



(The study is conducted by the 17th batch participants of Gender and Governance Training Program of Democracywatch)

**Socio Economic
Empowerment of Women:
Case Studies of Selected
Small Female Entrepreneurs
of Dhaka City**

Democracywatch

15 Eskaton Garden Road, Dhaka-1000

Published by:

Democracywatch
15 Eskaton Garden Road
Ramna
Dhaka-1000

First Edition 2014

Copy Right:

Democracywatch

Printed by:

Democracywatch
15 Eskaton Garden Road
Ramna
Dhaka-1000

Preface

Democracywatch, a trust and a registered NGO was established in 1995 with the aim of strengthening Democracy in Bangladesh. We ventured out to achieve this through creating awareness of democratic process, values, human rights and good governance and thereby foster democratic culture. These are to be implemented through education, training of youth especially women, concluding research, increase capacity of democratic institutions and advocacy. Democracywatch trained around 25000 youths sofar in “Life skills” and “Lifestyle” course on basic skills for developing as a confident, aware and competent human being ready to contribute as leaders towards ushering in a better society.

Democracywatch developed a special gender and governance training to add its leadership program. Awareness of gender issues is one of the main themes of training the youths of tomorrow. So an innovative training program called Gender and Governance Training Program (GGTP) and later named as Gender and Governance Sensitization Program (GGSP) was introduced in 2005 funded by CIDA. After two terms of funding by CIDA the Royal Danish Embassy, the Program for Asian Project (PAP) gave us the necessary support. Young public university graduates both male and female came forward to undertake this innovative and purposeful training program. Our rich pool of resource persons includes renowned academics and researchers on gender, politics, sociology and law. These immensely enriched trainings attracted well attributed women and men. The training period was only four months. It was highly regarded as it incorporated some additional components which are not readily found in other short courses i.e. research on gender issues and internship with reputable development and economic organizations. Both of these gave the participants of the course practical knowledge and hand on experience. This inculcated in many of the participants being well placed in renowned international and national NGOs and also engaged in big corporate. We feel elated that the course has been successful in creating female and male leaders in our society within such a short time.

We are proud to present the research reports that each batch has produced. These researchers are rather empirical with small sample size, as it had to be finished within the course period on a shoestring budget. These studies need to have a sympathetic view by its readers. Nevertheless topics selected often created a lot of interest among the stakeholders and academics when they were presented by the students at our seminars. Hope this study is useful to some in their own work and in giving an insight on women’s plight in our society.

To end I thank Mrs. Taherunnesa Abdullah, Magsaysay Award Winner, Prof. Salahuddin M. Aminuzzaman, Prof. A.S.M Atiqur Rahman of Dhaka of Dhaka University, Mr. Saiful Islam our Monitoring and Evaluation Team Leader and the gender unit for helping the students in completing the reports of these researchers. The students would have been at a loss without their all out support.

I congratulate and thank all the participants for their hard work and willingness to learn about importance of gender in all spheres of the society and contribute in achieving it.

Last but not the least my deepest gratitude to our donors Norad, CIDA, PAP and Royal Danish Embassy for their support.

Taleya Rehman
Founder Executive Director
Democracywatch

Acknowledgement

We, the participants of the 17th batch of the “Gender and Governance Training Program” of Democracywatch conducted the research titled –“**Socio Economic Empowerment of Women: Case Studies of Selected Small Female Entrepreneurs of Dhaka City**” as part of our training program. In doing this research we received guidance and support from many people, without which this research would not have been possible. As such we would like to thank a number of people for their contribution to this research work. First of all we would like to thank Mrs. Taleya Rehman for always being so enthusiastic about our research and taking time out of her busy schedule to guide us in different stages of research. We thank Mrs. Tahrunnesa Abdullah for her precious advice and guidance. We express our sincere gratitude to Prof. A. S. M. Atiqur Rahman, Institute of Social Welfare and Research, University of Dhaka for acquainting us with basic research methodology. It’s due to his excellent teaching on the theoretical aspects of social research that we felt comfortable in undertaking this field of research. We would like to convey our special thanks to Ms. Mansura Akhter, Ms. Anupama Anam and Ms. Dipannita Kundu for their continuous guidance and suggestions in every stage of the research. Thanks to all the respondents for their time and sharing with us their valuable knowledge and experience on the study subject.

Participants of the 17th Batch

Gender and Governance Training Program

Democracywatch

May-June 2011

Table of Contents	Page
CHAPTER: ONE	1
1.1 Introduction:	1
1.2 Objective:	3
1.3 Rationale:	3
1.4 Methodology:.....	4
1.5 Period of study:.....	4
1.6 Limitation:	4
CHAPTER: TWO	5
Review of Case Studies	5
CHAPTER: THREE	10
Case Studies	10
CHAPTER: FOUR	23
Conclusion and Recommendations	23
REFERENCES:.....	26
ANNEX I:	27
List of the participants:	27
ANNEX II:	28
Checklist	28

CHAPTER: ONE

1.1 Introduction:

People's thirst for establishing a participatory democracy in Bangladesh requires a sustainable economic growth. This growth cannot be achieved without active and meaningful participation of women who constitute half of the population. Women's economic empowerment is imperative for development. Sustainable development is unthinkable without including women in the mainstream development program.

Existing sex ratio in demographic structure of Bangladesh indicates that women comprise almost 50% of the total population. They are essential part of nation's human resources. Participation of women in the mainstream economy is essential. Without a meaningful and active participation of women in regular economic activities, a dynamic and sustainable economy is impossible. It is also impossible to achieve the target of a poverty-free society without the involvement of women in the mainstream economy.

Considering the issue, special emphasis has been given by the Government, donor agencies, NGOs, business community and all other relevant stakeholders through different interventions to ensure increased women's participation in formal economic sector, especially in business and industry. Bangladesh is one of the countries, which rectified the UN Convention on the Elimination of all Forms of Discrimination against Women (CEDAW). The Constitution of Bangladesh also grants equal rights to women and men in all spheres of public life [Article 28(1), and 28(3)2]. The Constitution also keeps an obligation for the state to ensure women's active and meaningful participation in all spheres of public life (Article-10).

In response to the international concern and constitutional commitment, the Government of Bangladesh has initiated some institutional measures for the enhancement of women's economic position and status in the society. The major initiatives undertaken by the Government so far included establishment of a separate ministry on women's affairs, formulation of the National Policy for Advancement of Women-2008 and the National Action Plan, which was prepared in response to the Beijing Platform for Action (PFA). The Bangladesh Government has

also formed a National Women SME Forum under the Small and Medium Entrepreneurs (SME) Foundation of the Ministry of Industry to promote women's participation in formal economic sectors. The Poverty Reduction Strategy Paper (PRSP), which has been the main document for national development in Bangladesh, also incorporated some noteworthy issues to ensure women's participation in social and economic life. The industrial and SME policies 2005 of Bangladesh Government have emphasized women entrepreneurship development, particularly in SME sector. Despite various initiatives from different corners of the state, the level of participation of women in the mainstream economic activities, especially private sector, remains insufficient and the percentage of women in business and industry is still well below than that of their male counterpart. A recent survey conducted by the PPRC, an independent research organization in Bangladesh, on 'Local Business Dynamics' show that female constitutes only 1% of the sample, indicating a very limited presence of women in formal business.

It is inspiring to mention here that a new class of women entrepreneurs is increasingly emerging each year taking on the challenges of working in a male-dominated, competitive and complex economic and business environment. Their entrepreneurship improved their living conditions and respect in the family and the society, and they are also contributing to business and export growth, in employment generation and economic growth , productivity and skill development of the country.

Lack of first hand information on the situation of women entrepreneurs is continuously hindering proper inclusion of the issues of women entrepreneurs in the policy measures as well as development program. Lack of information has made women entrepreneurs unable to claim their rights in a justified and structured way.

¹ According to the Statistical Pocket Book, published by the Bangladesh Bureau of Statistics in 2006, the sex ratio is 105 per 100 female.

² The Constitution of the People's Republic of Bangladesh, published by The British Council, Dhaka

³ Local Business Dynamic: Ground Realities and Policies Challenges, PPRC, Dhaka, 2006, pg. 23.

⁴ www.adb.org

1.2 Objective:

The overall objective of the study is to have an overview of existing situation of women entrepreneurs in Bangladesh and their problems and prospects. The study also aims at identifying suggestions and recommendations from the respective stakeholders to address existing problems to promote a gender-friendly business environment. More specifically to find the following:

1. Socio-demographic profile of women entrepreneurs
2. Profile and types of women-owned enterprises
3. Training and capacity buildings
4. Access to finance
5. Business management including business planning and accounting
6. Product and design development, marketing and business promotion
7. Social perspective of women entrepreneurs
8. Conditions and position of women entrepreneurs in family life including their economic contribution to the family
9. Overall perception about business environment.

1.3 Rationale:

Even though, women are entering into business sector every day, they are still vulnerable and marginalized. One of the indications of their marginalization is lack of information and statistics about the situation of women entrepreneurs. A number of research works have been undertaken by various research organizations including public institutions on women issues. Apart from a few exceptions, most of the mainstream research work bypasses the issue of women entrepreneurs. As a result, proper data, specially field based data is not available. Most of the financial institutions, public institutions do not maintain gender disaggregated data. Due to lack of adequate information women entrepreneurs are excluded from development policies. It is difficult to address the issues of women entrepreneurs without having sufficient data on the situation of women entrepreneurs.

This study will help us to understand the situation of female entrepreneurs living in different areas of Dhaka City; their problems, need, and services provided for them.

1.4 Methodology:

The study was based on review of secondary materials as well as case studies of selected entrepreneurs. A number of entrepreneurs who participated in the fair arranged at the Democracywatch compound as well as a few other business women from different parts of Dhaka city were interviewed following a checklist mainly related to business issues. Case studies of 18 female entrepreneurs who generally have home based enterprise of different handicrafts were collected to know about their socio economic condition, type of business they run, their knowledge on product management, finance, marketing, their thoughts on empowerment and future plan regarding profession. The female entrepreneurs were selected based on availability of their time. A review of case studies was prepared and presented in the report.

1.5 Period of study: May-June, 2011

1.6 Limitation:

Due to resource, manpower and time constraint the study is based on a limited number of case studies.

CHAPTER: TWO

Review of Case Studies

The study presents case studies of 18 Women small entrepreneurs, mostly young in their thirties. Excepting two single, one divorced and one separated women all others are married and living with their husbands. Half of them have secondary school education, six of them are graduates or post graduates and two of them are illiterate.

Family generally consists of husband wife and married or unmarried children. The single woman entrepreneur lives with her parents and /or siblings. The woman separated from her husband lives with her one daughter and three sons one of whom is married. The divorced woman stays with her sister.

All entrepreneurs have one or more earning members beside themselves. Monthly family income mostly varies between Tk.15,000/- to Tk.60,000/-. Lowest family income is Tk.8,000/- and highest is Tk. 1,20,000/-

Most of the entrepreneurs are engaged in garment related enterprises. Helena Begum is working as a tailor for the last 22 years and has a tailoring shop in the market place on a monthly rent of Tk.6,000/-. Where as Sanjida who is a student has only three years experience in running a tailoring business from home.

A number of entrepreneurs do embroidery and block printing work on three piece suits and saris. In order to add diversity to their products and to earn more, Kohinoor produces embroidered bed cover, cushion cover and *Punjabi* . Some others such as Hawa Begum and Sabetun in addition to selling their own products also sell toys and handicrafts purchased from the market.

Nazneen Akhter has an innovative project. She produces mushrooms and sells in the market. She is involved in this enterprise for last thirteen years. Salma Begum runs a small restaurant selling rice, curry and snacks.

All these entrepreneurs started their business because they had skill and fascination for the enterprise and also due to the need to give support to the family income. Rumana Akhter in her mid twenties started readymade garment business first in 2002 but made a loss and discontinued. She took a paid job. Her husband who was working abroad lost his job and returned to Bangladesh. Rumana again started her business of producing readymade garments from home to support her family. Sanjida comes from a large family having eight members. It was difficult to meet the family expenses including educational expense of Sanjida and her younger sister with the earning of her brother and eldest sister (around Tk. 10,000). So, she started tailoring business at her home and now earning an income of Tk.2,500/- only to support the family. Monthly income of two third of the entrepreneurs vary between Tk. 10,000/- to Tk.20000/-. Three of them earn between Tk.30,000/- to Tk. 40,000/- and another three Tk.5000/- and below. Half of them contribute 50% to 75% and another five of them 30% to 45% of the family income.

With their income most of the entrepreneurs supplement family expenditures, meet the educational expense of their children, repay loan and re-invest in the business. Rizvi Rahman who is a single woman said “since my father bears all family expenses, I spend my income to meet my own expense and re-invest in the business”. Nazneen has saved Tk. 700,000/- and bought a piece of land. She bought a refrigerator, a color television and cell phones. She also bought a motor bike for her husband, to help her in the business. She purchased two acres of land in the village at a price of Tk.3,50,000/- where she has built two shades for the project, with foundation for five-storey structures at a cost of Tk.14,00,000/-.

Initial investment made by entrepreneurs who were tailors was negligible. Both of them started with family sewing machines. Helena spent her savings of Tk.70/- to buy thread, buttons etc. Her husband bought four yards of cloth to make some sample garments. Presently she makes garments from the materials bought from the market and sells them. But her main business is making garments on order from the customers and she receives making charges.

Initial investment of other entrepreneurs mostly ranges from Tk.10, 000/- to Tk. 20,000/-. This initial fund came mostly from their own savings and husband’s contribution. Rizvi Rahman who is a single woman received an amount of Tk. 65, 000/- as initial capital from her father to invest in her business to produce and sell block printed materials. Farhana Hyder, who is involved in buying and selling three piece suits, sari and *fortua* initially invested Tk.50, 000/-from her own

savings and husbands contribution. Shagorika made an investment of Tk.1,50,000/- in addition to a space for shop allocated by the Multipurpose Society where she is a member. She has sewing machines, embroidery machine and lock machine.

Salma runs a small hotel with initial invested of Tk.50, 000/-; husband's savings and loan from a relative. Nazneen Akhter has started her mushroom production with a small capital of Tk.5000/- from her own savings and contribution from husband.

Business Success:

Most of the entrepreneurs now have two to three times more business capital than what they invested initially. Helena Begum who started her tailoring business only with Tk.70/- and four yards of cloth now has a running capital of Tk.50, 000/-. Rumana Akhter who started children and ladies garment business with only Tk.20, 000/- now has a running capital of 1, 50, 000. Ila with her two partners invested only 4,500/- in production of garments with block and embroidery works now has accumulated a business capital of Tk.1,20,000/-. However Rahima Khatun who started her business of selling readymade garments only three years ago, her business capital has not increased much.

Eleven out of eighteen entrepreneurs have paid employees to assist them in their business. Ela and her two partners have employed ten full time workers for block printing, embroidery and production of garments for sale. Kawsar Parvin has employed four full time women workers to assist her in embroidery work. Mukta, and Shagorika employed workers on contract basis and pays on piece of work done. Farhana gives work order to a group of village craft women in Jamalpur. Rebeka Nasrin said that I cannot yet afford to employ a paid worker and do all the work myself. In addition to paid workers, family members such as husband, brother, nephew also helps these entrepreneurs.

Equipments:

Since most of these enterprises are garments related there are no special equipments except sewing machines and scissors. Some of them have embroidery machines and lock machine and tables and blocks for block printing. Most of the entrepreneurs themselves or with the help of family members or paid workers collect materials from retail or whole sale markets. There is no special packaging; paper bags, some cases with name of the boutique printed on it are used for delivery of goods. The finished products are preserved in plastic bags, trunk and cabinet.

The women entrepreneurs generally work for 7-10 hours a day except during special occasions such as "Eid" or "Pahela Baishak" ' when pressure of work is more.

The tailors generally have fixed making charge for each type of garment. In estimating cost of productions Ela considers price of raw materials, cost of paid laborers, cost of her own labor and time, utility cost and transport cost. She also adds 35% profit on each product. But, this is not the case for many others. They generally do not add cost of their time while fixing the price of the products. Some of them said that they fix the price considering present market price of similar products. Most of them add 20-30% profit over the cost of the products. Cash sale is practiced by most of the entrepreneurs. No formal advertisement of the products is made; name of the boutiques printed on shopping bags is considered by some as advertisement. Generally, customers who are satisfied with the purchase advertise for the products.

Expansion of Business:

Some of the entrepreneurs took loan to expand their business. Naznin took a three months formal training from National Mushroom Development and Extension Center on mushroom cultivation. After finishing her training she decided to borrow money from that centre. Easy terms and conditions for loan inspired Naznin to borrow from the Centre. On advice from training coordinator, Naznin built shades for growing mushroom and approached the centre for a loan. The program officer from the Centre visited the project and was in a dilemma whether or not to lend to the project, run by a woman. But her achievement, motivation, and performance in the training program, in which she stood first, encouraged the Centre to finance her project. In 2001, the Centre provided a loan of Tk 50,000/-. She borrowed an additional amount of Tk 60,000/- from her mother-in-law and established a farm of 600 spoon of mushroom. In 2003, Naznin took another loan of Tk 1, 00,000/- from the Centre for expansion of her business. Some of her shades were damaged by bad weather in 2008. Satisfied with her achievement in business and regular repayment of loan, the Centre lent her Tk 12,00,000/- in 2008. She could not provide any collateral for the loan as she had no land of her own. But her husband and a brother-in-law stood by as guarantors. The members took loan from local 'Samities'. Three of them took loan from Banks such as BRAC Bank, Grameen Bank and Agrani Bank. Other members took loan from relatives. Half of the entrepreneurs have not yet taken any loan for their business.

Problems of taking loan:

Rumana Akhter said that taking loan from Bank is a lengthy and complicated process to follow. One entrepreneur mentioned that she faced various problems to get loan. Shagorika had to deposit her ornaments as collateral to get loan, relationship with the lender deteriorated

because of delay in payment of loan, and in one case a lender made an indecent proposal in exchange for the service.

Information about business and trainings:

Most of these business women have contact with entrepreneurs engaged in similar business to have business related information such as current fashion and market price of goods produced. Sagorika attends the local entrepreneurs' meetings to share business rules and regulations etc. A number of entrepreneurs have received training to improve their skill. Ila has Master's Degree in Textile. Kohinoor and Rizvi received training from Youth Development Training Institute. Nazneen attended several training offered by National Mushroom Development and Extension Centre. Some others received training from local "Samities". Most of the entrepreneurs expressed the need for further training.

General Problems:

The problem faced by most of the entrepreneurs is shortage of capital. However, some of them encountered opposition from family and community. Rumana Akhter reported that her relatives opposed her idea of starting a boutique, pointing out that it is not befitting for an educated woman like her. They doubted whether she would be able to manage the business. One comment was: "Doing business is not a good job for a lady while her husband is alive." The relatives felt that running a boutique was not socially acceptable. Initially, neighbors were hostile too. Moreover, she was forced to pay money to an extortionist. Rumana said that she has solved those problems, but insists that women are not valued in the society. Whatever initiative they may take is likely to be considered indecent, she says.

However, majority of the entrepreneurs consider that being a business woman has improved their status in the family and society and increased their decision making power. These entrepreneurs hoped to expand their business, have their own brand, provide employment for more women, and see their children established.

CHAPTER: THREE

Case Studies

Case study-1:

Rumana Akhter runs her own fashion business. She started the business in 2002 but did not succeed. She took a paid job. At the time, she was in her mid-twenties. Her husband who was working abroad lost his job and returned to Bangladesh. In order to meet the financial crisis of the family Rumana started her business again with a small capital of Tk.20,000/- only, she borrowed money from an NGO and used savings of her husband. Thanks to her efforts and dedication, family economic condition has since improved. Presently, her monthly sale is around Tk.25,000/- and she makes an average monthly profit of Tk.10,000/-.

Rumana is a college graduate with an honors degree. Her relatives opposed her idea of starting a boutique, pointing out that it is not appropriate for an educated woman to run a business. They also doubted whether she would be able to manage the business. One comment was: "Doing business is not a good job for a lady while her husband is alive." The relatives felt that a woman running a boutique is not socially acceptable. Initially neighbors were hostile too. Moreover, she was forced to pay money to an extortionist. Rumana says that she has solved these problems, but insists that women are not valued justly in Bangladeshi society. Whatever initiative they may take is likely to be considered indecent, she says.

Since inception, her husband has been encouraging her by assisting in planning and management of business. He helps his wife in procurement of raw materials and equipments. She has a son and a daughter who also help their mother in production of goods. Her husband has his own business. She also has paid laborers.

She has contact with other entrepreneurs and share business knowledge with them. Initially it was difficult to sell her products, but matters improved when she began supplying her products to a super market. She also sells her products in different fairs where she earns more income than usual time. Since the inception of her business she has been working hard to set up her business. Now she is successful in her own business which has established her status within the family as well as in business community. Any family or business decision is taken by her in consultation with her husband. Rumana does not have a showroom of her own but hopes to have one sometime in the future.

Case study - 2:

Zafrira Zaman (44) is a graduate and engaged in producing embroidered bed cover, saree, salwar kamij and sells them. She has taken training on block & batik printing. She is married and has two sons. To supplement family income six years ago she started her business with the

capital of Tk.50, 000/-with her own savings and contribution from her husband. Her present business capital is one lack taka and her monthly income is Tk.30, 000/-. She procures raw materials from wholesale market. She has some paid employees to help her. She works 2-3 hours a day. During “Eid” and Pohela Boishakh she is over loaded with work. The cost of products is estimated on the basis of cost of raw materials, labor cost, transport cost & utility cost. She adds 10% profit on her total cost to fix sale price. She sells her product by cash through shops in the market and in different fairs. She has bought a house and supplements family expenses. This business has made positive impact on her life. Family members support her all the time and her opinion is always valued in her family, even before starting the business. She is not a member of any organization. Her dream is to establish a big show room of her own.

Case study- 3:

Zesmin Choudhury (48) always wanted to be established as a successful entrepreneur and independent woman. So she started a handicraft business ten years ago. Her main production house is in Jamalpur. She gives contract to women in Jamalpur villages to make embroidered katha, bed cover and salwar kamij as per design supplied by her. This provides an opportunity for them to earn an income. She started her business with a capital of Tk.75,000/-; her own savings. Her present business capital is Tk. 2.00 lacs and monthly income is Tk.40000/-. She never received any training but she wants to take training in designing and making show pieces. She has some paid employees to help her for procurement of raw materials. She irons her products and then packages them for selling. During the winter season her work load is more. The product price depends on cost of raw materials, labor cost, transport cost, product making cost & utility cost. She adds 10% profit of her total cost to fix the sale price She advertises her products by leaflet. She uses her income to support her family. She has no savings. She always contacts other entrepreneur for her business. She works 7-8 hour in a day. Because of her business she cannot give enough time to her children. Her opinion is respected in the family. In future she wants to expand her business.

Case study-4:

Though I was married at a very young age, I always knew that I was made for some thing more.” This is how Naznin Akhter Chumki, one of the successful women entrepreneurs expressed herself when she told her story. After her marriage, Naznin passed SSC in 1995 securing first division. Because of poverty, she could not continue her studies and had to take a job with an NGO to support the family. After a two-year break, Naznin passed HSC examination

in second division in 1999. At that time, she had no work and was worried about financial crisis of her family. She decided to help her husband by doing something herself. In 1998, Naznin got a three days formal training from National Mushroom Development and Extension Centre at Savar, Dhaka. Then she started a small farm with 200 spoons of mushroom in the corridor of her husband's house. She was 18 at that time. Naznin realized that she must have more knowledge in mushroom cultivation and in 2001 joined a three-month training in mushroom cultivation from same centre. Every morning she prepared food for her children and husband and went to savar by bus. After classes, she came back home in the evening to prepare food for the family. Since Naznin had no time at home to read the training materials, she used to read them in the bus while going to savar and on the way back home.

After finishing her training program she decided to borrow money from that centre. Easy, simple and transparent lending procedures of the centre inspired Naznin to borrow from it to expand her business. On advice from training coordinator, Naznin built the shades for the project and contacted the centre for a loan. The program officer visited the project and was in a dilemma whether or not to lend for a project managed by a woman. But her achievement, motivation, and performance in the training program, encouraged the centre to finance the project.

In 2001, the mushroom development centre provided a loan of Tk 50,000/- to Naznin for expansion of the project. She also borrowed an additional amount of Tk 60,000/- from her mother-in-law and established a farm of 600 spoons of mushrooms. In 2003, Naznin took another loan of Tk.1,00,000/- from the centre for further expansion of her business.

Now she is well established in her own business. She can harvest more than 20-25 kg mushroom per day which she sells in different parts of the Dhaka city. She earns more than Tk.2500/- -3000/- per day.

In the mean time, some of her shades were damaged by bad weather in 2008. But as the word 'failure' is not there in her dictionary, she went ahead with greater zeal and determination. Satisfied with her excellent business and repayment record, the mushroom development centre lent her Tk 12, 00,000/- in 2008. She could not provide any collateral for the loan as she had no land of her own. But her husband and a brother-in-law stood as guarantors.

With the profit Naznin bought a refrigerator, colour television and cell phones. She also bought a motor bike for her husband to help her in the business. She purchased two acres of land in the village side at a price of Tk. 3,50,000/- and built two shades for the farm, with foundation for five-storey building at a cost of Tk. 14,00,000/-. Now Naznin has 800 spoons of mushroom in two shades. She makes profit of Tk. 1,00,000/- from every shade per year. She takes care of the mushroom herself. Her husband helps her in collection of spoon and the food and in marketing the mushroom. Besides, she has employed two people to run the farm. Naznin is now considered an important person in her family and contributing major part of the family earning. Now she has control over her resources and can make decision of family matters jointly with her husband. Naznin is role model in a resource scarce and over-populated country like Bangladesh, where nearly half of the population is woman.

Case Study-5:

Rukaia Sultana Monira, 21 years old completed B.Sc. degree in textile engineering. She is married and lives with her father, mother, brother and husband. Her monthly family income is Tk.30,000/-. She sells handicrafts products by herself. Her handicrafts products are made of bamboo, cane, and jute. She also sells readymade garments. She is working as an entrepreneur for last six months. Her monthly income is Tk.25,000/- to Tk.30,000/- and she did not face any festive season yet. Her main purpose for engaging in this business is to fulfill her dream of becoming a successful entrepreneur. Her initial capital was Tk.220/-only; her salary from a textile company. Presently, her business capital is Tk.45000/-. Her husband helps her to procure raw materials from retail markets. Her husband also helps in manufacture of the goods. She also has the some paid workers. Hammer, pliers, knife, dice, saw, and a table is used to manufacture the goods. Packaging of the products varies according to nature of the manufactured products. There is more pressure of work before "Eid" and fare. Price of products is determined on the basis of price of raw materials, salary employees, transportation cost etc. Profitability rate is 20%. She has her own boutique through which she markets her products. She also participates in trade fare to market her goods.

She sometime takes loan from her family. Barriers like "she will not be able to manage the business or there is risk in her business etc." is faced by her while approaching people for loan. She pays her loan from the profit of her business. She did not take any institutional loan. Although she does not get support from her in-laws, her husband helps her in her business. She re-invests the part of profit for expansion of the business and partly to meet her own expense.

Major problems she faces are insufficient capital, opposition from family, political unrest, getting right kind of raw material on time. Monira has communication with many people engaged in this sector and it is for business purpose only.

She has the professional training from Bangladesh Small and Cottage Industries Corporation. She feels more training is required for jute and embroidery works.

She is economically independent woman and her opinions are valued in the family. Munira is a dreamer. She wants to expand her small business. She wants to be an owner of a handicraft industry. She dreams to produce diversified products as per need of the customers and to create job opportunities for many people, especially for poor and disadvantaged women and girls.

Case Study - 6: In Ela's words

I am Ela. I am 28 years old. I have completed M.Sc. from Textile Institute. I am a married woman. I live in a joint family with husband, my son, my mother-in-law, my father-in-law, sister-in-law, brother-in-law and their son. My husband and my brother-in-law work in a private company. Monthly income of my family is Tk.120,000/-

I had started my business five years ago jointly with my cousin (মামাত ভাই) and my sister-in-law (ভাবী) with a business capital of Tk. 4500/- shared by all three partners. We have a boutique house from where we sell dresses with block and batik print.

The present business capital is Tk.1,20,000/- and monthly average income is Tk.20,000/-. The product is made with the assistance of some paid workers. Raw-materials are collected from wholesale-market. I take help from my partner and my worker to buy raw-materials. They also help me in production of goods. To make my product, I use dice, colour, cloth, thread, needle, table etc. I store my product in my factory and my house. I work on an average 5-6 hours a day, 5-6 days a week. I add 35% profit on the cost of product to fix sale price. I have never taken any loan from anywhere for my business. One problem I face is some customers give orders but never come back to take delivery of the product. My other problem is fluctuating price of raw-materials for which I encounter losses.

This business made positive impact on my life. It gives me economic freedom and confidence. Everybody of my family encouraged me and my opinions are valued in my family. I am not a member of any organization or any club. I want to expand this business widely in future.

Case Study- 7: In Kowser's words

I am Kowser Pervin Bobi. I am 30Years old. I have completed S.S.C. My husband is a businessman. His monthly income is Tk.40,000/-.

I have Boutique house in my house. I make embroidered dress with the assistance of four paid workers. I have started my business 10 years ago with a loan of Tk.10,000/-from a local Women Business Society. I did not face any problem to get loan. I pay back loan on monthly installment. Now my business capital is Tk.1, 00,000/-and average monthly income is Tk. 10,000/-. I take help from my worker to buy raw-materials. I store my product in my own house. I work 2-3 hours in a day; average 7days a week. I add 25% profit on cost of product to fix sale price. I sell my products from my boutique house in cash or credit. Now I have a savings of Tk. 5000/-. My big problem is that, my husband dislikes this business very much. My children also feel that I am not giving them enough time. I have good relation to other entrepreneur who sell similar products.

This business has given me economic freedom and confidence. I am a member of Women Business Club. I want to stay in this business in future and want to expand this business widely.

Case Study- 8:

Sabetun Nahar Bindu, (32) is a small female entrepreneur who owns a Boutique shop and sells readymade garments, jute products and other handicrafts produced by her. She also works in the private organization. Her educational qualification is M.S.S. Her husband is also a businessman. Their monthly income is around Tk. 40,000/-. From her boutique shop, she earns around Tk. 12,000 per month. She started her business as an entrepreneur five years ago with an initial investment of Tk. 60,000/-; her own savings and contribution from her husband.. Basically, she collects raw materials from wholesale market with help of her assistants; she makes fashion products for selling at her shop. She works daily on her boutique shop for 6-7 hours, 5 days a week. She sells her fashion products directly to her customers without using any middleman or channels. She adds a profit of around 25% on her products. She thinks that her customers are her advertisers. She took loan from her family and relatives. She contributes a portion of her earnings to subsidize family expense and rest of the fund she reinvests into her business. She has saved around taka one lac which she earned from her shop. Sabetun did not receive any kind of formal training regarding designing. All these are achieved due to her ambition and effort. But now she realizes that, doing such business requires formal training for running it professionally. She believes that training in new designs, using new technologies will help her to create more innovative designs which will lead to improvement and expansion of her business. She feels that this business has positively enlightened her personal life and career. All her family members, relatives and friends support her endeavors. In future, Sabetun wants to continue with this profession throughout her entire life and expand her business by establishing a brand image all over the country.

Case Study- 9:

Kohinoor Begum 35 years old is a small female entrepreneur. Her educational qualification is H.S.C. Her husband works at a private company. Her family income is Tk.30,000/-.

Kohinoor owns a small Boutique shop. She has been working as a small entrepreneur since last seven years. Personally she likes this profession and wants to become self-reliant. When she started the business her capital was Tk.30,000/- and her present investment is taka one lac. She earns around Tk.15,000/- per month. She collects raw materials from wholesale market and sometimes from retail market. Her product line is salowar kamiz, bed sheet, cushion cover and various types of modern fashion goods. She has three paid laborers to assist her in production

of goods and help in business. In order to make these products she used various types of tools such as: needle, thread, color spray, sewing machine, block, embroidery machine etc. She stores raw materials and products normally in a cabinet at her residence wrapped in plastic bags. She works daily eight hours, 5 – 6 days a week on her boutique shop. She sells her fashion product directly through her boutique shop and fair. Work pressure is high on occasion of Pahela Boishakh, “Eid” and different fairs. To determine the price of product she emphasizes on value of raw materials, labor and keep profit around 30%. With her income she meets family expenditure, reinvestment in business and make savings. She has saved Tk.80,000/-. She thinks that insufficient capital is the major problem for continuing the business. She communicates with others entrepreneur to collect information about market price, new design, fashion related issues and also professional reasons. She has taken training from Jubo Unnayan Training Center. She realizes that, doing such business requires more training in creating new designs, using new technologies etc. for improving the business. This business has made positive impact on her life and career. She can now contribute family in family income and has given employment opportunity to three people. All family members, neighbors, friends have good opinion about her business and they always inspire her. In future, Kohinoor wants to continue with this profession through expanding her business and by establishing a large fashion house.

Case Study -10:

Helena Begum is a tailor shop owner. She has chosen this job because she has a fascination for making clothes. She is 40 years old and a very energetic woman. She is a high school graduate. She has three sons, one is helping her and two others are continuing their education. In 1989, Helena Begum started her shop at her own home with a capital of Tk.70/- only and four yards of cloth bought by her husband to make some sample garments. Mainly she works on order and readymade clothing. She took training from a woman in Ibrahimpur and now she has a small training center for other women and girls. She is a member of Market Society and she saves Tk. 20/- every month. In future she may get a loan from the society. Present investment in her business is around Taka five lac. She has six paid workers assisting her business. She uses some materials such as stitch machine, scissor etc. Raw materials are stored in her shop. She uses paper bag for the product delivery. She works daily 14-15 hours. During religious festivities, such as “EID”, her work pressure is too much. The product price depends on cost of raw materials, labor cost, transport cost & utility cost. But she doesn't

include her own labor cost such as production management cost, packaging cost, design cost etc. She always markets her products for cash. When she took loan of four lac taka from BRAC bank and paid monthly installment of Tk. 22500/- to repay the loan. She never faced any problem with repayment. She has regular contact with other entrepreneur. Her monthly family income is Tk.40,000/- She is smart and empowered enough and she takes part in any family decisions. She is happy with her present socio-economic condition. She hopes to see her children well established in the society.

Case Study -11:

Haoa begum (32) is a small entrepreneur. She sells different kinds of toys, clothes, and handmade bags. Though she has no shop of her own, she has specific place for selling her products. She has three sons and one daughter. Her elder son and daughter got married. She is separated from her husband and lives with her two younger children.

She sells readymade garments and handmade bags. She makes bags by plastic beads of different colors. She has been separated for last 10 years. After separation she started her business initially with Tk.500/- only; loan from her relative. Presently, her business capital is Tk.20,000/- and she is earning around Tk.5000/- per a month. She works around 18 hours a day. Work load is more before various occasions like as 1st Boishakh, "Eid" etc. The product price depends on cost of raw materials, labor cost, transport cost & utility cost and 15% profit. But she doesn't include her own labor or management cost. She uses her earning to meet the family expense including electricity & dish bill and reinvest in her business. She never received any training and she also thinks that she has no need for training. Her two sons help her in her business. She dreams that one day she can have a big shop of her own and where she can employ many women like her.

Case study- 12: In Rebeka's words

My name is Rebeka Nasrin and I am 35 years old. After passing SSC my parents decided to get me married. Although I wanted to continue my education, my father's economic condition did not permit it. So, I got married as per their decisions. Our economic condition was not bad and we were happy. After two years of my married life we had one son; a new mouth adds some additional expenditure. Considering my son's future we decided to save some money for him. But only with my husband's income saving money was difficult. I decided to do some thing to

earn an additional income. Before marriage, my mother taught me how to use sewing machine and make garments. I wanted to start making and selling garments and shared my idea with my husband. He not only encouraged me but also managed some money for further training and also brought a sewing machine to start the work. I decorated one room of our flat as a boutique shop and worked day and night to produce garments. I also make embroidered ladies garments and saris. I add 25% profit over cost of production to fix sale price. In addition to own boutique, I also sell my products through others' boutiques and in different fairs.

Nasrin has a business capital of tk.35,000/- including materials and her monthly income is around Tk.6,000/-. She cannot afford to engage a laborer; she does all the work. Now she has two children who are studying in a good school. She is also thinking about enrolling herself for graduation degree and wishes that her husband will encourage her. The main problem encountered by her is delay in payment of price by some customers who buy on credit. She hopes to expand her boutique further and provide job opportunities to other women.

Case study- 13:

Sanjida Akter (22) is studying HSC. She runs a tailoring business at home. Her family consists of parents, three sisters, one brother, his wife and son. They are not a solvent family. Her father is not able to work. Income of her brother and eldest sister is not sufficient to meet family expenses.

Three years ago with the family sewing machine she started making children and ladies garments ordered by the customers. The customers supply the materials. Presently, she has a savings of Tk.2,000/- She earns around Tk.2,500/- per month which she hands over to her mother. Part of the money is used to meet her educational expenses. Initially, the family opposed her decision to start a tailoring business but now they support her. She aspires to continue her study, in the subject related to her business, expand her business with the assistance of paid employees and create job opportunities for other women.

Case study- 14:

Salma Begum (36) runs a small restaurant, selling rice, curry and snacks for last four years. She studied up to ninth grade. She lives with her husband, one son and younger brother. Salma started her business with a capital of Tk. 50,000/-; her own savings and contribution from her

husband. Presently, her running capital is Tk. 55,000/-She preferred this enterprise because she has cooking skill and also it is a profitable business. Her monthly income is around Tk.15,000/- which is nearly half of the family income. She has one paid employee to assist her. In addition, from time to time her husband and brother help her to purchase raw materials from wholesale or retail market. She stores raw materials in a corner of her shop and also sells daily leftover food on discount price to neighboring shop keepers or takes home for family to eat. For the customers to “take home food”, she uses plastic bags. Her sale increases during the month of Ramadan with sale of “Iftar”. In costing price of food she calculates price of raw materials, salary of the worker, her own labor, transport cost, rent for the shop and other utility cost. She adds 20% profit on the cost of production. She sells her food only for cash. Once she took a loan of Tk.20,000/- from a relative which she has paid back on monthly installment. She has a savings of Tk.50,000/- She keeps contact with the wholesale dealers to get raw materials at a fair price. Main problem of her business is fluctuation of price of raw materials. She wants to take training in preparing different kinds of snacks. She gets support from her family but criticized by her neighbors. She hopes to be owner of a large hotel in future.

Case Study-15:

Mukta Akhter (27) selling embroidered ‘shalwar-kamiz’, ‘sari’ bed sheet, cushion cover etc. for last eight years. She is unmarried and lives with her sister. She studied up to fifth grade. Mukta started her business with a capital of Tk. 10,000/-; her own savings and contribution from her sister. Presently, her running capital is Tk. 80,000/- and her monthly income is Tk. 15,000/- which is around two third of the family income. She has chosen this enterprise because she has skill in embroidery work. She has two paid employees who are paid on the basis of amount of work done. Her nephew helps her in procurement of raw materials from retail market. Her sale increases before different festivals such as “Eid”, in costing price of food she calculates price of raw materials and salary of the workers. She does not include cost of her own labor and other expenditures. She adds 20% profit on the cost of production. She sells her products for cash or credit. She has taken loan from BRAC and pays back on monthly installment of Tk.2,800/-. She has a savings of Tk.60,000/- She keeps contact with other entrepreneurs to keep herself informed about current fashion, design, color, price and advice on related issues. Main problem of her business is shortage of capital. She took training from her sister-in-law who received training from Youth Development Training Institute. She wants to have more training from professional training institutions especially on dyeing; batik and designing. She gets support from both her family and neighbors. She hopes to be own her own boutique shop.

Case Study-16:

Rizvi Rahman is unmarried and lives with her parents. She has a graduation degree and works in a research organization. In addition, she owns a small Boutique Shop and sells sari, shalwar-kamiz with block print. She also prints on clothes supplied by others as per their choice. She has received six months training from Youth Development Training Institute. She wants to take more training. She has one paid employee. Her mother and brother also assist her in her business. She started her business four years ago with a capital of Tk. 65,000/- provided by her father and her monthly income is around Tk.15,000/-. Presently, her business capital is Tk. 1,50,000/-. She collects her raw materials from retail market with the assistance of her brother and employee. Generally, she works around nine hours a day, six days a week. Pressure of work is more during special occasions such as “Eid”, “Pahela Baishak” ’ etc. The cost of production is calculated on the basis of price of raw materials, labor charge, transport cost etc. Twenty percent of the cost is added to fix the price of the product. Some time she takes loan from her relatives for business purpose and repays loan on a monthly basis. With the income she meets her own expenses and reinvests in her business. Since her father earns enough, she does not have to supplement family income. She has a savings of Tk.7,000/- Main problem in her business is shortage of capital. She has contact with other entrepreneurs to share information related to price of the product, popular design etc. Her family and neighbors encourage her in her efforts. She is happy that in addition to her job she can do business at home and earn an additional income. In addition to extension of her Boutique she hopes to establish herself a successful entrepreneur and expand her products all over the country.

Case Study-17:

Shagorika Hossain Ranu (40) is a graduate living in Mirpur with her husband and two daughters. She is a member of a local Multipurpose Society and received training there. She wants to have more training particularly in business management, bank loan procedures etc. She sells clothes, readymade garments, school dress, handicrafts and cosmetics. She started her business 10 years ago with a capital of Tk. 1,50,000/-, her own savings and loan from women’s organizations and now has a running capital of Tk.5,00,000/-. Her monthly income is Tk.15,000/- which is nearly half of family income. She buys materials for her products from retail market and collects handicrafts and cosmetics from other women producers. Her husband assists her in collection of materials. She has two paid regular employees and employs part time workers when needed. She has purchased sewing machines, embroidery machines and lock machines. She works 7-8 hours a day, all days in a week. Pressure of work is more during

festivals and during school admission. To estimate cost of products she calculates price of raw materials, wages of laborer, transport cost etc. and adds 20% profit to fix sale price. She sells her products both for cash and credit. She took loan of Tk. 2,00,000/- from Multipurpose Society in addition to BRAC Bank and relatives. She faced different problems while taking loan; some time she had to deposit her ornaments as collateral to get loan, relationship with the lender deteriorated because of delay in re-payment of loan, and in one time a lender made an indecent proposal in exchange for the service. Her main problem is shortage of capital. Sagorika attends the local entrepreneurs' meetings to share business rules and regulations etc. She gets support from the family and her neighbors encourage her in her business. Her opinion is respected in the family. She is also a music teacher. She aspires to promote her own business and side by side create employment opportunities for other women.

Case Study-18:

Rahima Khatun (33) has completed her secondary school education and is married with two children. She started her business of selling readymade garments only three years ago. Her present capital is Tk. 25,000/- which has not increased much from initial capital of Tk.20,000/-. Her monthly income is Tk. 15,000/- which is 60% of family income. She has three paid workers who assist her in different production related activities. She keeps her clothes and finished products wrapped in plastic bags in a box. She works ten hours a day. In calculating cost of products she takes into account price of raw materials, salary of paid employees, her own labor and transport cost. She adds 10% over the cost of production to fix the sale price. She sells her products through her own shop and other's boutiques. She has not taken any loan. With her income she supplements family expenditure. She has saved Tk.60,000/-. Her main problem is threat from other entrepreneurs of her area. Her relatives criticize her but she gets support from her family and her opinion is respected by the family members. She thinks that being a business woman has helped her move freely in the society. She hopes to have a large boutique and showroom to sell her products.

CHAPTER: FOUR

Conclusion and Recommendations

A new class of women entrepreneurs is increasingly emerging, facing the challenges to work in a male-dominated, competitive and complex economic and business environment. Their involvement in business has improved their economic conditions and respect in the family and the society. They are contributing towards employment generation, export growth, and economic productivity of the country.

Lack of first hand information on the situation of women entrepreneurs is continuously hindering proper inclusion of the issues of women entrepreneurs in the policy matters as well as in the development programs. A number of research works have been undertaken by various research organizations including public institutions on different issues of women. Apart from few exceptions, most of these research works bypass the issue of women entrepreneurs. Due to lack of adequate information women entrepreneurs are excluded from development policies.

The study presents case studies of 18 Women small entrepreneurs. Most of them are young in their thirties. Majority of them are married. Half of them have secondary school education, One third are graduate and two of them are illiterate. Monthly family income varies between Tk.15, 000/- to Tk.60, 000/-.

Most of the entrepreneurs are engaged in garment related enterprises. Some have innovative projects such as mushrooms production. These entrepreneurs started their business because they have skill and fascination for the enterprise as well as the need to support family income. The entrepreneurs initially invested Tk.10, 000/- to Tk 20,000/- which was mainly from their own savings and husbands contribution. Some of the entrepreneurs took loan to expand their business. Taking loan from Bank is a lengthy and complicated process. Most of the entrepreneurs now have two to three times more business capital than what they invested initially.

Monthly income of majority of the entrepreneurs vary between Tk.10, 000/- to Tk.20,000/- which is around 50% to 75% of the family income. With their income most of the entrepreneurs supplement family expenditures, meet the educational expenses of their children, repayment of loan and reinvest in the business. Many of them have employed paid laborers to assist them in their business. In addition to paid workers, family members such as husband, brother, nephews

also help the entrepreneurs. Since most of these enterprises are garments related no special equipments are needed except sewing machines and scissors. Some of them have embroidery machines and block machine and tables and blocks for block print. Some of them use paper bags with name of the boutique printed on it for delivery of goods. The finished products are packed in plastic bags.

The women entrepreneurs generally work for 7-10 hours a day except during special occasions such as “Eid” or “Pahela Baishak” ’ when pressure of work is more. In calculation of cost of productions they consider price of raw materials, cost of paid labors, utility cost and transport cost. Only few of them include cost of their own labor and time. They include a percentage of profit on cost of product to fix sale price. No formal advertisement of the products is made; name of the boutiques printed on shopping bags is considered by some as advertisement. Generally, customers who are satisfied with the purchase advertise for the products. The problem faced by most of the entrepreneurs is shortage of capital. However, some of them encountered opposition from family and community.

Most of these business women have contact with entrepreneurs engaged in similar business to have business related information such as current fashion and market price of goods produced. A number of entrepreneurs have received training to improve their skill. Most of them expressed the need for further training. Majority of the entrepreneurs consider that being a business women have improved their status in the family and society and increased their decision making power. These entrepreneurs hope to expand their business, have their own brand, provide employment for more women, and see their children established.

The case studies show that these business women are still in their primary stage of business. Some of them who have received training are mainly on skill not on entrepreneurship. To develop them as professional entrepreneurs they need continuous training on entrepreneurship and other support services. Organization such as SME Foundation, MIDAS and Women Entrepreneurs Association of Bangladesh can organize further studies to identify areas of supports including training to enhance their knowledge in entrepreneurship and easy access to capital specially bank loans to assist them in becoming more professional and successful.

If support is provided to these women entrepreneurs by providing training on entrepreneurship, management, textile and designing they will all do well in business. They can be a driving force

for the economy and also in building the future generation as most of their income is spent on their children's education, which contributes in building a nation.

On the basis of this study we strongly recommend the government to take steps which will support and encourage women entrepreneurship.

REFERENCES:

- 1. The Statistical Pocket Book, published by the Bangladesh Bureau of Statistics in 2006*
- 2 The Constitution of the People's Republic of Bangladesh, published by The British Council, Dhaka*
- 3 Local Business Dynamic: Ground Realities and Policies Challenges, PPRC, Dhaka, 2006, pg. 23.*
- 4 www.adb.org*

ANNEX I:

List of the participants:

Mohammad Mahbbat Ali

Mohammad Mostafa Faisal

Mohammad Abul Kashem

Anisur Rahman

Sharmin Haque

Jiana Shanda Chakma

Hemal Chakma

Jinia Rahman

Murad Mohiuddin

Mohammad Mahmudul Hasan

Saif Mohammad shahriar

Josia Nishat Karaby

Nisita Islam

Mohammad Sujjan Uddin

Farhana Haider

Mohammad Mehbub Alam Jewel

Rowshon Akhter Urmeem

Habiba Nowrose

ANNEX II:

Checklist

ডেমক্রেসিওয়াচ

৭, সার্কিট হাউজ রোড, ঢাকা ১০০০

ফোন: ৯৩৪৪২২৫-৬, ৯৩৩০৪০৫

Socio Economic Empowerment of Women: Case studies on selected Female Entrepreneur of Dhaka city

(আমরা ডেমক্রেসিওয়াচের পক্ষ থেকে এসেছি। এটি একটি শিক্ষা, সামাজিক ও গবেষণামূলক উন্নয়ন প্রতিষ্ঠান। দেশের বিভিন্ন আর্থ-সামাজিক ইস্যু নিয়ে প্রতিষ্ঠানটি নিয়মিত গবেষণা করে থাকে। প্রতিষ্ঠানটির ঢাকা শহরের নির্বাচিত কিছু ক্ষুদ্র নারী উদ্যোক্তাদের সামাজিক ও অর্থনৈতিক ক্ষমতায়নের উপর একটি গবেষণা করতে চলেছে। আমরা আশা করি এ বিষয়ে প্রয়োজনীয় তথ্য আপনি দিতে পারবেন। আপনার মতামত আমাদের গবেষণার জন্য অত্যন্ত মূল্যবান। অনুগ্রহ করে সম্পূর্ণ খোলা মনে আপনি আপনার মতামত দিন। উল্লেখ্য আপনার কাছ থেকে সংগৃহীত তথ্য শুধুমাত্র গবেষণার কাজে ব্যবহৃত হবে। আমরা প্রতিষ্ঠানের পক্ষ থেকে আপনার মতামতের সকল প্রকার গোপনীয়তা রক্ষার নিশ্চয়তা দিচ্ছি।)

অনুগ্রহ করে নিচের তথ্যগুলো প্রদান করুন

১. নাম:
২. বর্তমান ঠিকানা:
৩. বয়স:
৪. শিক্ষাগত যোগ্যতা:

৫. বৈবাহিক অবস্থা:

ক) বিবাহিত খ) অবিবাহিত গ) আলাদা থাকে ঘ) বিবাহ বিচ্ছেদ ঙ) বিধাব

৬. আপনার পরিবারে কে কে আছেন ?

৭. পারিবারে কে কে আয় করেন ?

৮. পারিবারিক মাসিক আয় কত ?

৯. কি ধরনের ব্যবসার সাথে জড়িত?

[ক) হস্তশিল্পজাত পণ্য বেচাকেনা খ) নিজে জিনিস তৈরী করে বিক্রি করা

গ) লোক দিয়ে জিনিস তৈরী করে বিক্রি করা ঘ) অন্যান্য (নির্দিষ্ট করুন).....}

১০. কী কী ধরনের পণ্য তৈরী ও বিক্রি করেন?

১১. আপনি কতদিন যাবৎ উদ্যোক্তা হিসেবে কাজ করছেন?

১২. আপনার এই কাজে মাসিক আয় কত টাকা ?

ক) সাধারণ সময়ে গড় মাসিক আয় কত টাকা

খ) বিভিন্ন উৎসবে গড় বাৎসরিক আয় কত টাকা

১৩. এই কাজের সাথে জড়িত হওয়ার কারণ কি ?

উত্তর: ১) অন্য কোন কাজ শিখেননি বলে

২) অন্য কাজে জড়িত হওয়ার সুযোগ নেই বলে

৩) এই কাজে আয় বেশি বলে

৪) ব্যক্তিগতভাবে এই কাজ পছন্দ বলে

৫) অন্যান্য (নির্দিষ্ট করুন).....

১৪. আপনি কত টাকা দিয়ে/মূলধন নিয়ে এই ব্যবসা শুরু করেছেন?

১৫. আপনার এই মূলধনের উৎস কী?

১৬. বর্তমানে কত টাকা ব্যবসায় খাটাচ্ছেন?

(নগদ টাকা হাতে আছে, পাওনা বাকি আছে লোকের কাছে, কাঁচামাল কেনা আছে, তৈরি মাল হাতে আছে অন্যান্য)

১৬. আপনার ব্যবসার কাঁচামালের উৎস কি?

(পাইকারী বাজার/ খুচরা বাজার/ অন্যান্য)

১৮. কাঁচামালে বহনে কে সাহায্য করে ?

১৯. পণ্য তৈরীতে কে কে সাহায্য করে ?

(কয়জন বেতনভুক্ত কর্মচারী/ পরিবারের সদস্য- বিস্তারিত)

২০. পণ্য তৈরীতে কি কি ধরনের যন্ত্রপাতি বা সরঞ্জাম ব্যবহার করেন?

২১. কাঁচামাল/উৎপাদিত পণ্য কিভাবে সংরক্ষণ করেন?

২২. উৎপাদিত পণ্য প্যাকেজিং করেন কিভাবে?

২৩. দিনে কত ঘন্টা কাজ করেন ?

উত্তর:ঘন্টা

২৪. গড়ে সপ্তাহে কয় দিন কাজ করেন?

২৫. বছরের কোনকোন সময়ে কাজের চাপ বেশি থাকে ?

২৬. উৎপাদিত পণ্য তৈরী/সংগ্রহ করতে কি কি খরচ হয়?

উৎপাদিত পণ্য তৈরী/সংগ্রহ খরচ	আনুমানিক কত খরচ হয় ?

২৭. পণ্যের দাম নির্ধারণের ক্ষেত্রে কোন কোন বিষয়ের মূল্য ধরেন?

উত্তর: ক) কাঁচামালের দাম খ) পণ্য তৈরীর মজুরী গ) শ্রমের মজুরি ঘ) ইউটিলিটি খরচ

ঙ) পরিবহন খরচ চ) অন্যান্য (নির্দিষ্ট করুন).....

২৮. পণ্যের মূল্যের কত ভাগ টাকা লাভ হিসেবে ধরেন?

উত্তর:

২৯. পণ্য বাজারজাত করণ ক্ষেত্রে কি পদ্ধতি অবলম্বন করেন?

(দোকানে, মেলায়, নিজের বুটিকস)

উত্তর: ক) নগদ খ) ধারে

৩০. উৎপাদিত পণ্যের বিক্রির জন্য প্রচারনা/ বিজ্ঞাপন করেন কিভাবে?

উত্তর:

৩১. আপনার ব্যবসা চালানোর জন্য কি কখনো ঋণ করতে হয়?

উত্তর:

৩২. উত্তর 'হ্যাঁ' হলে, কার কাছ থেকে এবং কত টাকা ?

উত্তর: ক) পরিবার খ) অত্মীয় গ) প্রতিবেশী ঘ) বন্ধু ঙ) অন্যান্য (নির্দিষ্ট করুন).....

৩৩. ঋণ করতে গিয়ে কোন সমস্যার সম্মুখীন হয়েছেন কিনা?

উত্তর:

৩৪. উত্তর হ্যাঁ হলে কি ধরনের ?

উত্তর:

৩৫. কোন প্রতিষ্ঠান থেকে কি ঋণ করেছেন?

উত্তর:

৩৬. ঋণের টাকা শোধ করেন কিভাবে?

উত্তর:

৩৭. ব্যবসায় আয়ের টাকা দিয়ে কি কি খরচ করেন?

(সংসারের খরচ, সম্পদ ক্রয়, ব্যবসায় খাটানো, সঞ্চয় ইত্যাদি)

উত্তর:

৩৮. কত টাকা সঞ্চয় করতে পেরেছেন

উত্তর:

৩৯. ব্যবসা চালাতে গিয়ে আপনাকে কী কী ধরনের সমস্যার সম্মুখীন হতে হয়?
(স্থানীয় মাস্তান কে চাঁদা দিতে হয়, ক্রেতা ঝামেলা করে, পুলিশের হয়রানি, প্রাকৃতিক দুর্যোগ,
কাঁচামাল সরবরাহ, অপরিষ্কার মূলধন, পরিবার অখুশি, সহযোগী উদ্যোক্তারা হুমকি দেয় ইত্যাদি)

উত্তর:

৪০. এ ধরনের ব্যবসার সাথে জড়িত অন্যান্য উদ্যোক্তাদের (নারী-পুরুষ উভয়) সাথে আপনার যোগাযোগ
আছে কিনা?

উত্তর:

৪১. হ্যাঁ হলে কেন যোগাযোগ রাখেন ?

উত্তর:

৪২. পেশাগত বিষয়ে আপনার প্রাতিষ্ঠানিক প্রশিক্ষণ আছে কিনা ?

উত্তর: ১) হ্যাঁ ২) না

৪৩. হ্যাঁ হলে কোথায় প্রশিক্ষণ নিয়েছেন?

উত্তর:

৪৪. আরো কোন কোন বিষয়ে প্রশিক্ষনের প্রয়োজন আছে বলে মনে করেন ?

উত্তর:

৪৫. আপনি কি মনে করেন এই ব্যবসা আপনার জীবনে কোন ইতিবাচক বা নেতিবাচক প্রভাব ফেলেছে কিভাবে?

উত্তর:

৪৬. আপনার ব্যবসা করা কে কিভাবে দেখে? বিস্তারিত লেখেন

উত্তর: ১) পরিবার

২) স্বামী

৩) প্রতিবেশী

৪) আত্মীয় স্বজন

৪৭. আপনি কি মনে করেন আপনি উদ্যোক্তা হবার কারণে পরিবারে আপনার মতামত কে প্রাধান্য দেয়া হয়?
উত্তর:

৪৮. আপনি কোন সংগঠন / সমিতির সদস্য কিনা ?

উত্তর: ১) হ্যাঁ ২) না ৩) সংগঠন/সমিতি নেই

(হ্যাঁ হলে পরবর্তী প্রশ্নে যান)

৪৯. কোন ধরনের সংগঠন / সমিতির সদস্য ?

উত্তর:

৫০. এই পেশা ছাড়াও আপনি অন্য কোন পেশায় জড়িত আছেন কিনা ?

উত্তর: ১) হ্যাঁ ২) না

(হ্যাঁ হলে পরবর্তী প্রশ্নে যান)

৫১. অন্য কোন পেশায় জড়িত আছেন ?

উত্তর:

৫২. ভবিষ্যতে এই পেশায় জড়িত থাকার ইচ্ছা পোষন করেন কিনা ?

উত্তর: ১) হ্যাঁ ২) না

৫৩. আপনার ভবিষ্যত পরিকল্পনা কি?

এতক্ষণ ধৈর্য ধরে সময় দেয়ার জন্য আপনাকে ধন্যবাদ।

সাক্ষাৎকার গ্রহণকারীর নাম :

স্বাক্ষর ও তারিখ.