

# Woman Entrepreneurs of Small and Medium Enterprises in Rajshahi Area: Opportunities and Challenges

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**Abstract:** Woman entrepreneurship development, especially among women largely focuses on the empowerment of women through developing skills in small to medium-sized enterprise (SME) and business ventures by taking risk of making investment decisions. This study reveals various aspects of woman entrepreneurs of SMEs. The opportunities and challenges faced by the woman entrepreneurs of SMEs in Rajshahi area is the main focus of the article. The study finds out the role of woman entrepreneurs of SMEs, various SME industries for woman entrepreneurs, financial and technical aids for the women, problems faced by entrepreneurial activities and opportunities to increase entrepreneurial skills among the woman entrepreneurs as well as it recommends suggestions as well. The study has some sort of limitations.

**Index Terms:** opportunities, strengths, threats, and weaknesses

## INTRODUCTION

Bangladesh, a largely populated country in the world of about 161,083,804 (July 2012 est.)<sup>1</sup> people live here, is one of the leading developing countries among the 'third world countries' (according to UNDP report)<sup>2</sup>. The economy is based on agriculture and agro-based industries but due to exponential population and economic crises, the country is far behind. One of the basic reasons of this backwardness is ignorance of women in the participation of different professions or occupations. Women in Bangladesh almost half of the total population and the ratio is about 0.95 male(s)/female (2011 est.)<sup>3</sup>.

The overall economic development of a country depends on many sides. The cumulative sectorial economic growth of various industries stimulates the pace of development in an economy. The women are the large part of our country about half of the total population. This large part of our population can largely produce significant support to the overall development of the country. But most of the women of our country ultimately combine them into household chores and family rituals. Nowadays, these women are not confining them at home. They are now initiating new ventures, small to medium-sized businesses, and small enterprises. This epoch-breaking initiatives are producing these women as more confident to the individual economic freedom and on the other side they are indirectly adding contribution to the national economic growth.

Terms used: In this article, the term 'small ventures', 'SMEs' (Small and Medium-sized Enterprises) and 'small enterprises' have been used interchangeably to mean the same thing.

## I. STATEMENT OF THE PROBLEM

This section of the paper highlights the problem of the mostly affected section, the potential negative consequences and the relevant evidences that will support the work's relevance. Many research works have done on woman entrepreneur. Different works are carried on different perspectives. Some researchers emphasized on identifying the demographic character of woman entrepreneurs, some shows problems of the woman entrepreneurs, and some of them recommends possible suggestions. Most of the research works highlights one side only or some sort of meager aspects of woman entrepreneurship development.

This study represents an outline of woman entrepreneurs in Rajshahi area, showing their contribution toward the economic growth of the area as well as finding out the problems and recommending the suggestions. The woman entrepreneurs and the decision makers in this connection can get aid from this study.

<sup>1</sup> Bangladesh Demographics Profile 2013 [http://www.indexmundi.com/bangladesh/demographics\_profile.html]

<sup>2</sup> [www.undp.org/hdi](http://www.undp.org/hdi)

<sup>3</sup> Bangladesh Demographics Profile 2013 [http://www.indexmundi.com/bangladesh/demographics\_profile.html]

## II. RESEARCH METHODOLOGY

This study has been carried out relying on both primary and secondary data. Primary data has been obtained through a sample survey via self-completion questionnaires from 150 respondents of SMEs from Rajshahi area. The participants were from various locations of Rajshahi area. The judgment sampling method is used which involves the selection of a group from the population on the basis of available information thought. This sampling is used in this study because knowledge of the researchers can be best used in this technique of sampling and this technique of sampling is also economical. The design of the questionnaire involves a combination of both open-ended and close-ended questions. The secondary sources of information were used from various publications e.g., thesis papers, journals, books, newspapers, magazines and websites. A well design structured questionnaire used as a data analysis tools.

## IV. OBJECTIVES OF THE STUDY

1. To explore the existing strengths the woman entrepreneurs have.
2. To explore the existing weaknesses the woman entrepreneurs possess.
3. To find out the main opportunities existing in the sector.
4. To find out the major challenges facing by the woman entrepreneurs of SMEs in the area.
5. To recommend possible suggestions to the prospective woman entrepreneurs of SMEs in the area.

## V. LITERATURE OF REVIEW

- 1) Mujeri (2005)<sup>4</sup> in his work of small and medium enterprise development and poverty reduction described the development of SMEs and how does it assists in reducing poverty from Bangladesh on the basis of some selected issues.
- 2) Anjum (1995)<sup>5</sup> outlines an overview on the entrepreneurial development in the northern Bangladesh and finding out problems of entrepreneurship development, suggesting recommendations, outlining the opportunities for the development of entrepreneurs in the area.
- 3) Mohiuddin (1998)<sup>6</sup> described in his work on woman entrepreneurs that the half of the whole population in Bangladesh is woman. The proper economic growth of the country is not possible without the involvement of the large portion. This work also added the expansion and management of rural sector of rural woman entrepreneurs.
- 4) Hena (2006)<sup>7</sup> proposes the role of women entrepreneurs of Grameen Bank of Bangladesh with special references to Bogra zone of the bank. The author highlights the nature of businesses the woman entrepreneurs normally engaged in, their character, their problems with doing so, and the possible way outs needed to adapt for further improvement of theirs.
- 5) Uddin (2012)<sup>8</sup> addressed the demographic characteristics of women entrepreneurs and problems of women entrepreneurship development in Bangladesh. In this paper the author showed various types of businesses handled by woman, the women's educational background, family size, age, occupation, prior experiences and other demographic matters and at length the paper provides some recommendations for the existing problems in the field.

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<sup>4</sup> Mujeri, M K (2005), '**Small and Medium Enterprises Development and Poverty Reduction: Some Issues in Bangladesh**', Rajshahi University Economics Association, vol. 11, July 2005, pp. 10-27, Uttoran Offset Printing Press, Rajshahi-6205, Bangladesh

<sup>5</sup> Anjum, M N (1995), '**Entrepreneurship Development in the northern districts of Bangladesh**' October 1995, Rajshahi University, Rajshahi - 6205, Bangladesh

<sup>6</sup> Mohiuddin (1998), Dhaka University Journal of Business Studies, Vol. 19, No. 1, p. 46

<sup>7</sup> Hena, M H (2006) '**Role of Women Entrepreneurs of Grameen Bank of Bangladesh: An Evaluation of Bogra Zone**' (Thesis Report), November 2006, University of Rajshahi, Rajshahi - 6205, Bangladesh

<sup>8</sup> Uddin M S (2012), '**Demographic Characteristics of Women Entrepreneurs and Problems of Women Entrepreneurship Development in Bangladesh**', Journal of Business Studies, Vol. 3, pp. 128-144

- 6) Al-Hossienie (2011)<sup>9</sup> carried out a study on socio-economic impact of woman entrepreneurship in Sylhet city, Bangladesh. He represented in the paper that focused on exploring the socio-economic impact of women entrepreneurship in the concerned area. Based on primary and secondary sources, it is found that nearly three quarters of the women entrepreneurs in Sylhet city are married and that they are mainly involved in tailoring and beauty parlor businesses. About half of the women entrepreneurs use their income for family purposes and most of them do not need permission of their husbands in using their income. Women entrepreneurship typically brings a positive change in attitude and behavior of family members and society towards them. This paper also provides some recommendations for policy makers to undertake suitable and effective policies towards the development of women entrepreneurship in the area. But the research paper is prepared only on the basis of socio-economic factors, it did not take into account of other variables like demographic, cultural and other variables.
- 7) Khan & Kraemer (2008)<sup>10</sup> indicated that a significantly higher percent of women living in slums came from country side, had a poorer status by household characteristics, had less access to mass media, and had less education than women not living in slums. Mean BMI, knowledge of AIDS indicated by ever heard about AIDS, knowledge of avoiding AIDS by condom use, receiving adequate antenatal visits (4 or more) during the last pregnancy, and safe delivery practices assisted by skilled sources were significantly lower among women living in slums than those women living in other areas. Likewise, all the unadjusted significant associations with the variable slum were greatly attenuated and became insignificant (except safe delivery practices) when some socio-economic variables namely childhood place of residence, a composite variable of household characteristics, a composite variable of mass media access, and education were inserted into the multiple regression models. Taken together, childhood place of residence, the composite variable of mass media access, and education were the strongest predictors for the health related outcomes. The study is based on socio-economic factors of woman but it is ignored business side.

## VI. EVOLUTION OF THE CONCEPT “WOMAN ENTREPRENEURS”: A FEW WORDS

The term “women entrepreneurs”, not employees, were used for the first time in USA at around late nineteenth century. In 1977 the percentage of women entrepreneurs was 7.1% and later in 1990 it was risen to 32%<sup>[11]</sup>. The concept of women entrepreneurs in Bangladesh developed from the very outset of the country. But the perspective in Bangladesh is different. The term ‘woman entrepreneur’ is a concept in Bangladesh where there are some controversies of term’s origin. Generally, it is considered that the concept of women entrepreneurs had rooted from the beginning of the country, that is, after the independence of Bangladesh in 1971.

Woman entrepreneur indicates a female who initiates or launches a new business by undertaking risk of economic uncertainty and who will coordinate, administrate and control the overall enterprise.

## VII. FINDINGS AND DISCUSSION.

This section of the study states the actual findings from the field survey (given in appendix) and desk research; however the study finds the following results.

### VII.I CHALLENGES FACING BY THE WOMAN ENTREPRENEURS OF SMALL AND MEDIUM ENTERPRISES IN RAJSHAHI AREA

They perform two jobs at a time, one at home and one at outside, is difficult for a woman, but it is doubly taxing for a woman in a developing or transitional economy where poverty and lack of infrastructure can make the most basic tasks harder and more time-consuming. Woman entrepreneurs in Rajshahi area face different difficult problems regarding entrepreneurship development, financing, procurement, and others. Based on the study some basic challenges facing by the woman entrepreneurs involve the subsequent.

#### 1. Minor Mentality

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<sup>9</sup> Al-Hossienie C A (2011) “**Socio-Economic Impact of Women Entrepreneurship in Sylhet City, Bangladesh**”, Bangladesh Development Research Working Paper Series, Bangladesh [[http://www.bangladeshstudies.org/files/WPS\\_no12.pdf](http://www.bangladeshstudies.org/files/WPS_no12.pdf)]

<sup>10</sup> Khan M M H & Kraemer A (2008) “Socio-economic factors explain differences in public health-related variables among women in Bangladesh: A cross-sectional study”, BMC Public Health, Deutschland [<http://www.biomedcentral.com/1471-2458/8/254>]

<sup>11</sup> Source: Estes, 1999; NFWBO, 1998; Women in Business-Lesotho, 1998; Jalbert, 1999c; Carter & Cannon, 1992.(adapted from: [www.cipe.org/programs/women/pdf/jalbert.pdf](http://www.cipe.org/programs/women/pdf/jalbert.pdf))

Minor mentality among women entrepreneurs reveals the major problem seen in Rajshahi area. In most of the areas, it is seen that women entrepreneurs believe that they are not fit for initiating some business ventures/enterprises with comparison to the men one.

## 2. Shortage of Raw-Materials

In the northern districts there have manifold problems shortage in raw material is major among them. There have great shortage in mineral resources, adequate agricultural raw materials for women entrepreneurs for the purpose of setting up a new venture. Lack in transportation and communication system creates this problem acute.

## 3. Problems of Access to Credit

Most women in northern district in Bangladesh have some barriers in the process of access to credit though capital is the main constituent to run a business properly and this credit may be a short-range or long-range credit.

## 4. Shortage of Skilled and Efficient Manpower

Most of the women entrepreneurs of the northern districts are uneducated and if they are educated, its ratio is so poor. If the women entrepreneurs in northern districts of the country were mainly educated, they could make some initiatives easily.

## 5. Capital Deficiency

Inadequacy of capital among the women entrepreneurs is another barrier. Most women of the districts claim that if they have adequate money they will increase the production capacity of their small ventures.

## 6. Limited Micro-Credit Financial Supports

Most of the public sector banking companies of the country provides credit in non micro credit system. So, it creates obstacles in formation of capital or accumulation of capital.

## 7. Complexity in the Credit System

Capital is the main stream of a business enterprise but in the northern districts of Bangladesh most women entrepreneurs face some complexities in the credit system which is providing by different financial institute of the country.

## 8. Unavailable and Inadequate Fuel and No Gas Supply

Unavailable and inadequate fuel and gas supply, as a result the people of this area do not get proper utilities of their productive resources.

## 9. Shortage of Water and Power Supply

Water crises in northern districts are a main problem. Most of the rivers have scarcity of water in dry seasons, especially, in summer seasons. In some factories e.g., rice mills (for boiling), jute factories, silk factories, and poultry farming water is so essential.

## 10. Underprivileged and Inadequate Training Facilities

Women entrepreneurs face the problem of increasing their experiences skills because of underprivileged and inadequate training facilities in the northern districts of the country.

## 11. Religious Misinterpretation and Misrepresentation

Religious misinterpretation and misrepresentation, sometimes, discourage the women entrepreneurs to set up small ventures. There have lacks of clear concept of religions among the mass. In most of the areas in the northern districts it is experienced that the women entrepreneurs face the problem of religious misinterpretation and misrepresentation by the religious leaders.

## 12. Poor Educational and Practical Knowledge and Experience

Most of the women entrepreneurs of the northern districts have little educational knowledge of their own which hamper the smooth flow of increasing SMEs.

## 13. Unavailable Socio-Economic Infrastructure

Unavailable socio-economic infrastructure that is, there has a lack of educational institutes like school, college, university, technical institute, road and highway and lack of other facilities for the purpose of generating women entrepreneurs.

## 14. Transportation and Communication Gap

Transportation and communication gap to remote areas, mass-communication and well-designed transportation system is the precondition of developing a community but in these area there has a narrowness of this facility.

15. Marketing Problem of the Products

The products which are produced by the women entrepreneurs are sometimes very poor in quality. So the products produced by the women entrepreneurs lose their market values.

16. Lack of Public-Private Initiatives

Lack of public-private initiatives for accelerating women entrepreneurs in Rajshahi area is one of the major obstacles behind the emergence of the sector woman entrepreneurs. Here, in the northern districts of the country it is seen that there is acute scarcity of public-private initiatives for the purpose of fostering the women entrepreneurship.

VII.II OPPORTUNITIES FOR WOMAN ENTREPRENEURS OF SMALL AND MEDIUM ENTERPRISES IN RAJSHAHI AREA

With a view to reduce the severances of the barriers which obstacle to the development of women entrepreneurship in the area, there are some opportunities which might accelerate the triumph of women entrepreneurship development in this area.

1. Industrial sector affordable for women entrepreneurs in the area

There are some sectors which are easy to maintain by the women entrepreneurs in the northern districts. They can easily contribute in different private sectors. A list of easily maintainable sectors by women entrepreneurs is given below:

Exhibit: 1- A table showing the industrial sectors of SMEs easily affordable for woman entrepreneurs of SMEs in the area.

Name of SMEs easily maintainable by women entrepreneurs	Name of SMEs easily maintainable by women entrepreneurs
Textile industries	Plastic factories
Silk enterprise	Auto flour mills
Leather factories	Cold-storage factories
Packaging and packing	Soap factories
Pulses mills	Poultry farming and
Rice mills	Cattle rearing etc.

2. Organizations providing financial aids and other logistics supports to woman entrepreneurs in the area

There are considerable institutions which provide financial and logistic supports and also ensure easily affordable training facilities to the women entrepreneurs of the area concerned. Here, there is given a list of the names of such institutions<sup>[12]</sup>, and some of them are pitching down below.

Exhibit: 2- A table showing the financial aid providing institutions to woman entrepreneurs of SMEs in the area.

Name of financial aid providing institutions	Name of financial aid providing institutions
General Commercial Banks <sup>13</sup>	Specialized Banks

<sup>12</sup> *Banglapedia: National Encyclopedia of Bangladesh*, CD Edition, February 2008 by Asiatic Society of Bangladesh, Disk 1/Financial Institutions

<sup>13</sup> Bangladeshi Banks [http://bank-insurancebd.blogspot.com/]

<ul style="list-style-type: none"> <li>• AB Bank</li> <li>• Janata Bank</li> <li>• Agrani Bank</li> <li>• BASIC Bank</li> <li>• BRAC Bank</li> <li>• Prime Bank</li> <li>• Rupali Bank</li> <li>• Dutch-Bangla Bank</li> <li>• Sonali Bank-BD</li> <li>• Exim Bank</li> <li>• Islami Bank</li> </ul>	<ul style="list-style-type: none"> <li>• Bangladesh Rural Development Bank</li> <li>• Grameen Bank</li> <li>• Ansar-VDP Unnayan Bank</li> <li>• Bangladesh Krishi Bank</li> <li>• Rajshahi Krishi Unnayan Bank</li> <li>• Bank of Small Industries and Commerce Bangladesh Limited</li> <li>• Other specialized banks</li> </ul>
Non-Bank Financial Institutions <sup>14</sup>	Other NGOs and Institutions
<ul style="list-style-type: none"> <li>• Industrial Promotion and Development Company of Bangladesh Ltd (IPDC) 1981</li> <li>• Saudi-Bangladesh Industrial and Agricultural Investment Company Ltd (SABINCO) 1984</li> <li>• Industrial Development leasing Company of Bangladesh Ltd (IDLC) 1985</li> <li>• The UAE Bangladesh Investment Company Ltd 1989</li> <li>• United Leasing Company Ltd (ULCL) 1989</li> <li>• Phoenix Leasing Company Ltd 1995</li> <li>• Uttara Finance and Investment Ltd 1995</li> <li>• International Leasing and Financial Services Ltd (ILFSL) 1996</li> </ul>	<ul style="list-style-type: none"> <li>• Bangladesh Rural Advancement Committee</li> <li>• Thangamara Mohila Sobuj Songgho</li> <li>• Bangladesh Small and Cottage Industries Corporation</li> <li>• Association of Social Advancement</li> <li>• SACHETAN</li> </ul>

- Grameen Bank, A specialized Bank provides collateral-free credit facilities in cash or in kind to landless persons for various types of income-generating and livelihood activities and most of the members of the Bank are women. So it is an opportunities for enthusiastic women entrepreneurs.
- ASA, An NGO giving opportunities of financial support to the poor and underprivileged portion of the women entrepreneurs of the country through microcredit basis.
- BSCIC (Bangladesh Small and Cottage Industries Corporation), this institution provides financial aids to the woman entrepreneurs of SMEs in the Rajshahi area. The terms and conditions of the bank is more comfortable and the loan disbursement system is more favorable to the woman entrepreneurs of SMEs particularly.
- TMSS (Thengamara Mohila Sobuj Songhho), a leading NGO (Non-Government Organization) operating among women entrepreneurs and providing loans to women through micro-credit system.
- BRAC (Bangladesh Rural Advancement Committee), an NGO, promotes income generation for the poor, mostly landless rural people through microcredit and programmes on healthcare, literacy, and education and training.
- BRDB (Bangladesh Rural Development Board), an institute based on rural development which is contributing to the development of rural sectors.
- Ansar-VDP Unnayan Bank, The Bank provides financial support to the underdeveloped and poor section of people of the society through micro-credit system and also provides training facilities men and women both.

<sup>14</sup> Non-Bank Financial Institutions in Bangladesh [<http://www.somewhereinblog.net/blog/jdon/29609482>]

- BKB (Bangladesh Krishi Bank), The Bank also provides credit and agricultural facilities to the farmers of the country to develop the existing condition through various training and logistic supports.
- RAKUB (Rajshahi Krishi Unnayan Bank), The Bank is still financing for the development of agriculture and its backward and forward linkage industries in the Rajshahi division of the country.
- BASIC Bank (Bank of Small Industries and Commerce Bangladesh Limited): Activities of the bank are grouped into industrial credit, commercial credit, and microcredit. Its services are directed towards entrepreneurs in the small industry sectors.
- BSRS (Bangladesh Shilpa Rin Songstha), a financial institute providing loan to the entrepreneurs and different small and medium scale industries for the purpose of fostering the economic growth of the country.
- BSB (Bangladesh Shilpa Bank), a financial body, offering loans in different manners as microcredit system, small and medium scale commercial and industrial credit.
- SACHETAN, a local NGO (Non-Government Organization) working among women for promoting their entrepreneurial abilities and increasing their productivity capacity.

The mentioned financial institutions, NGOs, banks, and banking companies are offering different small and medium term loans to the woman entrepreneurs of the area. Most significant commercial banks in this purpose provide credit facilities to the woman entrepreneurs with special emphasis on the development of the entrepreneurs and enterprises.

#### VIII. SWOT ANALYSIS

A SWOT analysis represents the Strengths, Weaknesses, Opportunities and Threats, an individual, firm or any other organization has, in conducting the regular activities of their own.

Exhibit: 3 - A SWOT matrix representing the strengths, weaknesses, opportunities and challenges

Internal Factors	Strengths	Weaknesses
	<ul style="list-style-type: none"> <li>➤ Mentally well prepared</li> <li>➤ More patient and encouraged</li> <li>➤ Improved risk taking ability of woman entrepreneurs</li> <li>➤ Less likely to be apart from the business</li> </ul>	<ul style="list-style-type: none"> <li>➤ Ignorance and illiteracy</li> <li>➤ Lack of proper risk taking abilities</li> <li>➤ Unhealthy physical and unsound mental condition</li> <li>➤ Lack of own fund of the woman entrepreneurs to start the venture</li> </ul>
External Factors	Opportunities	Challenges / Threats
	<ul style="list-style-type: none"> <li>➤ Free entry into SMEs</li> <li>➤ Governments withdrawn some restrictions</li> <li>➤ Improved technology and financial aids</li> <li>➤ Encouragement to innovations and inventions</li> <li>➤ Promotion of healthy completions</li> <li>➤ Consideration increase in government assistance for woman entrepreneurs of SMEs</li> <li>➤ Establishment of other national and international institutes</li> <li>➤ Benefits of specialization</li> <li>➤ Social and cultural development</li> </ul>	<ul style="list-style-type: none"> <li>➤ Problems of raising capital</li> <li>➤ Difficulty in borrowing fund</li> <li>➤ Thought-cut completions endangered existence of small companies</li> <li>➤ Problems of availing raw-materials</li> <li>➤ Problems of obsolescence of indigenous technology</li> <li>➤ Increased pollutions</li> <li>➤ Religious misinterpretation</li> <li>➤ Problems of infrastructure</li> </ul>

#### IX. SUGGESTIONS AND RECOMMENDATIONS

This section of the paper represents some suggestions pertaining to the removal of barriers behind the development of women entrepreneurs SMEs in Rajshahi area and fostering the way they play role through SMEs. These initiatives can be significant steps for improving the standard of SMEs in the area.

- Removal of lower mentality from woman entrepreneurs is a strategic mechanism whereby the lower mentality among women can be solved. Instead of lower mentality there should be provided some motivation training for encouraging the women concerned.
- Increasing micro-credit financing system among woman entrepreneurs depicts involvement in micro-credit financing of women entrepreneurs. By increasing the engagement of women entrepreneurs and increasing support from different financial institutes and banking company as well as banks can eradicate the backwardness from the area concerned.
- Simplifying the credit system of public banks and financial institutions means that the credit systems which are being offered by different financial institutes and banks must be free from any sort of complexity and the process must be easy to realize.
- Adequate power and water supply: it refers to eliminate the years of electricity, fuel, and water supply. In order to eliminate, there should increase new production of electricity and fuel as well as water supply.
- Designing and maintaining the training programs for the improvement of women entrepreneurs: most of the training programs regarding the improvement of women entrepreneurs must be so motivational and encouraging as well as these training programs must be observed and supervised as well as followed up by the appropriate human development officers.
- Development of transportation and communication system indicates facilitating and constructing new roads and highway to the remote areas of Rajshahi area, on the other hand, the development of communication system connotes affordable communication system.
- Long-term financial support: there has a scarcity of long term financial support among women entrepreneurs and most financial institutes offer the short and intermediate term loans to women entrepreneurs in the area.
- Removal of marketing problems: it connotes that the products made by the women entrepreneurs is intricate to market in the local and international markets because of the lower quality of products. But supplying quality raw-materials and supporting components for the purpose of quality production can be done.
- Technical and logistic support connotes the direct and substantial as well as objective supports to the woman entrepreneurs of Rajshahi area.
- Establishing board on women entrepreneurship development is another way of get rid of the problems revealing among them in the concerned area and which must be set up with the responsible representatives.
- National patronization can also be helpful in this purpose.

The aforementioned measures are the possible way-outs but these are not accurate and adequate. Self-encouragement and wake up of woman entrepreneurs is basically the key in this behalf.

#### X. CONCLUSION

The problems and prospects found out in the study based on women entrepreneurs of SMEs of Rajshahi area of Bangladesh will be helpful for understanding the overall scenario of women entrepreneurs of SMEs and there will create the opportunities to the investors and promoters as well as to Government for the purpose of planning and decision making. The study suggests every public private efforts and non-government organizations to assist the women entrepreneurs of northern districts of Bangladesh because this can create larger women entrepreneur for SMEs.

#### APPENDIX

Table -1 Classification of respondents based on demographic factors

Serial No	Demographic Factors	No. of Respondents	Percentage [%]
1	Age		
	Below 25 years	15	10
	25-35 years	25	16.6
	35-45 years	52	34.6
	45-55 years	43	28.6
	Above 55 years	15	10
	Total	150	100
2	Marital Status		
	Married	95	63.3
	Unmarried	38	25.3
	Divorce	5	3.3
	Widow	12	8
Total	150	100	
3	Size of family		
	2-3members	35	23.3
	3-5members	55	36.3
	5-7members	31	20.6
	Above 7 members	29	19.3
Total	150	100	
4	Educational qualification		
	No formal schooling	16	10.6
	Incomplete Primary school	23	15.3
	Complete Primary school	35	23.3
	Incomplete Secondary school	19	12.6
	Complete Secondary school	22	14.6
	Post secondary, diploma, degree	20	13.3
	Degree and above	15	10
Total	150	100	
5	Work experience		
	Below 2 years	17	11.3
	2-4	24	16
	4-6	51	34
	6-8	31	20.6
	Above 8 years	27	18
Total	150	100	
6	Monthly income		
	Below 10000	17	11.3
	10000-20000	29	19.3

20000-30000	40	26.6
40000-50000	36	24
Above 50000	28	18.6
Total	150	100

Interpretation: Table-1 shows that 34.6 % of the respondents are between 35 to 45 years of age. 63.3% of them are married. It also shows that 36.3% of the respondents have a family size of 3 to 5 members and 23.3% of the respondents' complete primary school, 34% of the respondents total work experience in between 4 to 6 years and 26% of the respondents monthly income is between TK.20, 000 to 30,000.

Classification based on results and findings.

Table -2 Lack of practical experience and knowledge

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	52	34.6
Agree	47	31.3
Neither Agree or Nor Disagree	27	18
Disagree	24	16
Strongly Disagree	0	0
Total	150	100

Interpretation: Table-2 shows 34% respondents are strongly agreed that they have lack of practical experience and knowledge while 31.3% of respondents are agreed with the statements.

Table -3 Inadequate training Facilities

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	57	38
Agree	44	29.3
Neither Agree or Nor Disagree	23	15.3
Disagree	21	14
Strongly Disagree	5	3.3
Total	150	100

Interpretation: Table-3 shows that 38% of respondents are strongly agreed that training facilities are inadequate whereas 14% of respondents are strongly disagree with the statements because they believe training facilities are adequate enough.

Table -4 Religious misrepresentation

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	45	30
Agree	54	36
Neither Agree or Nor Disagree	26	17.3
Disagree	18	12
Strongly Disagree	7	4.6
Total	150	100

Interpretation: Table-4 shows that 36 % of respondents agreed that they need to go under religious misrepresentation while 17.3% of respondents were neutral.

Table -5 Lack of family support

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	52	34.6
Agree	53	35.3
Neither Agree or Nor Disagree	23	15.3
Disagree	18	12
Strongly Disagree	4	2.6
Total	150	100

Interpretation: Table-5 shows that 34.6% respondents are strongly agreed that family supports are not adequate enough whereas 2.6% are satisfied with existing family support.

Table -6 Capital deficiency

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	56	37.3
Agree	49	32.6
Neither Agree or Nor Disagree	27	18
Disagree	10	6.6
Strongly Disagree	8	5.3
Total	150	100

Interpretation: Table- 6 shows that 37.3 % respondents are suffered from capital deficiencies, while 5.3% of respondents are strongly disagreed in this issue.

Table -7 Inadequate credit facilities

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	44	29.3
Agree	62	41.3
Neither Agree or Nor Disagree	27	18
Disagree	17	11.3
Strongly Disagree	0	0
Total	150	100

Interpretation: Table-7shows 41.3% of respondents are agreed that they have lack of credit facilities, whereas 1.3% of respondents are disagreed.

Table -8 Insufficient utilities support

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	53	35.3
Agree	48	32
Neither Agree or Nor Disagree	28	18.6

Disagree	20	13.3
Strongly Disagree	1	.6
Total	150	100

Interpretation: Table-8 shows that 35.3% of respondents are strongly agreed that they are suffered from insufficient utilities support while only .6% respondent is strongly disagreed.

Table -9 Scarcity of raw materials

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	38	25.5
Agree	67	44.6
Neither Agree or Nor Disagree	26	17.3
Disagree	17	11.3
Strongly Disagree	2	1.3
Total	150	100

Interpretation: Table-9 shows that 44.6% respondents are agreed that raw materials are scared where as 1.3% respondents are strongly disagreed in this issue.

Table -10 Insufficient government support

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	40	26.6
Agree	41	27.3
Neither Agree or Nor Disagree	35	23.3
Disagree	27	18
Strongly Disagree	7	4.6
Total	150	100

Interpretation: Table-10 shows in this that 27.3% respondents are satisfied with existing government facilities and 23.3% respondents have neutral opinion in this statement.

Table -11 Insufficient NGOs support

Agreeable level of opinion	No. of Respondents	Percentage [%]
Strongly Agree	30	20
Agree	25	16.6
Neither Agree or Nor Disagree	25	16.6
Disagree	50	33.3
Strongly Disagree	20	13.3
Total	150	100

Interpretation: Table- 11 shows that 33.3% respondents are disagreed in insufficient Non Government Organization (NGO) support, because they are satisfied of existing NGO support. Whereas 20% respondents are strongly agreed that NGO support are insufficient.

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