

ROLE OF THE NGO “DESHA” IN CREATING ENTREPRENEURSHIP IN BANGLADESH: An Empirical Analysis

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ABSTRACT

Entrepreneurial activities play a vital role in the social, political and economic development of a country. This study intends to investigate the effectiveness of an NGO “Desha” in creating entrepreneurship in Bangladesh. DESHA is not only arranging fund for creation of entrepreneurs but also providing consultancy and training for their beneficiaries in the country. Mixed method has been used to conduct the research work. For collecting primary data, 20 branches of the NGO at six districts have been visited and 101 respondents were surveyed through a closed-ended questionnaire for quantitative analysis and an open-ended questionnaire for qualitative analysis. Time Period of the research work is from November 1, 2020 to January 31, 2021. For the qualitative analysis, the study analyzed two cases which showed that effort in building entrepreneurship by DESHA seems to be successful. From quantitative analysis, the study finds that reliability test of the collected data was significant and out of ten alternative hypotheses, nine were accepted. Overall, the study observed that DESHA's initiatives in creating Entrepreneurship among its beneficiaries have been successful in improving the livelihood and social status in the country. DESHA should try replicate its activities in the other parts of the country.

Keywords: Entrepreneurship, DESHA, Political economy, Social Mobility, Economic Development, COVID 19

JEL Classifications: O10, P11, L26

INTRODUCTION

Entrepreneurship creation is a buzzword as it covers originality, invention, appetite, entrepreneurial mindset, social obligations, sophisticated necessity to accomplish, fulfillment of customer expectations, strategy formulation, risk taking, decision-making ability, execution, adaptation, controlling power and result

oriented among cottage, micro, small, medium and large enterprises. As non govt. originations (NGOs) in Bangladesh are working mostly in rural areas and urban slum areas with downtrodden people so they normally work to create entrepreneur up to medium enterprises in the informal sector. However, banks are creating entrepreneurs in the formal sector especially medium and large along with some small enterprises in Bangladesh.

Entrepreneurial activities are part of dynamic roles for joint planning of increasing standard of living and diminishing poverty which in chance assists for sustainable development through formation of community, assets, human capital, technology transfer and improving local agricultural, agro-based industries as well as non-farm actions. Currently, besides government organizations, NGOs are also performing crucial role for elevating human, social, economic and political conditions of the country and increasing productivity. During seventies and eighties, Bangladesh faced problems such as: endless poverty, unemployment, malnutrition, illiteracy, gender inequality and resource constraints. There existed inequalities in the land and income distribution; access to education and health care and control over production resources among the poor and rich. Illiteracy was prevalent among majority of the population. Discrimination against women was widely prevalent, and there was a huge absence of women from the workforce. With the emergence of NGOs, the primary focus was to bring about financial inclusion to the country and poverty reduction especially for the marginalized poor people. "Sustainable development is about seeking a better quality of life. However, quality of life is interpreted differently by different people and cultural groups, and underpinned by a number of core principles and values." (Tilbury and Wortman, 2004, p.9). As such sustainable development requires for better standard of living of the people through fulfilling the sustainable development goals by 2030. However, COVID19 situation has created a negative impact all over the world including Bangladesh and has slowed the pace of economic development.

For this study one of the NGO of Bangladesh titled "DESHA" which is one of the leading Non-Government Organization (NGO) has been selected for doing research work. Established in 1986, DESHA aims to advance the socio-economic situations of the deprived and landless people of the country and help the poor achieve socio-economic development. The NGO prioritizes poor disadvantaged women and children as their foremost beneficiaries. The organization not only intends to deliver monetary support, but also arrange numerous training and development programs and also provide

consultancies to the beneficiaries to start entrepreneurship for empowering beneficiaries to occupy in self-reliant income generating activities and helps to progress leadership skills that are essential for them to be self-sufficient, attaining successful life and contribute to their families and communities. Hoselitz (1952) argued the importance of the role of human resources in the process of economic advancement of underdeveloped areas. In Bangladesh NGOs like DESHA is not only providing fund to the disadvantaged group but also to develop human resources by skilling or re-skilling. DESHA has taken numerous initiatives for its beneficiaries to become self-reliant and sustainable entrepreneurs and uplift their social status. DESHA claimed that they have transferred its benefits from local to national level in a bottom up approach improving the overall political economic situation in Bangladesh in its path to achieve the Sustainable Development Goals.

DESHA received its registration from Department of Social Service in 1989 and began field level implementation of its development programs in 1996. With very limited recourses, DESHA started its field level operation in 17 different villages. Since then DESHA has been following target group approach in its field implementation, working with the vulnerable rural poor household consisting of landless and manual laborers, ethnic minorities and others disadvantaged people. Over the years, DESHA has expanded its activities and areas.

With the passing of time, DESHA along with other development organizations worked to improve the economic situation of Bangladesh and progress was made. During the 2010s-decade poverty rate fell below 25%. The literacy rate, life expectancy and women's education and work force participation became prevalent, as Bangladesh achieved the rank of lower middle-income country in 2015 and thrives to reach the position of upper middle-income country soon; DESHA has been credited as being one of the leading NGOs in Bangladesh. Bangladesh is expected to graduate from LDC (least developed countries) group by the year 2026.

DESHA has been implementing an integrated development package including Functional Literacy and Continuing Education, Primary Education, Livelihood Skills Training and Technical Support, Health Education and Services, Nutrition, Savings and Credit Component, National Domestic Biogas and Manure Program (NDBMP), DESHA Community Hospital, Enrich Program, Foreign Remittance, Solar Home System (SHS) Program, Improved Cook Stoving and art-deco theme-TARC, Emergency Disaster Response and

Rehabilitation, and Low Cost Housing Project etc. Markevičiūtė and Jucevičius (2013) argued that though the competencies are preferable to organization leaders, a foremost share of those can be useful to a wider organization group, as learning, personal and professional growth, teamwork, legacy to service of community, long-term effectiveness of the organization, and decisions on time are vital competencies for every member in an organization.

In the 21st Century era of globalization, countries all over the world look up to each other and benchmark relatively stronger economies and try to follow and implement the stronger economy's strategies to uplift their own economic status. Bangladesh Rural Advancement Committee (BRAC) has been one of the most successful development organization in Bangladesh and is now replicating that success in 11 other countries in Asia, Africa, and the Americas, working to develop entrepreneurship among them and uplift their economies. In compliance with SDG-17, a global partnership should be built. DESHA as it expands its ventures can replicate BRAC's success abroad and also help create entrepreneurship in relatively poorer countries compared to Bangladesh, such as those in Sub-Saharan Africa. Local NGOs of those countries can benchmark the success of BRAC and DESHA to build entrepreneurships in those nations.

In 2020, during the Covid-19 Pandemic DESHA gave interest free loans to the beneficiaries and helped them engage in entrepreneurship activities through online platform, though this facility was limited by technological lag. For small businesses of their beneficiaries they arranged on line business strategies and during Eid they provide to new supply channel so that maintaining social distance between sellers and buyers' product can be sold and purchased. They also arranged for quarterly interest waiver against the loan repayment starting from April 2020 to December 2020. According to Association of Development Agencies in Bangladesh (ADAB, 2020) "DESHA is also providing adequate medical facilities to their beneficiaries and DESHA at Kushtia allocated 25 rooms of DESHA tower for accommodation for the doctors engaged in corona treatment." DESHA is committed to change and is continuously improving their services and during pandemic they sent medical assistants at the houses of the beneficiaries. DESHA is also providing online platforms for engaging in entrepreneurial activities for beneficiaries who are unable to do business physically because of the restrictions imposed on them for the pandemic.

Research Question of the study is: Whether DESHA is creating successful entrepreneurs among its beneficiaries?

Main objective of the study is to investigate DESHA's role in building entrepreneurial activities for empowerment of disadvantaged communities in Bangladesh. **Other objectives of the study** include activities such as examining transformation of the disadvantage communities to self-sufficient community, transformation from have nots to haves, determining the need for entrepreneurial activities, observing the core competencies among the small entrepreneurs for the ultra-poor group and providing some recommendations.

LITERATURE REVIEW

Rainnie (1985) argued that about small businesses, they should not be viewed as anachronistic survivors of a past age destined for destruction. According to Asaduzzaman and Westergaard (1993) the labor market has been inadequately discovered such as seasonality in agriculture, arrangement and features of rural labor market, the interlinking amid them and the modes of labor demand or labor hiring while underemployment remains rampant in rural Bangladesh. Grieve and Huq (1995) argued that small business enterprises were traditionally considered as private profit-seeking establishments that did not subsidize to social advantage.

Saha (2000) found that a rapid shift of rural households from farming to non-farming occupations and is induced by an increasing tendency of landlessness and marginalization in the agrarian economic condition. Bhuiyan (2004) observed that despite occupational changes and changes in social structure in villages, slow shift from agrarian to non-agrarian sector in rural areas is slowly uplifting the social class of the rural people. Elia (2006) argued that the interest rates currently continue to greater rate associated with traditional banking loans due to the advanced administrative costs of managing many small loans in its place of less with greater amounts. Peredo and Chrisman (2006) described that community-based enterprise provides a potential strategy for sustainable local development in poor populations.

Bakht (2008) described that in 2007 the SME Foundation was established and continues to effectively administer, finance, develop and advocate small enterprises further boosting their performances. Osmani and Latif (2013) found that enterprises begun to exercise their full potential, becoming more proactive, efficient and creative, they begun to grow and create income generating activities, thus poverty begun to decline and the overall economy started to improve with accelerated growth. Dixit and Agarwal (2015) detected that psychologists have identified several variables that appear to have a major influence on

entrepreneurial success. Islam (2015) found that banks do not ever go to the public and they don't deliver business strategy, training, inspiration and analysis provisions to the public; banks don't have community systems. Hart, Sharma and Halme (2016) described that management theory and research have not advanced at the identical step with the bottom of pyramid business revolution, and subsequently knowledge about parameters aimed at effective join in business, poverty alleviation and maintainable expansion remains uncertain.

Carter *et al.* (2017) pronounced that entrepreneurial household's paradigm is a logic of shared economic ease, specified the characteristic of precarity of business ownership, and empathetic to how economic risk and uncertainty is proficient. Latif and Akter (2017) found that microcredit programs of BRAC and ASA in Bangladesh have improved economic condition like increase monthly income and income source, monthly expenditure of respondents' family.

Khanam, Mohiuddin, Hoque and Weber (2018) observed that in Bangladesh micro financial institutions are financing micro-enterprises have a noteworthy helpful influence on the poverty mitigation guide. Bhusal and Pandey (2019) argued that the major occupation of household head is a significant factor that determine the entrepreneurial behavior and educational status is another variable playing important role behind entrepreneurial behavior of returned migrants. Khanum, Mahadi and Islam (2018) found that in Bangladesh, entrepreneur women were in improved situation in relations to age, education, family size, yearly personal earnings, and housing and sanitation etc. than that of non-entrepreneurs. Jahiruddina, Afroze, Hossain and Lopa (2019) described that involvement in microcredit programs, in some occurrences, has intensified spousal dispute while in maximum cases, a segment of absolute poor borrowers was victim of such heinous circumstances. Kader (2019) argued that building institutional arrangements to provide financial services to the micro-entrepreneurs is crucial for the expansion of micro enterprises which implies amount used for entrepreneurship and as a resultant factor that amount is being used to become entrepreneur and to transform as successful entrepreneurship are very crucial factor for enterprise development in rural Bangladesh.

Miklian (2019) described that business and development concerns are interconnect across and through the macro-and meso-levels to local livelihood interactions and impacts. Uddin, Chowdhury, Paul and Ghose (2019) depicted that in Bangladesh the micro-entrepreneur can drive faraway aimed at micro finance by way of it determination assistance beneficiaries for developing their socio-economic condition. Ali (2020) opined that those who are involved with the

process of IGPs, need fund to start a tinny or small business activities in a systematic manner which should be supported by adequate training through the NGOs which will deliver them endowment and they also need right to financial strength which might be applicable by taking into account their contribution in the non-formal segment of the economy. Chowdhury *et al.* (2020) depicted that the NGOs are working at the state in the procedure of widely varied agendas and schemes which (i) generate community and dogmatic consciousness amid the collection of disadvantaged besides on a social basis of weak groups, (ii) measure the wants and request of the cited collection of persons, and (iii) train and strengthen them to societal, partisan, and economic upliftment actions. Doand Tran (2020) observed in Vietnam that possibility of self-employment increases with the age but gender plays diversenature of attitude to establish entrepreneurship.

Hossain (2020) commented that Bangladesh attained incredible achievement in the Millennium Development Goals as economic reform measures aided in this economic achievement. Neumann (2020) argued that the determinants of the impact of entrepreneurship can generally be categorized into external environmental conditions, firm level characteristics and individual characteristics of the entrepreneurs themselves. Purbasari, Muttaqin and Sari (2021) argued that some rules that is essential to be measured by the government which are still an encounter to hasten the modification of SMEs through digital stages, together with the obtainability of profligate and reasonable internet concluded the delivery of telecommunications infrastructure, expansion of eminent human resources and inevitability of network security.

The aforesaid discussion did not directly consider all the factors of development of enterprises by the beneficiaries of an NGO in Bangladesh. Transformation process of disadvantaged communities who may get financial support and knowledge and skill development process from the informal sector of the country need to be further studied in an extensive manner. Most of the previous studies did not consider whether beneficiaries of NGOs who have been trying to become entrepreneurs in Bangladesh ultimately transform to become successful or unsuccessful. As such the study has been undertaken.

METHODOLOGY OF THE STUDY

Based on previous discussions on research question, objectives of the study and literature review, the methodology of the study for this research work has been prepared. The study is based on both qualitative and quantitative analysis. Shorten, and Smith (2017) argued that 'Mixed methods' is a research tactic

whereby investigators assembled and examined both quantitative and qualitative data in the same research work. As such the study used mixed methods due to substantiate findings between quantitative consequences and qualitative results. Etikan *et al.* (2016) also described that convenience sampling can be used in both qualitative and quantitative study. For collecting the data, the study prepares a questionnaire with twoparts: closed end questions and open-ended questions. Closed end questionnaire was prepared for the purpose of quantitative research. Further the study also filled up open ended questionnaires to prepare case studies and noted down the comments which were made by the respondents for qualitative analysis. In preparing the case studies, researchers followed the subsequent steps: Try to adjust the investigation's queries and cautiously sketch these queries; Select the belongings and state in what way information was to remain collected and which methods for investigation could be applied; Choose the cases and state how data is to be gathered and which techniques can be used for analysis; Gather the necessary information from the respondents; Assemble the information for the research purpose; Observations were made.

The study used convenience sampling as this is less time consuming in bringing out the correct decisions and convenience samples are practically at all times demonstrative of the target population of the DESHA. As such the study used convenience sampling which is a non-probability sampling method. Due to ongoing pandemic COVID- 19, to maintain social distance and to remain safe for researchers as well as beneficiaries and also staff of the NGO of different branches who included in the process of data collection safety measures were taken.

For qualitative analysis, the study will be used triangulation in qualitative research. To determine correct qualitative plan, comparable case studies, data triangulation strength brand understanding which researchers used. In the study, two case studies were prepared on "Simran Bibi" and "Kalu Mia" which have been highlighted on the basis of open-ended questionnaires. On 14th and 15th January, 2021 one of the researchers visited "Simran Bibi's house at Kusthia district for taking face to face interview; while Kalu Mia was interviewed in Meherpur on 18th January 2021. The study also tried to assess among the respondents subjectively while filling the open-end questionnaire part to assess whether they have received any sort of value of life and mental health support as well as keeping income generating track. Moreover, through open -ended questionnaire, the study noted important comments from the respondents for subjective judgements.

For Quantitative Analysis of data was used for the study is based on primary sources through surveying the beneficiaries of DESHA. A closed end

questionnaire was prepared and beneficiaries were surveyed in a total of 9 branches of DESHA in six districts of the country. These branches of the NGO were chosen conveniently and out of which two branches were in Kushtia district, one branch was in Meherpur district, two branches were in Jhenaidah district, one branch was in Chuadanga district, one branch of Rajbari district and two branches were in Rajshahi district of the country were visited for data collection purpose. The study was conducted survey among the disadvantaged communities of the society. The sample size was 101, of which 50 respondents were male and 51 respondents were female based on convenience sampling. Moreover, the study also filled up open-end questions part for qualitative analysis.

Based on the collected responses of the closed- end questionnaires, the study considered the following five demographic variables: Age, Gender, Level of Education, Occupation and Household Size; the following four monetary variables: Monthly Income (In Bangladesh Taka), Monthly Expenses (In Bangladesh Taka), Last Loan amount received from DESHA (In Bangladesh Taka), Amount of Loan, income, savings money used to build up entrepreneurship and income generating ventures under assistance of DESHA (In Bangladesh Taka) (Quarterly basis) and the final outcome variable: Whether respondents became successful entrepreneur with the help of DESHA? Based on these the following quantitative analysis was done: Frequency Distribution, Descriptive Statistics, Reliability Test and Chi Square Test.

Time Period of the research work was from 1 November, 2020 to 31 January, 2021. MS Excel and SPSS software were used for the purpose of quantitative data analysis. The following ten alternative Hypotheses Testing were undertaken from the serial no. A to J which was shown in Table 1:

Hypotheses Testing

Following ten alternative hypotheses were prepared in Table 1.

Table 1: Hypotheses Testing

<i>Sl. No.</i>	<i>Type of hypothesis</i>	<i>Hypothesis</i>
A.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Age
A.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Age
B.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Gender

<i>Sl. No.</i>	<i>Type of hypothesis</i>	<i>Hypothesis</i>
B.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Gender
C.	Alternative hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Level of Education
C.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Level of Education
D.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Occupation
D.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Occupation
E.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Household Size
E.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Household Size
F.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Monthly Income
F.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Monthly Income
G.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Monthly Expenses
G.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Monthly Expenses
H.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on their Last Loan from DESHA
H.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on their Last Loan from DESHA
I.	Alternative hypothesis	Ha: DESHA's Beneficiaries investing on becoming entrepreneurs depend on the amount they spend for Entrepreneurship purpose
I.	Null hypothesis	H0: DESHA's Beneficiaries investing on becoming entrepreneurs does not depend on the amount they spend for Entrepreneurship purpose
J.	Alternative hypothesis	Ha: DESHA's beneficiaries ultimately became successful Entrepreneurs
J.	Null hypothesis	H0: DESHA's beneficiaries ultimately did not became successful Entrepreneurs

QUALITATIVE ANALYSIS: TWO CASE OBSERVATIONS

Two case studies were prepared and comments were collected from the respondents by the open-ended questionnaire for qualitative judgements. This triangulation assisted to do the research work through preparing two case studies and also summarizing note of the respondents' comments for qualitative analysis in Table 4 below.

Case study 1: Smiran Bibi was given below in Table 2

Table 2: Smiran Bibi

For the purpose of the study, Smiran Bibi was interviewed on 14 and 15th January, 2021 which required a field visit to Kushtia. She joined in DESHA and starting of IGP from 2001 (October) at Kushtia, continuing to present (February 2021). Smiran Bibi is a beneficiary of DESHA, whose husband is Karim Fakir. The couple has two sons and one daughter (married). Between two sons, elder son is staying in Dhaka working as a mechanic and younger son is helping them in their house in Kushtia. Her daughter Kajoli Begum is a member of GONGA Mohila Samity who is now totally in high spirits and blissful with her husband and children's. After her marriage to Karim Fakir in 1999 the couple was living below poverty the poverty, when their older son was born in 2000. They had difficulty in having one meal a day. When Executive Director of DESHA had a visit to their house, at that time, she recalls the catastrophic flood which occurred in the year of 2001. At that critical time, DESHA helped them by providing three thousand taka and others relieve items for each family which were urgent at that period of time and she could not just control her tears while describing the whole story. The arrival of Executive Director of DESHA was a dream comes true for them and they were highly delighted with his arrival. This was the beginning of the story, it can be said that, Smiran Bibi started her journey with at DESHA and as initial loan of 3000 BDT loan for the first time in 2001. Afterward in various phases with their family demand Smiran Bibi is taking loan from DESHA as of 2021. By utilizing that money, they owned two tractor and between two tractor one is being used for cultivating the land whereas another one is being used for processing rice by which their regular income is 300 BDT per day. A good amount of Profit remains even after all the expenditures for maintenance costs, driver payment and fuel of the tractor. She now owns 4 Acres of land in which she used to cultivate seasonal vegetables and she has bought three bulls which she is planning to sell in forthcoming Eid-ul-azha with a good profit. She was able to afford her daughter's marriage after she turned 18 in 2020, and her younger son who is 17 as of 2021 is continuing his studies besides helping in his mother's entrepreneurship activities by virtue of loan from DESHA. From Smiran Bibi her whole family members realized that, with a small investment or capital incorporate with firm desire and hardworking, success can be brought out and long cherished dreams can become true. Even during the concurrent pandemic situation, DESHA stopped taking any sort of quarterly interest against loan repayment and helped her for online business and changing the distribution channel due to ongoing COVID-19 pandemic situation. In 2020 during Eid-ul-azha (Festival) while lockdown and social distances were going on at that time Smiran Bibi made huge profit by selling

cattle online and expressed gratitude to the NGO for quick dissemination of knowledge and skill in online trading during pandemic. She shall always remain grateful towards DESHA she has a smile of success all over her face now. She will continue to work at DESHA and she is scheduled to work for DESHA as a trainer for new beneficiaries of the NGO by late 2021.

Source: Collected by authors'

OBSERVATIONS

The study observed that Smiran Bibi and her family member's livelihood and life style have been changing as well as technological diffusion has been gathered with the assistance of the NGO. As a beneficiary now she is looking for sustainable economic progress with self-esteem and self-reliance. Social prestige of Smiran Bibi was raised in the village as lot of women also considered her as a guide and followed her example to peruse their own entrepreneurship venture. The innovative idea by the NGO to start online small business during the pandemic is give new dimension n the supply chain process

Though uncertainty prevails owing to COVID-19, but it was observed that subjectively the beneficiaries are relatively doing better between life and livelihood than in comparison to others who were not members of any other NGOs. Economic sustainability seems them quite good as well as psychologically and morally they were boosted up as the NGO did some counselling. The NGO not only took planned effort for wellbeing of the beneficiaries to keep them in the income generating track but also executed the plan quite in a good manner as it was evident from the field survey. They also arranged to keep value of life and mental health by visiting of medical assistances at the houses of the beneficiaries in six districts where the study was conducted. Any sort of quarterly interest against loan repayment as of December, 2020 was stopped which was praised as a worthy decision. The researchers founded that NGO provided medical facilities and as well as they arranged staying places for doctors during pandemic which proved that they worked for the society, community and humanity during pandemic.

Case Study: 2 Kalu Mia was given in Table 3

Table 3: Kalu Mia

With the assistance of DESHA, the kitchen-tool maker named "Kalu Mia" crossed the high way of struggle and stepped in the 24th Dhaka International Trade Fair (DITF)-2019. DESHA authority called it fate because although DESHA partnered with Kalu Mia for five

years only, his patience and persistence made him a very popular as evident from cost-benefit analysis of his business in the fair. People including many DESHA -members were astonished and widened their eyes seeing Kalu Mia in his own shop in the Trade Fair. For collecting information, one of the researchers met with "Kalu Mia" on 18 January, 2021 in Meherpur at his home and his factory was also visited by the researcher. It was incredible even to the DESHA -staff when Kalu Mia explained his plan to display his tools in the Trade Fair but finally it became true. DESHA authority felt proud of Kalu Mia because of his belief in self-development. From a tiny thatched shed in a village market Kalu Mia built a small household tools factory in Meherpur, where 32 employees are working in the factory. On the other hand, 22 employees are engaged for marketing and sales promotion all over the country. Kalu Mia's dream, proper use of the fund and management skills received from DESHA brought him outstanding success through a loan of Bangladesh Taka six hundred thousand only. DESHA analysis also shown that Kalu Mia was able to adapt SMART (S-specific; M-measurable; A-achievable; R-relevant; T-time bound) goal which he learnt from the DESHA trainings. It would not be too much to say that Kalu Mia's success stands for DESHA's vision.

Source: Collected by authors'

Observations: The study found that persistence and luck make favorable situation for Mr. Kalu Mia in his path to become a successful entrepreneur. After getting training and funding from DESHA, Mr. Mia proved his worthiness in the 24th Dhaka International trade fair. It also revealed that he built a small household tools firm at his district. Moreover, other people were now employed in his firm and getting earnings for their job.

Comments made by the respondents for Qualitative assessment (collected by the open-ended questions) was summarized in Table 4.

Table 4: Respondents comment for Qualitative Assessment

While collecting data and talking with the beneficiaries of the NGO, the study found following comments from them by open ended questionnaire which the study summarizes below:

Respondents mostly praised about online commercial and supply chain facilities provided by the NGO and also the NGO's initiative to aware them about scams that may engendering them online and offline and to move to a three-monthly interest contrary to credit appears suitable choice by the NGO. Due to training respondents claimed that they can have better livelihood. Interest rate of the NGO need to be reduced; Proper supply chain strategies are needed to develop so that from remote village their products can be sent properly to the urban areas and so that they can get fair price; Digitalization of the small business is being needed; Business center for their product through cluster method in the urban areas can be set up; More motivation is needed to sell their products at different fairs of different districts where as a medium "DESHA" can play important role; Social capital can be inspired for poverty reduction. They also commented that during pandemic they received consultancies from the NGO how to survive and what to do by staff of the NGO. From the respondents,

especially women respondents commented that real beneficiary of their loan in most of the cases are their husbands, male children, male parents or male relatives. Most of the women respondents claimed that they have been still victim of domestic violence which is around 76.37% of them when the study counted the replies. However, child marriage was reduced and scope for getting basic education was raised before COVID19 as viewed by the respondents. Respondents also commented that not only income or political will of the government is sufficient but corruption, nepotism should be driven out especially in the rural areas and also from the local level administration. Respondents also pointed out that they do not have any access to borrow from the banking sector and agent banking is only transferring capital from the rural areas to the urban areas. Moreover, most respondents were very much dissatisfied with the telemedicine services of the organization as doctors-nurses were not doing proper duty to the pandemic affected patients as well as normal patients. They claimed that even before COVID19 they have been mishandled by the doctors-nurses as they were treated as lower segments of the people. Local administrative personals are not very much favorable to them.

Further, while visiting in the field investigation for collecting data it was apparent that throughout ongoing pandemic, beneficiaries relatively were well off than those who did not get assistance from the NGO.

Source: Collected by authors?

QUANTITATIVE ANALYSIS

Findings

On the basis of the closed- end questionnaire, the study summarizes variable of the study based on response in Table 5:

Table 5: Variables of the study based on response to the questionnaires

<i>Demographic factors of the beneficiaries of DESHA</i>	<i>Variable</i>	<i>Category</i>	<i>Total Quantity</i>
	Age	18-25	9
		26-45	65
		46-65	24
		65+	3
	Gender	Male	50
		Female	51
	Level of Education	Below SSC	31
		SSC	55
		HSC	11
		BA/Honors and above	4

contd. table 5

<i>Demographic factors of the beneficiaries of DESHA</i>	<i>Variable</i>	<i>Category</i>	<i>Total Quantity</i>
	Occupation	Farmers	35
		Small Traders	23
		Small producers	21
		Fishermen	11
		Others	11
	Household size	2	4
		3	9
		4	65
		5	16
		5+	7
Monetary activities of the beneficiaries of the DESHA	Monthly Income (In Bangladesh Taka)	1000-10000	22
		10001-15000	43
		15001-20000	31
		20001-25000	4
		25000+	1
	Monthly Expenses (In Bangladesh Taka)	1000-10000	34
		10001-15000	51
		15001-20000	9
		20001-25000	6
		25000+	1
	Last Loan amount received from DESHA (In Bangladesh Taka)	1000-10000	36
		10001-15000	32
		15001-20000	18
		20001-25000	13
		25000+	2
Amount of Loan, income, savings money used to build up entrepreneurship and income generating ventures under assistance of DESHA (In Bangladesh Taka) (Quarterly basis)	1000-10000	38	
	10001-15000	51	
	15001-20000	10	
	20001-25000	1	
	25000+	1	
Outcome	Yes	No	
Weather Respondent Became Successful Entrepreneur with the help of DESHA?	69	32	

Source: Computed by authors'

In table 5, the highest no. of beneficiaries the study received were 65 persons aged between 26 years to 45 years while second highest was 24 and their age group was in between 46 years to 65 years. Among the respondents' number of females were 51 while males' numbers were 50. Level of education indicated that highest numbers of respondents were SSC passed which was 55 while second highest was 11 respondents. In case of occupation, highest numbers of respondents were farmers which were 35 while second highest were small traders which 23. Among the respondents 65 were large where total number of members of household size was 4. Second highest were 16 where total number of members of household size was 5. Under Monetary activities of the beneficiaries of the DESHA, the study observed that the monthly income was in between Bangladesh Taka 10001 and Bangladesh Taka 15000 respondents were 43 while second highest were 31 where monthly income was in between Bangladesh Taka 15001 and Bangladesh Taka 20000. Large number of respondents' monthly expenses were in Bangladesh Taka 10001 and 15000 and number of respondents were 51. Last Loan amount received from DESHA of the respondents are in between Bangladesh Taka 1000 and 10000 were 36 and second highest is in between BDT 10001 and BDT15000. Amount of Loan, income, savings money used to build up entrepreneurship and income generating ventures under assistance of DESHA-quarterly basis (In Bangladesh Taka) in between 10001 and 15000, respondents were 51. Overall, 69 respondents answered positively that DESHA helps them become successful Entrepreneurs whereas 32 respondents answered negatively.

ESTIMATED RESULTS

Estimated results of various tests were found by using SPSS are given below which was reflected demographic scenarios:

Table 6: Frequency Distribution

Table 6.1: Age

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	18-25	9	8.9	8.9	8.9
	26-45	65	64.4	64.4	73.3
	46-65	24	23.8	23.8	97.0
	65+	3	3.0	3.0	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 64.4% of the respondents belonged to the age group 26-45.

Table 6.2: Gender

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Male	50	49.5	49.5	49.5
	Female	51	50.5	50.5	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: Due to females being more prioritized by DESHA, the percentage of respondents surveyed were 50.5% female and 49.5% male of the total 101 respondents.

Table 6.3: Level of Education

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Below SSC	31	30.7	30.7	30.7
	SSC	55	54.5	54.5	85.1
	HSC	11	10.9	10.9	96.0
	BA/Honors and above	4	4.0	4.0	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 54.5% of the respondents were SSC passed people.

Table 6.4: Occupation

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Farmers	35	34.7	34.7	34.7
	Small Traders	23	22.8	22.8	57.4
	Small producers	21	20.8	20.8	78.2
	Fishermen	11	10.9	10.9	89.1
	Others	11	10.9	10.9	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 34.7% of the respondents were Farmers.

Table 6.5: Household Size

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	2	4	4.0	4.0	4.0
	3	9	8.9	8.9	12.9
	4	65	64.4	64.4	77.2
	5	16	15.8	15.8	93.1
	5+	7	6.9	6.9	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 64.5% of the respondents belonged to families with household size of 4 members.

Table 6.6: MonthlyIncome

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	1000-10000	22	21.8	21.8	21.8
	10001-15000	43	42.6	42.6	64.4
	15001-20000	31	30.7	30.7	95.0
	20001-25000	4	4.0	4.0	99.0
	25000+	1	1.0	1.0	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 42.6% of the respondents had a monthly income in the range of 10001-15000 BDT.

Table 6.7: MonthlyExpenses

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	1000-10000	34	33.7	33.7	33.7
	10001-15000	51	50.5	50.5	84.2
	15001-20000	9	8.9	8.9	93.1
	20001-25000	6	5.9	5.9	99.0
	25000+	1	1.0	1.0	100.0
	Total	101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that the highest percentage of 50.5% of the respondents had a monthly expense in the range of 10001-15000 BDT.

Table 6.8: Last Loan

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	1000-10000	36	35.6	35.6	35.6
	10001-15000	32	31.7	31.7	67.3
	15001-20000	18	17.8	17.8	85.1
	20001-25000	13	12.9	12.9	98.0
	25000+	2	2.0	2.0	100.0
Total	101	100.0	100.0		

Source: Found by authors'

Observation: It was observed that the highest percentage of respondents took their last loans from DESHA in the range of 1000-10000 BDT and 10001-15000 BDT at 35.6% and 31.7% respectively, this can be used to infer a pattern that usually a loan of range 1000-15000 BDT are taken by a combined 67.3% beneficiaries of DESHA.

Table 6.9: Amount used for Entrepreneurship

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	1000-10000	38	37.6	37.6	37.6
	10001-15000	51	50.5	50.5	88.1
	15001-20000	10	9.9	9.9	98.0
	20001-25000	1	1.0	1.0	99.0
	25000+	1	1.0	1.0	100.0
Total	101	100.0	100.0		

Source: Found by authors'

Observation: It was observed that the highest percentage of 50.5% of the respondents from DESHA used an amount of 10001-15000 BDT to invest in entrepreneurship activities.

Table 6.10: Became Successful Entrepreneurs

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	No	32	31.7	31.7	31.7
	Yes	69	68.3	68.3	100.0
Total		101	100.0	100.0	

Source: Found by authors'

Observation: It was observed that an overwhelming majority of 68.3% respondents from DESHA ultimately became successful Entrepreneurs.

Now the study will be discussed summarized descriptive statistics in Table 7

Table 7: Descriptive Statistics

	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. Deviation</i>
Age	101	1	4	2.21	.637
Gender	101	0	1	.50	.502
Level of Education	101	1	4	1.88	.752
Occupation	101	1	5	2.41	1.350
Household Size	101	1	5	3.13	.821
Monthly Income	101	1	5	2.20	.860
Monthly Expenses	101	1	5	1.90	.866
Last Loan	101	1	5	2.14	1.105
Amount Used for Entrepreneurship	101	1	5	1.77	.747
Became Successful Entrepreneurs	101	0	1	.68	.468
Valid N (listwise)	101				

Source: Found by authors'

Observation: The age group was coded as follows: 1 = 18-25, 2 = 26-45, 3 = 46-65 and 4 = 65+. From table 3 it can be observed that the mean age group of the beneficiaries falls close to the 26-45 age group range; The gender category was coded as 0 for male and 1 for female, with a fairly equal distribution; The level of education was coded as such: 1 = Below SSC, 2 = SSC, 3 = HSC, 4 = BA/Honors and above, with a mean of 1.88 signifying that the vast majority of the beneficiaries have an educational level close to being SSC passed; For Household Size, 1 = 2 members in a household, as such 2=3, 3=4, 4=5, 5=5+, the mean of 3.13 indicates the mean household size consisting of 4 members; Monthly Income was coded as such: 1 = 1000-10000, 2 = 10001-15000, 3 = 15001-20000, 4 = 20001-25000, 5 = 25000+, with a mean of 2.20 indicating the majority of the beneficiaries fell on the income range of BDT 10001-15000; Monthly Expenses was coded as such: 1 = 1000-10000, 2 = 10001-15000, 3 = 15001-20000, 4 = 20001-25000, 5 = 25000+, with a mean of 1.90 indicating majority of the beneficiaries had an expense close to the BDT 10001-15000 range; Last Loan taken from DESHA was coded as such: 1 = 1000-10000, 2 = 10001-15000, 3 = 15001-

20000, 4 = 20001-25000, 5 = 25000+, with a mean of 2.14 indicating majority of the beneficiaries had an expense close to the BDT 10001-15000 range; Amount Used for Entrepreneurship was coded as such: : 1 = 1000-10000, 2 = 10001-15000, 3 = 15001-20000, 4 = 20001-25000, 5 = 25000+, with a mean of 1.77 indicating majority of the beneficiaries had an expense close to the BDT 10001-15000 range; Respondents were finally asked whether they became successful entrepreneurs after joining DESHA, with 0 being used to represent No and 1 being used to represent Yes. A mean of 0.68 shows an overwhelming majority of around 68% of the respondents became successful entrepreneurs.

Table 8: Reliability Statistics

<i>Cronbach's Alpha</i>	<i>Cronbach's Alpha Based on Standardized Items</i>	<i>N of Items</i>
.965	.973	10

Source: Found by authors'

In table 8 It was found that the result of the Cronabach's alpha was indicated internal consistency i.e. "Reliability" of the data which was collected.

Below the study did the chi square test against alternative hypothesis in Table 9:

Table 9: Chi Square Test Statistics

	<i>Gen- der</i>	<i>Age</i>	<i>Level of Educa- tion</i>	<i>Occupa- tion</i>	<i>House- hold Size</i>	<i>Monthly Income</i>	<i>Monthly Expenses</i>	<i>Last Loan</i>	<i>Amount Used for Entrepr- enurship</i>	<i>Became Success- ful Entre- prenures</i>
Chi-Square	.010 ^a	92.703 ^b	62.287 ^b	19.644 ^c	128.059 ^c	62.911 ^c	90.832 ^c	38.455 ^c	104.297 ^c	13.554 ^a
df	1	3	3	4	4	4	4	4	4	1
Asymp. Sig.	.921	.000	.000	.001	.000	.000	.000	.000	.000	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 50.5.

b. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 25.3.

c. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 20.2.

Source: Analysis by authors

Observation: From table 9, the study observed that Gender is insignificant in the Chi Square test, thus we fail to reject the null hypothesis

from the hypothesis testing: B. DESHA's beneficiaries investing on becoming entrepreneurs does not depend on their Gender. The age is significant as per the Chi Square test; thus, we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: A and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Age. Level of Education is significant in the Chi Square test, thus we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: C and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Level of Education. Occupation is significant in the Chi Square test, thus we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: D and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Occupation. Household Size is significant in the Chi Square test; thus, we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: E and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Household Size.

Monthly Income is significant in the Chi Square test; thus, we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: F and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Monthly Income. Monthly Expenses is significant in the Chi Square test; thus, we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: G and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Monthly Expenses. Last Loan from DESHA is significant in the Chi Square test; thus, we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: H and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on their Monthly Expenses. Amount used for investing in Entrepreneurship by beneficiaries of DESHA is significant in the Chi Square test, thus we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: I and interpret that DESHA's Beneficiaries investing on becoming entrepreneurs do depend on the amount used for investing in Entrepreneurship. Whether DESHA's beneficiaries become successful Entrepreneurs is significant in the Chi Square test, thus we reject the null hypothesis and accept the alternate hypothesis from hypothesis testing: J, that vast majority of DESHA's beneficiaries (also using the descriptive statistics and frequency distribution in the previous findings) of 68% do ultimately become successful entrepreneurs.

DISCUSSION

The study observed that under the programs of the “DESHA” substantial development of the beneficiaries have been going on. According to the qualitative analysis part from the cases of Smiran Bibi and Kalu Mia- DESHA’s effort in building entrepreneurship seems to be successful. Further while taking responses from the beneficiaries through open ended questionnaires, it was observed subjectively that beneficiaries are sustaining their ventures despite pandemic scenario in Bangladesh which reflects the success of DESHA’s Entrepreneurship program. Removing disparity and inclusion of disadvantaged group were seemed to be one of DESHA’s realistic attitudes as visible from the subjective judgement. Stopping the payment of quarterly interest against loan repayment as of December, 2020 was a decent choice given the difficult situation induced by the pandemic. Moreover, DESHA is helping by sending medical assistance on the basis of physical contact at the houses of the beneficiaries arranging but not through telemedicine center. However, by virtue of online business and keeping their income generating track both online and offline and also waving quarterly interest against loan seems appropriate decision by the NGO.

Following comments made by some respondents’ were very important which was summarized in Table 4 for qualitative assessment : Due to training recipients of the NGO can have better livelihood; Interest rate of the NGO essential to be decline; Proper supply chain strategies are being needed to advance so that from distant township their products can be sent properly to the urban areas and so that they can get fair price ;Digitalization of the small business is being needed ;Business center for their product through cluster method in the urban areas can be set up; More incentive is desirable to sell their commodities at diverse carnivals of dissimilar districts where as a medium “DESHA” can play significant part; Women respondents claimed that they have been still victim of domestic violence which need to be strictly handled by the local authority as it was supported by the reports of different dailies. Before COVID19, decline of child marriage and access to education by the children of the beneficiaries are laudable. Use of women’s borrowed money by the other male family members/relatives should be stopped. Social capital can be enthused for welfare of human being. However, regular telemedicine process does not support poor disadvantaged group due to lack of access of Internet as well as doctors and nurses were not willing to work in their areas claimed by the maximum respondents during pre and current pandemic. Pro people centric administrative system should be established in rural areas.

From the quantitative analysis part, the study found that DESHA's beneficiaries who wished to become entrepreneurs based on variables that are likely to influence whether they become entrepreneurs or not. Frequency distribution test was done. In table 6.1 it was observed for age younger participants were more likely to join DESHA in hopes of being entrepreneurs, 64.4% of the respondents belonged to the age group 26-45. For gender from table 6.2 there was a fair distribution of 50.5% female and 49.5% male respondents. From table 6.3 it was observed that most of the respondents had lower educational level, 54.5 were SSC passed while 30.7 were below SSC. From table 6.4 it was observed that in terms of occupations farmers were the most likely to invest in entrepreneurship, with 34.7 respondents wishing to be entrepreneurs being farmers. From table 6.5 in terms of household size of the respondents wishing to become entrepreneurs, a vast majority of 64.4% of the respondents had a house hold size of 4 members, usually husband and wife with two children. From table 6.6 taking into account monthly income, respondents with a monthly income of 10001 to 15001 BDT comprised the highest majority at 42.6% among the respondents who wished to become entrepreneurs.

From table 6.7 the highest majority, that is 50.5% of respondents who wanted to become entrepreneurs had a monthly expense in the range of 10001 to 15001 BDT. From table 6.8 the amount of last loans taken from DESHA was considered and found in the range of 1000-10000 BDT and 10001-15000 BDT at 35.6% and 31.7% respectively, this can be used to infer a pattern that usually a loan of range 1000-15000 BDT are taken by a combined 67.3% beneficiaries of DESHA. From table 6.9 it was observed that the highest frequency of the respondents at 50.5% spend 100001-150000 BDT on entrepreneurship activities. From table 6.10 it is observed that 69 total respondents of the 101 surveyed, that is a 68.3% of the respondents became successful entrepreneurs after joining DESHA. For descriptive statistics the data was sufficiently summarized in table 4, the various coding used were mentioned and the mean value was used to establish the pattern of the groups with the highest propensity to become entrepreneurs.

ESTIMATED RESULTS REFERENCE QUOTED

In Table 8, the study found that the result of the Cronbach's alpha was indicated internal consistency i.e. the study found that reliability test is significant of the collected data. From the quantitative analysis in table 9 the study found that

gender is insignificant in case of the NGO though Do, and Tran (2020) found significant. The reason behind in most of the cases the study qualitatively found that though women took the loan but actual beneficiary of the loan in most of the cases are their husbands, children, parents or relatives. But the study observed that age is significant as obtained earlier by Do and Tran (2020). Level of education and occupation both are significant which were supported by the findings of Bhusal and Pandey (2019). Household size was found significant which was supported by Carter *et al.* (2017). Monthly income and monthly expenses both are found significant which was supported by Latif and Akther (2017). Last amount of loan is significant which was supported by Elia (2006). The study also found that both amount used for Entrepreneurship and to become successful entrepreneurs are significant which were supported by Kader (2019). Thus, these were influential in determining whether DESHA's participants can become entrepreneurs or not, and with these 9 alternative hypotheses being accepted while one alternative hypothesis was rejected. The study can observe that DESHA has been successful in creating entrepreneurs among its beneficiaries. Thus, it is evident that there is some sort of socio-economic-political awareness.

In line with Tilbury and Wortman (2004) discussion, sustainable development has been growing among the beneficiaries through getting financial, training and consultancy program of the NGO. While visiting in the field for collecting data it was evident that during pandemic, they were well off than those who did not get support from the NGO. Though financing and different sort of training and skill development competency and capacity build up was going on. This also supports Markevičiūtė and Jucevičius (2013) opinion. It was observed that in terms of occupation most of DESHA's beneficiaries were farmers. There were also some beneficiaries who are being associated with cottage and small businesses. This indicated DESHA was primarily focused on building agricultural entrepreneurship and non-firm entrepreneurship. This implies not only financial, training, consultancy and skill development but also required by them for developing supply chain management to reduce intermediaries that is removing middlemen. They must think to develop business incubator within the near district town of the villages where DESHA was contributing so that beneficiaries can sell the product at the fair prices. Hoselitz (1952) observation about the role of human resources among the disadvantaged community of the country seems to be important in the process of economic advancement of underdeveloped areas especially disadvantaged communities through creating entrepreneurs.

CONCLUSION AND IMPLICATIONS

Reaching the same conclusion with both quantitative and qualitative analysis solidifies our research claim that DESHA plays a substantial role in creating and sustaining entrepreneurs. The study found that overall performance of the DESHA to create entrepreneurship is helping to attain sustainability of the disadvantaged communities in Bangladesh. Reliability test was found significant. Of the 10 alternative hypotheses 9 alternative hypotheses were accepted showing DESHA has been successful in creating entrepreneurs among its beneficiaries. Out of 101 respondents surveyed in the quantitative analysis, 69 of them said that they are becoming successful Entrepreneurs with the help of DESHA. DESHA's program is stimulating positive social mobility. Recipients are enlightening from the ultra-poor poverty level to sustainable level through improving living standard as self-employment and income generating programs have been benefited them by arranging both agricultural sector's development and non-farm activities. As a result, transitions among the beneficiaries are going on which in turn help to increase social standard and economically advanced their status as well as reduce income inequality. However, the NGO needs to provide more support for doing non-farm business activities which was revealed from the discussion with the respondents.

More number of beneficiaries need to be trained and consulted to become self-reliant entrepreneurs who are able to support themselves along with their families, which in turn in a bottom up approach will benefit their communities and ultimately the overall economy of the country will uplift. Political economy and development may work complementarily which in turn add value in the long term. Empowerment of the people leads to the empowerment of the nation. The importance of technology and digitization when physical businesses remain shut down has been widely visible during the COVID-19 pandemic. DESHA must emphasize on improving their funding for non-farm activities and overcome their technological lag to cope with the fast growing fourth industrial revolution in Bangladesh in order to produce more productive industrial entrepreneurs.

While for the sake of qualitative analysis, when investigated among the respondents, they argued that not only income or political stability will be sufficient but corruption, nepotism should be driven out especially in the rural areas. Their comment on agent banking needs to be investigated by the central bank (Bangladesh Bank) of the country so that capital flight from the rural areas to the urban areas can be stopped and banking facilities for the unprivileged community must be arranged.

In the 21st Century era of Globalization, as DESHA expands its ventures, it is recommended to follow BRAC's example and stretch DESHA's scope abroad in countries relatively poorer than Bangladesh, such as those in Sub-Saharan Africa in the long run. But they should also concentrate in the other parts of the country where very small and micro entrepreneurs are suffering to sustain especially due to ongoing COVID 19 pandemic in short and mid run.

FUTURE RESEARCH DIRECTION

In future study will be done to see the competencies of Bangladesh's development organization at both national as well as global levels. The concepts of globalization and digitalization will be studied in depth. The overall role of entrepreneurs helping Bangladesh to become a sustainable economy through both top down and bottom up approaches will be observed. Another research work may be undertaken using secondary data including internal sources of NGOs by considering micro savings, social capital and micro investment for creating cottage and small entrepreneurs of the country. Strategic control to process the business and creation of customer awareness along with their perception may be quantified in future study. Stratified sampling method may be used for in-depth analysis when pandemic situation will be over. Behavioral pattern and environmental scanning of the entrepreneurs may also be analyzed. Psychology of sustainability and value of life of disadvantaged communities may be studied in future through considering different NGOs in Bangladesh for in-depth research analysis.

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