

# Socioeconomic Status of Entrepreneur and Non-entrepreneur Tribal Women in Sylhet Region of Bangladesh

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## Abstract

Considering the broad thematic areas of entrepreneurship development, this research has drawn upon livelihoods improvement in Sylhet region of Bangladesh. The main objective of the study was to compare the differences between entrepreneurs and non-entrepreneurs tribal women considering their socioeconomic characteristics. It employed primary data collected from 360 tribal women, of them 180 for entrepreneurs and these of 180 for non-entrepreneurs in two districts namely Sylhet sadar and Moulvibazar. For examining women's status, the present research studied four enterprises (i.e. pig farming, shop keeping, handloom weaving, and bamboo handicrafts etc.) for four tribal communities such as *Garo*, *Khasia*, *Monipuri*, and *Patro* respectively. Multi-stage random sampling technique was used within a methodological context of participatory action research at individual, household and community level. A set of data collection technique, which include baseline survey, face to face interviews, individual discussion with headman or local NGOs and *addah* (informal chatting) was used during the research to attain the objectives of the study. Independent t-test, and Constraint Index (CI) were used to determine present situation of tribal women. The research findings revealed that entrepreneur women were in better condition in terms of age, education, family size, annual personal income, and housing and sanitation etc., than non-entrepreneurs. Considering tribal community, all (100%) educated women entrepreneurs were in *Patro* and *Garo* communities followed by *Monipuri* (98%) and *Khasia* (89%) respectively. In case of personal income, it revealed that Tk 30141, Tk 29852, and Tk 119413 were earned and received by *Garo*, *Khasia*, and *Patro* but *Monipuri* shared highest income (Tk 140526) among them. It was found that non-entrepreneurs' household spent more in food items (about 65%) than entrepreneurs, whereas entrepreneurs spent more in non-food items. It is recommended that enterprise should be local, cultural, and social based with more financial and technical support from GO and NGOs.

Key words: Entrepreneurship development, livelihood improvement, tribal women, enterprises, socioeconomic characteristics

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## Introduction

Development of tribal economy is essential pre-conditions to the development of a nation as a whole. The gap between tribal-mainstream people needs to be lessened through increase in the standard of living of the tribal people. A large proportion of the people of Bangladesh are living in her forest, hills, coastal areas and other places, about 1.41 million are tribal which constitute 1.13% of the total population (BBS, 2010). In Bangladesh, different ethnic-linguistic groups have been living for many centuries. They are scattered mainly in hilly parts of Rangpur, Dinajpur, Rajshahi, Mymensingh, Sylhet and Chittagong Hill Tracts (CHTs). Their life is extremely fascinating. Majority of them are Buddhists and the rest are Hindus, Christians, and Animists, the bondage of religion, and elements of primitiveness are strongly displayed in their rites, rituals and everyday life.

In the tribal society, women play a very important part in the highly labour intensive production process and contribute to their family income. Traditionally, they are playing an important role in their society for creating access to human, natural, financial and social capital by establishing the small and home based enterprises as cloth and handloom weaving, betel leaf and *Jhum* cultivation etc. Recently, these traditional enterprises are given a new look or in a more innovative way and also add new enterprises such as poultry rearing, pig farming, shop keeping, beauty parlour, etc. However, the majority of new livelihood opportunities are considered not only in farming activities, but also in various non-farm or small-scale businesses. Their growing economic power significantly improve their participation in intra-household decision making process; family planning, children education, health and nutrition etc. (Steele *et al.*, 2001; Parvin *et al.*, 2005; Chowdhury, 2007) to meet the basic needs of the family, property rights and sustain a given standard of living. For this reason, tribal women are changing their livelihood activities from traditional views, which make their income more cost-effective than past. Some of the literature indicates that women's income is the sources of power and opportunities that may otherwise hinder their lives (e.g. Al-Amin, 2008; Rahman and Naoroze, 2007; Haque and Itohara, 2008; Fakir, 2008). The study is conducted on Sylhet region of Bangladesh. Moreover, a number of studies (Sarma, 2014; Janardhan and Krishna, 2016; Sarma and Varma, 2008; Kabir *et al.*, 2006; Soni, 2015; Roy and Manna, 2014; Raja and Radhaakrishnan, 2016) have been conducted in home and abroad, some of them are entrepreneurship development related, some of them are on socioeconomic conditions of tribal people but no systematic and comprehensive study has so far been conducted on tribal women in Bangladesh, particularly in Sylhet region. The study aimed at and attempted to compare the differences between entrepreneur and non-entrepreneur tribal women considering their socioeconomic characteristics.

## Methods and Materials

A multistage random sampling technique is used to ensure that the survey is representative of targeted tribal women. For the study, two districts are purposively selected from Sylhet division namely Sylhet and Moulvibazar because here tribal women's involvement with entrepreneurial activities is quite new. Two upazilas from each district namely Gowainghat and Sylhet sadar are selected from Sylhet, Sreemangal and Kulura are also being selected from Moulvibazar district. A total of 31 villages/*paras/punji* are randomly selected, where four tribal communities (i.e. *Monipuri*, *Khasia*, *Garo* and *Patro*) were considered purposively in which three are dominant namely *Monipuri*, *Khasia*, and *Garo* and another is a minor group namely *Patro*. Two tribal women groups were also selected for the purpose of this research; a) tribal women entrepreneur who involved in entrepreneurial activities and b) non-entrepreneur tribal women who were not involvement in entrepreneurial activities. Moreover, four enterprises were considered such as pig farming, bamboo handicraft, handloom weaving and shop keeping respectively.

In Sylhet district, 175 tribal women were selected randomly in which 77 women are entrepreneur and these of 98 are non-entrepreneurs respectively In terms of Moulvibazar district, 185 of tribal women were selected in which 82 of tribal women were non-entrepreneur respective. Consequently, the sample size stood at 360. For the selection of sample size from upazila, tribal women and enterprises, the easy statistical tool of percentage as 30% was applied. So, after the selection of percentage (30%) from each tribe as well as each group, 180 entrepreneurs and that of 180 non-entrepreneur tribal women were selected randomly. Both quantitative and qualitative approaches are available for data collection and each approach is based on particular situation and purpose. To address the objective, some variables such as age, educational level, marital status, family size, dependency ratio, household head, personal income, household expenditure, association with NGOs, and occupational status of family member etc. are considered. In that case, descriptive techniques have been used to determine the present situation. In this study, independent sample t-test is used to determine the differences between two groups of entrepreneur and non-entrepreneur tribal women. Finally, a Constraint Index (CI) is calculated for ranking the constraints as follows;

$$\text{Constraint Index (CI)} = C_3*3+C_2*2+C_1*1+C_0*0$$

Where,

$C_3$ = Frequency of tribal women faced 'severe' constraints

$C_2$ = Frequency of tribal women faced 'significant' constraints

C<sub>1</sub>= Frequency of tribal women faced 'insignificant' constraints

C<sub>0</sub>= Frequency of tribal women faced 'not at all' constraints

Four-point rating scale was used, where 3 assigned for 'severe', 2 for 'significant', 1 for insignificant and 0 for 'not at all'.

## Results and Discussion

The age of the selected entrepreneur tribal women varied from 30 to 45 years with a mean and standard deviation of 36 and 5.6 years respectively. The results indicate that the average age (30.8%) of the tribal women entrepreneurs belong to the age brackets of 31-35 years. The greater proportion that is 37.5 and 36.2% of entrepreneurs were in *Garó* and *Khasia* communities respectively. In terms of non-entrepreneur tribal women, the highest age range (29.3%) were within 31-35 years while the greater proportion (35%) was covered by *Khasia* community and then *Patro* community 32.1% within that the age structure respectively.

Table 1: Age structure of entrepreneurs and non-entrepreneurs of tribal women

Age group (year)	Entrepreneur tribal women					Non-entrepreneur tribal women					t-test
	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All entre	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All non-entre	
25 to 30	7 (12.5)	9 (19.1)	11 (20.4)	2 (8.7)	29 (16.1)	3 (7.1)	5 (12.5)	3 (6.7)	8 (15.1)	19 (10.6)	3.343***
31 to 35	21 (37.5)	17 (36.2)	15 (27.8)	5 (21.7)	58 (32.2)	8 (19.0)	14 (35.0)	14 (31.1)	17 (32.1)	53 (29.4)	
36 to 40	18 (32.1)	13 (27.7)	13 (24.1)	8 (34.8)	52 (28.9)	11 (26.2)	12 (30.0)	9 (20.0)	9 (17.0)	41 (22.8)	
41 to 45	9 (16.1)	5 (10.6)	12 (22.2)	6 (26.1)	32 (17.8)	12 (28.6)	9 (22.5)	11 (24.4)	10 (18.9)	42 (23.3)	
46 to 50	1 (1.8)	3 (6.4)	3 (5.6)	1 (4.3)	8 (4.4)	6 (14.3)	0	5 (11.1)	6 (11.3)	17 (9.4)	
51 to 55	0	0	0	1 (4.3)	1 (0.6)	2 (4.8)	0	3 (6.7)	3 (5.7)	8 (4.5)	
All age groups	56	47	54	23	180	42	40	45	53	180	
Mean	36					38					
Std. deviation	5.6					6.4					

Source: Field survey, 2015

Note: entre = entrepreneurs and non-entre = non-entrepreneurs

Figures in the parenthesis indicate % of age structure of the respondents of respective age group

The result indicated that entrepreneur tribal women are younger than non-entrepreneurs for which they are capable of adapting the small enterprises that influence to others attitude, skill and aspiration. It may be a reason to involved tribal women in labour intensive economic activities. The result of t-test shows that entrepreneur are significantly ahead compared to non-entrepreneur.

It can be seen from Table 2 that the adult literacy rate (97%) of entrepreneurs is higher than the national (52.96%) level literacy rate (BBS, 2013). Table 2 revealed that 77% of non-entrepreneurs tribal women are literate while 44% have primary level of education and those of 23% illiterate. Considering the average literacy rate, more educated non-entrepreneurs tribal women are found in *Patro* (about 28%) community followed by *Monipuri* (about 27%) and *Garos* (about 24%) respectively.

Table 2: Educational status of tribal women in the study.

Educational level	Entrepreneur tribal women					Non-entrepreneur tribal women					t-test
	<i>Garos</i>	<i>Khasias</i>	<i>Monipuris</i>	<i>Patros</i>	All entre	<i>Garos</i>	<i>Khasias</i>	<i>Monipuris</i>	<i>Patros</i>	All Non-entre	
Illiterate	0	5 (11)	1 (2)	0	6 (3)	9 (21)	10 (25)	8 (18)	14 (26)	41 (23)	13.9***
Primary (1-5)	20 (36)	19 (40)	19 (35)	7 (30)	65 (36)	17 (41)	17 (43)	17 (38)	29 (55)	80 (44)	
Secondary (6-10)	36 (64)	23 (49)	34 (63)	15 (65)	108 (60)	16 (38)	13 (33)	20 (44)	10 (19)	59 (33)	
Higher Secondary (11-12)	0	0	0	1 (4)	1 (1)	0	0	0	0	0	
Total literate	56	42	53	23	174	33	30	37	39	139	
Literacy rate (%)	32.2	24.1	30.5	13.2	100	23.7	21.6	26.6	28.1	100	
All educational level	56	47	54	23	180	42	40	45	53	180	
Mean	4.27					1.10					
Std. deviation	2.971					0.741					

Source: Field survey, 2015

Though 3 and 23% of entrepreneurs and non-entrepreneurs have no formal education, they still performed different income activities without resource to their educational background. It is found that mean and standard deviation of educational level is 4.27 and 2.97 for entrepreneurs and 1.10 and 0.74 for non-entrepreneurs respectively. In the tribal society, it is also observed that nowadays parents are more willing to send their children to school for education. To compare between entrepreneurs and non-entrepreneurs tribal women among four tribes, it is found that the educational levels of non-entrepreneurs are lower than entrepreneurs.

The result indicates that majority of entrepreneurs (about 87%) are married, while in *Garo* community, married entrepreneurs interviewed are about 95% followed by *Monipuri* (89%) and *Khasia* (83%) respectively. In case of non-entrepreneurs, about 82% are married while majority of non-entrepreneurs (86.7%) are *Manipuri* community followed by *Garo* (83%) and *Patro* (81%) respectively.

Table 3: Marital status of entrepreneurs and non-entrepreneurs

Marital status	Entrepreneurs' household					Non-entrepreneurs' household					t-test
	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All entre	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All non-entre	
Single	-	2 (4)	1 (2)	1 (4)	4 (2)	-	5 (13)	-	1 (2)	6 (3)	3.631***
Married	53 (95)	39 (83)	48 (89)	17 (74)	157 (87)	35 (83)	30 (75)	39 (87)	43 (81)	147 (82)	
Widow	3 (5)	6 (13)	5 (9)	5 (22)	19 (11)	7 (17)	5 (13)	6 (13)	9 (17)	27 (15)	
All marital status	56	47	54	23	180	42	40	45	53	180	
Mean	2.09					2.33					
Std. deviation	0.445					0.739					

Source: Field survey, 2015

The analysis between entrepreneurs and non-entrepreneurs indicated that entrepreneurs of tribal women are good enough in terms of married person than non-entrepreneurs. In that cases, it is clearly reported that widow and single women in entrepreneurial activities have better position than non-entrepreneurs in terms of occupational status and other factors in the respective study areas.

Table 4 shows that about 73% of entrepreneurs' household has a medium family size of between 4 to 6 persons while 7 and above member as large is 16% respectively. It is therefore, estimated that the average family size for entrepreneur is 4.9, which is lower than the national average of Bangladesh (5.5) (HIES 2013). Relatively higher family member of non-entrepreneurs (67%) are medium family, 14% of total is a small family and the remaining 18% is a large family respectively. The average family size per household is determined at 5.1 with a standard deviation of 1.32. This indicates that the average family size is slightly lower than the national level (5.5) of Bangladesh but higher than entrepreneurs' households in the study.

Table 4: Family size of entrepreneurs' and non-entrepreneurs' households

Family Size	Entrepreneurs' household					Non-entrepreneurs' household					t-test
	Garó	Khasia	Monipuri	Patro	All entre	Garó	Khasia	Monipuri	Patro	All non-entre	
Small (1 to 3 members)	10 (18)	5 (11)	2 (4)	2 (9)	19 (11)	9 (21)	6 (15)	4 (9)	7 (13)	26 (14)	1.45***
Medium (4 to 6 members)	35 (63)	30 (64)	49 (91)	18 (78)	132 (73)	27 (64)	32 (80)	30 (67)	32 (60)	121 (67)	
Large (Above 7)	11 (20)	12 (26)	3 (6)	3 (13)	29 (16)	6 (14)	2 (5)	11 (24)	14 (26)	33 (18)	
All categorized family size	56	47	54	23	180	42	40	45	53	180	
Average family size	4.7 (1.22)	5.1 (1.19)	5.0 (0.96)	4.9 (1.21)	4.9 (1.14)	4.5 (1.15)	4.7 (1.11)	5.6 (1.42)	5.4 (1.28)	5.1 (1.32)	

Source: Field survey, 2015

The age distribution of working family members is presented in Table 5. On the other hand, non-entrepreneurs' dependency ratio is 0.65, varying from 0.54 to 0.84. In the study, *Garó* entrepreneurs (0.78) and *Khasia* non-entrepreneurs (0.84) have a very high dependency ratio due to lack of working people. Limited scope of income source also contributed to increase the dependency ratio in the study areas. It is therefore, indicated that the overall dependency ratio of non-entrepreneurs is slightly higher than entrepreneurs' household.

Table 5: Dependency ratio of entrepreneur and non-entrepreneurs' households

Tribal group	Family Size (person/hh)	Age groups				Dependency ratio*
		<15 years	15-65 years	>65 years	All age groups	
Tribal women entrepreneur households						
<i>Garó</i>	4.7	36.74	56.06	7.20	100	0.78
<i>Khasia</i>	5.1	35.56	58.16	6.28	100	0.72
<i>Monipuri</i>	5.0	24.80	64.68	10.52	100	0.55
<i>Patro</i>	4.9	25.89	66.07	8.04	100	0.51
All	4.9	30.75	61.24	8.01	100	0.64
Tribal women non-entrepreneur households						
<i>Garó</i>	4.5	28.95	62.63	8.42	100	0.60
<i>Khasia</i>	4.7	35.64	54.26	10.11	100	0.84
<i>Monipuri</i>	5.6	28.17	65.08	6.75	100	0.54
<i>Patro</i>	5.4	34.38	61.81	3.82	100	0.62
All tribal communities	5.1	31.78	60.95	7.27	100	0.65

Source: field survey, 2015

\*Dependency ratio = (population aged below 15 years + over 65 years)/population aged 15 - 65 years

In terms of pattern of the tribal family, *Garó* and *Khasia* are matrilineal-based traditional society as 0.4 and 68% of *Garó* and *Khasia* of entrepreneur women reported that they are head of the family because of female-based and highly manifested stereotyped relationship (Table 6).

Table 6: Head of entrepreneurs' and non-entrepreneurs' households

Head of the family	Entrepreneurs' household					Non-entrepreneurs' household					t-test
	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All entre	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All non-entre	
Self	45 (80)	32 (68)	-	4 (17)	81 (45)	39 (93)	33 (83)	-	6 (11)	78 (43)	0.318
Husband	-	-	43 (80)	17 (74)	60 (33)	-	-	31 (69)	43 (81)	74 (41)	
Mother	11 (20)	15 (32)	-	1 (4)	27 (15)	3 (7)	7 (18)	-	-	10 (6)	
Father/father in law/Son	-	-	11 (20)	1 (4)	12 (7)	-	-	14 (31)	4 (8)	18 (10)	
All head of the family	56	47	54	23	180	42	40	45	53	180	
Mean	0.45					0.43					
Std. deviation	0.499					0.497					

Source: Field survey, 2015

The overall data of entrepreneurs indicated from Table 6 that 45% women are head of the family, 33% of household are managed by husband and 7% are by father/father in law/son headed family respectively. To estimate the non-entrepreneurs' household, it is reported that 93 and 83% of *Garó* and *Khasia* women are head of their family respectively (Table 6). It is therefore, observed from the perspective of power and authority that the *Garó* and *Khasia* are still female dominated society, despite male involved in formal economic activities. Thus, head of the family shows a positive but insignificant relationship between entrepreneur and non-entrepreneur tribal households.

Table 7 indicates that large number (31%) of the entrepreneurs earned an estimated yearly income of above Tk 31500 in which *Khasia* covered about 36% of total followed by *Garó* (34%) and *Patro* (26%) respectively. The rest of the entrepreneurs (9, 26, and 30%) earned between Tk 25501-Tk 27500, Tk 27501-Tk 29500 and Tk 29501-Tk 31500 respectively. Considering the average income of entrepreneurs, it reveals that, Tk 29852, Tk 29727 and Tk 29797 are found for *Khasia*, *Monipuri* and *Patro* but *Garó* represented the higher income (Tk 30141) among them (Table 7).



Table 7: The annual personal income of entrepreneurs and non-entrepreneurs

Personal income	Entrepreneurs tribal women					Non-entrepreneurs tribal women				
	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All entre	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All non-entre
Below 25500	2 (4)	3 (6)	2 (4)	-	7 (4)	1 (2)	3 (8)	11 (24)	2 (4)	17 (9)
25501 to 27500	6 (11)	1 (2)	7 (13)	2 (9)	16 (9)	22 (52)	17 (43)	21 (47)	19 (36)	79 (44)
27501 to 29500	11 (20)	11 (23)	15 (28)	10 (44)	47 (26)	16 (38)	14 (35)	9 (20)	23 (43)	62 (35)
29501 to 31500	18 (32)	15 (32)	16 (30)	5 (22)	54 (30)	3 (7)	6 (15)	4 (9)	9 (17)	22 (12)
Above 31500	19 (34)	17 (36)	14 (26)	6 (26)	56 (31)	-	-	-	-	-
All income	56	47	54	23	180	42	40	45	53	180
Average income	30141	29852	29727	29797	29897	27423	27699	26307	27011	27214

Source: Field survey, 2015

Regarding non-entrepreneurs' income, a high variability is observed, the average income of non-entrepreneurs are Tk 27423 for *Garo*, Tk 27699 for *Khasia*, Tk 26307 for *Monipuri*, and Tk 27011 for *Patro* respectively. The average personal income of non-entrepreneurs is lower than entrepreneurs in the study areas. However, it is found that the estimated average annual income of entrepreneurs' personal income (Tk 29897) and non-entrepreneurs (Tk 27214) are very low than the national income (Tk 137748) reported by HIES, 2010. The result of t-test (8.545) indicates the significant differences and positive relationship between entrepreneur and non-entrepreneur tribal women.

Table 8: Occupational status of family members of respondents' households

Occupational status	Entrepreneurs' household					Non-entrepreneurs' household					t-test
	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All entre	<i>Garo</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All non-entre	
Agriculture	4 (7)	-	24 (44)	9 (39)	37 (21)	3 (7)	-	14 (31)	12 (23)	29 (16)	0.436***
Business	5 (9)	4 (9)	9 (17)	3 (13)	21 (12)	3 (7)	4 (10)	7 (16)	4 (8)	18 (10)	
Rickshaw polling	12 (21)	13 (28)	6 (11)	3 (13)	34 (19)	8 (19)	7 (18)	4 (9)	14 (26)	33 (18)	
Day labourer	28 (50)	22 (47)	6 (11)	5 (22)	61 (34)	21 (50)	25 (63)	13 (29)	18 (34)	77 (43)	
Service (in country)	7 (13)	8 (17)	9 (17)	3 (13)	27 (15)	7 (17)	4 (10)	7 (16)	5 (9)	23 (13)	
All occupational status	56	47	54	23	180	42	40	45	53	180	

Source: Field survey, 20150.

Table 8 indicates that most of the member of entrepreneur's households (34%) are day labour as principal occupation and secondarily work as agriculture (21%). About 44% of *Monipuri* occupied agricultural work, while 50% of *Garo* are day labour. Table 8 also reveals that 43 and 18% of non-entrepreneur's family members engaged in day labour and rickshaw polling respectively as their main occupations, whereas 16% in agriculture and that of 13% engaged in service in country. It is also observed from the findings that the increasing number of male and female of non-entrepreneurs are currently being engaged in tea garden and betel leaf processing as a day labour.

The highest (about 66%) amount of earning income spend on food item by *Khasia* households, followed by *Monipuri* and *Garo* about (61%), respectively. Table 9 showed the annual expenditure of non-entrepreneurs' household for food and non-food items. The highest average annual expenditure of non-entrepreneur amounted at Tk 58294 for *Monipuri* households followed by *Patro* (Tk 52819) and *Garo* (Tk 43128) respectively.

Table 9: The annual expenditure of entrepreneurs and non-entrepreneurs' households

Head of expenditure	Entrepreneurs' household					Non-entrepreneurs' household				
	<i>Garo</i> (n=56)	<i>Khasia</i> (n=47)	<i>Monipuri</i> (n=54)	<i>Patro</i> (n=23)	All entre (n=180)	<i>Garo</i> (n=42)	<i>Khasia</i> (n=40)	<i>Monipuri</i> (n=45)	<i>Patro</i> (n=53)	All non-entre (n=180)
Food	2013868 (61)	1702746 (66)	2403859 (61)	1926387 (49)	8046860 (59)	1257091 (69)	1133373 (67)	1710352 (65)	1724430 (62)	5825246 (65)
Clothing	411400 (12)	310531 (12)	473725 (12)	943616 (24)	2139272 (16)	240912 (13)	207927 (12)	260225 (10)	313533 (11)	1022597 (11)
Medicine	256462 (8)	63141 (2)	221202 (6)	366484 (9)	907289 (7)	36227 (2)	44994 (3)	162903 (6)	214994 (8)	459118 (5)
Child education	494343 (15)	403691 (16)	505045 (13)	300704 (8)	1703783 (12)	172805 (10)	247126 (15)	261275 (10)	305135 (11)	986341 (11)
Housing	42467 (1)	45027 (2)	115103 (3)	75176 (2)	277773 (2)	30431 (2)	36643 (2)	62434 (2)	70545 (3)	200053 (2)
Other	99200 (3)	62624 (2)	196146 (5)	303053 (8)	661023 (5)	73904 (4)	34257 (2)	166051 (6)	170763 (6)	444975 (5)
All head of expenditure	3317740	2587760	3915080	3915420	13736000	1811370	1704320	2623240	2799400	8938330
Average expenditure	59245	55058	72501	170236	76311	43128	42608	58294	52819	49657

Figure in the parenthesis indicate % of household annual expenditure

Source: Field survey, 2015

The average expenditure of entrepreneurs and non-entrepreneurs' household are lower than the national average (Tk 134400) expenditure (BBS, 2013). The overall average annual expenditure of non-entrepreneurs is amounted Tk 49657 which is lower than entrepreneurs' household expenditure (Tk 76311). The result of t-test (8.082) reveals that household expenditure varied significantly among the two categories of tribal women, non-entrepreneurs' household spend more money in food items (about 65%) compared to entrepreneurs, but in term of non-food items, entrepreneurs expend more money.

Table 10 indicates that relatively higher amount (43%) of total household annual income are earned by entrepreneurs of tribal women amounted Tk 52001 to Tk 72000 while only 7% of total earned below Tk 32000. On an average, the lowest household income is earned by *Khasia* entrepreneur (Tk 60005) in which about 15% of total income is below Tk 32000 and there are no any annual income in above Tk 72000. The highest average income is calculated for *Patro* entrepreneurs who earned 44% of total income between Tk 52001 to Tk 72000 per year followed by 30% is in above Tk 72000 respectively (Table 10).

Table 10: The annual income of entrepreneurs' and non-entrepreneurs' households.

Household income	Entrepreneurs' household					Non-entrepreneurs' household					t-test
	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All groups	<i>Garó</i>	<i>Khasia</i>	<i>Monipuri</i>	<i>Patro</i>	All groups	
Below Tk 32000	-	7 (15)	4 (7)	2 (9)	13 (7)	-	4 (10)	-	1 (2)	5 (3)	9.266***
Tk 32001 to Tk 52000	12 (21)	24 (51)	16 (30)	4 (17)	56 (31)	32 (76)	26 (65)	10 (22)	23 (43)	91 (51)	
Tk 52001 to Tk 72000	33 (59)	16 (34)	19 (35)	10 (44)	78 (43)	10 (24)	10 (25)	26 (58)	21 (40)	67 (37)	
Above Tk 72000	11 (20)	-	15 (28)	7 (30)	33 (18)	-	-	9 (20)	8 (15)	17 (9)	
Total income	56	47	54	23	180	42	40	45	53	180	
Average income	67743	60005	81343	183876	84642	46094	45942	61415	54239	52288	

Source: Field survey, 2015

Figure in the parenthesis indicate % of household annual income

Regarding non-entrepreneurs, it is also found that 51% non-entrepreneurs earned between Tk 32001 to Tk 52000. About 3% of non-entrepreneurs' households received below Tk 32000 per year. Considering both entrepreneurs and non-entrepreneurs households, it was found that the average income of entrepreneurs and non-entrepreneurs' households are Tk 84642 and Tk 52288 which are lower than the national average of Tk 137748 (HIES, 2010). It is therefore, noted that a significant variation of household income is found among two groups of tribal women in the study areas.

Table 11: Distribution of entrepreneur and non-entrepreneur tribal women based on membership with NGOs (n=360)

Category	Entrepreneur tribal women (n=180)	Non-entrepreneur tribal omen (n=360)	t-test
No membership with NGOs	11 (6)	107 (59)	11.899***
Membership with one NGOs	127 (71)	64 (36)	
Membership with two NGOs	33 (18)	9 (5)	
Membership with three NGOs	9 (5)	0	
Mean	1.22	0.46	
Std. deviation	0.630	0.592	

Source: Field survey, 2015

Ninety four percent of entrepreneur tribal women were selected having membership with NGOs and the remaining 6% were not involved with NGOs. Among those involved with NGOs, 71% had membership with one, 18% with two and the remaining 5% with three NGOs (Table 11). For non-entrepreneur tribal women, it is found that 59% were not involved with NGOs. They were asked why they do not join with NGOs. They pointed out that they have interest but family barriers, high interest rate, uncertainty of getting opportunities were major constraints to join with NGOs. On the other hand, the remaining 41% accepted loan from NGOs due to get different facilities such as children education, family treatment or marriage of son/daughter etc.

However, tribal women are continuously facing multi-dimensional difficulties that affected their participation in income generating activities as well as their improved socioeconomic status. The most important constraint confronted by entrepreneur and non-entrepreneur women was 'lack of technical knowledge (as indicated by its CI of 238). They reported that due to poor educational background, they have less opportunity to collect up-to-date information in technical matters regarding local-based enterprises. The second most common constraint was 'lack of marketing channels' to develop enterprises. It indicates that they have lack of knowledge regarding product-base marketing channel. Due to lack of marketing channel, they usually receive fewer prices and have to sell their products to local buyer. 'Lack of business insurance schemes' was the 3<sup>rd</sup> most importantly counted problem for the tribal women.

Table 12: Constraints faced by tribal women in income generating activities

Constraints	Constraint level (%)				Constraint Index (CI <sub>e</sub> )
	Severe	Significant	insignificant	Not at all	
Lack of technical knowledge	56	30	10	4	238
Lack of marketing channel	61	14	15	10	226
Lack of capital to run enterprises	20	35	13	32	143
Less homestead area	46	24	10	20	169
Poor cooperation from family members	15	10	19	56	84
Lack of business insurance schemes	57	22	9	12	224
Poor infrastructure facilities; road, bridge, market etc.	15	10	10	65	75
High price of inputs	20	13	9	58	95
Poor health condition	16	11	45	28	115
Inadequate training programmes	34	26	21	19	175
Problem of geographical location	22	18	51	9	153

Source: Field survey, 2015

Product market always fluctuated but product cost is high. The majority of women reported that due to lack of insurance scheme, they cannot conduct a small business frequently. Due to natural calamities, production and sale both are hampered and sometimes they lost their investment as well. Less homestead area was marked as the 5<sup>th</sup> constraint. According to report by the women, the increasing population, expand the tea garden area and soil degradation of hill area decreased homestead land over time, ultimately reducing the scope of home-based small business around the houses, which was the most common in the study area. Problem of geographical location was also a barrier to conducting business. Most of them are living in hilly or plain land which is very far from city/town. They faced difficulties to contact with buyer or purchasing inputs or necessary things. Lack of financial support was another difficulty. In the study areas, women are very poor; do not have enough money to start a business. They reported that local NGOs provide loans ranging from Tk 5000 to Tk 20000 which are very inadequate for them to develop an enterprise. They also pointed out that poor health status was another barrier to conducting business. They often suffered from dysentery, skin diseases, and malnutrition. Tribal women mentioned that cooperation from family members is also low. Poor infrastructure facilities such as earthen roads and lack of bridges have been creating a marketing problem. During monsoon, they faced difficulties to travel on the muddy roads.

The tribal women were asked to give their opinion on possible solution to the constraints. In response to sufficient infrastructure development, a great number of majorities (75%) of them suggested that a number of initiatives might be taken by government to develop road, bridge, local market etc. About 53% of total women reported that proper marketing channel need to establish for easy access of produced products in addition with significant change for increasing women participation in enterprise activities. It is therefore, providing of adequate technical knowledge through training for getting modern information on improved livelihoods was another major perception, and need to provide financial support with low interest rate in time (58%). Here, lower percentage indicates the need first priority and higher percentage indicate least priority to overcome the constraints with small difference in percentage.

## **Conclusions**

Entrepreneurship amongst tribal women has been a recent phenomenon in Bangladesh. Though the role of tribal women still follow the code of customary beliefs which is different from mainstream people in many aspects, but nowadays they conscious about their existence, rights and work position by improving their socioeconomic status. The government of Bangladesh (GoB) and NGOs continuously carry out various types of programmes (i.e. literacy training, skill training, savings mobilization and small loan distribution etc.) to improve their status. It may be that entrepreneur tribal women are in better position than non-entrepreneurs in terms of education, personal income, household income and expenditure, and association with NGOs or GOs etc. As a result, a significant improvement of entrepreneurs lies in the existence of resources within and

outside of their communities. However, entrepreneurship development of tribal women have been made some positive impacts on socioeconomic situation. But some constraints such as poor infrastructure, inadequate training and financial support, lack of marketing channel, problem of geographical location still existed in the study areas. It was clearly apparent that tribal women were always trying to improve their socioeconomic status and played a crucial role in supplementing the family income. From this experience it would follow that infrastructure development and formation of short and long-term strategies by GOs, NGOs and other women development organizations with emphasis on the above mentioned constraints may help tribal women to improve their socioeconomic status.

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