

**SOCIOECONOMIC STUDY ON ETHNIC WOMEN
ENTREPRENEURSHIP DEVELOPMENT IN THE
CHATTOGRAM HILL TRACTS**

BY

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DECEMBER, 2019

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BY

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A Thesis

*Submitted to the Department of Agricultural Economics,
Sher-e-Bangla Agricultural University, Dhaka,
in Partial fulfillment of the requirements
for the degree of*

MASTER OF SCIENCE (MS)

IN

AGRICULTURAL ECONOMICS

SEMESTER: JULY-DECEMBER, 2019

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CERTIFICATE

This is to certify that the thesis entitled ‘**SOCIOECONOMIC STUDY ON ETHNIC WOMEN ENTREPRENEURSHIP DEVELOPMENT IN THE CHATTOGRAM HILL TRACTS**’ submitted to the Department Of Agricultural Economics, Sher-E-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in AGRICULTURAL ECONOMICS**, embodies the result of a piece of bonafide research work carried out by **Ishrat Jahan Amie**, Registration Number: **13-05619** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that, any help or source of information received during the course of this investigation has duly been acknowledged.

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***DEDICATED
TO***

***MY
BELOVED PARENTS
AND
SUPERVISOR***

ACKNOWLEDGEMENTS

All praises are due to Almighty Allah, the Great, Gracious and Merciful, Whose blessings enabled the author to complete this research work successfully. Guidance, help and co-operation have been received from several persons or authority during the tenure of the study, the author is grateful to them all who made a contribution to this research work. Although it is not possible to mention all by names it will be an act of ungratefulness if some names are not mentioned here for their immense contribution in the accomplishment of this study.

*In particular, the author takes the opportunity to express her deepest sense of gratitude her honorable Supervisor **Prof. Dr. Mohammad Mizanul Haque Kazal**, Department of Development and Poverty Studies , Sher-e-Bangla Agricultural University, Dhaka for his continuous inspiration, valuable suggestions, constructive criticism, constant guidance and intensive supervision through the period of the study and preparation of this thesis without his intense co-operation this work would not have been possible.*

*The author deems proud privilege to extend her extreme gratefulness and best regards to her venerable Co-supervisor **Assistant Professor Rezoyana Kabir Rasha**, Department of Agricultural Economics, Sher-e-Bangla Agricultural University, Dhaka for her keen interest, valuable advice, creative suggestions, co-operation and encouragement to bring this thesis up to its present standard.*

*The author would like to express her deepest respect and boundless gratitude especially to, **Prof. Gazi M.A. Jalil**, Chairman, Department of Agricultural Economics, Sher-e-Bangla Agricultural University, Dhaka for his active help and moral support in pursuing the study.*

My heartiest gratitude must go to all of my respected teachers of the Department of Agricultural Economics, Sher-e-Bangla Agricultural University, Dhaka for advising me to bring some practical insights into the final thesis and also the guidance to make it a unique one.

I would like to express my deep gratitude to Dr. Mohammad Jamal Uddin, Senior Scientific

Officer, Regional Agricultural Research Station (RARS),BARI, Hathazari ,Chittagong and Component Leader and PI, Entrepreneurship and Value Chain Development for Linking Farmers with Market (Component-IV), CRP Hill Agriculture , Krishi Gobeshona Foundation ,Dhaka for his valuable comments on my research work. Without his encouragement, insight and professional expertise, the completion of this work would not have been possible.

I am humbly desire to express my deepest and most sincere gratitude and immense indebtedness to Executive Director Dr. Wais Kabir, Krishi Gobeshona Foundation (KGF) BARC Complex,Dhaka-1215,for granting me the MS Fellowship that cover Whole Research Work. I would like to express my heartfelt thanks to Dr. Md. Khalilur Rahman Bhuiyan (Chief Scientific Officer & Head),Regional Agricultural Research Station ,Hathazari ,Chittagong, for his valuable suggestion and inspiration on my research work.I also grateful to all group member of CRP hill agricultural project, run by KGF for their co-operation & illuminating suggestion on my research work.

With profound regards ,I express my special thanks to Dr. Munshi Rashid Ahmad , PSO ,Fruits Division HRC,BARI ,Khagrachari and the all scientific officers and Dr.Mong Sano Marma ,PSO ,Bangladesh Cotton Developmant Board , Bandarban, and Dr. Paban Kumar Chakma ,CSO, Rangamati Horticulture Center ,Chittagong, for their cordial co-operation and institutional support during my research period.

I would like to special thanks to Mr. Sujan Kanti Chakma, Scientific Assistant, Component IV: Entrepreneurship and Value Chain Development, CRP Hill Agricultural Project, KGF for his cordial co-operation during data collection.

I want to express my heartfelt thanks to Md. Hasan Mahammad Sammy ,Assistant Professor ,Department of Agricultural Statistics ,SAU ,Dhaka, and Asaduzzaman Murad, Section Officer ,Department of development & Poverty Studies ,SAU ,Dhaka,for their kindness helping in data analysis.

The author expresses her grateful thanks to all staff and employees of the Department of

Agricultural Economics, Sher-e-Bangla Agricultural University, Dhaka for their co-operation and encouragement to prepare this thesis.

The author also expresses heartfelt and sincere appreciations to all other departmental teachers of Sher-e-Bangla Agricultural University for their help and encouragement.

I express deep gratefulness and indebtedness to my classmate Md. Faruque Hossain Remon and friend Elvis Selorm k Hopkins and all my lovable persons and all my friends whose love, affection and encouragement enable me to complete my study.

Last but not least, the author expresses her deepest sense of gratitude, indebtedness and profound respect to her beloved parents, uncle, sisters, relatives and friends for their blessings, encouragement and moral support in all phases of this academic pursuit from beginning to the end.

I am solely responsible for errors and omissions in this study, if any.

The Author

ABSTRACT

Women entrepreneurship in Bangladesh has seen tremendous achievement in recent days in a male dominated developing country like Bangladesh. This has ensured not only economic but also social development in the country. Although women of indigenous group from the Chattogram Hill Tracts have far more social mobility than women in the plain districts, they haven't still seen the light of entrepreneurial business in a profitable manner. This study aims to discuss about developing entrepreneurship among the tribal women and their marketing performance of the study area. For this descriptive-analytical study, data were collected from 120 ethnic women entrepreneurs of agricultural commodities (vegetable enterprise, fruit enterprise and others) using simple random sampling methods in the three study areas: Rangamati, Khagrachari and Bandarban districts. Three local markets were further chosen randomly from each of the study areas. Data were collected using a valid and reliable questionnaire having four modules, consistent with the four objectives defined in the study: socio-demographic profile, entrepreneurial business performance, factors affecting the development process and constraints and opportunities of ethnic women entrepreneurs. The enterprises were categorized as three types (vegetable enterprise, fruit enterprise and other enterprise) for the feasibility of the study. The results showed that, above 90% ethnic women are engaged in sole proprietorship whereas, rest of 10% prefer to run their business in partnership or company. Several factors have a significant effect on their business performance ($p=.001$) which were categorized in four sectors: environmental, social, economic and marketing factors. The results also revealed that the ethnic women entrepreneurs have a very poor profit margin and marketing performance including the marketing efficiency of vegetable enterprise (0.41), fruit enterprise (0.28) and other enterprise (0.13). The findings also indicated some major constraints of ethnic women entrepreneurs and their effects in the forms of lack of capital, credit availability, training facilities, transportation problem etc. Considering the significant relationship among the factors and business performance of ethnic women entrepreneurs, some possible recommendations are also made in this thesis paper. The study can be a supportive study for both growers and entrepreneurs mostly of agricultural commodities. This research study will also play a major role in interlinking the ethnic women entrepreneurs with the market, thus explaining the value chain of profitability of ethnic women entrepreneurship development. This study can also be a supportive research for national policy as well as for further research.

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ABBREVIATION AND ACRONYMS

CHT	Chattogram Hill Tracts
GDP	Gross Domestic Product
WB	World Bank
FAO	Food and Agriculture Organization
NGO	Non-Government Organization
SPSS	Statistical Package for Social Science
DAE	Department of Agricultural Extension
AEO	Agriculture Extension Officer
<i>et al</i>	Latin phrase <i>et alia</i> which means “and others”

CHAPTER I

INTRODUCTION

1.1 Background

In the development course of a developing country like Bangladesh, economic empowerment of women is an inevitable part. The whole development process cannot be thought of without considering the development of half of the population of the country. The ethnic women in the Chattogram Hill Tracts of Bangladesh are engaged in this development course through entrepreneurship from a long time. The contribution of ethnic women entrepreneurs, if directed to a profitable manner, can be considered as a potential source of the socioeconomic development of the country. For the feasibility of study, this portion is divided into two parts: women entrepreneurship development and status of women entrepreneurship in the CHT.

1.1.1 Women Entrepreneurship Development

Women entrepreneurship is a rapidly growing phenomenon in many developing countries including Bangladesh. The term entrepreneurship is used as business ownership or initiation; it is an idea of interchangeably with small business (Diochon, 2003). The concept of entrepreneurship is inseparable from economic growth while the entrepreneur acts for economic development. It has also been described in terms of social relations, which focuses on social competences (Baron and Markman, 2003) and social capital (Stryjan, 2006). Women entrepreneur can be defined as a person who has alone or with one or more partners started or inherited a business eager to take financial, administrative, and social risks and responsibilities, and participating day-to-day management activities. Women's involvement in various entrepreneurial activities has empowered them in social, economic and cultural fields. The power of and access to taking decisions has increased for women within as well as outside the family (Nawaz, 2009). Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. A variety of stakeholders has pointed at them as an important 'untapped source' of economic growth and development (Minniti and Naudé, 2010). The World Economic Forum identified women entrepreneurs as "the way forward" at their annual meeting in 2012 (WEF, 2012). Others speak of women

entrepreneurs as if they are the 'New Women's Movement'. They state: "forget aid, focus on foreign investment in women entrepreneurs as key drivers for growth and development" (Forbes, 2011). The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Existing literature from Asian developing countries suggest that there are three categories of women entrepreneurs, that is. "Chance", "Forced" and "Created" entrepreneurs (Table 1). These different categories are based on how their businesses got started, or the main reasons or motivations behind starting their own businesses. Chance entrepreneurs are those who start a business without any clear goals or plans. Their businesses probably evolved from hobbies to economic enterprises over time. Forced entrepreneurs are those who were compelled by circumstances (e.g., death of a spouse, the family facing financial difficulties) to start a business, their primary motivation, hence, tend to be financial. Created entrepreneurs are those who are "located, motivated, encouraged and developed" through, for instance, entrepreneurship development programs. According to one study by Das (2000), the most common reasons given were either financial reason or to keep busy. He found that only about one fifth of women were drawn to entrepreneurship by "pull" factors, for instance, the need for a challenge, the urge to try something on their own and to be independent and to show others that they are capable of doing well in business. It is often stated in the literature that the degree of women entrepreneurship development is closely related to the degree of gender equity, which in developing countries is generally lower than that in developed countries. Although, within the developing countries, the degree varies by country, depending on many factors, including level of economic development, reflected by the level of income per capita, and social, cultural and political factors. Gender equity has many dimensions and it is not easy to measure, due to the lack of accurate, gender discriminated social indicators in many countries, especially in the developing world.

Table 1.1: Categories Of Women Entrepreneurs (By Reasons/Motivations For Starting The Business) In Asian Developing Countries

Category	Main reason/motivation
Chance entrepreneurs	-to keep busy -was hobby/special interest -family/spouse had business
Forced entrepreneurs	-financial/needed the money -control over time/flexibility -challenge, try something on one's own -show others I could do it.
Created or pulled entrepreneurs	-to be independent -self satisfaction -example to children -employment to others /do something worthwhile

Source: Das (2000).

The latest value of women participation in workforce from 2019 is 36.26 percent in Bangladesh. For comparison, the world average in 2019 based on 182 countries is 51.96 percent. In Bangladesh, though the majority of the working women still have not been able to impose a controlling authority in mainstream production, there has arisen a new class-the women entrepreneurs, who have accepted the challenges of life and have emerged as leaders in the socio-economic development—earning for themselves and for their families or contributing towards the socio-political upliftment of the women. Women have now become aware of their socioeconomic rights and have ventured to avail of the opportunities initiated for them. Rural Bangladesh is now a changed scenario for the women who have gathered courage to break barriers and enter off-house working force as entrepreneurs and workers – a situation not accepted by the society in the past. The urban areas have greater opportunities for business development but the areas where women lack assistance are in the access to credit, provision of skill training, and market facilities. Entrepreneurship today has become an important profession among the women of Bangladesh at the various levels of the society, both in the urban and rural areas. Due to poverty, they have been forced into off-house income through entrepreneurship for economic solvency, the women of the middle class families, who have always lived a restricted lives, have today, ventured into this profession as a challenge and an adventure into a new world of economic activity. On the other hand, many women have taken up entrepreneurship

and become professionals in order to establish their rights through the development of a sector and thereby contribute towards the progress of the society and nation. The changing role of women shows that over the last two decades, there has been a steady upward trend in the participation of women in economic activities in developing countries including Bangladesh. The importance of women's entrepreneurship development focuses on women's development in general and their participation in income generating activities in particular, while it deserves special consideration in rational development planning on two counts. First, leaving the women, who comprise about half the total population, outside the purview of development, no nation, can achieve any significant degree of success. It would be like working half strength compared to nations where women make full participation. Secondly, Women's participation in gainful labor is expected to reduce fertility, a common development goal of the most developing countries.

Women in Bangladesh have less access than men to finance, productive resources, services and opportunities, putting them at a disadvantage in participating in and contributing to socio-economic development. While Bangladeshi women are choosing to become entrepreneurs in larger numbers, they find it harder to set up and expand their enterprises because they operate largely in the informal sector. Further, women-owned micro, small and medium-sized enterprises (MSMEs) face difficulties in getting access to finance and land, have poor managerial skills, and limited opportunities for business development training and networking. The traditional view of what women's roles in society are is an obstacle to them becoming successful entrepreneurs. Women in business also have to struggle with well-established male networks including customers, suppliers and creditors. They also face discrimination that can hinder their ability to succeed. These and many other social perceptions regarding women make it difficult for women to manage their businesses. Despite the difficulties, the entrepreneurial activities of women in Bangladesh are on a rising trend. The country's enduring soothing breeze of women empowerment has also touched different ethnic groups in three hilly districts, called as Chattogram Hill Tracts (CHT).

1.1.2 Status of Women Entrepreneurship in the CHT

The Chattogram Hill Tracts (CHT) in the southeastern part of Bangladesh comprises a total area of 5,093 sq. miles (13,189 sq. km.) encompassing three hill districts: Rangamati, Khagrachari and Bandarban. It shares borders with Myanmar on the south and southeast, India on the north and northeast, and the Chattogram district of Bangladesh on the west. It is one of the most diverse regions in the country. Home to eleven indigenous ethnic groups, collectively known as the Jumma people, these indigenous groups are distinct from the majority Bengali people of Bangladesh in respect of race, language, culture, heritage, religion, political history, and economy. This ethnic and religious difference that separate the Jumma people of the rest of the Bangladeshi population has been a source of permanent conflict in the region. After an armed conflict that lasted more than 20 years, the signing of the 1997 "CHT Accord" was regarded as the cornerstone of a new period of peaceful coexistence between the inhabitants of the Chattogram Hills Tracts and Bangladesh. The women belonging to different indigenous groups, once who were lagging behind of development, are now advancing themselves like almost the same pace with mainstream womenfolk of the country. They are engaging themselves in various agricultural and non-agricultural activities. Agriculture, with its own prior position and need for survival, has been inducing the ethnic women to set up several agricultural enterprises. This has been for a very long time helping them to protect their own heritage as well as contributing to the economy of the country.

Discrimination is a possible source of the gender gap in entrepreneurship and this is significant in Bangladesh. Discrimination against women is often the result of gender beliefs inherent in the country's culture and society. This probably has the effect of not only reducing women's likelihood of becoming entrepreneurs and their earnings as entrepreneurs but may also have reduced the non-pecuniary benefits that women could receive from entrepreneurship. The ethnic women of the CHT possess a dominant position in their cultural and societal life, which is much more different from the Bengali women in Bangladesh. They not only rule in the production and farming sector but also have captured a great portion of the market in three hilly areas. Various enterprises are being run by them, of which, different agricultural enterprises (vegetables, fruits, crabs, homemade foods, etc.) have occupied the major portion. This study has the purpose of investigating the marketing performance and the

possibility of developing women entrepreneurship of agricultural enterprises among the 11 tribal community in Rangamati, Khagrachari and Bandarban, which is also known as the Chattogram Hill tracts. The study also investigates the factors affecting the development of ethnic women entrepreneurship, which will narrow the information gap on the subject and contribute to the better understanding of reorienting marketing systems in The CHT

1.2 Statement of the Problem of Women Entrepreneurship Development in the CHT

The tribal women in hilly areas are mostly dominant in agricultural activities. Two types of sellers can be seen in the markets, i. Who comes to the market with their own produce and ii. Who purchases various agricultural commodities from the local market and sell them. There remains a shortage of agro-processing industries and a proper marketing chain. A proper marketing chain can help the seller to sell their produce and commodities at fair prices. Special financial assistance could also be provided to develop an efficient transportation system for the agricultural produces in the hilly areas.

Lack of necessary capital has become a great curse to women entrepreneurs. By providing proper financial assistance, this problem can be reduced to a great deal. Development of public awareness about the financing organizations and providing loans with less or no interests can also be helpful in this regard.

The absence of market intermediaries can act generally as both blessing and curse to the entrepreneurs. However, in case of perishable agricultural commodities, the presence of market intermediaries is a prior need for obtaining fair prices and in some cases, a minimum profit to the sellers of agricultural produce. Due to the absence of necessary market intermediaries of the agricultural commodities, the ethnic women entrepreneurs are often unable to reap the fair price, let alone profit. As a result, perishability and seasonality, the two most prominent nature of agricultural produces often cause a great loss to the entrepreneurs. The creation of an efficient marketing chain can be helpful in this regard.

However, lack of efficient marketing infrastructure, poor communication system and absence of processing industries discourage the seller largely to run their businesses.

This sometimes leads to a bulk of post-harvest loss. An appropriate value chain of marketing performances along with efficient marketing infrastructure can be helpful to the entrepreneurs to a great deal. The research study will be helpful to assess the present condition of ethnic women entrepreneurs in the market and explain the socioeconomic status of them. The study can play a supportive role to the entrepreneurs by establishing the necessary entrepreneurship model for the value chain of the agricultural commodities. This, being a pioneer study in the CHT, both producers and entrepreneurs will be benefitted from the research. This study can also be supportive research for making national policy as well as for further research.

1.3 Government Initiatives on Women Empowerment:

The Government has undertaken various steps to ensure women and children's development in Bangladesh. Through the Vision 2021 and 2041, a momentum has been created for taking forward Bangladesh to a middle and high income level respectively.

The **7th Five Year Plan (2016-2020)** of the Bangladesh government, considers women's engagement in political and economic activities as a cross-cutting issue and one of the main drivers of transformation.

Present government is committed to attaining the **Sustainable Development Goal (SDG)** of gender equality and empowering women as well as implementing the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action.

Bangladesh has already substantially achieved the **MDG3** as it has achieved gender parity in primary and secondary education at the national level, among other successes of the MDGs.

According to the **National Women Development Policy (2011)**, Special Program for small ethnic and backward group women has been taken:

1. To ensure all the rights of the small ethnic and backward groups of people for the development and growth of their womenfolk.
2. To take initiative for the development of small ethnic group women by sustaining their own heritage and culture.

3. To undertake a special program aimed at the development of backward women.

The government of Bangladesh has been working relentlessly to ensure women's overall development by ensuring their equal and active participation in the mainstream socio-economic activities and removing the various impediments to their empowerment.

1.4 Rationale of the Study

Bangladesh is primarily an agrarian country with a low level of economic development and the country is still designated by the World Bank as a low-middle income developing country. The country has been striving to improve economic performance and reduce poverty and to become a high middle-income country. In this striving, the agricultural sector in general and the agribusiness, in particular, has the potential to perform a number of critical roles in transforming the country in the desired direction because agribusiness helps the poor people by creating job opportunities to increase their wealth. According to the Bangladesh Bureau of Statistics, every year nearly two million agricultural workers or vocational rehabilitation, this is a good opportunity for the agricultural business, which increases rural development on large scale. Employment opportunities for a large part of the rural people can be generated by agribusiness. Demand driven agribusiness activities are the key importance to the economy of Bangladesh. The growth of agribusiness is much higher than the growth of agricultural production but it is insufficient to generate the employment and income growth required to make an important contribution to poverty reduction. This obviously cannot be done without considering the tribal people of the country, especially the tribal women who play a major role in their economy.

When we talk about inclusive agri-business, the business venture must have a positive human development impact and at the same time, it has to be commercially viable and environmentally sustainable. An inclusive business should lead to poverty reduction and women's participation in economic activity. It should add value to agricultural produce.

For sustainable growth of income, the tribal women need to position themselves in the marketing chain of the agricultural products, as the majority of the tribal people

depends on agriculture for their livelihood. . It requires grassroots level innovations and entrepreneurship skills to organize ethnic women into self-help groups/ development of local clusters/ commodity groups at higher level to market their products. Ultimately, successful entrepreneurship will result in higher and sustained revenues for the entrepreneurs.

Given the increased importance of the development of entrepreneurship of ethnic women, it will be important to establish an efficient marketing system that will enable the women entrepreneurs of Chattogram Hill Tracts to sell & disseminate their products at a reasonable price as well as make a profit. The present research, by collecting and disseminating essential up-to-date data on costs and margins within the marketing systems, will identify the most cost-effective options for improving marketing system performance and propose improved policies and better institutional support throughout the marketing chain. The research study will help to assess the present status of the value chain that explains the profitability of women entrepreneurship development. The study can be a supportive study for new entrepreneurs by establishing a new entrepreneurship model for the value chain of their products. Thus, the study is a pioneer study in CHT both growers and entrepreneurs will be benefited from the research. The study can also be supportive research for the national policy as well as for further research.

1.5 Outcome of the Study

As the ethnic women in the hilly areas hold a major portion of the market, there is a huge scope of developing women entrepreneurship among them. There is an absence of value chain studies in this region. The study is new for that region; it will enhance the existing marketing performances. Moreover, sometimes these women play the role of the sole earning member of their family. With their little produce and purchased commodities for sale, it becomes very difficult for them to earn their livelihood properly. It is urgent to identify the inefficiencies of the market performances them to improve the present condition. This study will not only be helpful for the tribal people but also for the authorities to implement necessary action. Poverty, which is a great hindrance to the development of our country, cannot be controlled without considering this situation. The spatiality of this study is to provide some important

information regarding the value chain and marketing performances of ethnic women. The study also identifies the problems regarding women entrepreneurship development. . The study would be helpful for policy makers for strengthening the study area's business policy programs as well as national policy programs. The study would also help the researchers and development workers to formulate appropriate policy measures for uplifting the livelihoods of poor indigenous households for this region.

1.6 Research Questions

The research questions are focused on analyzing the marketing performance and finding possible solutions to the problems faced by ethnic women entrepreneurs. This study attempts to answer the following research questions:

- ❖ What are the viable socio-economic factors for women's entrepreneurship development?
- ❖ How to interlink ethnic women to markets?
- ❖ How much profit they can earn through their enterprises?
- ❖ Which intervention factors can best improve the market performance of ethnic women entrepreneurs?
- ❖ What are the constraints and opportunities for ethnic women's entrepreneurship development in the CHT?

1.7 Objectives of the Study

The overall objective of the present study is to examine the entrepreneurial business performance of the ethnic women entrepreneurs, marketing efficiency and identifying the profitable enterprises in the selected areas of Rangamati, Khagrachari and Bandarban districts. The specific objectives of the study are as follows:

- i. To document socioeconomic profile and assess the viability of ethnic women entrepreneurship development;
- ii. To estimate the profitability of enterprises for ethnic women entrepreneurs;

- iii. To identify and analyze the factors affecting the entrepreneurial business performance of ethnic women entrepreneurs;
- iv. To identify the constraints and opportunities of ethnic women entrepreneurship development in CHT.

1.8 Limitations of the Study

Some limitations were faced while conducting the study. These are:

- i. The women both producers and sellers did not record their previous records of income and savings.
- ii. For the study, data were collected during the business hour of the markets, the sellers were so busy on their job and it was tough to collect data from them.
- iii. Most of the business women came from different districts in the market day and did not stay in the study area; they were very busy to talk, this created lots of hampers to collect data
- iv. Most of the respondents were not habituated with this type of research. So a huge amount of time had to spend to explain to them the purpose of the research

1.9 Organization of the Thesis

Chapter one describes the background, statement of the problem, the rationale of the study, the significance of the study, objectives, research questions, and limitations of the study. The second chapter provides a review of the literature. The third chapter consists of the research methodology. Chapter four provides the socio-demographic profile of ethnic women entrepreneurs. Chapter five consists of the marketing performance of women entrepreneurs. Chapter six discusses the factors affecting the business of women entrepreneurs. Chapter seven concludes the constraints and opportunities of ethnic women entrepreneurs. The summary, conclusion and recommendations have been discussed in chapter eight.

Concluding Remarks: This chapter discusses the introductory part of the study. This includes the objectives, rationale, and limitation of the study. An organization of the thesis has been given at the end.

CHAPTER II

LITERATURE REVIEW

Literature and Research of the major past works in connection with the present study in the relevant research papers, because this knowledge and information provide a guideline in designing the future research problem and validation of new findings. The literature on the entrepreneurship development of ethnic women in CHT is considerably inadequate particularly in Bangladesh because very little research has been done on these issues. Whatever attempts have been made to investigate related topics is remain scattered and inadequate. The main purpose of this section is to review the past research works that are pertinent to this study. It focuses on entrepreneurs and entrepreneurship development, the role of enterprises in development as well as gender and gender relations. It includes findings from previous studies with regard to income earning for women and intra-household relations, entrepreneurship development and women's empowerment. For better feasibility of the study, this chapter has been segmented into two parts:

2.1 Literature Review on Ethnic Women

Dale (1997) used the 1 percent household file from the Samples of Anonymized Records (SARs) for the 1991 Census and the ONS Longitudinal Study (LS) to explore variations in patterns of employment and occupational attainment among women from different ethnic groups. The analysis of the SARs focused on the impact of lifecycle events on women's employment status and economic activity. The presence of a partner was identified as having the greatest impact on Pakistani and Bangladeshi women's employment, while the presence of a pre-school child was most significant for White women's economic activity. White women also had a higher rate of part-time working than all other ethnic groups. These patterns were formalised in two models, one for economic activity and a second for full-time/part-time work. The LS was used to investigate the impact of these employment patterns on women's occupational attainment over a ten-year period. The analysis demonstrated that, while minority ethnic women in nonmanual occupations had similar longitudinal occupational profiles to White women, those in manual occupations fare worse than

their White counterparts, despite the fact that a larger proportion of minority ethnic women were in full-time employment.

Bhopal (1998) examined Labour Force Survey (LFS) statistics on economic activity, highest educational qualification, marital status and ethnicity. The paper specifically explored comparisons within South Asian groups and between other ethnic groups (Afro-Caribbean and white), to investigate whether the marriage had a differential impact for different ethnic groups and if there had been any changes over time (1984-1994). The LFS data indicated that marital status has a differential impact on economic activity and education for different ethnic groups. When controlling for age (25-30), marital status had more impact on Indian and Pakistani/Bangladeshi groups, than it did for Afro-Caribbean and white groups. There were differences between ethnic groups and there were also differences within the South Asian category. Rapid social change was taking place for the 25-30 age cohort, where some South Asian women were becoming highly educated and entering professional occupations. This finding supported recent research carried out on South Asian women in East London.

DMarkman (2003) examined the relationship between age at first birth and poverty among ethnic minorities in Britain. It was well known that ethnic minorities, particularly Pakistanis and Bangladeshis, had very high rates of family poverty and early fertility. Because it had been established that early motherhood was associated with a high risk of poverty and other disadvantages, it was tempting to link Pakistani and Bangladeshi poverty with their early family formation patterns. We found, however, that age at first birth had little effect on the poverty experienced by ethnic minorities. While the disadvantaged outcomes of teenage motherhood within the white community appeared to be associated with the young women's departure from the dominant social norm, when early fertility was the norm in a minority community, it did not lead to any further disadvantage beyond that experienced by the ethnic group as a whole.

Ram et al. (2015) discussed that particular ethnic groups found it more difficult to obtain credit for their businesses. Rather than direct discrimination, this was largely due to a greater prevalence of risk factors such as business age and financial track records. A perception of ethnic discrimination discouraged some ethnic minority

businesses from applying for bank loans. Under-resourced immigrant entrepreneurs tend to focus on the same low-cost business niches such as small-scale retailing and catering, risking market saturation. Female entrepreneurs perceived higher financial barriers to their business. There was almost no evidence of supply-side discrimination, but there were indications of pronounced debt aversion among women. Women-led firms were typically smaller and overrepresented within service sectors. Although business performance by gender did not differ, women-owned enterprises typically started with lower levels of resources. The actual prevalence of female entrepreneurs could be masked by dual ownership: joint male/female partnerships account for about 20 percent of all small and medium-sized enterprises.

2.2 Literature Review on Women Entrepreneurship

Cromie (1987) aimed to discover if entrepreneurs had multiple motives for creating their enterprises, if non-economic motives predominated over economic ones, and if men and women had similar reasons for business founding. The results indicated that both genders have a variety of reasons for founding and that women, as well as men, were primarily motivated by autonomy, achievement, a desire for job satisfaction and other non-economic rewards. A desire to make money was not, however, an unimportant motive. Turning to differences in motives it was found that women were less concerned with making money and often chose business proprietorship as a result of career dissatisfaction. They also saw entrepreneurship as a means of meeting simultaneously their own career needs and the needs of their children.

Catley and Hamilton (1998) reviewed the entrepreneurship and small business literature in search of a basis for gender-specific explanations of business development. Their study contended that small business development needed to be interpreted without resort to frameworks that excluded one gender or the other, and identified a need for more research on how women act as owners and managers in small businesses.

According to **Kabeer (1999)** women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such an ability. A wide gap separated this processual understanding of empowerment from the more instrumentalist forms of advocacy, which had required the measurement, and

quantification of empowerment. The ability to exercise choice incorporated three inter- related dimensions: resources (defined broadly to include not only access but also future claims, to both material and human and social resources); agency (including processes of decision making, as well as less measurable manifestations of the agency such as negotiation, deception and manipulation); and achievements (well- being outcomes).

Kasynathan *et al.* (2002) said that it was widely assumed that there was a clear and direct relationship between access to credit and an increase in the status of women within their households and communities: provision of credit was believed to lead to the empowerment of women. The Financing organizations provided microfinance to women as a primary strategy for addressing poverty and empowerment. They also drew the experience with credit programs supported by NGOs in other parts of South Asia, and on recent literature on microfinance. They argued that development agencies committed to the empowerment of women need to question the nature of the link between access to credit by targeting women, and the transformation in gender relations needed for empowerment and equality. Significant research and much anecdotal evidence suggested that the link was certainly not automatic.

According to **Woldie and Adersua (2004)**, in the past, the significant contribution of women in sustaining the socio- economic wellbeing of their families had been neglected and taken for granted by society as a whole. This had resulted not only in a gross underestimation of women's socio- economic contribution to the economy but also in the under- utilisation of women's tremendous socio- economic potentials in the Nigerian business environment. The research result had indicated that the greatest challenge for Nigerian women in business was being taken seriously by their male counterparts, as well as in society as a whole. The greatest reward of business ownership for women was in gaining control over their own working lives.

Emma *et al.* (2005) revealed that there had been increased policy and research interest in the growing number of female entrepreneurs and their potential contribution to both the local and global economy. Nevertheless, the extant literature on female entrepreneurship was often limited to the start- up phase of business. An

important gap in the literature was an enquiry into the development of these female-owned organizations from inception to maturity and their growth in domestic and/or international markets. Therefore they aimed to address key themes such as motivation to start-up, growing the business, gender issues and the challenges faced by these women.

Mohammad (2005) found the evidence of growing commercialization of women's work in Bangladesh. Although most women in the workforce were self-employed or employed in low-skill jobs, their participation in high skill and entrepreneurial jobs, as well as policy-making bodies, was on the rise. While gender wage differentials had been considerably reduced in many industries, in general, women tend to be paid less than men. There had been remarkable improvements in women's educational attainments. Further, female education was found to be positively correlated with their workforce participation. Overall, the findings indicated an improvement in women's status in Bangladesh.

According to **Shelton (2006)**, the existing theory was extended to predict the effectiveness of strategies for structurally reducing work–family conflict by manipulating roles, given the salience of work and family roles and resources available to the female entrepreneur. A conceptual framework based on the constructs of role involvement and role conflict was used to examine whether high-growth female entrepreneurs choose more appropriate strategies for reducing work–family conflict than their less successful counterparts. Three basic strategies for manipulating roles were discussed: (1) role elimination; (2) role reduction; and (3) role-sharing. The following propositions are advanced: (1) work–family management strategies were a significant determinant of venture growth; (2) women who developed high-growth businesses more effectively reduce work–family conflict by choosing strategies better matched with their internal needs and access to external resources than less successful women; and (3) role-sharing strategies were preferred because they allow women to enjoy the enhancement of both work and family roles while reducing the level of inter-role conflict. As a result, the high prevalence of team-building and participative management practices observed in women-owned businesses might be driven by the need for female entrepreneurs to manage work–family conflicts as well as genetics or socialization.

Hossain et al. (2009) revealed that women face problems in establishing their own businesses in every step that they take. The desire for financial independence and decision making, market and informational network, availability of start-up capital, knowledge and skills, and responsibility towards children are the main factors that impact women's decision to become self-entrepreneurs. The regression analysis, however, revealed that participation in women's associations, advocacy, and decision making (self-fulfillment) and knowledge are the main factors that affect women's decision to develop their business. Yet, the results indicated that religion does not influence women's entrepreneurship development.

Tambunan (2009) focused only on women entrepreneurs in small and medium enterprises. The findings of this study show three main important facts. First, SMEs were of overwhelming importance in the region, as they accounted, on average per country, for more than 95% of all firms in all sectors. Second, the representation of women entrepreneurs was still relatively low which can be attributed to factors such as low level of education, lack of capital, and cultural or religious constraints. Third, most women entrepreneurs in SMEs were from the category of “forced” entrepreneurs seeking for better family incomes. This suggested that when women were better educated and had better paid employment opportunities increase for women, the participation of women as entrepreneurs in SMEs might decline.

Jamali (2009) examined the interplay of constraints and opportunities affecting female entrepreneurship in developing countries. The paper integrated salient micro- and macro-level perspectives and provided a rounded account of opportunities and constraints as part of a holistic interdependent system. The findings presented in the paper clearly illustrated the relevance of micro-, meso-, and macro-level actors in entrepreneurship research and the usefulness of integrating multiple lens and units of analysis to capture the complexity of the women entrepreneurship experience in any particular context.

Nawaz (2009) aimed to analyze the critical factors of women's entrepreneurship development in rural Bangladesh. The analysis was based on recent theoretical ideas that have been supported by empirical research findings. The paper depicted an analytical framework based on institutional theory, which focused on three kinds of factors: regulative, normative, and cognitive. Regulative factors referred to different

rules and regulations of the Government that facilitated women entrepreneurship development in rural Bangladesh. Normative and cognitive factors included norms, rules, regulation, and values of society. Based on the analysis of these factors, the paper provided many significant policy implications on how to improve women's entrepreneurship development in rural Bangladesh.

Brush *et al.* (2009) offered a new gender- aware framework to provide a springboard for furthering a holistic understanding of women's entrepreneurship. It was found that “Motherhood” is a metaphor representing the household and family context of female entrepreneurs, which might have a larger impact on women than men. The meso/macro environment captured considerations beyond the market, such as expectations of society and cultural norms (macro), and intermediate structures and institutions (meso), etc.

According to **Rabbani (2013)**, women’s entrepreneurship is important for women’s position in society, and the economic development of a country. Many scholars pointed out that women face diverse challenges in doing business in a patriarchal society like Bangladesh. Women are now involved in economic activities than in the past, women constitute around 10 percent of the country's total business entrepreneurs. The study was an effort to find out the factors which act as pull and push factors to engage women in entrepreneurship development in Bangladesh. The mixed-method approach had been chosen to attain the objective of the research researchers relied solely on the secondary sources. The study revealed that Government agencies provide policy, legal and financial support with active support from non-State actors. On the contrary, they did not get proper support from all relevant institutions because of corruption and lack of information. It was suggested that combined initiatives of Government and non-government institutions would be successful in meeting the needs of business women in Bangladesh.

According to **Ahmed *et al.* (2014)**, women play an important role in agricultural growth in developing countries, but face persistent obstacles and societal and economic constraints that limit their further inclusion in agriculture. Women tend to be “invisible” in the agricultural sector in Bangladesh, owing to the assumption that women are not involved in agricultural production, and because of cultural norms that value female seclusion and undervalue female labor. In reality, however, it is more

likely that women in poor households, who are at greater risk of being food-insecure, are the ones more involved in the agricultural sector, particularly as wage laborers, because they have to contribute their earnings to sustain their families. Women's ability to generate incomes in the agricultural sector is also severely constrained by their lack of access to productive assets.

According to **Agarwal and Lenka (2014)**, entrepreneurship is a global concept, which contributes to the social and economic development of any country. It establishes a positive relationship with economic prosperity. In India, traditionally, the role of women was only confined to the family. Women were responsible for all household chores and responsibilities. But due to urbanization, technical up-gradation, industrialization, and education, women move from the traditional image and enter into the zone of the working environment. For the upliftment of society and family, women realize the need of earning money. Men and women both play an important part in the development of the economic condition of a country. Women contribute to the field of entrepreneurship because of the flexibility between work and domestic responsibilities. Several push and pull factors have encouraged women to become an entrepreneur. The desire of personal improvement, recognition, self-esteem, pulled her to become an entrepreneur and the need for financial stability pushed her to get involved in this field for their economic and social development. Government, non-government organizations, self-help groups, and financial institutions have also emphasized the promotion of women in this field. Factors such as gender stereotypes, lack of awareness about training programs, bank perception, and inadequacy of finance generate the problems in the growth of women. The paper conceptually explained the problems and prospects of women entrepreneurs and provided some recommendations to policymakers, researchers, and academicians for this field.

According to **Unni (2016)**, studies on women entrepreneurship have witnessed rapid growth over the past 30 years. The field is in an adolescence stage with a considerable number of journal articles, literature reviews and books being published on women entrepreneurs. The objective of the study was twofold. The first was to examine the number of papers published on women entrepreneurship in 12 established entrepreneurship journals from 1900 to 2016. The second was to assess the growth of

the field by specifically reviewing literature reviews published from the 1980s till 2016 and put forward future research directions. Their review findings suggested that there was still a long way to go in terms of building a strong theoretical base for research on women entrepreneurship. The lens of feminist theories could be applied in conjunction with the existing entrepreneurship theories to advance the field.

Kumar (2018) found that woman constitutes the family that leads to society and nation. The social and economic development of women is important for the overall economic development of any society or country. In traditional Indian societies, they were confined to four walls. In modern society, they come out of four walls to participate in all types of activities including entrepreneurship. In India empowering women through entrepreneurship has become an integral part of the development efforts because of three important reasons viz. Women Development, Economic growth and social stability. The increasing dependency on the service sector has created several entrepreneurial opportunities particularly for women where they can excel in their skills with maintaining balance in their life. They came to know about the different issues, which dragged back the abilities of women entrepreneurs, and conjointly about the role of women entrepreneurs in economic development.

Agarwal and Lenka (2018) revealed that the Government of India had launched several policies and development programs to infuse the spirit of entrepreneurship among the women groups and thereby not only making them financially self-sustained but also to contribute to the growth process of the economy. However, there remained many gaps in achieving the goals due to a variety of factors. This became more significant as the level of women entrepreneurship in India was very low as compared to other economies and also between the men and women entrepreneurs within the country.

Concluding Remarks: The study brings out the need and importance for future research in the area of women entrepreneurship and thereby exploring the areas of concern and bringing out needed improvements to strengthen the women entrepreneurship programs and policies.

CHAPTER III

METHODOLOGY

Methodology is an important part of any research. Improper methodology very often leads to the selection of the study area, selection of respondents, data collection procedure and analytical techniques followed in this study.

3.1 Description of Study Area

The Chattogram hill tracts consists of three districts. These are: Rangamati, Khagrachari and Bandarban. An overview of the areas are given below:

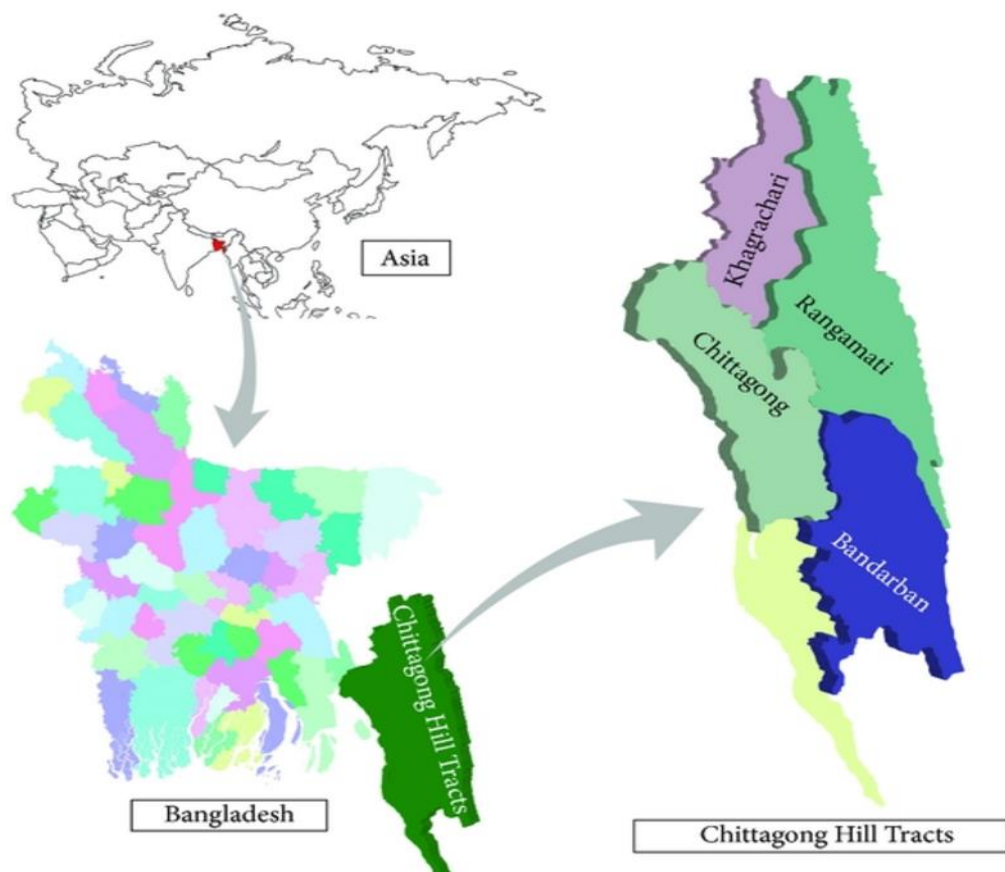


Figure 3.1 Map of Chattogram Hill Tracts of Bangladesh

Rangamati is a district in south-eastern Bangladesh. It is a part of the Chattogram Division and the town of Rangamati serves as the headquarters of the district. Area-wise, Rangamati is the largest district in the country. It is bordered by

the Tripura state of India to the north, Bandarban District to the south, Mizoram State of India and China State of Myanmar to the east, and Khagrachari and Chattogram Districts to the west. Rangamati is the only district in Bangladesh with international borders with two countries: India and Myanmar. The area of the district is 6116 km² of which 1292 km² is riverine and 4825 km² is under forest vegetation. The district of Rangamati consists of 10 upazilas, 1 municipality (9 wards and 35 *mahallas*), 50 union parishads, 162 mouzas and 1347 villages. The name of the upazilas are: Rangamati Sadar , Belaichhari, Bagaichhari , Barkal, Juraichhari, Rajasthali, Kaptai, Langadu , Naniarchar and Kaukhali.

The total population is 508,182 according to 2005 census of which indigenous communities constitute 52% and non-indigenous Bengalis constitute 48%. The number of males is 287,060 and the females are 238,043 (Census 2001). The density of population is 83 per square kilometre (Census 2001). The number of household is 103,974 having the household size of 4.8 (Census 2001). The total population is divided into Bangalees and indigenous communities (ethnic minorities): Chakma, Marma, Tanchangya, Keot(Kaibarta), Tripura, Pankua, Lushai, Kiang, Murang, Rakhain, Chak, Bowm, Khumi. Genderwise, male constituted 53.59% and female constituted 46.41% of the population. As per the 2011 census, there were a total of 386,153 indigenous people in the district (64.79%).

The economy of Rangamati is hugely dependent on agriculture with a total of 41.94% of the population employed there. A grand total of 12275 hectares of land is used for cultivation, producing food and non food crops such as rice, potato, corn, mustard seed, cotton and jute among others. Fruits such as mango, jackfruit, banana, pineapple, litchi, blackberry are also grown in Rangmati.

Khagrachhari District with an area of 2699.55 square kilometers is bounded by the Indian State of Tripura on the north, Rangamati and Chattogram districts on the south, Rangamati district on the east, Chattogram district and the Indian State of Tripura on the west.

Khagrachari (Town) was established in 1860 by Remrochai Chowdhury. Khagrachari town consists of 9 wards and 61 mahallas. It has an area of 67.99 square kilometers. The town has a population of 39654; male 57.20 percent and female 42.80 percent;

population density per sq km 583. Literacy rate among the town people is 50 percent. The district of Khagrachari represents the natural, wild, beauty of Bangladesh.

Bandarban is a district in South-Eastern Bangladesh, and a part of the Chattogram Division. It is one of the three hill districts of Bangladesh and a part of the Chattogram Hill Tracts, the others being Rangamati District and Khagrachhari District. Bandarban district (4,479 km²) is not only the most remote district of the country, but also is the least populous (population 292,900).

There are more than fifteen ethnic minorities living in the district besides the Bengalis, including: Marma, who are Arakanese descendants or Rakhine and are also known as Magh, Mru, Bawm, Khyang, Tripura, Lushei, Khumi, Chak, Kuki, Chakma and Tanchangya (also spelt as Tenchungya), who are closely related, Riyang (also known as Riyang), Usui (also known as Usui) and Pankho.

The Mru, also known as Murong, who are famous for their music and dance. The Mru in major numbers have converted to the youngest religion in Bangladesh – *Khrama* (or *Crama*) – a religion that prohibits much of their old ways. They are proposed as the original inhabitants of Bandarban. The Bawm are another major tribe here. Now converted almost totally to Christianity they have taken full advantage of the church to become the most educated people in the district. The Marma, also known as Magh, are of Arakanese descendants and Buddhists by religion, and are the second largest ethnic group in the hill districts of Bangladesh. The Chakma and the Tanchangya are also closely related. The Khumi live in the remotest parts of the district, and the group is thought to include yet unexplored/ unclassified tribes.

These ethnic groups are again divided in hundreds of clans and sects, principally dominated by four religious threads – Buddhism, Christianity, Hinduism and Animism. All these clans and groups are clustered into two major ethnic families – the hill people and the valley people – though since the Kaptai dam flooded the valley to give birth to Kaptai lake, the valley people have started to live on hill tops along with the hill people.

As per the 2011 census, there were 215,934 Bengalis and 142,401 indigenous people in the district (36.67%).

Heavily dependent on Jhum farming, which is a slash and burns agricultural technique, Bandarban produces little that is of economic value outside self-

consumption of the hill people, also known as Jumia. Fruits (banana, pineapple, jackfruit, and papaya), masala (ginger, turmeric) and tribal textile are the major exports of the district, with tourism growing fast as a source of revenue. Much of the trade in fruit, like most other commerce in the district, has been taken over by Bengali settlers.

3.2. Selection of Study Area

For an economic investigation, site selection is an important step. The area in which an entrepreneurship business survey is to conduct relies on the particular purposes of the survey is possible cooperation from the respondent. The study area should be selected on the basis of the objectives of the study. In other words, the area selected must serve the objectives of the study. This research work has been carried out in the Chattogram hill tracts in some selected markets as follows in Rangamati, Khagrachhari and Bandarban districts, considering the ethnicity and women dominant market system:

Rangamati district: i. Banarupa Bazar, ii. Collegegate Bazar and iii. Tobolchori Bazar

Khagrachhari district: i. Gograchari Bazar ii. Sonirvor Bazar and iii. Modhupur Bazar

Bandarban district: i. Moddhompara Bazar ii. Balaghata Bazar and iii. Raicha Bazar

The area has been selected based on following considerations:

- Easily accessible and thus facilitate the researcher to complete the field work;
- Favorable for agricultural production and marketing;
- Most of the markets are nearby to the main road.

3.2.1 Collection of Secondary Data

Secondary information, especially with regards to supply chain, marketing costs, price distribution of the vegetables and fruits and number of ethnic women involved were collected from books, journals, reports (BBS, DAM, HIES), documents and online resources.

3.2.2 Pre-test of Survey Questionnaire

Before the final survey, a pre-test was done from the tribal women seller of agricultural commodities in the local market of the study area. The pre-test helped to find out the main problems marketing in the study area and it helped to finalize the survey questionnaire. The questionnaire was pre-tested on ten ethnic women sellers to evaluate the appropriateness of the design, clarity and interpretation of the questions, the relevance of the questions and time taken for an interview.

3.2.3 Final Questionnaire Preparation

From the pre-test result, a final survey questionnaire was prepared. The final questionnaire also made to find out the problems regarding entrepreneurship and marketing in the study area. Also to find out the potentiality to develop women entrepreneurship.

3.2.4 Data Collection

Data collection is not an easy task. It must be done sincerely, because a successful report depends on reliable data. Before beginning the interview, each respondent was given a brief description of the aim and objectives of the study. Primary data were collected from the market actors including the producer and seller women who come to the markets with their products using pre-tested semi structured questionnaires, conduct FGD and the Key Informants Interviews (KII).

The questions were asked in a simple manner and friendly environment with an explanation where it was felt necessary. Data were collected under the continuous supervision of the researcher. For primary data collection, the following steps were followed:

3.2.4.1 Data Collection from Entrepreneurs

Both ethnic women who come with their own produce and who purchase and sell in the local markets were selected from Khagrachhari, Rangamati and Bandarban District. Formal survey data was complemented by key informant discussions with the women entrepreneurs. Business women were selected from three of the local markets in Khagrachhari, Bandarban and Rangamati Districts which are given as follows:

Name of Districts	Name of Selected Markets	No. of Respondents
1. Rangamati	i. Banarupa Bazar	14
	ii. Collegegate Bazar	16
	iii. Tobolchori Bazar	10
2. Khagrachari	i. Gograchari Bazar	15
	ii. Sonirvor Bazar	12
	iii. Modhupur Bazar	13
3. Bandarban	i. Moddhompara Bazar	11
	ii. Balaghata Bazar	15
	iii. Raicha Bazar	14

As the population size was not readily available, the seller women were selected considering availability at the first sight. However, where ever possible, discussions were held with the seller women on an informal basis. There were 120 respondents, where 40 respondents were from Rangamati district, 40 were from Khagrachari district and 40 were from Bandarban district. The data collection period was the month of May-June.



Picture 3.1 Data Collection from Ethnic Women Entrepreneurs in Study Areas

3.3 Data Analysis

Data obtained from questionnaire interviews were coded where appropriate, entered into a database system using Microsoft EXCEL, and analyses using SPSS Statistical

Software. Descriptive statistics (percentage, mean, range, standard deviation, correlation co-efficient, co-efficient of variation, etc.) was used to describe the variables. For the estimation of comprehensive marketing costs, the method described by Dawe et al. (2008) was followed.

3.3.1 Statistical Analysis

3.3.1.1 Marketing Margins of Ethnic Women Entrepreneurs

The net marketing margins of the ethnic women entrepreneurs were calculated by the following formula:

$$\text{Net marketing margin} = \text{Sales price} - (\text{Purchase price} + \text{Marketing cost})$$

The marketing costs mainly include costs for various market operations like transportation, loading and unloading, market toll, rents, shop/storage cost, bags cost, own cost, and other miscellaneous costs. The items of the marketing costs vary with the type of enterprise.

3.3.1.2 Marketing Efficiency of Ethnic Women Entrepreneurs

The marketing efficiency of ethnic women entrepreneurs was calculated using Shepherd's formula of marketing efficiency. The formula is as follows:

$$E = [(V/I) - 1]$$

Where,

E= Index of efficiency

V= Value of goods sold

I= Total marketing cost

The Higher this ratio, the higher would be the efficiency and vice versa.

3.3.2 Establishing Factors Affecting Value Chain Development by Factor Analysis and Multiple Logistic Regression Models

Factor Analysis

Factor analysis is a multivariate statistical technique that addresses itself to the study of interrelationships among a total set of observed variables. The technique allows looking at groups of variables that tend to be correlated to one another and identify underlying dimensions that explain these correlations. While in multiple regression model, one variable is explicitly considered as the dependent variable and all the other variables as the predictors; in factor analysis, all the variables are considered as

dependent variables simultaneously. In a sense, each of the observed variables is considered as a dependent variable that is a function of some underlying, latent, and hypothetical set of factors. Conversely, one can look at each factor as a dependent variable that is a function of the observed variables.

If $\{X_1, X_2, \dots, X_n\}$ be a set of n observed variables and $\{F_1, F_2, \dots, F_m\}$ be a set of unobservable variables then the factor analysis model can be expressed as

$$\left. \begin{aligned} X_1 - \mu_1 &= l_{11}F_1 + l_{12}F_2 + \dots + l_{1m}F_m + \varepsilon_1 \\ X_2 - \mu_2 &= l_{21}F_1 + l_{22}F_2 + \dots + l_{2m}F_m + \varepsilon_2 \\ \dots & \\ X_n - \mu_n &= l_{n1}F_1 + l_{n2}F_2 + \dots + l_{nm}F_m + \varepsilon_n \end{aligned} \right\} \dots \dots \dots (2.1)$$

where μ_i is the mean of X_i , ε_i is an error or specific factor. The coefficient l_{ij} is the loading of i -th variable on the j -th factor. In matrix notation, the factor analysis model can be expressed as

$$X - \mu = LF + \varepsilon \dots \dots \dots (2.2)$$

where $L_{n \times m}$ is the matrix of factor loadings.

Several methods are available in literature to estimate factor loadings and factor scores. The study considers the principal component method to estimate the factor loadings and communalities $[h_i^2 = \sum_{j=1}^m l_{ij}^2]$, a measure of the variation of observed variables through factors. ‘Varimax’, factor rotation is adopted to find an estimate of factor loadings.

Multiple Logistic Regression Models

When the dependent variable is dichotomous, the logistic regression model is widely used not only to identify risk factors but also to predict the probability of success. The simple linear logistic regression model can be expressed as

$$\log_e \left[\frac{\pi(X_i)}{1 - \pi(X_i)} \right] = \beta_0 + \beta_1 X_i$$

Where, the quantity $\pi(X_i) = E(y_i = 1 | X_i)$ represents the conditional probability that

$$Y=1 \text{ given } X \text{ and expressed as } \pi(X_i) = \frac{e^{\beta_0 + \beta_1 X_i}}{1 + e^{\beta_0 + \beta_1 X_i}}.$$

If one considers a collection of p independent variables denoted by the vector $X'=(X_1, X_2, \dots, X_p)$ then the multiple logistic regression model is given by the equation as

$$\log_e \left[\frac{\pi(X_i)}{1 - \pi(X_i)} \right] = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_p X_{pi}$$

Here, the dependent variable was profit earned by entrepreneurs in a year and independent variables were grouped into four groups. These were environmental factors, social factors, economic factors and marketing factors. In each group, there were also some variables which were explained here as factors. So, here independent variables were,

X_{1i} = Heavy rainfall,	X_{2i} = High Temperature	X_{3i} = Education	X_{4i} = Family Size	X_{5i} = Culture
X_{6i} = Political Status	X_{7i} = No. of Family Members	X_{8i} = Poverty	X_{9i} = Market Price	X_{10i} = Low Commodity Price
X_{11i} = High Input Price	X_{12i} = Capital	X_{13i} = Credit Availability	X_{14i} = Supply of Commodities	X_{15i} = Customer Demand
X_{16i} = Product variety	X_{17i} = Location of market	X_{18i} = No. of Sellers		

Concluding Remarks: This chapter reveals the study areas of this study. Data were collected from 120 respondents using a survey questionnaire in these areas (Rangamati, Khagrachhari, Bandarban districts). Data analysis was performed using a statistical software program. Marketing performance (marketing margins and efficiency) was also evaluated using statistical analysis. The factors affecting the development of ethnic women entrepreneurship were also identified and analyzed with factor analysis and multiple regression model.

CHAPTER IV

SOCIO-ECONOMIC PROFILE OF ETHNIC WOMEN ENTREPRENEURS

4.1 Socio-Demographic Characteristics of Ethnic Women Entrepreneurs

The demographic information has many purposes; it is used for research in the social sciences, creation of policy, and identification of potential socio-economic networks. It is a guide to and starting point for research about basic information on the areas of investigation. The age, sex, education and marital status of the family members form a base for understanding the demographic condition of the household. This section provides the socio-demographic profile such as gender of the households, age, family size, education level, etc. of the respondents.

4.1.1 Ethnicity of the Women Entrepreneurs

Different ethnicities were found among the respondents. Around 54.17 percent Chakma, 38.33 percent Marma, 2.50 percent Tripura and 5 percent Tanchanghya were found in the study area. The participation of Chakma women was higher than in other tribes in the study area. (Table 4.1)

4.1.2 Religion of the Respondents

Around 95.83 percent were of the Buddhist community, whereas 1.67 percent of Hindu, 0.83 percent of Christian and 1.67 percent were found of other communities among the participants. No Muslim woman was found during the survey. Buddhism is much higher in comparison to other religions in the study area. (Table 4.1)

4.1.3 Age of Women Entrepreneurs

The major demographic factor, such as age, provided some important clues of the working capabilities of the women entrepreneurs. Ethnic women of various ages were found while conducting the survey. The average working age of the women entrepreneurs was 41.9 years which indicates that most middle-aged women are involved in the marketing activities (Table 4.1).

4.1.4 Marital Status of Women Entrepreneurs

. Marriage does not seem to be a constraint to the ethnic women in conducting their businesses. Around 88.33% occupied the major portion being married among the respondents. Also 1.66% unmarried, 9.17% widowed and 0.83% separated ethnic women entrepreneurs were identified among 120 respondents (Table 4.1).

Table 4.1: Socio-Demographic Characteristics of Ethnic Women Entrepreneurs

Attributes	Characteristics	Ethnic Women Entrepreneurs (n=120)	% of Respondents
1. Ethnicity (no.)	Chakma	65	54.17
	Marma	46	38.33
	Tripura	3	2.50
	Tanchanghya	6	5.00
2. Religion (no.)	Islam	0	0.00
	Hindu	2	1.67
	Christian	1	0.83
	Buddhist	115	95.83
	Others	2	1.67
3. Age	Age (average)	41.9	-
4. Marital Status (no.)	Married	106	88.33
	Unmarried	2	1.66
	Widowed	11	9.17
	Separated	1	0.83

Source: Field survey, 2019.

4.1.5 Educational Status of Ethnic Women Entrepreneurs

Education or literacy plays a major role in conducting any kind of business. An educated person can keep a record of his or her business very well and is much likely to obtain more profit in the business. But it is a matter of great regret that the literacy rate is very poor among the ethnic women respondents. Ninety business women were found to be illiterate which constitute 75% of the 120 respondents. Out of the 30 respondents, 5.83% of women received basic education, 12.5% received primary education, 5% of women completed secondary school degree and the rest of the 1.67% completed higher secondary education. Due to lack of proper education, they are most unlikely in doing their business in a profitable manner (Table 4.2).

4.1.6 NGO Membership of Ethnic Women Entrepreneurs

Various Non-Governmental Organizations are providing the businesspersons with financial assistance and technical assistance now-a-days. The tribal women of the CHT are also enjoying these types of facilities, though in a less number. Most of them are members of different local co-operative associations. Among the respondents, only 35% of ethnic women had a membership of the organizations and the rest of the 65% of women had not. The women being members of these organizations are enjoying credit facilities in expanding their businesses (Table 4.2).

4.1.7 Training Obtained by the Ethnic Women Entrepreneurs

An efficient training on any particular subject is always helpful in performing the activities. An entrepreneur with a training facility is sure to enjoy several benefits from his or her business. But the training facilities in the hilly areas are not very good in the hilly areas. Out of the 120 respondents, only 18 ethnic women had received training facilities comprising only 15% of total respondents. Of the 18 women, 62.5% of women received training on agricultural farming and business, 6.25% on animal husbandry, 6.25% on poultry and 25% on fisheries. For lack of proper business related training, the ethnic women entrepreneurs are lagging much behind (Table 4.2).

Table 4.2: Education, NGO Membership and Training Status of Ethnic Women Entrepreneurs

Attributes	Characteristics	Ethnic women entrepreneurs (n=120)	% of respondents
1. Educational Status (no.)	No basic education	90	75.00
	General education	7	5.83
	Primary education	15	12.50
	Secondary school degree	6	5.00
	Higher secondary degree	2	1.67
2. NGO	ASA	4	9.52
	Akti Bari Akti Khamar	3	7.14
	BRAC	5	11.90
	Grameen Bank	2	4.76
	IDF	4	9.52

membership (no)	IPM	1	2.38
	KGF	1	2.38
	Podokhep	3	7.14
	Proshika	1	2.38
	Shokti	1	2.38
	UNDP	2	4.76
	Unnoyon Board	1	2.38
	Local Business Associations	14	30.94
3. Training status (no.)	Agricultural training	10	62.50
	Animal Husbandry	1	6.25
	Poultry	1	6.25
	Fisheries	4	25.00

Source: Field survey, 2019.

4.1.8 Husband's Occupation of Ethnic Women Entrepreneurs

In a female dominated society like tribal women, male counterpart is most likely to handle the household activities. But in modern time the husbands of ethnic women are also taking part in different income earning activities along with the females. The survey data shows that they are involved in several professions. Out of the 106 husbands of married women entrepreneurs, 46.79% were involved in agricultural activities, 28.44% were involved in small business, 4.76% were service holders, 9% were auto drivers and 11.1% were found with no job. The involvement of the majority of them in agricultural activities can act as a possible opportunity for the ethnic women entrepreneurs in establishing agricultural commodities enterprises (Table 4.3)

4.1.9 Family Size (Persons/ Family)

In the survey area, a family size ranging between 2 to 10 persons in the families has been found. The available data shows that the average family member in each of the family was 4.82 of the ethnic women entrepreneurs. The large family size is almost dependent on the small business run by the ethnic women entrepreneurs. The family members were to be found much involved directly or indirectly in the agro-business (Table 4.3).

4.1.10 Educational Status of the Family Members

Though the light of literacy has not much touched the ethnic women entrepreneurs, the other family members mostly the children of them have been found with higher educational qualifications. Among the 120 households, 112 have been found with the educational background of which 21.43% households had their family member with Graduation being completed or running, 21.43% with HSC degree, 36% with SSC, 17.86% with primary education and the rest of the 2.68% with general education. The ongoing literacy rate and higher educational qualification among the households of the tribal women entrepreneurs have a positive significant effect in establishing the enterprises more effectively (Table 4.3).

Table 4.3: Husband’s Occupation, Education and Size of the Family

Attributes	Characteristics	Ethnic women entrepreneurs (n=120)	% of Respondents
1. Husband’s Occupation (no.)	Agricultural activities	51	46.79
	Small business	21	28.44
	Service holder	8	4.76
	Auto rickshaw driving	14	9.00
	Unemployment	12	11.01
2. Family size	Person/Family (average)	4.82	
3. Highest Education of households (no)	General education	3	2.68
	Primary education	20	17.86
	SSC	41	36.60
	HSC	24	21.43
	Graduation or above	24	21.43

Source: Field survey, 2019.

4.1.11 Earning Members of the Households

The available data indicates that out of the 120 households, 64.17% had 2 earning members in their family, 30% had only one earning members, 5% with 3 and 0.83% had 4 earning members in their families. Among them 50 families are involved in

agri-business and the rest of them are involved in non-agricultural activities. The larger portion of the earning members involved in agri-business paves a highly possible way of establishing agri-business enterprises among the ethnic women entrepreneurs (Table 4.4).

4.1.12 Agricultural Produce by Growers

Formerly the tribal people were heavily involved in ‘jhum’ cultivation. However, with the passage of time they have started to adopt modern agricultural technologies. The major portion of grower women entrepreneurs are mostly involved in producing vegetables, which is about 71 percent. They also cultivate other fruits like mango, jackfruit and litchi, etc. and rice as a crop. Rest of the 29 percent of entrepreneurs in growing these fruits and rice. Therefore, the business of the ethnic women entrepreneurs mostly depends on vegetables production (Table 4.4).

4.1.13 Land Ownership of the Ethnic Women Entrepreneurs

It has been found in the study areas that above 90 percent respondents had their own land for their productions. Only 5-6 people had rented land for the cultivations. This certainly implies that the hilly people are much aware about their livelihood and proper utilization of their lands (Table 4.4).

Table 4.4: Earning Members, Agricultural Produce and Land Ownership of Women Entrepreneurs

Attributes	Characteristics	Ethnic women entrepreneurs (n=120)	% of Respondents
1. Earning members (no.)	One earning member	36	30.00
	Two earning members	77	64.17
	Three earning members	6	5.00
	Four earning members	1	0.83
2. Agricultural Produce (percentage)	Vegetables		70.96
	Fruits		25.01
	Rice		11.03
3. Land ownership (no.)	Own land	77	92.23
	Rented land	6	7.77
	Government/NGO	0	0.00

Source: Field survey, 2019.

4.2 Contextual Information of Ethnic Women Entrepreneurs

4.2.1 Nature of Enterprise

Different types of enterprises were found in the study area. Most of them were agricultural enterprises (e.g. vegetables, fruits, crab, bamboo, etc.) and others were non-agricultural enterprises (e.g. clothing, homemade foods, etc.). These were further categorized into three types considering the most commonly found enterprises in the study areas. Around 78.3% vegetable enterprise, 13.3% fruit enterprise and 8.3% of other enterprises were found among 120 respondents. The majority of the ethnic women entrepreneurs are involved in agricultural enterprises like vegetables and fruits enterprises (Table 4.5).

Table 4.5: Nature of Enterprises of Ethnic Women Entrepreneurs

Sl. No.	Characteristics	Ethnic women entrepreneurs (n=120)	% of Respondents
1.	Vegetable enterprise (no.)	94	78.30
2.	Fruit enterprise (no.)	16	13.30
3.	Other enterprise (no.)	10	8.30

Source: Field survey, 2019.

4.2.2 Capital

Availability of capital is a prior need before establishing any kind of business. However, the biggest issue in the case of tribal people is they are not more likely to have savings. Rather they live mostly hand to mouth. The capital of their businesses is the monthly profit of the businesses. Some also had loans, which was of a very poor number. The average yearly capital from the last year business of vegetable enterprises was 115074tk, fruit enterprises was 84063tk and for other enterprises 102200tk respectively. Vegetable enterprises had higher capital and others whereas fruit enterprises had less than other enterprises. The average yearly capital of the enterprises was around 100000tk (Figure 4.1).

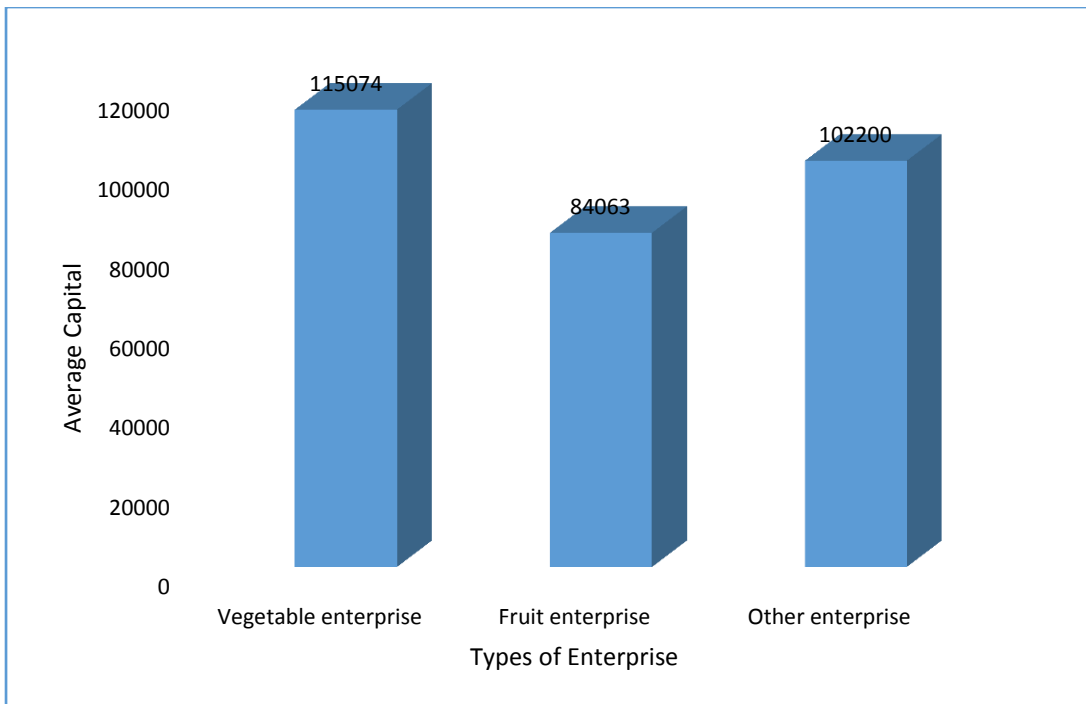


Figure 4.1: Yearly Average Capital of Different Enterprises

4.2.3 Forms of Business

Among the respondents, three forms of business sole proprietorship, partnership and company were found. It was observed that among 94 vegetable enterprises, 97.9% was of sole proprietorship business, 1.15% was of partnership and 1.1% was of company business. On the other hand, for 16 fruit enterprise 100% sole proprietorship and 10 other enterprises 100% sole proprietorship business were found. It is prominent that sole proprietorship is the most popular form of business in the study area (Table 4.6).

4.2.4 Selling Experience of Entrepreneurs

The local markets are basically run by ethnic women. As a result, ethnic women are running their enterprises for a very long time. In the study areas, around 8-10 years experiences on average has been mostly found for the different enterprises (Table 4.6).

Table 4.6: Contextual Information of Ethnic Women Entrepreneurs

Attributes	Characteristics	% of Vegetable enterprise (n=92)	% of Fruit enterprise (n=16)	% of Other enterprise (n=10)
1. Business forms (no.)	Sole proprietorship	97.9	100	100
	Partnership	1.10	0.00	0.00
	Company	1.10	0.00	0.00
2. Selling experience (years)	1-3 years	76.00	12.00	12.00
	4-8 years	78.10	15.60	6.20
	8-10 years	78.90	10.50	10.50
	11-14 years	50.00	33.30	16.70
	14-18 years	73.30	20.00	6.70
	>= 20 years	91.30	4.30	4.30

Source: Field survey, 2019.

4.2.5 Collection Place of Entrepreneurs

Collection place is an obligatory part of business as it is associated with cost. If the entrepreneur collects their products from the marketplace rather than own garden or field, additional cost like purchasing cost, transport cost, etc. which are unavoidable.

There are both sellers and growers among entrepreneurs. They collect their products both from their produce and different markets. Four types of collection places like garden, field, local market and district market were found among the entrepreneurs. Out of the 120 respondents, 38.3% of vegetable enterprises, 31.3% of fruit enterprises and 30% of other enterprises collected their products from gardens. About 3.2% of vegetable enterprises and 6.2% of fruit enterprises collected their products from field. 55.3% of vegetable enterprises, 62.5% of fruit enterprises and 70% of other enterprises collected their products from local market. Only 3.2% of vegetable enterprises collected their products from district market. Mostly the entrepreneurs collect their products for sale from local markets (Figure 4.2).

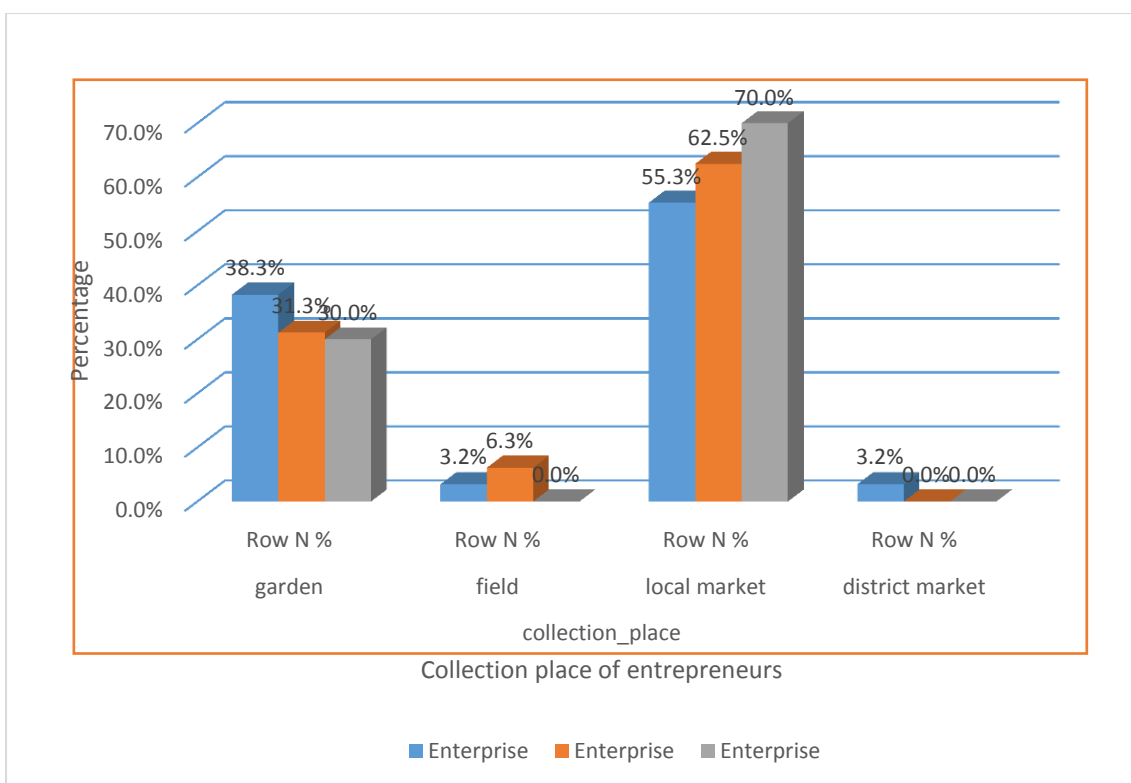


Figure 4.2: Different Collection Place of Ethnic Women Entrepreneurs

4.2.6 Permanent Selling Place of Entrepreneurs

A permanent selling place plays an important role in running an enterprise. It helps in the smooth running of the business. It has been observed that the majority of the ethnic women entrepreneurs have their own selling place. About 91.3% of vegetable enterprises, 81.3% of fruit enterprises and 100% of other enterprises have their own selling place. On the other hand, 6.4% of vegetable enterprises and 18.8% fruit enterprises have temporary selling places for their businesses (Figure 4.3).

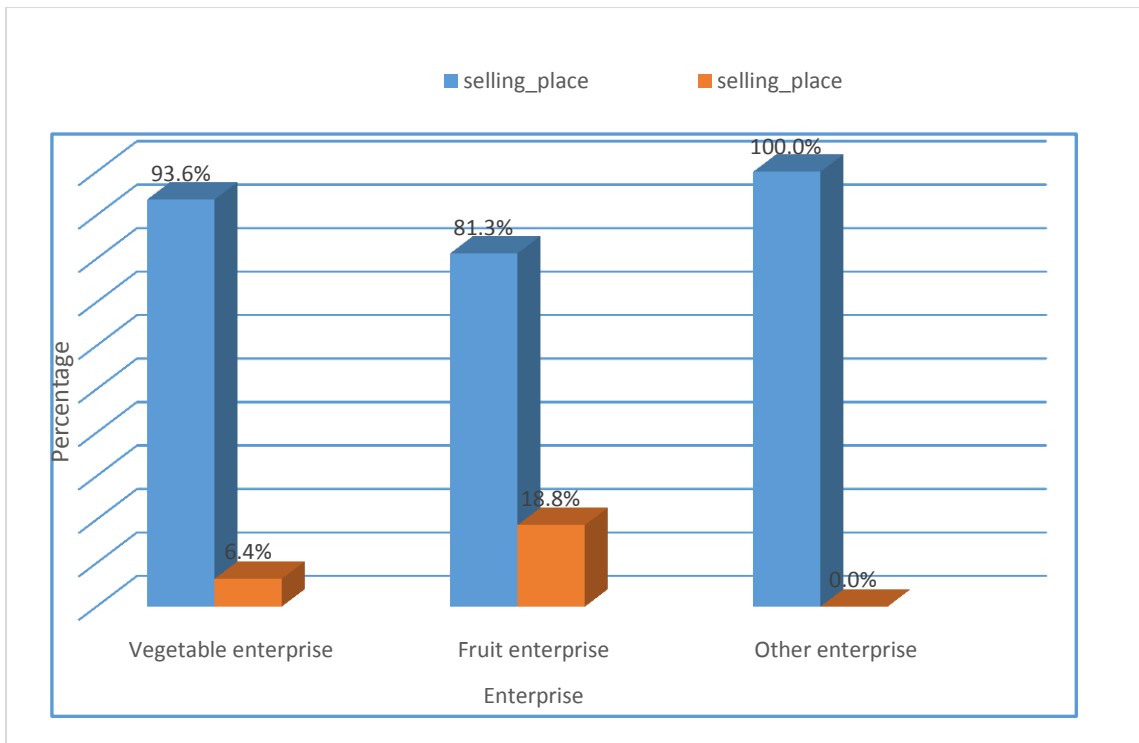


Figure 4.3: Permanent Selling Place of Ethnic Women Entrepreneurs

4.2.7 Transport Used by the Entrepreneurs

Transport is an important aspect of any enterprise. Efficient transport facility enables in smooth distribution of products thus encouraging profit. Local transports are most commonly used by ethnic women entrepreneurs. In the study areas, four vehicles were found used by the ethnic women entrepreneurs such as boat, pickup, truck and Mahindra. Of which, the local vehicle of hilly areas “Mahindra” was mostly in use by the ethnic women entrepreneurs (Figure 4.4).

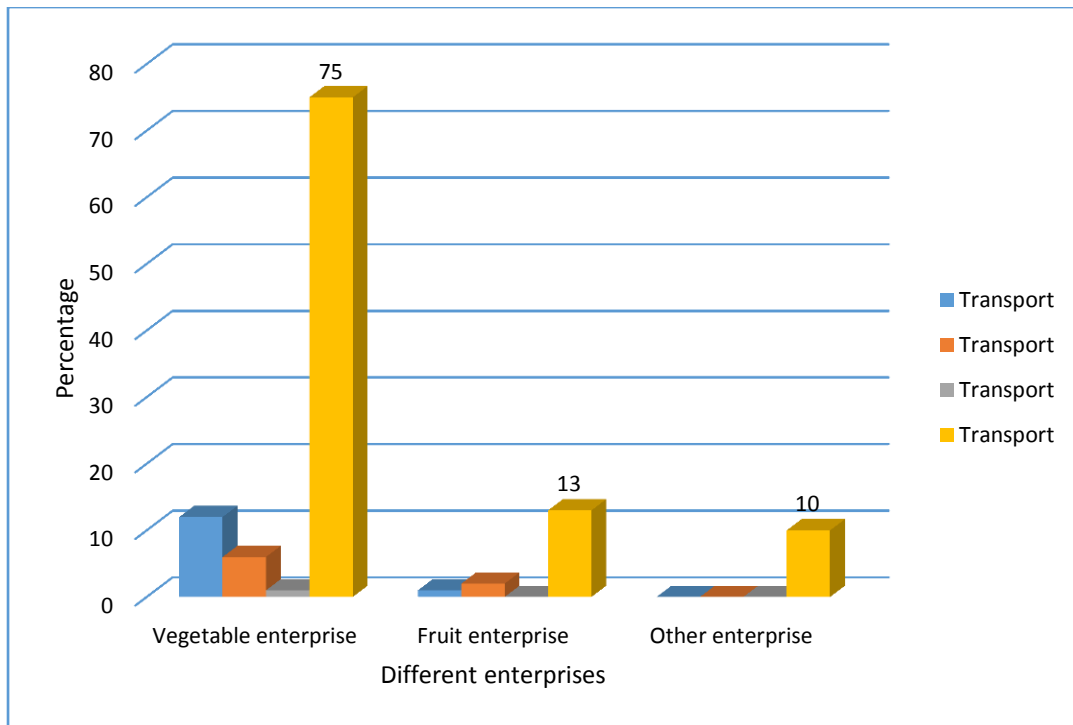


Figure 4.4: Transport Used by Different Enterprises

4.2.8 Sources of Capital

In the study areas, it has been found that self-financing is most common among ethnic women entrepreneurs. It has been observed from the available data that, 83.8% of vegetable enterprises, 93.8% of fruit enterprises and 80% of other enterprises use their own finance. Bank loan, relatives and NGOs are also found as capital sources among the rest of the enterprises (Figure 4.5).

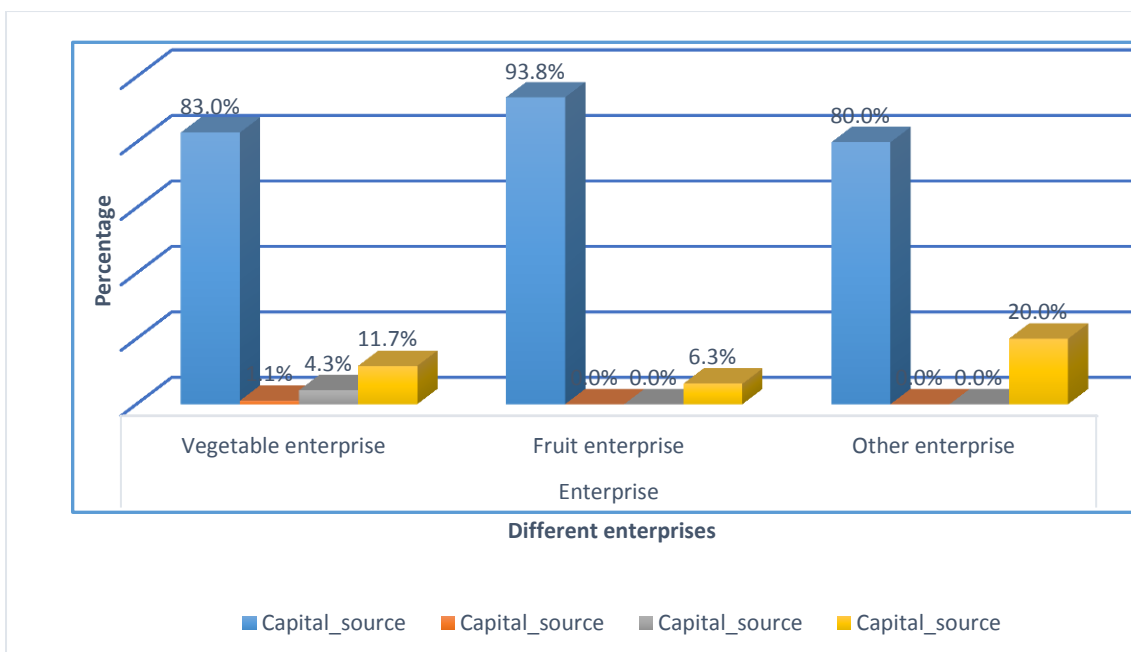


Figure 4.5: Sources of Capital of Different Enterprises

4.2.9 Location

From each of the three study areas (Khagrachari, Rangamati and Bandarban), three markets were selected randomly for this study. According to the available data, vegetable enterprise is most prominent in the study areas. In Khagrachari district, a higher percentage of vegetable enterprises (41.4%) and other enterprises (50%) have been found in Modhupur bazar, whereas fruit enterprises (57.1%) are mostly found in Sonirvor bazar. In Rangamati district, Banarupa bazar occupies a major portion of vegetable enterprise (43.3%), fruit enterprise (42.9%) and other enterprises (33.3%). In Bandarban district, higher percentage of vegetable enterprise (37.1%) and other enterprises (66.7%) are found in Moddhompara bazar, whereas fruit enterprise (100%) is mostly found in Balaghata bazar. It has been observed that, the local markets, comprising the major portion of various enterprises are situated near the towns or cities (Table 4.7).

Table 4.7: Location of Different Enterprises of Ethnic Women Entrepreneurs

Location	Name of Bazars	% of Vegetable enterprise (n=94)	% of Fruit enterprise (n=16)	% of Other enterprise (n=10)
1. Khagrachari	Modhupur bazar	41.4	14.3	50
	Sonirvor bazar	34.5	57.1	25
	Gograchari bazar	24.1	28.6	25
2. Rangamati	Banarupa bazar	43.3	42.9	33.3
	Colleagate bazar	33.3	28.6	33.3
	Tobolchari bazar	23.3	28.6	33.3
3. Bandarban	Moddhompara bazar	37.1	0	66.7
	Balaghata bazar	25.7	100	0
	Raicha bazar	37.1	0	33.3

Source: Field survey, 2019.

Concluding Remarks: This chapter brings out the socio-demographic characteristics and contextual information of ethnic women entrepreneurs. The obtained results show that the participation of Chakma women was higher than in other tribes in entrepreneurial activities. Mostly middle-aged women are involved in this case. A lower literacy rate is causing great hindrance to a profitable business manner. But the ongoing literacy rate among the other members of their families has potential and positive significant effect in establishing enterprises more effectively. Proper training facilities are not available to most of the respondents. Though there are some financial organizations prevails in the study area, the credit facilities have not reached most of them. Vegetable enterprises capture most of the market rather than fruit and other

enterprises in the study areas. The sole proprietorship is the most popular form of business among entrepreneurs. Self-financing is the most common source of capital rather than bank or NGO loans. The local transport named 'mahindra' is most commonly used among the ethnic women entrepreneurs.

CHAPTER V

MARKETING PERFORMANCE OF ETHNIC WOMEN ENTREPRENEURS

The main objective of this chapter is to reveal marketing cost, marketing margin and overall profitability of the ethnic women entrepreneurs for different enterprises. Data has been taken from the entrepreneurs in the last six months (November-April) transactions to analyze the overall performance of the entrepreneurs. In this study, the overall marketing performance and profitability have been measured considering the gross margin, net return, etc.

5.1 Marketing Performance

5.1.1 Marketing Cost of Enterprises

The following table reveals the different cost of ethnic women entrepreneurs on a monthly basis. Several costs of ethnic women entrepreneurs were taken into consideration like transport cost, own cost (meal, mobile bill, etc.), bag cost, market toll, shop/ storage rent, etc. The marketing cost of different enterprises was calculated considering the 40 kg unit price of each enterprise. Among all costs, own cost of entrepreneurs (meal, mobile bill, etc.) was higher than other costs for all enterprises. Transport cost was greater than the other remaining costs. A higher amount of marketing cost has been found in the case of vegetable enterprises (349.42 tk/40 kg) than fruit (293.33 tk/40kg) and other enterprises (331.91 tk/40kg) (Table 5.1).

Table 5.1: Marketing Cost of Ethnic Women Entrepreneurs

Particulars	Vegetable enterprise (tk./40 kg)	Fruit enterprise (tk./40 kg)	Other enterprise (tk./40 kg)
1. Transport cost	47.02	44.08	47
2. Bag cost	14.35	7.2	18
3. Market toll	6.55	6.5	5.63
4. Own cost	109.6	66.4	70.25
5. Shop/storage cost	10.9	14.5	10.03
6. Production cost	161	121.9	151.25
Total cost	349.42	293.33	331.91

Source: Field Survey, 2019

5.1.2 Purchasing Price of Different Enterprises

Ethnic women do not keep their business records. They mostly rely on an approximate estimation of their business transaction. Data has been collected on the last six months' transactions from the ethnic women entrepreneurs. It has been revealed that the purchasing price of vegetable enterprise of the last six months were between 15500-18000 tk/40kg, fruit enterprise 18000-20000 tk/40kg and for other enterprises, it was 21000-25000 tk/40kg. The purchasing price of vegetable enterprises was lower than fruit enterprises and other enterprises. It has been also noticed that higher purchasing price of vegetable enterprise (17133 tk/40kg) was found in the month of March, on the other hand higher purchasing price of fruit enterprise (19938 tk/40kg) was found in April and for other enterprises (24800 tk/40kg) in December. The higher purchasing price of various enterprises also depicted their seasonal peak demand.

Table 5.2: Purchasing Price (Tk. /40 kg) of Different Enterprises of Six Months

Sl no.	Name of month	Vegetable enterprise (tk./40kg)	Fruit enterprise (tk./40kg)	Other enterprise (tk./40kg)
1.	November	16894	18563	21800
2.	December	16920	19469	24800
3.	January	16362	18750	23300
4.	February	16601	18813	22600
5.	March	17133	18750	23400
6.	April	15574	19938	23700

Source: Field Survey, 2019

5.1.3 Selling Price of Different Enterprises

Data had been collected also on the selling price of various enterprises of the last six months (November-April). It has been revealed that the selling price of a vegetable enterprise of the last six months were between 22000-25500 tk/40kg, fruit enterprise 23000-26500 tk/40kg and for other enterprises it was 27000-29000 tk/40kg. . The selling price of vegetable enterprise was lower than fruit enterprise and other enterprises. It has been also noticed that higher purchasing price of vegetable enterprise (25149 tk/40kg), fruit enterprise (26375 tk/40kg) and other enterprises (28800tk/40 kg) were found in April. The rising selling price of a different enterprise indicates the rising consumer demand and favorable weather conditions in the hilly areas.

Table 5.3: Selling Price (Tk. /40 Kg) of Different Enterprises of Last Six Months

Sl no.	Name of month	Vegetable enterprise (tk./40kg)	Fruit enterprise (tk./40kg)	Other enterprise (tk./40kg)
1.	November	22340	23938	27800
2.	December	23644	25156	28200
3.	January	23537	24813	27800
4.	February	24082	24250	28500
5.	March	24711	25188	28600
6.	April	25149	26375	28800

Source: Field Survey, 2019

5.2 Marketing Margin of Different Enterprises

In this study, the gross marketing margin of each enterprise was estimated by deducting the purchase price of the different enterprise (vegetable, fruit and other) from the sale price, while the net margin/profit component was estimated by deducting the marketing cost from the gross marketing margin considering data taken on last six months transactions. Table 5.2 presents the marketing margin of enterprises per 40 kg. of products were Tk. 7329.83, Tk. 5906.16, and Tk. 3450 for vegetable, fruit and other enterprises respectively. The highest net margin of Tk. 6980.41 per 40 kg. products was received by the vegetable enterprise as well as their profits were higher than others.

Table 5.4: Marketing Margin of Different Enterprises

Sl.no.	Particulars	Enterprise		
		Vegetable	Fruit	Other
a.	Purchase price	16580.67	19047.17	23266.67
b.	Sale price	23910.5	24953.33	26716.67
c.	Gross margin(b-a)	7329.83	5906.16	3450
d.	Marketing cost	349.42	412.68	331.91
e.	Net margin (c-d)	6980.41	5493.48	3118.09

Source: Field Survey, 2019

5.3 Marketing Efficiency:

The performance of marketing was assessed on the basis of Shepherd's formula of marketing efficiency. The obtained result indicated that vegetable enterprises have greater efficiency (0.41) than the other two types of enterprises. Fruit enterprises were more efficient (0.28) than other enterprises (0.13). Vegetable enterprises were more efficient in comparison with fruit and other enterprises. This is possibly due to the lower marketing cost of vegetable enterprises thus contributing to higher marketing efficiency.

Table 5.5: Shepherd's Marketing Efficiency of Different Enterprises

Sl no.	Particulars	Vegetable enterprise	Fruit enterprise	Other enterprises
a.	Value of goods sold (tk.)	23910.5	24953.33	26716.67
b.	Purchase price (tk)	16580.67	19047.17	23266.67
c.	Marketing cost	349.42	412.68	331.91
d.	Marketing efficiency (a/b+c-1)	0.41	0.28	0.13

Source: Field Survey, 2019

Concluding Remarks: The overall marketing performance of ethnic women entrepreneurs was discussed in this chapter. Considering the marketing costs, purchasing and selling price of different enterprises, Shepherd's formula has been used to obtain the marketing efficiency of different enterprises. Vegetable enterprises

(0.41) were more efficient in comparison with fruit (0.28) and other enterprises (0.13).

This is possibly due to the lower marketing cost of vegetable enterprises thus contributing to higher marketing efficiency.

CHAPTER VI

FACTORS AFFECTING ETHNIC WOMEN ENTREPRENEURSHIP DEVELOPMENT

For developing entrepreneurship of ethnic women in the Chattogram hill tracts District, it was observed that some causes were responsible for the women entrepreneurship development. This chapter adopted the factor analysis to identify the major dimensions of the causes of ethnic women's development.

6.1 Factor Analysis

Factor Analysis is primarily used for data reduction or structure detection. The purpose of data reduction is to remove redundant (highly correlated) variables from the data file, perhaps replacing the entire data file with a smaller number of uncorrelated variables. The purpose of structure detection is to examine the underlying (or latent) relationships between the variables. This analysis explains most of the variance observed in the much larger number of manifest variables by reducing the number of causes to a few factors. The analysis determined causes that affect the value chain development of selected fruits in the study area. The analysis used the principal component method to extract the factors with the varimax rotation technique. Table 6.1 shows the results of the factor analysis of the causes of ethnic women's entrepreneurship development. Based on the total variance explained, it was confirmed that there were seven components that influence the value chain development with 56% since their total loading is more than one. Since from 7 to 18th components were having total Eigen values less than one. But because of lower loading factor, only four component was selected from the particular variable which included as a factor was made on the basis of whether the correlation value (factor loadings) was high or not.

KMO and Bartlett's Test: The Kaiser-Meyer-Olkin measure of sampling adequacy is a statistic that indicates the proportion of variance in variables that might be caused by underlying factors. High values (close to 1.0) generally indicate that factor analysis

may be useful with data. If the value is less than 0.50, the results of the factor analysis probably won't be very useful. Here, the KMO value was 0.531.

Bartlett's test of sphericity test: The test indicates that variables are unrelated and therefore unsuitable for structure detection. Small values (less than 0.05) of the significance level indicate that factor analysis may be useful with data. Here the significance level was 0.00 or 1%.

Based on the rotation matrix, it could find out the different factors. On the basis of the maximum variation of the factors, the study identified four main factors as the causes that affect value chain development in the study area. These factors are:

Factor I: Heavy Rainfall and high temperature were found on factor I.

Factor II: Education, family size, culture, political status were found on factor II.

Factor III: No. of Family Members, Poverty, Market Price, Low Commodity Price, High Input Price, Capital, Credit Availability were found on factor III.

Factor IV: Supply of Commodities, Customer Demand, Product variety, Location of the market, No. of Sellers were found on factor IV.

The elements of each of the above factors were arranged in order of their respective magnitude of factor loadings indicating the importance of a particular element in a factor. The causes comprising Factor I was mainly related to environmental factor; the causes comprising factor II contained the causes related to social factor; the Factor III related to economic factor and the elements of Factor IV included the causes related to marketing factor.

Table 6.1: Factor Analysis for the Causes that Affect Entrepreneurship Development of Ethnic Women

Causes that affect ethnic women entrepreneurship development	Factor loading				Communalities
F1= Environmental factor					
Heavy Rainfall	.310				.751
High Temperature	-.319				.611
F2= Social factor					
Education		-.274			.628

Family Size		.125			.484
Culture		.333			.601
Political Status		.438			.604
F3= Economic factor					
No. of family members			.159		.616
Poverty			.328		.623
Market price			-.404		.543
Low commodity price			.452		.503
High input price			.192		.711
Capital			-.385		.603
Credit availability			.075		.449
F4= Marketing factor					
Supply of commodities				-.326	.385
Customer demand				.487	.503
Product variety				-.228	.503
Location of market				-.468	.631
No. of sellers				-.080	.670
Eigen value: F1= 2.058, F2= 1.772, F3= 1.522, F4= 1.434					
Percent of variation: F1= 11.434, F2= 9.844, F3= 8.458, F4= 7.966					
Cumulative percent of variation: F1= 11.434, f2= 21.278, f3= 29.737, F4= 37.703					
KMO= 0.531 and only factor loading $\geq .56$ has been shown in the table, P-value=0.00					

Extraction method: Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Source: Field Survey, 2019.

Factor I: The negative value of factor loadings for the variable high temperature indicated that it was inversely related to Factor I;

Factor II: The negative value of factor loadings for the variable education indicated that it was inversely related to Factor II;

Factor III: The negative value of factor loadings for the variables market price and capital indicated that these were inversely related to Factor III;

Factor IV: The negative value of factor loadings for the variables; supply of commodities, product variety, location of market and no. of sellers indicated that these were inversely related to Factor IV;

The result suggested that these factors were mainly responsible for affecting ethnic women's entrepreneurship development in the study area. Therefore, to identify these factors coefficient value and significance level here multiple logistic regression model was done. In this model factors were terms as variables. This model was also helpful to find out the relation between the dependent variable and the independent variables. Here, the dependent variable was profit earned by ethnic women entrepreneurs and independent variables were heavy rainfall, high temperature, Education, family size, culture, political status, No. of Family Members, Poverty, Market Price, Low Commodity Price, High Input Price, Capital, Credit Availability, Supply of Commodities, Customer Demand, Product variety, Location of market and No. of Sellers.

6.2 SWOT Analysis of Ethnic Women Entrepreneurship Development

Focus group discussions are executed with ethnic women entrepreneurs to draw points of interventions and to address constraints by promoting the strength of the entrepreneurship development program and value chain. For this purpose, internal weaknesses and strengths of actors and external opportunities and threats are analyzed under categories of economic, social, technological, demographic and institutional themes. The main results of the SWOT analysis are listed in (Table 6.2).

Table 6.2: SWOT Analysis Matrix of Ethnic Women Entrepreneurship Development

Strengths	Weaknesses
<p>Resources:</p> <ul style="list-style-type: none"> • Potential for agricultural production • Increasing digital communication and service • Accumulated traditional knowledge • Low labor cost 	<p>Production:</p> <ul style="list-style-type: none"> • Absence or poor Post harvest Technology • Shortage of agronomic management practices • Lack of credit access • Lack of financial institution than other regions in the country • Lack of institutional training • Poor value of products

<p>Marketing:</p> <ul style="list-style-type: none"> • Supply driven market • Available consumers • Employment • Location of markets 	<ul style="list-style-type: none"> • Lack of technical support from the Government. • Low road access • Lack of capital <p>Marketing:</p> <ul style="list-style-type: none"> • Absence of infrastructural enterprise • Less awareness of profit margin • Inability to join in groups for marketing • Lack of organized information catering • Absence of intermediaries • Competition is higher due to increasing number of sellers
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Opportunities	Threats
<p>Production:</p> <ul style="list-style-type: none"> • Potential to increase area and productivity • Scope for encouraging contract farming • Formation of new cooperatives and strengthen existing ones. <p>Business Environment:</p> <ul style="list-style-type: none"> • High prospect of establishing cold storage • High opportunity to develop agro industry which helps employment opportunity • Prospect to provide assistance in technology and market information • Transformation and development plan 	<p>Marketing:</p> <ul style="list-style-type: none"> • Adversarial, with hiding of information • Punitive i.e. no credit extended • Low price • Local dominant leaders • Absence of record keeping trend of transactions • No permanent infrastructure of enterprises <p>Institutional:</p> <ul style="list-style-type: none"> • Resource and capacity Constraints • Lack of coordination • Excessive local lending rate (10percent per month). • Poor Technology generation & dissemination • Lack of reliable statistics on production • Weak extension support service

Source: Survey result, 2019.

Concluding Remarks: Different factors affecting the ethnic women entrepreneurship development process were categorized into four factors (environmental, social, economic and marketing factors) and their effects on this process were discussed. It has been found that high rainfall as an environmental factor, political status as a social

factor, low commodity price as an economic factor and customer demand as a marketing factor have a positive significant effect on the entrepreneurial activities of the ethnic women entrepreneurs. A SWOT analysis matrix of ethnic women entrepreneurship development was prepared analyzing various actors. Though available resources make strength for the ethnic women entrepreneurs with available production opportunities, a lot of significant weaknesses like poor credit and capital availability create possible threats in running their businesses.

CHAPTER VII

CONSTRAINTS AND OPPORTUNITIES OF ETHNIC WOMEN ENTREPRENEURSHIP DEVELOPMENT

7.1 Problems Faced by Ethnic Women Entrepreneurs

In the study area, it has been observed that several problems are faced by ethnic women entrepreneurs in running their enterprises. These problems hamper their business performance as well as affect their profit margin.

With the available data, a research analysis was done. The obtained result of the respondents was further ranked according to their severity (Table 7.1). These are discussed below:

Low Marketing Facilities: The result indicated that low marketing facilities were the main constraint of the enterprises run by the ethnic women entrepreneurs. 100% of vegetable enterprises, 88.2% of fruit enterprises and 100% of other enterprises face this problem. This includes the lower maintenance of rules and regulation in the market, lack of marketing infrastructure, lower price setting, absence of government facilities, etc.

Less Capital Availability: The second main problem was less capital availability of the ethnic women entrepreneurs. 100% of vegetable enterprises, 79.4% of fruit enterprises and 100% of other enterprises face this problem. Lower capital availability discouraged them in expanding their enterprises as well as marketing performance.

Low Credit Facilities: The third problem was the low credit facilities. 80.38% of vegetable enterprises, 88.2% of fruit enterprises and 95% of other enterprises face this problem. Despite the presence of governmental banks, local NGO's and such micro-financing institutions, the entrepreneurs cannot enjoy the credit facilities due to the higher interest rate or high collateral requirements.

Absence of Intermediaries: The fourth problem was identified as the absence of intermediaries. 91.07% of vegetable enterprises, 79.4% of fruit enterprises and 92.5% of other enterprises face this problem. Because of this scenario, they were quite

unable to grab more customers and had to go through inefficient time management of business performance.

Lack of Storage Facilities: Lack of storage facilities was identified as the fifth major problem which was higher during the peak harvesting season of different agricultural products. 100% of vegetable enterprises, 70.6% of fruit enterprises and 87.5% of other enterprises face this problem. The seasonal and perishable nature of agricultural products were associated with this problem which caused a great loss to different enterprises.

Lack of Training Facilities: The sixth problem was the lack of training facilities. 85.71% of vegetable enterprises, 67.6% of fruit enterprises and 85% of other enterprises face this problem. The ethnic women entrepreneurs had poor or no training on a different aspect of small and medium enterprises including agricultural system, poultry, animal husbandry, small business training, etc.

Transportation Problem: Transportation problem was the seventh major problem faced by ethnic women entrepreneurs. 55.71% of vegetable enterprises, 45.2% of fruit enterprises and 47.5% of other enterprises face this problem. Due to this problem, they were not able to grab the customers of their products in remote markets.

Less Collaboration with AEO & Less Agricultural Knowledge: The eighth and ninth problems were less collaboration with Agricultural Extension Officer and less agricultural knowledge. 52.71% of vegetable enterprises, 44.4% of fruit enterprises and 36.5% of other enterprises face the problem of less collaboration with AEO. On the other hand, 48.23% of vegetable enterprises, 37.4% of fruit enterprises and 36.9% of other enterprises face the problem of less agricultural knowledge. Poor communication with the extension officers led them to be unaware of various modern agricultural techniques and training facilities offered by different agricultural research organizations and institutions.

Lower Collaboration among Women: Lower collaboration among women was identified as the tenth problem. 46.34% of vegetable enterprises, 35.2% of fruit enterprises and 33.5% of other enterprises face this problem. This prevails mainly due to tribal issues which lead to less information of the market to the ethnic women entrepreneurs.

Unfavorable Weather: The last major problem was listed as unfavorable weather in the Hills such as heavy rainfall, high temperature, landslides, etc. 41.3% of vegetable enterprises, 33.9% of fruit enterprises and 30.2% of other enterprises face this problem.

Table 7.1 Problems Faced by Different Enterprises

Sl No.	Problems	Percentage of respondents			Rank
		Enterprise			
		Vegetable	Fruit	Others	
	Marketing related problem				
1	Low marketing facilities	100	88.2	100	1 st
2	Less capital	100	79.4	100	2 nd
3	Low credit facilities	80.38	88.2	95	3 rd
4	Absence of intermediaries	91.07	79.4	92.5	4 th
5	Lack of storage facilities	100	70.6	87.5	5 th
6	lack of training	85.71	67.6	85	6 th
7	Transportation problem	55.71	45.2	47.5	7 th
8	Lack of collaboration with AEO	52.71	44.4	36.5	8 th
9	Lack of agricultural knowledge	48.23	37.4	36.9	9 th
10	Low collaboration among women	46.34	35.2	33.5	10 th
11	Unfavorable weather	41.3	33.9	30.2	11 th

Source: Field Survey, 2019

7.2 Opportunities for Ethnic Women Entrepreneurs

In spite of different problems faced by the ethnic women entrepreneurs, a good deal of opportunities were identified for them in expanding their business. These are addressed as follows:

Availability of customers: It was observed in the study areas that, the products offered by the enterprises had their customers of a great number. Thus they have a great opportunity in maintaining their profit margin and further expansion as well as the continuance of their businesses.

Supply driven markets: The markets are mostly supply driven than demand driven in nature. Thus the entrepreneurs feel less pressure in offering various products.

Establishing agro-processing industries: Storage problem of various agricultural products by establishing different agro-processing industries of different products such as chips, juice, pickle, hand-made foods, etc. This will aid in meeting up the local demand as well as the creation of employment opportunities in the hilly areas.

Advanced telecom services: With the advanced telecom services available to the ethnic women entrepreneurs in an increasing trend, they are quite able to disseminate their products to other regions of the country.

Market location: Most of the local markets being located near the main road, the existing communication and information can be extended with other parts of the country. With the minimization of the transportation problem, the expansion of business would be much easier.

Import of local varieties: Several local fruits and vegetables as well as other products can be of great demand to different countries of the world. Import of these products will not only enhance their income but also contribute a great deal to the economy of the country.

Concluding Remarks: The chapter reveals the major problems faced by ethnic women entrepreneurs and the opportunities available to them. The problems were listed and ranked on the basis of analysis. Low marketing facilities was found to be the top ranked problem whereas unfavorable weather was the least one. The ethnic women entrepreneurs will be able to avail themselves redirecting the supply driven market system of their own.

CHAPTER VIII

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Women Entrepreneurship is a rapidly growing phenomenon in many developing countries including Bangladesh. The ethnic women in the Chattogram Hill Tracts (CHT) are engaged in this development course through entrepreneurship for a long time. The Chattogram Hill Tracts (CHT) in the southeastern part of Bangladesh comprises a total area of 5,093 sq. miles (13,189) sq. km. encompassing three hill districts: Rangamati, Khagrachari and Bandarban. It is one of the most diverse regions in the country. There are eleven tribal communities in the region. The ethnic women of the CHT possess a dominant position in their cultural and societal life, which is much more different from the Bengali women in Bangladesh. The women belonging to different indigenous groups, once who were lagging behind in the development, are now advancing themselves like almost the same pace with mainstream women folk of the country. Agriculture, with its own prior position and need for survival, has been inducing the ethnic women to set up several agricultural enterprises. This study has the purpose of investigating the marketing performance and the possibility of developing women entrepreneurship of agricultural enterprises among the tribal women of the CHT. The study also investigates the factors affecting the development of ethnic women entrepreneurship which will narrow the information gap on the subject and contribute to a better understanding of reorienting marketing systems in the CHT. The specific objectives of the study are as follows:

- i. To document the socioeconomic profile and assess the viability of ethnic women entrepreneurship development;
- ii. To estimate the profitability of enterprises for ethnic women entrepreneurs;
- iii. To identify and analyze the factors affecting the entrepreneurial business performance of ethnic women entrepreneurs;
- iv. To identify the constraints and opportunities of ethnic women entrepreneurship development in the CHT.

8.1 Summary

The participation of Chakma women was higher (54.17%) among the 11 tribes in the CHT in the selected study areas of Rangamati, Khagrachari and Bandarban districts. The average working age of the ethnic women entrepreneur was 41.9 years which indicates that most middle-aged women are involved in the marketing activities. Among the 120 respondents, 90 were found to be illiterate which constitutes 75% of the respondents. Due to a lack of proper education, they are most unlikely in profitably doing their business. Only 35% of the respondents had a membership of the NGO's and the rest of the 65% had not. Out of the 120 respondents, 15% had received training on agricultural farming and business. For lack of proper business related training, the ethnic women entrepreneurs are lagging much behind. The involvement of the majority (46.79%) husbands of the ethnic women entrepreneurs in agricultural activities can act as a possible opportunity for the ethnic women entrepreneurs in establishing agricultural commodities enterprises. The available data shows that the average family member was 4.82 which is dependent on the small businesses run by the entrepreneurs. 21.43% of households had their family member with Graduation being completed or running, 21.43% with HSC degree, 36% with SSC, 17.86% with primary education and the rest of the 2.68% with general education. The ongoing literacy rate and higher educational qualification among the households of the tribal women entrepreneurs have a positive significant effect in establishing the enterprises more effectively. The major portion of grower women entrepreneurs are mostly involved in producing vegetables, which is about 71%. They also cultivate other fruits like mango, jackfruit and litchi etc. and rice as a crop. Above 90% of respondents had their own land for their production. The majority of the ethnic women entrepreneurs are involved in agricultural enterprises like vegetables and fruits enterprises. Around 78.3% vegetable enterprise, 13.3% fruit enterprise and 8.3% of other enterprises were found among 120 respondents. The average yearly capital of the enterprises was around 100000tk. Vegetable enterprises had higher capital and others whereas fruit enterprises had less than other enterprises. The sole proprietorship is the most popular form of business in the study area. Around 8-10 years of experience on average has been mostly found for different enterprises. . 91.3% of vegetable enterprises, 81.3% of fruit enterprises and 100% of other enterprises have their own selling place. On the other hand, 6.4% of vegetable enterprises and 18.8% of fruit enterprises have

temporary selling places for their businesses. . In the study areas, four vehicles were found used by the ethnic women entrepreneurs such as boat, pickup, truck and Mahindra. Of which, the local vehicle of hilly areas “Mahindra” was mostly (75%) in use by the ethnic women entrepreneurs. It has been observed from the available data that, 83.8% of vegetable enterprises, 93.8% of fruit enterprises and 80% of other enterprises use their own finance. Considering the marketing costs, purchasing and selling price of different enterprises, Shepherd’s formula has been used to obtain the marketing efficiency of different enterprises. Vegetable enterprises (0.41) were more efficient in comparison with fruit (0.28) and other enterprises (0.13). This is possibly due to lower marketing costs of vegetable enterprises thus contributing to higher marketing efficiency. Different factors affecting the ethnic women entrepreneurship development process were categorized into four factors (environmental, social, economic and marketing factors) and their effects on this process were discussed. It has been found that high rainfall as an environmental factor, political status as a social factor, low commodity price as an economic factor and customer demand as a marketing factor have a positive significant effect on the entrepreneurial activities of the ethnic women entrepreneurs. A SWOT analysis matrix of ethnic women entrepreneurship development was prepared to analyze various actors. Though available resources make strength for the ethnic women entrepreneurs with available production opportunities, a lot of significant weaknesses like poor credit and capital availability create possible threats in running their businesses. The problems were listed and ranked on the basis of analysis. Low marketing facilities was found to be the top ranked problem whereas unfavorable weather was the least one.

8.2 Conclusions

Unlike the male-dominated society of Bangladesh, the prevalent women-dominated culture among the tribal people of the Chattogram Hill Tracts can act as a commendation in developing ethnic women entrepreneurship. The prevalent agricultural and some non-agricultural enterprises can be considered as baselines for the development program. But the commercialization of agricultural produces and the business performance of ethnic women entrepreneurs still haven’t been able to obtain the optimum profit margin. The relations between various market actors are still

incommensurate. Most of the entrepreneurs lack of marketing knowledge. Hence, there always remains a risk of loss rather than even touching the breakeven point. Therefore, a set of actions need to be taken to improve and establish entrepreneurship among ethnic women in the study areas. The actions particularly include capacity building, improved marketing facilities, improved marketing extensions and availability of necessary capital. Institutional and infrastructural development is also a major tool in supporting entrepreneurship development. Hence, emphasis should be given to improved storage and transportation system and offering credit and other services to improve effective production and marketing of agricultural commodities. Improved transportation systems and the use of advanced systems and tools for marketing practices (e.g. digital weight machines, bags suitable for different produces) will help to moderate the current loss of the entrepreneurs. Technical support is still insufficient to build skills in some associations or productive clusters, as well as a general lack of financial resources to access and improve infrastructure. The technical support available is insufficient to the ethnic women entrepreneurs to manage local conditions. The persuasive emphasis of both government and prevalent non-governmental organizations will enhance the marketing performance of the existing entrepreneurs thus inducing the entrepreneurship development program of the ethnic women entrepreneurs.

8.3 Recommendations

Considering the foregoing discussions, the following recommendations are made for the development of ethnic women entrepreneurship in the study areas:

Provide credit facilities: Capital is a prior need for establishing any kind of enterprise. Providing credit at low or no interest rate along with special consideration of government will enhance the business performance of the ethnic women entrepreneurs. Lengthy formalities in securing loans should be reduced. This initiative can also help to encourage entrepreneurship among new entrepreneurs in this area.

Training Facilities: Government and NGOs can provide training facilities to different market actors including harvesting, transportation, storage (conventional and modern), processing (small and large-scale) and nutrition is required. All the market actors in the study areas should be given adequate training. Different Government NGOs and Agricultural Universities provide advice and help to assess

the demand and supply of products, and assist in improving the capacity building and training facilities of different small and medium enterprises.

Introduction of market intermediaries: The women entrepreneurs as well as producers come from a long distance and stay daylong in the markets until all the products are sold off. The introduction of market intermediaries in the local markets can be of great assistance to the entrepreneurs. This will also help to obtain an optimum price for their products.

Establishment of wholesale market: Lack of wholesale market in the study areas is a common scenario. Establishing wholesale market will encourage both the entrepreneurs and the producers to increase the volume of their products. This will also be very helpful in enabling empowerment generation and encourage more ethnic women entrepreneurs.

Storage facility: Considering the perishable and seasonal nature of agricultural commodities, establishment of required cold-storage and other storage facilities is necessary for the study areas. For maintaining both quality and quantity of the products, efficient storage facilities can be of great aid.

Transportation facility: Poor transportation facility hampers the proper marketing of the ethnic women entrepreneurs. The introduction of necessary transportation facilities will be very helpful in this regard.

Establishment of market infrastructure: The ethnic women entrepreneurs do not have proper market infrastructure and marketing place. Rather they sell their products sitting in the roadside untidy space. A proper market place along with effective infrastructure would help them to run their business smoothly.

Encouragement in large scale agricultural production: Though most of the tribal people were involved in jhum cultivation once, they do not prefer this due to its laborious nature and poor net return. Instead, they produce on a small scale in the homestead areas. Encouraging them to produce inducing modern technologies on a large scale can be of great help. The local AEO can play a vital role in this regard.

Establishment of agro processing industries: Establishment of agro-processing industries can help to prevent post-harvest losses and also encourage the producers to

produce more. This will induce employment generation and promotion of various agribusiness activities.

Mobilizing resources and implementation: A considerable quantity of local agricultural products is lost in the marketing chain because of a lack of infrastructures such as transport facilities, roads, storage structures, cold stores and grading and packaging facilities. The government can formulate guidelines for market infrastructure planning that can be used to develop national level market infrastructure projects in the hilly areas for mobilizing resources and implementation.

Strengthening and improving market information systems: This could ensure better use of market information by the growers, intermediaries, researchers, extension workers, and ultimately the policy makers. Also, access to right information on market price and trends in market price is very important. Nowadays, information about prices is published in newspapers announced on radio and television regularly. The entrepreneurs must be familiar with the prevailing prices and trend of the prices. Even though Upazilla Information Centre is established but getting daily prices from the internet is still difficult. In this regard, the board may be used to display the daily prices of agricultural commodities in the local market. Also, DAM can send price information of important agricultural commodities to the ethnic women entrepreneurs by SMS.

Minimize malpractice in marketing: Though there are government departments to watch and observe the activities in the markets, there are few or no such facilities in the local markets. As a result, some malpractice in marketing happens in the study areas. For lack of power retention, they are being exploited by the local market leaders through their malpractices. The government should also strengthen their assistance to ethnic women entrepreneurs to reduce the added costs of informal tolls levied against the products in the market.

Collaboration among women entrepreneurs: Strong collaboration among ethnic women entrepreneurs can be very helpful in establishing an efficient marketing

system. A strong market union will be very efficient against any kind of marketing malpractices.

Collaboration with AEO: Different technologies and price information should be disseminated through the agricultural extension officers. Therefore, strong collaboration is needed among the entrepreneurs and the officers.

Concluding Remarks: An overview of the study has been made in this chapter. Necessary policy recommendations have been provided to accelerate the development process.

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Annex 1.1: Factor analysis result (communalities)

Communalities

	Initial	Extraction
Rainfall	1.000	.751
Temperature	1.000	.611
Educ	1.000	.628
family_size	1.000	.484
Culture	1.000	.601
political_status	1.000	.604
no_family_member	1.000	.616
Poverty	1.000	.623
market_price	1.000	.543
low_price	1.000	.503
high_price	1.000	.711
Cap	1.000	.603
credit_availability	1.000	.449
Supply	1.000	.385
Demand	1.000	.503
Varieties	1.000	.503
Location	1.000	.631
sellers_no	1.000	.670

Extraction Method: Principal Component Analysis.

Annex 1.2: Factor analysis result (total variance explained)

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.058	11.434	11.434	2.058	11.434	11.434	1.749	9.715	9.715
2	1.772	9.844	21.278	1.772	9.844	21.278	1.629	9.051	18.766
3	1.522	8.458	29.737	1.522	8.458	29.737	1.491	8.281	27.048
4	1.434	7.966	37.703	1.434	7.966	37.703	1.423	7.904	34.952
5	1.350	7.498	45.200	1.350	7.498	45.200	1.401	7.786	42.738
6	1.130	6.277	51.478	1.130	6.277	51.478	1.344	7.464	50.202
7	1.074	5.965	57.443	1.074	5.965	57.443	1.303	7.241	57.443
8	.995	5.527	62.970						
9	.920	5.111	68.081						
10	.861	4.783	72.864						
11	.796	4.420	77.284						
12	.761	4.226	81.511						
13	.691	3.836	85.347						
14	.675	3.751	89.098						
15	.605	3.360	92.458						
16	.502	2.791	95.249						
17	.455	2.525	97.774						
18	.401	2.226	100.000						

Extraction Method: Principal Component Analysis.

Annex 1.3: Factor analysis result (component matrix)

	Component Matrix ^a						
	Component						
	1	2	3	4	5	6	7
Rainfall	.310	-.368	.192	-.104	-.241	.409	.497
temperature	-.319	.119	.296	-.519	.120	.314	-.161
Educ	.088	-.274	.388	.163	.372	.438	-.197
family_size	.232	.125	.482	.116	-.258	-.235	-.215
Culture	.558	.333	-.024	-.001	-.337	-.025	.253
political_status	.511	.438	.146	.224	.109	-.053	-.256
no_family_member	-.706	.152	.159	.114	-.162	.093	-.144
Poverty	-.649	.174	.328	.159	-.150	-.074	.102
market_price	-.261	.281	-.404	.372	-.195	.221	-.085
low_price	.118	-.441	.452	.227	-.090	-.020	.171
high_price	-.074	.205	.192	.418	.338	-.409	.413
Cap	.197	.298	-.385	.086	.434	.340	.125
credit_availability	.013	.061	.075	.161	-.554	.327	.023
Supply	-.237	-.220	-.147	-.326	.207	-.049	.326
Demand	.142	-.200	.088	.487	.243	.310	-.207
Varieties	.218	-.416	.069	-.228	.102	-.335	-.322
Location	.268	.522	.206	-.468	-.058	.111	-.095
sellers_no	-.071	.486	.483	-.080	.335	.078	.266

Extraction Method: Principal Component Analysis.

a. 7 components extracted.

Annex 2

Socioeconomic Study on Ethnic Women Entrepreneurship Development in The Chattogram Hill Tracts

Questionnaire of survey, 2019

Sample no.....

Module-01

a) Socioeconomic profile of ethnic women entrepreneur:

i) Personal information of respondent:

Respondent's Name:

Mobile Number :

Village/Para :

Union:.....

Upazila:.....

District (Please tik):

Khagrachari	Bandarban	Rangamati
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ii) Socioeconomic information of respondents:

Particulars	Answer (use code)	Code
1. Community		1=Chakma, 2=Marma, 3=Tripura, 4=Mro,5=Bawm, 6= Others (define)
2. Religion		1= Islam, 2=Hindu, 3= christian, 4= Buddhist, 5=others
3. Age		
4. Marital Status		1=Married, 2=unmarried, 3= separate, 4= widow
5. Education		0= no education, 1= basic education, 2= primary, 3= SSC, 4=HSC, 5= others (define)
6. Member of NGO/ co-operatives		1=yes, 2=no
7. If yes, name of organization		
8. Participation in		1=yes, 2=no

training		
9. If yes, training type		1= agriculture-related, 2= animal husbandry, 3= poultry, 4= fisheries, 5=others (define)
10. Husband's education		0= no education, 1= basic education, 2= primary, 3= SSC, 4=HSC, 5= others (define)
11. Husband's occupation (if married)		1= farmer, 2= unemployed, 3= small business, 4= service, 5= others(define)
12. A) no. of family member		Male..... female.....
b) Highest education of family members		0= no education, 1= basic education, 2= primary, 3= SSC, 4=HSC, 5= others (define)
c) Earning members		
d) Members in agriculture		
13. Produce		1= mango, 2= litchi, 3=banana, 4=sugarcane, 5=maize, 6= vegetable, 7= rice

14. Total land owned	Unit (decimal)
a) Own land	
b) Leased land	
c) Rented land	

Module-02

1. Contextual Information:

Particulars	Answer (use code)	Code
a) Capital (last 1 year)		
b) Experience on your business (actual years)		1-3 years=1, 3-5 years=2, 5-8 years=3, 8-10 years=4, 10-14 years=5, 14-18 years=6, Above 20=7
c) Business type		Sole business=1, Partnership=2, Contract business=3, Others(specify)=4
d) Nature of enterprise		1= vegetable enterprise, 2=fruit enterprise, 3=other enterprise
e) Source of finance=		Own=1, Bank loan=2, Neighbor =3, Friends=4, NGO=5, Others (Specify)=6
f) Collection point		Field=1, Local Market=2, district market=3, Others (specify)=4
g) Permanent Selling place		1= yes, 2=no
h) Selling point=		[Khagrachhari] 1= Modhupur Bazar, 2= Sonirvor bazar, 3= Gograchhari Bazar
		[Bandarban] 1=Moddhompara bazar, 2=Balaghata bazar, 3= Raicha Bazar
		[Rangamati] 1= Banarupa bazar, 2=collegregate bazar, 3= Tobolchhari bazar
i) Payment system of products		On Cash=1, On Credit=2, Advance payment =3, conditional=4, Both=5, Others(specify)=6.
j) What type of transport use during transporting fruits?		Boat=1 Truck=2 Pickup = 3 Local transport=4 Others(Specify)=5
k) Source of information (credit availability)		Friends=1, Relatives=2, Media (TV, Radio, Newspaper)=3, Business Community=4, NGO=5, Others(Specify)=6.
l) Interest rate		

2. Marketing cost	Cost amount (tk/40 kg)
i. Transport	
ii. Bags	
iii. Market toll	
iv. Measurement	
v. Own cost (mobile, meal etc.)	

vi. Shop/ storage	
vii. Interest on loan	
Total marketing cost	

3. Month name	Purchase price (tk/40 kg)	Sell price (tk/40 kg)	Profit
November			
December			
January			
February			
March			
April			

Module-03

a) Factors influencing in entrepreneurs performance

	Environmental factors Do you think that entrepreneurial growth and value chain Development influence by	Highly disagree 1	Disagree 2	Either agree or disagree 3	Agree 4	Highly agree 5
1	Heavy rainfall					
2	Long time summer					
	Social Factors:					
3.	Education					
4.	Family size					
5.	Culture					
6.	Political system					
.	Economic Factors:					
7.	Family member					
8	Poverty					
9	Market price					
10	Lower product price					
11	High input price					
12	Capital					
13	Credit availability					
	Marketing Factors					
14	Supply of product					
15	Demand of product					

16	Product variety					
17	Number of competitor in the market					
18	Location of the market					

b) Credit information in details:

Particulars	Answer (use code)	Code
a) Local facility of credit availability		1=yes, 2=no
b) If yes, what type of facility		1=bank, 2=NGO, 3=others
c) Loan condition		1= mortgage, 2=security money, 3=others
d) Loan amount (tk)		
e) Installment amount	Weekly..... Monthly..... Yearly.....	
f) Interest rate (%)		
g) No. of credit source		
h) Name of the source		

Module-04

a) Decision making indicator of ethnic women entrepreneurs

Particulars	Answer (use code)	Code
1. Production		1= other family member's decision, 2= other's decision without decision, 3=own decision in absence of husband, 4= combined decision, 5= own decision

2. Purchase of products		1= other family member's decision, 2= other's decision without decision, 3=own decision in absence of husband, 4= combined decision, 5= own decision
3. Sell of products		1= other family member's decision, 2= other's decision without decision, 3=own decision in absence of husband, 4= combined decision, 5= own decision
4. Marketing expenses		1= other family member's decision, 2= other's decision without decision, 3=own decision in absence of husband, 4= combined decision, 5= own decision

b) Problems in process fruits production:

Do you have a problem in

		Yes =1 No = 2
i.	Poor knowledge about modern production technology.	
ii.	Lack of Training facilities	
iii.	Unfavorable weather.	
iv.	Lack of capital.	
v.	Lack of credit facilities	
vi.	Non availability of agricultural ingredients.	
vii.	Lack of marketing facilities	
viii.	Poor communication with AEO	
ix.	Less collaboration among women entrepreneurs	

- c) What would be the recommendations for upgrading existing condition which could help to influence entrepreneurship and reduce poverty in CHT.

InterviewerDate:.....

Checked by:
Supervisor:..... Date.....