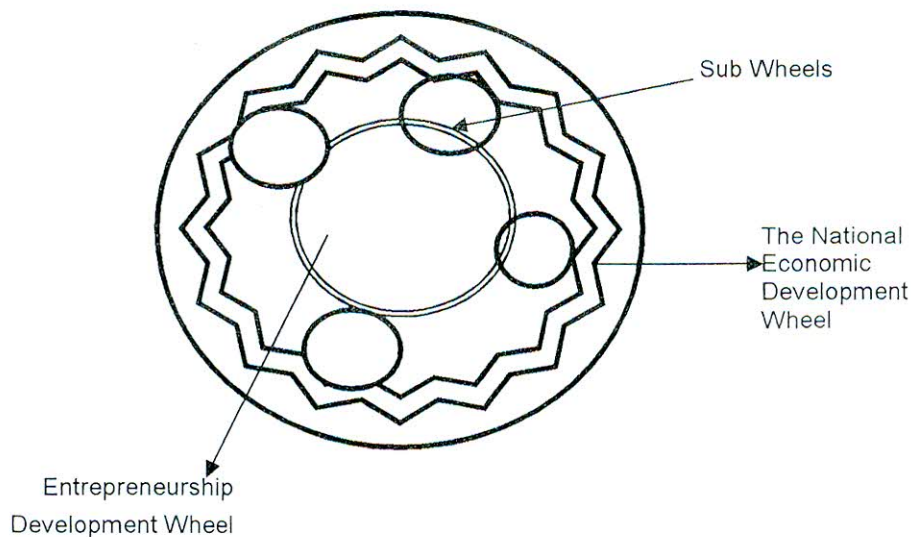
WED has been very important and emerging issue in the field of national economy. Therefore, WEs are now the targeted factors in the socio-economic development of the country. With this understanding, different institutions (GOs, NGOs, INGOs and IDAs) have taken many measures for the development of WEs. They have their own agenda for developing their beneficiaries. Through the literature review, it is observed that ISs for WED is diversified in general and insufficient in many cases. Their efforts are different in nature. They distinguish different dimensions-material, cognitive, perceptual and relational ones. Most of the supporting organizations follow their own strategies for developing WEs. Some institutions are providing only financial supports. Some are providing non-financial supports too. Drawing upon the literature review of existing models discussed earlier and keeping in mind social context and economic environment of Bangladesh, an attempt has been made to build up an operational framework for assessing the effectiveness of ISs and the process of developing WEs in Bangladesh.

The proposed model is based upon some perceived interrelated wheels. There are two main wheels named Entrepreneurship Development Wheel (EDW) and National Economic Development Wheel (NEDW). In addition, four sub-wheels or in other

words, Institutional Support Wheels (ISW). The inner wheel is Entrepreneurship Development Wheel (EDW) and the outer wheel is National Economic Development Wheel (NEDW). The sub-wheels or the ISWs rotate themselves inside the greater circle and they run to inner and outer wheels. The inter-relationship among ISW, EDW and NEDW are presented in Figure 3.3:

Figure 3.3 illustrates that the whole circle represents national economic development environment, which encompasses all the economic activities and development efforts in the social context of a particular country. This may be called the total system. The bigger wheel has a nucleus wheel at the centre and four other smaller wheels surrounding that nucleus. The wheel placed at the centre is presumed to be the entrepreneurship development wheel (EDW) and other four inner wheels are presumed to be the sub-wheels or subsystems of the total system. These sub-wheels represent (i) capacity build up cycle (CBC), (ii) business development cycle(BDC), (iii) market existence cycle(MEC) and (iv) attainment of sustainability cycle (ASC)

Figure 3.3
Concepts of System and Sub-system used in this Study



3.11.1 Capacity Build-up Cycle

The very first sub-wheel symbolizes the entrepreneurial knowledge and skill. Here training is the leading factor. In order to make production cost-effective, training is essential. This instrument plays vital role for production, warehousing and marketing of the goods and services. Without training an entrepreneur's knowledge, skill and attitude cannot be developed. However, the current training practices in Bangladesh are traditional and stereotyped with very little or no market orientation at all. That is why, WEs do not get required knowledge and skill for marketing their products. To overcome this drawback, the training should be market oriented, which means it should target demand-oriented production, marketing techniques and other knowledge and skills necessary to sustain in the existing business environment. If the training curriculum or the syllabus of the training is backdated and not related to the local or international market, the target of the training is less likely to succeed fail. If women do not know or understand the business plan, quality control and standardization, they will not be good entrepreneurs. Institutions provide loans, trainings, or both in a coordinated way. However, it is found that support institutions in Bangladesh are providing only loans in some cases, only training in some other cases. In a few cases, they provide both training and loans without any coordination lessening the benefits of the support. For example, training may be given one or two years after loans or loans after a long interval of training. If the support organizations do not provide these supports to their targeted WEs in a coordinated way, the supports would be ineffective, discrete and distanced. Keeping this in mind this study has explored what type of ISs the supporting organisations are providing to WEs in Bangladesh, in what manner, to what extent and with what effect.

3.11.2 Business Development Cycle

The second one is the business development cycle. It makes entrepreneurship sustainable and includes marketing, strengthens relation with concerned parties, makes products cost-effective and so on. This cycle is very crucial for making entrepreneurship sustainable and successful. Existing ISs is not adequate for smooth and effective business development. In order to make it successful, adequate amount and proper use of loans, effective technical assistance for competing in the market, and other required techniques for sustaining in contemporary competitive

market are needed. This study has collected information how WEs started and developed their ventures, what type of barriers they faced in this phase, how they overcame them, what type of support they received from institutions and what more they needed to be done.

3.11.3 Market Existence Cycle

The third sub-wheel stands for market existence cycle. Since entrepreneurship development is an ongoing process, continuous monitoring is needed. Setting up a business is important; equally important is whether this venture can get proper access to the market. In an open market, economy markets are very competitive. Including new dimensions to business policy, add new product or services and making correction in business activities are very essential to survive in the market. Without support in this sub-wheel, entrepreneurship may become static, lack vision and be at risk. Quality guidance is highly recommended in this sub wheel. Therefore, the supervisory body should provide intensive, continuous guidance to WEs for extending the market of their products or services.

3.11.4 Attainment of Sustainability Cycle

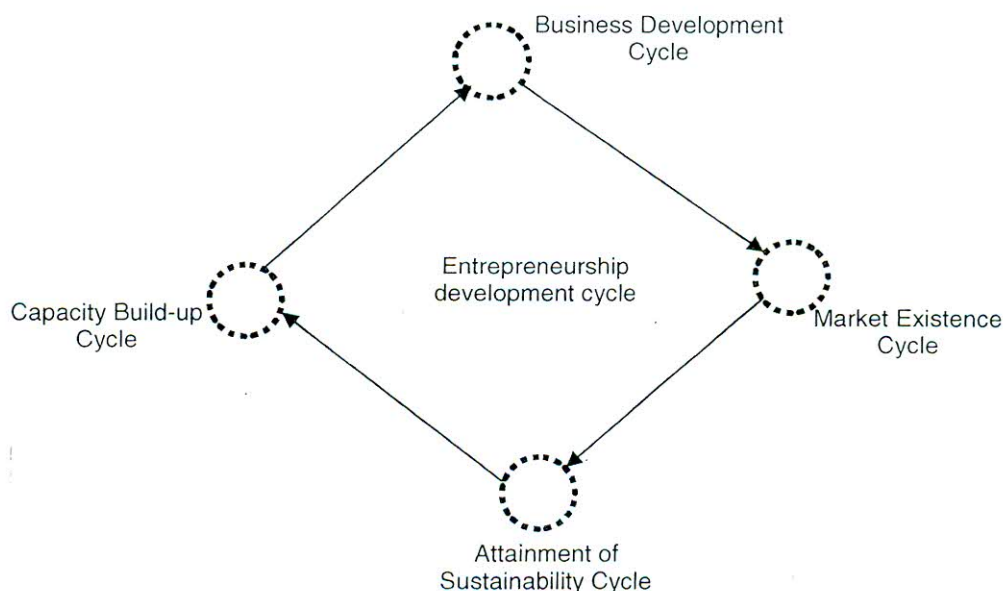
The fourth sub-wheel represents the environmental adjustment cycle. This mainly describes WEs' journey towards maturity of their businesses. Ventures must be profitable, competitive and sustainable in the end. Contemporary market is very dynamic and market situation is very volatile. A number of threats may make entrepreneurship paralysed. So environmental adjustment is very much important for meeting customers' demands. WEs should know how to cope with ever-changing situations. In fact, many manmade and natural hazards are very common phenomena for hampering the development of WE. In order to mitigate and combat against these hazards, new materials, new technology and new designs should be injected into the WMSMEs. Support institutions can play a vital role through providing necessary technical and logistic supports. This study has attempted to explore the role of support institutions in this regard.

3.11.5 Inter-Relationships among Four Cycles

Firstly, in the inner (WED) wheels, capacity build-up sub-wheel covers the entrepreneurial training of women. Then women take loans or invest the capital to

run businesses. To do so, one or more guides help their business activities through monitoring or following up to reach the desired goal. If necessary, the next sub-wheel, environmental adjustment is followed to adjust or compete with the market or environment. This necessitates training again to present innovative alternatives or varieties to cultivate new knowledge and skill, which can add new dimensions to run the businesses. Thus, this wheel keeps rotating to enrich the WED wheel for the development of WEs. It can be inferred that keeping the entrepreneurship wheel running is keeping the national economic wheel running. Such inter relation shows in the following Figure.

Figure 3.4
Women Entrepreneurship Development Cycle



3.11.6. Proposed Model for Assessment of Effectiveness of ISs in WED: This model (Figure 3.5) is developed focusing on the examination of the supports provided by the institutions for the development of WEs. The study was confined on particular businesses where the institutions supported WEs to develop. Again, the study is developed that ISs should have out the performance of WEs in market for specific businesses. That is why WEs, ISs and SMEs kept in the middle of the model surrounding the development wheel where market performance is prime to evaluate. The heart of this model 'Assessment of effectiveness of ISs in WED' designated by 'A' is placed in a circle in the centre. The size and characteristics of the SMEs, WEs and ISs are shown in the right box (marked- B) of the centre. For the development of

WEs, they require ISs. The requirement might be common for all businesses and some requirements might be business specific. It is discussed earlier that the position of women in society suggests ISs for the development of WEs obviously. The identification of institution has been presented in the earlier section of this chapter. As the research examines the effectiveness of ISs for WED that is why, on the left hand side box (marked-C) ISs are placed. The concept of institution also has been described in the framework section of this chapter. Institutions provide financial and non-financial, software and hardware supports for WEs. These supports need to be examined. The box (marked- D) below the oval, structured to examine if ISs meet the requirement for the sustainability of WEs, if institutions' delivery mechanism is designed accordingly. This examination of effectiveness will include the appropriateness, adequateness, proper delivery and finally the external and internal performance of the SMEs. Therefore, for the appropriateness, adequateness and delivery mechanisms concerned with this model aim at examining whether the types of ISs delivered at various stages of development were appropriate and adequate. The SMEs performance will be examined based on their past trends, experience and potentials for various growth and farsightedness. Using qualitative quantitative and measures the effectiveness of SMEs is to be examined.

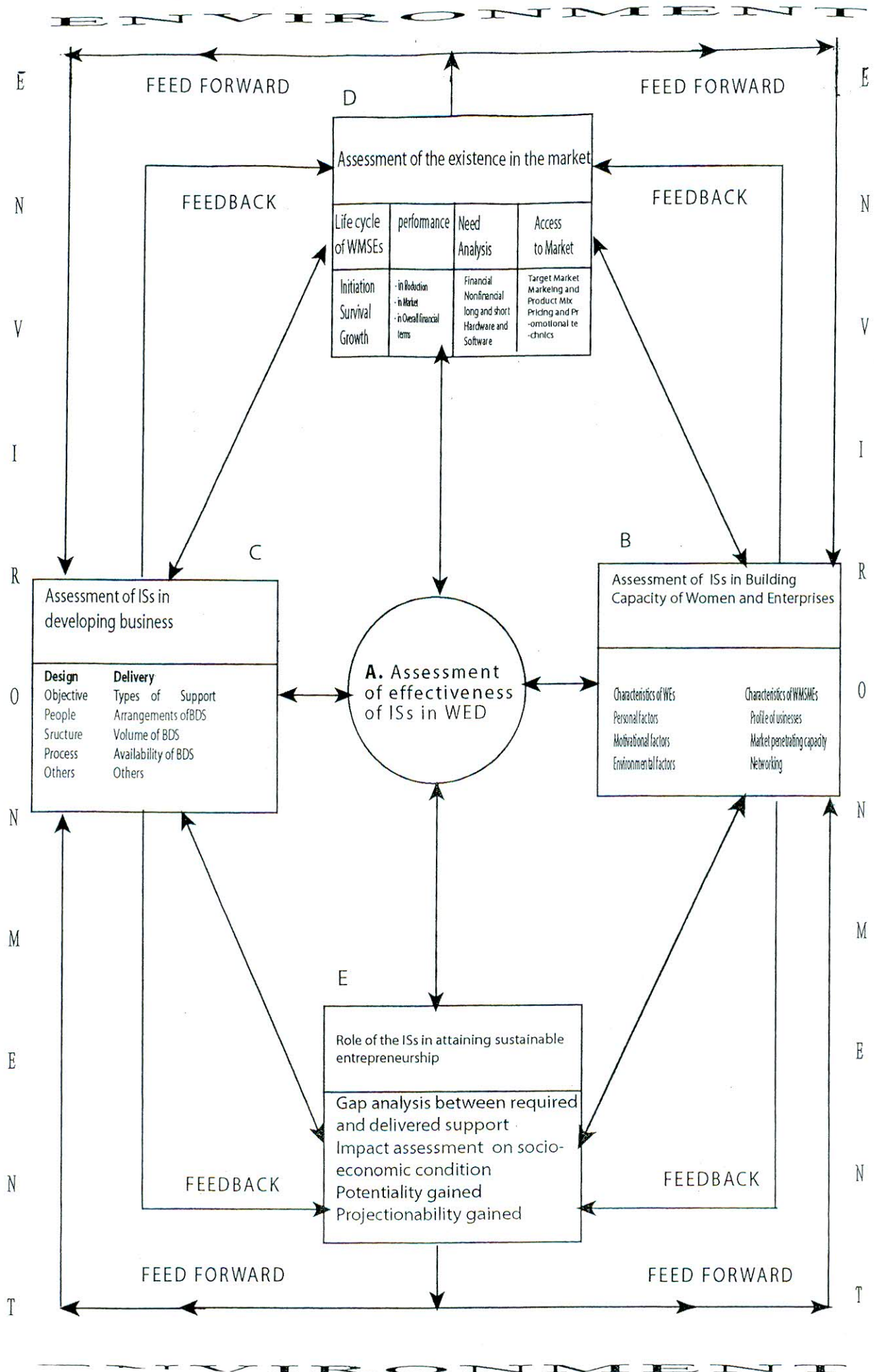
A feedback system also has been developed to have the effect on the supply and demand of ISs as well as on the measures of the effectiveness of ISs. The model also focuses on the measurement of the effectiveness (Marked-E) of ISs. Institution's objectives for choosing such programme, development of the people concerned, the structure of ISs, the process of the delivery of supports and the process of receiving the same by SMEs and other sectors such as strength and weaknesses of the SMEs for particular businesses as shown in the top of the oval, are considered while measuring the effectiveness. The feedback system works here for influencing or adjusting demand and supply of both parties, i.e., institutions and WEs. That feedback system was designed to find out the gap between demand and supply. It is also worked out to examine the process and by suggesting appropriate measures, delivery of supports and actions to be taken by WEs. The model incorporates all possible elements in its greater environment those thought to have influence on the delivery of various ISs and the need and operational activities of the SMEs.

The development of WEs in selected businesses has been thought to the product of effectiveness of the design of ISs at market environment, the performance of supported WEs at market environment with in the greater external environment of the as well as WEs in the internal environment of the institutions and SMEs.

The output of the SMEs is thought to be the combined effect of both ISs and WEs. WEs access in the market environment with product or services of the SMEs supported by institutions develops the entrepreneurship. This happens in each business where feedback from specific market environment for specific business develops WEs.

The quantitative and qualitative measures have been accommodated for examination of the effectiveness of ISs. The overall effectiveness, the focus of the model, thought to have interactive effect on both the design and delivery of ISs and the entrepreneurial capability of WEs for specific SMEs in market environment.

Figure 3.5
Proposed Model for Assessment of Effectiveness of ISs in WED



Chapter 4

Data and Methodology

This chapter deals with the data and methodologies. It precisely describes the overall research methodologies, strategies for data collection, and location of research and sample selection for examining ISs for WED model. This study is exploratory and descriptive in nature based on the primary and secondary data. The aim of the study is to have a comprehensive picture of ISs contributing to WED in Bangladesh.

This study dealt with some specific public and private institutions supporting and working in Bangladesh to develop the entrepreneurship among women within specific business and market environment. This study observed the activities of those of GOs, NGOs, IDAs and INGOs how they intervened with their supports towards their beneficiary women or women groups; their efficiency and effectiveness; interaction in market with specific business operation; gaps between demand of WEs and supply of ISs; measures taken by ISs and WEs specifically for specific market intervention. To complete the study, documentary, empirical qualitative and quantitative data had to be collected. It needed formulation of appropriate research methodology, which has been described in the following sections.

4.1 Research Method

There are two types of research methods- qualitative and quantitative. Quantitative research is typically taken to be exemplified by the social survey and by experimental investigations while qualitative research tends to be associated with particular observation and unstructured, in-depth interviewing (Bryman, 1988). Quantitative methods are usually used to collect data based on predetermined structured questions. On the other hand, the strength of qualitative methods is usually associated with the depth and richness of the information they provide (Gummesson, 1991; Miles and Huberman, 1984). Each method, either quantitative or qualitative, has its own advantages and limitations. Facing such complexities, researchers, such as Webb and associates (1966) have suggested that social scientists are likely to exhibit greater confidence in their findings when these are derived from more than one method of investigation.

This study used both quantitative and qualitative methods. Qualitative methods were used for analysing the characteristics, qualities, motivation of WEs; characteristics of ISs and quantitative method were used for evaluating the entrepreneurial performance for specific business (WMSMEs) and the performance of ISs.

Considering the nature of the present study, a combination of structured and unstructured questionnaire was used in order to explore both quantitative and qualitative information. A pilot study was conducted for testing the first stage questionnaire with selected entrepreneurs. In addition, observation method and in-depth interview methods were used with the sample respondents. Again, for validating data received from WEs regarding institutions another set of structured questionnaires were used for survey of officials of two GOs (i.e. DYD and DWA). This was done for triangulation of data to make a way for seeing things from different perspectives and the opportunity to corroborate findings, which could enhance the validity of the data. They did not prove that the researcher had 'got it right', but they gave some confidence that the meaning of the data had some consistency across methods and that the findings were not closely tied up with a particular method used to collect the data (Denscombe 2003).

The empirical data and information for this thesis had been collected during January 2005 to June 2005 while collection and analysis of secondary information continued up to the submission of the dissertation.

4.2 Research Strategy for Data Collection

The strategy adopted for this study was the personal interview survey. According to Kiplinger, (1986) this is the "most powerful and useful tool for social scientific survey research". It provides "more private and accurate information" (Lin 1976).

Different lists of WEs were examined and finally 165 were selected from five (five) divisions by using simple random sampling method. The in-depth interview was conducted to enrich the quantitative dimensions of the study. The survey questionnaires were sent to the field level officers of two GOs (DYD and DWA) in 64(Sixty-four) districts of Bangladesh at same duration. Among them 95 (ninety-five) officials from DYD and 24 Officials from DWA filled up the questionnaires and sent back within the speculated date.

4.3 Data Collection

Data were collected from the sample respondent WEs and other sources using questionnaires. Sources of data, collection methods and procedures are detailed below.

4.3.1 Sources of Data

For the purpose of the study, data were collected both from primary and secondary sources. Though information regarding the institution was collected mostly from secondary sources, it was validated through discussion with the officials of head office or heads of the local offices of the study area. Data and information about the institutionally supported WEs were collected from primary sources using structured questionnaire. Even though, un-structured checklist was used for getting additional information. Photographs were taken, as evidences where it was thought necessary for further validation. These are described below.

4.3.1.1 Primary Sources

Most of the primary data were collected from the institutionally supported sample WEs and some relevant primary data were collected from the institutions. The proprietors or managers of the WMSMEs were considered as the main sources of data. Some primary data were collected from the officials about WEs and the institution.

4.3.1.2 Secondary Sources

Secondary data were collected from various published and unpublished documents. These were the books, journals, articles, newspapers, annual reports. A good number of articles on WMSMEs and ISs in particular were reviewed. Annual reports of most of the institutions (INGOs, NGOs, GOs, IDAs) having enterprise development programme were consulted. The library of World bank, ILO, UNDP, British Council, USIS, PKSF, CIRDAP, BARD, BIDS, BIBM, BMDC, FIMA, MIDAS, ADAB, BRAC, ASA, ECOTA-FAIR TRADE FORUM, Grameen Bank, Grameen Trust, BSCIC, DCCI, BPATC, BCS (ADMN) Academy, Dhaka University, Rajshahi University, Jahangirnagar University, Chittagong University, University of Ulster at Jordanstain, UK, European Commission in Brussels were used to collect secondary data. Besides journals, articles and books from British library of UK were used for this purpose.

Unpublished Ph.D. dissertations, research reports, research monographs, seminar and conference proceedings were used as secondary data sources. Different websites of national and international organisations were browsed and used for the purpose of the study.

4.4 Methods of Data Collection

Primary data were collected from two sources, WEs of WMSMEs and the officials of the institutions (GOs, NGOs, INGOs, IDAs) as stated earlier. Secondary data were collected by desk research. The literature materials for desk research were collected from the various libraries as stated earlier. Secondary data were mostly collected in person by the researcher under the guidance of the supervisor.

4.4.1 Primary Data Collection Instruments

Primary data were collected through formal questionnaires. Two sets of questionnaires were developed with a mixture of multiple choice, rank order, and dichotomous and open-ended questions. Both sets of the questionnaires were drafted and designed with such questions that satisfy the objectives. A pilot study was conducted to test the questionnaires. The questionnaires were finalized in consultation with the supervisor in view of the experience gathered during the pilot test. The questionnaires of the institution were prepared in English and the questionnaires for the Institution assisted WEs had been prepared in English. However, during interview, vernacular was used. The researcher himself filled the questionnaires. The questionnaires were developed using computer-coding system to expedite data tabulation and data processing.

4.4.2 Data Collection Procedure

Data were collected from primary sources using a range of techniques. They are face-to-face interview in a friendly environment, telephonic interviews, informal discussion, presenting seminar papers and collecting comments and suggestions, observing practical sessions on training and production on different trades at different places of different institutions, observing trade fairs and asking relevant questions during marketing activities of WEs at different trade fairs. These are described below.

4.4.2.1 Face-to-Face Interview

All WEs were interviewed face to face. Most of the questions were memorized to expedite the data collection work. WEs and their associates were asked questions in Bengali, the native language, and the questionnaires were filled in then and then in accordance with the coding system devised for computer. The personnel of the institution were interviewed personally on a prior scheduled time though some of the officials of the supporting institution were too busy to give interview, after a request they were attended and were asked questions both in English and in Bengali based on their skill in language.

4.4.2.2 Friendly Conversation

While collecting data through face-to-face interview a friendly environment was more demanding. Some of the interviewees felt shy to speak, as they were not educated or well educated. Attempts were made to make the environment more free and friendly so that they did not hesitate to talk and reply the questions. It was found that in most of the cases where the environment was friendly enough, WEs did not hide any information about their MSMEs. The officials of institution also were interviewed in friendly environment.

4.4.2.3 Telephonic Interview

The key officials of all the sampled institutions were communicated over telephone although they were interviewed face to face. Telephone calls were made to make an appointment to fill in the question through face-to-face interview. Telephone calls were also made to know some information that was not collected during the interview time or to gather other information for the research. Only the officials of the institutions were telephoned to collect some information. Some WEs talked to the researcher after interviewing over telephone to convey their wanting to the Government or to the institutions.

4.4.2.4 Data Analysis Procedure

Data were tabulated and analyzed with the help of computer. Statistical software, Statistical Package for Social Science (SPSS) was used in analyzing the collected primary data. In order to give data entry in SPSS programme, code language was used for each variable. The values of the quantitative variables such as amount of

capital, debt equity ratio, frequency of loan received, amount of loan received and so on were directly entered into the programme. The values of the qualitative variables such as level of satisfaction of WEs about ISs, types of enterprises, various types of supports and so on were coded by numerical figure and the numerical coded number were given input for analysis of the data. In the following three subsequent chapters, results of this study would be presented.

4.5 Sample Design

A sizeable number of institutions were involved in supporting the development of WEs in selected businesses. This study did not attempt to cover all institutions; only the representative institutions working for the same purposes were covered. The sample WEs was identified through the representative sample institutions. A particular institution might have developed thousand of WEs. While it was always preferred to do a full census rather a sample survey, it was usually not financially possible to undertake a full census of every enterprise in a country. When a census is not possible, many surveys used a list of the units to be sampled and then randomly selected some units from the list because lists were not typically available of all enterprises. It was necessary to do cluster or area sampling as in this case. Again, the study did not demand to cover all WEs to draw genuine conclusion. That is why, this study covered some representative WEs supported by the sample institutions.

4.5.1 The Respondents

The respondents had been selected after visiting office heads of different support organizations of 19 selected places. The heads of the institutions at head offices in Dhaka were also interviewed or visited. District level offices of two GOs (DYD and DWA) had been surveyed through postal questionnaires. The researcher visited 19 (nineteen) places and interviewed with structured question. The head of the institution or the local level heads of the local offices of that institution were interviewed from 19(nineteen) places and from 15(fifteen) institutions.

4.6 Coverage of the Study Area

The study areas covered five divisions among the six divisions of Bangladesh. The enterprises were located at all over the country covering five divisions i.e. Dhaka,

Chittagong, Rajshahi, Khulna and Barisal (Figure 4.2). Following the survey of sampling method of five divisions, 15 (fifteen) district headquarters including five divisional headquarters and four Upa-zilla headquarters were selected as the study area for the present research. Dhaka capital and commercial city of Bangladesh, the biggest commercial city Chittagong, Khulna another port city, Rajshahi division adjacent to India, Barisal, divisional headquarter representing southern part were chosen to cover the whole of Bangladesh.

The study area had been selected from urban areas only because the rural women do not have any market access directly as because of social hindrances and non-availability of congenial women market places where women have safe and convenient market access.

Sylhet, sixth division was left due to the non-availability of WEs and fewer activities reported from the institutions during pre-survey interview with office heads of different institutions. Sylhet division had not been included as stated earlier because of small number of borrowers reported from different support institutions including LGED. It had a project to offer five shops at growth centres to women for doing businesses but Sylhet was such a place where this could not be succeeded for religious activists and otherwise motivations (source: interview with project director).

4.7 Method of Selection of Businesses

For selecting the businesses, Hasan, S.R. (1997) in Bangla named '*Ekshawti Khudra Orthonoitik Kormokando: Ekti Artho-Techno-Marketing Manual*' (One Hundred Small Economic Initiatives: A Econo-Techno-Marketing Manual)-was consulted. A complete list was prepared based on that book (**Appendix-1**). It was first thought that 10% of the listed business would be randomly taken as sample business. While discussing with the experts, the plan was modified because the other part of research that was ISs had to be selected as well as WEs. Again, data were collected from Credit and Development Forum (CDF) from its publication of 422 Institutions (CDF 2003). In that statistical volume, 13(thirteen) NGO-MFIs were selected based on six indicators. These NGO-MFIs distributed credit to the borrowers in 11(eleven) sub sectors. A list was prepared to find out the names of the businesses (**Appendix-2**) and with that list, the officials of BRAC, ASA and BURO were consulted to find out the highest

amount of credit given to a particular business in a particular area. BRAC supplied sector wise loan disbursement list for the year 2004 of microfinance programme (*Dabi-poverty alleviation*) and that produced names of 14(fourteen) sub-sectors **Appendix-3(a)**. BRAC again supplied a list of Economic Development Programme (*Unnoti*) where it gave names of 06(six) sub-sectors **(Appendix-3(b))** and a list of Micro Enterprise Lending and Assistance Programme (*Progoti*) was found where again names of 20 (twenty) sub-sectors was given **(Appendix-3(c))**. While ASA supplied a list of 13 sub-sectors, showing the amount for disbursed and outstanding loan of 2002 and 2003 **(Appendix-4)**. Again, BURO supplied a list of seven sub-sectors as on December 2003**(Appendix-5)**. On evaluating the names of the sectors and sub-sectors received from different institutions, it was concluded that names of the highest loan disbursing businesses could not be availed through this process. So again with consulting experts, list was requested from PKSF because, PKSF was working on micro enterprise loan, with 26 partner organizations. Data was collected through *Palli Karma Shahayok* Foundation (PKSF) from its 11 (Eleven) partner organizations for accumulating amount disbursed as loan for each business by each NGO-MFIs. A complete list was prepared to find out the highest loan disbursement for particular business and to find out the place and number of borrowers to where and whom that particular disbursements had been occurred **(Appendix-6 a)**. Then a broad list of 108 (one hundred and eight) businesses was found **(Appendix-6 c)**. Through this exercise, it was concluded with consultation with experts and the supervisor that not less than 10% (i.e. 10 businesses) businesses would be selected for having samples and selection of the businesses at study areas.

4.8 Method of Selection of Institutions

In Bangladesh, GOs, NGOs, INGOs and IDAs were working for the development of WE. The leading government organizations in this field are WEDP of BSCIC under Mol, DWA under MoWCA, DYD under Ministry of Youth and Sports and JMS under MoWCA, Ansar VDP club, SEDP-Agrani Bank. As number of GOs working for WED is not many, all of them were covered during data collection.

There are several hundreds of NGOs engaged in WED in Bangladesh. It is not possible to collect data from all of them. Therefore, the researcher had to be very careful and calculative in selecting samples from NGO sector. It was decided that

criteria of selection might be having WED programmes over a long period or all over the country or special programme significant for its size or impact. BRAC, BRAC Bank, ASA, FPAB, MIDAS, SERWTCL Trust, WEA, WEAB, CWE and BWCCI were selected from NGO sector. BRAC is one of the leading NGOs, which has WED programme. Again BRAC bank working with women SMEs had special programme for women i.e. WED programme in 18 (eighteen) districts. Among other NGOs, ASA- as one of the members of *Bipool* (Big Partner Organisations Operating in Large Areas) group of PKSF had been selected for its position; FPAB was selected specially selection as an old organisation. Among the INGOs and specialized financing organisations, MIDAS was selected as pioneer in introducing urban WED programme. Again, ITDG was selected for their interventions in market linkage and development with innovative ideas maintaining systematic procedure. SERWTCL Trust was selected as an autonomous organisation formed by GOB working in *Monga* stricken areas i.e. Rangpur and Dinajpur. Small Enterprises Development Project (SEDP) by banking division of MoF supported by Agrani Bank and Norwegian Agency for International Development (NORAD) had been included to contrast and compare among the supported WEs of Faridpur by DYD, BRAC and ITDG though no sample was taken from that institution. As GOB, distributed microfinance through various agencies so the relevance of selecting GOB backed agencies was prevailing **(Appendix-7)**. SEDF-IFC was working for WED through BMOs (i.e. WEA, WEAB, CWE, and BWCCI) with collaboration with GOB (Ministry of Commerce).

4.9 Method of Selection of WEs and WMSMEs

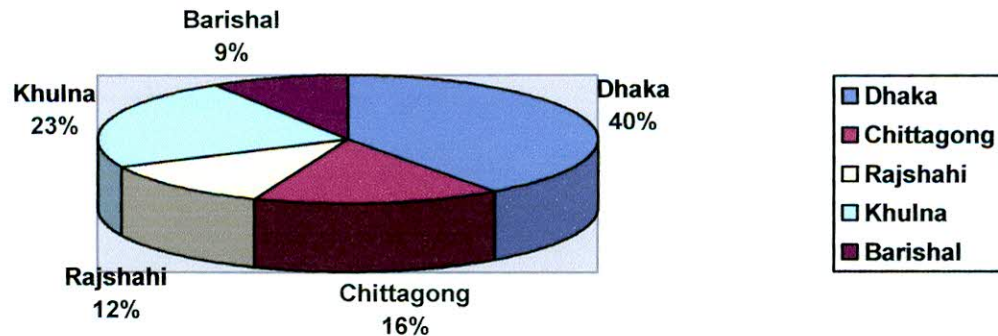
For selecting, WEs and WMSMEs information was collected from a directory published by DCCI in 2002 named 'Women Entrepreneurs Directory-2002'. The problem could not be overcome as service sector was omitted from the list and among 501 (five hundred and one) WEs, most of them were staying in Dhaka (398) **(Appendix-8)**. Therefore, it could not represent the whole of Bangladesh. In addition, another problem which institute was assisting those WEs was not mentioned in the directory. So again the list was sought from MIDAS to find out potential respondents who could serve the objectives of the study. MIDAS Financing limited supplied list of 179 borrowers of their loan disbursements in Dhaka, Chittagong, Gazipur and Khulna only. Again, the list was found with duplication or triplication of loan disbursements to the same WEs. For these reasons, WEs could not be selected based on that list

also. List was again sought to British Council Gender Cell as they arranged an 'Entrepreneurs Fair' at their premise in 2003 where only 17(seventeen) WEs/institutions participated. Considering not be representative that had been excluded from the selection process, though two out of seventeen had been included as institution (i.e. BWCCI, WEAB). List of the participants of *Baishakhi Mela* (Bangla New Year's Fair) arranged by JMS at their premise in 2005 were collected from JMS where 55 (fifty-five) participants displayed their items (mostly on dress business) representing 24 districts of Bangladesh. As most of the participants, residing in Dhaka and that would not be reasonable to consider as representative, it was excluded from the selection process. GOs (DYD, DWA, BRDB and JMS) could not supply any list of WEs as those were kept at their local offices. Finally, it was decided to select WEs and WMSMEs at the study area by consulting the local heads of the local offices of the selected institutions. After reaching at particular study area researcher consulted with the particular institutional head or responsible person who supported WEs and knew about WMSMEs. Then a list was prepared of 100% women who ran successful WMSMEs within a range of 5(five) to 10(ten) kilometres surrounding the local office. Preference was given to WEs having shops at marketplaces or engaged directly in marketing. From the prepared list, 10% was included in the survey. Following the information described above, within the study, areas WEs were randomly selected to be included in the survey. Only if an enterprise was currently in operation, the proprietor was interviewed. This stratified, one-stage cluster-sampling technique is a standard method of sampling that can be found in many statistical textbooks.

4.9.1 Concentration of Sample (WMSMEs) Enterprises

The enterprises were located all over the country covering five divisions i.e. Dhaka, Chittagong, Rajshahi, Khulna and Barisal (Figure 4.1).

Figure 4.1
Administrative Division-wise Distribution of Samples



It was evident that most of the enterprises were located at Dhaka division (40%) followed by Khulna division (23%). Then third lowest concentration (15%) of enterprises was at Chittagong division, which was followed by Rajshahi division (12%) and Barisal division (10%) respectively. Therefore, the sample was representative from most (84%) of six divisions of Bangladesh. Again the enterprises were located at nineteen places and were from five metropolitan areas, nine district headquarters and four upa-zillas (Table 4.1). Division, district and upa-zilla wise distribution of sample enterprises were as follows:

Table 4.1
Distribution of Samples based on Administrative Units

Division	Number and (%) of enterprises at Metropolitan areas.	Number and (%) of enterprises at District head - quarters	Number and (%) of enterprises at Upa-zilla headquarters	Total Number and (%)
Dhaka	5(3)	22(12.1)	39(24.9)	66(40)
Chittagong	16(9.7)	10(6.1)	-	26(15.8)
Rajshahi	5(3)	15(9.1)	-	20(12.1)
Khulna	24(14.5)	13(6.7)	1(3)	38(23)
Barishal	15(9.1)	-	-	17(9.1)
Total	65(40)	60(36%)	40(24)	165(100)

Source: Field survey

The sample enterprises were located mostly in urban areas. The main arguments for choosing the study area were, firstly, according to the latest survey on Private-Sector Survey of Enterprises in Bangladesh (DFID, USAID, SDC, and SIDA, 2003), it was estimated that there was a maximum concentration of the micro, small, and medium enterprises (100 or fewer employees) in the study areas. Secondly, that, the major participation of women in the enterprises was reported in the study areas. Comparatively educated women working with support organizations, both GOs and NGOs operated in those study areas. Organizations like BSCIC, MIDAS and other GOs and NGOs training and sales centres were located in the study areas, which were found playing vital role in developing WEs. Moreover, local experts were also consulted to find out the appropriate study areas, which would provide representative data and information.

In consideration of the points stated above, it was believed that the selected districts were the most appropriate areas to realize the purpose of the study. Table 4.2 shows distribution of women entrepreneurs based on administrative areas.

Table 4.2
Distribution of WEs based on Administrative Areas

Sl. No.	City Corporation/District / Upa-zilla	Number of Enterprises	Percentage
Barishal Division			
1	Barishal City	15	9.1
Chittagong Division			
2	Chittagong City	16	9.7
3	Cox's Bazar Sadar	6	3.6
4	Rangamati Sadar	4	2.4
Dhaka Division			
5	Dhaka City	5	3.0
6	Dhamrai, Dhaka	2	1.2
11	Savar, Dhaka	19	11.5
7	Faridpur Sadar	19	11.5
8	Muksedpur, Gopalganj	8	4.9
9	Rajoir, Madaripur	10	6.0
10	Manikganj Sadar	3	1.8
Rajshahi Division			
12	Rajshahi City	5	3.0
13	Rangpur	6	3.6
14	Dinajpur Sadar	9	5.5
Khulna Division			
15	Khulna City	24	14.5
16	Jessore Sadar	11	6.7
17	Magura Sadar	2	1.2
18	Muhammadpur, Magura	1	0.6
19	Narail	1	0.6
Total		165	100

Source: Field survey

Again, institution-wise distribution of the study area was as follows: (Table-4.3)

**Table 4.3
Institution-wise Distribution of WEs**

Sl. no	Institution	No.	Percentage
1	BRAC	40	24.2
2	FPAB	3	1.8
3	DYD	58	35.2
4	MIDAS	3	1.8
5	PRIVATE	10	6.1
6	ITDG	11	6.7
7	BSCIC	25	15.2
8	SERWTCI	3	1.8
9	CWE	5	3.0
10	DWA (MASS)	1	0.6
11	VERC	1	0.6
12	WEA	1	0.6
13	COOPERATIVE SOCIETY	2	1.2
14	ASA	1	0.6
15	WEAB	1	0.6
Total	15	165	100

Source: Field survey

It was found that ISs were almost evident at every location irrespective of types of businesses (Table 4.4).

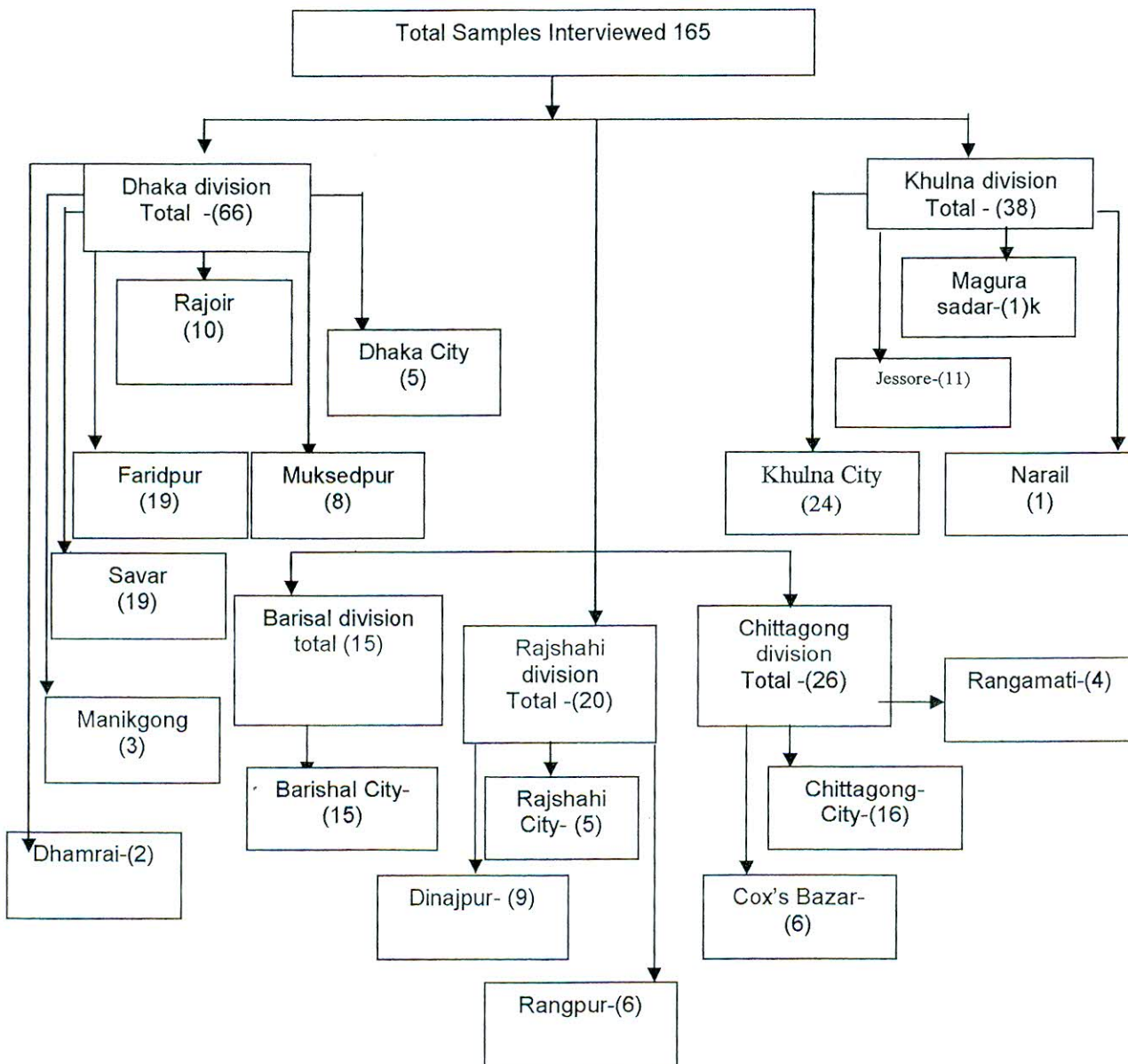
Table 4.4
Division-wise Distribution of WEs based on Businesses

Name of business	Cloth Business	Dress Making Business	Beauty parlour	Poultry Farm	Embroidery	Tailors	Clinical and Medicare	Handicrafts	Grocery Shop	Restaurant	Dairy	Computer Training Institute	Nursery	Handloom	Departmental store	Food and Allied	Total
Dhaka	2	21	2	3	3	2	0	4	7	0	11	0	4	0	2	5	66
%	3.0	31.8	3.0	4.5	4.5	3.0	0.0	6.1	10.6	0.0	16.7	0.0	6.1	0.0	3.0	7.6	100.0
Rajshahi	0	8	1	1	0	4	0	1	1	1	1	1	0	0	0	1	20
%	0.0	40.0	5.0	5.0	0.0	20.0	0.0	5.0	5.0	5.0	5.0	5.0	0.0	0.0	0.0	5.0	100.0
Khulna	1	17	4	5	1	2	2	3	0	0	2	0	0	0	1	0	38
%	2.6	44.7	10.5	13.2	2.6	5.3	5.3	7.9	0.0	0.0	5.3	0.0	0.0	0.0	2.6	0.0	100.0
Barishal	0	2	0	1	1	1	0	2	0	3	0	0	0	2	2	1	15
%	0.0	11.8	0.0	5.9	5.9	5.9	0.0	11.8	0.0	17.6	0.0	0.0	0.0	11.8	11.8	5.9	100.0
Chittagong	0	9	0	2	1	2	1	2	0	0	2	1	0	1	2	3	26
%	0.0	37.5	0.0	8.3	4.2	8.3	4.2	8.3	0.0	0.0	7.69	4.2	0.0	4.2	8.3	12.5	100.0
Total No.	3	57	7	12	6	11	3	12	8	4	16	2	4	3	7	10	165
%	1.8	34.5	4.2	7.3	3.6	6.7	1.8	7.3	4.8	2.4	9.7	1.2	2.4	1.8	4.2	6.1	100.0

Source: Field survey

A detailed distribution of samples for the study is given in Figure 4.2.

Figure 4.2
Sampling Plan



Chapter 5

Assessment of Institutional Supports on Building Capacity of Women

In the first section of this chapter, a profile on the characteristics of respondents (WEs) is presented. The second part contains a profile of the enterprises (WMSMEs) run by WEs of the selected study areas.

5.1 Characteristics of WEs

In this section, the age, education, marital status, religion, motivation and daily working hours of WEs were put forward.

5.1.1 Age of WEs

An important consideration for success was that WEs moving into larger operations were in older age groups and were no longer occupied by child-care responsibilities, while going married women were consciously limiting their enterprises to relatively smaller home-based operation that permitted the reconciliation of family and business roles.

Table 5.1
Age of Entrepreneurs

Age group (year)	15-25	26-35	36-45	46+	Total
Number of WEs	19	96	40	10	165
Percentage	11.5	58.2	24.2	6.1	100

Source: Field survey

Most of the entrepreneurs were found in between 26 to 35 years of age. Next age group was from 36 to 45 years of age. It was also found that WEs were not very interested to continue their business after 46 years of age. It could be inferred that ISs were provided to 26-45 age group mostly. This age group covered some other factors i.e. education, marriage and daily working hours which had been expressed in the following section.

5.1.2 Level of General Education

Education was a vital and necessary part for women entrepreneurship. However, how far was this needed? The findings reflected that WEs had both general and technical education.

Table 5.2
Level of General Education

Level	Number	Percentage
No education	9	5.5
Primary	44	26.7
SSC	37	22.4
HSC	34	20.6
Graduate	30	18.2
Masters	11	6.7
Total	165	100

Source: Field Survey

Table 5.2 shows that most of the women could not go far with education. Only 22.4 % women got the opportunity to appear at the SSC level. In addition, gradually their presence, at the higher level of education, came down 6.7% women could appear at the highest level of general education. A large number of women (about 26.7%) of WEs finished their education at primary level. When a woman became able to be educated, she got a lot of opportunity to sail on. She did not dare to take any risk either. For entrepreneurial quality gaining, women had technical education too. Most of cases, trade courses were offered by the institution. The level of technical education was the indication of the non-financial support provided by the institution.

5.1.3 Level of Technical Education

Technical education is part for entrepreneurship development.

Table 5.3
Level of Technical Education

Level	Number	Percentage
No education	23	13.9
Certificate course	138	83.6
Diploma Course	3	1.8
Graduate Course	1	0.6
Total	165	100

Source: Field Survey

Table 5.3 shows that in technical side, most of the women liked to take short course as certificate one and they wanted to utilize the things most of it. Eighty-three percent women became entrepreneur out of 138 who had taken certificate course. It once again shows that higher educated women did not like to be an entrepreneur. In other way, institutions could not have many facilities to provide diploma and graduate courses. It also might be inferred that women did not continue technical education for non-acceptance from family heads i.e. father, husband and elder son. In the next section, this could be more analyzed through examining marital status of WEs.

5.1.4 Marital Status

Marital status was vital for women entrepreneurship. Married women struggled more than single women did. On the other hand, single woman received less family support. Unmarried women had scope to take much risk than married women.

Table 5.4
Marital Status

Category	Married	Single	Others	Total
Number	134	20	11	165
Percentage	81.2	12.1	6.7	100

Source: Field Survey

Table 5.4 shows that married women liked to take the entrepreneurship as their way of earning system. It seemed that they had the better chance to get help from their family members than unmarried women did. In Bangladesh, as Muslim majority (85%) country religion prohibits women to go out of house. After marriage, this became more crucial, even though institutions encouraged Muslim women to come out of home for becoming entrepreneurs.

5.1.5 Religion

Religion is a vital issue, which had effects on entrepreneurial development.

Table 5.5
Religion

Category	Muslim	Hindu	Others	Total
Number	148	10	7	165
Percentage	89.7	6.1	4.2	100

Source: Field Survey

Since Bangladesh is a Muslim majority country, Muslim women played major role in these sectors. The survey found out 89.7 per cent of WEs to be Muslim by religion. WEs were found to be hard working, because Bangladeshi women had to look after family members, children, husband, and cooking. To know about the hard ship and relationship in the next section daily-working houses had been analyzed.

5.1.6 Daily Working Hours of WEs

Daily working hour is a vital point for women entrepreneurial performances. Most WEs (77 per cent) worked more than eight hours per day. Among WEs 37% worked more than 16 hours per day. It was evident that WEs worked more than their counterpart engaged in wage employment did, i.e. daily labourer (man or woman) worked only eight hours. Among the entrepreneurs, manufacturing type of enterprises engaged the entrepreneurs mostly i.e. 28.5%.

Table 5.6
Daily Working Hours of WEs

Duration	1 – 8 hpd (hours per day)		9 – 15 hpd		16+ hpd		Total	
	No.	%	No.	%	No.	%	No.	%
Type of Business								
Manufacturing	20	12.1	47	28.5	16	9.7	83	50.3
Trading	6	3.6	8	4.8	7	4.2	21	12.7
Services	11	6.7	19	11.5	8	4.8	38	23.0
Manufacturing & Trading	0	0.0	0	0.0	1	0.6	1	0.6
Manufacturing & Services	1	0.6	9	5.5	3	1.8	13	7.9
Trading & Services	0	0.0	4	2.4	1	0.6	5	3.0
All	0	0.0	3	1.8	1	0.6	4	2.4
Total	38	23.0	90	54.5	37	22.4	165	100

Source: Field Survey

It could be inferred that women with triple burden engaged themselves with business activities. Though the main thrust was profit, making it was a very tough decision to allow such hardship of doing work for long hours. Again, the risk of losing money and the severe consequence of for that loss was not very easy to be escaped specially if institutions and the family heads did not encourage, allow and accept the entrepreneurial activities. In the next section, the motivations behind this WEs were examined. It was illustrated among WEs that most of them (86%) thought they themselves were the main source of idea diversification. It could be inferred that institutions were not concerned to monitor the business activities. They did not take any step to update the knowledge and skill through further training.

5.1.7 Motivation behind Starting Business

The major determinant of motivation of WEs that caused them to venture a business enterprise was poor income of their family.

Table 5.7
The Views on Motivational Factors

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Develop Motivation & Commitment	150	90.9	15	9.1	165	100
Start a new idea	62	37.6	103	62.4	165	100

Source: Field Survey

From Table 5.7, it was found that, firstly, the motivational factors had been evaluated. It was found that 90% women agree with the view that ISs helped them to develop motivation and commitment and 9.1% of them disagreed with that opinion. In addition, 37.6% women agreed with the view that ISs helped them to start a new idea. However, 62.4% did not agree with that view. It could be inferred that institution helped women to be firmly motivated. It was again the institutions duty of institutions to adjust with diversified ideas.

5.1.8 Concluding Remark

Above findings revealed that, the characteristics of WEs were developed through the social process supported by institutions.

5.2 Characteristics of Enterprises Run by Women and Supported by Institutions

Some common variables that characterized the sample enterprises were the location of the enterprises, types of operations, ownership and management, amount of starting capital, age of the enterprises, number of employees and amount of profit. However, these variables were depicted here.

5.2.1 Location of WMSMEs

Firstly, the location of the enterprises classified the characteristics of WMSMEs. Knowing their place of establishment, the place of commencing businesses and place of production houses identified their characteristics. In fine, the places of WMSMEs were located in division, district and upa-zilla areas. Then the findings were analyzed. The theme of this analysis was to find out the choice of location and to know the concentration of WMSMEs run by women and nature of businesses. Again, the positions of those businesspersons were compared by location. Besides, the cause of choosing the places was observed and the influence of ISs was identified.

It was evident that 40% of sample WMSMEs were from metropolitan areas, 36% were from district headquarters and 24% were from Upa-zillas (sub-districts) (Table 4.1). It was also evident that these sample WMSMEs were from urban areas where marketplaces were more available than rural areas. It could be added that institutions accepted successful WEs staying at urban areas because of the availability of all facilities (i.e. communication, raw material, market, and training) for the development of WEs. It could be inferred from the sample WMSMEs that institutions were providing more supports to the urban women than that of rural women.

It was found that ISs were almost evident at every location irrespective of types of business (Table 4.2). The Table 4.4 shows that sample WMSMEs were selected based on types of businesses also. It is evident that selected business WMSMEs were 40% from Dhaka division, 12% were from Rajshahi division, 23% were from Khulna division, 9% from Barishal division and 16% were from Chittagong division.

5.2.2 Names of Businesses and Types of Operations

WMSMEs concentrated their operations in manufacturing, trading or service rendering activities. Some of the WMSMEs were mixed-typed i.e. combination of the above operations. Table 5.8 shows types of operations of the businesses.

Table 5.8
Types of Operations

Types of Operations	No.	Percentage
Single operation	111	67.3
Combined operations	54	35.7
Total	165	100

Source: Field Survey

It was found that 67.3 % of WMSMEs were running on single operation and 35.7% were running their operations on combined basis. The break-up of single operations and combined operations had been given in Table 5.9 and 5.10 respectively.

Table 5.9
WMSMEs Run by Single Operation

Types of Operations (single)	No.	Percentage
Manufacturing	68	61.3
Trading	20	18.0
Services	23	20.7
Total	111	100

Source: Field Survey

Table 5.10
WMSMEs Run by Combined Operation

Types of Operations (combined)	No.	Percentage
Manufacturing and Trading	4	7.41
Manufacturing and Services	33	61.11
Trading and Services	5	9.26
All(manufacturing, trading and service)	12	22.22
Total	54	100

Source: Field Survey

It was evident in Table 5.9 that in sample areas (i.e. in some metropolitan cities) it was interestingly 20:6:7 found that most of the WMSMEs were purely single type of operation. For example, 61:18:21 (approx 3:1:1) were the ratios of manufacturing, trading and service operations which meant that manufacturing type of operation was chosen three times more than trading and service. Again it was well understood that ratio between manufacturing and trading and manufacturing and service and trading and service and all were 7:61:9:22 (approx.1:9:1:3) that meant combination of manufacturing and services were about 8 times greater than the other two combinations and about 9 times greater than that of all types of combination (Table 5.10). It was also found that the highest number of combination of manufacturing and services was occurred in Khulna district (13) and the highest number in manufacturing was in Jessore district where the highest number of combination of manufacturing and services was found in dress making business. It could be inferred that traditionally Jessore district was famous for embroidery work in sharis and kanthas (Jessore stitch was well known to WEs). This tradition might have effect on rising of WEs at those particular places.

Traditionally women had been engaged in sewing, weaving, food processing and food cultivation. All were generally associated with female skills. WMSMEs relying on these skills were found to be encouraged through a package of technical services by the supporting institutions such as BRAC, ITDG and so on. Then agro MSMEs were considered as central focus to economic development of Bangladesh by those institutions. Table 5.11 shows the statistics of the involvement of women in businesses.

5.2.3 Names of Businesses

Sixteen businesses identified which WEs (Table 5.11) adopted. Among them dressmaking business earned the most popularity in WEs (35%) in some targeted cities.

Table 5.11
Names of Businesses

Category of Business	Business	No.	Percentage
Cloth based business	Cloth business	3	1.82
	Dress making business	57	34.5
	Tailoring	11	6.6
	Embroidery	6	3.64
	Handloom	3	1.82
Agro and Farm based business	Dairy	16	9.70
	Poultry	12	7.27
	Nursery	4	2.42
Service-based business	Grocery	8	4.85
	Departmental store	7	4.24
	Food & allied	10	6.06
	Restaurant	4	2.42
Technical skill and Technology-based business	Clinical & Medicare	3	1.82
	Computer Institute	2	1.21
	Beauty Parlour	7	4.24
Raw Material & Cluster-based business	Handicrafts	12	7.2
Total		165	100

Source: Field Survey

It was also found from field survey in some targeted cities of Bangladesh that the highest numbers of WEs chose dressmaking business (34.5%). Dairy business had been chosen as in the second ranking (9.7%). The lowest chosen business was computer-training institute (1.21%). Tailoring (8.48%) and poultry farm (7.27%) were in the next category chosen almost close to each other by WEs. Dress making business was chosen in greater number in Dhaka division (21) followed by Khulna division (17) (Table 4.4). It was evident that traditional businesses were chosen by WEs and institutions did not choose non-traditional businesses. Table 5.12 show the percentage of both categories.

**Table 5.12
Names of Businesses Category**

Name of the business	Sector	Category	Total	
		T=traditional NT=non-traditional	No.	Percentage
Dress Making Business	Cloth based business	T	57	45.23
Tailoring	-do-	T	11	8.73
Handloom	-do-	T	3	2.38
Dairy	Agro and farm based	T	16	12.70
Poultry Farm	-do-	T	12	9.52
Handicrafts	Raw material and cluster based	T	12	9.52
Grocery Shop	service based	T	8	6.35
Embroidery	Cloth based	T	6	4.76
		Sub-total Percentage of Total	126 (76)	100
Departmental store	Service based	NT	7	17.50
Beauty parlour	Technical skill and technology based	NT	7	17.50
Restaurant	Service based	NT	4	10.00
Clinical and Medicare	Technical skill and technology based	NT	3	7.50
Computer Training Institute	-do-	NT	2	5.00
Cloth Business	Cloth based	NT	3	7.50
Food and Allied	Agro and farm based	NT	10	25.00
Nursery	-do-	NT	4	10.00
		Sub-total Percentage of Total	40 (24)	100
	Grand Total (%)		165 (100)	100

Source: Field Survey

The next section attempted to find out the diversity of businesses found in this study.

5.2.4 Nature of Businesses and Products

WMSMEs were associated with household products, food items and services. Among them manufacturing WMSMEs were mostly engaged in making household

products with mud, bamboo, cane, wood and food items with milk. Their household products included bamboo made *Kula*, *Ora*, basket, and strainer, *Dhuli*, *Tuli*, and *Dhol* and so on; showpieces i.e. flower vase, tub pot, jar, and so on made of mud and the food items were sweet, yogurts, *matha* and so on made of milk. Besides, some were engaged in fish cultivating. Trading WMSMEs were mostly corner shops buying and selling food items, rice, flower, oil, onion, seasonal fruits, *gur* (sweet), betel leaf, nut, *dal*, (lentils), hot tea, fish. In addition, there were cloth- traders, stationers/grocers. Service rendering entrepreneurs were the tailors, hairdressers and beauticians. More sector-based and business specific details are as follows:

1. Cloth Businesses

In different areas of Bangladesh, some WEs were involved in cloth business. Mainly the products sold by them were *shari*, *lungi*, petticoat, blouse, and other women under garments. They sold on retail basis. WMSMEs collected those from different *mocums* (bazaar/market places) and tried to add some transport costs and profit with wholesale (buying price) price while fixing sales price. Mostly the village and sub-urban or peri-urban women were the customers of those businesses. Sometimes WEs collected cut pieces from garments factories, sorted out them in different sizes, colours and types, and sold them in different prices. Sometimes these cut-pieces were used for dress making to generate profits. From the field survey on cloth business it was found that, WEs on cloth businesses in different areas located in Dhaka city and Khulna needed financial and non- financial services. Most of WEs got financial support like loan and non-financial support i.e. training. Some of them got loan for more than once. It was also found that GOs provided training and the initial capital for starting up business. The WMSMEs were also found to be needful for other supports for marketing their products (i.e. marketing, capital in growth level, managerial skill and so on). However, they were given only training and loan in most cases especially in the initial stage of the business. Case study of Farida Begum of Savar upa-zilla of Dhaka district showed that, she started her business with a capital of BDT 25000/-. Later her capital stood at BDT 1,50,000/-. Though she took training on poultry from ANSAR-VDP, she dealt in clothes. She took loan from ANSAR-VDP for three times. She got financial support and started her business with it. Her training on poultry was seemingly useless. However, this training helped her to receive loan from ANSAR-VDP. Her business was gradually extending.

Nevertheless, she is facing barriers to access to the new market. Her progress in financial terms is satisfactory. Her socio-economic condition had improved. She could meet all kinds of demands at her satisfaction.

2. Dress Making Business

Dressmaking was the most important and popular enterprise run by women in Bangladesh. It had both retailing and completely selling provision. Most of the products under the name of this business were (Shari, bed sheet, Salwar kamij, Fatwa, Punjabi, Sofa covers, Baby Frocks, Show pieces, Nakshi Kanthas) clothes or cloth items. Usually the businessperson led some groups of women at different villages. WMSMEs provided clothes, designs, and threads to the group leaders and on a specific date, they receive back. Then centrally they washed, ironed, packaged and supplied them from home or from their sales centres. The buyers sometimes collected and paid at their houses. The value added to these businesses was 25-35%. Among 57 (fifty seven) WMSMEs in this selected business, most of them started their business with the initial capital collected by taking loans from some GOs and NGOs, and also from their relatives and own savings. Their demands were initial capital, training, marketing advice, counselling and so on. Most of them got financial loan for their initial capital. Some of them got training. One of them was Afroza of Vawakhali, Narail district who got training from Proshika and the DWA. She started her enterprise with a capital of BDT 1,25,000/- collected from her family, personal savings, and friends. Presently her capital was BDT 7,00,000/-. Her monthly profit was BDT 6000/-. Her enterprise provided job opportunities for 25 workers. She possessed an established business institution. She received various ISs from different organizations that helped her to establish her business enterprise. Her products such as, Panjabi, Salwar, Kamiz, Shopping bag, Cushion Cover, Nakshi Kantha and like had an increasing demand in the market. From a mere homemaker, she was now a successful entrepreneur and is socio-economically established. , other Case study is R, K. Garments of Faridpur

3. Poultry Farm

One of the most popular WMSMEs for women was poultry farming. Poultry were usually the chicken of broilers and layers. The poultry farms were homestead type of WMSMEs. WEs received training on farming and took loans. Both male and female

partners ran some WMSMEs. In most cases, the partners were husbands. Poultry were sometimes found risky for flue (bird flue) and some other fatal diseases. Most of the WMSMEs depended on supplies from support-institutions like poultry feeds, serums and 1-day chickens or eggs. The value addition was 20-30%.

The field survey showed that poultry farms located in different divisional and upa-zilla areas required help financially and non-financially. To this, various institutions provide certain services. Poultry farm necessitated feeds, serums, 1- day chickens or eggs, loan, training, suitable place of business, skilled workers, shops, capital, physical ability and so on. Different institutions like GOs (DYD) and NGOs (BRAC) and so on were providing different services to run the business. These helped WEs to emerge as successful businesspersons. The case study provided satisfactory outcome to some extent. To make this business a complete success, the institutions were expected to give emphasis on loan disbursement, technical help, motivation, creating business friendly environment, easy access of products to market and so on. Sabia Habib of Daspara, Manikgonj emerged as a successful women entrepreneur in poultry business in her locality. She got various ISs from GOs and NGOs. She first received training that helped her to keep accounts and loaned from GOs and NGOs.

She had been financially benefited and socio-economically improved; she started her business with BDT 40,000/-(Fourth Thousand) in 1998. Presently her capital was BDT 12,00,000/- (Twelve Lac). Her monthly income was BDT 1,20,000/- and monthly expenditure was BDT.75,000/-. There was a rise in sales of her products. The popularity of her products in local markets was being gradually increased. There are also competitions among sellers for selling her products. Then her children got quality food and education. Even she could deposit for the better future of her family.

4. Beauty Parlour

WEs were running a new type of WMSMEs that was beauty parlour. Naturally, women are fashion-conscious. Therefore, beauty parlour in modern life brought a new dimension in business arena. Beauty parlours are fashion -houses where women usually come for facials, haircut, brew plucking, hair colour and other body decorations. Most of the WMSMEs were home based. Generally one or two rooms

were used for the purpose of the business at own houses or rental rooms at market places. This one is service-oriented business. Therefore, no sort of value addition occurred in this business. Nevertheless, this has been very popular and fast growing, in true sense, fast mushrooming among the women. In all upa-zilla head quarters, now a day, at least one parlour would be seen. Some of the parlours included gyms or body fitness clubs in metropolitan cities. Some also sold dresses and other articles i.e. giftware besides parlour business. Some had cyber cafes also.

It is quite natural that with the passage of time people would experience greater changes in the ways and means of leading life. Life offers multifarious opportunities. It was understood from the field survey that though once women were segregated from all kinds of outdoor activities, they were entering into new kinds of WMSMEs. A new type of enterprise, beauty parlour demanded services in terms of quality and quantity. It was known from WEs who were engaged in this type of WMSMEs that getting training was necessary for operating this business. Next, financial help and commitment comes. A handsome amount was needed to operate this kind of business. Actually family support helps in a different way. Tania of Dhaka city is a successful woman entrepreneur in beauty parlour business. She needed training, skilled workers, capital and so on to run this business. Though she did not take any financial support from any institutions, the training paved the way for her to be successful. As it was a new type of enterprise, she initially encountered some problems but with the strong willpower, she overcame it. Tania started her business with an amount of BDT 4,50,000/-. It was BDT 6,40,000/- and monthly profit was BDT 30,000. It would be notable to mention that this enterprise tremendously turned her socio-economic condition.

5. Embroidery

Embroidery was the most popular work for women. Now a day instead of doing it only for personal purpose, it had become a business. WEs themselves are skilled with the technique of hand embroidery. Some of them are using embroidery machines run by electric motors. This embroidery was traditional works but now as a business, it is new, most common and popular. The products based on these embroidery businesses are Samis, Fatwa, Salwar, Kamiz, Nakshi Kantha, Pillow cover, bed sheets and so on. Most of the village or suburban women were engaged

in embroidery. They were organized in groups led by a group leader or group leaders from the locality appointed by WEs. Who received those items or orders from WEs and supplied raw materials, designs, and wages to the producer and controlled the quality of the works. She collected the finished item from producers and gave back to WEs. WEs did all finishing works such as calendaring, packaging and finally selling of the goods.

This sort of enterprise was seen as quite traditional in Bangladesh context. WEs reported the need for ISs (financial and non-financial). They wanted training, loan, experienced workers, and so on as pre-requisite for success. It was found that various institutions like DYD, YWCA and so on provided both financial and non-financial supports. WEs realized the need for loan and training drastically to run these business WMSMEs. Rubia Begum of Manikganj district being an embroidery businessperson received loans for three times from DYD. This institution also helped her by providing training. At first her capital was BDT 50,000/-. It stood at BDT 3,00,000/-. Her monthly profit was BDT 25000/-. This brought a radical change in the socio-economic condition of her family.

6. Tailoring

Tailoring is a service-oriented business. Tailors among WEs these days started their businesses from home to markets. Tailors were trained through different institutions. Some of them were engaged through private or family support. Some of women tailors were found in urban areas in great numbers. Some of them engaged other apprentices in their shops. Those tailors make mostly women's dresses. No women tailors normally make gents dresses. However, gents' tailors were found advertising by hanging signboards as women they were to address dress tailors. The responsibility for quality of training and motivation this issue was needed to be solved by the supporting institutions.

This type of enterprise was almost common to all. The survey provided satisfactory result to be self-reliant being engaged in this enterprise. This did not mean much effort and support in spite of having significant importance. Some institutions have come forward to offer training and loans. DYD extended their supports to WEs who were poverty-stricken and lived in male dominated society; the institutions like DYD

have extended their services. In this case, their support was available and was effective. Shahina Akter Beauty of Chandgaon Thana of Chittagong port city, being trained up by DYD, took loans from the same institutions. Besides different GOs and NGOs supports, she received all kinds of supports from the members of her family. That is why; it was easier for her to come out as successful woman entrepreneur. She established a training centre for young girls, and boys. It provided her independence and stability. The social outlook was also changed. Many now believed that timely steps could go a long way to remove the complicity ever faced by woman folk of the country. Her initial capital, and present capital were BDT 30,000/- and BDT 1,49,800/- respectively. Similar case study was of Sheik Nila of Rajshahi.

7. Clinical and Medicare

Clinical and Medicare as business covers nursing home where birth of child, menstruation regularization, delivery and clearing were mostly offered to the clients. These entrepreneurs were technically expert through diploma or long-term certificate courses. They had partners like husband and other male members. These WEs were urban-based and most of them had other businesses or services too. They received loans from different institutions for buying equipments and other related purposes.

Salma Pervin of Magura district was one of the successful WMSMEs engaged in this type of business. Before starting up her business, she took training on cutting and sewing and on midwifery. After taking training, she established a clinic. For initial capital, she went to Uttara Bank and *Karma Sangsthan* Bank but they refused her by various excuse. She took a loan of BDT 30,000/- and started her business with a capital of BDT 1, 20,000/-. Her capital had been BDT 12,72,000/-. She collected the capital from BRAC Bank, and from her husband. Her monthly profit had been BDT 35,000/-. She also invested in other businesses and started a NGO registered from Social Service Department. Here her investment is BDT 3,00,000/-. She was eager to take training on block-boutique. She got financial and non-financial helps from GOs and NGOs. She had the intension to start new business side by side. Therefore, she needed more ISSs.

8. Handicrafts

In both villages and urban areas WEs were mostly engaged in handicrafts businesses. Products were made of *hogla*. They made *mora* or bookshelf, coconut shell toys and giftware. Family members supported most of the entrepreneurs. The value addition of these products was 50 to 70 percent. WMSMEs engaged in handicraft businesses were found financially and non-financially supported by GOs and NGOs.

One-woman entrepreneur engaged in this type of business was Dipu Rani of Barishal sadar upa-zilla, who was financially and non-financially supported by NGOs and by GOs. After starting her business, she took training from CARITAS. She started with a capital of BDT 1000/- collected from NGOs and her family. She also took a loan of BDT 3000/- from CARITAS. Presently her capital was BDT 20,000/-. Her monthly profit was BDT 3000/-. Therefore, she was financially better and well than earlier. Her socio-economic condition has improved. To be successful she can get access to the market. She needed to assistance for marketing of her products. She thought that training what she took improved her skill. She also thought that more training in this purpose could help her to market her products and to ensure the quality of her products.

Monoprova of Barishal city area was another successful WE engaged in this type of business. She produced various things with coconut shell. She started her business in the name of "*Nirmol Karu Handicrafts*" with a small amount of BDT 1500/- along with her mid-son. Lately capital was BDT 60,000/-. She took loan from BSCIC and from JMS. She provided employment to three people in her enterprise. She took training on business leadership, tailoring, block batik and so on. She thought that these training helped her to progress her business, to extend her business and to manage the workers. She expected to have more training.

9. Grocery shops

Grocery shops run by WEs were MEs. Male partners for selling and buying goods from other places supported most of the grocery shops. In grocery shops, the necessary articles for everyday use were sold in reasonable prices and the profit is very low. Their investments were also very low and they were backed by NGO loans.

Grocery Shop had been a common affair for WEs. WMSMEs of all strata had been found making noticeable progress in this business. A fabulous capital, formal education, and so on had a very little effect on starting this business. Noorjahan Begum, a homemaker of a poor peasant family lived in Madaripur district, being self-motivated participated in various courses. The institution that helped her lot to be trained up and established herself as an entrepreneur was BRAC. She took loan from that institution. With the financial and non-financial support of BRAC, she started a grocery shop with a capital of BDT 4000/- stocking rice, dal (lentils) and other daily necessities; she increased her income selling those. Her eldest son helped her to run the business well which depicted that the support of male partners was very vital. As it belonged to micro-enterprise, WES preferred this enterprise. Noorjahan Begum once experienced a crucial time. Then she had a good day. Her monthly income was BDT 2600/-. This brought solvency. She was a beneficiary of BRAC. Her condition has improved further.

10. Restaurants

WEs also ran restaurants. They cooked, sold and served them to customers. Some shops were rentals and some were at owners' premises. Male partners worked together with them for different purposes. The type of enterprise was micro in size and type of operation was service oriented. Some of them got loan from different institutions. They had no formal institutional training for running their enterprise.

Shamsunnahar Begum living in Barisal was found successful in restaurant business. She started her business with an initial capital of BDT 300000/-. She took it from BRAC as loan to be paid in instalments. She opened a shop 'Priangon Fast Food and Coffee House' in her locality. Then her capital was BDT 7,00,000/- including her savings at bank (Deposit Pension Scheme). She paid the loan properly in due time from the profit of her shop. She wanted to take more loans. Before starting her business, she took a three months training on preparing of fast food spending BDT 10,000/-. This training inspired and helped her to start up her enterprise. In starting her business, she got much helps from JMS and financial help from NGOs. Besides she got capital, raw material, labour from other institutions. Therefore, the assistances from GOs and NGOs helped her to start up her enterprise and make it

successful in terms of profit, sales and other over all economic terms. Afterwards she became a successful WE.

11. Dairy

Some WEs ran dairy businesses. In dairy farm, cows, goats and some buffalos were nurtured. WEs milked them and sold milk on daily basis and to the wholesalers. Most of the entrepreneurs got loan from different institutions. Some farms were small and some were big. Some might have been registered by livestock department of Govt. while some had not. Usually different institutions supplied loans. Different institutions also provided training and technical support. Profit margin varied in respect to the market price of milk and in respect to that of vaccine, medicine, cow feed and wages of labour. However, the male partners were mostly found in helping entrepreneurs in respect to different manly works and communications. Running dairy farm was very common in Bangladesh perspective. Nurturing cows was seen as a profitable enterprise. Among 165 entrepreneurs, 16 had engaged themselves in this business. Goats, cows and buffalos of different types were nurtured. Nevertheless, in most cases, ISs seemed to bear a little effect. Getting loan was not available. Besides, there was the scarcity of efficient workers. In spite of all difficulties, WEs had been enjoying running this type of WMSMEs for a long time and some of them had been playing significant role to keep abreast with the changing trends of current socio-economic scenario. Shahnaj Pervin, a dauntless WE of Khulna city, started her venture leaving behind all kinds of restrictions and hurdles. She got loans twice from BRAC. She initiated with an amount of BDT 20000/- only. She reared up cows and sold 40-60 litres of milk daily. Four workers served for this. Her monthly income, expenditure and profit are BDT 36,000/-, BDT 12,000/- and BDT 24,000/- respectively. She took training from different institutions like *Anupam* Sewing Centre, Khulna *Sonadanga* Multipurpose Co-operative Committee and so on. She was contributing in a great way to overall family affairs. The society held a positive attitude towards her and her family.

12. Computer Training Institutes

Now-a-days women run Computer Training Institutes as WMSMEs with male partners. These were mostly service-oriented. Women were first trained in computer operating skills. Then they opened their own service-oriented WMSMEs for rendering

training to the students or participants. Male partners, i.e. husbands and brothers, mostly backed them. There might be combination of other services like training or coaching. Computer training had experienced a dramatic expansion in this country. It had opened many avenues for thousands of unemployed women. It was next to impossible to go without computer. Many believed that computer literacy means better jobs and better salaries. Therefore, a number of WEs has set up computer training institute. Various institutions were providing training and loan.

Nilima Akter Chowdhury of Cox's bazar took training on computer from DYD at Chittagong city. She received loans from various institutions namely MIDAS, Social Investment Bank and so on for four times. A divorced woman, Nilima with the help of her father, ran her business at Cox's Bazar. Once there was no hope for her. She was in a fix. Later this business ushered a new horizon for her. She started her business with an amount of BDT 20,000/- only. With time, it increased to a fabulous amount. Her yearly income became BDT 15,00,000/-. A frustrated and abandoned woman has established herself as a successful woman entrepreneur. Here were also WMSMEs suffering from the shortage of ISs. She was strict to her commitments and ultimately knocked the right end. As a businessperson, she developed awareness to other woman. She brought a positive change in day-to-day life of women.

13. Nursery

Nursery is a new business. Earlier people did not think of this type of business. However, a great number of women were engaged in this business. The plants were grown and sold from the nursery. The varieties were both wood bearing and fruit bearing trees. Despite a new enterprise, nursery became able to gain popularity. A plot of land, training, a small capital, and some skilled workers and so on were needed for this. Study reports prove that some institutions were offering both financial and non-financial services.

Amena Begum of Faridpur sadar upa-zilla took training on nursery from BRAC. She started a nursery in her house. Four workers were working in her nursery. Selling the plants in local market, she has increased her monthly income. A dedicated and committed woman entrepreneur, Amena Begum with relentless effort saw the light of hope through this business. It seemed quite easier for her to manage the finance.

However, she faced difficulties because of the unavailability of loan. She needed loan for more success. While initial capital was only BDT 2000/- it became BDT 200,000/-. Monthly income was BDT 1,0000/- expenditure is BDT 2000/- and profit was BDT 8,000/- Later she thought that social attitude should be changed. Though it was a small business, it was growing fast. A lot of work could be done at home. Though social attitude was not favourable for her at first, she became successful as a WE and became a model for so many isolated and deserted women.

14. Handloom

The enterprises were micro-level business. All were home-based and operated by both men and women. Women ran businesses though males were engaged in selling purposes. The products are *lungi* and *Gamchha*. The raw materials were found in local markets. The price fluctuated with the rise and fall of cost of yarns. WEs were clustered in areas and certain districts or specific places of any districts. The value addition was 60% in mostly manufacturing type of WMSMEs. WEs received loan for purchasing raw materials.

Among the WMSMEs in some businesses, Renuka Chakma living in *Rajbari Dwip* located at Rangamati district at sadar upazilla was found successful in her business as a tribal woman. She first completed a 15-day training course on poultry from DYD. She started a farm of poultry in her house with a capital of BDT. 10000/-. She also took a 15-day training course on handloom from DYD and took a loan of BDT 10000/- for the second time. She was also found eager to take more loans by turns. She fixed her all concentration on her loom business. She started with BDT 10000/- initially but her capital turned BDT 70000/-. She was found successful in her business. She also found engaged in other business like making Jam and Pickles. It was found that her training on poultry helped her to receive loan from DYD that helped her to start up her business and to open new avenue for other business. Her monthly profit was BDT 5000/-. She had a shop named "*Komor Loom*". Then she thought that she needs more loans. Her initial capital she got from DYD helped her to start up her business and inspired her to extend her business. Then she needed more financial help so that she could utilize her efforts and skill for the growth of her business. She got helps from various women development organizations thought she needed more loans for expanding her business. Her socio-economic condition has

been improved though she does not have a house of her own. Now she became a model for the unrivalled and under developed tribal women.

15. Departmental Store

WEs were found in urban areas investing more money for rental of big shops and collecting different products. The shops were decorated with cloth items and home fashions oriented products. The employees in the shops were mostly women. In some special cases, gents were also engaged for accounts and security. These were trading type of businesses. Some WEs were found engaged in running departmental store. Among 165 WEs, they were seven in number. Most of them were found in urban areas. They were also found investing more money for their business. They were found to be dependent on various formal or informal sources. Most of them took loan from GOs and NGOs. They also took training on different skill development courses.

Mafru Rakhine was an indigenous woman. She lived at old Burmese Market area at Cox's Bazar district head quarter. She was 32 years old. She was married having three children. She studied up to class eight. The indigenous are normally hard workers. She thought of the advancement of her family as well as running a business. Cox's Bazar is an area popular to the tourists. Many tourists are found visiting Cox's Bazar all the year round. So, she thought of starting an enterprise here. She took a loan worth BDT 60,000/- from her mother and established Mafru Rakhine Store, a departmental store. Shirts, shoes and cosmetics of different kinds were sold here. Then she took a loan of BDT 10,00,00/- from BRAC. Her capital stood at BDT 600000/-. She sold goods ranging monthly income BDT 30000/- with a profit of BDT 15000/-. She repaid her loan in instalments on a regular basis. Her enterprise remained open thirty days a month. Here she had one full time worker working 16 hours a day and two part time workers. She did not receive any institutional education before starting the business. She was keen on training. Her enterprise was located at local market. She herself ran this enterprise. She faced competition in respect of running the business. However, customers bore no complain against her products. Of and on she felt insecure. She was indebted to the members of her family and BRAC for her success. Her husband and children were always at her service. Honesty and diligence have helped her to come to this stage. She managed

to lead to a standard form of life. She had a house of her own. She has bore a great hope for the higher education of her children. Nutritious food was being taken. She now could save for future along with other expenses. She became eager to give a concrete and large shape to her business. Therefore, she desired to get more loans. Mafru Rakhine was an icon of successful WEs because of family support, relentless effort and strong determination.

16. Food and Allied

These types of WMSMEs were manufacturing and service-oriented. Some entrepreneurs were engaged in making chanachur and some were in sauce (achar). Some were engaged with homemade cakes and biscuits. Some WMSMEs had their own premises. Some had rental ones. Most of the WMSMEs received ISs. It was also found that private sector training for this enterprise was not much organized.

Most of them were found to be progressive in these WMSMEs and financially benefited from their enterprises that brought some positive changes in their socio-economic condition. Among some selected WEs one Monira Begum of Barishal Sadar upa-zilla engaged with such type of business, started her enterprise with a capital of BDT 10,000/-. After starting up the enterprise, she came to realize that she required training. Therefore, she attended some training courses organized by ITDG, CDS and PKSF respectively in 2004, and 2005. She also got financial and non-financial supports from NGOs. She took loan several times and also borrowed BDT 15,000 from her husband. Her starting capital was BDT 10,000/- but which her capital stood at BDT 2,50,000/-later. Her monthly profit was BDT 16,000/-. Her products were sold in the local market. The demand of her products were increasing gradually and no complains about her product from the buyers were coming. Therefore, she progressed in the overall financial terms like profit, growth in production and sales. Not only that, she changed her socio-economic position by this business. Her socio-economic condition became up to the mark, improved one.

The next section depicts some variable of those enterprises. Firstly, the characteristics of the enterprises had been found out by evaluating based on age of the enterprises. The age was found by calculating stating year of the commencement of the business and the last year of operation during field survey.

5.2.5 Age of the Enterprises

From the field survey, it was found that 73.9% of the enterprises had an average age of 1 to 9 years who were in their promotional stage of businesses, 22.4% had 10 to 19 years who were at their growth stage and 3.6% had 20 to 30 years who were in their survival stage. Majority of WEs started their businesses after 1995. No enterprises started business after 2005 and before 1975 were included in the study. It was evident that only 4% (one twenty fifth) of sample enterprises were at their survival stage which denoted that enterprises run by women were not surviving in long run. It also indicates that ISs were not effective enough to make the business sustainable. It was also evident that the number of enterprises increased in the last decade (1996-2005), which showed that ISs became more available for the development of enterprises in that decade. From this evidence, it might be inferred that in the last three decades ISs helped WEs to develop their businesses significantly.

Table 5.13
Ages of the Enterprises

Type of Business	Year of starting of the business							
	1975 to 1985		1986 to 1995		1996 to 2005		1975 to 2005	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
Manufacturing	3	50.00	13	35.14	52	42.62	68	41.21
Trading	0	0.00	8	21.62	12	9.84	20	12.12
Services	0	0.00	3	8.11	20	16.39	23	13.94
Manufacturing & Trading	1	16.67	0	0.00	3	2.46	4	2.42
Manufacturing & Services	1	16.67	9	24.32	23	18.85	33	20.00
Trading & Services	0	0.00	2	5.41	3	2.46	5	3.03
All	1	16.67	2	5.41	9	7.38	12	7.27
Total	6	100	37	100	122	100	165	100
Percentage	3.63		22.42		73.93		100	

Source: Field Survey

This was very interesting that WEs were not very new. The findings showed that some of them were experienced in running businesses as good as their male partners. Some were also partners with their counterparts. This indicated that ISs

were also not new in respect to the development of women entrepreneurship. The difference between new institutional and old ISs was identical.

5.2.6 Networking

After finding the above information regarding age, it was relevant to know about the cooperation and collaboration of the enterprises, which were very important. The variable encountered this feature was networking. Net working is the process of linking the enterprises with its internal and external factors, which help in attaining organizational objectives. WEs were networked with both formal and informal groups. Institutions are the formal group to which all WEs were formally networked. GOs supported enterprises were not that much-networked. It was evident that informal networked parties for all the institutions were the same. They were family members, friends, relatives and neighbours.

**Table 5.14
Networking**

Networking parties for Idea Diversification	Percentage	Networking parties for appraisalment	Percentage
Self	52.1	Customer	85.5
Institutions	9.1	Institutions	1.2
Family/Friends	9.1	Friends/Family/Relatives	2.4
Combined	26.7	Combined	6.7
No response	3	No response	4.2
Total	100	Total	100

Source: Field Survey

It was evident that networking parties for idea diversification and networking parties for appraisalment were almost same. However, customers (86%) were the ultimate networking group and they were the key role players. It could be inferred that institution did not provide adequate support for improving network among WEs. Though informal networking was, much evident customers could not be set as an example of formal and organized player. It was expected that WEs would be networked through some organized intervention by institutions. The next section was to find out the employment situation.

5.2.7 Types of Employment (Skill Based)

There were two types of employment based on skill i.e., skilled and unskilled. Most of the employees under WEs were unskilled at the beginning. Again some of WEs were skilled and some semi-skilled. Nevertheless, they became skilled through their entrepreneurial activities. Table 5.15 illustrated the types of employment and the increase of the number of skilled WEs in the course of time.

Table 5.15
Types of Employment (Skill based)

Types of Employment	Beginning		At present (2005)	
	No.	Percentage	No.	Percentage
Skilled	23	13.9	85	51.5
Unskilled	142	86.1	80	48.4
Total	165	100	165	100

Source: Field Survey

It was obviously found that enterprises employed approx. 13.9 % skilled employees at the beginning of the operation, which had been increased by 38%. In case of unskilled employees, it was also observed that 86.1% of total employees were employed at the beginning of the operation. Afterwards it was reduced to 38% and stood at 48.4%. It was evident that enterprises were employing skilled employees increasingly. Evidently, it was optimistic that unskilled employees were beginning to be skilled through entrepreneurial activities. It could be added that entrepreneurs were becoming more conscious of using skilled labourers. It could be inferred from the above information that ISs encouraged WEs to employ skilled employees. It could be understood that through the employment process women were developing themselves involving in those enterprises becoming would be entrepreneurs. Therefore, while examining employment situation it was relevant to check whether the managerial capacity was understandably evident and remarkably noteworthy among WEs.

5.2.8 Ownership Pattern and Management

The ownership pattern and management of such types of enterprises were categorized as private and public ones having their different policies made by their authorities.

The enterprises that were being owned and managed by one person are known as proprietorship enterprises, except for a very few of those that are run and managed under informal partnership agreement. It was evident that 97.6% of enterprises belonged to sole proprietorship. Partners ran only 2.4% of enterprises. It was obvious that the low investment caused sole proprietorship whereas manufacturing and trading types consisted of partnership business.

Table 5.16
Ownership Pattern and Management

Type of Business	Sole proprietorship		Partnership		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Manufacturing	80	49.69	3	75.00	83	50.30
Trading	20	12.42	1	25.00	21	12.73
Services	38	23.60	0	0.00	38	23.03
Manufacturing & Trading	1	0.62	0	0.00	1	0.61
Manufacturing & Services	13	8.07	0	0.00	13	7.88
Trading & Services	5	3.11	0	0.00	5	3.03
All	4	2.48	0	0.00	4	2.42
Total	161	100	4	100	165	100

Source: Field Survey

It could be inferred from the above information that sole proprietorship was mostly evident (98%) among WEs in running their enterprises. WEs were not encouraged to run the businesses group or cooperative or with corporate environment. They were the leader of their businesses, which made difficult for them to attract financial institutions to provide collateral free loan. Even they were loosely networked to be empowered to gain any opportunity. The legal status of their enterprises was very much relevant to be examined.

5.2.9 Legality of Businesses

It was essentially significant that every formal business must acquire some formal or legal document. It was evident that 60% of WEs collected legal documents for their businesses and 40% of total enterprises did not collect any document for their businesses. It was also observed that among the license holders manufacturing types of enterprises possessed maximum (30%). Again, the non-licensee also found

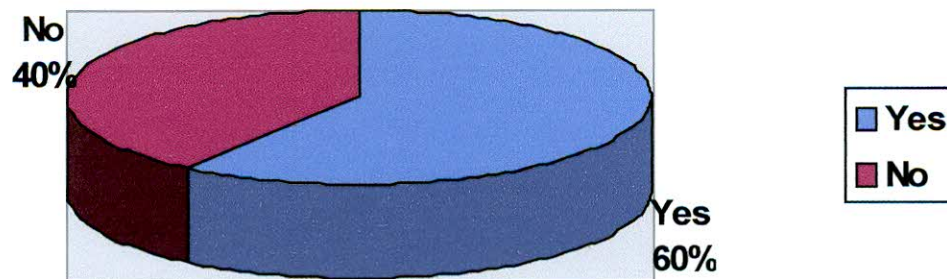
maximum among manufacturing type of enterprises. Table 5.17 shows that most businesses had any of legal documents.

**Table 5.17
Legality of Businesses**

Type of Business	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Manufacturing	29	29.29	39	59.09	68	41.21
Trading	13	13.13	7	10.61	20	12.12
Services	13	13.13	10	15.15	23	13.94
Manufacturing & Trading	3	3.03	1	1.52	4	2.42
Manufacturing & Services	24	24.24	9	13.64	33	20.00
Trading & Services	5	5.05	0	0.00	5	3.03
All	12	12.12	0	0.00	12	7.27
Total	99	100	66	100	165	100
%	60		40			100

Source: Field Survey

**Figure 5.1
Having legality of business**



Source: Field survey

It is true for the entrepreneurs that those who collected loans from BRAC must possess legal document i.e. trade license as part of the loan process. Borrowers of most other institutions were not under obligation to furnish any such documents.

From an interview with a veterinary surgeon, it was understood that there was a government policy for registering a dairy farm if that farm had only three cows. Nevertheless, it was also evident that the entrepreneurs did not know this policy. There were some evidences of non-cooperation and corruption regarding the issue of registration. It could be inferred that institutions were not that much active to facilitate WEs to have some sort of legality from any of Govt. agencies i.e. city corporation, *pourshava* (municipality) or union *parishad* (union council). BRAC wanted trade license from local govt. institutions to be obtained by their beneficiaries. That increased the size of the capital of the business. In the following section, size of the capital of those enterprises was examined.

5.2.10 Size of Capital

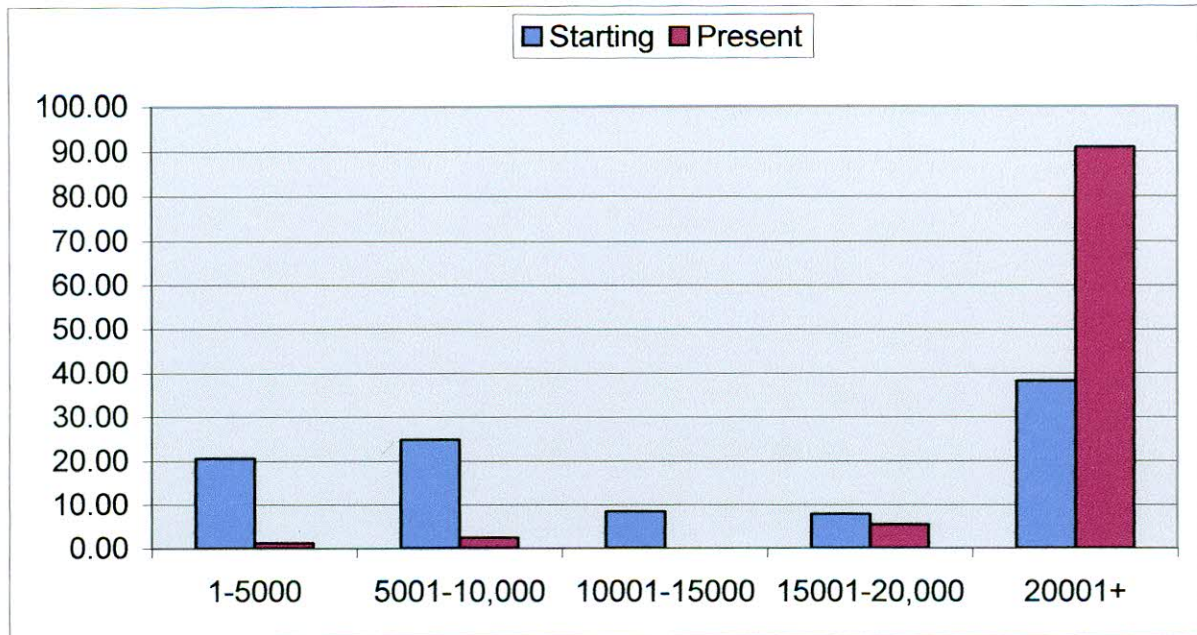
WEs started their ventures with small amounts of capital. Their investments gradually increased. The investment mainly depended on the profit and the demand of their products in the market .It was usually found that WEs received loan from bank or from any GOs or NGOs to increase their capital. The Table below shows that most WEs started their ventures with a small amount of capital between BDT 5000/- and BDT 20000/-.

Table 5.18
Size of Capital

Amount of capital (in BDT)	Starting		Present	
	No.	Percentage	No.	Percentage
1-5000	34	20.60	2	1.22
5001-10,000	41	25.0	4	2.43
10001-15000	14	8.5	0	0
15001-20,000	13	7.9	9	5.45
20001+	63	38.0	150	90.90
Total	165	100	165	100

Source: Field Survey

Figure 5.2
Size of Capital



Source: Field Survey

It was evident that about 21% of WEs had used starting capital ranging up to BDT 5000/- while at present only 1% enterprises was using this amount of capital where as the highest range of capital money (BDT 20001+) was used by 38% at the beginning and 91% at present. It was assumed that the value for money had been increased in terms of the duration of the enterprises and more capital had been employed by the time of operation. It might be inferred that 21% of WEs had received micro credit from different NGOs. It could also be inferred that size of the capital had increased by 53%. It was interesting to look into the sources of those capital employed by WEs.

5.2.11 Sources of Capital

The sources of capital for WEs were many in number. The sources were Banks, GOs, NGOs, and family, friends, husbands' contribution, inheritance, personal savings and mortgage. From the field survey, it was also evident that 61.8% of WEs collected capital from combination of two, three, or more sources. Again 9.1% of entrepreneur collected capital from institutions.

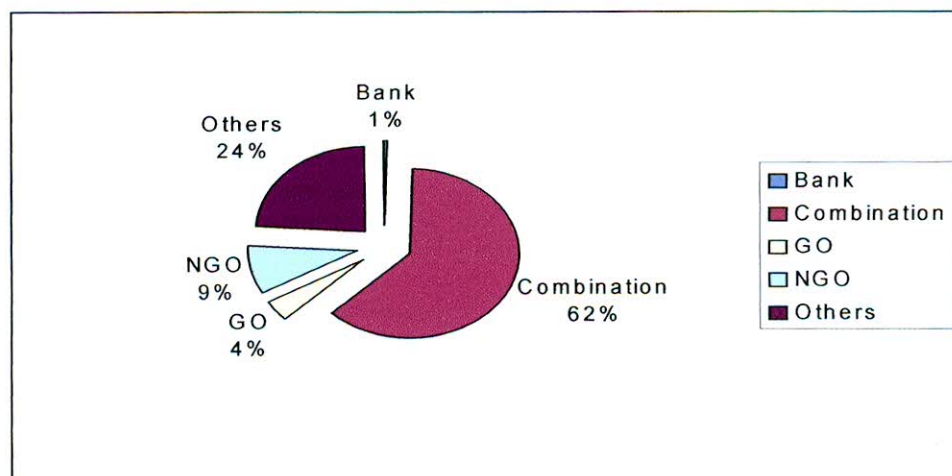
Table 5.19
Sources of Capital

Source of Capital	Entrepreneurs	
	Number	Percentage
Banks	1	0.61
Combination	102	61.82
GOs	7	4.24
NGOs	15	9.09
Others	40	24.24
Total	165	100

Source: Field Survey

It could be inferred that WEs were unable to receive loan/capital from formal financial institution i.e. banks (commercial private or governmental or national or international). It could be inferred that no efficient vacillators were evident to offer capital to WEs because 62 % (the highest) of WEs arranged capital from more than one sources. Again, it was evident that non-formal sources supplied most portions (24%) of required NGOs coverage. However, ISs were not found only financial but there were non-financial ISs also which were expressed in the next section.

Figure 5.3
Sources of Capital



Source: Field Survey

5.3 Concluding Remarks

The characteristics of the business enterprises gave an impression to conclude that enterprises were proprietorship form of businesses with relatively small amount of capital, owned and managed by enterprises in urban areas, mostly engaged in producing or trading of cloth items and household goods. They were able to create employment opportunities. However the unique differences in the characteristics of enterprises were that the institutionally- supported enterprises received financial and non-financial ISs from the enterprises. Accessorily ISs were the basis of the characteristics and perfumes of enterprises and the selection procedure of those supported organizations. The next section had been made to find out the characteristics of ISs to illustrate their position.

Chapter 6

Assessment of Institutional Supports in Developing Business

In this chapter, at first it will be looked into the institutions available and providing ISs to WEs. Afterwards an attempt will be made to establish a link between ISs and WEs. This will be made via the market since these two interrelated parties meet at that place to find their results.

6.1 Characteristics of ISs

ISs as well as non-financial and financial services were extensive. The former referred to counselling, training, research, supply of information and other supporting activities extended to the enterprises, while the later included loan grants, subsidies, industrial estates, land, power, water, gas and so on.

Table 6.1
Institution-wise Distribution of WEs

No	Types of Institutions	Names of institutions	No.	Percent
1	GO	DYD, BSCIC	81	49.1
2	NGO	BRAC, FPAB, MIDAS, SERWTCL, MASS, VERC, ASA	53	32.1
3	Private	Private	10	6.1
4	INGO	ITDG	14	8.5
5	IDA supported BMO	CWE, WEA, WEAB	6	3.6
6	Cooperative	Cooperative	1	0.6
Total	6	15	165	100

Source: Field Survey

6.2 Types of ISs

It was viewed that WEs got some support from entrepreneurship development related organizations. The types of support received were analyzed in the following Table 6.2:

Table 6.2
Types of supports

Category	Number of respondents	Types of supports				Total of recipients	
		Financial	Non-financial	Both	No response	Financial	Non-financial
Number	165	21	34	109	1	130	143
Percentage	100	12.7	20.6	66.1	0.6	78.78	86.66

Source: Field Survey

It was further viewed that at least 109 (66%) entrepreneurs received financial and non-financial types of support whereas only 21 (12.7) entrepreneurs received financial and 34 (20.6%) women received non-financial support. It was viewed that WEs were the recipient of ISs. Most of WEs (66%) received both financial and non-financial ISs while 21% of WEs received purely non-financial supports whereas 13% of WEs received purely financial support (Table 6.2). It was found that GOs were the highest non-financial support providers (Table 6.13) whereas other institutions were the highest financial support providers (Table 6.3). As an individual financial support provider (Table 5.19 / Figure 5.3) NGOs contribution (9%) was greater than that of GOs (4%). It was remarkable that the highest number of WEs received capital (Table 5.19) for businesses from a combination of different sources (GOs, NGOs, banks, other sources i.e. family, friends, inheritance, mortgage, husband's contribution, and personal savings). It could be easily inferred that no single service provider had been chosen as an efficient financial support (capital). It could also be inferred that WEs as a recipients were not efficient to manage capital from single source. It could also be inferred that formal source especially bank was not efficient enough (only 1%) to provide financial support to WEs. Again, WEs were not aware of formal sources and not efficient enough to gather capital from formal sources whereas informal source provided 24% of capital for WEs for businesses. Most of the formal financial support providers were found inefficient to provide capital to WEs and they did not have access to the system of financial supports of the formal sources. The institutions' arrangements for financial service were not user-friendly. The types of supports received by WEs were:

Moreover, the entire sample enterprises mostly owned and managed by women, were the recipients of ISs. From the dependency of these enterprises at any stage of

their life for the development could be stated as one of the salient features. They were the recipients of less of financial (12.7%) and more of non-financial ISs (20.6%). A very small proportion (20.6%) received non-financial ISs while all of them received financial support service (Table 6.2).

6.3 Nature of Financial Supports

Financial ISs included bank loan and credit from financial institutions or other GO and NGOs. Financial ISs were used to meet the requirements for working and fixed capital. To acquire land and building, to buy machinery, equipment and other assets there was a requirement for fixed capital. Sometimes, financial assistance was required to support the extended operation. Besides, financial ISs were also provided for working capital items such as purchase of raw materials, payment of operating expenses like salary and so on.

6.4 Use of Financial Support on the basis of Source

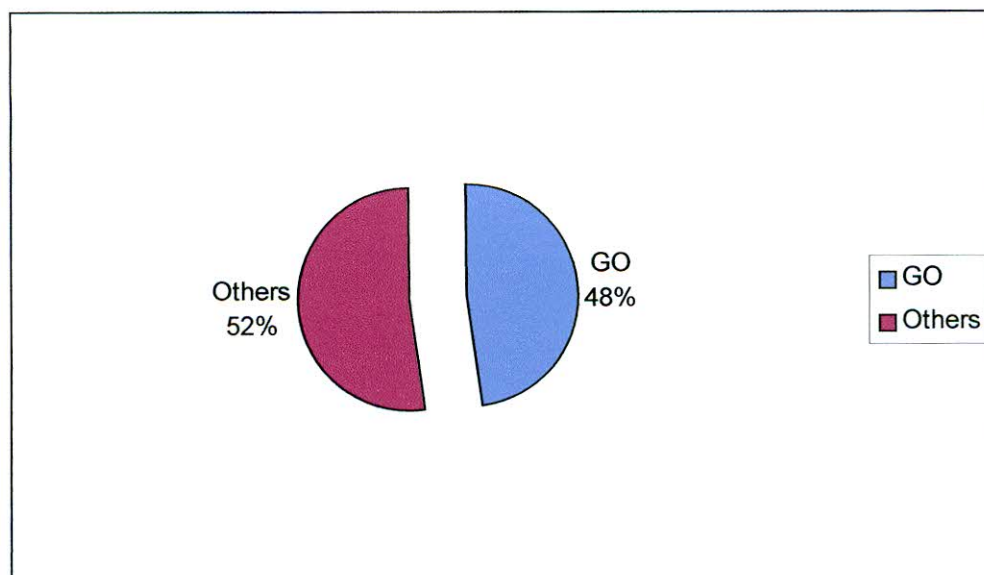
There were many sources for financial supports. Supports of GOs and other organizations were available. The availability of ISs was important for the development of WE.

Table 6.3
Sources of Financial Support

Sources of Support	Number	Percentage
GO	62	47.70
Others	68	52.30
Total	130	100.0

Source: Field Survey

Figure 6.1
Sources of Financial Support



Source: Field Survey

It was observed that 48% WEs were supported by GOs and 52% were supported by other sources (NGO, private sources).

6.5 Loan Size and Disbursement

Disbursing loans timely, adequately and properly have some conditions to be fulfilled by institutions.

Table 6.4
Loan Disbursement

Category	At a time	Instalment	No response	Not taking	Total
Number	130	0	1	34	165
%	78.8	0.00	0.6	20.6	100

Source: Field Survey

It was evident that loan gave them a confidence to commence a business. Most women (78.8%) received and it was good to see that organizations had been able to give them full amount of loan at a time.

Loan size was BDT 5000/- to BDT 1,00,000/- frequency of loan received was once, twice or more times and loan delivery was in half or full at a time.

6.6 Loan Refund

Refunding loan was very much needed for WE.

Table 6.5
Loan Refund

Category	Number	Percentage
Weekly	30	18.20
Fortnightly	8	4.84
Monthly	88	53.35
Quarterly	1	0.6
Yearly	1	0.6
Combination	2	1.21
No response	1	0.6
Not Taking	34	20.6
Total	165	100

Source: Field Survey

It was evident that organizations had all sorts of refund policy. Nevertheless, popular refund programme was monthly (53.35%). WEs liked to refund loan monthly. The other options were not that much popular though weekly repayment was in second category (18.20%).

6.7 Sources of Loan Repayment

Repaying loan from different sources was very much evident from WEs.

Table 6.6
Source of Loan Repayment

Category	Number	Percentage
Out of profit	127	76.99
Other sources	2	1.21
Both	1	0.6
No response	1	0.6
Not Taking	34	20.6
Total	165	100

Source: Field Survey

It was evident from Table 6.6 that most women, as many as 76.99 percent, had been able to repay out of profit. From the observation, it was found that those women had been able to capitalize the loan into profit. It was evident that the financial support received by WEs changed the financial position of enterprises. The optimum use of the support could be ensured through the proper guidance of supporting institutions. However, some WEs used the support for the growth of businesses. The next section illustrated the use of financial supports based on the operation period or duration since commencement of businesses.

6.8 Use of Financial Support on the basis of Duration

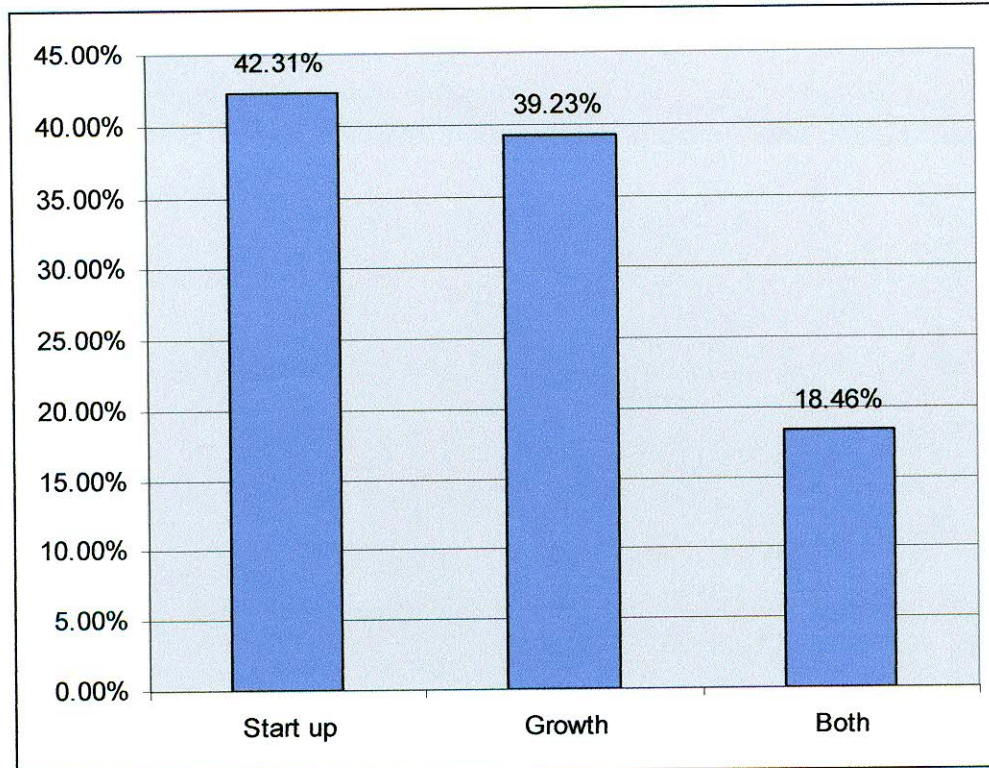
The use of financial support was much needed for new enterprises and it was needed for the growth of old enterprises. WEs did not find the availability of loans. As much as the expansion was close the need for money became less.

Table 6.7
Use of Financial Support based on Duration

Category	Start up	Growth	Both	Total
Number	55	51	24	130
Percentage	42.31	39.23	18.46	100

Source: Field Survey

Figure 6.2
Use of Financial Support based on Duration



Source: Field Survey

It was evident that almost equally financial support had been utilized for the start up and the growth of businesses. It was also observed that 19% entrepreneurs used loan for both purposes. While 42% of WEs used loan to start-up and 39% of WEs used for growth. Institutions were responsible to guide WEs to suggest a business development plan so that WEs could use at optimum level. The following section would examine types of investment of supported enterprises.

6.9 Types of Investment using Financial Support

Investment policy was not very useful for development process. Sometimes financial support was given for working capital, sometimes for fixed and sometimes for both.

Table 6.8
Types of Investment using Financial Supports

Category	Working capital	Fixed capital	Both	Total
Number	120	4	6	130
Percentage	92.30	3.08	4.62	100

Source: Field Survey

Among those who received financial support, 120 WEs (92.30%) received that as working capital, four women (3.08%) received that as fixed capital and six women (4.62%) received for both working and fixed capital. Actually proper use of loan properly could not be ensured if the institution did not monitor that extensively. There were provision to take multiple loans by NGO-MFIs and GOs that WEs continue loan for more than once based on their performance NGO loans were performance oriental in most cases. GOs loans sometime varied and relaxed based on disasters and calamities. Certainly, the reason and frequency could be examined and analyzed to explore the demand and supply of ISs.

6.10 Patterns of Loan Taking for Capital Investment

During field survey it was observed by the researcher that some NGOs had a very good network to facilitate loans to their beneficiaries. The decision for providing loans was given quickly and correctly. It could be argued that only supplying credit did not ensure the development of entrepreneurship. Even though credit was much urged support from WEs. Again formal banking institutions without the attitudinal change of bank-staffs and managers could not supply collateral free credit. However, guidance for getting loan, using loan and repaying loan were vital for WED. It could be inferred that WEs were very much keen to get credit to use it for attaining sustainability of their enterprises. However by examining the position of various loan supplying institutions and the demand and supply position of supports could be evaluated.

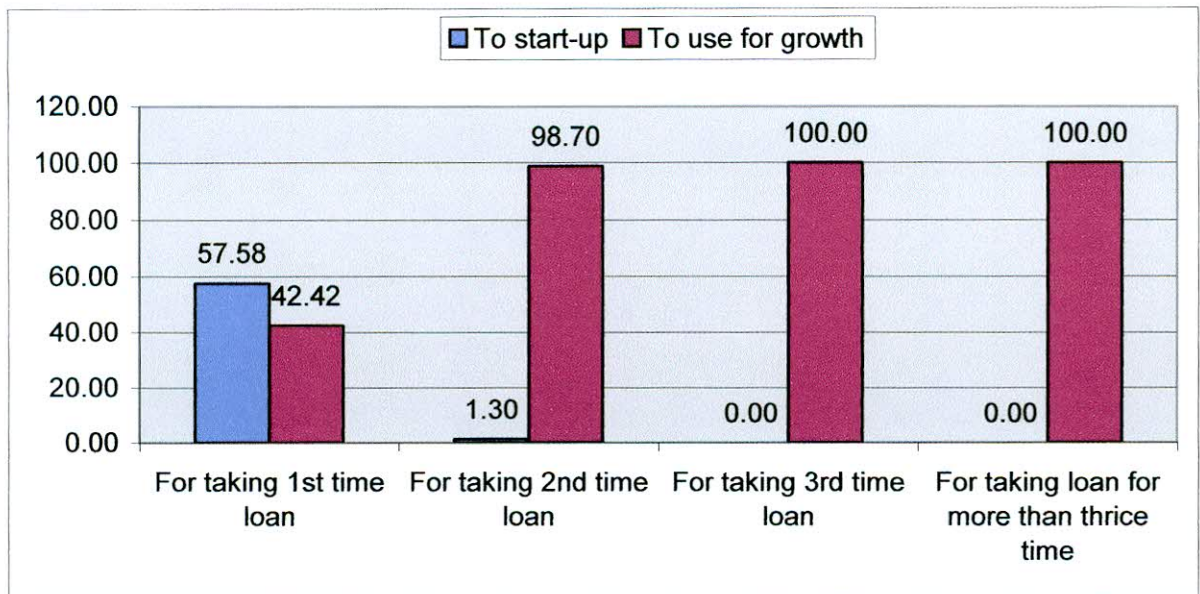
Table 6.9
Reasons of Loan Taking for Capital Investment

Reason	To start-up		To use for growth		Total		
	No.	Percentage	No.	Percentage	Total No	Total Percentage	Cumulative Percentage
For taking 1st time loan	76	57.58	56	42.42	132	100	50
For taking 2nd time loan	1	1.30	76	98.70	77	100	29
For taking 3rd time loan	0	0.00	42	100.00	42	100	16
For taking loan for more than thrice time	0	0.00	13	100.00	13	100	5
Grand Total	77	29	187	71	264*	100	100

Source: Field Survey

Note: * Total number of respondents has increased for multiple responses

Figure 6.3
Reasons of Loan Taking for Capital Investment



Source: Field Survey

It was evident that 58.58% of WEs took loans to start-up their businesses whereas 42.42% of WEs took loans for expanding their enterprises for the first time. On the other hand, 1.3% of WEs took loan to start-up businesses whereas 98.7% of WEs took loans for expanding their enterprises for the second time while again third loan was taken to grow up enterprises. No loan was taken for the third time or more than that for start-up businesses (Table 6.9).

From the above analysis, it was clear that financial ISs were not substantially required to start enterprises. However, such service cannot be termed as unnecessary, as 57.6% of WEs were directly dependent on financial supports to promote their business. About one-fifth of WEs expressed their difficulties in getting started their business without financial support from institutions. The demand or need for additional financial supports was also identified by the frequencies of loans receiving by WEs. An overwhelming majority (50%) of WEs received loans more than one time. WEs received loans for more than once and used them to support the growth process of their enterprises. Repayment of loans to parties also indicated other source of financial support. Some WEs were in need of financial assistance to support growth but they did not get loan from institutions and borrowed money from other sources. To repay loans from other sources WEs received loan from

institutions. Thus, this financial support of institutions could be presented as effective on growth and development of WEs. Most WEs (50 %) who received loans to support growth process of their enterprises used loans to increase the capital size of businesses. A quarter of them received additional loans to add new products or services to their original products. Moreover, others received additional loans from institutions to repay their personal loans collected from relatives and friends to finance the growth process.

6.11 Credit Supplying Institutions

It was well understood that among the different supporting institutions, DYD distributed loans, for the first time, to 31.53% of WEs, whereas BRAC distributed to 29.23% of WEs and BSCIC distributed to 16.15 percentage of WEs.

Table 6.10
Credit Supplying Institutions

Name of the Organization	Distributed 1st Time Loan		Distributed 2nd Time Loan		Distributed 3rd Time Loan		Distributed Loan More Times	
	No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
ASA	2	1.54	2	2.60	4	10.0	3	23.08
BRAC	38	29.23	19	24.68	9	22.5	3	23.08
BSCIC	21	16.15	15	19.48	6	15.0	2	15.38
DYD	41	31.53	25	32.46	12	30.0	2	15.38
FPAB	4	3.07	0	0	0	0	0	0
ITDG	3	2.30	2	2.60	0	0	0	0
MIDAS	5	3.85	2	2.60	1	2.5	0	0
SERWTCI	3	2.30	2	2.60	2	5.0	1	7.70
PRIVATE	2	1.53	0	0	0	0	0	0
ANSAR-VDP & OTHERS	11	8.50	10	12.98	6	15.0	2	15.38
Total	130	100	77	100	40	100	13	100

Source: Field Survey

While distributing for the second time, DYD distributed 32.46%, BRAC 24.68% and BSCIC 19.48%. Again while distributing for the third time; DYD distributed 30.0%, BRAC 22.5%, BSCIC 15.0%. However, while providing loans for more than three

times, it was remarkable that (NGOs) ASA and BRAC came over with equal result i.e. 23.08% while (GOs) DYD, BSCIC were satisfying equally 15.38% of WEs. (Table 6.10).

It was also evident that manufacturing type of enterprises took 51.5%, 57.5%, 53.8% of total loans for the 1st, 2nd, 3rd and more than three times consecutively. The next, highest loan hunting enterprises were services type of enterprises. They were supplied loans by institutions for the first time 22.0%, 2nd time 24.7%, 3rd time 17.5% and for more than three times was 30.8%. It could be inferred from the above information that NGOs were efficient in supplying loans than GOs and INGOs. Again, the financial support must accompanied by non-financial support could ensure WED properly.

6.12 Financial ISs

Evidence indicated that all WEs received financial ISs (loan) to start or to develop their business. As stated earlier, institutions were found to supply financial ISs to WEs for their development. The study identified that GOs supplied financial support to (48%) of WEs for their development (Table 6.3). It was clear that the institutions were supplying financial ISs for the development of WEs. It was also observed that the institutions supplied both the fixed and working capital for the promotion and development of WEs (Table 6.8). Ninety two percent of WEs stated that they used loan received from institutions as working capital and only 3% received loan for using as fixed capital and 5% used loan both for working and fixed capital. It was observed that 48% WEs were supported by GOs and 52% were supported by other sources (NGOs, private sources and so on).

6.13 Non-Financial ISs

Technical extension services, advice, consultations, utility services and other miscellaneous supports are non-financial ISs. In other words, preparations of feasibility report, including financial, commercial, social feasibility and so on were the non-financial ISs. Entrepreneurship training, imparting knowledge of technical know-how, networking, educating about various aspects and parts of machines, behaving with the suppliers and customers, how to get motivated, how to motivate others and so on were non-financial ISs.

It was obvious that support to women might be supplied in cash or kind, in soft or hard way or intangible or tangible way. Whatever the support was being supplied had to be evaluated. While the replies of WEs regarding the support of the institutions in developing motivation, generating and validating ideas, it was found that a vast majority of the entrepreneurs (81%) did not receive ideas from institutions but from other sources (Table 5.14). Thus, it was observed that non-financial ISs for the generation of ideas or for the development of WEs were very poor and negligible.

Development of ideas though an important and necessary step in developing enterprises but validating ideas in regards to customers demand, financial requirements, competitive product and price and so on is more important. Generated ideas should be subject to pre-action control to implement. Nevertheless, pre-action controls were not implemented on ideas those were developed through direct or indirect support of institutions i.e. these ideas were not validated before starting WEs. The institutions did not think to validate ideas developed by WEs themselves or with the help of their relatives, family members, and neighbours.

6.14 Pattern of Non-Financial Supports

The pattern of non-financial supports were found such as training, marketing, technical, extension and advice, utility service, information dissemination, and combination of other types (Table 6.11). Non-financial supports mainly comprised of technical extension services, advice, consultations, utility services and other miscellaneous supports.

Supports were not always available for WEs. Sometimes WEs were not aware of available support. Different institutions offered different types of supports. The non-financial supports were both technical and non-technical such as training, marketing, utility, information, advice and so on.

Table 6.11
Pattern of Non-financial Supports

Category	Training	Marketing	Technical	Extension and Advice	Utility service	Information dissemination	Other	Combined	Total
Number	85	5	6	2	1	3	3	38	143
Percentage	59.40	3.39	4.10	1.2	1.30	2.07	2.07	26.47	100

Source: Field Survey

It was evident that 60% of WEs received training and 27% received other services along with training. Only 3% of WEs received marketing support, which reflected the main weakness of ISs. It was certainly the part of ISs to play the role of facilitator to make linkage of with the market. GOs neglected the issue because of their inflexible decision making process and stereotyped planning process. The concrete structure of bureaucracy could not help WEs to link the market with their production house. NGOs tried to link the beneficiaries to the market for getting back the micro credit within scheduled time. However BRAC (AARONG), TMSS (UDDOG), GB (GRAMEEN UDDOG) facilitated the supervised marketing system. Some of GOs tried to address this demand through very poor intervention or inadequateness could not cover all WEs. For example, BRDB initiated its outlet *KARUPALLI*, DWA initiated *ANGANA*, JMS started at their office premise. However, DYD did not accommodate any kind of such facilitate. MIDAS arranged MIDI and MINI MART to facilitate WEs through accommodating and providing shops in Dhaka city. No GOs and NGOs yet studied any supply chain for facilitating better marketing to beneficiaries observed during field survey. Only ITDG had covered three districts with little efforts to support some specific cluster group with market exposure visit, technology fair and creating network of partner NGOs for enhancing cooperation. It was remarkably noticed that GOs covered most of the non-financial support (34%) (Table 6.12). It could be inferred that institutions were lagging behind in providing non-financial support that was why private sources (19%) providing many services. It was evident that in urban areas specially city, *pouroshava* or upa-zilla headquarter people could see some small size signboards hanging in front of houses where advertisements written in favour of WEs who providing training on tailoring, block batik, screen printing, fabric, cooking, beauty parlour and on other feminine types of trade to women. This was in fact happened for interventions GOs (DYD, DWA, JMS, and BRDB) had taken to train the women. After completion of the training courses women used to open centres at their own houses.

6.15 Sources of Non-Financial Supports

Different institutions including private, own, family and other sources provide non-financial supports. Table 6.12 shows that most of non-financial supports were provided to WEs by GOs and NGOs.

**Table 6.12
Sources of Non-financial Supports**

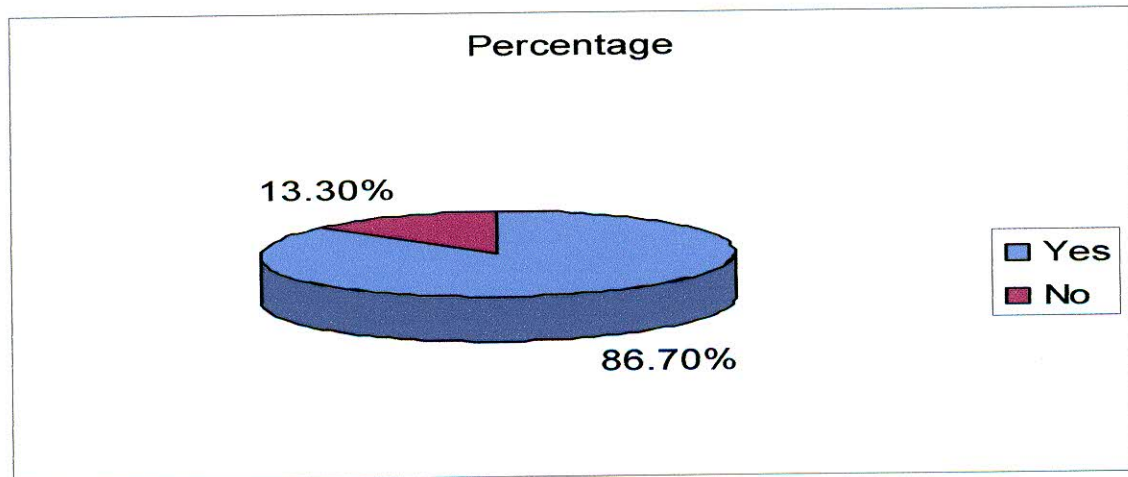
Category	GOs	NGOs	Private	Own family	Others	Combined	Total
Number	48	24	27	4	3	37	143
Percentage	33.56	16.78	18.90	2.80	2.09	25.87	100

Source: Field Survey

6.16 Training Supports

Both GOs and other institutions provided training supports to WEs.

**Figure 6.4
Having Training from any Support Institution**



Source: Field Survey

It could be seen that 86.7% of WEs received training from supporting institutions and 13.3% of them did not receive any training. Among the non-receiving entrepreneurs, equally 4.8% of entrepreneurs were doing manufacturing and trading type of business respectively. Whereas 1.8% is from service type, 1.2% from manufacturing and services and 0.6% are from combination of three types of businesses. It was found that all entrepreneurs from trading and service type of enterprises received training and they were 3.0% of all entrepreneurs.

Training support was provided and most WEs received training from supporting institutions (Figure 6.4). It is also observed that 35.7% of WEs started business before training and 30.1% of WEs received training after starting their businesses while 34.3% of WEs received training both before and after the start of businesses

(Table 6.13). Again, it was observed that WEs received training from various GOs, NGOs, private or other and even from combined institutions. It was evident that 37.60% of WEs received training from GOs. While 23.04% received combined training from all types of institutions. NGOs provided training to 10.90% of WEs and privately 14.54% of WEs received training, whereas only 0.6% received from other sources (Table 6.14).

In order to promote enterprises, whether small, medium, big or micro entrepreneurs must have enough motivation and determination. The research revealed that only 6.5% of WEs stated that institutions motivated them in developing enterprises, and 93.45% stated that institutions did not motivate them. Another important determinant of women enterprises development is the commitment of entrepreneurs to their ideas developed for implementation. The study revealed that developing their commitment and determination towards enterprises idea; Institutions supported only 1.2 % entrepreneurs. Committed entrepreneurs took advantage of opportunities, tried to make their own luck, controlled their own destiny and equated result with efforts (Mia 2000). Nevertheless, institutions did not support them in developing their commitment, which was the root to enterprise development.

6.17 Time of Receiving Training Supports

Training supports were usually very much needed at different times. Before starting enterprises, women needed training. After some days, she needed some training supports, so, it was very much needed to design training for different purposes.

Table 6.13
Time of Receiving Training Supports

Category	Before Starting	After Starting	Both	Total
Number	51	43	49	143
Percentage	35.7	30.1	34.3	100

Source: Field Survey

It was observed that 35.7% of WEs received training before starting the business and 30.1% of WEs received training after starting their business while 34.3% of WEs received training both before and after the start of the business. It could be inferred that training facilitated women to become entrepreneur. Again, institutions were

somehow ready to provide training to develop the business or facilitating to adjust with the market environment.

6.18 Place of Receiving Training

Training centre was a very common place for training. It was found that different institutions offer different trainings. GOs had different training centres whereas NGOs had those for their own staff training purpose. Among the institutions BSCIC had SCITI, BRDB had BRDTI and Tangail training centre, DYD had YTCs and upa-zilla training centres; DWA, DSS, JMS also had their training centres at rented houses or at their own premises and BRAC had TARC at different palaces. Moreover, NGOs own offices were used for training. Some GOs selected some NGOs or private organizations to train their beneficiaries at their premises on different skills.

Table 6.14
Place of Receiving Training

Category	GO	NGO	Private	Other	Combined	No training	No response	Total
Number	62	18	24	1	38	21	1	165
Percentage	37.60	10.90	14.54	0.60	23.04	12.72	0.60	100

Source: Field Survey

It was observed that WEs received training from various GO, NGO, private or other and even from multiple institutions. It was evident that 37.60% of WEs received training from GOs. While 23.04% received combined training from all types of institutions. NGOs provided training to 10.90% of WEs and privately 14.54% of WEs received training, whereas only 0.6% received from other sources. It was observed that women from remote places coming to the training centres keeping dedication showed marvellous. After training follow-up was absent, that was observed during field survey. WEs were then asked whether they had any business to receive ISs. Because barriers could hinder WEs receiving support.

6.19 Barriers to Receive ISs

Some barriers disheartened WEs to get loans, to receive ISs that and to run their enterprise smoothly. These barriers did not bring any good result to WED in Bangladesh.

Table 6.15
Barriers to Receive Non-financial Support

Category	Yes	No	No response	Total
Number	49	115	1	165
Percentage	29.7	69.7	0.6	100

Source: Field Survey

It was observed that 115 respondents did not face any barrier to receive supports but 29% WEs faced barrier to receive supports. However, the percentage of responses found for receiving barriers was showing alarming situation as all entrepreneurs had been chosen or selected from any of the support/ service providers. Therefore, the situation was not favourable to receive support.

6.20 Demand for ISs

WEs had demand for both financial and non-financial ISs for their development. This section deals with an analysis of various issues related to WEs demand for financial ISs followed by analysis of their demand for non-financial ISs.

The most common problem, and the one cited as being the most problematic of all, was the delayed payment of bills by customer. Not only was it the most common problem, it was also the most intractable. Other problems mentioned were undercharging for a product or service, difficulties in cash flow management, managing and retaining staff, getting business and finding clients and the effect of business ownership upon personal circumstances.

6.21 Demand for Financial Supports

All WEs received financial ISs in the form of cash loan from the Institutions. Evidence also indicated that almost all WEs (95%) were suffering from financial problems. They wanted more capital but the institutions did not provide financial ISs on time and with adequate amount as and when require. The above evidence lent support to the contention that WEs had had demand for financial ISs for their development.

6.22 Demand for Non-Financial Supports

Apart from financial need, the demand for non-financial ISs also was identified. WEs did not know about their demand of non-financial or software supports. However,

while analyzing the problems faced by them, non-financial problems were intuitively identified as forward and backward ISs.

Entrepreneurs stated their need for non-financial ISs like maintaining books and accounts, how to get permanent customer, how to sell their products beyond the local market and so on while most of them (95%) mentioned that they wanted money i.e. financial ISs.

The identified demand for software or non-financial ISs of WEs was: getting definite sources of supply of raw materials, skilled labourers and appropriate ideas. WEs were found to have no or less knowledge of identifying customer, want, market segments and selecting appropriate location and so on and classified as backward ISs. Backward ISs consist of ISs, which, are required to get output of the enterprises. The output of an enterprise varies from manufacturing to trading to service rendering enterprise. Nevertheless, all enterprises add some value to the products or services they either produce or buy to sell. The required ISs for this value addition are known as backward ISs. Besides, WEs were suffering from problems related to the distribution of goods and services to customers. Sometimes WEs miscalculated the cost of goods or services produced or did not consider depreciation. These were either overcharged or undercharged. WEs did not know the techniques of selling their products out of their local area or markets. They did not have any proper sense of management and market and only networking system by which they could sell their products in market beyond their local areas where the production might have a good market. WEs did not know how to let the people informed about the products and they were badly in need of knowing the techniques of entering into a new market (Fig 6.5). Sometimes they did not feel comfortable to talk and argue with wholesalers either because of the lack of their understanding or because of their shyness. In most cases they depended on make surcharge. Above discussion revealed, that WEs had tremendous demand for non-financial ISs and those classified as backward and forward ISs for the development of their enterprises.

6.23 Gap between Demand and Supply of ISs

Based on the demand of ISs of enterprises and the supply of same institutions was stated in the foregoing section. The study identified a big gap as discussed below:

6.24 Gap in Financial ISs

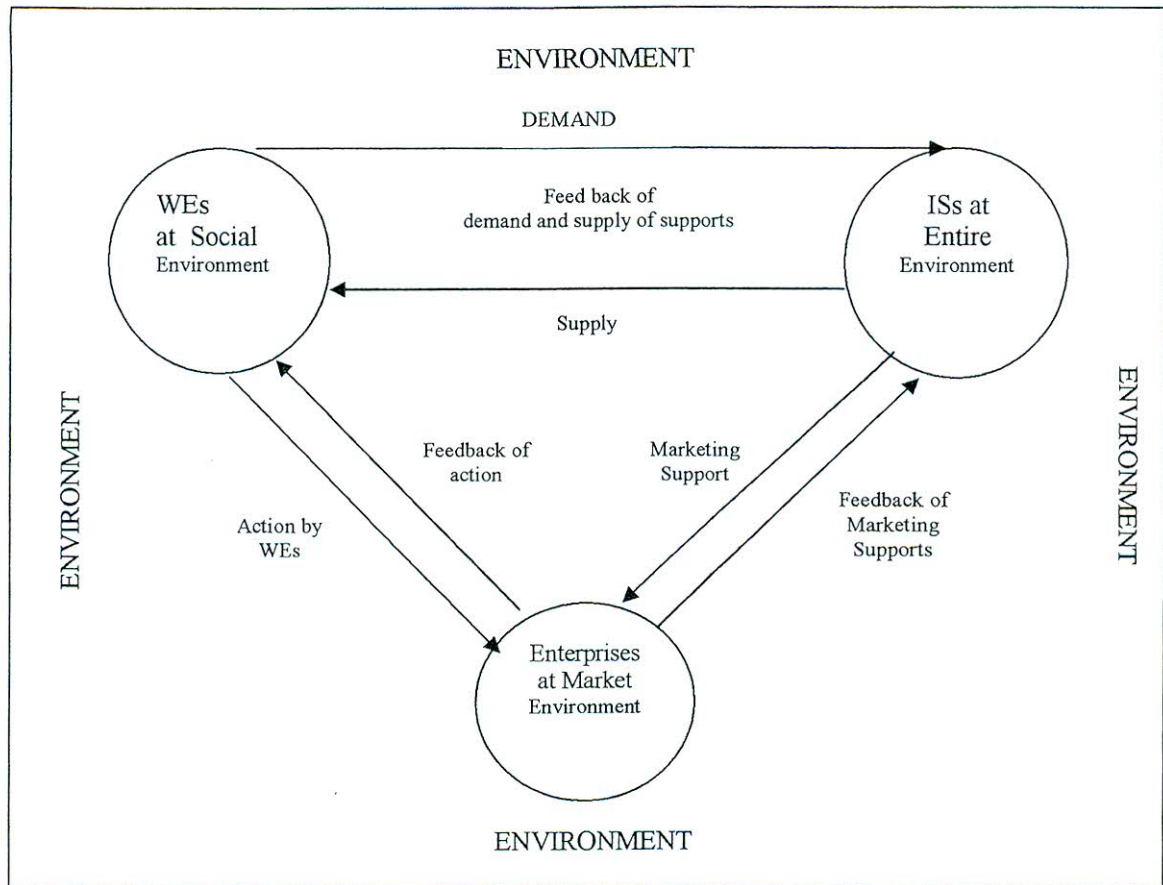
As stated in the previous section 79% WEs received financial ISs either for start-up or for development of their enterprises. Thus, the gap in non-financial ISs was lower than that of the financial ISs. There was some gap between the demand and supply of the financial and non-financial ISs. However, this information was not just sufficient to conclude about the nature, width and depth of gap. The gap became conspicuous when the total amount that WEs wanted and the amount they received were considered. On an average 40% of the demand of WEs who wanted loan, at least fourth times were not entertained. Thus, so far financial ISs were concerned there was a considerable gap between the demand and supply of ISs.

6.25 Gap in Non-Financial ISs

A considerable gap between the demand and supply of non-financial ISs also was found. So far, the replies of the institutions were concerned; almost all institutions had the provision for non-financial ISs except a few cases. However, the enterprises did not raise any demand for such non-financial ISs. Only a negligible WEs stated that they received some non-financial ISs such as idea development and solving non-financial problem. However, while the problems of WEs were identified it was found that they had huge demand for non-financial ISs that they could not realize and the institutions did not come forward with such ISs. Thus, it could be concluded that there was a gap between the supply and demand of ISs.

From the above analysis, it could be concluded that the supply of ISs of the institutions and the demand for ISs of the enterprises for their development is not equal in terms of volume and nature. The supply was less than that of the existing and latent demand of the enterprises. Thus, it could be concluded that there was a gap between the supply of ISs of institutions and the demand for the same of WEs.

Figure 6.5
Demand, Supply and Feedback of Supports in Market Environment



Source: Field survey

6.26 Concluding Remarks

Above finding on characteristics of ISs concluded that ISs were more of financial and non-financial in nature. The financial supports provided to WEs were micro credits, which were delivered at time, at least twice. The high costly micro credit was being repaid weekly or monthly from profit or principal amount. Non-financial supports were less observed both in terms of provisions and in terms of delivery. GOs were observed as provider of both financial and non-financial supports. The non-financial supports received by WEs were negligible. Only around one-third (30%) of WEs were provided help to generate ideas, idea validation, motivations towards idea generation, training counselling, problem solving and so on. They were found negligible. GOs first provided training and then loans for starting businesses. NGOs did not provide counselling, problem solving. There assistance provided as non-financial supports that were found negligible. NGOs did not provide frequent non-financial ISs. Except a few, they did not even have provisions for extending non-

financial package of the support delivery. Some GOs (34%) provided both financial and non-financial support to WEs.

The finding on the supply of both financial and non-financial ISs and analysis thereof revealed that institutions were supplying both the financial and non financial ISs for the development of WEs. The research also identified that the supply of non-financial ISs for the development of enterprises was negligible. Thus, it was proved that the supply of financial ISs of the institutions for the development of WEs was not enough.

It could be concluded from first three sections of this chapter regarding characteristics ISs. WEs were supported so that they could attain their goals and objectives. Again, institutions provided supports as because through that process they could attain their goals. These two interrelating parties met at the market to find their results i.e. how much they had achieved. These two interrelating supplementary goals then could be measured at one point i.e. performance in the market of enterprises run by WEs (Figure 6.5).

There were differences of nature of institutions supporting WEs. The guidance of BRAC had proved to be the best suited for WEs' need. The selection procedure of WEs and training provided to them by BRAC was very efficient and transparent. As a result, entrepreneurs worked hard and the loan repayment cycle worked well.

Although GOs such as BSCIC, DYD, DWA had several projects to support WEs, their way of providing loan and/supports to WEs differed a bit to those of NGOs doing the same job. As a GO, the DYD had a strong network across the country. The male and female youths who received training and gained loans from the DYD, tended to work hard for the incentive of national award to be given at national level. The position of the borrowers of BSCIC and the DWA were not well compared to those of the DYD. On the other hand, *Palli Karmo Sohayak Foundation* (PKSF) provided loans to a number of NGOs/ Micro-Finance Institutions (MFIs) that were related with micro-credit operations. PKSF loan started from BDT 50,000.00 (fifty thousand) and ranges up to BDT 200,000.00 (two hundred thousand). BRAC Bank provided collateral-free loans to women. This played an important role in women's development and growth as entrepreneurs, as it was not always possible for women to give collaterals. MIDAS provided training and loan in this case. On the other hand, the DYD, which had a countrywide network through its Youth Training Centres (YTC) and district and upa-zilla level offices, mainly focused on giving loans and training

without any entrepreneurial skills and support to management skills. Therefore, the loan borrowers who came within the work of the DYD remained unskilled to a certain extent. Those who survived and succeeded as entrepreneurs did so only due to their own efforts and hard work, much to the allurements of the National Youth Award.

BSCIC did not provide this management training on a long-term basis. Only three-day training was given, which, in fact, was a skill-deepening training, not entrepreneurship developing. Furthermore, the post-training loans of BSCIC only BDT 20,000.00 (Taka twenty thousand) was not an entrepreneurial assistance. It was, in fact, a larger version of micro-credit. It brought very less output to WEs in particular.

CWE backed by SEDF offered training, market exposure and so on to WEs. This women organization arranged foreign trips for WEs to help them attain global knowledge of entrepreneurship. JMS, provided training, loans and marketing supports through arranging exhibition or *MELA*. Bangladesh Rural Development Board (BRDB) provided supports through its *KARUPALLI* (Cottage village). Women Entrepreneurship Association of Bangladesh, WEAB arranged foreign country visit and arranged exhibition in posh areas of Dhaka (capital city). Bangladesh Women Chamber and Commerce Industries BWCCI provided loans to WEs. DWA offered training, loans and marketing supports. *ANGANA* (meaning women's premise-a name of out let) supported many women through help, gaining self-reliance and selling their products from its *ANGANA* outlet.

Therefore, the study continued in the next chapter to evaluate whether the supports provided to WEs for their market existence working well. Again by exploiting supports whether WEs attained sustainability.

Chapter 7

Role of Institutional Supports in Attaining Sustainable Entrepreneurship

In this chapter, at first, the socio-economic condition of WEs has been discussed to assess the impact of ISs in attaining sustainability. Sustainable entrepreneurship is very much needed for women, which described earlier in chapter three. The market is the best determinant to measure sustainability. For this reason evaluation of ISs has been done for assessing their supports to WMSMEs for their existence in the market. After that, a comprehensive evaluation has been done for measuring growth potentiality and future projection ability of WMSMEs to assess the role of ISs in attaining sustainable entrepreneurship of women. The performance of WEs and WMSMEs was measured based on the model developed in chapter three.

7.1 Socio-economic Condition

The performance of WEs was examined based on socio-economic aspects. The socio-economic conditions of supported WEs were evaluated based on disposable income, consumption, food intake, quality of foods, expenditure for children's education and ownership of movable or immovable assets and so on. It was found that the socio-economic conditions of WEs were improved.

7.1.1 Perceived development

Almost all WEs (99%) perceived their business as helpful to development in respect to their socio-economic condition.

Table 7.1
Perceived development

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Perceived Development	163	98.8	2	1.2	165	100

Source: Field Survey

7.1.2 Changes in the Socio-economic Condition

The entrepreneurs whose socio-economic condition improved was again subdivided using scale ranging from highly increased to poorly improved. A portion of WEs (21.21%) reported that their socio-economic conditions increased were moderately increased (7.8%) and nearly one-twentieth (4.84%) of WEs reported that their socio-economic conditions were poorly increased. Most WEs (64.84%) reported that their condition was increased.

Table 7.2
Changes in the Socio-economic Condition

Category	Highly increased	Moderately increased	Increased	Poorly Increased	Very Poorly Increased	Total
Number	35	13	107	8	2	165
Percentage	21.21	7.87	64.84	4.84	1.21	100

Source: Field Survey

7.1.3 Movable/Immovable Properties

It was found that 85% of WEs perceived that their business helped them to obtain movable or immovable properties. WEs purchased cultivable land, cattle, furniture and house hold equipments.

Table 7.3
Movable/Immovable Properties

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Movable/Immovable Properties	140	84.8	25	15.2	165	100

Source: Field Survey

7.1.4 Food Consumption Level

It was expected that the return from business made the standard of living better from the previous. It revealed that quality of food and the items in the menu of WEs daily or weekly diet increased.

Table 7.4
Increase in Consumption Level

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Consumption level increase	162	98.2	3	1.8	165	100

Source: Field Survey

Almost all (98.2%) WEs stated that the quality of their food intake improved after starting their businesses while the rest proportion (1.8%) stated that their food intake did not increase after starting businesses.

Table 7.5
Increase the Quality of Food Intake

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Increase the quality of food intake	163	98.8	2	1.2	165	100

Source: Field Survey

The rest entrepreneurs did not state any thing about the quality of their food. The group of WEs also increased their family food consumption level. An overwhelming majority of WEs stated that the food consumption level of their family increased after they had started their enterprises. However, this did not include the change of food habit and it did not include the health and nutrition aspects. In Bangladesh, women were ill-fed and mal-nourished for gender bias. This study found that WEs felt better than previous after starting their business 98.2% of WEs found their consumption level increased.

Regarding food intake, 99% observed that they had better chances from their businesses to increase the food consumption both in volume and in quality.

Table 7.6
Increase the Volume of Food Intake

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Increase the volume of food intake	163	98.8	2	1.2	165	100

Source: Field Survey

7.1.5 Education Expenses

It was also observed that 91% perceived that they were helped by their enterprises to spend for education. The income from the business must contribute to the educational expenses of the children of WEs. It was revealed that most WEs (91.5%) could contribute more towards children education expenses. It was revealed that one-third (8.5%) WEs could not afford satisfactory level of educational expenses

**Table 7.7
Educational Expenses**

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Educational expenses	151	91.5	14	8.5	165	100

Source: Field Survey

7.1.6 Disposable Income

Most WEs (98.2%) stated that their disposable income increased. The increased disposable income was sufficient for the family expenses of majority of WEs entrepreneurs. This implies that a substantial proportion of groups of entrepreneurs could not earn sufficiently to meet their family expenses, thereby suggesting that entrepreneurs need to be strengthened in terms of their financial and marketing capability.

**Table 7.8
Disposable Income**

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Disposable income	162	98.2	3	1.8	165	100

Source: Field Survey

7.1.7 Ownership of House and Property

It was observed that 86% of WEs had their own houses. Almost all WEs owned either a hut or a tin shed house.

**Table 7.9
Have Own House**

Category	Yes	No	Total
Number	141	24	165
Percentage	85.46	14.54	100.0

Source: Field Survey

7.1.8 When House Made (before/after starting)

It was found that majority of WEs (65.25%) had the ownership of a house before starting their business while more than one-third (34.75%) of WEs, entrepreneurs built their house after starting the business.

Table 7.10
When House Made (before/after starting)

Category	After starting the business	Before starting the business	Total
Number	49	92	141
Percentage	34.75	65.25	100.0

Source: Field Survey

7.1.9 Concluding Remarks

From the above discussion on the socio-economic conditions, it could be concluded that the socio-economic performance of WEs was up to the mark. WEs increased their disposable income, improved the quality of their food, increased family consumption level, and increased the affordability of the children's educational expenses. While examining the socio-economic performance of WEs, it was found that on an average the performance of WEs was good. It was found that ISs were ineffective in increasing the quality of food intake i.e. the increase in the quality of food intake of the entrepreneurs' family was independent of ISs. The institutions helped WEs in acquiring movable and immovable property. Majority (85 %) of WEs stated that they purchased some movable or immovable property or both like cattle, goats, furniture, land, machine and so on. While the rest proportion (15%) stated that, they did not purchase any movable or immovable property. It was proved that the ownership of movable or immovable property was independent of ISs. Thus, it was clear that ownership of movable or immovable property was independent of ISs. Family consumption levels of most of WEs (98%) increased after starting their enterprises. It was proved that the family consumption level of entrepreneurs was independent of ISs. WEs stated that the disposable income of their family increased after starting businesses. Most WEs (98%) stated that the disposable income of their families increased. It was proved that the increase in disposable income of the family was independent of ISs. Higher socio-economic performance of the entrepreneurs also was revealed by the increased educational expenditure for the children or dependants. Majority (92%) of WEs stated that the educational expenditure of their children increased indicating an effective performance of WMSMEs in increasing the educational expenditure of the children. It was proved that the increase in the educational expenditure of the children or dependants was independent of ISs. Savings of enterprises also were examined to judge the effectiveness of ISs. Savings

of 84% of WEs increased. From the above analysis, it was found that ISs were ineffective in increasing the socio-economic conditions of entrepreneurs. The next section described about the marketing performances of both ISs and WMSMEs simultaneously. Different institutions provided support to WEs at different places. The co-ordinated attempt had been taken to evaluate ISs provided to WEs to develop marketing of product or services.

7.2 Marketing Base

Marketing is a very important process for the development and sustainability of WEs. It was obvious to implement business specific strategies.

7.2.1 Marketing Assistance

During the field survey, the only 30% of WEs perceived that institution provided marketing assistance. The marketing assistance was evaluated specifically to find out whether the appropriate or adequate supports were provided to WEs.

**Table 7.11
Marketing Assistance**

Availability of ISs	Number	Percentage
Available	50	30.3
Not-available	115	69.7
Total	165	100

Source: Field Survey

7.2.2 Nature of Interventions Received/Perceived by WEs

During the field survey, it was attempted to find out the intervention packages of different institutions visible at grass-root level of the study areas. The following Table described briefly the nature of intervention WEs perceived from institutions.

**Table 7.12
Nature of Interventions Received/Perceived by WEs**

Name of the institutions	Name of Business	Nature of intervention received / perceived
ASA	Small business	No outlet provided for marketing, field staffs guided WEs.
BRAC	Shrimp, food and beverage, bakery and confectionary	A strong marketing network established through sister concerns; Business wise interventions existed
	Handicrafts, dress making, embroidery, hand loom and home textiles	Outlets existed -'Aarong' ; Provided local and export market facilities for quality items produced by WEs.
	Poultry, dairy and livestock	Supplied almost every demand from producers; Assisted marketing.
ITDG	Handicrafts, dress making, clay products, embroidery work	Organized and facilitated partner NGOs' outlets; Arranged exposure visits for cluster group members; Arranged technology fairs to promote business; Arranged marketing training to combat competition, product diversification and other challenges
MIDAS	Handicrafts, dress making bamboo and cane products, clay, ceramic and embroidery work	Assisted group marketing through MIDI and MINI mart. Arranged workshops and training sessions on pricing, quality assurance, business plan and so on.
BSCIC	Handicrafts dress clay, bamboo, Cane, rattan products.	Arranged fairs to prompt marketing Provided training at SCITI and design centre and district level training centres.
DWA	Handicrafts, dress making, clay , bamboo, cane products	Outlet at head office premise named `ANGANA'; Arranged displays, fairs at district and upa-zilla level offices to promote marketing occasionally.
JMS	Handicrafts, dress making, pickles, Jam, cane, leather, bamboo products	Sales corner at head office premise only arranged occasional /festival fairs for marketing.

Source: Field Survey

Table 7.12 depicted that very few institutions directly involved themselves providing marketing assistance. The main training provider DYD had not established any marketing outlet to anywhere in Bangladesh. DWA had the idea to expand ANGANA up to district level but that was not in reality. BSCIC arranged fairs but it left the practice of buying products from producers as part of promoting business. EPB had started one product one-district idea, which was not that much popular till today. EPB

had assisted WEs to visit UK, Australia, Nepal and other countries. During field survey it was found that SEDF-IFC had assisted BMO (i.e. FWEA, WEAB, CWE, BWCCI) to publish profiles of their organizations where marketing information was disseminated. These BMOs arranged fairs occasionally. WEs perceived that there were no 'women hut/ bazaar /corner/market' existed nowhere in Bangladesh either established by GOs or NGOs or by any other private or public entities. WEs perceived that after getting training from DYD, JMS, BSCIC, DWA, DoC, they started producing and for marketing problem they could not proceed further.

7.2.3 Encouragements through Awards

However, it was quite encouraging for WEs to receive business awards, credentials and rewards for their achievements. Interventions taken by different organizations were found during field survey as shown in Table 7.13. Awards were given to recognize women as leading entrepreneur and business personalities so that other could get the example and encourage becoming entrepreneurs. These sorts of awards encouraged other institutions and individuals to do something for 'missing middle' who did not get informal micro credit and did not get formal bank loan for staying at the gap in between micro credit group and bank-loan receiver group.

Table 7.13
Encouragements through Awards

Citigroup Micro Entrepreneur Award.	This CITI Foundation' award organised by CITI Bank NA was given to most successful entrepreneurs who ran business enterprises using micro credit. SHAKTI foundation was one of the partners of CITI Bank promoting this award. Other partners were The Daily Star, The Prothom Alo, Channel i, Radio Today, Dhaka Sheraton Hotel. Each received BDT 3,00,000 as award.
DHL-The Daily Star Business Award	This award were given to the best performing personalities/entrepreneurs. One award was given to a woman entrepreneur.
DYD National Youth Award	This award were given to the member of Department of Youth Development (DYD) for the best performing youth entrepreneur under DYD programme.
Shilu Abed National Karushilpi Award	This award was given by BRAC to the best producer for artisanship.
National Karushipi Award International Craft Council	This award was given to the best artisan on crafts from International Crafts Council. 'Narigrantho Praborthana' was local coordinator of this award.
Best Co-operator and Best Cooperative Society, DoC	This national award was given to the best women cooperative society and the best co-operator.
SME Foundation award	This award were introduced by SME Foundation under Ministry of Industries of GOB. WEs perceived it most encouraging to them.

Source: Field Survey

Table 7.13 showed that the encouragements through awards /rewards were positive to WED. It was observed during field survey that women needed their market of their own. The need urged from them for a market place so that they could run their businesses voluntarily and supply spontaneously. So that they could interact with the customers directly, which would improve their quality of products or services and again through the process market would be expanded. The following section would reflect the performance of WEs in market and as well as the women, to be market oriented rather to be emotional to tradition or custom.

7.2.4 Access to Market

One thing was known that women must have access to the market. During field survey, it was found that LGED had project to provide five shops to women of the locality of the growth centre. The idea was to give access to the market so that women could sell their products directly whether she manufactures, trades or any service she provided. It was noticed that these shops are very poorly run. Moreover, if the chance was given to the male collaborates; the shops were managed under the control of the male persons instead of their women counterparts. In fact, in every year, a lot of money spent from the government's exchequer but the value for money was needed to ensure. The marketing process was the core of all processes for the institutions to be taken for the development of WEs in Bangladesh. Market was the best determinant to be taken for the success of institutions.

7.2.5 Nature of Intervention of GOs for WED

GOs such as DYD, DWA, DSS, DoC, BSCIC, BRDB, JMS, and EPB were directly related to the development of women. There was no example of these organizations to buy the products of the women, to sell or arrange to buy or to reach any information to women about buying their products. It happened that WEs received the information by chance not by target.

Only DWA opened a shop called 'Angana' in their office premises. BRDB established 'KARUPALLI' at the premise of its head office. BSCIC arranged fairs at design centre in their head office. However, BSCIC closed their marketing project about 30 years ago. GOs arranged training for the women. Yet they did not arrange to sell the products of women. The activities or the facilities GOs provided are given below:

**Table 7.14
Nature of Intervention of GOs for WED**

Name of the Institution	Nature of intervention			Remarks
	Training	Credit	Marketing	
DYD	Y	Y	N	Declared National Youth Award and arranged fair in Dhaka.
DWA	Y	Y	s	Limited assistance through sales in 'Angana' -a sales centre at office premise.
DSS	Y	Y	s	Only sold bottled water produced by disabled persons.
DoC	Y	Y	N	Declared the best co-operator.
BSCIC	Y	Y	s	Arranged fairs
BRDB	Y	Y	S	Marketing at 'Karupalli' at head office only.
JMS	Y	Y	S	Arranged fairs
EPB	Y	Y	S	Arranged fairs, sent potential WEs to abroad and disseminated information (head office based mostly).

Source: Field Survey. Note: - Y= Yes, N= NO S= To some extent

It was understood from the above Table 7.14 that they developed the skills as IGA; they did not monitor or guide WEs after starting the business or selling the products or services to make the WMSMEs sustainable. Therefore, it could be said that GOs had been managing the self-employment or IGAs for the development of women for a long time. By training the women, skill had been increased for the production of commodities. However, they did not take any steps for marketing the produced commodities. On the other hand, GOs also started giving micro-credit in the same way as NGOs. As a result, training and management for loan for the development of women were taken by GOs. Yet entrepreneurs were to be created in the long way. By discussing with WEs, women leaders, and the experts in this line, it was clear that until the products/services of women were not developed, the women would not be found as the successful entrepreneur.

7.2.6 Interventions of NGOs for Providing Market Access

Again, the intervention of major NGOs relating to WED described in Table 7.15. All the goals of institutions were not same as they all worked with women but they had their own thought, working plan, and aimed for the development of women. The leading NGOs like Grameen Bank, ASA, and BRAC brought micro credit for the

development of women. Besides micro credit, they also brought other products like micro-insurance. PKSF had been working in Bangladesh since 1990. With the help of loans from PKSF, many NGO-MFIs became benefited. Various kinds of tools and techniques had been used to make these kinds of organizations committed to their aims and objectives. Therefore, PKSF, in the matter of micro credit, was working for the sustainability of women and other micro credit organizations. These days PKSF had been working on micro-enterprise loan, which became more essential than micro credit. For this, they arranged different seminars and symposiums. NGOs, achieved vast recognition by PKSF i.e. BRAC, ASA, PROSIKA as Big Partner Organisations Operating in Large Areas (BIPOOL) category. Among them, in this research, looking into the depth of BRAC, it had been tried to find out the matter, how BRAC established the firm position among small and medium enterprises run by women in the market. It was evident that BRAC's market network process encouraged women to move forward by having loans. It was evident that efforts of BRAC encouraged women to be graduated from one stage to the upper stage in respect of ceiling of microcredit. The Dabi, Unnoti, Progoti and Mela group determined the ceiling of loans, which created for their programmes to be successful.

Table 7.15
Interventions of NGOs for Providing Market Access

Name of Lead NGO	Names of credit products or services	Interventions for providing market access of WEs
BRAC	Dabi, Unnoti, Progoti, Mela	No major training for skill development/deepening or entrepreneurial training. Only credit activities were found, WEs got scope to sell through AARONG in limited way.
ASA	Small Loan, Small Business Programme, Small Entrepreneur Lending(SEL) Programme	Credit activities were found. No major training programmes were designed for WED. Marketing activities was not found.
TMSS	Credit	Besides credit, some activities and Selling arrangements was existed.
Buro Tangail	Credit activities	Training arrangement was found, No selling was found.

Source: Field Survey

When a woman made herself to be committed to the institutional goal attainment of BRAC, she found no way out to be a businesswoman. As the woman had to manage her monthly installment returned from her business so her every efforts taken for

making money from business. A woman businessperson could not attain the status of male businessperson for personal, social, and different other factors. Besides all these, NGOs gave for the collateral free loan on an assurance of refunding loans. BRAC provided women finance. Practically branch managers of BRAC hardly trained women as they could not manage time or opportunity or for management direction. Yet the process of marketing of BRAC was continuing such as business of poultry feed, seed marketing, shrimp cultivation, layer, and broiler, chicken of one day old, as well as the handicrafts business of AARONG. BRAC gives loans only to the businesswomen. It appeared to the branch managers that the network of this loan was enough for building up new businesses. As the micro-credit receivers took risks, they were granted from one stage to other stage through giving ceiling loan more and more. One entrepreneur at Faridpur, BRAC became a successful business person from the poorest status. Khaleda in Khulna and Nazma in Chittagong who were successful BRAC managers of women activities spent their time and afforded for the development of WEs. They worked independently to disburse loan to WEs other than BRAC's mainstream loan programme. This was very rare in the case of GOs. BRAC continued its efforts with specific strategies for specific products or services

Other than BRAC, MIDAS was found working successfully in Dhaka city. The activities of ITDG in Faridpur, Dinajpur, and Barishal were also found remarkable. However, marketing enhancement at the grassroots level had not been found anywhere. That meant no institution bought any products directly for marketing. TMSS took some initiatives in Dhaka and Bogura, but through export marketing, they were not in a position to help the entrepreneurs. However, in Bogura there was an opportunity to reach the loans to the producers of grass basket (exportable item).

Export marketing is a great matter. It was not possible for WEs to sell products from a small market environment to a big market of abroad without assistance. It was very urgent for institutions to assess the need of those WEs which was to be done by institutions. BANGLACRAFT- Bangladesh Handicrafts Manufacturers and Exporters Association and ECOTA Fair Trade Forum were found active to build linkages but for some constraints their interventions were yet to succeed.

Those, who exported the products of women or those who contribute to the development of exportable products, were found to be non-practitioners of micro-credit at the grass-roots level. As a result, they could not reach to WEs with appropriate supports.

7.2.7 Interventions of INGOs, Banks, and Development Partners for Providing Market Access

Side by side, INGOs or Banks or Development partners' interventions were as follows:

Table 7.16
Interventions of INGOs, Banks, and Development Partners for Providing Market Access

AGRANI BANK Faridpur	There was credit but no marketing activities.
MIDAS	There were credit and training activities. There was assistance in marketing.
SEDF-IFC	There was no credit but other facilities were arranged. No assistance for marketing was given directly.
ITDG	Credit programmes were not so much visible. There were training activities, Marketing training was found. Marketing assistance was visible- developing the partners.
SONALI BANK	Only credit programme existed, Other assistances was absent.

Source: Field Survey

However, some INGOs i.e. ITDG had much interventions to support WEs with better marketing techniques. SEDF-IFC support to WEs through different associations of WEs (Business Membership Organizations-BMOs)

Table 7.17
Supports to BMOs by SEDF

SL. No.	Interventions	BMO			
		BWCCI	CWE	WEAB	WEA/FWEA
1	Development of strategy plan	✓	✓		
2	Development of short term action plan	✓	✓		
3	Training programme (trade wise)		✓		✓
4	Trade fair for participation	✓	✓		
5	How to export to USA	✓	✓	✓	
6	Financial Management for non financial managers		✓		
7	Development of BMO website				
8	Development of BMO communication materials as newsletter, brochure	✓	✓		✓
9	Organization and participation of local trade fair	✓	✓		
10	Development of policy manuals and dissemination strategies	✓	✓		
11	Development of organization structure	✓	✓		
12	Development of outreach expansion strategies and assistance in implementing them	✓			

Source: SEDF

7.2.8 Adjustment of Training with Market

It was noticeable that trainings were being provided when training budget had to be finished without rightly selecting the trainees. One was trained in place of other in order to complete a training programme. In the case of GOs, there were some mismanagement and a lot of misuse. Much misuse did not happen in training courses of NGOs because the accountability of the finance was more in case of NGOs. If GO was able to pass the plan from planning commission or ministry in any way, there would be none to see these except IMED. However, what so ever accountabilities came, happened after occurrences were over. As a result, the financial misuse in the name of training was not being controlled (Box 7.1).

Box 7.1 Train One on Place of Other

Recently, the Directorate of Cooperatives (DoC) arranged a training programme, under a project named 'Strengthening DoC through training on improved cottage crafts production and marketing'. That was 15 days training programme. A trainee was found to be none of the cooperative society. Her aunt was the real member of the cooperative society. As she would not participate in the training due to her old age, her niece was sent to take training instead of her, the daughter of that aunt was running the cooperative society. The girl sent for training had no intention to contribute to the cooperative, nor would she do anything for her own. As a result, this kind of training was of no use.

Source: Field Survey

WEs could only be built up by market. Neither institution, nor a woman could become entrepreneur being alone and confined. When WEs would go to the market with their products or services or would be able to interact with the customers/receivers or intervene, only then they would be able to develop the standard of their goods/services. In order to diversify their service or develop up to growth stage and to adjust with the time, their commodities or services must fit with the demand of the time.

At Comilla district successful WEs were asked by the researcher to articulate the contributions towards their success by individuals and institutions. The findings of those supports are presented in the Box 7.2:

Box 7.2
Exploiting Opportunities for Market Existence and Sustainability Assurance through ISs

- a. The land for shop/factory shed provided by
 - District administration (1952) -Deputy Commissioners and civil servants provided land at Comilla town, shops at Comilla Municipality Market (1978) and in Dhaka Stadium Market (1967).
- b. The plots distributed in Industrial Estates by
 - The then EPSIC (now BSCIC) in 1968.
- c. The opportunities provided to participate in different fairs in different places by
 - District Administration (since 1953)
 - BSCIC (since 1963)
 - APWA (1968-1970) in Pakistan before war of liberation.
- d. In foreign countries exposure visits were arranged by
 - EPB-sent to the Philippines and other countries (since 1983)
- e. Assistance provided for product development and marketing by
 - EPB-arranged export fair and training workshops (since 1974)
- f. The assistance for design development and sale of products
 - EPB-arranged training and seminar at district level (since 1984)
 - BARD,IRDP(now. BRDB) and GOs/NGOs provided training programmes
- g. Networking-DSS (earlier Social Welfare Department) made network of WMSMEs (1964-1971) which was not done by DWA.

Source: Field Survey

Box 7.2 shows that successful entrepreneurs received market access support from different organizations, for this reason she had been able to develop products along with market adjustment. Institutions moved from that position to different state at present.

7.2.9 Redesigning Market Oriented Programmes

The success of the micro-credit of the NGOs, flourished the essential duties of the GOs obscured as behind the curtain. Moreover, at the time of survey, in the case of assessment of micro-credit organization including CDF, PKSF and their partner organizations, no question was aroused for their steps taken for market intervention/access. The picture of the performance of categorizations of institution and its partner organizations were presented in the Table below:

Table 7.18
Performance Indicators of Institutions for Partner Organisation(PO) Categorization

Institutions	Performance Indicators
Bangladesh Bank	Operational guidelines had six parts. No marketing indicators were found
Sonali Bank and <i>Shakti</i> Foundation	They jointly prepared performance rating system following M-CRIL and SDC-no marketing indicator was found
Stromme Foundation	Prepared format by following guideline by CGAP- no marketing indicator found
CARE International	22 indicators had been used for measuring performance of POs- no marketing indicator was found
Grameen Trust (GT)	Prepared quarterly progress report- no marketing indicator was found
BRAC	Prepared financial ratio analysis on 17 indicators- no marketing indicator was used.

Source: Field Survey

From the above discussion it was clear that institutions did not keep any marketing indicators in categorizing POs which revealed that programmes were to be redesigned with market orientation.

7.3 Performance of WMSMEs in Marketing Activities

The following section was presented to explore three areas of activities where WEs supposed to cover with the help of ISs. Their marketing technique covers the three areas of activities: a) Target market for assessment of demand, b) Marketing mix and c) Product mix.

7.3.1 Target Market

The success of a business performance was dependent on how accurately a target market was identified. The target market was the description of customers to be served. WEs had to identify the demand of their products in market and they sought for the answer to the questions like who buys, why they buy, where they buy and when they buy in ascertaining the demand for a product or service.

7.3.2 Assessment of Market Demand by WEs

The assessment of any product or service demand was an utmost importance both for starting up any business and for producing the products. It was also important for

other marketing activities like pricing, distribution. It helped WEs to forecast the product demands in the particular markets, to plan accurately for the productions and to utilize the resources available in the optimum way. From the field survey, it was found that WEs followed deferent methods like survey customers, collection opinions of various stakeholders and projection of the past sales and so on. Business wise assessment of demand was found as follows:

Table 7.19
Business-wise Method Used for Assessment of Market Demand by WEs

SI No.	Name of the business	Number of WEs	Executive opinions %	Survey of customer %	projection of past sales %	opinion of salesman %	Combination of 2,3,4 %	Combination of 1,2 %
1	Dress Making	57	30	20	15	15	10	10
2	Tailoring	11	20	40	10	10	10	10
3	Embroidery	6	25	25	25	5	10	10
4	Handloom	3	20	20	25	10	15	10
5	Cloth Business	3	20	40	10	10	10	10
6	Dairy	16	25	25	25	5	5	15
7	Poultry Farm	12	30	25	30	5	5	5
8	Food and Allied	10	25	35	15	5	10	10
9	Nursery	4	15	30	30	10	10	5
10	Handicrafts	12	5	30	30	20	5	10
11	Grocery Shop	8	10	40	20	10	10	10
12	Departmental store	7	20	20	20	15	15	10
13	Beauty parlour	7	10	30	30	5	10	15
14	Restaurant	4	15	25	25	10	10	15
15	Clinical and Medicare	3	20	20	20	10	10	20
16	Computer Training Institute	2	20	40	10	10	10	10
	cumulative average		19	29	21	10	10	11
	Rank		3	1	2	5	5	4

Source: Field Survey

1) Executive opinions, 2) Survey of customer, 3) Projection of past sales, 4) Opinion of salesman, 5) Combination of 2,3,4 and 6) combination of 1,2 were the methods of assessment of product demand. Survey of customers emerged as the main reason in overall raking with 29%, the next ranking was projection of past sales, and the Executive opinion was 19%. Survey of customers was the most scientific method of demand forecasting. Combination of all methods that was considered the most logical way of assessing the product or service demand was 11%.

7.3.3 Marketing Mix

The second step in marketing process was to develop appropriate marketing mix in reaching the product to the customers. The marketing mix was the combination of product, price, place, and promotion to be used in meeting the needs of the identified target market. For developing marketing mix, it was essential first to set marketing objectives in terms of sales, target market penetration, market shares, growth diversification and profit and so on. It also helped to measure market performance. The proportion of **marketing cost** of women owned business in total cost was 40% in average.

7.3.4 Product Mix

One might increase the product mix to cater the targeted market to utilize the production facilities, or to identify need, which could be met easily with the facilities available. Whatever might be reasons, the increase invariably indicated better performance of the unit as it indicated growth and positive response to the competitive environment. In this study, there were one hundred sixty five units, which had increased the product mix. Sector wise in the trading sector the increase was more predominant than the manufacturing sector and service sector. The reason for the fact might be that in trading sector the change in product mix was easily accomplished without changing the production facilities whereas in case of manufacturing and service sectors, the change in product mix required additional investment and hence the response of these two sectors was slow. The product mix change increased by 87.55 where as 12.5% found no change.

7.3.5 Pricing Objectives

Pricing objectives was another area, which indicated the entrepreneurial performance and their confidence level based on the competition and their product. An analysis was made on pricing objectives of WEs both initially and at present. Their pricing objectives were found to meet competition (initial 35%, at present 35%); Target return on Investment (initial 36%, at present 36%); To improve market share(initial 12.6%, at present 14%); Profit maximization(initial 16.33%, at present 15%);

7.3.6 Pricing Methods

In this study, it was identified that WEs followed various pricing methods i.e. Cost plus, Market price, Skimming, Penetration. Firstly, cost plus method of pricing received maximum percentage (46%). Secondly, market price method of pricing received 34% entrepreneurs. Skimming method of pricing (10%) was adopted when a product of service was introduced into the market for the first time. Penetration method of pricing was followed (4%) when a substitute product was introduced into the market.

7.3.7 Marketing Channel

The distribution channel primarily depended on the product and the customer satisfaction desired. To meet the demand of different market segments the product of the same enterprise of business centre might adopt different distribution channels (Kotler 2000). Direct sale from factory or business's sales centre to customer as well as sale through intermediaries like wholesalers, retailers, distributors, selling agents was a normal practice of marketing. The terms of selling and buying varied from product to product and party to party. The sale transaction between producers and intermediaries was made on cash and credit.

Table 7.20
Marketing Channel

Marketing Channel	Self	Middleman	Direct Institution	Combination	Others	Total
Number	129	6	3	20	7	165
Percentage	78.2	3.6	1.8	12.1	4.3	100

Source: Field Survey

It was seen that most of WEs chose them for channelling the distribution of goods and services. Seventy-eight percent (78.2%) women chose self-distribution channel, whereas six (3.6%) sell to intermediaries, 20(12.1%) sell to both intermediaries and themselves and seven (4.3%) of them choose other channel of distribution.

7.3.8 Market Coverage

From a field survey on WEs, it was found that among 165 WEs, 151 women liked to sell their products in the local markets. Statistically about 92% WEs among the surveyed WEs were interested to sell their products in the local markets.

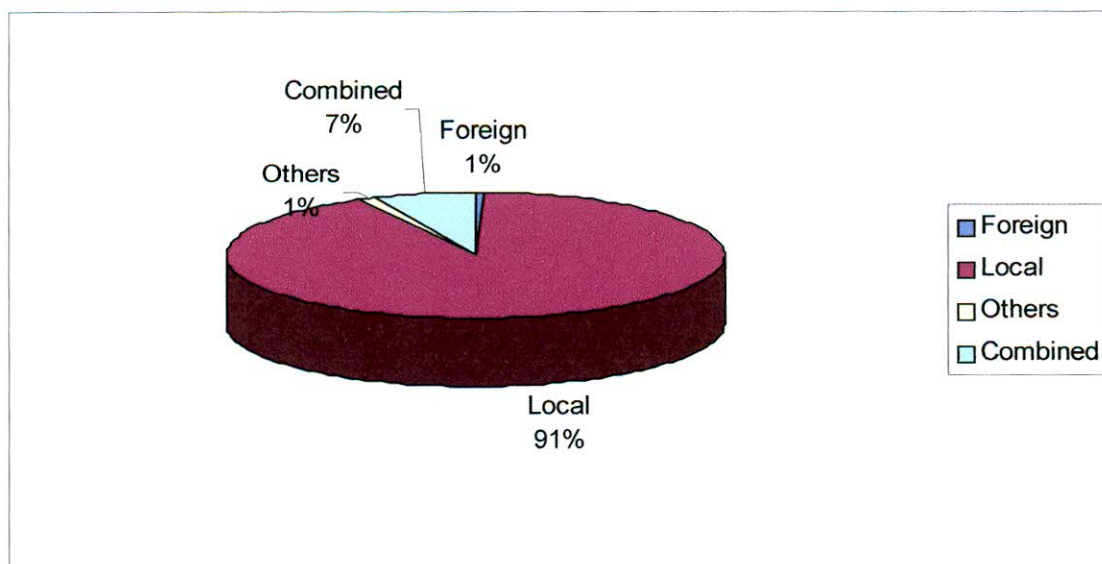
**Table 7.21
Market Coverage**

Place	Local	Foreign	Others	Combined	Total
Number	151	1	2	11	165
Percentage	91.5	0.6	1.2	6.7	100

Source: Field Survey

Local market was the target market for 92% WEs engaged in various sectors. Among 165 WEs, only 1(one) was found marketing the product in the foreign country and 11 WEs were found to cover both the local and foreign market. Their percentage was 7%. It was 85 times less than that of WEs who were selling their products in the local market.

**Figure 7.1
Market Coverage**



Source: Field Survey

It was observed that 91% WEs were selling their goods or services to the local markets. Only 1% entrepreneur sold their products to foreign market. Seven percent WEs sold their products to both the foreign and domestic markets.

7.3.9 Competition

**Table 7.22
Competition**

Category	Few	Large	None	Total
Number	130	33	2	165
Percentage	78.8	20.0	1.2	100

Source: Field Survey

Among WEs, 78.8% faced few competitions, 20% faced large competition and only 1.2% of the entrepreneurs felt that they did not face any competition.

7.3.10 Promotional Techniques

Promotion techniques were undertaken to increase turnover. Finding new use for the product redesigning the product, identifying a new segment were all promotional techniques (Kotler 2000). Sales promotion techniques were store displaying, exhibiting samples and customer serving. The various promotional techniques were listed and entrepreneurs were asked to indicate to what extent they employed the promotional techniques. A score of 2 points was given in case the technique was applied to a large extent and 1 point if it was employed to some extent only (Table 7.23). A score of 'above 1' indicated positive use of the promotional technique.

**Table 7.23
Promotional Techniques used by WEs**

Techniques	Weighted Average Score				
	Cloth based business	Agro and Farm based	Service based	Technical skill and Technology based	Raw material and cluster based
Personal Selling	1.65	1.75	1.95	1.90	1.25
Exhibitions	1.50	0.30	0.15	1.30	1.75
Customer service	1.65	1.30	1.75	1.85	1.50
New use	1.25	1.00	1.00	0.90	1.35
Redesigning	1.55	0.70	1.25	1.65	1.00
Store Display	1.50	0.65	1.35	0.65	1.65
Exhibit Samples	1.35	1.25	0.65	0.80	1.65

Source: Field survey

It could be seen that WEs were aware of various promotional techniques. Entrepreneurial activities positively changed the performance. WEs of cloth based businesses needed better additional supports for better selling of their goods. It was found that WEs knew better skill but due to shortage of display facilities they were not exposed to the market. WEs of raw material and cluster based businesses needed much supports for marketing their products to the market abroad i.e. handicrafts' producers.

7.3.11 Sources of Appraisalment

Appraising enterprises was a way to develop entrepreneurship. From the following Table, it was well understood that WEs was appraised for their products/businesses. 95.8 percent viewed that they were appraised whereas only 3.6% did not.

Table 7.24
Appraised for product

Category	Number	Percentage
Yes	158	95.8
No	6	3.6
No response	1	0.6
Total	165	100

Source: Field Survey

Appraising was done through different agencies in the developed countries. However, for the cases of surveyed enterprises, local informal institutions had done it. Though there were some instances of formal institutions that were done very informally.

Table 7.25
Sources of Appraisalment

Category	Number	Percentage
Customer	141	85.5
Institutions	2	1.2
Friends	1	0.6
Family	2	1.2
Relatives	1	0.6
Combination of above categories	11	6.7
No response	7	4.2
Total	165	100

Source: Field Survey

The customers, institutions, friends and family members appraised WEs. Relatively, 85.5 per cent of WEs were appraised by the customers. It was inferred from the above findings that WEs interaction with the market was necessary for their development. Most institutions did not have the appraisal system, which was contradictory to their development agenda and not complying with the development strategy. It was also inferred that WEs had the access to customers so that they could appraise them directly. It was well understood that family members were the real partners of the development of WEs. As they had been appraised continuously, the most effective way was to be appraised by customer interaction. And that had also to be ensured by institutions. However, every development efforts followed the direct marketing of WEs.

7.3.12 Concluding Remarks

Marketing was the management process responsible for identifying, anticipating and satisfying customer requirement profitably. It was concerned with supplying specific needs of identified target markets at profit. Therefore, it was very important for WEs to market their products to achieve success in their enterprises. Selling the product was always problematic and challenging to WEs. During field survey, it was observed that ISs were not sufficient to do a better marketing of products. Certainly, the success of a business depended on how the target market was identified, on how markets were explored for selling the products and on how successfully business was run. For running the business successfully, WEs needed different types of supports like credit, training, counselling and marketing supports and so on. They also needed the necessary information about demand for the product, location of market for purchase of quality input and sale output, changes in demand, pricing mechanism and behaviours of customers, seasonal fluctuation, and so on. GOs provided training for women but did not provide any facilities for the sales of their products. Marketing was an important business process to be undertaken by WEs to develop them. The idea of starting up a business develops in the mind of entrepreneurs from the fact that a product or a service to be produced by the business had a demand in the market. WEs started their business by observing prospect and better earning possibilities of future without doing any systematic market survey. By knowing from the environment or from institution, they started business. An entrepreneur started a business to earn profit and made continuous effort to run it successfully without marketing process which could not be achieved.

Accordingly, the performance was evaluated in development stages of WEs. The promotional performance of these enterprises was measured using variables like idea generation, motivation and commitment. The performance of WMSMEs were evaluated using performance, project (specific growth plan), and the potentiality, the strength to grow in future as stated in the model developed in chapter three.

7.4 Effectiveness of ISs for the Development WEs

The effectiveness of ISs for the development of WEs was examined based on the model developed in chapter three. According to the model, the effectiveness of ISs was examined using performance, potentials and specific growth project. Apart from these indicators, socio-economic variables also were used in the analysis of effectiveness.

7.4.1 Idea Generation and Diversification

Table 7.26
Sources of Idea Diversification

Category	Number	Percentage
Self	86	52.1
Institutions	15	9.1
Friends	3	1.8
Family	12	7.3
None	3	1.8
Combined	44	26.7
No response	2	1.2
Total	165	100

Source: Field Survey

Idea comes in many ways. However, one needs to have something first in herself. Thus, women help themselves the best. WEs were the best source of the idea diversification. Fifty two percent of WEs got idea by themselves. Institution provided very little number of ideas that were 9.1%. Majority of the ideas of WEs had come from the mind of entrepreneurs themselves while their family members developed a small proportion of the enterprise idea of WEs. Very few ideas of WEs were provided by the institutions (9.1%), friends (1.8%) and relatives (7.3%).

7.4.2 Motivation and Commitment

The entrepreneurs were motivated by unemployment factors, family influence, and urge for more income, loss of job, friends and relatives. Only a small proportion of WEs (15%) were motivated by their self-interest. The entrepreneurs who started business out of their own interest became more committed to the enterprises.

In order to develop enterprises whether small or big, the entrepreneurs possess enough commitment and determination. Committed and determined entrepreneurs take the advantage of opportunities, try to make their own luck, control their own destiny, and equate result with efforts (Mia 1994, Selhi 1992). The study revealed that only a small proportion (15.2%) of the WMSMEs was committed to their enterprise ideas.

7.4.3 Start-up Capital of WMSMEs

The effectiveness of ISs for the development was also measured by financial ISs. The starting capital of the enterprises was not fully received from institutions. About half of the (42.3%) WEs received loan from institutions to start their enterprises i.e. and were at least to some extent dependent on institution for their start-up. It was concluded that start-ups of WEs were not dependent of ISs. Non-financial ISs for generation and validation of enterprise ideas as well as development of commitment was ineffective but the financial ISs for the start-up of enterprises were effective.

7.4.4 Existing Performance

The existing performance of WMSMEs in the market was measured for the effectiveness of ISs. As far as the model demands, both the qualitative and quantitative measures were used in examining the effectiveness of ISs. The qualitative and quantitative indicators were used in production, market, and other business areas. For example, thinking about product diversification, addition of new product line, developing new marketing techniques and strategies are the indicators of measuring the effectiveness in marketing area. Reduction in wastage, rejection and rework rate, decrease in the number of customer' complaints, increase in the size and quantity of the product are the indicators of measuring effectiveness in production. Knowledge about accounting record keeping, preparation of financial statements also is the indicators of measuring effectiveness of ISs. Qualitative

indicators include assets acquired, changes in the quality of food, educational expenses, business skill, record keeping skill, development of competitive strategy, wastage, rejection, rework, customers' complaint and knowledge about product/ service diversification.

7.4.5 Performance in the Market

The performance of the WMSMEs in the market was evaluated based on location of market, market competition, and pricing strategy. It was found that sales of most (95%) of WMSMEs increased. The growth rate of their sales increases on an average period of 8.6 years.

Table 7.27
Average Age of Existence in Market

Category of Business	Business	Number	Mean Age
Cloth-based business	Cloth business	3	5.33
	Dress making businesses	57	8.14
	Tailoring	11	8.36
	Embroidery	6	6.67
	Handloom	3	14.00
		80(49%)	8.50
Agro and Farm based business	Dairy	16	6.00
	Poultry	12	7.33
	Nursery	4	10.25
		32(19%)	7.86
Service-based business	Grocery	8	7.88
	Departmental store	7	9.80
	Food & allied	10	9.40
	Restaurant	4	6.00
		29(18%)	8.27
Technical skill and Technology-based business	Clinical & Medicare	3	9.67
	Computer training Institute	2	6.50
	Beauty Parlour	7	5.57
		12(7%)	7.24
Raw Material & Cluster-based business	Handicrafts	12(7%)	8.00
Grand Total		165(100%)	

Source: Field Survey

Products of WEs were sold only in the local market. Almost all (92%) enterprises did not enter in any new market outside the local market and the number of customers from outside the local market was very negligible (Table 7.21). A negligible proportion of them sold their products to new customers. Majority of the enterprises created new market by adding new products in their existing enterprises. The market

of their product was limited and did not spread beyond the local market. Most of the entrepreneurs (92%) stated that they did not enter in any new location and one remarkable increase in the number of customers outside the location was observed. Both WEs (85%) enterprises did not face competition.

7.4.5.1 Pricing Strategy

WEs were not found to apply any strategy in pricing, packaging, delivering goods. Entrepreneurs did not receive any training enabling them accurate costing of their products or services. For example, non-cash expenses like depreciation of their capital items, opportunity cost of their time invested in WEs were not considered in calculating the cost of their products or services. All entrepreneurs considered cash expenses for pricing while none of them considered non-cash expenses like depreciation.

Table 7.28
Pricing Strategy

Category of Business	Business	Pricing Method		
		Imputed cost	Owners-manager's salary	Profit
Cloth-based business	Cloth business	N	N	Y
	Dress making businesses	Y	N	N
	Tailoring	N	N	Y
	Embroidery	N	N	Y
	Handloom	N	N	Y
Agro and Farm based business	Dairy	Y	N	Y
	Poultry	Y	N	Y
	Nursery			
Service-based business	Grocery	N	N	Y
	Departmental store	N	N	Y
	Food & allied	N	N	Y
	Restaurant	N	N	Y
Technical skill and Technology-based business	Clinical & Medicare	N	N	Y
	Computer training Institute	N	N	Y
	Beauty Parlour	N	N	Y
Raw Material & Cluster-based business	Handicrafts	N	N	Y
	Total	Y=3,N=13	Y=0,N=16	Y=15,N=1
	%	Y=21,N=79	Y=0,N=100	Y=99.66,N=0.34

Source: Field Survey

Only 10.5 % of the entrepreneurs considered imputed cost, owner-managers' salary while pricing products or services (Table 7.28). Thus, product and service costing and pricing of WEs were incorrect. Thus, setting price was arbitrary and the set price sometimes was incorrect.

The variables used to measure the performance of these WEs did not show a positive trend except growth in sales only in the existing local market. From the above analysis, it could be said that the performance of WEs in the market was not good enough with the exception of growth in sales.

Thus, it was concluded that the increase in sales of the enterprises was dependent of ISs and it was also concluded that ISs were effective in increasing sales of the enterprise. WEs were expected to spread their activities in surrounding areas, and to sell their product beyond the local market. But the reality was different. Majority of WEs did not move their market location indicating ineffectiveness in extending and diversifying their market. Thus, it was clear that institutions showed no responsibility for the re-location of WMSMEs. It was concluded that ISs were not effective in relocating enterprises. The study also identified that most WMSMEs did not enter in any new market in terms of new product or new customer. Thus, it was concluded that ISs were not effective to help WEs entering into a new market. The WMSMEs did apply no or negligible strategy in pricing and distributing products. WMSMEs did not apply pricing or distribution strategy. WMSMEs reported the view that indicated ineffectiveness of ISs. Thus it was indicated that ISs were not effective in developing pricing or distributing their product. WMSMEs expressed that they were facing competition, which indicates that ISs were not effective in facing competition.

The existing performance of WMSMEs based on the market reveals that the existing performance of WMSMEs in the market was independent of ISs. For example, ISs were ineffective in producing better performance of enterprises in the market. Thus it was concluded that ISs had no role in the existing performance of WEs in the market.

7.4.6 Performance in Production

The performance of WEs in production was measured based on capacity utilization of their resources, wastage and customer complains. The inputs of most of the enterprises were well utilized. Majority of WEs (79%) stated that the resources of their

enterprises were fully utilized. The capital of most of the enterprises was well utilized except only a small proportion for WEs (21%) did not answer this question. The performance of WEs in production also was measured in terms of wastage and quality. A negligible proportion of WEs received complain from customers about their product. 86% of WEs were appraised by customers. A negligible proportion (1.2%) of WEs were appraised by institutions (Table 7.25). Wastage or damage of raw material or finished goods was negligible. Majority of WEs (64%) stated that the wastage or damage of the raw materials or finished goods was normal. Negligible proportion of WEs reported that there had been a major damage of their products by storm, rain or fire (Table 7.29).

Table 7.29
Wastage/Damage during Production/Service

Category of Business	No of Business	No of WEs	%	Indicators			
				Wastage		Damage	
				Normal	Severe	Normal	Severe
Cloth-based business	5	80	48.48	Y	N	Y	N
Agro and Farm based business	3	32	19.39	N	Y	N	Y
Service-based business	4	29	17.57	Y	N	Y	N
Technical skill and Technology-based business	3	12	7.27	Y	N	Y	N
Raw Material & Cluster-based business	1	12	7.27	Y	N	Y	N
Total	16	165	100	Y=4,N=1	Y=1,N=4	Y=4,N=1	Y=1,N=4
		%		Y=80, N=20	Y=20 N=80	Y=80, N=20	Y=20 N=80

Source: Field Survey

Thus, the performance in production of WEs was satisfactory as a whole.

7.4.7 Performance in Overall Financial Terms

In Bangladesh, WMSMEs provided great contribution in the economy by value addition, creating opportunities for employment and producing exportable surplus product. Although it was initially organized from the base of private and family savings but these days banks and financial institutions, came forward to accelerate this purpose. For this purpose, it was necessary to evaluate performance of

WMSMEs. The WMSMEs performance was measured in overall financial and profit term. Growth in capital employed, return on capital, savings and so on were used in measuring their existing performance related to financial measures.

Table 7.30
Performance of WMSMEs with respect to Capital Employed and Return on Capital

Sector	Total capital ('BDT) '000'	%	Mean Age	Average starting capital (BDT) '000'	Average ending capital (BDT) '000'	Net Rate of capital growth (%)	Total profit (BDT) '000'	Average % of return on capital employed
Cloth based business	19819.5	38.69	8.50	165.9	104.57	730.83	48.87	50.93
Technical skill and technology based business	8962.25	10.17	7.24	223.33	1651.14	586.67	36.5	28.86
Agro and farm based business	13983	17.50	7.86	111.19	821.33	354.02	57.98	73.63
Service based business	5212	27.30	7.82	353.3	1639.89	1219.24	74.69	48.69
Raw material based business	3253.3	6.35	8.00	20.38	271.11	64.21	24.15	77.05
Average	-	-	7.94	54.63	339.32	-	-	-
Grand total	51230.05	100	-	-	-	-	16.48	-

Source: Field survey

7.4.7.1 Capital Employed

Capital was the integration of fixed and working capital. Fixed capital was necessary to bear fixed cost before production such as land, building, machinery and so on. On the other hand, working capital was the capital that was used in various stages of production such as purchasing raw-materials, handy tools, accessories, temporary labour cost and so on.

From Table 7.30 it was calculated that the average start-up yearly capital of the WMSMEs was BDT 54.63 thousand with the standard deviation of BDT 42 thousand while the ending capital was BDT 339.32 thousand with the standard deviation of BDT 253.95 thousand. The growth rate perhaps measured the performance when the average performance over a long period of time was considered. The growth rate of capital employed over 7.94 years period is 185 on an average with a standard deviation of BDT 162.44. In terms of proportional share of total capital, cloth based business captured the first position and service sectors business got the second one whereas the raw material and cluster based business got last position among the five sectors.

Moreover, by considering five sectors, the service sector had tremendous growth than others (1219% after deducting from a yearly inflation rate of 10%) in which most was accelerated by the growth of departmental store. Naturally, it could be said that service sector had to have a higher financial support (Institution) than other businesses. But among five sectors, the growth rate of raw materials and cluster sector became lower. Factors behind such lower growth were -

- It was a highly competitive sector (presence of large number of substitutable commodity)
- Technologically it was not improved.

Due to these problems, the growth might not be sustainable. As a result, Institution must come forward for the survival of this sector by

- Providing training for product diversification
- Organizing efficient management system
- Creating market for the commodity of low demand
- Creating merger/amalgamation activities by WMSMEs

In this way, by providing socio-economic development, ISs could play significant role for the sustainable development of WMSMEs.

7.4.7.2 Return on Capital

It was the amount returned in terms of profit after all payments were made in business. Table 7.30 showed the return on capital among five different business sectors in a year.

Here it was obtained that capital was returned faster in case of raw material and cluster based business, since such businesses were mostly directed by private and family owners. So although its proportion of return was higher among five business sectors, its growth was lower (65.01) for not obtaining ISs.

Though it was known that service sector obtained the second largest growth among the business sectors, its capital return was lower (48.69) than other sectors.

From the above analyses of the measures of existing performance of the WMSMEs in terms of market, production and overall financial position, it was found that their performance was satisfactory in terms of production and financial positions.

7.4.7.3 Savings

Based on savings opportunity, it was obtained that 84% of WEs had their savings and rest 16% had no savings.

**Table 7.31
Savings**

Category	Yes		No		Total	
	No.	Percentage	No.	Percentage	No.	Percentage
Savings	139	84.2%	26	15.8%	165	100%

Source: Field Survey

7.5 Growth Potentiality

The WMSMEs growth potentiality was evaluated based on existing resources, business experience, ideas and leadership.

7.5.1 Existing Resources

Growth potentialities of the WMSMEs based on existing resources were evaluated by start-up and present capital of business, experience of running business, experience of borrowing, product development, different market, and use of external agent and time availability of the entrepreneurs. Most of the WMSMEs did not have sufficient capital required for growth. Most of the enterprises were found to have no technological capabilities. Majority of them were found to have skilled labour and available time on the part of the owner-managers. It was found that WMSMEs did not have unused money or idle capital indicating growth potentiality. It was identified that majority of WEs had available time. The WMSMEs had skilled labour revealing a growth potential.

7.5.2 Experience Base

The age of the WMSMEs, their experience of borrowing, product development, moving from location to location, and use of external agents also were evaluated for assessing WMSMEs growth potentialities. Most of the WMSMEs were either at survival or at the development stage. The average age of the WMSMEs was 7.94 years. The age of the WMSMEs revealed enterprises' potentiality to grow.

It was found that the WMSMEs had less experience of product development, moving from location to location. However, networking with external agents, experience of borrowing indicated growth potentials of WMSMEs. Thus, it could be concluded that the growth potential of the WMSMEs was satisfactory.

7.5.3 Leadership Base

Leadership potentialities of WMSMEs were evaluated based on the age of the entrepreneurs, ownership involvement, education and training. Ownership also played important role to the development of leadership potentials. Almost all enterprises were being managed under sole proprietorship. Educational qualification, professional knowledge and training were found to be less influencing to leadership development of the entrepreneurs. The leadership-based evaluation revealed that the age and ownership, so far, were supportive to leadership development of the WMSMEs.

The growth potential based on leadership base of the WMSMEs also was examined for finding out their sustainability. The entrepreneurs' age, ownership involvement, training and professional knowledge, professional qualification were used in examining the leadership growth potentiality. Almost all WMSMEs were being operated and managed under proprietorship, which also indicated the potentials of leadership development.

7.5.4 Idea Base

Idea based potentiality of WMSMEs was evaluated in terms of the number of ideas developed, and the number of ideas currently being considered and tested for future implementation. It was found that only a small proportion of them developed some new ideas and was trying to implement them. Majority of them did not develop any business ideas to be incorporated with the present business or to start new operation. They liked to maintain the current level of the enterprises. Therefore, idea based potentiality of WMSMEs was not satisfactory. From Table 7.30 it was clear that 49% of WEs were involved in cloth-based businesses. In addition, rest 51% was covered by other four business sectors.

**Table 7.32
Growth Plan and Budget for Future Operations**

Category	Plan for resources		Market plan		Financial projection	
	Yes %	No %	Yes %	No %	Yes %	No %
Cloth-based business	20	80	25	75	18	82
Agro and Farm based business	15	85	18	82	12	88
Service-based business	15	85	10	90	13	87
Technical skill and Technology-based business	8	92	11	89	13	87
Raw Material & Cluster-based business	10	90	12	88	15	85
Average	13.6	86.4	15.2	84.8	14.2	85.8

Source: Field Survey

7.5.5 Concluding Remarks

WEs could not increase the savings in most of the cases. Effectiveness of ISs was measured in terms of the degree of achievement of WEs and the development of WEs.

7.6 The Future Projection

The planned future courses of action of the WMSMEs were evaluated based on the future objectives, markets, resources, ability and commitment and financial projections. They had the evidence of having adequate customers and extended production capacity. However, none of the WMSMEs had plans for resources whether physical or monetary to be required for attaining the future objectives. The overwhelming majority the WMSMEs did not have any specific objectives, i.e., future vision and thereby no projection of the market plan, no plan for resources, and no financial projections (Table 7.32). Thus, the WMSMEs' performance was poor while measured based on the specific growth plan.

Future plans/objectives of the enterprises, commitment and finance required for the future objectives of the WMSMEs were examined. Most of the WMSMEs did not have any future objectives while a negligible proportion of these enterprises had future plans/objectives (Table 7.32). It was evident that institutions did not play significant role on WEs for preparing plans or objectives for their enterprises.

7.7 Concluding Remarks

Marketing support for products of WMSMEs was found insufficient. WEs welcomed institutional marketing supports. The demand for organizational contract with the big distributors for marketing the products was raised by WEs. Group or Cooperative marketing network was found active. Different fashion shows, international trade fairs arranged by the supporting organizations were found most fruitful for the development of WE. It had been revealed that marketing performance had increased in service based and cloth based sectors than other sectors. Therefore, it could be inferred that marketing support should be increased by institutions.

From the above discussion and findings on the growth performance of WMSMEs, it can be concluded that the performance of WMSMEs based on existing performance was better in terms of production and overall financial position. Based on growth potentialities, WMSMEs fostered better performance in terms of experience and leadership. Finally, based on future projections, WMSMEs fostered poor performance.

Chapter 8

Summary and Recommendations

The concluding chapter is designed to summarize the overall study results and put forward recommendations to improve women's entrepreneurial skills through proper ISs. First, a brief statement of the study objective and the research process has been summarized. Secondly, findings of the empirical research and the inferences thereof have been accommodated to strengthen the suggestions. Thirdly, recommendations from concerned stakeholders have been provided with the basis of plan of actions.

8.1 Summary of Findings

This study has found that ISs have so far played a vital role in the emergence of WEs in Bangladesh. Their continued support has enabled a considerable portion of WEs to survive and take a leading role in the market. However, this picture is not prevalent in the case of all WEs who had been studied in this research.

Compared to financial ones, non-financial ISs are insufficient to promote WEs. The dearth of such ISs hampers smooth and continued growth of WEs. Throughout the study, WEs were found to have started their business with private funding such as collecting loans from relatives, small savings from husband/father and taking small-scale bank credit. Fewer of them could avail NGO loans. Such financial support was much later seconded by non-financial ISs. However, the expected scenario should have been other way round – that is, non-financial support (such as training, counselling, motivating, monitoring, providing marketing skills and strategy and so on.) comes first, then comes the supply of fund or credit, helping WEs to start and run the business, earn profit, save the earning, repay the loan-interest so on and so forth.

One of the major achievements of ISs is that it has increased employment opportunities among unemployed youths, particularly women youths who eventually formed successful enterprises. Numbers of case studies from the empirical study suggested that the very first assistance they received was financial in nature i.e. short-term credit.

But the very nature and working method of the system marked less in bringing sustainability for WEs due to lack of forward linkage programmes. Thus, a need for training, skill development, motivation, and counselling and market linkage proved to be more important for WEs to survive.

Cases in which financial ISs were less prevalent, ISs services proved to be more effective in helping WEs to run their businesses. While financial support service is concerned with investment, sales, profit and so on. ISs are concerned with qualitative development of WEs. ISs rendered by various GOs and NGOs helped many women enterprises to obtain skills and reduce dependency on their close relatives for mere financial support.

Proper guidance is an important component of success in business. However, this was found to be less pre-dominant in the programmes taken by both GOs and NGOs sector players with regard to WEs. In most cases, they play the role of the profit-centred commercial banks, except for a few GOs like the DYD, DWA and a few NGOs like MIDAS. This has led to the most striking findings of the study – that is, most organizations supporting WEs are engaged in short term financial targets which, to a great extent, have halted the expected growth of women entrepreneurship in Bangladesh.

On the contrary, the study has found that entrepreneurs who have been supported by both financial and non-financial supports such as guidance, motivation, skill development, capacity building, and marketing knowledge and so on survived with a better position in the market compared to WEs who lacked those supports. While the former gradually achieved self-reliance due to non-financial ISs, the latter gradually faced extinction from the competitive market. Thus, it is essential for WEs to be self-reliant through financial support followed by other ISs as mentioned above.

The very structure of Bangladesh's society and economy is conducive to women to get them established as entrepreneurs. Since the country has groomed up with a moderate culture of harmony and co-existence of different religious groups, ethnic minorities and men and women irrespective of their status, it is easy for a hard-working woman to be established in the trade and business sector including manufacturing areas. Although the success rate is more on the non-traditional and

SME sectors such as cottage, handicrafts, poultry and so on. The prospect of establishment in the non-traditional sectors is no less. The prime need is the initiative of organizations and combined support of different stakeholders. GOs, NGOs, INGOs, network of WEs and able private individuals – all should come forward and join hands together to support WEs for ensuring women's emancipation and socio-economic development of the country.

As stated in the very first chapter, the overall objectives of the study are to examine the market issues involving entrepreneurship development of women with support from concerned institutions. The concluding phase of the research comes with a point that background information and characteristics of WEs of Bangladesh have been identified.

Besides, factors affecting WED in Bangladesh have been revealed. Identification of the constraints relating to market access of WEs such as social, cultural, educational, technological, legal, and financial barriers have been earmarked so as to suggest ways to overcome the same.

Scrutiny of the support mechanisms – both GOs, NGOs, INGOs and IDAs have played an important role throughout the research period in highlighting the actual needs of WEs vis-à-vis the role being played by these institutions.

Assessment of the policy actions for WED aiming to ensure adequate support for WEs is another outcome of this research operation. Thus, the existing gaps and contradictions between the expected standard and performance in reality have been identified.

Various needs and demands of WEs have been identified during carrying out the research. Thus, the final stage of the research has ended up with a specific set of recommendations that would help different organizations working in this field to improve WED in selected businesses to a sustainable level in the end.

As stated in the chapter on methodology, the entire process of the research was based on both primary and secondary methods; the outcome of the study on WED has surrounded more on the empirical basis than on the other. Case study from leading GOs (DYD, DWA, and PKSf and so on and so forth) and INGOs on selected

WEs in different locations of the country have formed a strong basis of the research to put forward proper future guidelines. Selections of samples are varied and diversified. The sample enterprises were selected mostly from urban areas, which have directed business linkage in respect of marketing goods or services produced by WEs.

Face to-face interview with structured questionnaire was used to obtain information from field. The responses were spontaneous. Comparison of the GOs and NGOs could be visible from the interviews of the top-brass executives of both the sectors working in this field.

During the research operation, it was found that WEs are in the real need of both financial and non-financial ISs. The demand for backward as well as forward linkage ISs is essential. This study identifies the gap between the demands of WEs and the supply of financial and non-financial ISs. It is clear from the outcome of the study that the availability of the financial ISs is less than needs.

8.2 Recommendations

With investigation into as many as 165 WEs from among different districts of Bangladesh, the ultimate goal of this study is to find out one thing very concretely – to what extent, if any, the institutions supporting WEs in the country are playing role to the development of WEs. The outcome of the research is positive in that it has opened up a vista of thoughts and actions to improve women's entrepreneurial skills through ISs. From the entire findings of the research, the following recommendations are presented for future course of actions:

8.2.1 Recommendations for Policy-Makers / GOs

Regardless of what women are achieving in their practical field of work, it is beyond doubt that without proper policies from the Government, there is hardly any scope to improve the situation. Therefore, the following steps could be taken up for policy actions:

Establishment of a Women Entrepreneurship branch in the Ministry of Industries: Generally, women issues come under the purview of the Ministry of Women and Children Affairs. However, WE is a special issue having more concerns of economic nature. This must not be the business of the MoWCA alone. There is a

need for inter-ministerial co-ordination in this regard. Since the stakeholders are within different agencies of the government i.e. DYD, DWA, JMS, ERD, PKSF, Ministry of Commerce, Ministry of Foreign Affairs and within various NGOs/INGOs i.e. BRAC, GB, ASA and so on, they should be brought under an integrated and co-ordinated system. The Ministry of Industries should work as the line ministry with one of its branches as the focal point, from which all stakeholders would be co-ordinated.

Formulation of long-term policies: Women entrepreneurship has a strong prospect in the country. Therefore, policy guidelines in this particular area need to be long-term visionary, based on proper action plan and method of implementation.

Introducing ISs through training followed by finance and marketing accessibility: Mere training is not sufficient. On the other hand, finance without training and marketing knowledge is fruitless. Therefore, need-based training followed by adequate financial supports and sustainable marketing knowledge is necessary to make WEs survive in the end. The micro-finance institutions (MFIs) should channel their funding in this direction.

Problems identification and solution: Both GOs and NGOs should come forward to identify the problems faced by WEs with a view to helping them resolve the problems properly.

Ensuring security of women in society: Since women face various social barriers, the security of WEs should be given higher priority. In this regard, the Government should sensitise its Ministry of Home Affairs and the relevant organizations such as metropolitan police, district administration, and police offices at district and upa-zilla levels to ensure security of WEs at the first instance.

Multi-dimensional skill development for women: Skill must not be mono-dimensional but multi-sectional. The recent propensity of small businesses in Bangladesh and South Asia region necessitates a women entrepreneur to be well skilled in communication, IT and marketing techniques. Therefore, an integrated or multi-dimensional skill development for WEs is necessary. Relevant agencies such as the BSCIC, DYD, DWA, and Bangladesh Computer Council (BCC) should come forward to supporting WEs in this regard.

8.2.2 Recommendations for NGOs

Since inception of Bangladesh, NGOs have been playing an important role in the socio-economic development of the society in general and women in particular. WEs, albeit lesser than expected, have slowly grown up and expanded over some parts of the country. Apart from that, tens of thousands of women workers have been brought under employment and income generating opportunities due to business ventures of NGOs such as BRAC, PROSHIKA, CARITAS and NARIGRANTHO PROBORTONA and so on. Nevertheless, the self-reliance of women workers and entrepreneurs is not beyond expectation. In cases, the numerous limitations faced by WEs have benefited much less than expected from NGOs, as the latter were partly concerned about realization of interest out of their credits provided to WEs. Thus, the ideal expected role is not widely present in the NGOs' operations at grassroots level regarding this particular sector. Therefore, the following steps could be taken by the NGOs to come more effectively in aid of WEs in the selected businesses.

Bringing Changes in the Existing Credit Policy

The very mindset of profit earning through credit operations needs to be changed. The current pattern of disbursement of credit to short-term borrowers with micro amount is actually helping women individuals to survive on a day-to-day or at best week-to-week basis. This too is a welcome drive, as it helps marginal women to survive from hard-core poverty. However, the measure itself has its inherent shortcoming. Once the micro-credit is withdrawn, the concerned borrower falls into a deep black hole. Again, poverty cycle engulfs her life. Therefore, the very focus of the credit should be long-term rather than short. It needs to be cantered on entrepreneurial rather than survival skills. The former leads to employment of a number of women and families with poverty eradication schemes, while the latter leads to temporary eradication of hunger. Therefore, credit policy of NGOs should be channelled to a larger number of women with formation of groups to establish entrepreneurs to generate employment in a massive scale leading to self-reliance in the end.

Ensuring Marketing Skills and Opportunities to WEs

While WEs are given credit and training opportunities, it is likewise important that they should be rendered the market access and marketing techniques. Many ventures earlier failed only due to lacking of marketing knowledge. If an NGO can

provide sales outlets for WEs and ensure the sale of the goods produced, sustainability of an enterprise is ensured largely. Others could follow the experience of “AARONG” established by BRAC and the “Thanks Departmental Store” established in Tangail town by the Society for Social Service (SSS) in this regard.

Assessment of WEs’ Real Needs

As it already has been stated, finance is not the real problem. It is rather the proper utilization of the available resources, which plays the most important role behind success of any entrepreneur. Thus, prior to granting financial support to WEs, NGOs should make an assessment of the real needs of WEs– that is, the required managerial skill, use of technology and capacity building up for maximum utilization of the available financial and other resources. This would help WEs even more to achieve success.

Monitoring and Evaluation of WEs’ Performance

Regular monitoring and evaluation of performance of WEs would help NGOs to assess the actual rate of success. Their following actions or steps should be based on the same. This could be carried out on both short-term and long-term basis. Based on the evaluation reports, NGOs may also provide appropriate guideline to WEs to rectify from earlier shortcomings and attain long-term success in their performance.

Need for Supporting both Financial and Non-financial Supports

Throughout the field study, this researcher found out the need for non-financial supports besides financial ones. However, very few organizations are meeting up the demand. NGOs could play an important role in this regard. They should come forward to provide both financial and non-financial ISs to WEs. It has been found out during the field study that most of NGOs provide loan mostly with a view to recycling interest from the loan. This process serves least towards attainment of sustainable development of WEs. Furthermore, it has been revealed in a number of cases that women became dependent on their husband or son with a view to sustaining the business they had started. Had there been adequate non-financial support such as skill, technology and training, the output would have been much better that would ultimately have helped WEs sustain in the competitive age of the market economy.

To review and upgrade the selection criterion for loan disbursement

NGOs' credit operations in Bangladesh mostly surround recovery within a short period of disbursement. Naturally, they become more interested to select borrowers from among extremely marginal poor women who remain contractually bound to repay the interest on weekly or monthly basis. This has a counter-productive effect. It serves the NGOs more than the borrowers who live from hand to mouth with the loan. In most cases, they cannot make any remarkable progress in becoming a self-reliant person, let alone becoming an entrepreneur. Therefore, the very selection criterion needs to be reviewed and changed according to the needs of the women borrowers. Adequate counselling, guidelines and sustainable skills must support the credit.

Introduction of condition-free loans

The condition of repayment of NGO-loans at times stands as a formidable hurdle towards the borrowers' self-reliance. It is natural and obvious that a borrower will lose his/her capacity to save when the NGO's credit supervisor will knock him every weekend. This in the end drives the borrowers out from the saving propensity. Therefore, the conditions of loan repayment should be revised by the NGOs. There, in fact, should be condition-free credit system, if the NGOs mean real and substantial development of their borrowers. Thus, the purpose of promoting WEs would be served largely.

Organizing trade fairs to promote WEs' products

Apart from helping women to establish businesses, it is also needed to link them up to the regular market channels. Since women's entrepreneurship is a non-traditional sector in the country, their goods and services need much campaigning. WEs alone cannot do this. NGOs should come forward to stand by WEs by organizing trade fairs at local, national and international level. For searching wider market in the international business arena, NGOs should conduct action research to support WEs marketing their products and services to other countries.

8.2.3 Recommendations for WEs / Private Sector

Regardless of what WEs are receiving from the support providers, there is a strong need from within WEs for self-realization and self-sufficiency. One of them could be adopted as is done by the DYD. By youth development, they mean "DEVELOPMENT

OF YOUTH BY THE YOUTH AND FOR THE YOUTH". This motto is revelation idealism for WEs of the country. However, since the ideal situation is not always prevalent in the concerned field, certain steps could be taken by WEs themselves so as to obtain sustainability. These are:

Formation of sales co-operatives by WEs: It is tough for one-woman entrepreneur to survive in the market. Formation of a guild or co-operative society by WEs could play an important role in obtaining a position in the market that would enable them to survive in the field largely.

Establishment of strong network within WEs: One or two sporadic successes are not the expected ideal situation for WEs. Rather consistent and collective developments are needed. Therefore, the widely known successful WEs should take the leadership to establish networking within the other WEs' groups working across the country. This would help the smaller, fresh individuals (WEs) come under a web of larger groups, and get benefit from the latter's' experiences.

Creation of a Women Entrepreneurship Support Fund: At very first step, the proposed network of WEs should create a common fund titled "Women Entrepreneurship Support Fund." This fund could be the source of fund for smaller enterprises formed by women. Moreover, WEs, who would fall into problems such as fund crises or loan default, could be supported by the contingency amount of the fund.

Development and dissemination of entrepreneurial skills: The very term "Entrepreneurship" is something that cuts like a knife. If one nurtures the attribute, one is to possess it for longer duration, and the converse is almost true. Therefore, successful WEs should engage a considerable portion of their available resources to develop their skills to disseminate the same among the networking partners. To perform this duty, a specialized institute could be established. Experience from the BGMEA Institute of Fashion Technology could be applied in this regard.

Role-play by prominent WEs must be ensured: By the end of the year 2007, a number of successful WEs have emerged in the field of certain small and SMEs. Persons behind these enterprises should open up their success stories to the public and share their knowledge with smaller and marginal WEs. They should do so, not for publicity cause, but for allowing others being inspired by their success. A

coordinated and integrated effort of the leading personalities in this regard would encourage WEs in general to overcome the remaining barriers and establish them as successful WEs in the end.

Capacity building: As a whole, WEs should devise plans and actions with a view to building more and more entrepreneurs in the market. The need for an open market era is a must here, rather than a monopoly of certain privileged women who actually represent male business dynasties or group of companies. Their own capacity to take risk, ability to organize and exploit resources, accounting and marketing knowledge and skills, file maintaining, keeping books of accounts, inventory management so on and so forth should be shared with WEs located at different parts of the country. Building capacity to attain these managerial skills would ultimately help WEs sustain with, even without the support from others.

8.3 Scope for Future Research

Future research with a loose number of sample of whole Bangladesh, urban/rural WEs, could be carried out to identify the variation in the findings on ISs for the promotion and development of WEs and impacts on the effectiveness of those ISs. A research on the same topic could be suggested to carry out to identify the level of entrepreneurship of NGO-supported WEs and GO-supported WEs.

For the promotion and development of WEs, there is a need to examine the identity, expectation and operational problems of the successful WEs, so this area could be a fit one for future research in Bangladesh. For the promotion and development of WEs, there are different types of ISs provided by NGOs and GOs, as such, a study could be carried out to know the impact of their ISs.

From the findings of many researches in this field, it is found that the effectiveness of ISs does not depend only on the availability of financial or non-financial inputs, but also on the structure, process and delivery mechanism of the supporting organizations and those of the recipients. A study could be conducted to know the impact of the structure, process and delivery mechanism of various ISs services being provided by NGOs and GOs.

There are different types of ISs to the promotion and development of WEs provided by GOs and NGOs. They have different sorts of impact on WED in Bangladesh.

Therefore, a cross sectional study could be carried out to identify the impact of those supports services on WED.

Women entrepreneurship is considered the key-tool to the promotion and development of national economy in a country. Unfortunately, there is no readily available statistical information regarding the number of WEs operating in Bangladesh. Thus, their real contribution to the national economy is remaining un-assessed. A full-scale research, therefore, from the national level could be undertaken for this purpose.

Some of the research agenda and various ISs provided by GOs and NGOs have been vary important and emerging issues in WED. They are playing a vital role in socio-economic development in the 21st century. The GOB, therefore, may be kindly requested to establish an institute for formulating policies beyond the bureaucratic procedure of the present system.

For ensuring proper implementation of the GOs-supported programmes and coordinating the GO-NGO efforts in this regard, the Government may consider the proposal to launch a wing in the Ministry of Women and Children Affairs for overseeing WEs issues exclusively.

The suggested institute may be used to conduct research on various issues relating to WED across the country. If properly and continually carried out, the proposed research programmes will help much to identify the problems faced by WEs in all levels, thereby suggesting necessary steps to be taken to overcome the same.

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Appendix – 1
Description of 100 Businesses Handicrafts

Book S.L No	Name of Business	Total Investment	Total Sale/Income	Rate of Return	Pay Back Period	Basis of Pay back
1	2	4	5	6	7	8
1.	Glass Phial Making for Homeopath Medicine	3,520/-	3,000/-	12%	8.5 Months	Monthly
2.	Mat making (Shital pati)	750/-	1,200/-	71%	1.5 Months	Monthly
3.	Hand loom Industries	8,000/-	7,000/-	23%	4 Months	Monthly
4.	School bag making	8,700/-	5,400/-	18%	5.5 Months	Monthly
5.	Spin Cutting	3,250/-	3,600/-	25%	4 Months	Monthly
6.	Net weaving (Dharma jal)	14,600/-	20,800/-	28%	3.5 Months	Monthly
7.	Pottery Cultivation	82,350/-	1,35,000/-	68%	18 Months	Monthly
8.	imitation	1,067/-	1,200/-	35%	1 Months	Weekly
9.	Smithy business	4,795/-	8,000/-	9%	3Months	Monthly
10.	Glass Conch making	4,307/-	1,800/-	14%	7 Months	Monthly
11.	Hair band	49,125/-	56,250/-	19%	5Months	Monthly
12.	Tooth pick	3,250/-	5,000/-	58%	2Months	Monthly
13.	Hollow pipe Chair making	43,400/-	43,750/-	13%	7.5 Months	Monthly
14.	Bag making	11,050/-	7,500/-	12%	9 Months	Monthly
15.	Cap making	9,075/-	6,000/-	20%	5 Months	Monthly
16.	Mat making using date leaves	2,200/-	7,200/-	212%	5.5 Months	Monthly
17.	Shoe Making	19,800/-	21,600/-	48%	2 Months	Weekly
18.	Incense stick	9,240/-	12,500/-	59%	2 Months	Monthly
19.	Laces	7,570/-	10,000/-	30%	3 Months	Monthly
20.	Chalk stick	20,350/-	12,000/-	40%	2.5 Months	Monthly
21.	Shika making	10,550/-	12,000/-	21%	5Months	Monthly
22.	Paper bag	14,700/-	18,640/-	27%	4 Months	Monthly
23.	Bamboo Fence	1,320/-	1,600/-	30%	3 Months	Monthly
24.	Shoe Box	29,400/-	35,000/-	19%	5 Months	Monthly
25.	Bamboo Bookshelf	40,830/-	45,900/-	13%	8 Months	Monthly
26.	Bamboo Mat making	3,310/-	4,000/-	21%	5 Months	Monthly
27.	Moura making	1,320/-	1,600/-	30%	3 Months	Monthly
28.	Sweep making by Poultry feathers	13,990/-	16,350/-	21%	5Months	Monthly
29.	Doll making	22,000/-	21,000/-	28%	3.5 Months	Monthly
30.	Tobacco Tin making	11,720/-	8,000/-	16%	6.5	Monthly
31.	Door Mat making	15,700/-	12,000/-	25%	4 Months	Monthly
32.	Coloring White Bottom	7,300/-	8,330/-	16.50%	6Months	Monthly
33.	Spin Relay ring made of Paper	13,414/-	12,000/-	33%	3 Months	Monthly
34.	Plastic Wringlets	15,000/-	9,600/-	22%	4.5 Months	Monthly
35.	Candle making	11,074/-	12,500/-	71%	1.5 Months	Monthly
36.	Small Business					
37.	Embroidery	14,500/-	11,250/-	11%	9.5 Months	Monthly
38.	Grocery Shop	8,080/-	8,850/-	11%	9 Months	Monthly
39.	Laundry business	10,920/-	5,000/-	11%	9 Months	Monthly
40.	Lime Making	16,200/-	38,400/-	125%	10 Months	Monthly
41.	Paddy business	2,375/-	3,000/-	27%	3.5 Months	Monthly
42.	<i>Barki Bhanga</i>	5,190/-	4,714/-	8%	12 Months	Weekly
43.	Selling Rice here & there	92,500/-	100,500/-	28%	3.5 Months	Monthly
44.	Coal	53,375/-	28,125/-	16%	6 Months	Monthly
45.	Irrigation Project	64,525/-	61,250/-	21%	5 Months	Monthly
46.	Tradal Pamp	2,000/-	3,376/-	109%	12 Months	Monthly
47.	Rickshaw /Van Repairing	3,290/-	3,750/-	50%	2 Months	Monthly
48.	Rural Machinerics	26,160/-	30,000/-	22%	5 Months	Monthly

Book S.L No	Name of Business	Total Investment	Total Sale/Income	Rate of Return	Pay Back Period	Basis of Pay back
49.	Oil Mine	25,780/-	7,945/-	8%	12.5Month	Monthly
50.	Kindling to Collect Food	13,200/-	14,000/-	10%	10 Months	Monthly
51.	Supplying Food, a Profitable business	10,340/-	9,375/-	14%	7 Months	Monthly
52.	Tea stall	16,820/-	13,500/-	22%	4.5 Months	Monthly
53.	Salt Cultivation	47,375/-	80,000/-	69%	1.5 Months	Seasonal (4Monthly)
54.	Hair Dressers	7,050/-	5,880/-	22%	4.5 Months	Monthly
55.	Hilsha Fish Stalinization	75,000/-	1,22,500/-	61%	1.5 gvm	Seasonal (3Monthly)
56.	Dried Fish business(Lotia)	1,93,125/-	2,30,000/-	20%	2.5 Months	Seasonal
57.	Lip Stick Making	26,300/-	20,448/-	24%	4 gvm	Monthly
58.	Food and allied Items					
59.	Fried Rice	4,878/-	4,620/-	14%	2 Months	Weekly
60.	Flattened Rice Making	6,885/-	7,425/-	16%u	6Months	Monthly
61.	Sweet Business	6,004/-	5,600/-	25%	1 Months	Weekly
62.	Sauce Making	23,390/-	35,000/-	23%	4.5 Months	Monthly
63.	Candy	63,440/-	40,800/-	11%	9 Months	Monthly
64.	Pineapple Candy	1,140/-	1,760/-	102%	0.25Month	Weekly
65.	Tomato Ketchup	6,162/-	9,000/-	55%	2 Months	Monthly
66.	Banana Chips	3,570/-	3,375/-	13%	8 Months	Monthly
67.	Cake making	14,700/-	18,640/-	27%	4 Months	Monthly
68.	Solar Dried Potato Chips	1,900/-	3,000/-	62%	2Months	Monthly
69.	Jhurjhuri	22,675/-	25,000/-	9%	11.5 Months	Monthly
70.	Papor Making (chips in kind)	6,395/-	7,500/-	16%	6Months	Monthly
71.	Cheese Production	16,945/-	5,310/-	16%	3Months	Monthly
72.	Lucrative Chatpati	11,000/-	11,000/-	19%	6 Months	Monthly
73.	Delicious Chanachur	14,600/-	12,000/-	8%	12 Months	Monthly
74.	Delicious Halim	33,350/-	31,250/-	17%	6 Months	Monthly
75.	Vegetables Cultivation in the Yard (Cauliflower & Seed Production)	20,900/-	20,400/-	45%	8 Months (2 Seasons)(2 Plough)	Monthly
76.	Summer Tomato	12,000/-	30,000/-	184%	3Months	Monthly
77.	Lemon Cultivation	20,460/-	25,000/-	34%	12 Months	Monthly
78.	Soya bean Cultivation	8,000/-	6,000/-	28%	15 Months	Monthly
79.	Agricultural Products					
80.	Road Side Pumpkin Cultivation	10,500/-	20,000/-	139%	6 Months	Monthly
81.	Quality Guava Cultivation	19,000/-	30,000/-	34%	36 Months	Monthly
82.	Cucumber Cultivation	32,000/-	51,000/-	54%	7Months (2 Months)	Monthly Monthly
83.	Onion Cultivation	15,400/-	21,600/-	35%	1 Months	Yearly
84.	Sugarcane Cultivation	52,400/-	72,400/-	23%	1 Months	Seasonal
85.	Bee Cultivation	10,830/-	5,600/-	33%	3 Months	Monthly
86.	Carrot Cultivation	4,500/-	9,500/-	100%	1Season	Seasonal (5Months)
87.	Bean Cultivation	7,310/-	10,720/-	73%	2 Months	Monthly
88.	Betel Cultivation	21,000/-	28,000/-	51%	12 Months	Monthly
89.	Fisheries					
90.	Fish Cultivation in Cage	42,902/-	51,450/-	57%	11 Months	Monthly
91.	Pangas fish cultivation	1,34,420/-	3,50,625/-	145%	8Months (1 Season)	Monthly Monthly
92.	Crab Cultivation	6,17,435/-	7,84,400/-	58%	9 Months	Monthly
93.	Carp fish Cultivation	67,939/-	1,26,000/-	70%	17 Months	Monthly
94.	Integrated fish & poultry	1,88,475/-	2,64,500/-	34%	36 Months	Monthly

Book S.L No	Name of Business	Total Investment	Total Sale/Income	Rate of Return	Pay Back Period	Basis of Pay back
	raising					
95.	Fry Cultivation		79,200/-	82%	7 Months (2Seasons)	Monthly Monthly
96.	Fish Cultivation in Reservoir	62,081/-	1,15,200/-	123%	5Months (1Season)	Monthly Monthly
97.	Prawn Cultivation in ponds	71,330/-	1,18,050/-	54%	10 Months	Monthly
98.	Rae Cultivation of Carp fish	69,566/-	1,15,000/-	57%	5 Months (2Seasons)	Monthly Monthly
99.	Integrated fish & pearl Cultivation	2,39,476/-	3,63,100/-	118%	12 Months	Monthly
100.	Poultry & Dairy					
101.	Milky Cows Rearing	25,340/-	14,440/-	10%	10 Months	Monthly
102.	Caring Cows	5,875/-	8,000/-	55%	11 Months	Monthly
103.	Layer Rearing in Farms	64,500/-	75,275/-	16%	6Months	Monthly
104.	Broiler Rearing in Farms	14,500/-	9,900/-	18%	0.5Months	2 Monthly

Source: Compiled from Hasan, S.R (1997).

Appendix – 2 CDF List of 13 MFI- NGOs of Bangladesh Based on selected six Indicators

Indicators Rank	Cumulative Disbursement	Net Savings	Outstanding Loan Amount	Outstanding Borrower	Active Membership	Revolving Loan Fund
1	BRAC	BRAC	BRAC	BRAC	BRAC	ASA
2	ASA	ASA	ASA	ASA	PROSHIKA	ASA
3	PROSHIKA	PROSHIKA	PROSHIKA	PROSHIKA	PROSHIKA	ASA
4	TMSS	TMSS	SWANIRVAR	SWANIRVAR	SWANIRVAR	SWANIRVAR
5	CARITAS	CARITAS	TMSS	CARITAS	TMSS	TMSS
6	BURO	SHAKTI	CARITAS	RDRS	CARITAS	CARITAS
7	SWANIRVAR	BURO	BURO	BURO	BURO	BURO
8	RDRS	RDRS	BURO	BURO	BURO	BURO
9	SHAKTI	SWANIRVAR	SHAKTI	BEEES	JAGRONI	SHAKTI
10	SSS	SSS	SSS	SHAKTI	BEEES	SSS
11	BEEES	BEEES	BEEES	SSS	CDC	CDC
12	JAGRONI	JAGRONI	JAGRONI	JAGRONI	SSS	JAGRONI
13	RRC	UDDIPAN	CDC	CDC	SHAKTI	BEEES

Source: Compiled from CDF, 2003.

Appendix – 3(a) BRAC Micro-finance Programme (DABI) Sector wise Loan Disbursement for the year 2004.

Sl. No.	Name of the sector	No. of borrowers	Amount disbursed (BDT)
1	Agriculture	30344	200504000
2	UP	111739	1102367000
3	Boar	1522	12413000
4	Fisheries	30301	87183000
5	poultry& Livestock	100693	466527500
6	Sericulture	255	1469000
7	Cottage Industries	12249	95426000
8	Service	2263	17549000
9	Rural Transport	12021	73043000
10	Rural Trading	2395648	15749797500
11	Food Processing	123910	664643500
12	Health	328	1622000
13	Miscellaneous	195302	899764000
14	Housing	247	2486000
	Grand Total	3016822	19374794500

Source: BRAC Report 2004.

Appendix – 3 (b)
BRAC Enterprise Development Programme (Unnoti) Sector wise Loan Disbursement for the year 2004

SI No	Name of the sector	No. of borrowers	Amount disbursed (BDT)
1	Agriculture	59616	694576000
2	Poultry & Livestock	58871	684126000
3	Aquaculture	22210	262903000
4	Establish. Business	25078	301552000
5	Rural Trading	8218	99624000
6	Miscellaneous	5744	63459000
7	Grand Total	179737	2106240000

Source: BRAC MIS Report 2004.

Appendix – 3 (c)
BRAC Micro Enterprise Lending & Assistance (Progoti) Sector wise Loan Disbursement for the year 2004

SI. No	Name of the sector	No of borrower	Amount disbursed (BDT)
1	Service Sector	736	52380000
2	Cloth Business	6313	477895000
3	Traders	15961	1245475000
4	Power loom	1422	108595000
5	Hand loom	589	42250000
6	Textile	2690	200025000
7	Plastic & Rubber	648	52020000
8	Hemi cal & Cosmetic	793	56370000
9	Engineering	1234	100080000
10	Wood Products	1587	124240000
11	Cottage Industries	1016	79795000
12	Transportation	495	37585000
13	Chatal	1512	124720000
14	Bakery Factory	698	50300000
15	Food and Allied Factories	1105	74100000
16	Dairy Farm	1621	95060000
17	Poultry & Live stock	470	36980000
18	Pichi-Culture	79	5965000
19	Agro-faming	279	21400000
20	Grocery & Stationary	15680	1134070000

Source: BRAC MIS Report 2004.

Appendix – 4
ASA Sector wise Information of loan Disbursed and Outstanding of 2002 and 2003

Sl. No	Sector of Loan	Sector wise Loan 2003		Sector wise Loan 2002	
		Disbursed (1 Jan to 31 Dec-03)	Outstanding as on 31 Dec-03	Disbursed (1 Jan to 31 Dec-03)	Outstanding as on 31 Dec-03
01	Agriculture	3,620,095,750	1,844,389,911	2,446,243,150	1,262,883,311
02	Cottage Industries	1,935,794,750	991,217,322	1,555,335,000	803,995,409
03	Catching Fish/Making Fish Net	1,552,948,000	774,688,968	1,218,073,400	611,580,621
04	Food processing	1,401,970,500	692,397,935	1,003,457,600	508,406,623
05	Poultry	1,723,360,000	864,508,641	1,246,624,950	640,118,483
06	Cattle Rearing	3,229,736,500	1,634,332,290	2,648,978,650	1,341,663,773
07	Trading	3,070,081,250	1,499,507,903	2,783,507,950	1,399,566,678

Sl. No	Sector of Loan	Sector wise Loan 2003		Sector wise Loan 2002	
		Disbursed (1 Jan to 31 Dec-03)	Outstanding as on 31 Dec-03	Disbursed (1 Jan to 31 Dec-03)	Outstanding as on 31 Dec-03
08	Rural Transport	2,521,307,500	1,185,787,117	2,021,714,450	50,991,941
09	Silk Cultivation	63,488,000	46,596,963	97,651,850	50,991,941
10	Small Business	1,946,705,750	995,082,246	1,616,743,000	828,811,917
11	Micro Enterprise	86,088,700	68,157,600	0	0
12	Irrigation	519,017,750	264,730,974	371,265,050	181,330,098
13	Others	1,355,087,228	678,059,606	1,333,618,275	667,802,149
	Total	23,025,681,678	11,539,457,476	18,343,213,325	9,305,863,352

Source: ASA MIS Report 2005.

Appendix – 5
BURO, Tangail Sector wise Loan Disbursement as on December' 03

Sl. No.	Sub Sector	BDT
1	Small Business	1,198,198,052
2	Animal Husbandry	599,099,026
3	Rice Processing	499,249,188
4	Fisheries	399,399,351
5	Land Mortgage	299,549,513
6	Handicrafts	266,266,234
7	others	66,566,558
	Total	3,328,327,922

Source: BURO MIS Report 2005.

Appendix – 6(a)
Statement showing the frequency of 11 NGO's according to their serial number of businesses at Appendix-6(b)

Sl. No	Name of the Organization	Number of business	Serial No of Business	Total
1.	TMSS	34	1,3,9,55,70,72,73,78,79, (84-108)	34
2.	BEES	13	2,4,11,19,21,27,29,40,46,59,63,68,71,	13
3.	ASKS	11	5,6,7,8,10,12,14,15,16,17,18	11
4.	SANGRAM	3	13,54,69,	3
5.	SSS	18	20,22,23,24,25,26,28,30,31,32,33,34,35,36,37,38,39,41	18
6.	NGF	6	42,43,44,45,47,49	6
7.	ARAB	3	48,52,53,	3
8.	ATMABISWAS	1	50	1
9.	ASOD	6	51,56,74,75,76,77	6
10.	SDC	9	57,58,60,61,62,64,65,66,67	9
11.	RRF	4	80,81,82,83	4
		108		108

Source: Compiled from NGOs' Reports to PKSF, 2005.

Appendix – 6(b) Name of the NGOs

1.	TMSS	Thangamara Mahila Sabuj Sangho.
2.	BEES	Bangladesh Extension Education Services
3.	ASKS	Ananya Samaj Kallyan Sangostha
4.	SANGRAM	Sangathita Gramin Karmasuchee
5.	SSS	Society For Social Service
6.	NGF	Nowabenki Gonomukhi Foundation
7.	ARAB	Association For Rural Advancement In Bangladesh
8.	ATMABISWAS	Atmabiswas
9.	ASOD	Assistance for Social Organization and Development
10.	SDC	Society Development Committee
11.	RRF	Rural Reconstruction Foundation

Appendix – 6(c)

Table showing the amount of highest loan disbursement & location of loan disbursement

Sl. No	Name of the business	No. of Borrowers	Highest Amount of Disbursement	% of Total Disbursement	Name of the Disbursing Institution	Location of WEs
1	Raw materials Business	75	430000	0.56	TMSS	Damdama, Panch Bibi, Joypurhat
2	Sandal & Cosmetics	13	1975000	1.78	BEES	Municipality area, Gazipur
3	Meat Business	22	684000	0.90	TMSS	Polash Bari, Bagura Sadar, Bagura
4	Cloth Business	125	4395000	3.96	BEES	Joidabpur Bazer, Gazipur Municipality, Gazipur
5	Banana Business	0.1	50000	2.79	ASKS	Shalgaria, Paban Pabna
6	Papar, Nimki, Khorma Making	0.1	45000	2.51	ASKS	Dhaka road, Shalgoria, Pabna
7	Fruits Business	0.1	65000	3.63	ASKS	Dhaka road, Shalgoria, Pabna
8	Twisty Business	0.1	110000	6.15	ASKS	Dhaka road, Shalgoria, Pabna
9	Fertilizer, & Insecticides	6	1505000	1.98	TMSS	Ronbagha, Khayaria, Singra, Natore
10	Press Business	0.1	110000	6.15	ASKS	Dhaka road, Shalgoria, Pabna
11	Grocery Business	295	58371549	52.66	BEES	Joidebpur Bazer, Gazipur
12	Betel Leaf Business	0.1	130000	7.26	ASKS	Dhaka road, Shalzorla, Pabna
13	Workshop	0.5	283000	10.00	SANGRAM	Pathorghata Municipality, Barguna
14	Sari & Lungi Business	0.1	75000	4.19	ASKS	Dhaka road, Shalgoria, Pabna
15	Light Engineering Workshop	0.1	85000	4.75	ASKS	Dhaka road, Shalgoria, Pabna
16	Hosiery Manufacturing	0.1	60000	3.35	ASKS	Dhaka road, Shalgoria, Pabna
17	Rickshaw Business	0.1	85000	4.75	ASKS	Dhaka road, Shalgoria, Pabna
18	Brick Field	0.1	350000	19.55	ASKS	Dhaka road, Shalgoria, Pabna
19	Mini Garments	159	11119000	10.03	BEES	Gazipur, Municipality, Gazipur
20	Rearing cows	8	8312000	4.66	SSS	Ghoshpara, Bahuria, Mirzapur
21	Poultry farm	85	10773000	9.72	BEES	Horinal Bazar, Municipality, Gazipur
22	Stationary	160	84946500	47.61	SSS	Akurtakur para, Tangail Sadar
23	Sari Business	38	6140000	3.44	SSS	Pathrail, Delduar, Tangail
24	Sweet Making	10	3218000	11.80	SSS	Sontosh, Municipality, Tangail
25	Bakery Business	3	1550000	0.87	SSS	Biswas Betka, Municipality, Tangail
26	Furniture Making	8	5971000	3.35	SSS	Dewla, Municipality, Tangail
27	Jewellery	165	2755000	2.49	BEES	Joidabpur Bazer, Gazipur
28	House Rent	120	9915000	5.56	SSS	Jorun, Kashimpur, Gazipur
29	Fish Cultivation	32	2170000	1.96	BEES	Titarkul, Municipality, Gazipur
30	Handloom Business	70	10574000	5.93	SSS	Rampur, Bolla, Kalihati, Tangail
31	Making Conch Bangle	3	170000	0.10	SSS	Santosh, Municipality, Tangail
32	Making Shoes	2	450000	0.25	SSS	Kamarjuri, Gacha, Gazipur
33	Beauty Parlour	2	165000	0.09	SSS	Adalatpur, Municipality, Tangail
34	Car Business	7	2316000	1.30	SSS	Akurtakurpara, Tangail Sadar
35	Hotel Business	3	1305000	0.73	SSS	Akurtakur para, Tangail Sadar
36	Making Bags & Sachet	1	210000	0.12	SSS	Akurtakur para, Tangail Sadar
37	Agricultural Instrument	4	935000	0.52	SSS	Narandia, Kalihati, Tangail
38	Sanitary Business	6	670000	0.38	SSS	Narandia, Kalihati, Tangail
39	Food Processing	3	350000	0.20	SSS	Jahmurky, Mirzapur Tangail
40	Medicine Business	115	1480000	1.34	BEES	Joydevpur Bazar, Gazipur
41	Pottery Business	1	80000	0.04	SSS	Boliyadi, Srifol, Kaliakor, Gazipur
42	Prawn Business	22	950000	14.56	NGF	Godara, , Shyamnagar, Satkhira
43	Prawn & other fish	0.6	330000	5.06	NGF	Boro kuput, Satkhira
44	Prawn & lobster nursing point	0.1	30000	0.45	NGF	Kaligonj, Satkhira
45	Transport	0.2	160000	2.45	NGF	Shyamnagar, Satkhira
46	Paddy & Rice Whole Sale Business	10	3325000	3.00	BEES	Masterbari, , Sripur, Gazipur
47	Dried fish	0.1	50000	0.77	NGF	Noanbeki, , Shyampur, Satkhira
48	Bedding House	0.2	100000	2.69	ARAB	Banglabari, Bhararia, Manikgonj
49	Baowali	0.1	30000	0.46	NGF	Shyamnagar, Satkhira
50	Manufacturing	25	100000	10.27	ATMABISWAS	Jibonnagar, Chuadanga
51	Parts Business	0.1	720000	6.07	ASOD	Station Road, Sadar, Rangpur
52	Bamboo Business	0.1	25000	0.67	ARAB	Outpara, Botila, Manikgonj
53	Milky Cows	0.1	300000	8.08	ARAB	Panjonpara, Garpara, Manikgonj

Sl. No	Name of the business	No. of Borrowers	Highest Amount of Disbursement	% of Total Disbursement	Name of the Disbursing Institution	Location of WEs
54	Muri (Puffed rice) Business	0.2	55000	1.94	SANGRAM	Pathorghata Sadar, Kamalgha, , Bogura
55	Rod Cement Business	0.3	70000	0.09	TMSS	Kagail, Gabtoli, Bogura
56	Phone & Fax Business	0.3	320000	2.70	ASOD	Station Road, Rangpur Sadar
57	Leather Business	0.6	500000	1.60	SDC	Kamargram, Boalmari, Faridpur
58	Ice-Cream Business	(0.4) 0.8	1500000	4.77	SDC	Rupapath, Boalmari, Faridpur
59	Library Business	0.7	1010000	0.91	BEES	Municipal Area, Sripur, Gazipur
60	Saw mill & wood Business	0.5	800000	2.54	SDC	Dhulpukuria, Boalmari, Faridpur
61	Tin Business	0.6	1500000	4.77	SDC	Boalmari, Faridpur
62	Still Business	10	800000	2.54	SDC	Boalmari, Faridpur
63	Electronics Shop	19	2625000	2.37	BEES	Joidevpur bazar, Gazipur Sodor
64	Watch Shop	0.4	500000	1.605	SDC	Boalmari, Faridpur
65	Oil Business	0.6	600000	1.91	SDC	Aamgram, Boalmari, Faridpur
66	Sewing Machine	0.3	200000	0.64	SDC	Kamargram, Boalmari, Faridpur
67	Mat Business	0.5	100000	0.32	SDC	Kamagram, Boalmari, Faridpur
68	Tailoring Business	0.7	1230000	1.10	BEES	Maona, Municiple Area, Sripur
69	Kutialy	0.5	110000	3.89	SANGRAM	Pathorghata, Borguna
70	Hardware Business	11	272000	0.36	TMSS	Tangon, Motihar, Rajshahi
71	Crockery's Business	145	2235000	2.02	BEES	Joidevpur bazar, Gazipur Sodor
72	Scrap Business (Bhangri)	33	142000	0.19	TMSS	Mohasthan, , Shibgonj, Bogura
73	Decorator Business	0.2	30000	0.40	TMSS	Nondigram, Bogura
74	Timber Business	0.1	20000	1.78	ASOD	Manda, Nougao Sadar
75	Moulding & Galvanizing	14	3327000	28.06	ASOD	Kaunia, Rangpur
76	Studio	0.1	180000	1.52	ASOD	Nandigaing, , Pirgacha, Rangpur
77	Hostel	0.2	350000	2.95	ASOD	Kaunia, Rangpur Sadar
78	Computer Centre	0.1	150000	0.20	TMSS	Jial Roy Road, Rangpur Sadar
79	Welding	21	250000	0.33	TMSS	Gonespur, Manda, Bogura
80	Motor Garage	0.1	50000	1.99	RRF	Bokchor, Jessore Sadar
81	Wholesalers/Stockiest	0.2	100000	3.98	RRF	Gunnaganar, Sarsha, Jessore
82	Grill Business	0.1	100000	3.98	RRF	Northdih, Ovoynagar, Jessore
83	Tea Business	0.1	50000	1.99	RRF	Rajghat, Noapara, Jessore
84	Rearing Goats	0.4	100000	0.13	TMSS	Koigari,, Shahjahanpur, Bogura
85	Curd Business	0.2	55000	0.07	TMSS	Gohail, Shahjahanpur, Bogura
86	Salt Business	0.2	20000	0.03	TMSS	Bashbaria, Shahjahanpur, Bagura
87	News Agent	0.2	20000	0.03	TMSS	Bashbaria, Shahjahanpur, Bagura
88	Power tiller	0.7	230000	0.30	TMSS	Laheeripara, Gabtoli, Bogura
89	Optics	0.2	20000	0.03	TMSS	Majhgram, Nondigram, Bogura
90	Rice Processing (Chatal)	0.8	935000	1.22	TMSS	Murill, Narhutta, khalu, Bogura
91	Stamp Business	0.3	110000	0.09	TMSS	Palashbari Sonarai, Gabtali Bagura
92	Aluminium Business	0.2	250000	0.33	TMSS	Talora Bazar, Dhupchachia, Bogura
93	Contractor	0.4	90000	0.12	TMSS	Domonpukur, Shahjahanpur, Bogura
94	Cycle store	0.2	50000	0.06	TMSS	Chopinagar, Shahjahanpur, Bogura
95	Glass ware	0.2	50000	0.06	TMSS	Hajchapur, Sherpur, Bogura
96	Lodging Business	0.2	50000	0.06	TMSS	Shimbari, Sherpur, Bogura
97	Lathe Business	0.9	150000	0.20	TMSS	Goneshpur, Manda, Bogura
98	Ceramic Business	0.3	20000	0.03	TMSS	Nazarpur, Akkelpur, Joy purhat
99	Confectionery	0.7	130000	0.17	TMSS	Guardpara, Saidpur, Saidpur
100	P.V.C Pipe Business	0.3	120000	0.16	TMSS	kuthibari, Govindgonj, Gaibandha
101	Book Library Business	13	130000	0.17	TMSS	Gokul, Bogura Sadar, Bogura
102	Shuttering business	0.3	80000	0.10	TMSS	Nurill, Shakharia, Sadar, Bogura
103	Wool machine	0.5	125000	0.16	TMSS	Thangamara, Gokul, Bogura
104	Potato Business	0.4	65000	0.08	TMSS	Chuskaibagha, Poba, Rajshahi
105	Handicraft	16	427000	0.60	TMSS	17 no. ward, Bhodra, Rajshahi
106	Sand Lifting and selling Business	0.3	40000	0.05	TMSS	Bhudhpara, Motihar, Rajshahi
107	Pathological	0.2	45000	0.06	TMSS	Hazipara, Rangpur, Rangpur
108	Surgical	12	25000	0.03	TMSS	Hazipara, Rangpur, Rangpur

Source: NGOs' Reports to PKSF (2005)

Appendix-7
Microcredit Programmes of Administrative Ministries/Divisions: Disbursement and Recovery (US\$ in million)(Percentage given in parentheses)

Ministry/Division/ Agency	Up to December 2003			Up to December 2002		
	Cumulative Disbursement	Cumulative Recovery	Recovery Rate (%)	Cumulative Disbursement	Cumulative Recovery	Recovery Rate (%)
1. Ministry of Finance						
i. Banking Wing	21.149 (2.57)	17.205 (2.51)	81.35	17.757 (2.67)	12.875 (2.36)	72.51
2. Rural Development and Cooperative Division						
i. BRDB	457.631 (55.65)	3884.805 (56.78)	84.89	353.326 (53.21)	302.465 (55.43)	85.60
ii. BARD	13.381 (1.63)	12.634 (1.85)	94.42	12.214 (1.84)	11.278 (2.07)	92.34
iii. RDA	1.371 (0.17)	1.303 (0.17)	95.01	1.166 (0.18)	1.119 (0.21)	96.00
3. Ministry of Women & Children Affairs						
Directorate of Women	33.335 (4.05)	21.423 (3.13)	64.26	30.833 (4.64)	19.113 (3.50)	61.99
Jatiyo Mohila Sangstha	3.259 (0.40)	3.300 (0.48)	101.24	3.062 (0.46)	2.465 (0.45)	80.50
4. Ministry of Social Welfare						
Dept. of Social Welfare	85.590 (10.41)	77.794 (11.37)	90.89	80.881 (12.18)	73.556 (13.48)	90.94
5. Ministry of Labour & Employment						
i. BMET	2.289 (0.28)	5.852 (0.86)	255.64	1.895 (0.29)	4.107 (0.75)	216.65
6. Cabinet Division						
i. IFAD Project (Completed)	1.398 (0.17)	1.195 (0.17)	85.54	1.398 (0.21)	1.195 (0.22)	85.54
7. Ministry of Fisheries & Livestock						
i. Dept. of Fisheries	7.528 (0.92)	3.440 (0.50)	45.69	4.800 (0.72)	2.437 (0.45)	50.76
ii. Dept. of Livestock	16.853 (2.05)	12.975 (1.90)	76.99	14.735 (2.22)	10.894 (2.00)	73.93
8. Ministry of Industries						
i. BSCIC	27.608 (3.36)	25.085 (3.67)	90.86	21.637 (3.26)	17.217 (3.16)	79.57
ii. SERWTCI	3.001 (0.36)	2.093 (0.31)	69.74	2.399 (0.36)	1.766 (0.32)	73.62
9. Ministry of Agriculture						
i. Tula Unnayan Board	0.553 (0.07)	0.542 (0.03)	98.03	0.513 (0.08)	0.514 (0.09)	100.30
ii. DAE	0.637 (4.99)	0.455 (4.27)	71.26	0.325 (3.15)	0.266 (2.67)	69.70
10. Ministry of Land						
	10.646 (1.29)	8.620 (1.26)	80.97	6.984 (1.05)	5.461 (1.00)	78.20
11. Local Govt. Division						
i. Local Govt. Division	8.737 (1.06)	3.693 (0.54)	42.27	8.387 (1.26)	3.508 (0.64)	41.83

Ministry/Division/ Agency	Up to December 2003			Up to December 2002		
	Cumulative Disbursement	Cumulative Recovery	Recovery Rate (%)	Cumulative Disbursement	Cumulative Recovery	Recovery Rate (%)
12. Ministry of Youth and Sports						
i. Dept. of Youth	82.919 (10.08)	67.889 (9.92)	81.87	77.945 (11.74)	60.219 (11.04)	77.26
13. Ministry of Textile						
i. Hand Loom Board	4.079 (0.50)	1.387 (0.20)	34.01	3.141 (0.47)	0.853 (0.16)	27.18
Total	822.354 (100.00)	684.146 (100.00)	83.19	663.995 (100.00)	545.626 (100.00)	82.17

Source: Compiled from CDF 2003

Appendix – 8 Women Entrepreneurs Directory – 2002 DCCI – CIPE

Name of the Place	Manufacturing	Trading	Manufacturing & Trading	Total
Gazipur	1	-	2	3
Manikgonj	26	16	7	49
Tangail	6	17	2	25
Chittagong	2	3	2	7
Khulna	3	1	1	5
Bhola	-	-	1	1
Kishoreganj	-	1	1	1
Magura	-	-	1	2
Dhaka	189	67	142	398
Mymensingh	-	1	-	1
Cox's Bazar	-	2	-	2
Panchagar	-	2	-	2
Nawabgonj	1	-	1	2
Jhenaidah	1	-	-	1
Narayongonj	1	-	-	1
Rangamati	1	-	-	1
Total	231	110	160	501

Source: DCCI-CIPE, Women entrepreneurs Directory-January/2002. A Compilation of Women Entrepreneurs in Business.

Appendix-9 Distribution of WEs based on location and supporting institution Business No : 1. Business Name: Cloth.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	129	DYD	Savar	1
2	162	Co-Operative	Dhaka City	1
3	01	BRAC	Khulna	1
Total No.	3	3	2	3

Business No: 2. Business Name: Dress Making.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	02,152,156	BRAC	Khulna	3
	77,76,73,64	BRAC	Chittagong	4
	118	BRAC	Savar	1
2	31,27	DYD	Rajshahi	2
	15	DYD	Narail	1
	26,20,19,17,16,23	DYD	Jessore	6
	34,33	DYD	Rangpur	2
	46,44,43	DYD	Dinajpur	3
	81,78	DYD	Rangamati	2
	87,84	DYD	Cox-Bazar	2

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
	97,99,104,106	DYD	Faridpur	4
	132,131,127	DYD	Savar	3
	134	DYD	Dhamrai	1
	140,138	DYD	Manikgonj	2
	149,153	DYD	Khulna	2
3	09	FPAB	Khulna	1
4	13	PRIVATE	Muhammadpur, Magura	1
	22	PRIVATE	Jessore	1
	96	PRIVATE	Faridpur	1
5	41	ASA	Dinajpur	1
6	61,50	ITDG	Borishal	2
	98,105	ITDG	Faridpur	2
7	85	CWE	Cox's-Bazar	1
8	108,145	BSCIC	Rajor, Madaripur	2
	117,135	BSCIC	Savar	2
9	125	MIDAS	Savar	1
	147,146	MIDAS	Khulna	2
10	161	WEA	Dhaka City	1
11	165	WEAB	Dhaka City	1
Total No.	57	11	17	57

Business No : 3. Business Name: Beauty Parlour.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	154	DYD	Khulna	1
2	03	BRAC	Khulna	1
	121	BRAC	Savar	1
3	151,150	PRIVATE	Khulna	2
	164	PRIVATE	Dhaka City	1
4	28	BSCIC	Rajshahi	1
Total No.	7	4	4	7

Business No : 4. Business Name: Poultry.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	24	DYD	Jessore	1
	39	DYD	Dinajpur	1
	129	DYD	Manikgonj	1
	148	DYD	Khulna	1
2	58	BSCIC	Barishal	1
	115	BSCIC	Muksedpur, Gopalganj	1
3	12,08,11	BRAC	Khulna	3
	71	BRAC	Chittagong	1
	86	BRAC	Cox-Bazar	1
4	91	ITDG	Faridpur	1
Total No.	12	4	9	12

Business No : 5. Business Name: Embroidery.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	10	FPAB	Khulna	1
2	54	PRIVATE	Barishal	1
3	72	BRAC	Chittagong	1
4	100	ITDG	Faridpur	1
5	114	BSCIC	Muksedpur, Gopalganj	1
	122	BSCIC	Savar	1
Total No	6	5	6	6

Business No : 6. Business Name: Handicrafts.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	21,18	DYD	Jessore	2
	69,75	DYD	Chittagong	2
2	25	PRIVATE	Jessore	1
3	40	Co-Operative	Dinajpur	1
4	47,48	BSCIC	Barishal	2
	120	BSCIC	Savar	1
5	94	BRAC	Faridpur	1
6	93	ITDG	Faridpur	1
7	119	DWA (MASS)	Saver	1
Total No.	12	7	6	12

Business No : 7. Business Name: Tailoring.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	29	DYD	Rajshahi	1
	35	DYD	Rangpur	1
	45	DYD	Dinajpur	1
	80	DYD	Rangamati	1
	155,157	DYD	Khulna	2
2	30	BSCIC	Rajshahi	1
	112	BSCIC	Gopajgonj	1
3	52	PRIVATE	Barishal	1
	163	PRIVATE	Dhaka City	1
4	66	BRAC	Chittagong	1
Total No.	11	4	9	11

Business No : 8. Business Name: Clinical and medicare.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	65	BRAC	Chittgong	1
	14	BRAC	Magura Sadar	1
2	06	FPAB	Khulna	1
Total No.	3	2	3	3

Business No : 9. Business Name: Grocery shops.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	36	SERWTCI	Rangpur	1
2	101	BRAC	Faridpur	1
	142,141,111	BRAC	Rajor, Madaripur	3
	126	BRAC	Savar	1
3	133,128	DYD	Savar	2
Total No.	8	3	4	8

Business No : 10. Business Name: Restaurant

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	60	BRAC	Barishal	1
2	55,53	BSCIC	Barishal	2
3	37	SERWTCI	Rangpur	1
Total No.	4	3	2	4

Business No : 11. Business Name: Dairy/Live stock

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	05,04	BRAC	Khulna	2
	63	BRAC	Chittaong	1
	143,110,109	BRAC	Rajor, Madaripur	3
	124	BRAC	Savar	1
2	42	DYD	Dinajpur	1
3	68	CWE	Chittagong	1
4	95,102,89	ITDG	Faridpur	3
5	107	BSCIC	Rajor, Madaripur	1
	144,116,113	BSCIC	Muksedpur, Gopalgonj	3
Total No	16	5	7	16

Business No : 12. Business Name: Computer. / Training institution

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	62	DYD	Chittagong	1
	38	DYD	Dinajpur	1
Total No.	2	1	2	2

Business No : 13. Business Name: Nursery.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	123,130	DYD	Savar	2
2	103,90	BRAC	Faridpur	2
Total No.	4	2	2	4

Business No : 14. Business Name: Handloom.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	57,49	BSCIC	Barishal	2
2	79	DYD	Rangamati	1
Total No.	3	2	2	3

Business No : 15. Business Name: Food and Allied.

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	137	DYD	Dhamrai	1
2	32	SERWTCI	Rangpur	1
3	56	ITDG	Barishal	1
	92	ITDG	Faridpur	1
4	74,70,67	CWE	Chittagong	3
5	158	BSCIC	Rajor, Madaripur	1
	159,160	BSCIC	Muksedpur, Gopalgonj	2
Total No.	10	5	7	10

Business No: 16 Business Name: Departmental Store

Sl. No	Code No	Institution	Dist/Upa-zilla	No. of WEs
1	07	BRAC	Khulna	1
2	51,59	DYD	Barishal	2
3	83,82	BRAC	Cox-Bazar	2
	88	BRAC	Faridpur	1
4	136	VERC	Savar	1
Total No	7	4	5	7

Source: Field Survey.

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