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RURAL INDUSTRIES STUDY PROJECT

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PHASE II INTERIM REPORT

MARCH 1980
BANGLADESH INSTITUTE OF DEVELOPMENT STUDIES,
ADAMJEE COURT, MOTIJEEEL COMMERCIAL AREA, DACCA.

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PREFACE

This document is intended to serve as an Interim (Phase II) Report of the Rural Industry Study being conducted by the Bangladesh Institute of Development Studies (BIDS) under contract with the Bangladesh Small and Cottage Industries Corporation (BSCIC) with funding from the United States Agency for International Development (USAID).

Since data collection was completed on 28 February 1980, necessarily all the data generated could not yet be processed. This document contains a statistical summary of information on various aspects of rural industries generated in the earlier stages of Phase II survey and summary of major findings to-date. Processing of data generated in the later stages of the Phase II survey and further analysis are in progress. The final report will have the details.

In the meantime, it is expected that this document will meet the immediate needs of the Bangladesh Planning Commission, BSCIC and USAID in relation to their current planning exercises concerning promotion of small and cottage industries in Bangladesh.

Since a close and thorough verification of the information summarized in various sections has not been possible because of pressure of time, some inconsistencies and mistakes may have remained at this stage.

Thanks are due to all RISP research and other staff for the tremendous efforts that they have been putting in; they have held their nerves under severe pressure of work that this huge study has entailed and have been successfully carrying the study forward.

Dacca
23 March 1980

Q. K. Ahmad
Research Coordinator
RISP

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PART I

Introduction

The purpose of the study

In conditions of rampant unemployment obtaining in the rural areas of Bangladesh and the rather limited scope of employment expansion in agriculture, rural non-farm activities, particularly rural industries, assume a crucial significance as sources of employment and income for the rural poor. This is widely recognised. The purpose of the present study is broadly to generate a wide array of information on various aspects of rural industries of Bangladesh with a view to ascertaining their potential for growth, identifying constraints and problems and preparing recommendations for formulation of policies, building of institutions and development of projects¹. The study covers eleven purposively² selected thanas, namely, Barlekha (District Sylhet), Chandanaish (Chittagong), Kaunia (Rangpur), Haradnagar (Comilla), Hymensingh Kotwali (Hymensingh), Narail (Jessore), Narsingdi (Dacca), Pabna Kotwali (Pabna), Sherpur (Jamalpur), Shibgonj (Rajshahi), and Swarupkati (Barisal).

Definition of rural industry

In the present study, the term industry has been defined to include manufacturing activity as well as repairing of manufactured goods operating on a commercial basis. The study covers only the small and cottage type industries and leaves out those that belong to the large-scale category.

In distinguishing small and cottage industries from large-scale ones, however, one is faced with definitional problems since no unique set of definition of these industry categories exist. For example, in Bangladesh there are three different definitions of small industry given by three different government agencies. Thus, B.O.I.C. defines small industry as a privately owned manufacturing unit which has hired labour,

1. & 2. For details one may see BISP Phase I Report.

uses hydro or thermal power, diesel oil or gas and whose fixed investment is valued at a maximum of Taka 2.5 million¹. The Bureau of Statistics, on the other hand, identifies those industries as small which are covered by section 5(i) and 2(f) of Factories Act of 1954, i.e., registered factories using 10 or more workers and not using power or using power having between 10 and 20 workers. Finally, the Department of Industry defines small industry as a unit having fixed assets up to Taka 1.0 million excluding the cost of land¹.

Thus, the criteria used by these agencies in distinguishing small industries are one or more of the following : (a) use of power, (b) number of workers and (c) value of fixed assets.

For our purpose, we have used only the employment criteria to differentiate small and cottage industries from large ones. Small and cottage industries together have been defined in this study to include all enterprises with employment size up to 50.

This justification for using the employment criteria is two fold; first, there are well known definitional and measurement problems associated with each criterion, but of these the employment criterion is operationally somewhat simpler as it is easier to collect information on the size of employment; and second, the present study focuses mainly on industries located in the rural areas. And these industries use relatively simple technologies so that the more visible

¹ This definition has been used by BSCIC for survey of small industries in Bangladesh currently underway.

¹ Department of Industries, Government of the People's Republic of Bangladesh, 'Guide to Investment in Bangladesh' May 1979, P/9.

difference between these industrial enterprises arise with respect to employment size rather than technology or capital intensity¹.

To distinguish cottage from small industry, again, various criteria are found in use. In general, those criteria emphasise two basic characteristics of cottage industry, namely, predominance of family labour and extreme smallness of size. Incorporating these two features, cottage industry has been defined in the present study as (i) any industrial establishment with three or fewer workers or (ii) any establishment with 10 or fewer workers employing, at most 2 hired workers.

As mentioned earlier, the present study focuses mainly on small and cottage industries located in rural area. Hence, to refer to all the enterprises covered in this study the general term rural industry has been used. However, the study is not confined to rural areas only; some urban areas have been included as well. This has been done to take account of small and cottage industries which are mainly or wholly located in urban areas due to demand pattern in the urban areas and/or infrastructural facilities available in these areas and also to capture possible differences in the nature and extent of problems faced by small and cottage industries in rural and urban areas.

¹ It may be mentioned in this context that operationally our definition of small and cottage industries is not inconsistent with the capital criterion of either S.C.I.C or Department of Industries since none of the enterprises studied were found to have fixed assets exceeding Taka 2.5 million or Taka 1.0 million excluding the value of land.

Rural Occupational Structure

Introduction : The importance and the prospects for expansion of industries in the rural economy may be understood by looking at the rural occupational structure. An analysis of the rural occupational structure and its determinants may, therefore, have important policy implications.

Data Source : To study the demand for rural industries products in Bangladesh, 18 villages were selected purposively so as to make the sample representative of all villages in Bangladesh and a census was conducted to collect information on general characteristics of household members including their occupations, landholding position and educational background. The following analysis is based on information from 2247 households and their 13028 members. In the sample, the average household size was about 6(5.8) and the average number of workers per household was about 2 (1.92).

Participation in economic activities : The labour force participation rate (Table 1)^{1/} in our study areas was found to be 33.2 per cent of total population, 55.2 per cent among males and 8.7 per cent among females. The 1974 national census found the participation rate to be 26.1 per cent of total population, 48.9 per cent among males and 2.1 per cent among females.^{2/}

1/ Total number of persons taking part in economic activities divided by total population.

2/ Census took age 10 as the lower limit of working age while we have put no such age limit. In our survey it was found that some children below age 10 were also engaged in some productive work.

The participation rate in the working age group (age 10 and above)^{1/} in our case is 45.4, 76.4 per cent among males and 10.0 per cent among females. The comparable figures from the census were 38.7 per cent - 72.6 per cent among males and 3.3 per cent among females. These pieces of information suggest that census may have under-estimated the participation rates and that the extent of under-estimation being higher in case of females.

Incidence of multiple occupations : It was found that about 79 per cent of the workers had only one occupation, 21 per cent reported a second occupation and only one per cent reported a third occupation (Table 2). Thus the incidence of multiple occupation was found to be rather low.

Occupational structure : The importance of various occupations in the study areas can be seen from Tables 2 and 3. As expected agriculture was found to be the major occupation of the rural households. But non-farm activities are found more significant in rural areas than is usually thought to be.

Agriculture was the primary occupation^{2/} for only about 50 per cent of the workers - 26 per cent engaged in the cultivation of family farms, 19 per cent as

^{1/} Number of persons of the age 10 and above taking part in economic activities divided by total number of persons of age 10 and above.

^{2/} Primary occupation of a person who has multiple occupations is defined as the one in which he devoted maximum amount of his working time. The primary occupation in this sense may not necessarily be his main source of income.

agricultural wage labourers and about 6 per cent as cattle binders. Second comes rural industries, which was the primary occupation of about 22 per cent of workers - 17 per cent employed in family industries and 5 per cent as industrial wage labourers. Among the rest, 11 per cent were engaged in petty trade, business and shopkeeping, about 3 per cent in construction and transport services, about 6 per cent in salaried and other self employed activities (those which are not mentioned elsewhere in the this study) and about 6 per cent in miscellaneous services.^{1/}

Among 22 per cent of workers reporting more than one occupation about 34 per cent were engaged in agriculture - about 48 per cent in family farm and about 16 per cent as agricultural wage labourers. Thus, agriculture was more important as a secondary occupation than as a primary one. About 16 per cent reported petty trade, business and shopkeeping as secondary occupation, followed by rural industries with 10 per cent - about 9 per cent in family industry and about 1 per cent as industrial wage labour.

Combining the involvement of workers in an activity either as primary or secondary or tertiary occupation, we find that out of a total of 5296 reported cases, about 53 per cent were in agriculture, about 20 per cent in rural industries and about 16 per cent in petty trading, business and shopkeeping.

The above evidence shows that rural industries hold an important position as an occupation in rural areas. The

^{1/} Miscellaneous services include collecting fuel or fodder and selling them in the market, working as domestic servants and begging. Begging should have been treated separately but that was not done.

proportion of involvement in rural industries being much higher than usually believed.

Age and occupation : As age increases proportion of people working in family farms increases and that of people working as agricultural wage labour decreases (Table 4c). It seems that age does not have much influence on the choice of occupation in respect of such activities as family industries, trade, business and shopkeeping and service. But in so far as industrial wage labour is concerned, a very small proportion of workers of the age group 55 and above was involved.

The age group upto 9 years accounted for about 6 per cent of the total workers. About 58 per cent of them (mostly females) were engaged in miscellaneous jobs, another 20 per cent (mostly males) in cattle minding and 9 per cent in family industries.

Sex and occupation : It may be recalled that about 55 per cent of the males and about 9 per cent of the females were engaged in productive activities. About 56 per cent of the males reported agriculture as the primary occupation - 29 per cent cultivating family farms, 6 per cent minding cattle (mostly of the age group upto 9), and 21 per cent working as agricultural wage labours. About 17 per cent were employed in rural industries; only about 5 per cent as industrial wage labours. About 13 per cent were employed in trade, business and shopkeeping and about 7 per cent in services.

Of the female workers, about 10 per cent were engaged in agriculture, and about 59 per cent in rural industries - 49 per cent in family industries and about 10 per cent as industrial wage labours. About 25 per cent were engaged in miscellaneous jobs mostly of the age group upto 9.

Incidence of multiple occupation is negligible among females.

Of all the people engaged in rural industries 67 per cent were males and the other 33 per cent females. In all other occupations dominance of males is much more prominent.

Of those working in rural industries, the males were mostly either proprietors or employed as wage labourers while most of the females worked as unpaid family labourers.

It has thus been found that among all the rural occupations females participation is prominent in rural industries and that they were engaged in industries organised on family basis within the homestead. This may be due to our social and religious believes and restrictions. Thus, as long as this is so, women employment may be expanded through rural industrialisation if these activities could be organised on family basis. Another interesting point is the relationship between the fertility behaviour of women and their occupation. This remains to be investigated.

Education and occupation : The survey found that of all rural workers 71 per cent had no formal education; 69 per cent among males and 88 per cent among females. At the other hand only about six per cent had more than 10 years of schooling; 6.2 per cent among males and 3.5 per cent among

females. It will be seen from Table 5A and 5B that the importance of agricultural wage labour as an occupation declined sharply as people obtained higher levels of education; on the other hand the proportion of workers engaged in service and trade and business were higher in the higher educational groups. About half of males and all females having more than 10 years of schooling were in services. Among males, the proportion of cultivators were the highest in the group having 5 to 9 years of schooling, but a very small proportion of the people who completed secondary education remain in agriculture. Again, over three-fourths of females with 1-9 years of schooling were working in family industries; but none of those who completed secondary education was engaged in that occupation.

Landholding and occupation : The land distribution is highly skewed. About 65 per cent of the households owned less than one acre of land each; owing all together about 13 per cent of total land and cultivating about 13 per cent of cultivated land. On the other hand, only 1.7 per cent of the households owned more than 10 acres of land each and owing all together about 23 per cent of total land and cultivated about 15 per cent of total cultivated land.^{1/}

The distribution of household heads by occupation and landownership position is shown in Table 7. Here landownership is defined by the amount of cultivated land owned by the members of the household.

^{1/} Land occupancy survey of 1977 revealed that 59 per cent of rural households own less than 1 acre of land (each) and 1.9 per cent own more than 10 acres of land (each).

The following features can be noted from the Table :

1. Very few of the landless are engaged in farming; their major occupations are agricultural wage labour (36 per cent as primary and 5 per cent as secondary), rural industry (24 per cent) and trade, business and shopkeeping (21 per cent).
2. The people owing upto 0.5 acres of cultivated land are engaged in farming more as a secondary occupation (32 per cent) than as a primary one (25 per cent). For them other major occupations are agricultural wage labour (29 per cent), rural industry (22.5 per cent) and trade and business (12 per cent). In fact, most of the agricultural and industrial wage labourers come from the landless and near landless groups.
3. One interesting point is that the industrial households are more concentrated in lower landownership categories; a larger proportion (about 75 per cent) of rural industrial households are landless or near landless (holding less than one acre of land)^{1/} compared to all rural households (59 per cent)^{2/}.
4. Shopkeeping, trade and business are carried out mostly by the very land poor or the land rich. The landless and near land less are engaged mostly as primary occupation, which the large land owners mainly as secondary occupation.

^{1/} This finding coincides exactly with our findings of the 1st Phase of this project (see - page - 69 - Rural Industries' Study Project, Phase I Report, BIDS, May, 1979)

^{2/} Land occupancy survey - 1977.

5. Although a larger proportion of the landless and near landless are engaged in non-farm activities, the involvement of larger land owning groups in these activities is also significant.
6. The incidence of multiple occupation is higher for the landowners than the landless, but among the landowners it has a negative relationship with the size of landholding (Table-7B).

SAMPLING PROCEDURE

The broad sampling procedure that has been adopted in this study is one of two stage sampling. The first stage units are the thanas and they have been purposively selected. The second stage units are the individual enterprises which have been selected by a method of random sampling from the sample frame assembled through Phase I survey.

In this connection, the following issues needed to be resolved :

- a. how large should the sample be ?
- b. how to allocate the number of enterprises among different thanas ? and
- c. how to draw samples from each thana ?

Sample size. On the basis of the variance estimate for employment generated during the pilot study, the Pre-study Report recommended that about 100 enterprises per thana (i.e., a total of about 1100 enterprises) be selected for Phase II in-depth study. A sample size of similar magnitude is also dictated by consideration of resource availability and the adopted methodology of collecting input-output information on the basis of two visits to each of the enterprises every week. Accordingly, it was decided that a total of about 1300 (about 2.27 per cent) out of the total number of enterprises recorded in the Phase I enumeration would be selected for Phase II study.

Allocation among thanas. Allocation of sample enterprises among different thanas has been done in proportion to the number of industrial workers recorded in Phase I in respective thanas. For a skew universe such as industrial establishments, allocation proportional to the num-

ber of workers is likely to be more efficient than allocation proportional to the number of enterprises.¹

Allocation within thana. In view of the rather large number of industries and the fact that some of the industries have few enterprises or none at all, the sample frame of each thana has first been stratified into a number of broad industry groups² and random samples have been drawn from each stratum in proportion to the number of workers in that stratum.

The main drawback of such a sampling procedure, however, is its built-in bias towards dominant industries. For example, in the present case a sample drawn on the basis of such a procedure would cause 559 of the 1500 sample enterprises to be drawn from handloom industry since handloom accounts for 43 per cent of the total industrial workers in the present survey thanas. A necessary implication of this, also, is that a number of other industries (in this case, industries such as agar, lac, salt crushing, general engineering etc.) which at present have low employment contribution but which may, nonetheless, be important on different considerations such as growth potential, export, inter-sectoral linkages etc. would be either under-represented or not represented at all. In the context of a study such as the present one which aims at proposing specific industry recommendations, a skewed industry distribution of this type within the sample would be undesirable.

1. In this connection one may see Hansen, H.H., W.D. Hurwitz and W.G. Hadow - Sample Survey Methods and theory, John Wiley & Sons, Inc., New York, 1953; and R.K. Som - A Manual of Sampling Techniques, Heineman Educational Books Ltd. London, 1973.

2. There are 74 industries into which individual enterprises are classified. For convenience, these industries have been grouped into 23 industrial groups each of which forms a stratum for the study.

To avoid such a lopsided distribution of industries in the sample, the following modification has been made in the basic proportional sampling procedure outlined above.

The sample has been drawn in three parts. First, a sample of 200 enterprises have been selected from handloom industry alone¹. Next, a sample of 800 enterprises has been drawn from amongst all industries other than handloom on the basis of the proportional sampling procedure as stated above. Finally, another 300 enterprises have been selected from amongst the industries which are considered important on a priori grounds but which are under-represented in the first sample² in a way so as to raise the number of enterprises of each of these industries in the total sample to a reasonable level of around 20, the number of enterprises for a specific industry recorded in Phase I permitting. The sample of 800 enterprises would enable one to speak about all industries (other than handloom) in general, while the specific industry samples as modified wherever necessary would help analyse individual industries.

1. The number of handloom enterprises have been kept at a fairly high level as it was felt that while a number of studies exist on this industry, the knowledge about its problems and ideas about their solution are still tentative in nature so that a thorough investigation into the problems and prospects of this industry would be desirable.

2. Industries on which case studies have been undertaken or are planned have been excluded from this modification.

PROFILE OF RURAL INDUSTRIES
IN BANGLADESH

This section deals with the profile of rural industries in Bangladesh based primarily on the information collected in the Phase I survey undertaken in eleven thanas and supplemented by relevant information collected during the Phase II sample survey. The report will mainly highlight the following aspects.

1. Industries and products;
2. Locational concentration;
3. Size of the enterprises; and
4. Seasonality of production.

1. Industries and products

Total number of industrial enterprises in the eleven thanas under study has been found to be over 57 thousand. The recorded enterprises have been classified by 9 industrial sectors, and the industries in each sector have been disaggregated into major product levels there are 79 products under 9 sectors(Appendix tabl. - 1).

In terms of the number of industrial enterprises three major sectors, namely textiles, food and agricultural products, and wood, cane and bamboo products together account for more than 92 per cent of the total industrial activity. Textiles is by far the largest single sector

accounting for 51.5 per cent of the total number of enterprises, followed by food and agricultural products (20.5 per cent) and wood, cane and bamboo products (20.3 per cent).

Among the disaggregated product level activities the top ten products which together account for nearly 65 per cent of the total number of enterprises are lungi, sari and dhuti (18.7), rice husking by dhenki (8.6 per cent), spinning of yarn (8.3 per cent), coir string and coir rope (7.5 per cent), gur from sugarcane (4.4 per cent), fishing net (4.1 per cent), bamboo and cane container (3.7 per cent), general tailoring (3.3 per cent), wooden furniture (3.2 per cent) and miscellaneous handloom products (3.0 per cent). The above 65 per cent of the enterprises covers about 68 per cent of total industrial employment.

2. Locational concentration

Three of the thanas, viz., Narsingdi, Swarupkati and Muradnagar have relatively higher concentration of industries; these thanas have 49 per cent of the total industrial establishments and account for 54 per cent of the total industrial employment in the survey areas. Calculated concentration indices indicate that Narsingdi has the highest concentration of enterprises in terms of number of industrial employment in relation to population size in the survey areas. Next in order of concentration are Swarupkati, Chandanaish and Muradnagar. The above four thanas have more than average concentration and the remaining seven thanas have less than average concentration of rural industries in the survey areas. The least concentrated areas are Mymensingh-Kotwali, Pabna-Kotwali and Narail.

It has been found that there is a heavy concentration of particular industries in particular thanas. In eight out of 10 thanas (Mymensingh pourasava has been excluded from this analysis) a single activity has been found to contribute more than 30 per cent of the respective thana's industrial employment. Again in seven out of 10 thanas, the leading four industrial activities contribute more than 70 per cent of the particular thana's industrial employment.

Factors responsible for such area-wise concentration of industries were found to be in order of importance, availability of raw materials, caste and cultural traditions, historical concentration of skills, marketing facilities, infrastructural development, development of **subsidiary** industries and pressure of population on agricultural land.

3. Size of the enterprises (employment)

The average number of workers per enterprise has been found to be 3.8 including the proprietor. There are significant inter-industry variations in the average size of employment. At a disaggregated product level, relatively large average size of employment has been found in jute baling (27.0), bidi making (20.9), brick (20.8), tiles and structural clay products (13.0) and lac and shellac (10.8). The lowest average size of employment has been found in wooden fixture (1.4) and footwear repairing (1.4).

The sample enterprises have been classified into large, small and cottage industries by employment size for major industrial sectors (Table 3). The distribution shows that only 0.1 per cent are large industries, 12.9 per cent are small industries and the remaining 87.0 per cent are cottage

industries. The share of cottage industries is relatively smaller in pharmaceutical and chemicals sector (61.0 per cent), and printing and paper products sector (65.9 per cent). Again, the share of small industries is relatively smaller in wood, cane and bamboo products sector (4.3 per cent), metal works sector (7.3 per cent), glass and ceramics sector (8.8 per cent) and miscellaneous industries sector (8.9 per cent).

4. Seasonality of production

Appendix Table 2 shows the working period (in the year) of the enterprises by major sectors and disaggregated product levels. In seven out of nine industrial sectors, more than 89 per cent of the enterprises are run throughout the whole year. In two other sectors viz. food and agriculture and wood, cane and bamboo products, the proportion of enterprises which are run throughout the whole year are 58.4 per cent and 64.9 per cent respectively.

Many of the industries in food and agricultural sector are involved in the processing of agricultural products which are seasonally grown and are not stored for processing in off-seasons. For example, gur manufacturing from sugarcane or other juice is not possible throughout the whole year. The incidence of large number of seasonal enterprises in this sector is perhaps mainly due to non-availability of raw materials all the year round. In the case of wood, cane and bamboo products, a high incidence of seasonally run enterprises may be due, among other factors, to the demand pattern of the products and the attraction of agriculture as a better employment opportunity in busy-season. On the

whole, factors responsible for seasonality of production may include availability of raw materials, seasonal pattern of demand, seasonal availability of labour and entrepreneurs better returns from alternative activities.

STRUCTURE OF CAPITAL

One of the arguments usually put forward in favour of small-scale rural industries is their supposedly lower requirements of capital compared to their urban-based large-scale counterparts. It is important to have a quantitative knowledge of how low is this requirement and which industries are particularly favourably placed in this respect.

In order to ensure best possible use of scarce capital in any choice of industries for future development, it is also important to identify which types of capital assets are more in use and which industries make most economical use of the scarcest types of assets. Mode of acquisition of capital assets and source of their origin are some of the other important criteria which should affect the choice of industries.

The following description of the structure of capital assets in the rural ^{industries} of Bangladesh is expected to throw some light on these issues.

Amount and Composition of Fixed Assets

Fixed capital assets are defined as comprising of buildings, machinery, tools and equipment and other miscellaneous items. Both owned and rented assets have been taken into account. In analysing the structure of capital assets, we have sometimes dealt with value and sometimes with the number of items in some category of assets. It is well-known that valuation of capital is beset with a host of conceptual and practical problems. For the purpose of economic analysis, the original purchase price of a capital asset should be adjusted for physical decay and change of price over time to get its value at present. For simplicity, we have tried to approximate this value by the price that an asset, in its existing condition, will fetch at present in the market.

This information was obtained from the respondents themselves; ^{and} this methodology was adopted for owned assets only. For rented assets, we made an approximate estimate of present value by converting annual rent into value on the basis of some assumptions about the life span of the assets.

Tables 1-3 show the per enterprise use of fixed capital assets and their composition at three levels of aggregation of rural industrial activities. It should be borne in mind that the rankings revealed by these tables do not necessarily correspond with a ranking in terms of capital intensity measured by the capital labour ratio. But they, nevertheless, indicate what pattern of rural industrialisation will economise most on scarce capital input, in as much as they reveal what amount of capital assets will be required to set up an average size enterprise in any given line of activity, under the existing technological conditions.

At the level of industry-type classification (Table 1) jute baling and paper and printing industries are seen to use the largest amount of capital assets per enterprise. At the bottom end of the scale are jute products, coir products and cane and bamboo products.

Use and Type of Building Structures

All industries make use of some kind of structure to house their activities. But in most of them there are at least some enterprises which do not use any structure at all. The more important ones among this category are gur making, jute products, and wood-cane-bamboo products. Majority of enterprises in those industries are without any structures. On the other hand, there are quite a few industries in which all enterprises are housed within some kind of structure (Table 4).

Not surprisingly, among all types of structures used in the rural industries, the kutcha type pre-dominates- in 23 out of 38 industries kutcha structures are larger in number. Some of the major exceptions in this regard are electrical goods repairing, bedding material, printing and paper products and silk products in which pucca structures are overwhelmingly predominant.

Use and Source of Machinery

Although, we did not find any industry in which all enterprises are without structure; we did find a few industries in which no machinery was used by any enterprise. These are dairy products, canned dried fruits and cane bamboo products. These industries ^{rely} solely on small equipment and tools (Table 7).

Out of the 34 industries which do use some machinery, nine use exclusively foreign manufactured machinery and seven use locally manufactured machinery only.

Nature of Acquisition of Capital Assets

Apart from total amount of capital required and composition of capital assets, the nature of acquisition of assets is also an important consideration in picking up industries for future development. In a situation of resource scarcity, the industries which use self-built assets are to be favoured compared to those which purchase or rent assets, other things remaining the same.

Most of the buildings in rural industries are self-built (45%), where majority of the machines are purchased (79%) (Tables 10 and 14). The industries in which ^{the} proportion of self-built buildings is particularly high are gur, jute products, saw milling, tobacco products and silk products industries.

Use of Second Hand Machinery

Nearly one-fourth of all machinery in rural industries were purchased second-hand (Table 21), some of the industries which are particularly dependent on used machinery are hosiery, knitting, structural clay products, leather and wooden furniture and fixtures.

Use of Land

Jute baling industries use most land per enterprise and electrical goods repairing uses the least (Table 27). In fact land requirement of all types of repairing activities is quite low; and the same is also true for some other industries like blacksmithy, tailoring, jute products and leather products.

Almost all of the rural industries operate mostly on the proprietor's owned land. The few exceptions are all types of repairing works, metal products, silk products and miscellaneous industries.

LABOUR

The information on the size of employment and the type of workers for all enterprises in our study areas was collected during Phase-I, and the findings were reported in the Phase-I Report. In Phase-II, information was collected on religion, age and sex of workers, the type and nature of their involvement in rural industries, and on their educational and training background. The findings from this information can add more to our knowledge about the rural industry workers, which are presented in this section.

Religion

Traditionally the rural industrial activities are undertaken mainly by the Hindus, particularly in the activities such as dairy products, oil making, blacksmithy, jewellery shoe making and pottery. It may be interesting to know how far the situation has changed with the large scale emigration of Hindus since the Partition of India in 1947.

It will be noted from Table 2 that only about 22 per cent of the rural industrial workers were Hindus¹. Accordingly to 1974 census, about 13 per cent of the entire population, and about 16 per cent in the age group 16 and over (the active age group) are non-Muslims, mostly Hindus. It is thus indicated that a larger proportion of the Hindus are employed in rural industries than Muslims.

However, looking at Hindu-Muslim breakdown of workers in different rural industries, one may conclude that religion

1. In the statistical tables we have referred them as non-Muslims. But, only four workers were found to be Budhists, and none from other non-Muslim religion

is no bar to the entry in the rural industrial ownership and labour market. Muslims have, since Partition, entered into these fields in large numbers, even in industries which had traditionally been the exclusive domain of the Hindus. The industries in which still a significant proportion of the workers has been found to be Hindus are few. They include dairy products (72%), mats and covers (67%), pottery (63%), leather processing (57%), wood works (48%), silk products (47%), blacksmithy (45%), and basketary (40%).

Regarding women, because of religious and social restrictions, female participation rate in economic activities is usually low in Muslim societies. A hypothesis commonly put forward is that most of the working women in Bangladesh are non-Muslims, this was, however, not found to be true in the cases of our rural industries. Women accounted for about 28 per cent in the case of Muslim workers and about 27 per cent in the case of Hindus workers. Participation of Muslim females were found particularly high in fruit drying, oil making, grain crushing, basketary, and in almost all textile products. In the textile sector, as a whole, about 44 per cent of the Muslim workers were female, and among Hindus workers they were 38 per cent. It is thus, indicated that if textiles are promoted in rural areas, substantial female workers can be attracted even from among the Muslim.

Type of Employment

Thirty eight per cent of the workers in the sample has been found to be hired¹- 19 per cent permanently hired on time rate basis, 15 per cent employed either on piece rate basis or casually, the remaining 3.5 per cent were apprentices. The industries in which piece rate or casual workers have been found to be employed in significant proportions include brick and tiles (61%), gur making (35%), silk products (33%), tailoring (30%), handloom products (26%), lac (25%), bedding materials (23%), tobacco manufacturing (22%), and wood processing (21%). The industries which had very few permanently hired workers are oil making (5%), gur making (2%), cane and bamboo container (9.6%), mats and covers (1.4%), bedding materials (7.0%), fishing nets (2.2%), silk products (3.4%), jute products (7.6%) and coir products (9%). On the other hand, the industries with the majority of the workers as permanently hired are jute baling (61%), paper and printing (57%), wood processing (55%), and nylon and plastic (53%). These industries account for a very small proportion of total employment in rural industries. In the textile sector which is the major contributor to employment, the permanently hired workers accounted for only 9.8 of all workers and with the

1. The proportion of hired workers was found to be 29 per cent in the Phase-I survey (census). These two findings may not be inconsistent as the present estimate is based on a sample which is partly proportional and partly purposive (see section on sample design) and has not been weighted by differential proportions in different industries.

exception of hosiery, the proportion of permanently hired workers has not exceeded 15 per cent in any industry in the sector.

The apprentices were concentrated only in a few industries. These are repairing services, metal furniture and small metal products, tailoring and embroidery, cane and bamboo container, and jute baling.

Nature of Employment

As rural industries are basically of informal types a priori one would expect (i) very few employees performing the role of managers or other non-production workers, and (ii) a large proportion of labourers working part-time on industries, as they may devote a part of their time to other non-industrial family occupations. The findings from the sample, however, do not fully conform to these a priori notions (see Table 3).

The proportion of non-production workers were high in jute baling (55%), tobacco manufacturing (26%), indigeneous drugs (26%), and paper and printing (19%), all of them with a high average size of employment. But the proportion of managerial workers were high not only in industries with a large proportion of hired workers, but also in such family based industries as jute and coir products, mat and cover, wood works, and oil making. It is however, not possible for us to indicate the extent to which the managerial and production activities are mutually exclusive in these industries.

From the Phase-II study we are in a position to give a more precise estimate of the extent of part-time employment in rural industries, as information was obtained for each worker on the average number of working days a month, and the average number of hours worked a day. We have treated those as full-time workers, who worked more than 20 days a month, and more than six hours a day. On this basis it was found that only about 27 per cent of the workers were employed part-time. The extent of part-time employment was higher among family workers (40%), than among hired workers (5.0%), and among females (31.6%) than among males (24.1%). The industries in which a large proportion of part-time workers were found are gur making (79%), fruit drying (60%), fishing nets (60%), jute products (55%), bedding materials (48%), lac and shellac (45%), mats and covers (43%), and jute baling (40%). The average number of days worked and the number of hours worked per day have been presented in Table 4.

Education and Training

It may be useful to know the educational background of the rural industrial workers because it may indicate whether the present low level of education in Bangladesh may be one of the constraints to the expansion of the industries in rural areas.

The Phase-II survey has found that about 53 per cent of rural industrial workers had no formal education, 27 per cent had up to primary level education, and about five per cent had more than secondary level education

(Table 5). The proportion of literate workers were higher among males (54%), then among females (30%). If one compares this finding with the literacy rates among rural people over 15 years of age,¹ one may conclude the rural industries employ a larger proportion of literate rural population than non-industrial activities.

The industries in which the majority of the workers were found to be literate are jute baling, tobacco manufacturing, wood works, bedding materials, hosiery, jute handicrafts, silk products, tailoring, metal products, drugs and medicine, soap making, nylon and plastic, paper and printing and most of the repairing services.

Although many rural industrial workers seem to have drawn from people with some educational attainment, very few have been found to have vocational training. Only about two per cent of workers were found to have up to 6 months of training (semi-trained) and only 0.8 per cent had more than six month' training, the industries which had some trained and semi-trained workers have been reported in Table 6; the important among them in this respect are tailoring, drug making, leather processing, pottery and cane and bamboo furniture.

Wage Rates

Apart from the level of earning of the workers, the wage rate can be taken as an indicator of the skill requirement in a particular job in which the worker is employed.

1. According to the 1974 census, among rural population over 15 years of age, 77 per cent had no formal education, 9.8 per cent had up to primary level education, and only 1.2 per cent had more than secondary level education.

It may also be taken as an indicator of the productivity of labour.

A considerable variation was found in the wages paid per month. The information has been presented in Table 4. A number of industries were found where the wage rate was as low as less than Taka 100 per month. These are oil making, dhuki products, cane and bamboo containers, shital pati and mats, coin mats, fishing nets, agar and atar, paper bag making, and pottery. These are basically the industries with very low labour productivity (see later) and a high proportion of female employment. The high wage industries are cloth printing (Taka 412 per month), footwear (407), plastic products (394), cane and bamboo furniture (400), timber processing (335) and wood works (334). These are the industries in which higher levels of skill are called for.

Variation was also found in the wage paid to various categories of hired workers, which are reported below. One can note that the child and female workers are considerably

Type of workers	Hourly wage rate (Taka)	Type of workers	Hourly wage rate (Taka)
A : Child (below age 16)	0.67	C : Muslim	1.39
Adult (16 - 55)	1.50	Non-Muslim	1.43
Old (56 and over)	1.51		
B : Male	1.50	D : Production worker	1.32
Female	0.63	Managerial	2.14
		Other non-production	1.76

underpaid than the male workers, and the production workers get considerably lower wage than the non-production workers. The average wage rate of 1.40 Taka per hour, which under the assumption of eight hour standard manday, gives a daily wage of Taka 11.20. This is about 20 per cent higher than the daily wage of unskilled agricultural labourers (Taka 9.35) prevailing in 1977-78.¹

1. Bangladesh Bureau of Statistics, 1979 Statistical year book of Bangladesh, Dacca, 1979.

INPUTS, VALUE ADDED AND PRODUCTIVITY

Input structure

Information on the type and quantity of inputs used by different industries is useful for planning purposes. It helps plan (a) expansion of various (input supplying) industries in such a way that bottleneck in one industry may not impede growth in other industries, and (b) plan import requirement or import substitution in the case of imported inputs. Such information also indicates potential of an industry to generate growth through backward linkages.

Besides being useful for planning, the proportion of intermediate inputs in the gross value of output gives an idea about the extent of processing involved in various manufacturing activities.

Detailed input-output information was generated over March 1979 - January 1980 through twice weekly (labour input and output) and monthly (rawmaterial consumption) visits to the sample enterprises. This information is yet to be processed. However, a one-shot information was collected on AVERAGE monthly output of various products and AVERAGE monthly consumption of various raw materials and fuels, which has been processed to present here crude estimates of input structure and value added for various rural industries. The sample estimates have been blown up by sampling proportions to yield estimates for all enterprises in the study areas. In a number of industries the sample size is very small and a considerable difference has been found in the sampling proportion of

enterprises and employment. To reduce errors from biased samples, we have used the sampling proportion of employment for cases where the sample size of enterprises is less than 20.¹ The results for 48 industry categories have been presented in Appendix Table 1, and the input structure for the rural industries sector as a whole has been presented in Table 1.² We like to emphasise again that these figures are based on answers to one-shot questions and hence are tentative. More accurate estimates will be presented in the final report, when the detailed information that has been collected will have been processed.

One can note from Table 1 that rural industries of Bangladesh mainly process agricultural products; these goods accounted for about 72 per cent of the total intermediate consumption - wheat (36%), paddy (12%), jute (9.3%) and forestry products (wood, cane and bamboo) (6.3%) being the major rawmaterials. The share of paddy in rawmaterials is much lower than its share in total agricultural produce. This means that a large proportion of paddy is processed in the non-commercial sector (by housewives and domestic servants with dhaki).

1) For cases with sample size of 20 or more enterprises, the sampling proportion of enterprises has been used to allow for the differences in technology and labour productivity within the industry.

2) The repairing services and fruit and fish drying industries are not included here for lack of information.

The share of industrial rawmaterials in total intermediate consumption has been found to be about 20 per cent. The major inputs are cotton yarn (19.7%), chemicals (3.1%), and processed timber (1.7%). This low share of industrial rawmaterials may be interpreted to indicate that industries in rural areas have developed to support agriculture, and not as an extension of organised industrial activities.

As expected, the use of power in rural industrial production is very low. The consumption of fuel accounted for only 1.94 per cent of the total cost of intermediate inputs. Again most of these were non-commercial fuels like rice husk, sugarcane wastes, firewood and cowdung (74 per cent of fuel; and 1.44 per cent of intermediate inputs). The consumption of electric power has been insignificant.

Total value of intermediate consumption has been found to be about 30 per cent of the gross value of output, which indicates a rather low level of processing done by the rural industries. This is because some of the major activities like grain crushing, tobacco processing, timber processing, coir fibre extraction etc. require very little processing. For example, in grain milling the intermediate inputs accounted for about 93 per cent. The industries in which the share of intermediate inputs has been ^{found} to be low, implying high value added component, are cane and bamboo furniture (36%), sheet metal fitting (35%), wood works (33%), shital pati (35%), brick and tiles (33%), tailoring (30%), bidi making (39%), metal furniture (25%), jute handicrafts (20%), footwear making (20%), and lac and lime (18%). Most of these products involve heavy processing but in products

like bidi making and jute handicrafts the value added component is high because of favourable prices of their products.

Value added

For estimating value added in rural industries for 1978, we multiplied the monthly value added obtained from the information on input-output (gross value of output minus the cost of intermediate inputs) by the average working period for the industries obtained from the Phase 1 survey. This information along with other basic statistics for rural industries in the survey areas have been presented in Table 2. The estimated value added by rural industries in the survey areas was 1675 million taka. This is about 650 taka per head of population in the areas under study and is substantially higher than the level estimated by the official statistics for the country as a whole. The per capita gross domestic product (GDP) of Bangladesh in 1977/78 was Taka 1408. If the same per capita GDP is assumed for the study areas, it appears that the industrial activities accounted for about 46 per cent of the GDP in these areas. But according to official statistics, the small scale industries of Bangladesh in 1977/78 accounted for only 3.5 per cent of the GDP. To look at it from another angle, our survey areas have 2.9 per cent of the national population, but the value added by industries in the areas comes to about 41 per cent of the officially reported total value added by small scale industries in the country as a whole. But rural industries are highly concentrated in some of the

study areas, and the average per capita income in these areas may be higher compared to the national average. Still our findings indicate that official statistics involves serious under-estimation of value added by small scale and cottage industries.

About 74 per cent of the value added is contributed by five major industries, namely, handloom (27%), wood works (16.1%), grain crushing (15.6%), bidi making (8.9%) and tailoring and embroidery, the share of different sectors in the value added has been shown in Table 3. One may note that three major sectors, namely, food and agriculture, textiles, and wood cane and bamboo products, contributed nearly 93 per cent to the total value added. The share of modern sectors like metal works, chemicals, and leather and plastics, is very low.

The value added per enterprise is sometimes used as a measure of the size of firm. This information is presented in Table 2 to compare the average size of firms among various industries. One will notice a rather wide variation in the size of firms as defined above. The industries where the average value added exceeds 100 thousand taka are jute baling, bakery products, grain crushing, tobacco processing, bidi making, hosiery, timber processing, soap making and nylon and plastics. On the other hand, dhaki products, gur making, bedding materials, coir and jute rope, fishing nets, the cane and bamboo products (except furniture making), pottery, and paper bag making are run on a very small scale. The value added per enterprise in these industries has been found to be less than 10 thousand taka per annum.

Productivity and Efficiency

The estimates of labour productivity in rural industries have been reported in Table 4. Two measures of labour productivity have ^{been} used (1) value added per worker (including managerial and non-production) per month and (2) value added per labour hour. Since a significant proportion of workers are employed in rural industries on a part-time basis and since there is a considerable inter-industry variation in the extent of part-time employment, the second measure is more appropriate for inter-industry comparison of labour productivity.

The average labour productivity has been found to be taka 693 per worker per month (about US\$ 46), which is rather low. But one will note from Table 4 that there are a number of industries where labour productivity is very high. They include grain milling (53.56 taka per labour hour), hosiery (44.13), timber processing (36.50), soap making (25.33), wood works (22.93), tobacco processing (20.78) and bidi making (18.25). If one assumes a 40 hour week, the monthly labour productivity comes to more than Taka 3163 (US\$ 210) in these industries. On the other hand, there is a large number of industries where labour productivity has been found to be less than taka 2.00 per hour (about taka 350 or US\$ 23 in a standard working month). These are dairy products, oil making, dhaki products, gamcha and napkin, silk weaving, coir products, jute rope, fishing nets, bamboo container, paper bag making, and pottery.

Labour productivity indicates economy or otherwise in the use of labour. But this economy may be achieved either by improving the skill of workers or by substituting labour with capital. Because of data limitation the question of

skill could not be evaluated, but the impact of capital intensity on labour productivity in the rural industries has been estimated by regressing labour productivity on capital intensity (capital/labour ratio). The estimated regression equation (relevant data in Table 4) is as follows:

$$Y_1 = 287.57 + 284.09 X \quad R^2 = 0.56 \\ \quad \quad \quad (37.28)$$

$$Y_2 = 3.21 + 1.79 X \quad R^2 = 0.46 \\ \quad \quad \quad (0.307)$$

where Y_1 = labour productivity per worker per month (Taka);

Y_2 = labour productivity per labour hour (Taka);

X = capital intensity measured in thousand taka per worker employed; and

the figures in brackets are standard errors of estimate.

It may be noted that the capital intensity has been found to be generally low. However, the estimated value of R^2 indicates that about half of the inter-industry variation in labour productivity is explained by differences in capital intensity. The value of the coefficient on capital intensity indicates that, at the margin, an increase in investment of taka one thousand per worker increases labour productivity per month by Taka 284, and labour productivity per hour by Taka 1.79. These estimates are statistically significant at less than one per cent probability error.

But efficiency ranking of industries cannot be based on labour productivity alone, particularly in a situation such as in Bangladesh where capital is scarce even though capital used is rather meagre. One should ideally use the criterion of economy in the use of both labour and capital. In this connection one may estimate what labour and capital

earn at the margin in the rural industries sector and then see which industries give higher returns to labour and capital than those for the sector as a whole. To do this we have calculated the following efficiency index.

$$E_i = \frac{V_i}{MP_L \times L_i + MP_K \times K_i}$$

where V_i = is the value added per enterprise in industry i ;
 L_i = is the labour hours employed per enterprise in the i th industry;
 K_i = is the capital used per enterprise in the i th. industry; and

MP_L and MP_K are the marginal productivities of capital and labour in the rural industrial sector, as a whole.

The denominator in the above equation, shows what the i th. industry could produce given its labour and capital, if the marginal productivities of labour and capital realized were the same as in the rural industrial sector as a whole. The numerator in the equation shows the amount that the industry has actually produced. If the ratio is greater than one for a particular industry, it may be said to be earning more on its labour and capital than the sector as a whole.

The marginal productivities of labour and capital have been estimated from the following Cobb-Danlas production function fitted on the data.

$$\text{Log } Y = 54.23 + .4132 \text{ Log } L + .6524 \text{ Log } K \quad R^2 = 0.74$$

(0.1623) (0.0905)

where Y = value added per enterprise (per month);
 L = total labour hours employed (per month);
 K = capital employed per worker; and
the figures within brackets are standard errors of estimate of the regression coefficients.

The sum of the coefficients of labour and capital is 1.06 which is not significantly different from unity. This indicates that no economies of scale are reaped by the rural industries of Bangladesh.

The marginal productivity of capital derived from the above function is 223 taka per 1000 taka of investment. This means that the return at the margin on capital invested in this sector is 22.3%, which may be considered as very good. Considerations relating to allocative efficiency would therefore suggest expansion of investment in rural industries.

The marginal productivity of labour derived from the equation is 2.12 taka per hour. This is much higher than the average wage rate paid by the rural industries which is taka 1.40 per hour (see the section on labour). It may be that the wage rate in the rural industrial sector is set by the wage rate in the agricultural sector. The finding that marginal productivity of labour is higher than the wage rate implies that employment in the rural industries is still at the sub-optimal level. Thus, further shift of labour from agriculture to rural industries, even at the present level of technology and prices of inputs and products, may increase total national product.

The relative efficiency, E_i , in the use labour and capital estimated for the industries under study is reported in Table 4. The relatively more efficient industries in order of importance have been found to be jute handicrafts, bidi making, wood works, tannery, jewelry, cane and bamboo furniture, timber processing, grain milling, sheet metal fitting, footwear making, tobacco processing, hosiery, metal furniture, bakery products, lac, chatai and house fence, suitcase making, nylon and plastics, soap making and tailoring.

Entrepreneurship

1. The importance of entrepreneur as a causal factor in economic development is widely recognised. It is also generally held that entrepreneurial supply is not always fully responsive to economic inducement but depends at least partly on a number of sociological and psychological factors.
2. In studying the economics of any particular industrial sector in the context of developmental needs of an economy it becomes important, therefore, to assess the extent to which entrepreneurial supply is a constraint to the growth of the sector and also to identify the factors that influence the level of this entrepreneurial supply.
3. Entrepreneurial roles have been differently described by different people. The array of suggested entrepreneurial roles can be classified under three broad headings, namely, (a) initiation (b) management and (c) innovation.
4. A first hand indication of entrepreneurial supply situation is given by the rate of growth of industrial enterprises. Other things remaining same, a higher growth rate of industrial enterprises implies a more favourable entrepreneurial supply situation. In case of rural industries of Bangladesh, reliable information on the change in the number of enterprises over time is lacking. For assessing the level of entrepreneurial supply in this sector, therefore, we looked at the age

distribution of our sample enterprises. If we assume that attrition of rural industrial enterprises took place at a more or less constant rate in the past, then the rate of growth of sample enterprise implicit in their age distribution would give us an idea of the rate of growth of these industries in our survey areas.

5. With the above qualification in mind one can observe that rural industries sector in our survey area has steadily grown over time. Between 1947-1959, the exponential rate of growth experienced was 4.7 per cent. If we divide the subsequent period in 5 year intervals then the highest rate of growth (5.1 per cent) is observed in 1970-1974. For the overall period (1947-79) the growth rate was calculated to be 4.7 per cent.
6. In terms of entrepreneurial supply, the above evidence suggests quite a positive situation. Number of enterprises seems to have gone up every year at a respectable exponential rate which suggests that new entrepreneurs are moving into this sector in increasing numbers.
7. For a truer picture of entrepreneurial supply situation one should perhaps measure entrepreneurial supply not merely in terms of growth of enterprises but also in terms of actual entrepreneurial effort that incoming entrepreneurs are putting in. Thus, although a large number of individuals have been observed to have entered lately into the rural industrial sector of Bangladesh, we need to find out how truly enterprising these incoming individuals are to get a more accurate picture

of the entrepreneurial supply situation. One way of doing this is to assess the extent to which different entrepreneurial functions are performed by these individuals. If the level of initiative, managerial involvement and innovative activity undertaken by them is low, the entrepreneurial supply situation will be less satisfactory than has been indicated by the high growth rate of enterprises.

8. A priori knowledge about rural industrial enterprises in Bangladesh tells us that their average size is small and that they are organised mostly as sole proprietorship business. Performance of entrepreneurial functions in these enterprises is, thus, the prerogative of the proprietors themselves. Hence for the purpose of the present study, we have treated the proprietors as the relevant group of entrepreneurs.
9. To evaluate how well the various functional roles are being performed by these entrepreneurs we collected the following information in respect of each enterprise: (a) who established the enterprise, (b) how it reached the hands of present owners, (c) whether the activity was the entrepreneur's family tradition, (d) who manages the enterprises and (e) whether any innovation was carried out by the entrepreneur.
10. It was observed that 64.8 per cent of the enterprises were founded by the present entrepreneurs themselves and in 35.2 per cent of the cases they were acquired through inheritance or other means.

11. In case of 45.2 per cent of the entrepreneurs the activity was not a family tradition. A high proportion of these entrepreneurs also set up their own enterprises. Hence we can say that a significant proportion of rural industrial entrepreneurs are doubly enterprising in the sense that they not only established new enterprises but also ventured into activities that were not their family tradition.
12. Industry types in which (a) a high proportion of the enterprises have been set up by the present generation of entrepreneurs, (b) incidence of family tradition is low and (c) more of the enterprises have been set up in recent years are the following : bakery products, grain crushing, jute products, miscellaneous textiles, general tailoring, miscellaneous metal products, nylon and plastic products, and structural clay products.
13. Most of the enterprises are based on individual ownership and only a few are organised as partnership firms, joint stock companies or cooperatives. And in 92.7 per cent of the cases it was observed that the proprietor himself was the manager of the enterprise. Those enterprises which had hired managers were, again, of relatively larger size.
14. With respect to innovation the picture seems least encouraging as 98.3 per cent of the entrepreneurs had neither carried out any original innovations nor introduced new technologies or products by adapting them from other countries.

15. To get an aggregate picture of the entrepreneurial supply situation and also to be able to undertake ordinal comparison as between industry types, product types etc, we devised an index - the entrepreneurial involvement index (E.I. index) for scoring the performance of the entrepreneurial functions by our rural industrial entrepreneurs. The scoring system would also enable us to pick out the socio-economic characteristics of the entrepreneurs which tie in with high entrepreneurial ability.
16. The overall E.I. Index is a simple sum of the three indices constructed for (i) initiative taken by the entrepreneur (ii) managerial involvement of the entrepreneur and (iii) innovativeness of the entrepreneur. Each of the three indices has a high, a medium and a low score. The minimum aggregate score that an entrepreneur can have is three and the maximum possible score is 10.
17. Under this scoring system the rural industrial entrepreneurs revealed, in general, high level of initiative, medium level of managerial involvement and low of innovative talent.
18. In the aggregate picture, 26.0 per cent of the entrepreneurs had low E.I. Index score, 73.4 per cent had medium and only 0.6 per cent had high E.I. Index level. The modal score is 6. The mean was calculated to be 5.38 and the standard deviation 1.05.

19. Thus, one can say that in performing the various entrepreneurial roles the rural industrial entrepreneurs of Bangladesh have fared moderately. In terms of entrepreneurial supply the implication of this is that the situation is less optimistic than was revealed by the high growth rate of enterprises. Although the sector does not seem to be suffering from an acute shortage of entrepreneurs those who have moved into the sector have not demonstrated very high level of entrepreneurial talent. A special area of deficiency seems to be with respect to innovativeness. The entrepreneurs seem to have limited their involvement in products and processes that were already in existence in the economy. In other words there has been very little technological innovation or even adaptation of new processes or technologies from abroad. Thus the deficiency with respect to entrepreneurial supply in rural industries of Bangladesh seems to be not so much in terms of paucity of entrepreneurs venturing into industrial activities as it is in terms of failure of entrepreneurs to be innovative.
20. Next, we attempted to ascertain what if any had been the effect of some of the more talked about socio-economic variables on supply of entrepreneurs in rural industries of Bangladesh.
21. Entrepreneurs are said to be geographically mobile when their tendency to move out of their homeland in response to outside economic opportunities is high. Geographical mobility, at times, affects entrepreneurial supply. If entrepreneurial resources are

widespread so that local entrepreneurs are forthcoming in exploiting opportunities that come up locally then lack of geographical mobility will not very much affect entrepreneurial supply. If, however, local people are less responsive either because they are less enterprising or because they lack certain specific skills then entrepreneurial supply will depend at least partly on geographical mobility of entrepreneurs.

22. In case of rural industrial entrepreneurs of Bangladesh geographical mobility was observed to be strikingly low. Ninety two per cent of the entrepreneurs were found to be operating their business in the same village they were born in.

23. The low geographical mobility of entrepreneurs does seem to have affected entrepreneurial supply in rural industries of Bangladesh. If we look at locational distribution of these industries we find that there exists considerable area-wise concentration of these activities. Part of this concentration is due to the fact that certain rural industrial raw materials are available in greater amounts in certain areas. In the case of these industries, entrepreneurial growth is inhibited by non-availability of raw materials in other areas, and hence geographical mobility of entrepreneurs will not very much ease the entrepreneurial supply situation. In case of certain other industries, however, concentration seems to have been caused by historical localisation of skill and

technology and, in these cases, geographical mobility of entrepreneurs could enhance entrepreneurial supply through diffusion of skill & technology in other areas.

24. One explanation that is often offered for low geographical mobility is psychological attachment of individuals to their home areas, yet geographical mobility for population in the country as a whole has been observed to be higher than that observed for our rural industrial entrepreneurs. Part of the difference could have been due to high incidence of migration among landless, destitutes and low income people who move around a lot in search of employment and who constitute a significant part of total population. Low geographical mobility among industrial entrepreneurs could also be explained in terms of greater security of fixed investment in one's home area and dependence of entrepreneurs on personal contract in the procurement of materials and marketing of goods in a country in which many markets are still relatively rudimentary.
25. Occupational background of entrepreneurs, their fathers and grand-fathers reveal considerable inter-generational and individual occupational mobility. Although farming has been the dominant form of activity, its relative importance has declined over time. Thus it was the main occupation of 66 per cent of the grand-fathers and 45 per cent of the fathers while only 26 per cent of the present entrepreneurs have this as their primary occupation. The decline in the relative importance of farming has been matched by

an increase in the importance of other occupations especially trade and manufacturing activity. Similar changes in the relative importance of different occupations can also be observed for the economy as a whole.

26. While a number of factors may have contributed to this shift in the relative importance of different occupations the primary one seems to be the over-saturated condition of Bangladesh agriculture with respect to employment. The land-man ratio in Bangladesh agriculture is already too low. Technologically also, the sector is stagnating; as a result the ability of the sector to absorb much of the growing population has dissipated. People are, therefore, being forced to look for alternative (non-farm) occupations. That, limited opportunity in farm employment is an important factor causing entry into industrial activity is also upheld by the evidence on landownership pattern. Thus, it was observed that compared to all rural households, the industrial households are more concentrated in lower landownership categories.

27. The other thing to note with respect to occupational background is that the proportion of fathers and grand-fathers of the entrepreneurs who are engaged in agricultural activity, although high in absolute sense, appears rather low when compared with the proportion of overall population that were engaged in agriculture in the past. In contrast, proportion of fathers and grand-fathers who were traders or

entrepreneurs seems quite high when compared with the proportion of overall population that were engaged in these activities. This suggests that occupational mobility between agriculture and industrial entrepreneurship is relatively less than it is between trade and industry.

28. We have also collected information on religion, education, training, income, social status etc. of the entrepreneurs. The effect of these factors on entrepreneurial supply situation and the corresponding policy implications are being looked into.

FINANCE

Introduction:

Lack of adequate financing is commonly believed to be an overriding constraint to the growth and expansion of rural nonfarm activities. This proposition has been examined in the context of rural industries in Bangladesh. The main findings in this regard are summarised below.

Main Findings:

1. A majority of the respondents identified lack of adequate funds for acquiring fixed assets and for meeting working capital needs as their overriding constraint irrespective of their locational characteristics and occupational origin.
2. It has been found that the problem of finance facing the rural industrial entrepreneurs in Bangladesh relates more to working capital needs than to fixed assets. This finding is supported by three facts. First, though lack of funds for both fixed and working capital has been identified as the most important initial problem, the incidence of mentioning acquisition of fixed assets is much lower compared not only to that of finance as a problem in general but also to that of stating raw materials as an initial constraint. Second, the entrepreneurs' perception about the need for various types of assistance also tends to confirm that lack of working capital is their primary concern. More than half of the sample entrepreneurs from all locations (i.e. village, market place and town) and from fifteen major rural industries feel that they need working capital assistance either in the form of liquid cash and/or in the form of rawmaterials.

Third and most important, the lion's share of the institutional loans obtained by the sample entrepreneurs has been found to be used for meeting their working capital needs.

3. The analysis of initial capital requirements for enterprises established during the last four years prior to 1979 shows that the average initial capital invested per enterprise varies widely among industries from a modest amount of Tk. 90 for bedding materials to Tk. 200,000 for jute baling industry. This inter-industry variation in the initial capital requirement may be explained by the differences in the nature of technology used, degree of mechanization, scale of production, product-mix and differences in the nature of markets for capital and other inputs facing them at the start.

The average initial capital requirement per enterprise appears to decline sharply with the exclusion of few industries such as jute baling, grain crushing, tobacco manufacturing, metal products, chemicals and bakery products--the high capital requirements for which might reflect inclusion of the relatively "modern" enterprises (using highly capital intensive production techniques) in these industries in the sample. That this might be a valid approximation is revealed by the fact that the average initial capital requirement per enterprise for handloom products--the dominant rural industry in Bangladesh, is less than half (Tk. 5445) the average (Tk. 12598) per enterprise for all industries and that it is also reasonably modest for most of the other important rural industries (i.e. cane

and bamboo container, cane and bamboo mat cover, wooden transport equipment and tools, blacksmithy, pottery and so on).

4. The analysis of sources of initial capital reveals that personal savings from agriculture, trade, business and other previous occupations of the entrepreneurs provided 50 to 100 per cent of the total initial capital required by them. Next to personal savings, sales of land and other assets, inheritance and dowry were the other important sources of initial ^{/capital} required by the sample entrepreneurs in setting their industries in rural Bangladesh irrespective of their previous occupations as well as of the type of industries set up by them. In contrast, the share of credit in the initial capital was insignificant; only about 5 per cent of the rural industrialists borrowed funds to finance initial capital investment. Among other things, these findings have two important implications. First, the typical owner-managers of small-scale and cottage enterprises in rural Bangladesh are quite able, like their counterparts elsewhere, to make a modest start with little or no financial assistance from external sources. The crux of the problem appears to lie in nourishing them carefully particularly during their "take-off" and in enabling them to sustain and prosper. Second, the infrequent use of loan as a source of initial capital funds might be a function of general paucity of such funds in the rural areas resulting from an underdeveloped nature of the capital market, high cost attached to them and an information gap facing the borrowers about possible sources of loans.

5. Whatever credit was used by the sample entrepreneurs in financing their initial capital requirements, most of it came from the informal or the non-institutional sources. This is exhibited by the incidence of borrowing from different lending agencies and the relative contribution of different agencies to the total amount borrowed. A large majority of enterprises (86 per cent), irrespective of industry type, location and size, borrowed funds from non-institutional sources. In contrast, borrowing from the institutional lending agencies provided funds for initial capital for only 9.6 per cent of the sample enterprises.

6. Though it is often argued that a systematic size-bias works against the smaller enterprises in borrowing particularly from the institutional lending agencies (because of an inverse relationship between loan size and lending costs and because of lack of knowledge of the lending agencies about the affairs of small business) no such size-bias has been found to work against the rural small-scale and cottage enterprises in Bangladesh. The incidence of borrowing from various sources has been found to be independent of any influence exerted by the size of enterprises, their locational characteristics and socio-economic status of the borrowers as indicated by their previous occupations.

7. Just under 80 per cent of the total amount borrowed by the sample enterprises came from the non-institutional sources. Among the non-institutional sources, friends and relatives appear to be the dominant contributors followed by the local money lenders and other wealthy people.

Among the institutional sources whose contribution varied between 10 to 15 per cent of the total amount borrowed, commercial banks have been found to be relatively more important compared to such agencies as co-operatives, Investment Corporation of Bangladesh and Bangladesh Shilpa Bank.

8. Of the total of 1207 sample enterprises, only 341 (28 per cent) undertook expansion of their fixed assets since establishment of those who expanded their fixed assets, an overwhelming majority (90 per cent) did so through reinvestment of profits and only 9 per cent raised their expansion capital from miscellaneous sources such as personal savings, sales proceeds of land other assets and institutional and non-institutional loans. Though there are inter-industry variations in the degree of internal financing of fixed capital expansion through reinvestment of profits, this source alone provided expansion capital for 70 to 100 per cent of the sample enterprises which expanded capital.

As to the relative contribution of various sources to total expansion capital, also, reinvestment of profits has been the dominant contributor. In contrast, external financing through institutional and non-institutional loans contributed only seven per cent and three per cent of the total expansion capital respectively. This heavy dependence of the small entrepreneurs in the rural industries sector of Bangladesh on self-financing for expanding their operations perhaps reflects reasonable rates of returns from these activities and a restricted flow of credits to them from the capital market.

9. It was also examined whether locational characteristics and age of the enterprises had any influence in determining the sources of funds need by them in expanding their fixed assets. A hypothesis may be that the entrepreneurs located in the relatively more urbanized areas and having longer business experience as well as wider contact with sources of capital would use more external funds compared to internal funds in expanding their operations. But it was found that the sources of funds used by the sample enterprises were not dependent to any significant extent on locational characteristics or age distribution of the enterprises. While internal financing through reinvestment of profits appears to have been dominant source of expansion capital for enterprises in all locations and of all age groups, only a weak positive association can be observed between the age of the enterprises and the degree of their dependence on institutional credit in that the relative contribution of the formal sources of credit to total expansion funds tends to increase with increase in the enterprise age.

10. The restricted access of the rural industrial entrepreneurs to the capital market appears to be explained by several factors such as their lack of ability to offer security, official formalities involved in the process of getting an institutional loan, ignorance of the borrowers about the sources of credit, incurring of expenses in the form of bribes and longer time required in getting an institutional loan. Of these various problems encountered by the entrepreneurs in obtaining loans from the formal sources, their lack of ability to offer security appears to represent the most difficult hurdle. The value of security

as percentage of loan has been found to be 275 per cent of the amount of loan obtained from the institutional sources as a whole and that for loans from the commercial banks has been found to be 400 per cent and above. The implication is that bank lending in Bangladesh is still highly security oriented and not production oriented or need-based. Given the tight liquidity position of the small entrepreneurs in the rural industries sector of Bangladesh like most of their counterparts in other developing countries, the stringent collateral requirements of the institutional lending agencies leave no choice for such industries but to shop around for funds in the relatively high-cost, unorganized segment of the capital market.

The official formalities involved in getting an institutional loan also appear to be so cumbersome that the extent of time and the kind of ability needed to complete all of them can hardly be expected to be possessed by a typical rural entrepreneur. As revealed by the information collected through a special survey of some selected banks there are at least twelve different kinds of paper requirements (e.g. filling in the application form, nationality certificate, solvency certificate, submission of balance sheet statement, personal guarantee and so on) that need to be fulfilled by a borrower for getting a loan from an institutional lending agency.

Further, the payment of various official and "unofficial" (bribes to the officials) fees together constitute a significant cost in getting an institutional loan. These payments have been found to comprise on average nearly 4 per cent of the amount of a loan received by a borrower from an

institutional lending agency in general. More important, such expenses tend to vary inversely with the size of loan implying that the smaller borrowers suffer relatively more compared to their larger counterparts.

The average time lapse between making an application and getting the loan has been found to be 85 days (nearly three months) for a loan from an institutional lending agency. Such long waiting time involved also constitutes a crucial bottleneck facing the small entrepreneurs in obtaining credit from the formal sources. Moreover, they have also been found to lose nearly 12 working days on average in trying to get an institutional loan.

That lack of knowledge of the entrepreneurs about the sources of institutional funds is also an important factor underlying limited use of such funds by them appears to be supported by the fact that 82 per cent never heard of any government agencies geared to service the promotional needs of the small-scale and cottage enterprises operating in rural areas; indeed, only 12 per cent have been found to have heard about NSCIC - the principal organization concerned with the promotion of such industries in Bangladesh. This is a serious element of imperfection in the system resulting perhaps partly from the ignorance of the borrowers (nearly half of them being illiterate) and partly from ineffectiveness of the institutional framework.

11. Contrary to a priori expectation, the often hypothesized problem of high rate of interest has been mentioned as a barrier to institutional loans by only an insignificant proportion (1 per cent) of the entrepreneurs.

And that high interest rates did not pose difficulties to the respondents in borrowing from the institutional agencies is also substantiated by the fact that the average rate of interest (11.7 per cent) paid by them against loans from the commercial banks was quite consistent with the interest rate (11.5 - 12 per cent) paid by the industrial investors in the country as a whole during the financial year 1978.

Also the average rate of interest (21.6 per cent) paid by the sample borrowers for loans from non-institutional sources was more than double the average rate (9.3. per cent) paid for the institutional loans as a whole. In fact, the interest rate charged by the non-institutional lenders shot upto 63 per cent on average if the cases of borrowers receiving interest free loans from some of the non-institutional sources were excluded from the sample.

The cost of borrowing from the informal sources would rise further if other elements of exploitation of the small borrowers ^{by} their creditors were considered. It has been seen, for example, that those borrowers who purchased material inputs from their creditors besides taking cash loans had to pay a price for such inputs which was higher than that prevailing in the market by $\frac{1.5}{\text{per cent}}$ on average. Similarly, such captive borrowers were also found to sell their output to the creditor at a price lower than that prevailing in the market by 0.14 per cent on average. All these are indicative of the existence of structural dualism in the market for loanable funds in Bangladesh. The structural dualism manifests itself in the form of existence of an organized capital market consisting of a fairly

competitive banking system on one side and an unorganized market comprising the money lenders, wealthy people and other financial intermediaries on the other side. In the unorganized part of the capital market (where majority of the rural industrial entrepreneurs raise most of their borrowed funds) credit policy of the government is often of little or no direct influence, interest rates are exorbitantly high and the terms of borrowing are on the whole more stringent and exploitative.

Under the circumstances, it is essential that appropriate steps be taken by the government to remove the imperfections from the capital market, so as to ease access of the rural industrialists to such markets.

MARKETING

1. In a private enterprise economy marketing is very important among the factors which influence production; it determines the availability and costs of inputs and successful selling of products and, hence, influence the efficiency of operation of an enterprise. The problem of marketing is more acute for rural industries compared to both urban industries and agriculture. Unlike agricultural activities, the rural industries have to depend on the market for most of its raw materials and products, but unlike urban industries, they have to operate in conditions of very poor infrastructural facilities. Marketing may in fact be a leading constraint to the development of rural industries in Bangladesh. Because of smallness in the scale of operation, poor financial position and **intense** competition from imported goods and large industry products, and the poor transportation facilities in rural areas, these industries may be at the receiving end of **unequal** exchange in buying raw materials and selling products.

2. Information on procurement of inputs and disposal of output and the terms of purchase/sale has been collected by twice weekly (for products) and monthly (for raw materials) visits to the selected enterprises during March 1979 to February 1980. This information is yet to be processed. At this stage we can only report the findings from answers to one shot questions (subjective) on marketing administered in early 1979. Needless to say the findings are tentative.

3. The importance of the problem of marketing can be gauged from the findings on the type of assistance needed by rural industries. About 85 per cent of the respondents located in villages reported that they needed assistance.

with regard to raw materials supply, promotion of sales in both domestic and export markets, protection against competition from imports and large industry products, and improvement in product design; all of these can be treated as problems of marketing. Among these, the raw materials supply was singled out as the major problem on which assistance was sought (64% of the respondents). One may add to this the finding that 76 per cent of the enterprises needed assistance with regard to raising of working capital, a part of which may be needed to finance the accumulated stock of unsold goods and building of reserves of raw materials to circumvent the problem of erratic supply.

4. The major sources of raw materials for rural industries are retailers (37% of the supply obtained from this source), the immediate producers (21%), and wholesalers (18%). The industries located in village and market places buy more from retailers than from wholesalers compared with those located in towns. The retailers charge higher prices than the wholesalers - this means that the rural enterprises pay higher prices than they otherwise would have to. We have also found a direct relationship between the firm-size, measured by the number of workers employed, and the proportion of raw materials coming from the wholesalers. This is another indication that small rural enterprises are in a disadvantaged position regarding the supply of raw materials.

It has been found that cooperatives and government agencies have very little role in supplying raw materials. Only 7.8 per cent of the enterprises were members of cooperatives, and only 6 per cent got assistance from

cooperatives in respect of supply of raw materials. Even in the case of handlooms where government encourages supply of yarn through cooperatives, only 35 per cent were cooperative members.

However, in the majority of the industries in wood, cane and bamboo sector and in some in food and agriculture sector, the major source of raw materials was the immediate producer. This is expected as these industries are situated in rural areas because of the availability of raw materials there.

Surprisingly, a very small proportion of enterprises produce their raw materials themselves. The industries in which some entrepreneurs reported self-production as the major source include pottery, oil making, gur making and coir products. Thus, the production and processing of agricultural goods by the same households is rather rare.

5. A significant portion (32%) of the enterprises reported that they used imported raw materials. In value terms the imported raw materials were reported to be about 18 per cent of the total raw materials used. Among broad industrial sectors, food and agriculture (94.4%), wood, cane and bamboo products (85%), and ceramics (85%) use mostly domestic raw materials. But metal works (69%), chemicals (60%), repairing services (59%), paper and printing (56%), and leather and plastics depend on imported raw materials to a large extent. Some of the raw materials used in these sectors can easily be produced in the country.

No systematic relationship has been found between the size of the enterprises and the use of imported raw materials. But, the industries situated in towns reported using

a large proportion of imported raw materials than those located in villages or market places.

6. Though financially weak, most of the enterprises buy raw materials in cash. Credit purchase of raw materials has been reported by some enterprises in handloom (48%) dairy products (4.4%), tobacco crushing (5.0%) and bakery (2.6%) industries. Only in tobacco processing, the credit purchase was made from the immediate producers. In the case of credit purchase, prices have been found to be generally high, and the purchase is usually made from the same suppliers.

Premium allowed on input prices to creditors is 1.4 per cent on average (this is for all enterprises) with variation from 0 to 5%. In the textile sectors the premium was reported to be the highest (2.5%).

7. It has been observed that the bulk of the products of rural industries is sold in the locality where the enterprise is located. This does not mean that these industries have no market outside the locality. Presumably the outside market is not fully explored because of lack of knowledge, poor transportation facilities, and the poor financial position of the enterprises.

It is reported that in majority of the cases (54%) the rural industry products are sold directly to the consumers who are likely to belong to the immediate locality. About 7% of the products is reported to have been sold to retailers who may also generally sell the products in the immediate locality. Wholesellers who are more likely to distribute the products to other locations have been reported to be the main customer of rural industry products by only 27 per cent of the enterprises. Only the industries in the textile sector, majority of the enterprises (67%) reported that wholesalers were their main customers.

8. Although, only a few enterprises have been found to buy their raw materials on credit, quite a significant proportion of them reported selling products on credit (38%). About 11 per cent of all rural industry products were sold on credit. The industries where the incidence of credit sales has been found to be the highest are jute products (53%), agar atar and other miscellaneous chemicals (39.6), silk products (38%), and tobacco manufacturing (37.5%). On the other hand, in most of the industries in the cane and bamboo sector the incidence of credit sales has been found to be very low. One explanation of ^{this} may be that owing to the poor liquidity position the enterprises belonging to this sector cannot afford to sell on credit.

9. About 5.8 per cent of the enterprises reported selling their products to their suppliers of raw materials. This phenomenon has been found more common among the paper bag making industry and among industries in the textile sector. However, contrary to expectations the prices of products have not been found to be significantly lower in such cases. On average, the rebate allowed on such sales has been reported to be 0.52%.

10. Very few enterprises (0.1%) reported exporting their products. Lack of knowledge about export possibility (53.3%) and the low quality of the products (45%) have been mentioned as the main reasons for not exporting.

11. About 78 per cent of the enterprises reported that they faced severe competition in the product market. The extent of competition has been found to be the lowest in the chemical sector (28%), and the highest in the food and agriculture and the wood, cane and bamboo sectors (80%).

But the competition has been reported to be mostly among the rural enterprises themselves. The industries in which a significant proportion of enterprises reported facing competition from large industry and imported products include footwear making (71%), oil making (64%), paper bag making (50%), silk products (50%), mostly from imports) tobacco processing (40%), gur making (36%), pottery (25%), spinning (18%), and than cloth making (16%). The industries which have reported facing very little competition are jute handicrafts (100%), indigenous drug making (93%), jewelry (80%), and wooden furniture and fixtures.

Demand For Rural Industries' Products
in Bangladesh

1. Economic viability of rural industries depends, among other things, on demand for the products produced by them.
2. "The main question is whether or not the demand for rural industries' products should be expected to increase as rural incomes increase."
3. Income elasticity of demand and proportion of total budget spent on these commodities are the relevant parameters required for analyzing the nature and extent of demand of these commodities.
4. To study the demand for rural industries' products in Bangladesh 11 villages were selected purposively and a household census was conducted. Then an 18 per cent proportionate sample to represent each income and occupation group was selected and their income and expenditure patterns were observed. However, the following analysis relates to only 100 household, of 3 villages. Due to shortage of time and lack of easy access to computer facility, information on other villages could not be processed as yet.
5. In this study total consumption expenditure is taken as the measure of income. A wide range of functional forms and independent variables were used in estimating the elasticities but the following form of the expenditure relationship gave relatively better statistical

results on most of the cases :

$$x_j = a_j + b_j \log E + u_j$$

where x_j is the expenditure on commodity j ; E is the total expenditure; u_j is the disturbance term.

The expenditure elasticity for commodity j calculated from the above relation-ship is given by

$$\eta_j = \frac{b_j}{x_j}$$

6. Per centage distribution of total expenditure on individual commodities for different expenditure groups and for the sample as a whole is presented in Table 1 ^{1/}. Table 2 gives the expenditure (income) elasticity of demand for different commodities.
7. Data presented in Table 1 show that the proportion of expenditure on rice and rice products by dheki is lower and that on the same products by mill is higher in the higher expenditure groups compared to lower expenditure groups. The expenditure elasticity of the dheki products has been found to be 0.28 while that of the mill products is much higher at 0.62. Again the proportion of total expenditure of all income groups claimed by dheki products (15.92) is too small compared to that claimed

^{1/} A point to note about Table 1 is that the expenditure pattern of expenditure group 10000 - 15000 does not follow the trend exhibited by other groups. For example proportion of dheki products and rice as a whole declines as expenditure increases except this group where it rises and for utensils the proportion increases with the rise in expenditure but for this group it decreases. One explanation which comes in mind readily is the following: The table is prepared on the basis of total family expenditure and not on the basis of total per capita expenditure, which would have been more desirable and it is observed from the size distribution of households among different expenditure groups that average household size is higher in this group than other groups. So it is expected that their proportion of expenditure spent on rice is high and that for utensils should be low because for utensils they may enjoy some economy of scale. Therefore, our analysis will be based on other three groups.

by mill products (55.88). These two pieces of information suggest that the demand for dheki products will decline as rural incomes increase.

8. At this point it may not be worth-while to look into the proportion spent on other commodities individually where rice alone takes 71.30 per cent. But it can be observed that as income rises expenditure on other commodities as a whole rises (about 24 per cent for lowest and about 33 per cent for highest expenditure group). And it is interesting to note that out of 28.70 per cent spent on items other than rice, rural industries' products account for 17.11 per cent which suggests that if the rural industries' products are not inferior goods then the total expenditure on these goods will increase as rural incomes rise.
9. Expenditure elasticity is positive for all individual rural industries products ^{1/} so that none of them seem to be an inferior good.
10. High income elasticity of demand for bakery products (1.29), dairy products (0.85), wood products (1.39), cane and bamboo products (0.88), and blacksmith products (1.03) indicate that the demand for these products should be expected to increase strongly as rural incomes increase.
11. As income rises people tend to substitute mustard oil by soyabean oil and gur by sugar.

^{1/} Rural industries' products include Bakery products, Dairy products, Mustard oil, Gur, Bidi and other tobacco products, cloth by handloom, Pottery products, Wood products, Cane & Bamboo products and Blacksmith products.

12. Higher budget share (2.38) for bidi and other tobacco products (rural industries' products) compared to that of cigarettes (0.80) (Table 1) and higher income elasticity of bidi and other tobacco products (0.55) compared to that of cigarettes (0.50) (Table 2) shows the prominence of rural industries among all tobacco products. Position of bidi and other tobacco products ('Zordah' and tobacco for 'hokka') are not same as can be seen from table 3. As income rises people seem to prefer cigarettes and perhaps, to some extent, also 'hokka' and tend to switch away from bidi. We do not have detailed information at this stage separately on 'Zordah' and tobacco for 'hokka', but jointly they seem to have good prospects.
13. The situation of textile sector is not clear from table 1 & 2. These two tables tell us that budget share for handloom products (3.76) is higher than that of mill products (3.33) and that income elasticity of mill products (0.90) is much higher than that of handloom products (0.54). But, as these two groups consist of heterogeneous products, in order to make meaningful comments we should look at the position of individual products. Relevant information is given in table 3. 'Lungi' and 'dhuti' by handloom appear to have a comparative advantage over the same products by mill as reflected by their respective budget shares and expenditure elasticities; budget share (1.11 per cent) and elasticity (0.57) for handloom products are much higher than those of the mill products (0.53 per cent and 0.34 respectively). On the other hand 'Sari' by

mill (both cotton and synthetic) enjoys a comparative advantage over 'Sari' by handloom.

'Than' by mill and 'gamcha' towel by handloom, underwear, embroidery, etc and finally mosquito net seem to have fair future.

14. Clearly old ready made garment is an inferior goods. In the rural Bangladesh new readymade garments are not generally used; very few households reported using new readymade garments. They usually buy 'than' cloth and have the garments done by the tailors; the budget share of 'than' cloth is 0.87 per cent and it has a very high income elasticity of demand (2.07).
15. Many of the rural industries products, listed above, are in the basic needs category. Hence, it would seem reasonable to assume that, in the poor rural Bangladesh where over three fourths of the people are below the poverty line, the demand for these products will rise, at least initially, if the incomes of the poor rise.

POTENTIAL INDUSTRIES

1. Introduction

It is not an easy task to suggest which industries are to be promoted in rural areas of Bangladesh. One must have a set of objective criteria concerning relevant key issues for the purpose of identifying potential industries. The task would have been easier if some industries satisfied all such criteria. But this is hardly the case in reality. As the outcome would vary depending on (i) the choice of criteria, (ii) the basis of scoring under each criteria, and (iii) the weight given to different criteria, any list based on a combination of the criteria chosen is bound to be controversial because people may disagree on each of the above.

We have, however, prepared priority lists of industries on the basis of a number of criteria that are likely to be important from the point of view of investors and policy makers. One may make ones own judgement regarding the various lists.

But we have also prepared a priority list of industries on the basis of a combination of the criteria by assigning a set of weights to them.

We have then compared this result with some subjective information on potential industries obtained from the survey. These are (i) industries with growth potential as perceived by the respondents and (ii) the industries which expanded during the past five years as reported by the respondents. It should be emphasized that suggestions made here are based on the current state of affairs. The questions of technological changes, improved products and institutional changes have not been explored here.

2. The Criteria for Selection and the Priority List.

The following factors may be considered for selecting industries for promotion.

(i) Efficiency. Industries with better returns to both capital and labour should be given preference.

(ii) Demand and forward linkages. Industries which produce capital and intermediate goods should be promoted because these, in turn, can promote other activities which use their products as capital or raw materials. Among consumer goods industries, those with high income elasticity of demand for their products should be given higher priority because, with increase in incomes, the demand for their products will grow.

(iii) Dominance. This can be estimated by the share of the industry in total industrial employment. As a large number of people are already employed in these industries, they should be promoted for the purpose of sustaining employment.

(iv) Capital intensity. Industries with low capital intensity have the potential of generating more employment from a given amount of capital invested and hence should be given higher priority in a country like Bangladesh where unemployment and underemployment are widespread and capital is scarce.

(v) Female worker ratio. Women are one of the disadvantaged groups in Bangladesh society, and the means of actively involving them in development activities are recently being sought. Industries with high female worker ratio may, therefore, be given higher priority.

(vi) Use of domestic raw materials. Industries which use mostly domestic raw materials should be given priority because they may induce growth of domestic agriculture and other input supplying activities (backward linkages) and because of scarcity of foreign exchange.

(vii) A combination of the above factors. Investors would normally give topmost priority to the efficiency criterion because it shows the lines whereby returns could be maximised from a given amount of investment. The demand factor should also be given higher weights because it shows industries which have prospective markets. Other criteria have relevance for promotion of employment, better distribution of income and saving of foreign exchange.

With these considerations in mind, we have assigned weights as follows:-

0.4 out of one to the efficiency indicator, 0.2 to the demand factor, and 0.1 each to the other four criteria.

The efficiency index as estimated previously is based on current prices of inputs and products. Since product prices are influenced by the extent of competition faced by the product in the market, it may be necessary to adjust the index for the degree of competition in order to eliminate the effect of monopoly on profit.

To do this we have also ranked industries by the degree of competition faced in the market (see the section on marketing) and assigned 0.1 weight (out of 0.4 for efficiency) to this criterion.

The scores given to industries on the basis of each criterion are as follows. For criterion 3 to 6, industries were ranked and the top quartile were given maximum points, 10. The other quartiles were successively given 8, 6 and 4.

For efficiency, 10 points were given to industries with the efficiency indices greater than 2.0, eight to industries with efficiency indices 1.0 to 2.0, six to those with 0.50 to 0.99, and four to the rest. For competition, 10 points were given to industries in which more than 75 per cent of the respondents reported high competition faced by their products, 7 to those where 50 to 74 per cent of the respondents reported such competition and the rest were given four points. For demand, industries producing capital and intermediate goods were given 10 and 8 points respectively; and, among consumer goods industries, 10 points were given to industries with expenditure elasticity greater than one, eight points to those with expenditure elasticity 0.5 to 1.0, six points to those with 0.25 to 0.49, and four to the rest.

The priority lists of industries according to each individual criterion and their combination are as follows:

- i). Efficiency : timber processing, cane and bamboo furniture, hosiery, sheet metal fitting, footwear making, tobacco processing, bidi making, tannery, grain milling.
- ii). Demand : fishing nets, metal hand tools, sheet metal fittings, blacksmithy, woodworks, bakery, dairy products, bedding materials, silk products, jute and coir rope and cordage.
- iii). Dominance : handloom products, coir rope and cordage, gur making, dheki products, wood works, shital pati and mats, fishing nets, tailoring, basketary.
- iv). Labour intensity : jute handicrafts, chatai and house fence (bamboo), coir rope and cordage, coir mats, bamboo equipment and tools, dheki products, fishing nets, jute rope and cordage, basketary, shital pati and mats, cane and bamboo furniture.
- v). Female employment : coir mats, jute handicrafts, coir products; silk weaving, fishing nets, dheki products, handloom products, shital pati and mats, pottery, paper bag making.
- vi). Domestic raw materials : jute baling, gur making, jute and coir products, tannery, bricks and tiles, timber processing, bidi-making, tobacco processing, woodworks, cane and bamboo products.
- vii). Combined criterion : woodworks, timber processing, tobacco processing, bidi making, jute handicrafts, chatai and house fence, coir products, sheet metal fitting, tannery, grain milling, dheki products, gur making, bakery, fishing nets, handloom lungi and than clothes.

From the above, it is clear that different criteria produce conflicting results. For example, the industries which satisfy the efficiency criterion do not satisfy most of the other criteria, specially the employment generating ones. Thus, whatever choice is made there will remain a conflict between efficiency and income distribution objectives.

3. Other relevant information.

One may wish to check the above results against some subjective information collected through the survey in this regard. Questions asked which are most relevant for this purpose relate to the type of industries that in the opinion of the respondents could be promoted in their own areas on the basis of locally available raw materials, and their assessment as to whether the number of enterprises in their lines of production increased, decreased or remained constant over the past five years.

The answers obtained from each of the survey areas for the first question are as follows :

Chandanaish : Woodworks (68%), shital pati and mats (18%), cane and bamboo container (16%), pottery (15%).

- Kaunia : grain milling (24%), tobacco processing (7%).
- Muradnagar : grain milling (55%), oil making (29%).
- Mynensingh : jute baling (45%), jute products (19%).
- Narsingdi : handloom (29%), jute products (29%), jute baling (22%).
- Fabna : grain milling (24%), jute baling (14%).
- Sherpur : jute baling (55%), gur making (19%).
- Shibranj : canning and preserving of fruits (93%), gur making (44%).
- Swarupkati : coir rope and cordage (73%), wood processing (18%), shital pati and mats (18%), oil making (17%).

One may note that, among the suggested industries, only jute baling and oil making are not included in our priority lists. The above information is also helpful for deciding the choice of locations for industries to be promoted.

The industries which most (more than 75%) of the respondents mentioned as growing ones in their areas during the past five years are coir products (96%), spinning of yarn (91%), woodwork (90%), basketary (88%), tobacco processing and bidi making (85%), grain crushing (84%), handloom (83%), silk products (83%), tailoring (83%), bricks (83%) and wood processing (79%). These may be taken as industries which are profitable and/or easy to enter for those who want to join industrial occupations or shift from one industrial occupation to another.

RURAL INDUSTRIES STUDY PROJECT

PHASE II INTERIM REPORT

VOLUME II: STATISTICAL TABLES

MARCH 1980
BANGLADESH INSTITUTE OF DEVELOPMENT STUDIES,
ADARJEE COURT, MOTIJHEEL COMMERCIAL AREA, DACC.

PREFACE

This document is intended to serve as an Interim (Phase II) Report of the Rural Industry Study being conducted by the Bangladesh Institute of Development Studies (BIDS) under contract with the Bangladesh Small and Cottage Industries Corporation (BSCIC) with funding from the United States Agency for International Development (USAID).

Since data collection was completed on 28 February 1980, necessarily all the data generated could not yet be processed. This document contains a statistical summary of information on various aspects of rural industries generated in the earlier stages of Phase II survey (Volume I) and a summary of major findings to-date (Volume II). Processing of data generated in the later stages of the Phase II survey and further analysis are in progress. The final report will have the details.

In the meantime, it is expected that this document will meet the immediate needs of the Bangladesh Planning Commission, BSCIC and USAID in relation to their current planning exercises concerning promotion of small and cottage industries in Bangladesh.

Since a close and thorough verification of the information summarized in various sections has not been possible because of pressure of time, some inconsistencies and mistakes may have remained at this stage.

Thanks are due to all RISP research and other staff for the tremendous efforts that they have been putting in; they have held their nerves under severe pressure of work that this huge study has entailed and have been successfully carrying the study forward.

Dacca
28 March 1980

Q. K. Ahmad
Research Coordinator
RISP

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CORRIGENDA FOR
SOME OF THE ERRORS

<u>PAGE</u>	<u>COLUMN LINE</u>	<u>PRINTED</u>	<u>SHOULD BE</u>
33	Last line	11707	11707 100.0
45	Note	-	Last three columns show the distribution of enterprises with structure.
46	Do	Do	Do
47	Do	Do	Do
64	Last column last line	13	161
103	Last column last line	3.36 -	0.58 15.34
105	Last column		
	6th line	89.40	82.05
	7th line	0.06	0.52
	9th line	90.09	82.59
	10th line	2.17	2.72
	11th line	1.30	1.03
	12th line	0.12	0.09
	13th line	0.20	0.16
106	Last column 6th line	1100.0	100.0
112	Last column		
	10th line	3.05	0.05
	15th line	169.89	58.59
132	Last column 7th line	05.59	85.59
249	Note :	-	Because of citing of multiple reasons by respondents, total number of responses (2350) exceeded the number of respondents (1241)

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RURAL OCCUPATIONAL STRUCTURE

TABLE 1
LABOUR FORCE PARTICIPATION

	Entire population						Age group 10 and above					
	Male	%	Female	%	Both Sex	%	Male	%	Female	%	Both Sexes	%
Total population	6871	100.0	16157	100.0	13028	100.0	4783	100.0	4212	100.0	8995	100.0
Productive employment	3793	55.2	537	8.7	4330	33.2	3660	276.4	420	10.0	4080	45.4
Students	1041	14.2	632	10.3	1673	12.8	688	14.4	355	8.4	1043	11.6
House wife	-	-	3084	50.1	3084	23.7	-	-	3031	72.0	3031	33.7
Not available for work	1976	28.8	1897	30.8	3873	29.7	374	7.8	399	9.4	773	8.6
Unemployed	61	0.9	7	-	68	0.5	61	1.3	7	0.2	68	0.8

TABLE 2
RURAL OCCUPATIONAL STRUCTURE

Occupation	Primary Involvement		Second Involvement		Third Involvement	
	No	%	No	%	No	%
1. Cultivation of family farms	1123	25.9	446	10.3	21	0.5
2. Cattle Minding	253	5.8	-	-	-	-
3. Agricultural wage labourer	802	18.5	144	3.3	2	-
4. Fishing	23	0.5	17	0.4	2	-
5. Working in family industry	732	16.9	82	1.9	9	0.2
6. Industrial wage labour	222	5.1	8	0.2	-	-
7. Trade of business & shopkeeping	490	11.3	149	3.4	5	0.2
8. Construction	60	1.4	32	0.7	2	-
9. Transport worker	82	1.9	3	-	1	-
10. Services	274	6.3	21	0.5	2	-
11. Miscellaneous jobs	269	6.2	19	0.4	1	-
	4330	100.0	921	21.3	45	1.0

TABLE 5
OCCUPATIONAL STRUCTURE BY SEX

	Percentage of working males		Percentage of working females	
	Primary engagement	Secondary engagement	Primary engagement	Secondary engagement
1. Cultivating family farm	29.3	11.7	2.2	0.7
2. Cattle minding	6.1	2.6	4.3	0.2
3. Agricultural wage labour	20.7	3.8	3.2	-
4. Fishing	0.6	0.4	0.4	-
5. Working in family industry	12.4	2.2	49.0	-
6. Industrial wage labour	4.5	0.2	9.5	-
7. Trade business & shopkeeping	12.7	3.9	1.7	0.2
8. Construction	1.6	0.8	-	-
9. Transport worker	2.1	0.1	0.2	-
10. Service	6.6	0.4	4.7	0.6
11. Miscellaneous jobs	3.6	0.5	25.0	0.2

TABLE 4 A
AGE AND PRIMARY OCCUPATION, MALES

Occupations	5 to 9 years	10 to 16 years	17 to 24 years	25 to 54 years	55 to 64 years	65 and above
1. Cultivating family farm	2.2	15.1	28.6	31.9	47.0	50.0
2. Cattle minding	29.4	28.3	2.2	0.1	2.0	0.7
3. Agricultural wage labour	1.5	25.9	24.2	21.3	11.1	5.1
4. Fishing	0.7	1.2	0.6	0.2	1.6	-
5. Working in family industry	5.1	11.2	12.5	12.8	14.6	13.7
6. Industrial wage labour	2.2	4.2	5.2	5.0	1.2	2.9
7. Trade, business & shop- keeping	2.2	9.2	13.5	14.3	11.9	12.3
8. Construction	-	0.7	1.9	1.7	2.4	1.4
9. Transport	-	1.2	3.7	2.4	0.4	-
10. Services	-	0.9	6.6	8.4	5.5	6.5
11. Miscellaneous jobs	50.0	1.9	0.9	1.8	2.4	7.2
No. of workers	118	590	674	2002	253	138
% of workers	3.6	15.6	17.8	52.8	6.7	3.6
% of population of the age group	13.1	43.4	82.7	96.4	81.4	57.7

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TABLE 4 B
AGE AND PRIMARY OCCUPATION, FEMALES

Occupations	% of workers in age group					
	Upto 9 years	10 - 16 years	17 - 24 years	25 - 54 years	55 - 64 years	65 & above
1. Cultivating family farm	0.8	1.7	-	3.6	10.0	-
2. Cattle minding	8.5	9.3	-	0.5	5.0	-
3. Agricultural wage labour	-	5.1	3.6	4.2	-	-
4. Fishing	-	-	2.4	-	-	-
5. Working in family industry	12.7	55.9	71.1	58.9	50.0	-
6. Industrial wage labour	2.5	13.6	9.6	12.0	5.0	-
7. Trade, business & shopkeeping	-	0.8	2.4	2.1	5.0	16.7
8. Construction	-	-	-	-	-	-
9. Transport	-	0.8	-	-	-	-
10. Service	5.1	1.7	7.2	5.8	-	-
11. Miscellaneous jobs	70.3	11.0	3.6	13.0	25.0	83.3
No. of workers	118	118	83	192	20	6
% of workers	22.0	22.0	15.5	35.8	3.7	1.1
% of population of the group	13.7	10.4	10.4	10.1	8.0	3.7

TABLE 4 C
AGE AND PRIMARY OCCUPATION, BOTH SEXES

Occupations	Upto 9 years	10 - 16 years	17 - 24 years	25 - 54 years	55 - 64 years	65 and above
1. Cultivating family farm	1.5	12.9	25.5	29.4	44.3	47.9
2. Cattle minding	20.0	25.1	2.0	0.2	2.2	0.7
3. Agricultural wage labour	3.1	22.5	21.9	19.8	10.3	4.8
4. Fishing	0.8	1.0	0.8	0.2	1.5	-
5. Working in family industry	8.7	18.6	18.9	16.8	17.2	13.2
6. Industrial wage labour	2.4	5.8	5.7	5.7	1.5	2.8
7. Trade, business & shop- keeping	1.2	7.8	12.3	13.2	11.4	12.5
8. Construction	0.4	0.6	1.7	1.5	2.2	1.4
9. Transport	-	1.1	3.3	2.2	0.4	-
10. Service	1.2	1.3	6.7	8.2	5.1	6.3
11. Miscellaneous jobs	58.3	3.4	1.2	2.8	4.0	10.4
No. of workers	254	708	757	2194	273	144
% of all workers	5.9	16.3	17.5	50.7	6.3	3.3
% of population of the group	13.3	28.3	46.9	55.1	48.5	35.8

TABLE 5 A

PRIMARY OCCUPATION BY LEVEL OF EDUCATION, MALE AND FEMALE (AS PER CENT)

Occupation	Male workers				Female workers		
	No of formal education	1-4 years completed	5 to 9 years completed	10 and more years completed	No Education	1 - 9 years	10 &
1. Cultivating family farm	26.4	33.4	43.4	19.0	1.5	11.1	-
2. Cattle minding	8.4	1.6	0.6	-	4.9	-	-
3. Agricultural wage labourer	26.8	11.5	7.4	-	3.6	-	-
4. Fishing	0.8	-	-	-	0.4	-	-
5. Working in family industry	13.2	15.0	10.8	3.8	48.4	75.5	-
6. Industrial wage labourer	4.6	5.1	4.0	3.8	10.4	4.4	-
7. Trade, business and shop-keeping	9.9	20.7	16.4	2.8	1.7	2.2	-
8. Construction	1.8	1.3	1.4	-	-	-	-
9. Transport	1.8	3.2	3.4	0.8	0.2	-	-
10. Service	1.8	4.8	10.9	49.9	0.8	4.4	100.0
11. Miscellaneous jobs	4.3	3.5	1.6	0.4	28.1	2.2	-
Number of workers	2620	314	622	237	473	45	19
% & total workers (male or female as the	69.1	6.3	16.4	6.2	88.1	8.4	3.5

TABLE 5 B

EDUCATION AND PRIMARY OCCUPATION, BOTH SEXES.

Occupation	No formal education	1 to 4 years	5 to 9 years	10 and over
1. Cultivating family farm	22.6	32.0	42.2	17.6
2. Cattle minding	7.9	1.5	0.6	-
3. Agricultural wage labour	23.3	10.7	7.1	-
4. Fishing	0.7	-	-	-
5. Working in family industry	18.6	19.6	12.7	3.5
6. Industrial wage labour	5.5	5.0	4.0	3.5
7. Trade, business & shopkeeping	8.7	19.3	16.0	21.1
8. Construction	1.5	1.2	1.4	-
9. Transport	1.6	3.0	3.3	-
10. Service	1.7	4.5	10.9	53.1
11. Miscellaneous jobs	8.0	3.3	1.7	-
Number of workers	3093	337	644	256
% of total workers	71.4	7.8	14.9	5.9

TABLE 6

THE PATTERN OF DISTRIBUTION OF LANDOWNERSHIP AND LANDHOLDINGS.

Groups of owners/cultivators	Land owners		Land owned		Cultivators		Land cultivators	
	No	%	Acres	%	No	%	acres	%
No land	82	3.6	0.00	-	-	-	-	-
Less than 0.5 acres	1070	47.6	149.87	4.9	306	24.1	83.83	3.3
0.5 to <u>1.0</u>	312	13.9	231.73	7.7	308	24.3	242.93	9.5
1.0 to <u>2.0</u>	365	16.2	504.01	15.6	266	21.0	404.54	15.9
2.0 to <u>3.0</u>	159	7.1	383.72	12.7	154	12.1	398.24	15.6
3.0 to <u>5.0</u>	136	6.1	531.34	17.5	141	11.1	570.62	22.4
5.0 to <u>10</u>	84	3.7	539.47	17.8	68	5.4	470.73	18.5
Over 10 acres	39	1.7	687.13	22.7	25	2.0	375.66	14.8
Total	2247	100.0	3028.07	100.0	1268	100.0	2546.55	100.0

TABLE 7 A

OCCUPATIONAL DISTRIBUTION OF DIFFERENT LAND OWNERSHIP
GROUPS - PRIMARY OCCUPATION

Occupations	Landless		Upto 0.5 acres		0.5 to 2.0 acres		2.0 to 5.0 acres		Over 5.0 acres		All household heads	
	No	%	No	%	No	%	No	%	No	%	No	%
1. Cultivation	24	3.0	91	24.5	359	60.3	165	75.0	53	70.6	692	33.7
2. Minding cattle	1	0.2	-	-	3	0.5	-	-	1	1.3	5	0.2
3. Agricultural wage labour	285	36.0	106	28.5	40	6.7	2	0.9	1	1.3	434	21.2
4. Fishing	4	0.5	1	0.3	1	1.7	1	0.5	-	-	7	0.3
5. Rural industry proprietor	111	14.0	69	18.5	65	10.9	18	8.2	6	8.0	269	13.1
6. Industrial wage labour	54	6.8	15	4.0	10	1.7	-	-	-	-	79	3.8
7. Trade, business & shop-keeping	149	18.8	44	11.8	67	11.3	15	6.8	9	12.0	284	13.8
8. Construction	23	2.9	8	2.2	6	1.0	3	1.4	-	-	40	1.9
9. Transport	23	2.9	5	1.3	10	1.7	1	0.5	-	-	39	1.9
10. Services	68	8.6	24	6.5	31	5.2	13	5.9	5	6.7	141	6.9
11. Miscellaneous	51	6.4	9	2.4	3	0.5	2	0.9	-	-	65	31.6
Number of workers	793	100.0	372	100.0	595	100.0	220	100.0	75	100.0	2055*	100.0
Percentage of all workers	38.6		18.1		29.0		10.7		3.6		100.0	

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TABLE 7 B
LANDOWNERSHIP AND SECONDARY OCCUPATION

Occupations	Landless		Upto 0.5 acre		0.5 to 2.0 acre		2.0 to 5.0 acre		5.0 acres & above		All workers	
	No	%	No	%	No	%	No	%	No	%	No	%
1. Cultivation	32	4.0	119	32.0	147	24.7	31	14.1	13	17.3	342	16.6
2. Agricultural wage labour	36	4.5	32	8.6	29	4.9	-	-	1	1.3	98	4.8
3. Fishing	7	0.8	1	0.3	1	0.7	-	-	-	-	9	0.4
4. Rural industry	18	2.3	12	3.2	19	3.2	5	2.3	-	-	54	2.6
5. Industrial wage labour	2	0.3	1	0.3	2	0.4	-	-	-	-	5	0.2
6. Trade & business	25	3.1	8	2.1	41	6.9	29	13.2	10	13.3	113	5.5
7. Construction	13	1.6	-	-	2	3.4	1	0.5	-	-	16	0.8
8. Transport	2	0.3	-	-	1	0.2	1	0.5	-	-	4	0.2
9. Services	3	0.4	1	0.3	5	0.8	3	1.4	2	2.7	14	0.7
10. Miscellaneous jobs	8	1.0	3	0.8	3	5.0	-	-	-	-	14	0.7
11. Total employment as secondary occupations	146	18.4	177	47.6	250	42.0	70	31.8	26	34.7	669	32.6
12. Total number of workers	793	100.0	372	100.0	595	100.0	220	100.0	75	100.0	2055	100.0

TABLE 1

DISTRIBUTION OF ENTERPRISES BY
INDUSTRY AND SECTOR

<u>Industry/sector</u>	<u>No. of enterprises</u>	<u>Per cent of total</u>
1. Jute baling	4	0.3
2. Dairy products	18	1.5
3. Canned and dried fruits and vegetables	7	0.6
4. Vegetable oil	31	2.6
5. Bakery products	19	1.5
6. Grain crushing	95	7.9
7. Gur making	70	5.8
8. Tobacco manufacturing	26	2.1
<u>Sub-total: Food and agricultural products</u>	270	<u>22.3</u>
9. Saw milling/kerat products	14	1.2
10. Wooden furniture & fixture	23	1.9
11. Wooden transport equipment and tools	20	1.7
12. Cane and bamboo container	32	2.7
13. Cane and bamboo mat cover	73	6.0
14. Cane and bamboo furniture and other products	30	2.5
<u>Sub-total: Wood, Cane and bamboo products</u>	192	<u>16.0</u>

TABLE 1 (CONTD.)

<u>Industry/sector</u>	<u>No. of enterprises</u>	<u>Per cent of total</u>
15. Bedding materials	9	0.8
16. Hosiery and knitting	15	1.3
17. Coir products	96	8.0
18. Jute products	36	3.0
19. Fishing net	48	4.0
20. Spinning and dyeing of yarn	22	1.8
21. Handloom products	180	14.9
22. Silk products	12	1.0
23. Miscellaneous textiles	12	1.0
24. General tailoring	36	3.0
Sub-total: Textiles	466	<u>38.8</u>
25. Blacksmithy	21	1.7
26. Sheet metal products	14	1.2
27. Misc. metal products	19	1.6
Sub-total: Metal works	54	<u>4.5</u>
28. Indegenous drugs	14	1.2
29. Misc. chemical products	21	1.8
Sub-total: Pharmaceutical and chemicals	35	<u>3.0</u>
30. Printing and paper products	18	1.6
Sub-total: Printing and paper products	18	<u>1.6</u>

TABLE 1 (CONTD.)

<u>Industry/sector</u>	<u>No. of enterprises</u>	<u>Per cent of total</u>
31. Leather processing and products	37	3.0
32. Nylon and plastic products	3	0.2
<u>Sub-total: Leather and rubber products</u>	40	<u>3.2</u>
33. Pottery	20	1.7
34. Structural clay products	6	0.5
<u>Sub-total: Glass and ceramics</u>	26	<u>2.2</u>
35. Miscellaneous industry	21	1.7
36. Motor vehicle repairing and general engineering	22	1.8
37. Electrical goods repairing	15	1.2
38. Miscellaneous repairing	43	4.0
<u>Sub-total: Miscellaneous industries and repairing</u>	106	<u>8.7</u>
<u>Grand total:</u>	1207	<u>100.0</u>

TABLE 2

CONCENTRATION OF INDUSTRIES IN DIFFERENT THANAS
MEASURED BY NUMBER OF EMPLOYMENT - TOP FOUR

Thana	Industry type	Number of enterprises	Number of employees	(4) as % of total no. of employees in all industries in the thana	(4) as % of total no. of employees in the industry in all thanas	(4) as % of total no. of employees in all industries in all the thanas
1	2	3	4	5	6	7
1. Baralekha	1. Cane & bamboo mat cover	1256	2898	28.2	28.0	1.4
	2. Misc. chemical products	270	1140	11.1	61.4	0.5
	3. Fishing net	345	1040	10.1	15.7	0.5
	4. Coir & bamboo container	266	711	6.9	15.3	0.3
	All (four)	<u>2137</u>	<u>5789</u>	<u>56.3</u>	<u>24.6</u>	<u>2.7</u>
2. Chandanaish	1. Handloom products	668	4948	36.3	6.2	2.3
	2. Cane & bamboo mat cover	823	2271	16.6	21.9	1.1
	3. Fishing net	601	1642	12.0	24.8	0.8
	4. Cane & bamboo container	444	946	6.9	20.3	0.4
	All (four)	<u>2536</u>	<u>9807</u>	<u>71.5</u>	<u>9.7</u>	<u>4.6</u>
3. Kaunia	1. Tobacco manufacturing	178	3806	49.5	71.2	1.8
	2. Grain crushing	453	1267	16.5	7.5	0.6
	3. General tailoring	188	379	4.9	8.6	0.2
	4. Vegetable oil	125	269	3.5	6.5	0.1
	All (four)	<u>954</u>	<u>5721</u>	<u>74.4</u>	<u>18.6</u>	<u>2.7</u>
4. Muradnagar	1. Handloom products	4019	21147	64.8	26.4	9.9
	2. Spinning & dyeing yarn	964	3354	10.3	24.0	1.6
	3. Fishing net	491	1184	3.6	17.9	0.6
	4. Cane & bamboo fishing equipments	419	1049	3.2	36.6	0.5
	All (four)	<u>5893</u>	<u>26734</u>	<u>81.9</u>	<u>25.8</u>	<u>12.6</u>

TABLE 2 (CONTD.)

Thana	Industry type	Number of enterprise	Number of employees	(4) as % of total no. of employees in all industries in the thana	(4) as % of total no. of employees in the industry in all thanas	(4) as % of total no. of employees in all industries in all the thanas
1	2	3	4	5	6	7
5. Narail	1. Gummaking	475	1516	17.3	9.2	0.7
	2. Handloom products	417	1505	16.7	1.9	0.7
	3. Cane & bamboo fishing equipment	278	646	7.2	22.5	0.3
	4. Cane & bamboo container	196	491	5.4	10.6	
	All (four)	<u>1366</u>	<u>4203</u>	<u>46.6</u>	<u>4.0</u>	<u>1.9</u>
6. Narsingdi	1. Handloom products	6745	42872	74.8	53.6	20.1
	2. Spinning & dyeing yarn	3200	8682	15.1	62.2	4.1
	3. Jute products	871	1294	2.3	65.3	0.6
	4. Fishing net	379	1086	1.9	16.4	0.5
	All (four)	<u>10698</u>	<u>53934</u>	<u>94.1</u>	<u>52.6</u>	<u>25.3</u>
7. Pabna Katali	1. Handloom products	1045	5161	34.1	6.5	2.4
	2. Spinning & dyeing yarn	518	1806	11.9	12.9	0.8
	3. Grain crushing	392	1103	7.3	6.5	0.5
	4. General tailoring	245	730	4.8	16.6	0.3
	All (four)	<u>2201</u>	<u>8800</u>	<u>58.1</u>	<u>7.6</u>	<u>4.0</u>
8. Sherpur	1. Grain crushing	2334	7044	37.7	41.8	3.3
	2. Gur making	483	3732	20.5	22.1	1.8
	3. Vegetable oil	411	1602	8.8	38.5	0.8
	4. Cane & bamboo container	353	767	4.2	16.5	0.4
	All (four)	<u>3581</u>	<u>13145</u>	<u>71.2</u>	<u>20.9</u>	<u>6.3</u>

TABLE 2 (CONTD.)

Thana	Industry type	Number of enterprise	Number of employees	(4) as % of total no. of employees in all industries in the thana	(4) as % of total no. of employees in the industry in all thanas	(4) as % of total no. of employees in all the thanas
1	2	3	4	5	6	7
9. Shibganj	1. Gur making	1891	10412	48.2	61.6	4.9
	2. Grain crushing	839	2361	10.9	14.0	1.1
	3. Handloom products	428	1438	6.7	1.8	0.7
	4. Vegetable oil	469	1256	5.8	30.2	0.6
	All (four)	<u>3627</u>	<u>15467</u>	<u>71.6</u>	<u>13.1</u>	<u>7.3</u>
10. Swaraj-kati	1. Coir products	4330	14724	53.4	100.0	6.9
	2. Cane & bamboo mat cover	1358	3801	13.8	36.7	1.8
	3. Grain crushing	517	2143	7.8	12.7	1.0
	4. Wooden furniture and fixture	439	591	2.1	13.2	0.3
	All (four)	<u>6744</u>	<u>21259</u>	<u>45.8</u>	<u>77.1</u>	<u>10.0</u>

TABLE 3

DISTRIBUTION OF ENTERPRISES BY INDUSTRY SIZE
CLASSIFIED BY INDUSTRIAL SECTOR

Industry	Industry size						Total
	Large industry		Small industry		Cottage industry		
	Number	Percentage	Number	Percentage	Number	Percentage	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1. Food and Agricultural product	32	60.4 0.3	2087	28.2 17.7	9647	19.4 82.0	11766 100.0
2. Wood, Cane and Bamboo products	2	3.8 0.0	492	6.6 4.3	11057	22.2 95.7	11552 100.0
3. Textiles	16	30.2 0.1	4258	57.5 14.4	25349	50.9 85.5	29623 100.0
4. Metal works	0	0.0 0.0	75	1.0 7.3	957	1.9 92.7	1032 100.0
5. Pharmaceutical and Chemicals	1	1.8 0.2	197	2.7 38.8	310	0.6 61.0	508 100.0
6. Printing and Paper products	0	0.0 0.0	46	0.6 34.1	89	0.2 65.9	135 100.0
7. Leather and Rubber products	0	0.0 0.0	36	0.5 14.6	210	0.4 85.4	246 100.0
8. Glass and Ceramics	2	3.8 0.3	70	0.9 8.8	722	1.4 90.9	794 100.0
9. Miscellaneous Industries & Repairs	0	0.0 0.0	145	2.0 8.9	1480	3.0 91.1	1625 100.0
Total	53	100.0 0.1	7406	100.0 12.9	49821	100.0 87.0	57280 100.0

Note : Bottom figures indicate row percentages.

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TABLE 4

SECTOR-WISE DISTRIBUTION OF SAMPLE ENTERPRISES
BY FIRST REASON FOR LOCATION. CHOICE OF LOCAL.

Sector	Reasons for choice of location										Total
	Residence in neigh- bourhood	Availa- bility of land	Availa- bility of raw material s	Availa- bility of labour	Nearness to the market	Availa- bility of comm- on faci- lities	Availa- bility of trans- port fa- cilities	No speci- fic reason	Others	Not reported	
1. Food and agricul- tural products	120	23	70	7	14	17	1	9	9	0	270
2. Wood, cane and bamboo products	60	21	15	8	6	23	0	6	40	3	192
3. Textiles	223	56	61	18	34	21	2	11	39	1	460
4. Metal works	25	14	0	0	6	2	0	0	7	0	54
5. Pharmaceutical and chemicals	15	3	3	1	5	2	0	0	6	0	35
6. Printing and paper products	3	8	0	0	4	1	0	2	0	0	18
7. Leather and rubber products	22	6	3	0	8	0	0	0	0	1	40
8. Glass and ceramics	12	0	7	0	0	1	0	1	5	0	26
9. Miscellaneous industries and repairing	46	26	2	0	16	8	0	3	4	1	106
Total	526	157	161	34	93	85	3	32	110	6	1207

TABLE 5

SECTOR-WISE DISTRIBUTION OF SAMPLE ENTERPRISES BY LOCATION. I CHOICE (SECOND REASON).

Sector	Reasons for choice of location										Total
	Residence in neighbourhood	Availability of land	Availability of raw materials	Availability of labour	Nearness to the market	Availability of communication facilities	Availability of transport facilities	No specific reason	Others	Not reported	
1. Food and agricultural products	29	35	9	26	8	1	0	0	2	160	270
2. Wood, cane and bamboo products	16	32	8	10	10	0	0	0	2	114	192
3. Textiles	62	107	40	49	20	1	2	2	14	169	466
4. Metal works	8	1	0	12	3	5	0	0	0	25	54
5. Pharmaceutical and chemicals	3	1	5	8	3	3	0	0	0	12	35
6. Printing and paper products	2	0	0	5	0	0	0	0	0	11	18
7. Leather and rubber products	3	12	0	5	6	1	0	0	0	13	40
8. Glass and ceramics	0	2	1	0	2	0	0	0	0	21	26
9. Miscellaneous industries and repairing	14	4	1	25	21	0	0	0	3	38	106
Total :	137	194	64	140	73	11	2	2	21	563	1207

APPENDIX TABLE I

THANA-WISE DISTRIBUTION OF ENTERPRISES BY PRODUCT TYPE AND SECTOR

Product type (1)	Thana											All (13)
	Baralekha (2)	Chanda- naish (3)	Kaunia (4)	Murad- nagar (5)	Nymen- singh (6)	Narail (7)	Narsingdi (8)	Pabna (9)	Sherpur (10)	Shibganj (11)	Swaru- pkati (12)	
1. Jute baling	-	-	-	-	13 59.1 1.4	-	-	7 31.8 0.2	2 9.1 0.0	-	-	22 100.0 0.0
2. Dairy products	74 9.1 2.0	29 3.6 0.8	48 5.9 2.4	77 9.5 0.9	76 9.4 8.4	100 12.3 3.2	55 6.8 0.5	111 13.7 2.7	106 13.0 1.9	97 11.9 1.7	39 4.8 0.5	812 100.0 1.4
3. Ginger and nut drying	6 6.8 0.2	3 3.4 0.1	4 4.0 0.2	-	-	-	-	-	5 5.7 0.1	6 6.8 0.1	64 72.7 0.8	88 100.0 0.2
4. Fish drying	35 22.2 0.9	4 2.5 0.1	1 0.6 0.1	105 66.5 1.3	2 1.3 0.2	-	-	1 0.6 0.0	10 6.3 0.2	-	-	158 100.0 0.3
5. Gulap oil	-	-	-	-	-	-	-	-	-	-	74 100.0	74 100.0
6. Mustard oil	12 1.0 0.3	2 0.2 0.0	125 10.0 6.3	100 8.0 1.2	1 0.0 0.1	54 4.3 1.7	18 1.4 0.2	43 3.4 1.0	411 41.1 7.4	469 46.9 8.3	20 1.6 0.2	1255 100.0 2.2

APPENDIX TABLE I (CONTD.)

Product type (1)	Thana											All India (13)
	Baralekha (2)	Chanda naish (3)	Kaunia (4)	Murad nagar (5)	Hymen singh (6)	Narail (7)	Narsingdi (8)	Pabna (9)	Sherpur (10)	Shilganj (11)	Sharup- kati (12)	
7. Coconut oil	-	-	-	-	-	4 7.4 0.1	-	-	-	-	50 92.6 0.6	5 100.0 0.1
8. Bread	3 2.3 0.1	25 19.1 0.7	4 3.1 0.2	2 1.5 0.0	17 13.0 1.9	5 3.8 0.2	13 9.9 0.1	44 33.6 1.1	10 7.6 0.2	1 0.8 0.0	7 5.3 0.1	131 100.0 0.2
9. Other bakery products	1 1.4 0.0	13 18.1 0.3	2 2.8 0.1	-	4 5.5 0.4	11 15.3 0.4	5 6.9 0.0	14 19.4 0.3	11 15.3 0.2	10 13.9 0.2	1 1.4 0.0	72 100.0 0.1
10. Rice milling	16 3.6 0.4	98 22.3 2.6	34 7.7 1.7	25 5.7 0.3	2 0.5 0.2	31 7.1 1.0	38 8.7 0.3	58 13.2 1.4	78 17.8 1.4	8 1.8 0.1	51 11.6 0.6	439 100.0 0.8
11. Wheat etc.	1 0.7 0.0	-	-	13 9.4 0.2	27 19.6 3.0	4 2.9 0.1	1 0.7 0.0	43 31.2 1.0	29 21.0 0.5	18 13.0 0.3	2 1.5 0.0	138 100.0 0.2
12. Dhenli products	240 4.9 6.5	80 1.6 2.1	429 8.7 21.7	130 2.7 1.6	1 0.0 0.1	134 2.7 4.3	1 0.0 0.0	291 5.9 7.1	2227 45.4 39.9	813 16.6 14.3	564 11.5 6.7	4910 100.0 3.6
13. Gur (Sugarcane)	92 3.6 2.5	-	-	2 0.1 0.0	-	74 2.9 2.4	1 0.0 0.0	25 1.0 0.6	448 17.7 8.0	1891 74.6 33.4	1 0.0 0.0	2534 100.0 4.4
14. Gur (ot or juice)	-	-	1 0.2 0.1	-	-	401 60.9 12.9	1 0.2 0.0	119 20.7 2.9	135 6.1 0.6	4 0.7 0.1	13 2.2 0.2	574 100.0 0.0

APPENDIX
TABLE 1 (CONTD.)

Product type (1)	Thana										
	Baralekha (2)	Chanda- nsish (3)	Kaunia (4)	Karad- nagar (5)	Mymen- singh (6)	Narail (7)	Narsing- di (8)	Pabna (9)	Sherpur (10)	Shibgonj (11)	Sham- kati (12)
15. Bidi	12 7.0 0.3	5 2.9 0.1	67 39.0 3.4	2 1.2 0.0	-	32 18.6 1.0	-	5 2.9 0.1	25 14.5 0.4	5 2.9 0.1	19 11.0 0.2
16. Tobacco processing	5 1.8 0.1	-	111 40.5 5.6	-	2 0.7 0.2	1 0.4 0.0	6 2.2 0.1	1 0.4 0.0	63 23.0 1.1	12 4.4 0.2	73 26.6 0.9
Sub-total: Food and agri- cultural products	497 4.2 13.4	259 2.2 6.8	826 7.1 41.8	456 3.9 5.6	145 1.2 16.0	851 7.3 27.4	139 1.2 1.2	762 5.5 18.5	3460 29.6 62.0	3334 28.5 58.8	978 8.3 11.6
17. Saw mill products	-	4 4.1 0.1	-	9 9.3 0.1	12 12.4 1.3	11 11.3 0.4	10 10.3 0.1	11 11.3 0.3	6 6.2 0.1	-	34 35.1 0.4
18. Karat timber products	52 19.6 1.4	2 0.7 0.0	19 7.2 1.0	12 4.5 0.1	-	16 6.1 0.5	7 2.6 0.1	-	46 17.4 0.8	-	111 41.9 1.3
19. Wooden furniture	186 10.0 5.0	65 3.5 1.7	85 4.6 4.3	336 18.2 4.1	36 1.9 4.0	179 9.7 5.8	28 1.5 0.2	225 12.2 5.5	185 10.0 3.3	171 9.2 3.0	355 19.2 4.2
20. Wooden fixture	9 6.2 0.2	-	2 1.4 0.1	10 6.9 0.1	6 4.1 0.7	6 4.1 0.2	-	12 8.3 0.3	16 11.0 0.3	-	84 57.9 1.0
21. Boat making	35 6.3 6.9	4 0.7 0.1	1 0.2 0.1	230 41.5 2.8	-	104 16.8 3.4	3 0.5 0.0	13 2.4 0.3	3 0.5 0.1	-	161 29.1 1.

APPENDIX TABLE I (CONTD.)

Product type	Thana											Total
	Baralekha	Chanda-naish	Kaunia	Murad-nagar	Hymen-singh	Norail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	
(10)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
22. Wooden cart and agricultural tools	61 7.8 1.6	43 5.5 1.1	15 1.9 0.8	53 6.7 0.7	1 0.1 0.1	48 6.1 1.5	12 1.5 0.1	33 4.2 0.8	117 14.9 2.1	356 45.3 6.3	47 6.0 0.6	1000 100.0 10.0
23. Wooden non-agricultural tools	4 2.5 0.1	5 3.2 0.1	1 0.6 0.1	53 33.8 0.7	2 1.3 0.2	15 9.6 0.5	7 4.5 0.1	31 19.7 0.8	25 15.9 0.4	10 6.4 0.2	4 2.5 0.0	1000 100.0 10.0
24. Bamboo and cane container	266 12.6 7.2	444 21.1 11.7	86 4.1 4.4	218 10.3 2.7	3 0.1 0.3	196 9.3 6.3	18 0.9 0.2	115 5.5 2.8	353 16.7 6.3	267 12.7 4.7	142 6.7 1.7	1000 100.0 10.0
25. Shital pati	915 58.5 24.7	542 34.6 14.2	19 1.2 1.0	- - -	- - -	3 0.2 0.1	13 0.8 0.1	25 1.6 0.6	- - -	5 0.3 0.1	43 2.8 0.5	1000 100.0 10.0
26. Cane and bamboo chatai	268 29.2 7.2	112 12.2 2.9	26 2.8 1.3	44 4.8 0.5	11 1.2 1.2	73 8.0 2.3	14 1.5 0.1	38 4.2 0.9	131 14.3 2.3	3 0.3 0.1	197 21.5 2.3	1000 100.0 10.0
27. Cane and bamboo mats etc.	73 4.5 2.0	169 10.4 4.4	6 0.4 0.3	24 1.5 0.3	1 0.0 0.1	114 7.0 3.7	2 0.1 0.0	43 1.0 1.0	- - -	80 4.9 1.4	1118 68.6 13.3	1000 100.0 10.0
28. Cane furniture	2 6.3 0.1	2 6.3 0.0	2 6.3 0.1	- - -	- - -	- - -	- - -	20 62.5 0.5	- - -	3 9.3 0.1	3 9.3 0.0	1000 100.0 10.0
29. Bamboo furniture	- - -	2 1.4 0.1	64 45.7 3.2	6 4.3 0.1	- - -	- - -	2 1.4 0.0	18 12.9 0.4	34 24.3 0.0	13 9.3 0.2	1 0.7 0.0	1000 100.0 10.0

APPENDIX TABLE I (CONTD.)

Product type (1)	Thana											
	Baralekha (2)	Chanda- naish (3)	Kaunia (4)	Mirad- nagar (5)	Mynen- singh (6)	Narail (7)	Narsing- di (8)	Fabna (9)	Sherpur (10)	Shibgonj (11)	Sharup- kati (12)	All thana (13)
30. Gane and bamboo	61 4.5 1.6	220 16.4 5.8	59 4.4 3.0	419 31.2 5.2		278 20.7 8.9	21 1.6 0.2	93 6.9 2.3	74 5.5 1.3	48 3.6 0.8	69 5.2 0.8	1342 100.0 2.4
Sub-total: Wood, Gane and Bamboo products	1932 16.7 52.1	1614 13.9 42.4	385 3.3 19.5	1414 12.2 17.4	72 0.6 7.9	1043 9.0 33.6	137 1.2 1.2	677 5.8 16.5	990 8.5 17.8	956 8.2 16.9	2369 20.5 28.1	11589 100.0 20.32
31. Khata	-	3 0.6 0.1	61 11.4 3.0	11 2.1 0.1	3 0.6 0.3	9 1.7 0.3	15 2.8 0.1	171 31.9 4.2	168 33.2 3.0	79 14.7 1.4	16 3.0 0.2	536 100.0 0.9
32. Toshok matter	4 8.5 0.1	2 4.3 0.0		2 4.3 0.0	14 29.8 1.5		9 19.1 0.1	5 10.6 0.1	9 19.1 0.2		2 4.3 0.0	47 100.0 0.1
33. Hosiery	1 1.0 0.0	2 2.2 0.0	8 9.6 0.4		1 1.0 0.1			74 79.6 1.8	6 6.5 0.1		1 1.0 0.0	93 100.0 0.2
34. Wool products	4 3.4 0.1	9 7.6 0.2	39 33.1 2.0	15 12.7 0.2	15 12.7 1.7	2 1.7 0.1	1 0.8 0.0	4 3.4 0.1	10 8.5 0.2	4 3.4 0.1	15 12.7 0.2	118 100.0 0.2
35. Coir mats	-	-	-	-	-	-	-	-	-	-	70 100.0 0.8	70 100.0 0.1
36. Jute rope and cordage	37 11.0 1.0	2 0.6 0.0	11 3.3 0.6	2 0.6 0.0		8 2.4 0.3	207 62.0 1.6	24 7.2 0.6		23 6.9 0.4	20 6.0 0.2	354 100.0 0.6

APPENDIX TABLE I (CONTD.)

Product type	Thana											
	Baralekha	Chanda-naish	Kaunia	Murad-nagar	Mymen-singh	Narail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	All thana
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
37. Coir fibre, string, rope	-	-	-	-	-	-	-	-	-	-	4260 100.0 50.5	4260 100.0 7.5
38. Fishing net	345 14.8 9.3	601 25.7 15.8	149 6.4 7.5	491 21.0 6.0	-	190 8.1 5.1	379 16.2 3.3	38 1.6 0.9	-	23 1.0 0.4	120 5.1 1.4	2336 100.0 4.1
39. Spinning and dyeing yarn	-	2 0.0 0.0	11 0.2 0.6	964 20.5 11.9	1 0.0 0.1	-	3200 67.9 27.6	518 11.0 12.6	-	13 0.3 0.2	1 0.0 0.0	4710 100.0 3.3
40. Lungi, Saree and Dhuti	48 0.4 1.3	564 5.3 14.8	2 0.0 0.1	3990 37.4 49.1	-	127 1.2 4.1	4473 41.9 38.5	1011 9.5 24.6	286 2.7 5.1	124 1.1 2.2	52 0.5 0.6	10677 100.0 18.7
41. Than Long Cloth	-	1 0.0 0.0	-	4 0.3 0.0	-	-	1533 98.9 13.2	11 0.7 0.3	-	1 0.0 0.0	-	1550 100.0 2.7
42. Mosquito net	1 2.3 0.0	1 2.3 0.0	-	21 47.7 0.3	2 4.5 0.2	1 2.3 0.0	18 40.9 0.2	-	-	-	-	44 100.0 0.1
43. Misc. handloom products	229 13.2 6.2	102 5.9 2.7	2 0.1 0.1	4 0.2 0.0	-	289 16.6 9.3	721 41.5 6.2	23 1.3 0.6	20 1.2 0.4	303 17.4 5.3	45 2.6 0.5	1738 100.0 3.0
44. Silk weaving	-	-	-	2 1.1 0.0	-	-	32 17.6 0.3	-	-	143 81.3 2.6	-	182 100.0 0.3

APPENDIX TABLE I (CONTD.)

Product type	Thana											
	Baralekha	Chanda-naish	Kaunia	Murad-nagar	Mymen-singh	Narail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	All-thana
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
45. Silka and Misc. jute products	-	-	-	4 1.6 0.0	2 0.8 0.2	5 2.0 0.2	168 67.8 1.4	16 6.4 0.4	22 8.8 0.4	33 13.2 0.6	-	250 100.0 0.4
46. Cloth printing	-	-	-	-	5 13.5 0.6	-	27 73.0 0.2	2 5.4 0.0	3 8.1 0.1	-	-	37 100.0 0.1
47. General tailoring	133 7.0 3.6	137 7.3 3.6	182 10.0 9.5	202 10.7 2.5	204 10.7 22.5	163 8.7 5.2	132 7.0 1.1	246 13.1 6.0	160 8.5 2.9	182 9.7 3.2	137 7.3 1.6	104 100.0 3.3
48. Embroidery and cap	17 3.4 0.5	160 31.9 4.2	128 25.5 6.5	90 17.9 1.1	5 1.0 0.6	10 2.0 0.3	16 3.2 0.1	64 12.7 1.6	-	5 1.0 0.1	7 1.4 0.1	502 100.0 0.9
Sub-total : Textiles	819 2.8 22.1	1586 5.4 41.7	599 2.0 30.3	5802 19.8 71.4	252 0.9 27.8	804 2.7 25.8	10931 37.2 94.1	2207 7.5 53.6	684 2.3 12.3	938 3.2 16.6	4746 16.2 56.3	29368 100.0 51.5
49. Misc. metal products	-	-	1 11.1 0.1	-	1 11.1 0.1	2 22.2 0.1	-	4 44.5 0.1	-	-	-	9 100.0 0.0
50. Metal furniture and fixture	-	-	-	-	18 90.0 1.0	1 5.0 0.0	-	-	1 5.0 0.0	-	-	20 100.0 0.0
51. Agricultural tools (Blacksmith)	20 4.1 0.5	27 5.5 0.7	16 3.3 0.8	65 17.4 1.0	12 2.4 1.3	77 15.6 2.5	16 3.3 0.1	54 11.1 1.3	65 13.3 1.2	96 19.7 1.7	20 4.1 0.2	403 100.0 0.9

ANNEX TABLE 1 (CONTD.)

Product type (1)	Thana											
	Baralekha (2)	Chanda- naish (3)	Kaunia (4)	Murad- nagar (5)	Mynen- singh (6)	Narail (7)	Narsing- di (8)	Pabna (9)	Sherpur (10)	Shibgonj (11)	Sharup kati (12)	All thana (13)
52. Other tools (blacksmithy)	4 1.5 0.1	15 5.7 0.4	5 1.9 0.3	19 7.3 0.2	8 3.1 0.9	29 11.1 0.9	5 1.9 0.0	47 17.9 1.1	24 9.2 0.4	32 12.2 0.6	74 28.2 0.9	262 100.0 0.5
53. Sheet metal fitting	-	11 4.5 0.3	4 3.1 0.2	26 20.2 0.3	32 24.8 3.5	4 3.1 0.1	13 10.1 0.1	17 13.2 0.4	12 9.3 0.2	4 3.1 0.1	6 4.6 0.1	129 100.0 0.2
Sub-total: Metal works	24 2.6 0.6	53 5.3 1.4	26 2.9 1.3	130 14.3 1.6	71 7.8	113 12.5 3.6	34 3.8 0.3	122 13.5 3.0	102 11.2 1.8	132 14.5 2.3	101 11.1 1.2	508 100.0 1.6
54. Indigenous drugs	10 8.9 0.3	16 14.3 0.4	5 4.5 0.3	9 8.0 0.1	12 10.7 1.3	1 0.9 0.0	10 8.9 0.1	7 6.3 0.2	21 18.7 0.4	-	21 18.7 0.2	112 100.0 0.2
55. Soap and cosmetics	-	1 3.4 0.0	2 6.9 0.1	-	12 41.4 1.3	-	5 17.2 0.0	3 10.3 0.1	4 13.8 0.1	2 6.9 0.0	-	29 100.0 0.0
56. Apar and atar	269 96.1 7.3	-	-	3 1.1 0.0	1 0.3 0.1	-	4 1.4 0.0	3 1.1 0.0	-	-	-	280 100.0 0.5
57. Lac shellac	-	-	-	-	-	-	-	-	-	25 100.0 0.4	-	25 100.0 0.0

APPENDIX TABLE I (CONTD.)

Product type	Thana											
	Baralekha	Chanda naish	Kauria	Murad- nagar	Tymen- singh	Narail	Narsing- di	Pabna	Sherpur	Shibgonj	Sharup kati	All thana
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
58. Line & misc. chemicals	1 1.6 0.0	-	17 27.4 0.9	1 1.6 0.0	1 1.6 0.1	20 32.3 0.6	-	6 9.7 0.1	1 1.6 0.0	3 4.8 0.1	12 19.4 0.1	62 100.0 0.1
Sub-total: Pharmaceutical and chemicals	280 55.1 7.6	17 3.3 0.4	24 4.7 1.2	13 2.6 0.2	26 5.1 2.9	21 4.1 0.7	19 3.3 0.2	19 3.8 0.4	26 5.1 0.5	30 5.9 0.5	33 6.5 0.4	508 100.0 0.9
59. Paper bag and box	-	1 1.5 0.0	-	-	2 3.1 0.2	1 1.5 0.0	4 6.3 0.0	48 75.0 1.2	-	-	8 12.5 0.1	64 100.0 0.1
60. Job printing	-	-	13 22.4 0.7	-	23 39.7 2.5	1 1.7 0.0	8 13.8 0.1	6 10.3 0.1	4 6.9 0.1	-	3 5.2 0.0	58 100.0 0.1
61. Book binding	-	2 9.5 0.0	-	-	9 42.8 1.0	1 4.8 0.0	6 28.6 0.0	-	2 9.5 0.0	-	1 4.8 0.0	21 100.0 0.0
Sub-total: Printing and paper products	0 0.0 0.0	3 2.1 0.1	13 9.1 0.7	0 0.0 0.0	34 23.8 3.8	3 2.1 0.1	18 12.5 0.2	54 37.8 1.3	6 4.2 0.1	0 0.0 0.0	12 8.4 0.1	143 100.0 0.2
62. Tannery	2 4.1 0.0	4 8.2 0.1	3 6.1 0.2	-	-	-	-	-	31 63.2 0.5	4 8.2 0.1	5 10.2 0.1	49 100.0 0.1
63. Leather case and bag	1 5.0 0.0	-	-	1 5.0 0.0	6 30.0 0.7	-	3 15.0 0.0	7 35.0 0.2	1 5.0 0.0	1 5.0 0.0	-	20 100.0 0.0

APPENDIX TABLE I (CONTD.)

Product type	Thana												
	Barlekha	Chanda-naish	Kaunia	Murad-nagar	Mynen-singh	Narail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	All thana	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
64. Leather footwear	1 1.5 0.0	2 2.9 0.0	1 1.5 0.1		10 14.7 1.1			7 10.3 0.1	6 8.8 0.1	32 47.1 0.6	8 11.8 0.1	1 1.5 0.0	68 100.0 0.1
65. Nylon and plastic products	-	-	-	-	-	-	*49 66.2 0.4	3 4.1 0.1	-	-	-	22 29.7 0.3	74 100.0 0.1
Sub-total: Leather and Rubber products	4 1.9 0.1	6 2.8 0.2	4 1.9 0.2	1 0.5 0.0	16 7.6 1.8	0 0.0 0.0	59 28.0 0.5	16 7.6 0.4	64 30.3 1.1	13 6.1 0.2	28 13.3 0.3	211 100.0 0.4	
66. Pottery	46 6.2 1.2	172 23.3 4.5	6 0.8 0.3	170 23.1 2.1	2 0.3 0.2	171 23.2 5.5	17 2.3 0.1	62 8.4 1.5	33 4.5 0.6	48 6.5 0.8	10 1.4 0.1	737 100.0 1.3	
67. Brick	12 54.6 0.3						1 4.5 0.0	1 4.5 0.0	2 9.1 0.0	1 4.5 0.0		5 22.7 0.1	22 100.0 0.0
68. Tile and structural clay			2 6.5 0.1		1 3.2 0.1	5 16.1 0.2		1 3.2 0.0	3 9.7 0.1	19 61.3 0.3			31 100.0 0.0
Sub-total: Glass and Ceramics	58 7.3 1.6	172 21.8 4.5	8 1.0 0.4	170 21.5 2.1	3 0.4 0.3	177 22.4 5.7	18 2.3 0.2	65 8.2 1.6	37 4.7 0.7	67 8.5 1.2	15 1.9 0.2	790 100.0 1.4	

APPENDIX TABLE I (CONTD.)

Product type	Thana											
	Baralekha	Chanda-naish	Kauria	Murad-nagar	Lymen-singh	N-rail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	47
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	t
69. Jewellery	31 7.0 0.8	35 7.9 0.9	18 4.1 0.9	49 11.0 0.6	53 11.9 5.8	22 5.0 0.7	77 17.3 0.7	21 4.7 0.5	48 10.8 0.9	42 9.5 0.7	48 10.8 0.6	47 100.0 0.1
70. Musical instruments	1 3.4 0.0	4 13.8 0.1	-	3 10.4 0.0	7 24.1 0.8	5 17.2 0.2	2 6.9 0.0	-	3 10.4 0.1	-	4 13.8 0.0	2 100.0 0.0
71. Footwear repairing	18 8.2 0.5	1 0.2 0.0	16 7.3 0.8	3 1.4 0.0	19 8.6 2.1	8 3.6 0.3	18 8.2 0.2	3 1.4 0.1	25 11.4 0.4	91 41.4 1.6	18 8.2 0.2	22 100.0 0.1
72. Electrical goods repairing	3 2.4 0.1	3 2.4 0.1	9 7.2 0.5	10 8.0 0.1	39 31.2 4.3	6 4.8 0.2	16 12.8 0.1	18 14.4 0.4	13 10.4 0.2	3 2.4 0.4	5 4.0 0.1	1 100.0 0.2
73. Motor vehicles repairing	2 2.9 0.0	1 1.4 0.0	1 1.4 0.1	28 40.6 0.3	-	1 1.4 0.0	10 14.5 0.1	21 30.4 0.5	4 5.8 0.1	1 1.4 0.0	-	6 100.0 0.1
74. Watch repairing	10 5.9 0.3	3 4.7 0.2	8 4.7 0.4	12 7.1 0.1	25 14.8 2.8	11 6.5 0.4	43 25.4 0.4	14 8.3 0.3	18 10.7 0.3	6 3.6 0.1	14 8.3 0.2	15 100.0 0.3
75. Rickshaw and bicycle repairing	12 3.0 0.3	15 3.8 0.4	27 6.8 1.4	14 3.5 0.2	78 13.6 8.6	24 6.0 0.8	50 12.6 0.4	71 17.9 1.7	62 15.6 1.1	44 11.1 0.8	-	39 100.0 0.7

APPENDIX TABLE I (CONTD.)

Product type	Thana											
	Baralekha	Chanda-naish	Kaunia	Murad-nagar	Mymen-singh	Narail	Narsing-di	Pabna	Sherpur	Shibgonj	Sharup-kati	All thana
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
76. Lock repairing	-	2 6.1 0.0	4 12.1 0.2	3 9.1 0.0	15 45.5 1.7	1 3.0 0.1	5 15.2 0.0	1 3.0 0.0	2 6.0 0.0	-	-	33 100.0 0.1
77. Weilding engineering	1 1.8 0.0	2 3.6 0.0	-	3 5.3 0.0	12 21.4 1.3	4 7.1 0.1	10 17.9 0.1	10 17.9 0.2	13 23.2 0.2	-	1 1.8 0.0	56 100.0 0.1
78. Misc. repairing (not else where classified)	14 8.1 0.4	12 7.0 0.3	5 2.9 0.3	9 5.2 0.1	30 17.4 3.3	11 6.4 0.4	28 16.3 0.2	24 14.0 0.6	19 11.0 0.3	4 2.3 0.1	16 9.3 0.2	172 100.0 0.3
79. Misc. industry	2 2.0 0.0	13 12.7 0.3	2 2.0 0.1	8 7.8 0.1	9 8.6 1.0	2 2.0 0.1	1 1.0 0.0	13 12.7 0.3	1 1.0 0.0	7 6.9 0.1	44 43.1 0.5	102 100.0 0.2
Sub-total: Miscellaneous Industries and Repairing	94 5.2 2.5	96 5.3 2.5	90 5.0 4.6	142 7.8 1.7	287 15.8 31.7	95 5.2 3.1	260 14.3 2.2	196 10.8 4.7	208 11.5 3.7	198 10.9 3.5	150 8.2 1.8	1816 100.0 3.2
Grand total:	3708 6.5 100.0	3806 6.7 100.0	1975 3.5 100.0	8128 14.2 100.0	906 1.6 100.0	3107 5.4 100.0	11615 20.4 100.0	4118 7.2 100.0	5577 9.8 100.0	5668 9.9 100.0	8432 14.8 100.0	57040 100.0 100.0

Note : Bottom figures are percentage distribution. The first one is row percentage and the other one is column percentage.

APPENDIX TABLE 2

DISTRIBUTION OF ENTERPRISES BY WORKING PERIOD
IN THE YEAR BY PRODUCT TYPE AND SECTOR

Product type/ sector	Working period					Total
	Less than 3 months	3-5 months	6-9 months	9-12 months	Year around	
1	2	3	4	5	6	7
1. Jute baling	0 0.0	0 0.0	9 40.9	2 9.1	11 50.0	22 100.0
2. Dairy products	6 0.7	27 3.3	32 4.0	3 0.4	744 91.6	812 100.0
3. Ginger and nut drying	3 3.4	75 85.2	5 5.7	0 0.0	5 5.7	88 100.0
4. Fish drying	5 3.2	61 38.5	17 10.8	0 0.0	75 47.5	158 100.0
5. Gulap oil	1 1.4	31 41.9	34 45.9	2 2.7	6 8.1	74 100.0
6. Mustard oil	6 0.5	71 4.1	51 4.1	14 1.4	1133 90.2	1255 100.0
7. Coconut oil	0 0.0	12 22.2	25 46.3	3 5.6	14 25.9	54 100.0
8. Bread making	0 0.0	0 0.0	1 0.8	0 0.0	130 99.2	131 100.0
9. Other bakery	0 0.0	0 0.0	0 0.0	0 0.0	72 100.0	72 100.0
10. Rice milling	1 0.2	3 0.7	11 2.5	1 0.2	423 96.4	439 100.0
11. Wheat and other milling	0 0.0	0 5.8	13 9.4	1 0.7	116 84.1	138 100.0
12. Dhenki product	48 0.7	262 5.4	713 14.5	110 2.3	3777 76.9	4910 100.0
13. Gur (Sugarcane)	507 23.6	1502 65.5	264 10.4	10 0.4	0 0.0	2534 100.0
14. Gur (other juice)	29 5.1	294 51.2	238 41.5	13 2.2	0 0.0	574 100.0
15. Bidi making	3 1.7	8 4.7	12 7.0	0 0.0	149 86.6	172 100.0
16. Tobacco processing	6 2.2	15 5.5	74 27.0	0 0.0	179 65.3	274 100.0
Sub-total : Food and agricultural products	705 6.0	2510 21.4	1499 12.8	159 1.4	6834 58.4	11707

APPENDIX TABLE " (CONTD.)

Product type/ sector	Working period					Total
	Less than 3 months	3-6 months	6-9 months	9-12 months	Year round	
1	2	3	4	5	6	7
17. Saw mill product	0 0.0	4 4.1	3 3.1	0 0.0	90 92.8	97 100.0
18. Karat timber product	3 1.1	6 2.3	25 9.4	2 0.8	229 86.4	265 100.0
19. Wooden furniture	9 0.5	108 5.9	182 9.8	19 1.0	1533 82.8	1851 100.0
20. Wooden fixture	0 0.0	7 4.8	9 6.2	0 0.0	129 89.0	145 100.0
21. Boat making	5 0.9	138 24.9	146 26.4	9 1.6	256 46.2	554 100.0
22. Wooden cart and agricultural tools	11 1.4	38 4.8	138 17.6	4 0.5	595 75.7	786 100.0
23. Wooden non-agri- cultural tools	1 0.6	2 1.3	8 5.1	0 0.0	146 93.0	157 100.0
24. Bamboo and cane container	72 3.4	206 9.8	321 15.2	31 1.5	1478 70.1	2108 100.0
25. Shital pati	48 3.1	170 11.0	137 8.0	8 0.5	1190 76.6	1553 100.0
26. Cane and bamboo chati	15 1.6	197 21.5	112 12.2	3 0.3	590 64.4	917 100.0
27. Cane and bamboo mats etc.	81 5.0	261 16.0	617 37.8	36 2.2	636 39.0	1631 100.0
28. Cane furniture	1 3.0	0 0.0	2 6.1	0 0	30 90.9	33 100.0
29. Bamboo furniture	2 1.4	37 26.6	7 5.0	0 0.0	94 67.0	140 100.0
30. Fishing equip- ments	18 1.3	374 27.9	415 30.9	20 1.5	515 38.4	1342 100.0
Sub-total : Wood, cane & bamboo products	261 2.3	1548 13.4	2122 18.3	132 1.1	7511 64.9	11579 100.0

APPENDIX

TABLE 2 (CONTD.)

Product type/ sector	Working period					Total
	. Less than 3 months	3-6 months	6-9 months	9-12 months	Year round	
1	2	3	4	5	6	7
31. Katha	12 2.3	43 8.0	124 23.1	3 0.6	354 66.0	536 100.0
32. Toshak, mattress	4 8.5	6 12.8	7 14.9	1 2.1	29 61.7	47 100.0
33. Hosiery	4 4.3	4 4.3	2 2.2	0 0.0	83 89.2	93 100.0
34. Wool products	15 12.7	48 40.7	19 16.1	0 0.0	36 30.5	118 100.0
35. Coir mats	3 4.3	1 1.4	2 2.9	0 0.0	64 91.4	70 100.0
36. Jute rope	3 0.9	6 1.9	7 2.2	0 0.0	303 95.0	319 100.0
37. Coir fiber, string and rope	23 0.6	129 3.0	558 13.1	90 2.1	3460 81.3	4260 100.0
38. Fishing net	15 0.6	148 5.8	244 9.6	12 0.5	2114 83.5	2533 100.0
39. Spinning and dyeing of yarn	17 0.4	102 2.1	132 2.8	17 0.4	4418 94.3	4686 100.0
40. Lungi, Sari and Dhuti	27 0.2	62 0.6	154 1.4	40 0.4	10394 97.4	10677 100.0
41. Than long cloth	2 0.1	5 0.3	9 0.6	1 0.1	1528 98.9	1545 100.0
42. Mosquito net	1 2.3	0 0.0	19 43.2	1 2.3	23 52.2	44 100.0
43. Miscellaneous Handloom	9 0.5	45 2.6	49 2.8	6 0.4	1629 93.7	1738 100.0
44. Silk weaving	1 0.5	0 0.0	0 0.0	0 0.0	183 99.5	189 100.0
45. Silk & miscellaneous jute products	0 0.0	30 12.0	8 3.2	0 0.0	212 84.8	250 100.0
46. Cloth printing	2 5.4	3 8.1	2 5.4	1 2.7	29 73.4	37 100.0
47. General tailoring	5 0.3	70 3.7	26 1.4	2 0.1	1781 94.5	1884 100.0
48. Embroidary and cap	9 1.8	126 25.4	17 3.4	2 0.4	342 69.0	469 100.0
<u>Sub-total : Textiles</u>	152 0.5	828 2.3	1379 4.7	176 0.6	26987 91.4	29522 100.0

APPENDIX TABLE 2

Product type/ sector	Working period					Total
	Less than 3 months	3-6 months	6-9 months	9-12 months	Year round	
1	2	3	4	5	6	7
49. Miscellaneous metal products	0 0.0	0 0.0	0 0.0	0 0.0	9 100.0	9 100.0
50. Metal furniture and fixture	0 0.0	0 0.0	0 0.0	0 0.0	20 100.0	20 100.0
51. Agri. tools (Blacksmithy)	0 0.0	3 0.6	9 1.9	3 0.6	473 96.9	433 100.0
52. Other tools (Blacksmithy)	0 0.0	5 1.9	11 4.2	1 0.4	245 93.5	262 100.0
53. Sheet metal fillings	1 0.8	3 2.3	1 0.8	0 0.0	124 96.1	129 100.0
- Sub-total : Metal works	1 0.1	11 1.2	21 2.3	4 0.4	871 96.0	908 100.0
54. Indegenous drugs	0 0.0	1 0.9	2 1.8	1 0.9	108 96.4	112 100.0
55. Soap and Cosmetics	1 3.4	1 3.4	3 10.3	0 0.0	24 82.8	29 100.0
56. Agar & atar	24 8.8	7 2.6	3 1.1	0 0.0	239 87.5	273 100.0
57. Lac Shellac	0 0.0	0 0.0	6 24.0	0 0.0	19 76.0	25 100.0
58. Lime & miscellaneuous Chemical products.	1 1.6	2 3.2	0 0.0	0 0.0	59 95.2	62 100.0
<u>Sub-total : Pharma- ceutical & chemicals</u>	26 5.2	17 2.2	14 2.8	1 0.2	449 89.6	501 100.0
59. Paper, bag and box	2 3.1	5 7.8	4 6.3	0 0.0	53 82.8	64 100.0
60. Job printing	0 0.0	0 0.0	0 0.0	0 0.0	58 100.0	58 100.0
61. Book binding	0 0.0	0 0.0	0 0.0	0 0.0	21 100.0	21 100.0
<u>Sub-total : Print- ing and paper products</u>	2 1.4	5 3.5	4 2.8	0 0.0	132 92.3	143 100.0

APPENDIX

TABLE 2 (CONTD.)

Product type/ sector	Working period					Total
	Less than 3 months	3-6 months	6-9 months	9-12 months	Year round	
1	2	3	4	5	6	7
62. Tannery	0 0.0	2 4.1	1 2.0	0 0.0	46 93.9	48 100.0
63. Leather case & bag	0 0.0	0 0.0	0 0.0	0 0.0	20 100.0	20 100.0
64. Leather foot wear	1 1.5	1 1.5	1 1.5	0 0.0	65 95.5	68 100.0
65. Nylon & plastic products	3 4.1	0 0.0	2 2.7	0 0.0	69 93.8	74 100.0
Sub-total: Leather & rubber products	4 1.0	3 1.4	4 1.9	0 0.0	200 94.8	211 100.0
66. Pottery	4 0.5	27 3.7	7 1.0	4 0.5	695 94.3	737 100.0
67. Brick	4 18.2	10 45.4	2 9.1	0 0.0	6 27.3	22 100.0
68. Tile and structural clay products	8 25.3	2 6.4	14 45.2	0 0.0	7 22.6	31 100.0
Sub-total : Glass & ceramics	16 2.0	39 5.0	23 2.9	4 0.5	708 85.6	790 100.0

APPENDIX TABLE 2 (CONTD.)

Product type/ sector	Working period					Total
	Less than 3 months	3-5 months	6-9 months	9-12 months	Year round	
1	2	3	4	5	6	7
69. Jewellery	1 0.2	2 0.5	9 2.0	1 0.2	431 97.1	444 100.0
70. Musical instrument	2 6.9	1 2.4	0 0.0	0 0.0	26 89.7	29 100.0
71. Foot wear repair- ing	0 0.0	3 1.4	10 4.5	0 0.0	209 94.1	227 100.0
72. Electrical goods repairing	0 0.0	0 0.0	0 0.0	0 0.0	125 100.0	125 100.0
73. Motor vehicle repairing	0 0.0	0 0.0	0 0.0	0 0.0	69 100.0	69 100.0
74. Watch repairing	1 0.6	2 1.2	2 1.2	0 0.0	164 97.0	169 100.0
75. Rickshaw and bi-cycle repairing	0 0.0	1 0.3	5 1.3	0 0.0	391 95.4	397 100.0
76. Lock repairing	0 0.0	0 0.0	0 0.0	0 0.0	33 100.0	33 100.0
77. Welding engineering	0 0.0	0 0.0	1 1.9	0 0.0	53 98.1	54 100.0
78. Miscellaneous repair- ing (not else where classified)	1 0.6	5 2.9	22 12.8	0 0.0	144 83.7	172 100.0
79. Miscellaneous indust- ry	1 1.0	2 2.0	14 13.7	0 0.0	85 83.3	102 100.0
<u>Sub-total : Miscellaneous industries & repairing</u>	6 0.3	16 0.9	63 3.5	1 0.0	1730 95.3	1816 100.0
Grand total	1178 2.1	4971 3.7	5128 9.0	477 0.8	45423 79.4	57177

Note : Bottom figures indicate row percentages.

TABLE 1

PER-ENTERPRISE PRESENT VALUE OF FIXED
ASSETS BY INDUSTRY TYPE (THOUSAND T.A.K.)

Industry	Building	Machinery tools, equ- ipments & items	Total value	Rank	Machinery tools and equipments in % of total
	1	2	3	4	5
Jute baling	686.05	603.55	1289.60	1	46.8
Dairy products	7.92	0.98	8.88	29	11.0
Canned & dried fruits & vegetables	1.77	0.71	2.48	35	28.6
Oil manufacturing	1.79	3.78	5.57	34	67.9
Bakery products	11.53	3.19	14.77	18	21.6
Dheki products	0.37	0.55	0.91	47	60.4
Grain milling	45.08	39.29	84.37	4	46.6
Gur making	0.04	9.46	9.50	27	99.6
Tobacco processing	19.51	12.38	31.89	10	38.8
Bidi making	18.55	2.28	20.82	12	10.9
Bedding materials	3.68	0.90	9.59	25	9.4
Hosiery	24.05	50.46	74.51	5	67.7
Tailoring & embroidery	10.14	3.56	13.71	20	26.0
Spinning of yarn	3.49	1.80	5.29	35	34.0
Lungi, sari, dhuti	3.96	3.21	7.17	30	44.3
Than cloth	4.78	4.79	9.57	26	50.1
Napkin, gamcha	1.48	1.39	2.87	38	48.4
Bik weaving	8.53	4.62	13.16	22	35.1
Cloth printing	20.33	0.34	20.67	13	1.6

TABLE 1 (CONTD.)

Industry	Building	Machinery tools equipments & tools	Total value	Rank	Machinery tools and equipments in % of total
	1	2	3	4	5
Coir string & rope	0.53	0.05	0.63	48	7.9
Coir mats	1.24	0.13	1.37	42	9.5
Jute rope & cordage	0.06	0.03	0.09	52	33.3
Jute handicrafts (sikka)	0.14	0.02	0.16	51	12.5
Fishing nets	1.11	0.05	1.16	44	4.3
Timber processing	13.60	10.80	24.39	11	44.3
Wood works	2.93	1.22	4.16	37	29.3
Basketary	0.82	0.21	1.03	46	20.4
Shital pati & mats	0.91	0.18	1.09	45	16.5
Chatai & housefence	0.31	0.05	0.36	49	13.9
Cane & bamboo tools & equipments	0.57	0.09	0.61	50	14.8
Cane & bamboo furniture	1.20	0.16	1.35	43	11.3
Metal hand tools	14.34	21.51	35.86	8	60.0
Metal furniture & fixture	16.25	44.00	60.25	7	73.0
Sheet metal fitting	3.23	2.83	6.06	33	46.7
Blacksmithy	3.27	10.16	13.42	21	75.7
Jewelry	3.56	0.96	4.53	36	21.20
Pottery	5.64	0.69	6.33	31	10.90
Bricks & tiles	10.60	5.90	16.5	16	35.8

TABLE 1 (CONTD.)

Industry	Building	Machinery tools equipments & tools	Total value	Rank	Machinery tools and equipments in % of total
	1	2	3	4	5
Indigenous drugs	5.75	3.36	9.11	28	36.9
Soap & tooth paste	69.55	46.93	116.48	2	40.3
Sugar and atar	13.1	1.68	14.78	17	11.4
Other chemicals (Lac and lime)	5.10	6.40	11.51	23	55.6
Tannery	2.35	0.06	2.42	40	2.5
Suitcase & bag	12.36	2.26	14.63	19	15.4
Footwear	10.40	0.82	11.22	24	7.3
Nylon & plastic	49.44	23.51	72.94	6	32.2
Paper bag making	1.36	0.08	1.44	41	5.6
Job printing	25.93	60.25	86.18	3	69.9
Misc. industry	12.07	5.19	17.26	15	30.1
Motor vehicle repairing & general engine ring	8.41	24.71	33.12	9	76.6
Electrical goods repairing	14.04	4.67	18.71	14	25.0
Misc. repairing	4.79	1.45	6.24	32	23.2

TABLE 2

VALUE OF FIXED ASSETS PER ENTERPRISE BY SECTORS
(THOUS. ND T.K.)

	Buildin	Machinery	Tools	Items	Total
Food and agriculture	8.13	10.22	0.68	1.36	20.59
Wood, cane & bamboo	2.05	0.89	0.26	0.14	3.34
Textiles	4.57	2.71	0.31	0.14	7.70
Metal works	7.36	13.49	1.62	0.54	23.00
Pharmaceuticals & chemicals	27.63	9.30	5.57	1.59	44.59
Printing & paper	26.91	61.04	2.89	2.36	93.19
Leather & rubber	9.05	1.11	0.38	0.17	10.71
Ceramics	1.02	0.64	0.63	0.08	2.38
Misc. repairing	4.78	4.42	0.81	0.72	10.74
All industries	6.10	5.57	0.68	0.56	12.91

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TABLE 3

PER ENTERPRISE PRESENT VALUE OF FIXED ASSETS
 (BY PRODUCT GROUP)
 (IN TAKA)

Product group	Building	Machinery	Tools & equipment	Miscellaneous	Total
1. Consumer goods	9500.60	5804.74	799.25	676.47	16781.06
2. Intermediate goods	15225.59	9153.95	382.12	348.22	25109.88
3. Capital goods	1726.98	2163.80	269.57	36.07	4135.52
4. Service industry	8847.37	5562.65	829.71	649.62	15889.35

TABLE 4

TYPES OF BUILDING STRUCTURE (BY INDUSTRY TYPE)

Industries	Without structure	With structure	Katcha	Pucca	Others
1. Jute baling	0.0	100.0	44.4	55.6	0.0
2. Dairy products	0.0	100.0	66.7	33.3	0.0
3. Canned dried fruit & vegetable	12.5	87.5	71.4	28.6	0.0
4. Vegetable oil	3.2	96.8	96.8	3.2	0.0
5. Bakery product	6.2	93.7	39.1	60.9	0.0
6. Grain crushing	9.5	90.5	63.7	30.4	5.9
7. Sugar	75.0	25.0	93.8	0.0	6.2
8. Tobacco manufacturing	0.0	100.0	51.2	48.8	0.0
9. Sawmill, Kerat product	35.7	64.3	61.1	22.2	16.7
10. Wood furniture, fixture	27.3	72.7	67.7	29.0	3.2
11. Wood transport & equipment tools.	40.0	60.0	83.3	16.7	0.0
12. Cane, bamboo container.	28.6	71.4	96.0	4.0	0.0
13. Cane, bamboo mat cover	29.2	76.8	90.7	3.7	5.6
14. Cane, bamboo furniture and other products	20.0	80.0	85.7	4.8	9.5
15. Bedding material	18.2	81.82	20.0	80.0	0.0
16. Hosiery & knitting		100.0	31.8	68.2	0.0
17. Coir. product	48.9	51.72	74.0	2.0	24.0
18. Jute product.	85.7	14.3	83.3	16.7	0.0
19. Fishing net	11.1	88.9	84.1	9.1	6.8
20. Spinning & dyeing yarn	23.1	76.9	70.8	29.2	0.0
21. Handloom product	9.2	90.8	84.1	14.9	1.0
22. Silk product	7.7	92.3	27.8	72.2	0.0

TABLE 4 (CONTD.)

Industries	Without structure	With structure	Katcha	Pucca	Other
23. Misc. textile	8.3	91.7	36.4	63.6	0.0
24. General tailoring	3.1	96.9	42.9	54.3	0.0
25. Blacksmithy	4.8	95.2	71.4	19.0	0.0
26. Sheet metal product	0.0	100.0	81.3	18.8	0.0
27. Misc. Metal product	0.0	100.0	30.0	70.0	0.0
28. Indigenous drugs	0.0	100.0	52.8	47.2	0.0
29. Misc. Chemical product	0.0	100.0	31.6	68.4	0.0
30. Printing and paper	0.0	100.0	22.2	77.8	0.0
31. Leather processing product	39.4	60.6	65.0	35.0	0.0
32. Nylon & plastic	0.0	100.0	50.0	50.0	0.0
33. Pottery	0.0	100.0	71.0	9.7	19.4
34. Structural Clay products.	40.0	60.0	100.0	0.0	0.0
35. Misc. Industry	4.8	95.2	40.0	60.0	0.0
36. M.V. Repairing & G.E.	0.0	100.0	42.9	52.4	4.3
37. Electrical goods Pro	0.0	100.0	0.0	100.0	0.0
38. Misc. Repairing	34.4	65.6	53.3	46.7	0.0

TABLE 5

TYPES OF BUILDING STRUCTURE (BY SECTORS)
(IN PERCENTAGES)

Sectors	Without structure	With structure	Katcha	Pucca	Others
1. Food and agriculture	22.6	77.4	65.2	32.0	2.8
2. Wood, cane and bamboo	73.7	26.3	82.6	11.6	5.8
3. Textiles	23.4	76.6	70.6	25.1	4.8
4. Metal works	2.0	98.0	59.6	36.6	3.8
5. Pharma. and chemicals		100.0	45.5	54.5	0.0
6. Printing and paper		100.0	22.2	77.8	0.0
7. Leather and rubber	36.11	63.9	62.5	37.5	0.0
8. Glass and ceramics	8.0	92.0	70.0	8.3	21.7
9. Misc. Industries Repairing	19.01	81.0	40.2	58.8	1.0

TABLE 6

TYPES OF BUILDING STRUCTURE (BY PRODUCT GROUP)
(IN PERCENTAGES)

Product group	Without structure	With structure	Fucaa	Kutchi	Others
1. Consumer goods	17.6	82.4	29.8	67.4	2.8
2. Intermediate goods	38.0	62.0	29.4	61.9	8.8
3. Capital goods	15.0	84.9	11.8	81.2	7.1
4. Service industry	22.0	78.0	58.5	40.2	1.2
Total	21.4	78.6	30.5	65.6	3.9

TABLE 7
 USE AND ORIGIN OF MACHINERY (BY INDUSTRY TYPE)
 (IN PERCENTAGES)

Industries	Use of machine		Origin of machine	
	Without machine	With machine	Local	Foreign
1. Jute baling	25.0	75.0	0.0	100.0
2. Dairy products	100.0	0.0	0.0	0.0
3. Canned dried fruits & vegetables	100.0	0.0	0.0	0.0
4. Vegetables oil	6.4	93.5	96.8	3.2
5. Bakery product	81.2	18.7	66.7	33.3
6. Grain crushing	70.5	29.5	37.8	62.2
7. Cur	25.0	75.0	100.0	0.0
8. Tobacco manufacturing	80.6	19.3	80.0	20.0
9. Saw mill, karat product	78.6	21.4	0.0	100.0
10. Wood furniture and fixture	93.9	6.1	0.0	100.0
11. Wood transport equipment & tools	90.0	10.0	0.0	100.0
12. Cane, bamboo container	97.1	2.9	0.0	0.0
13. Cane, bamboo mat cover	100.0	0.0	0.0	0.0
14. Cane, bamboo furniture, other product	100.0	0.0	0.0	0.0
15. Bedding material	91.7	8.3	60.0	40.0
16. Hosiery & knitting	11.8	88.2	3.6	96.4
17. Coir products	85.1	14.9	100.0	0.0
18. Jute products	94.3	5.7	100.0	0.0
19. Fishing net	97.8	2.2	100.0	0.0
20. Spinning & dyeing yarn	53.8	46.2	92.0	8.0

TABLE 7 (CONTD.)

Industries	Use of machine		Origin of machine	
	Without machine	With machine	Local	Foreign
21. Handloom products	12.27	87.7	79.9	20.1
22. Silk product	7.7	92.3	100.0	0.0
23. Misc. textiles	91.67	8.3	0.0	100.0
24. General tailoring	18.8	81.3	0.0	100.0
25. Blacksmithy	76.19	23.8	36.4	63.6
26. Sheet metal products	46.7	53.3	68.4	31.6
27. Misc. metal products	0.0	100.0	54.9	45.1
28. Indigenous drugs	73.3	26.7	16.7	83.3
29. Misc. chemical products	41.	58.8	94.0	6.0
30. Printing & paper	37.5	62.5	5.7	94.3
31. Leather processing products	34.8	15.1	0.0	100.0
32. Nylon and plastic	66.7	33.3	100.0	0.0
33. Pottery	40.0	60.0	100.0	0.0
34. Structural clay products	40.0	60.0	0.0	100.0
35. Misc. industry	85.7	14.3	33.3	66.7
36. M.V. repairing & general engineering	20.0	80.0	37.2	62.8
37. Electrical goods	12.5	87.5	21.1	78.9
38. Misc. repairing	76.6	23.4	17.9	82.1

TABLE 8

USE AND ORIGIN OF MACHINERY (BY SECTOR)
(IN PERCENTAGES)

Sectors	Use of machine		Origin of machine	
	Without machine	With machine	Local	Foreign
1. Food and agriculture	55.8	44.1	74.7	25.3
2. Wood cane and bamboo	96.3	3.7	0.0	100.0
3. Textiles	48.9	51.1	70.5	29.5
4. Metal works	45.1	54.9	53.6	46.4
5. Pharmaceutical and chemicals	56.2	43.7	85.7	14.3
6. Printing and paper	37.5	62.5	5.7	94.3
7. Leather and rubber	83.3	16.	60.0	40.0
8. Glass and ceramics	40.0	60.0	85.7	14.3
9. Misc. industries & repairing	60.3	39.7	28.1	71.9

TABLE 9

USE AND ORIGIN OF MACHINERY (BY PRODUCT GROUP)
(IN PERCENTAGES)

Product group	Use of machine		Origin of machinery	
	Without machine	With machine	Local	Foreign
1. Consumer goods	52.6	47.4	68.9	31.1
2. Intermediate goods	75.0	25.0	61.5	38.5
3. Capital goods	92.5	7.5	40.0	60.0
4. Service industry	55.0	45.0	27.8	72.2
		T		

TABLE 10

 PERCENTAGE OF BUILDINGS BY NATURE OF ACQUISITION
 (BY INDUSTRY TYPE)

Industries	Purchased	Self built	Rented	Inherited/ Gifted
1. Jute Baling	0.0	55.6	44.4	0.0
2. Dairy Products	0.0	23.8	47.6	28.57
3. Canned Dried Fruit Vegetable	0.0	57.1	0.0	42.9
4. Vegetable Oil	6.5	67.7	0.0	25.8
5. Bakery Products	52.2	13.0	26.1	8.7
6. Grain Crushing	14.7	54.9	6.9	23.5
7. Gur	0.0	86.7	0.0	13.3
8. Tobacco Manufacturing	13.3	70.7	0.0	24.4
9. Saw Mill Karat Prod- ucts	0.0	77.8	5.6	16.7
10. Wood furniture, Fixture	6.5	45.2	19.4	29.03
11. Wood Transport Equi- pments & Tools	16.7	50.0	16.7	16.7
12. Cane, Bamboo Contain- er	4.0	56.0	4.0	36.0
13. Cane, Bamboo Mat cover	3.7	50.0	1.9	44.4
14. Cane, Bamboo Furnitu- re & other Products	19.0	52.4	0.0	28.6
15. Bedding Materials	10.0	40.0	40.0	10.0
16. Hosiery & knitting	27.3	9.1	40.9	22.7
17. Coir Products	4.0	48.0	0.0	48.0
18. Jute Products	0.0	83.3	16.7	0.0
19. Fishing Net	6.8	47.7	2.3	43.1

(Contd..)

TABLE 10 (CONT'D.)

Industries	Purchased	Self built	Rented	Inherited
20. Spinning & dyeing yarn	33.5	37.5	0.0	29.0
21. Handloom Products	13.3	55.9	1.5	23.70
22. Silk Products	5.6	44.4	5.6	44.4
23. Misc. Textiles	9.1	36.4	27.3	27.3
24. General Tailoring	14.3	20.0	45.7	20.0
25. Blacksmithy	14.3	28.6	19.0	38.1
26. Sheet metal product	13.3	0.0	86.7	0.0
27. Misc. Metal Product	5.0	40.0	50.0	5.0
28. Indigenous drugs	8.6	37.1	11.4	42.9
29. Misc. Chemical Product	5.3	47.4	31.6	15.8
30. Printing & Paper	29.4	29.4	35.3	5.9
31. Leather Processing Products	30.0	30.0	35.0	5.0
32. Nylon and plastic	0.0	16.7	66.7	16.7
33. Pottery	6.5	61.3	0.0	32.3
34. Structural Clay Products	0.0	100.0	0.0	0.0
35. Misc. Industry	5.0	30.0	55.0	10.0
36. M.V. Repairing & General Engineering	10.0	25.0	55.0	10.0
37. Electrical goods Repairing	6.3	0.0	87.5	6.3
38. Misc. Repairing	9.1	14.6	61.4	15.9
All	11.4	45.2	17.3	26.1

TABLE 11

PERCENTAGE OF BUILDING BY NATURE OF ACQUISITION (BY GROUPS)

Factors	Purchased	Selfbuilt	Rented	Inherited Gifted
1. Food and agriculture	12.4	54.6	10.8	22.1
2. Wood, cane and bamboo	6.5	53.5	6.5	33.6
3. Textiles	13.0	46.5	9.2	31.4
4. Metal works	10.7	25.0	48.2	16.1
5. Pharmaceutical and chemicals	7.5	40.7	18.5	33.4
6. Printing and paper	29.4	29.4	35.3	5.9
7. Leather and rubber	23.1	26.9	42.3	7.6
8. Glass and ceramics	5.6	66.7	0.0	27.8
9. Misc. industry and repairing	8.0	17.0	63.0	12.0
..11	11.4	45.2	17.3	26.1

TABLE 12

PERCENTAGE OF MACHINERY BY NATURE OF ACQUISITION
(BY INDUSTRY TYPE)

Industries	Purchased	Selfbuilt	Rented	Inherited/ Gift
1. Jute Baling	33.3	0.0	66.7	0.0
2. Dairy Products				
3. Canned Dried Fruit Vegetable				
4. Vegetable Oil	29.0	51.6	0.0	19.4
5. Bakery Product	88.9	11.1	0.0	0.0
6. Grain Crushing	75.6	15.6	2.2	6.7
7. Gur	2.3	0.0	95.5	2.3
8. Tobacco Manufac- turing	100.0	0.0	0.0	0.0
9. Sawmill, Karat Product	100.0	0.0	0.0	0.0
10. Wood Furniture & fixture	100.0	0.0	0.0	0.0
11. Wood Transport Equip- ment & Tools	100.0	0.0	0.0	0.0
12. Cane, Bamboo Container	50.0	0.0	50.0	0.0
13. Cane, Bamboo Mat Cover				
14. Cane & Bamboo Furniture & other Product				
15. Bedding Material	100.0	0.0	0.0	0.0
16. Hosiery & Knitting	96.4	0.0	0.0	3.6
17. Coir Product	63.6	36.4	0.0	0.0
18. Jute Products	50.0	50.0	0.0	0.0
19. Fishing Net	100.0	0.0	0.0	0.0
20. Spinning & dyeing yarn	96.0	4.0	0.0	0.0

(Contd.)

TABLE 12 (CONTD.)

Industries	Purchased	Selfbuilt	Rented	Inherited/ Gift
21. Hand Loom Products	23.3	4.8	0.7	10.6
22. Silk Products	42.3	40.5	0.0	16.2
23. Misc, Textiles	0.0	0.0	0.0	100.0
24. General Tailoring	85.0	0.0	12.5	2.5
25. Blacksmithy	90.9	9.1	0.0	0.0
26. Sheet metal product	94.7	5.3	0.0	0.0
27. Misc. Metal Productct	85.9	9.9	2.8	1.4
28. Indigenous drugs	100.0	0.0	0.0	0.0
29. Misc. Chemical Product	96.0	4.0	0.0	0.0
30. Printing and paper	88.6	11.4	0.0	0.0
31. Leather processing product	80.0	0.0	20.0	0.0
32. Nylon and plastic	100.0	0.0	0.0	0.0
33. Pottery	15.8	36.8	0.0	47.4
34. Structural Clay Product	100.0	0.0	0.0	0.0
35. Misc. Industry	100.0	0.0	0.0	0.0
36. M.V. Repairing & G.E	86.0	7.0	4.7	2.3
37. Electrical goods repairing	100.0	0.0	0.0	0.0
38. Misc. repairing	92.9	3.6	0.0	3.6
All	79.0	8.8	5.1	7.1

TABLE 13

PERCENTAGE OF MACHINERY BY NATURE OF ACQUISITION (BY SECTOR)

Sectors	Purchased	Selfbuilt	Rented	Inherited / Gifted
1. Food and agriculture	48.0	15.8	29.6	6.6
2. Wood, cane and bamboo	88.9	0.0	11.1	0.0
3. Textiles	82.0	7.7	1.2	9.1
4. Metal works	88.4	8.9	1.8	0.9
5. Pharmaceutical and chemicals	96.4	3.6	0.0	0.0
6. Printing and paper	88.6	11.4	0.0	0.0
7. Leather and rubber	90.9	0.0	9.1	0.0
8. Glass and ceramics	27.3	31.8	0.0	40.9
9. Misc. industry and repairing	91.7	4.2	2.1	2.0
11	79.5	8.8	5.1	7.1

TABLE 14

PERCENTAGE VALUE OF TOOLS AND EQUIPMENTS BY NATURE OF ACQUISITION (BY INDUSTRY TYPE)

Industries	Self produced	Inherited	Purchased
1. Jute baling	0.00	0.00	100.00
2. Dairy products	0.00	0.00	100.00
3. Canned dried fruit and vegetables	71.43	0.01	100.00
4. Vegetable oil	71.43	0.01	28.56
5. Bakery product	23.99	0.00	76.01
6. Grain crushing	2.36	2.44	95.19
7. Gur	4.42	25.50	70.08
8. Tobacco manufacturing	0.69	0.00	99.31
9. Saw mill karat product	2.70	0.00	97.30
10. Wood furniture and fixture	1.24	0.30	98.46
11. Wood transport , equipment & tools	0.00	0.00	100.00
12. Cane, bamboo container	2.40	0.00	97.60
13. Cane, bamboo mat cover	2.08	0.18	97.74
14. Cane, bamboo furniture & other products	0.15	5.47	94.33
15. Bedding material	7.87	0.00	92.13
16. Hosiery and knitting	0.00	0.00	100.00
17. Coir product	44.00	3.01	52.99
18. Jute products	46.60	0.00	53.40
19. Fishing net	18.04	4.53	77.43
20. Spinning and dyeing yarn	3.02	0.08	96.90
21. Handloom product	6.71	3.92	89.37
22. Silk products	53.94	3.95	42.11
23. Misc. textiles	0.00	0.00	100.00

TABLE 14 (CONTD.)

	Self produced	Inherited	Purchased
24. General tailoring	0.03	1.35	98.62
25. Blacksmithy	13.66	1.70	84.64
26. Sheet metal product	4.50	0.00	95.50
27. Misc. metal product	5.67	3.33	91.00
28. Indigenous drugs	0.25	3.11	96.64
29. Misc. chemical products	0.00	0.00	100.0
30. Printing & paper	14.36	0.00	85.64
31. Leather processing products	0.45	0.00	99.55
32. Nylon and plastic	0.00	0.00	100.0
33. Pottery	12.38	30.25	57.37
34. Structural clay products	0.00	0.00	100.0
35. Misc. industry	0.00	1.47	98.53
36. M.V. repairing & general engineering	2.88	0.00	97.12
37. Electrical goods repairing	0.00	0.20	99.80
38. Misc. repair	2.14	3.27	94.59

TABLE 15

PERCENTAGE VALUE OF TOOLS AND EQUIPMENT BY NATURE
OF ACQUISITION (BY SECTORS)

Sectors	Self produced	Inherited	Purchased
1. Food and agriculture	13.57	1.91	84.52
2. Wood, cane & bamboo	1.43	0.37	98.20
3. Textiles	8.22	2.96	88.82
4. Metal works	7.20	1.69	91.11
5. Pharmaceutical and chemicals	0.06	0.69	99.25
6. Printing & paper	14.36	0.00	85.64
7. Leather & rubber	0.27	0.00	99.73
8. Glass & ceramics	3.10	7.58	89.32
9. Misc. Industries repairing	1.50	1.24	97.26

TABLE 16

PERCENTAGE VALUE OF MERCHANDISE ITEMS BY
NATURE OF ACQUISITION (BY INDUSTRY TYPE)

Industry	Self produced	Inherited	Purchased
1. Jute baling	0.00	0.00	100.0
2. Dairy products	0.00	0.00	100.0
3. Canned dried fruits and vegetable	0.24	0.00	99.76
4. Vegetable oil	0.05	1.89	98.06
5. Bakery products	9.06	0.00	90.94
6. Grain crushing	13.50	0.08	86.42
7. Gum	0.17	6.33	93.50
8. Tobacco manufacturing	0.00	0.38	99.62
9. Sawmill kerat products	9.47	0.00	90.53
10. Wood furniture and fixture	29.56	0.00	70.44
11. Wood transport equipment & tools	0.00	0.00	100.0
12. Cane bamboo container	2.04	0.00	97.96
13. Cane bamboo mat cover	16.14	1.13	82.73
14. Cane bamboo furniture and other products	1.91	28.44	69.65
15. Bedding materials	9.99	54.34	35.67
16. Hosiery and knitting	0.00	0.00	100.0
17. Coir products	67.48	0.00	32.52
18. Jute products	3.71	0.00	96.29
19. Fishing net	8.51	4.83	86.66

TABLE 16 (CONTD.)

Industry	Self produced	Inherited	Purchased
19. Spinning and dyeing yarn	37.23	0.00	62.77
21. Handloom products	2.65	47.99	49.36
22. Silk products	24.59	24.51	50.90
23. Misc. textiles	41.94	0.00	58.06
24. General tailoring	20.82	0.00	79.18
25. Blacksmithy	0.75	0.35	98.90
26. Sheet metal products	0.20	0.00	99.80
27. Misc. metal products	24.93	1.26	73.31
28. Indigeneous drugs	19.96	12.14	67.90
29. Misc. chemical products	0.35	0.27	99.38
30. Printing & paper	34.37	0.29	65.34
31. Leather processing products	21.70	0.10	78.20
32. Nylon & plastic	0.00	0.00	100.0
33. Pottery	1.92	0.00	98.08
34. Structural clay products	22.58	0.00	77.42
35. Misc. industry	0.77	0.29	98.94
36. MV repairing & geneal engineering	16.78	10.04	73.18
37. Electrical goods repairing	5.95	0.00	94.05
38. Misc. repairing	16.04	0.20	83.76

TABLE 17

PERCENTAGE VALUE OF MISCELLANEOUS ITEMS BY NATURE
OF ACQUISITION (BY SECTOR)

Sectors	Self produced	Inherited	Purchased
1. Food & agriculture	2.69	3.39	93.92
2. Wood, cane & bamboo	17.90	0.72	81.38
3. Textiles	12.86	20.63	66.51
4. Metal works	20.47	1.05	78.48
5. Pharmaceutical & chemicals	13.46	8.20	78.34
6. Printing & paper	34.37	0.29	65.34
7. Leather & rubber	17.52	0.08	82.40
8. Glass & ceramics	14.29	0.0	85.71
9. Misc. industry & repairing	10.32	1.99	87.69

TABLE 18

LOCATIONAL DISTRIBUTION OF ENTERPRISES (BY INDUSTRY TYPE)

Industries	Village		Market place		Town		Total No.
	No.	%	No.	%	No.	%	
1. Jute Baling	0	0	2	50.50	2	50.00	4
2. Dairy Products	5	31.25	7	43.75	4	25.00	16
3. Canned Dried Fruit vegetable	7	87.50	1	12.50	0	0.00	8
4. Vegetable oil	30	96.77	0	0.00	1	3.33	31
5. Bakery products	1	6.25	4	25.00	11	68.75	16
6. Grain Crushing	79	83.16	8	8.42	8	8.42	95
7. Gur	64	100.0	0	0.00	0	0.00	64
8. Tobacco Manufactur- ing	18	58.06	13	41.94	0	0.00	31
9. Saw mill Karat Pro- ducts	12	85.71	1	7.14	1	7.14	14
10. Wood Furniture and Fixture	25	78.13	4	12.50	3	9.38	32
11. Wood Transport Eq- uipment & tools	8	80.0	2	20.00	0	0.00	10
12. Cane Bamboo Contai- ner	33	94.29	0	0.00	2	5.71	35
13. Cane Bamboo Mat Cover	69	100.0	0	0.00	0	0.00	69
14. Cane Bamboo Furni- ture & other Prod- ucts	24	96.00	0	4.0	1	0.00	25
15. Bedding Materials	6	60.0	0	0.00	4	40.00	10
16. Woollery Knitting	2	11.76	0	0.00	15	88.24	17
17. Coir Products	87	100.00	0	0.00	0	0.00	87
18. Jute Products	33	94.29	0	0.00	2	5.71	35
19. Fishing Net	44	100.0	0	0.00	0	0.00	44
20. Spinning & dyeing	25	96.15	0	0.00	1	3.85	26
21. Handloom Product	161	100.00	0	0.00	0	0.00	161

(ContdP/2)

TABLE 18 (CONTD.)

Industries	Village		Market place		Town		Total
	No.	%	No.	%	No.	%	
1. Silk product	13	100.00	0	0.00	0	0.00	13
2. Misc. textiles	6	50.00	4	33.33	2	16.67	12
3. General Tailoring	12	37.50	12	37.50	8	25.00	32
4. Blacksmithy	13	61.90	4	19.05	4	19.05	21
5. Sheet Metal Product	0	0.00	0	0.00	14	100.00	14
6. Misc. Metal Product	0	0.00	1	6.67	14	93.33	15
7. Indigenous Drugs	10	66.67	1	6.67	4	26.67	15
8. Misc. Chemical Product	9	52.94	4	23.53	4	23.53	17
9. Printing and paper	2	12.50	2	12.50	12	75.00	16
10. Leather Processing Product	7	21.21	19	57.58	7	21.21	33
11. Nylon & Plastic	3	100.00	0	0.00	0	0.00	3
12. Pottery	20	100.00	0	0.00	0	0.00	20
13. Structural Clay product	5	100.00	0	0.00	0	0.00	5
14. Misc. Industry	4	19.05	11	52.38	6	28.57	21
15. M.V. Repairing & General Engineering	0	0.00	1	5.0	19	95.00	20
16. Electrical goods Repairing	0	0.00	0	0.00	16	100.00	16
17. Misc. Repairing	13	20.31	19	29.69	32	50.0	64

TABLE 19

LOCATIONAL DISTRIBUTION OF ENTERPRISES (BY SECTORS)

Sectors	Village		Market place		Town		Total
	Number	%	Number	%	Number	%	
1. Food and agriculture	204	77.27	35	13.25	25	9.46	264
2. Wood, cane and bamboo	171	92.43	7	3.78	7	3.78	185
3. Textiles	389	89.02	16	3.66	32	7.32	437
4. Metal works	13	26.00	5	10.00	32	64.00	50
5. Pharmaceutical and chemicals	19	59.38	5	15.63	8	25.00	32
6. Printing and paper	2	12.50	2	12.50	12	75.00	16
7. Leather and rubber	10	27.78	19	52.78	7	19.44	36
8. Glass and ceramics	25	100.00	0.00	0.00	0.00	0.00	25
9. Misc. industries and repairing	17	14.05	31	25.62	73	60.33	121

TABLE 20

LOCATIONAL DISTRIBUTION OF ENTERPRISES (BY SECTORS)

Product group	Village		Market-place		Town		Total Number
	Number	%	Number	%	Number	%	
Consumer goods	580	75.62	76	9.91	111	14.47	767
Intermediate goods	176	84.62	18	8.65	14	6.73	208
Capital goods	81	88.04	6	6.52	5	5.43	92
Service industry	13	13.00	20	20.00	67	67.00	100
All groups	850	72.83	120	10.28	197	16.88	1167

TABLE 21
COMPARATIVE USE OF NEW AND SECOND-HAND MACHINERY
(BY INDUSTRY TYPE)

	Low purchase	Second-hand purchase
1. Jute baling	100.0	0.0
2. Dairy products		0.0
3. Canned dried fruit & vegetable		0.0
4. Vegetable oil	100.0	0.0
5. Bakery product	100.0	0.0
6. Grain crushing	84.4	15.6
7. Gur	52.1	47.9
8. Tobacco manufacturing	100.0	0.0
9. Sawmill kerat product	100.0	0.0
10. Wood furniture & fixture	33.3	66.7
11. Wood transport equipment & tools	100.0	0.0
12. Cane, bamboo container	100.0	0.0
13. Cane, bamboo mat cover		
14. Cane, bamboo furniture & other products		
15. Bedding materials	100.0	0.0
16. Hosiery & knitting	12.5	87.5
17. Coir product	100.0	0.0
18. Jute products	100.0	0.0
19. Fishing net	84.0	16.0
20. Spinning & dyeing yarn	74.7	25.3
21. Handloom products	62.2	37.8
22. Silk products	100.0	0.0
23. Misc. textiles	60.0	40.0
24. General tailoring	86.4	13.6
25. Blacksmithy	100.0	0.0
26. Sheet metal products	63.2	36.8

TABLE 21 (CONTD.)

Industry	New purchases	Second-hand purchases
27. Misc. metal products	90.1	9.9
28. Indigenous drugs	83.3	16.7
29. Misc. Chemicals products	100.0	0.0
30. Printing and paper	85.7	14.3
31. Leather processing products	20.0	80.0
32. Nylon and plastic	100.0	0.0
33. Pottery	100.0	0.0
34. Structural clay products	33.3	66.7
35. Misc. industry	100.0	0.0
36. H.V. repairing and general engineering	74.4	25.6
37. Electrical goods repairing	100.0	0.0
38. Misc. repairing	92.9	7.1
All	76.3	23.7

TABLE 22

COMPARATIVE USE OF NEW AND SECOND-HAND MACHINERY
(BY SECTORS)

Sectors	New purchase	Second-hand purchase
1. Food and agriculture	80.4	19.6
2. Wood, cane and bamboo	77.6	22.2
3. Textiles	69.8	30.2
4. Metal works	84.8	12.2
5. Pharma. and chemical	98.2	1.8
6. Printing and paper	85.7	14.3
7. Leather and rubber	63.6	36.4
8. Glass and ceramics	90.9	9.1
9. Misc. industries and repairing	86.5	13.5
All	76.3	23.7

TABLE 23

COMPARATIVE USE OF NEW AND SECOND-HAND MACHINERY
(BY PRODUCT GROUP)

Product-groups	New purchase	Second-hand purchase
1. Consumer goods	73.0	27.0
2. Intermediate goods	91.3	8.7
3. Capital goods	88.0	12.0
4. Service industry	85.6	14.4
All	76.3	23.7

TABLE 24

AVERAGE LAND AREA, INVESTMENTS AND
PERCENTAGE OF OWNED LAND
(BY INDUSTRY TYPE)

Industries	Average area of an enter- prise (Sq. ft.)	Percentage of area owned
1. Jute Baling	9873.3333	66.67
2. Dairy Products	707.4375	69.23
3. Canned Dried Fruit and Vegetables	2178.1250	73.75
4. Vegetable Oil	1545.1613	91.69
5. Bakery Product	685.6250	66.67
6. Grain Crushing	2115.7053	86.90
7. Gur	8166.1406	63.52
8. Tobacco Manufacturing	3311.0000	90.86
9. Sawmill, Karat Product	7743.1429	93.75
10. Wood Furniture and fixture	2330.8750	69.40
11. Wood Transport Equip- ment and Tools	392.2000	87.50
12. Cane, Bamboo Container	629.9429	93.94
13. Cane, Bamboo Mat cover	1047.7101	91.95
14. Cane & Bamboo furniture & other Product	585.8400	88.94
15. Bedding Material	959.0000	60.96
16. Hosiery & Knitting	773.7647	58.82
17. Coir Product	2125.5632	90.58
18. Jute Products	376.0286	91.67
19. Fishing Net	742.0455	83.02
20. Spinning and Dyeing yarn	1032.3077	90.28

(Contd)

TABLE 24 (CONTD.)

Industry	Average area of an enterprise. (Sq. ft.)	Percentage of area owned
21. Handloom Product	2577.6637	33.82
22. Silk Product	2297.3077	50.42
23. Misc. Textile	1372.5833	70.00
24. General Tailoring	436.9063	50.74
25. Blacksmithy	320.6667	89.64
26. Sheet Metal Products	858.6000	13.33
27. Misc. Metal Products	1303.8000	21.11
28. Indeginous Drugs	6044.5667	75.70
29. Misc. Chemical Products	1832.0533	76.47
30. Printing & Paper	1542.5000	49.99
31. Leather Processing products	408.3533	40.63
32. Nylon and plastic	2248.6667	50.51
33. Pottery	7808.8000	86.87
34. Structural Clay Products	22564.0000	60.00
35. Misc. Industry	1389.8095	36.84
36. M.V. Repairing and General Engineering	1365.7500	13.68
37. Electrical Goods Repairing	174.3125	10.84
38. Misc. Repairing	355.4063	19.80
All	2201.0325	72.41

TABLE 25

PERCENTAGE OF MACHINERY BY ORIGIN (BY SECTORS)

Sector	Local	Foreign	Total
1. Food & Agriculture	53.05	46.95	100.00
2. Wood, Cane & Bamboo	0.00	100.00	100.00
3. Textiles	30.37	69.63	100.00
4. Metal Works	25.50	74.50	100.00
5. Pharmaceuticals & Chemicals	66.95	33.05	100.00
6. Printing & Paper	2.17	97.83	100.00
7. Leather & Rubber	74.79	25.21	100.00
8. Glass & Ceramics	37.42	62.58	100.00
9. Misc. Industries & Repairing	73.93	26.07	100.00

TABLE - 26

AGE STRUCTURE OF MAJORITY (BY YEARS)

Factors	0 - 4 Years (%)	5 - 10 Years (%)	11 - 20 Years (%)	Above 20 years (%)
1. Food & Agriculture	52.6	27.6	15.1	4.5
2. Wood, Cane & Bamboo	44.4	11.1	44.4	0.0
3. Textiles	28.3	30.1	26.1	15.5
4. Metal Works	42.9	31.3	25.0	0.9
5. Pharmaccuticals & Chemicals	1.8	28.6	32.1	37.5
6. Printing & Paper	17.1	14.3	20.0	48.6
7. Leather & Rubber	63.6	18.2	18.2	0.0
8. Glass & Ceramics	31.8	31.8	36.4	0.0
9. Misc. Industries & Repairing	31.3	51.0	13.5	4.2

LABOUR

- 1 -

TABLE - 1

DISTRIBUTION OF WORKERS BY AGE AND SEX

Product groups	Total number of worker in the sample	Children (upto age 15)		Adult (16-55)		Old (56 and over)		All workers %
		Male %	Female %	Male %	Female %	Male %	Female %	
Jute baling	31	0.0	0.0	100.0	0.0	0.0	0.0	100.0
Dairy products	71	7.0	1.4	78.9	8.5	4.2	0.0	100.0
Canned dried fruit & vegetable	34	8.8	0.0	58.3	23.5	8.8	0.0	100.0
Vegetable oil	94	7.4	8.5	43.6	30.9	6.4	3.2	100.0
Bakery products	109	9.2	0.9	84.4	2.8	2.8	0.0	100.0
Grain crushing	327	5.8	7.0	52.9	30.9	2.4	0.9	100.0
Gur	266	15.7	1.1	73.5	5.2	4.1	0.4	100.0
Tobacco manufacturing	175	7.4	6.9	79.4	5.1	1.1	0.0	100.0
Saw mill karat product	79	1.3	2.5	92.4	0.0	3.8	0.0	100.0
Wooden furniture	92	8.7	2.2	79.3	2.2	7.6	0.0	100.0
Wood transport equipment	19	0.0	0.0	89.5	0.0	10.5	0.0	100.0
Cane and bamboo container	125	12.0	8.0	36.0	39.2	3.2	1.6	100.0
Cane and bamboo mat cover	222	6.8	9.5	39.6	31.1	8.1	5.0	100.0
Cane and bamboo furniture	47	14.9	4.3	44.7	12.8	14.9	8.5	100.0

- 2 -

TABLE - 1 (CONTD.)

Product groups	Total number of workers in the sample	Children (upto age 15)		Adult (16 - 55)		Old (56 and over)		All workers %
		Male	Female	Male	Female	Male	Female	
		%	%	%	%	%	%	
Bedding material	43	4.7	4.7	27.9	58.1	4.7	0.0	100.0
Hosiery & knitting	57	5.3	3.5	70.2	21.1	0.0	0.0	100.0
Coir products	325	11.1	19.4	23.4	42.5	2.2	1.5	100.0
Jute products	119	6.7	24.4	26.9	31.9	5.9	4.2	100.0
Fishing net	139	3.6	10.8	29.5	51.1	3.6	1.4	100.0
Spinning yarn	79	10.1	8.9	35.4	38.0	6.3	1.3	100.0
Handloom products	902	8.3	8.5	52.3	26.8	3.5	0.4	100.0
Silk product	87	0.0	9.2	58.6	28.7	2.3	1.1	100.0
Misc. textiles	54	0.0	16.7	77.8	1.9	3.7	0.0	100.0
General tailoring	98	8.2	2.0	74.5	14.3	1.0	0.0	100.0
Blacksmithy	94	17.6	0.0	78.4	0.0	4.1	0.0	100.0
Sheet metal products	72	29.2	0.0	56.7	0.0	4.2	0.0	100.0
Misc. metal products	133	22.6	0.0	72.9	3.0	1.5	0.0	100.0
Indegeneous drugs	146	2.7	2.7	79.5	8.2	6.8	0.8	100.0
Misc. chemical products	98	4.1	5.1	81.6	5.1	4.1	0.0	100.0

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TABLE - 1 (CONTD.)

Product groups	Total number of workers in the sample	Children (upto age 15)		Adult (16 - 55)		Old (56 and over)		All workers %
		Male	Female	Male	Female	Male	Female	
		%	%	%	%	%	%	
Printing & paper	88	1.1	9.1	76.1	3.4	10.2	0.0	100.0
Leather processing	70	10.0	0.0	82.9	5.7	1.4	0.0	100.0
Nylon plastic	15	33.3	0.0	66.7	0.0	0.0	0.0	100.0
Pottery	98	8.2	18.4	40.8	26.5	4.1	2.0	100.0
Structural clay	64	0.0	0.0	98.4	0.0	1.6	0.0	100.0
Misc. industry	39	12.8	0.0	74.4	0.0	12.3	0.0	100.0
Motor, vehicle repairing and general engineering	96	27.1	0.0	70.8	0.0	2.1	0.0	100.0
Electrical goods repairing	34	5.9	0.0	94.1	0.0	0.0	0.0	100.0
Misc. repairing	131	7.6	0.0	84.7	2.3	5.3	0.0	100.0

TABLE - 2

DISTRIBUTION WORKERS BY RELIGION SEX AND TYPE :
(IN % OF ALL WORKERS)

Industry/Product category	Religion and sex						(4+7)=8	Type				
	Muslim			Non-muslim				Family	Permanent hired	Casual/piece rated	Apprentice	All (9+10)
	Male	Female	Total	Male	Female	Total						
1	2	3	(2+3)= 4	5	6	(5+6)=7	9	10	11	12	13	
Jute baling	90.3	0.0	90.3	9.7	0.0	9.7	100.0	6.5	61.3	3.2	29.0	100.
Dairy products	25.4	2.8	28.2	64.8	7.0	71.8	100.0	52.1	46.5	1.4	0.0	100.
Drying fruits	70.6	23.5	94.1	5.9	0.0	5.9	100.0	76.7	23.3	0.0	0.0	100.
Oil making	48.9	39.4	88.3	8.5	3.2	11.7	100.0	89.4	5.3	5.3	0.0	100.
Bakery products	77.1	3.7	80.8	19.3	0.0	19.3	100.0	32.1	46.8	17.4	3.7	100.
Grain crushing	47.9	31.4	79.3	13.1	7.6	20.7	100.0	74.2	19.6	5.5	0.6	100.
Gur making	93.3	6.7	100.0	0.0	0.0	0.0	100.0	62.5	2.2	35.3	0.0	100.
Tobacco manufacturing	80.0	10.3	90.3	8.4	1.7	9.3	100.0	45.6	32.7	21.7	0.0	100.
FOOD & AGRICULTURE	67.3	17.1	84.4	12.3	3.2	15.5	100.0	60.8	21.9	15.9	1.4	100.
Wood processing	91.0	2.6	93.6	6.4	-	6.4	100.0	23.1	55.1	20.5	1.3	100.
Wooden furniture and fixtures	51.1	4.3	55.4	44.6	-	44.6	100.0	59.8	20.7	14.1	5.4	100.
Wooden transport equipment	21.1	0.0	21.1	78.9	0.0	78.9	100.0	84.2	10.5	-	5.3	100.
Wine and beer	31.2	28.8	60.0	20.0	20.0	40.0	100.0	73.4	0.3	9.6	11.2	100.

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TABLE - 2 (CONTD.)

Industry/Product category	Religion and sex						All (4+7) = 8	Type				
	Muslim			Non-muslim				Family	Permanent hired	Casual/ piece rated	Appren- tice	All (9+10+11)
	Male	Female	Total	Male	Female	Total						
1	2	3	(2+3)= 4	5	6	(5+6)= 7	8	9	10	11	12	13
Mats & covers	19.4	14.0	23.4	35.1	31.5	66.6	100.0	92.0	1.4	5.4	0.8	100.0
Cane & bamboo misc. products	42.6	10.6	53.2	31.9	14.9	46.8	100.0	87.2	-	12.8	-	100.0
WOOD, CANE & BAMBOO PRODUCTS	38.4	13.4	51.8	30.7	17.5	48.2	100.0	74.5	11.7	10.1	3.8	100.0
Bedding materials	37.2	62.8	100.0	0.0	0.0	0.0	100.0	69.7	7.0	23.3	0.0	100.0
Hosiery & knitting	40.4	24.6	65.2	35.1	0.0	35.1	100.0	54.4	29.8	14.1	1.8	100.0
Coir products	36.0	61.8	97.8	0.6	1.5	2.1	100.0	89.2	9.0	0.0	0.0	100.0
Jute products	37.0	56.3	93.3	2.5	4.2	6.7	100.0	81.6	7.6	10.9	0.0	100.0
Fishing nets	28.8	45.3	74.1	7.9	18.0	25.9	100.0	87.0	2.2	10.9	0.0	100.0
Spinning of yarn	49.4	44.3	93.7	2.5	3.8	6.3	100.0	85.7	13.0	1.3	0.0	100.0
Handloom products	59.0	32.3	91.3	5.1	3.5	8.6	100.0	62.8	10.2	26.2	0.7	100.0
Silk products	29.9	23.0	52.9	31.0	16.1	47.1	100.0	62.0	3.4	33.3	1.1	100.0
Misc. textiles	61.1	14.8	75.9	20.4	3.7	24.1	100.0	53.8	9.3	37.0	0.0	100.0
Tailoring & embroidery	66.3	16.3	82.7	17.3	-	17.3	100.0	47.9	15.3	29.6	7.1	100.0
TEXTILES	49.2	39.0	88.2	7.3	4.5	11.8	100.0	70.1	9.8	19.3	0.8	100.0

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TABLE - 2 (CONTD.)

Industry/Product category	Religion and sex						All (4+7)= 8	Type				
	Muslin			Non-muslin				Family	Permanent hired	Casual/ piece rated	Appren- tice	All (9+10+11+12)= 13
	Male	Female	Total	Male	Female	Total						
1	2	3	(2+3)= 4	5	6	(5+6)= 7	8	9	10	11	12	13
Blacksmithy	55.4	0.0	55.4	44.6	0.0	44.6	100.0	64.9	35.1	0.0	0.0	100.0
Sheet metal	82.2	0.0	82.2	17.8	0.0	17.8	100.0	65.7	16.4	17.8	0.0	100.0
Misc. metal products	38.7	2.3	91.0	8.3	0.8	9.1	100.0	21.1	39.8	6.1	33.1	100.0
METAL WORKS	78.2	1.1	79.3	20.4	0.4	20.8	100.0	44.4	32.5	7.5	15.7	100.0
Indegenous drugs	57.5	4.1	61.6	31.5	6.8	38.3	100.0	26.7	65.1	3.4	4.8	100.0
Misc. chemical	84.7	8.2	92.9	5.1	2.0	7.1	100.0	42.9	32.7	24.5	0.0	100.0
CHEMICALS	68.4	5.7	74.1	20.9	4.9	25.8	100.0	33.2	52.0	11.9	2.9	100.0
Leather processing & bags	42.9	0.0	42.9	51.4	5.7	57.1	100.0	72.8	17.1	4.3	5.7	100.0
Nylon & plastic	100.0	0.0	100.0	0.0	0.0	0.0	100.0	46.7	53.3	0.0	0.0	100.0
LEATHER & PLASTICS	52.9	0.0	52.9	42.4	4.7	47.1	100.0	68.3	23.5	3.5	4.7	100.0
Pottery	19.4	17.3	36.7	33.7	29.6	63.3	100.0	93.8	-	2.0	4.1	100.0
Structural clay	100.0	0.0	100.0	0.0	0.0	0.0	100.0	12.5	26.6	60.9	0.0	100.0
GLASS & CERAMICS	51.2	10.5	61.7	20.4	17.9	38.3	100.0	61.7	10.5	25.3	2.5	100.0
Paper & printing	79.3	9.8	89.1	8.7	2.2	10.9	100.0	26.4	57.1	12.1	4.4	100.0
Misc. & repairing	61.0	0.3	61.3	38.0	0.7	38.7	100.0	57.7	22.1	3.7	16.4	100.0
ALL INDUSTRY	56.2	22.2	78.4	15.8	5.8	21.6	100.0	62.1	18.3	15.1	3.5	100.0

TABLE 3

DISTRIBUTION OF WORKERS BY NATURE OF EMPLOYMENT (FIGURES IN % OF ALL WORKERS)

(1)	Full-time			Part-time			All workers (4+7)=8	Managerial (9)	Production workers (10)	Non-production workers (11)	All workers (9+11)
	Family (2)	Hired (3)	Total (2+3)=4	Family (5)	Hired (6)	Total (5+6)=7					
Jute baling	0.0	60.0	60.0	40.0	0.0	40.0	100.0	16.1	29.0	54.8	100.0
Dairy products	43.1	52.3	95.4	4.6	0.0	4.6	100.0	25.4	56.3	18.3	100.0
Fruit drying	13.3	26.7	40.0	60.0	0.0	60.0	100.0	17.9	82.1	0.0	100.0
Oil making	74.0	3.9	77.9	21.1	0.0	21.1	100.0	25.5	74.5	0.0	100.0
Bakery product	27.2	48.5	75.7	24.3	0.0	24.3	100.0	16.5	71.6	11.9	100.0
Grain crushing	49.3	28.2	77.5	20.7	1.8	22.5	100.0	22.9	70.1	7.0	100.0
Gur making	12.8	8.1	20.9	79.1	0.0	79.1	100.0	13.4	85.9	0.7	100.0
Tobacco manufacturing	12.3	48.6	60.9	34.1	5.1	39.2	100.0	17.1	56.6	26.3	100.0
FOOD AND AGRICULTURE	32.8	31.4	64.2	34.5	1.4	35.9	100.0	19.0	70.6	10.3	100.0
Wood processing	7.1	47.1	54.2	44.3	1.4	45.7	100.0	15.4	73.1	11.5	100.0
Wooden furniture	32.8	44.4	77.2	17.3	2.5	19.8	100.0	21.7	77.2	1.1	100.0
Wooden transport and equipment	68.8	6.3	75.1	25.0	0.0	25.0	100.0	47.4	52.6	0.0	100.0
Cane & bamboo container	54.5	12.5	67.0	31.8	1.1	32.9	100.0	16.8	82.4	0.8	-
Cane & bamboo mats & covers	53.2	3.5	56.7	40.4	2.8	43.2	100.0	19.8	77.9	2.3	-

TABLE 3 (CONTD.)

(1)	Full-time			Part-time			All workers (4+7)=8	Managerial (9)	Production workers (10)	Non-production workers (11)	All work. (9+10)
	Family (2)	Hired (3)	Total (2+3)=4	Family (5)	Hired (6)	Total (5+6)=7					
Other cane & bamboo products	48.5	18.2	66.7	33.3	0.0	33.3	100.0	17.0	83.0	0.0	100.0
WOOD, CANE & BAMBOO PRODUCTS	42.9	21.4	64.3	33.8	1.9	35.7	100.0	19.6	77.7	2.7	100.0
Bedding materials	23.8	28.6	52.4	47.6	0.0	47.6	100.0	7.0	90.7	2.3	100.0
Hosiery & knitting	27.9	41.9	69.8	18.6	11.6	30.2	100.0	22.8	70.2	7.0	100.0
Coir products	45.9	13.3	59.2	32.9	1.7	34.6	100.0	25.2	74.2	0.6	100.0
Jute products	35.9	9.0	44.9	46.2	9.0	55.2	100.0	26.9	73.1	0.0	100.0
Fishing nets	34.1	5.7	39.8	59.1	1.1	60.2	100.0	18.8	79.0	2.2	100.0
Spinning yarn	52.5	31.1	83.6	14.8	1.6	16.4	100.0	15.0	80.0	5.0	100.0
Handloom products	49.1	37.6	86.7	13.0	0.4	13.4	100.0	11.1	85.4	3.0	100.0
Silk products	24.1	38.9	63.0	29.6	7.4	37.0	100.0	12.6	87.4	0.0	100.0
Misc. textiles	32.6	34.9	67.5	32.6	0.0	32.6	100.0	18.5	81.5	0.0	100.0
Tailoring & embroidery	30.8	40.7	71.5	25.3	3.3	28.6	100.0	20.4	74.5	5.1	100.0
TEXTILE	43.6	31.0	74.6	23.5	1.9	25.4	100.0	16.3	81.3	2.4	100.0
Black smithy	47.6	36.5	84.1	12.7	3.2	15.9	100.0	17.6	70.3	12.2	100.0
Sheet metal	34.8	34.8	69.6	23.2	7.2	30.4	100.0	22.7	65.2	12.1	100.0
Misc. metal	12.9	77.3	90.2	8.3	1.5	9.8	100.0	9.8	86.4	3.8	100.0

TABLE 3 (CONTD.)

(1)	Full-time			Part-time			All workers (4+7)=8	Management (9)	Production workers (10)	Non-production workers (11)	All workers (9+10+11)
	Family (2)	Hired (3)	Total (2+3)=4	Family (5)	Hired (6)	Total (5+6)=7					
METAL WORKS	26.9	56.4	83.3	13.3	3.4	16.7	100.0	15.1	76.8	8.1	100.0
Indegenous drugs	2.3	76.7	79.0	21.1	0.0	21.1	100.0	13.2	60.4	26.4	100.0
Misc. chemical	21.2	34.1	55.3	35.3	9.4	44.8	100.0	14.3	81.6	4.1	100.0
CHEMICALS	9.6	60.1	69.7	26.6	3.7	30.3	100.0	13.6	69.0	17.4	100.0
Leather processing & bags	55.6	37.0	92.6	7.4	0.0	7.4	100.0	44.3	54.3	1.4	100.0
Nylon & palistics	20.0	80.0	100.0	0.0	0.0	0.0	100.0	33.3	66.7	0.0	100.0
LEATHER & PLASTIC	50.0	43.8	93.8	6.3	0.0	6.3	100.0	42.4	56.5	1.2	100.0
Pottery	64.0	0.0	64.0	29.3	6.7	36.0	100.0	16.3	82.7	1.0	100.0
Structural clay	3.2	69.4	72.6	27.4	0.0	27.4	100.0	7.8	92.2	0.0	100.0
CERAMICS	36.5	31.4	67.9	28.5	3.6	32.1	100.0	13.0	86.4	0.6	100.0
PAPER & PRINTING	22.0	73.6	95.6	4.4	0.0	4.4	100.0	15.2	66.3	18.5	100.0
MISC. INDUSTRY & REPAIRING	46.1	46.1	92.2	6.7	1.1	7.8	100.0	20.7	69.2	10.2	100.0
ALL INDUSTRIES	37.5	35.8	73.0	24.7	1.9	26.6	100.0	17.7	76.2	6.1	100.0

T.BLE - 4
DURATION OF WORK AND WAGE RATES.

	Average days worked per month	Average hours worked per day	Average monthly work hours	Monthly wage for hired workers (Taka)
Jute baling	23	7.90	182	330
Dairy products	28	8.97	251	240
Oil manufacturing	25	6.97	174	80
Bakery	23	9.87	227	247
Dheki	20	5.42	108	94
Opium crushing	21	7.00	147	313
Gur making	7	5.51	39	117
Tobacco processing	16	6.66	107	265
Bidi making	20	7.10	142	244
Timber processing	12	4.59	55	335
Wood works	21	7.29	153	334
Musketary	16	5.35	86	86
Mats	17	4.61	78	71
Chata	11	4.35	48	176
Cane & bamboo furniture	13	5.55	72	400
Bamboo equipments	13	4.44	58	-
Bedding materials	10	2.65	27	303
Posiery	20	6.57	131	237
Coin mats	22	7.26	160	66
Coin rope	14	3.99	56	108
Jute rope	15	3.55	53	146
Fishing net	16	4.48	72	72
Spinning & dyeing	19	6.61	126	160
Lungi, Sari, Dhuti	24	8.36	201	211

TABLE - 4 (CONTD.)

	Average days worked per month	Average hours worked per day	Average monthly work hours	Monthly wages for hired workers (Taka)
Than cloth	25	8.18	183	291
Ganchha and napkin	26	8.65	225	300
Silk weaving	23	5.56	128	206
Shikka	15	6.05	91	105
Cloth printing	18	6.59	119	412
General tailoring	22	6.50	143	248
Hand tool making	24	7.98	192	297
Metal furniture	25	7.85	196	268
Blacksmithy	24	7.12	171	300
Sheet metal	23	8.18	188	244
Indegeneous drugs	22	7.10	156	283
Soap & cosmetics	21	7.98	168	290
Gear & star	8	8.23	66	73
Lac & lime	17	4.10	70	113
Paper bag & box	24	6.17	149	86
Book binding	26	9.40	244	271
Job printing	25	8.10	203	314
Tannery	30	5.95	179	213
Suitcase & bags	20	7.33	147	268
Footwear	30	9.40	282	407
Plastic products	21	8.27	174	394
Pottery	21	5.93	125	81
Brick & tiles	24	11.27	270	302
Jewellery	25	7.35	184	178
Musical instrument	29	7.88	229	*

* No hired worker was found in this industry.

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TABLE 5

EDUCATIONAL BACKGROUND OF RURAL INDUSTRY WORKERS BY SEX (FIGURES
IN % OF ALL WORKERS)

	Male				Female				All workers			
	Illite- rate	Primary	Secon- dary	Above secon- dary	Illite- rate	Primary	Secon- dary	Above secon- dary	Illite- rate	Primary	Secon- dary	Above secon- dary
Jute baling	41.9	9.7	12.9	35.5	*	*	*	*	41.9	9.7	12.9	35.5
Dairy products	48.4	26.6	21.9	3.1	71.4	28.6	0.0	0.0	50.7	26.7	19.7	2.9
Fruit drying	57.6	30.8	7.7	3.8	62.5	37.5	0.0	0.0	58.8	32.3	5.9	3.0
Oil making	64.8	24.1	9.3	1.9	92.3	5.1	2.6	0.0	76.3	16.2	6.5	1.0
Bakery product	52.4	27.6	16.2	3.8	*	*	*	*	54.2	26.6	15.6	3.6
Grain curshing	46.2	27.7	16.9	9.2	81.3	17.2	1.6	0.0	60.1	23.5	10.8	5.6
Gur making	72.9	15.9	7.6	3.6	100.0	0.0	0.0	0.0	74.7	14.9	7.1	3.3
Tobacco manufacturing	38.3	25.3	29.2	7.1	42.9	42.9	14.3	0.0	38.3	27.4	27.4	6.9
Wood processing	56.9	30.6	5.5	6.9	*	*	*	*	55.4	32.4	5.4	6.8
Wood works	33.0	52.8	11.3	2.8	*	*	*	*	33.6	52.7	10.9	2.7
Cane & bamboo conta- iner	65.6	28.2	1.6	4.7	55.7	36.1	8.2	0.0	60.8	32.0	4.8	2.4
Mats & covers	47.5	39.0	12.7	0.8	74.3	19.8	5.9	0.0	59.8	30.1	9.5	0.6
Other cane & bamboo products	48.6	45.7	5.7	0.0	91.7	0.0	8.3	0.0	59.6	34.0	6.4	

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TABLE 5 (CONTD.)

	Male				Female				All workers			
	Illite- rate	Primary	Secon- dary	Above seco- ndary	Illite- rate	Primary	Secon- dary	Above seco- ndary	Illite- rate	Primary	Secon- dary	Above seco- ndary
Bedding material	21.4	10.7	21.4	3.6	34.6	3.8	38.5	23.1	35.7	9.5	38.1	16.7
Hosiery & knitting	34.8	25.6	25.6	14.0	46.2	7.7	38.5	15.4	36.8	21.1	28.1	14.0
Coir products	39.5	54.7	5.0	0.8	61.7	34.0	4.4	0.0	53.6	41.5	4.6	0.3
Jute products	33.3	42.9	21.4	2.4	39.7	48.3	12.1	0.0	37.0	46.0	16.0	1.0
Fishing net	75.0	15.4	3.8	5.8	87.5	11.4	1.1	0.0	82.9	12.8	2.1	2.1
Spinning yarn	62.9	11.4	11.4	14.3	76.5	20.6	0.0	2.9	69.6	15.9	5.8	8.6
Handloom	62.0	25.3	11.5	1.2	87.0	11.5	1.5	0.0	70.7	20.4	8.0	0.8
Silk product	17.0	26.4	47.2	9.4	38.2	44.1	17.6	0.0	25.2	33.3	29.6	5.7
Misc. textile	22.7	29.5	31.8	15.9	0.0	88.8	11.2	0.0	18.9	39.6	28.3	13.2
General tailoring	17.1	39.0	34.1	9.8	25.0	37.5	25.0	12.5	18.4	38.8	32.7	10.2
Blacksmithy	41.9	29.7	21.6	6.8	*	*	*	*	41.9	29.7	21.6	6.8
Sheet metal products	63.0	21.9	12.3	2.7	*	*	*	*	63.0	21.9	12.3	2.7
Other metal products	29.5	43.4	23.3	3.9	*	*	*	*	29.6	42.1	24.9	3.8
Indegeneous drugs	13.1	21.5	39.2	26.2	12.5	43.8	31.3	12.5	13.0	24.0	38.3	24.7
Misc. chemicals products	25.0	33.6	29.5	6.8	30.0	30.0	40.0	0.0	25.5	37.8	30.6	6.1
Paper and printing	11.1	22.2	42.0	24.7	90.9	9.1	0.0	0.0	20.7	20.7	37.0	21.7

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TABLE 5 (CONTD.)

	Male				Female				All workers			
	Illite- rate	Primary	Secon- dary	Above secon- dary	Illite- rate	Primary	Secon- dary	Above seco- ndary	Illite- rate	Primary	Secon- dary	A se dary
Nylon & plastic	13.3	46.7	20.0	20.0	*	*	*	*	13.3	46.7	20.0	20.0
Pottery	55.8	26.9	15.3	1.9	84.4	13.3	2.2	0.0	68.4	20.6	9.2	1.9
Structural clay products	85.9	12.5	1.6	0.0	*	*	*	*	85.9	12.5	1.6	0.0
Misc. industry & repairing	30.3	31.6	30.3	7.8	*	*	*	*	30.7	31.4	30.0	7.8
All industry	46.1	29.1	18.3	6.4	70.3	22.2	6.3	1.0	52.7	27.3	15.0	6.4

* There are no or very few female workers in this industry.

TABLE 6

DISTRIBUTION OF WORKERS BY THE LENGTH OF FORMAL TRAINING

	Un trained	Semi trained (upto 6 month's training)	Trained (more than 6 month's training)
Grain crushing	98.4	1.6	0.0
Wooden furniture & fixture	95.4	4.6	0.0
Cane & bamboo furniture	91.8	8.2	0.0
Bedding material	97.6	2.4	0.0
Spinning yarn	97.0	3.0	0.0
Handloom products	94.5	2.5	3.0
General tailoring	79.5	10.2	10.2
Balcksmithy	94.6	5.4	0.0
Metel products	95.5	4.5	0.0
Indegeneous drugs	89.0	8.9	2.1
Leather processing & bag making	90.0	7.1	2.9
Pottery	91.8	8.2	0.0
Repairing	96.6	3.0	0.3
All industry	97.2	2.0	0.8

INPUTS, VALUE ADDED AND PRODUCTIVITY

TABLE 1

INPUT - STRUCTURE IN RURAL INDUSTRIES

Input sector	Costs of inputs		
	(000 Taka)	As a % of gross value of output	As % of total cost of intermediate inputs
Paddy	71586	9.53	11.96
Wheat	215441	28.69	36.00
Pulses	20392	2.72	3.41
Sugarcane	13796	1.84	2.31
Oil seeds	2620	0.35	0.44
Jute	55847	7.44	9.33
Tobacco	8665	1.15	1.45
Cotton	330	0.04	0.05
Coir	1105	0.15	0.18
Date juice	107	0.01	0.02
Milk	2922	0.39	0.49
Leather	1896	0.25	0.32
Forestry	37887	5.04	6.33
Other agriculture	209	0.03	0.03
AGRICULTURE	<u>432,803</u>	<u>57.63</u>	<u>72.32</u>
Rice	3445	0.46	0.58
Flour	3251	0.43	0.54
Sugar	3152	0.42	0.53
Gur	873	0.12	0.15
Oil	780	0.10	0.13
Dalda/butter	1071	0.14	0.18
Milk powder	119	0.01	0.02
Processed tobacco	2477	0.33	0.41
Starch	661	0.09	0.11

TABLE 1 (CONTD.)

Input sector	Costs of inputs		
	(000 Taka)	As % of gross value of output	As % of total cost of intermediate inputs
Molasses	159	0.02	0.03
Misc. food	524	0.07	0.09
PROCESSED FOOD	<u>16,502</u>	<u>2.20</u>	<u>2.76</u>
Cotton yarn	87778	11.69	14.67
Cotton cloth	3599	0.48	0.60
Nylon/polyster yarn	2384	0.32	0.40
Nylon/ployster cloth.	1445	0.19	0.24
Silk yarn	553	0.07	0.09
Wool	97	0.01	0.02
Jute yarn/goods	119	0.02	0.02
Coir fiber	1232	0.16	0.21
TEXTILES	<u>97,207</u>	<u>12.94</u>	<u>16.24</u>
Timber	5088	1.33	1.67
Leather	47	0.01	0.01
Rubber	63	0.01	0.01
Rexin/plastic	540	0.07	0.09
Paper & piece board	2770	0.37	0.46
Chemicals	18277	2.43	3.05
Non-metalic minerals	356	0.05	0.06
Basic metals	3642	0.48	0.61
Metal products	2587	0.34	0.43
Misc. industrial products	452	0.06	0.08
OTHER INDUSTRIAL PRODUCTS	<u>38,772</u>	<u>5.16</u>	<u>6.47</u>
Non-commercial fuel	8683	1.16	1.44
Coal	340	0.05	0.06
Petroleum products	2061	0.27	0.34

TABLE 1 (CONTD.)

Input sector	Costs of inputs		
	(000 Taka)	As % of gross value of output	As % of total cost of intermediate inputs
Electricity	517	0.07	0.09
FUEL	<u>11601</u>	<u>1.54</u>	<u>1.94</u>
Transport charges	1572	0.21	0.26
Postage/telephone	52	0.01	0.01
OTHER CHARGES	<u>1624</u>	<u>0.22</u>	<u>0.27</u>
INTERMEDIATE INPUTS	598459	79.69	100.00
GROSS OUTPUT	751006	100.00	125.49

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TABLE 2

BASIC STATISTICS ON RURAL INDUSTRIES : ESTIMATES FOR THE STUDY AREAS.

Product category		No. of units	Average working period in a year (months)	No. of workers	Value of fixed assets (000 Tk.)			Gross value of output (000 Tk.)	Costs of intermediate inputs (000 Taka)			Value added (000 Tk.)
					Building	Machinery tools and equipments	Total		Rawma-terials (000 Tk.)	Fuel & other charges (000 Tk.)	Total costs (000-Tk.)	
Jute baling	Total	20	10.01	5	13721	12071	25792	582,742	554964	6,857	561,821	20,291
	Per unit	-	-	27.0	686.05	603.55	1289.60	29,137	27748	343.85	28,091	1046.05
Dairy products	Total	806	11.18	2706	6365	793	7158	91,855	74146	3,622	77,768	14,087
	Per unit	-	-	3.36	7.90	0.98	8.88	113.96	91.99	4.49	96.49	17.48
Oil manufactu- ring	Total	1352	11.17	4163	2423	5107	7530	43,362	29075	246	29,321	14,041
	Per unit	-	-	3.08	1.79	3.78	5.57	32.07	21.51	0.18	21.69	10.39
Bakery products	Total	196	12.00	1330	2270	625	2895	88,860	60840	6,360	67,200	21,636
	Per unit	-	-	6.79	11.58	3.19	14.77	453.37	310.41	32.45	342.86	110.39
Dheki products	Total	4930	10.82	13992	1817	2681	4498	150,777	124527	4,826	129,353	21,424
	Per unit	-	-	2.84	0.37	0.55	0.91	30.58	25.26	0.98	26.24	4.35
Grain milling	Total	541	11.65	2848	24389	21254	45643	3,786,110	3487416	37,501	3524,917	261193
	Per unit	-	-	5.26	45.08	39.29	84.37	6998.35	6446.24	69.32	6515.56	482.80
Gur making	Total	3111	4.42	16903	131	29423	29554	102,354	61,451	14,520	75,971	26,383
	Per unit	-	-	5.43	0.04	9.46	9.50	32.91	19.75	4.67	24.42	8.48
Tobacco processing	Total	274	10.14	1711	5347	3392	8739	129,620	89,830	1,227	91,058	38,562
	Per unit	-	-	6.24	19.51	12.38	31.89	473.07	327.85	4.48	332.33	140.74
Bidi making	Total	174	11.15	3632	3228	395	3623	209,977	59,853	948	60,801	149176*
	Per unit	-	-	20.87	18.55	2.28	20.82	1206.8	344.0	5.45	349.43	857.33
Bedding materials	Total	589	10.00	999	5115	532	5647	10714	6096	20	6116	4597
	Per unit	-	-	1.70	8.68	0.90	9.59	18.19	10.35	.03	10.38	7.81

* This includes 44,100 thousand taka excise taxes.

TABLE 2 (CONTD.)

Product category		No. of units	Average working period in a year (monthly)	No. of workers	Value of fixed assets (000 Tk.)			Gross value of output (000 Tk.)	Costs of intermediate inputs (000 Taka)			Value added (000 Taka)
					Build- ing	Machinery Tools & equipmen- ts	Total		Rawmate- rials (000 Tk.)	Fuel & other charges (000 Tk.)	Total costs (000 Tk.)	
Hosiery	Total	87	11.13	425	2092	4390	6482	66291	39378	167	39545	27346
	Per unit	-	-	4.89	24.05	50.46	74.51	768.86	452.62	1.92	454.54	314.33
Tailoring and embroidery	Total	2338	11.24	5859	23718	8332	32050	154662	45151	1697	46348	107814
	Per unit	-	-	2.51	10.14	3.56	13.71	66.15	19.31	0.73	20.04	46.11
Spinning of yarn	Total	4712	11.67	13966	16438	8482	24920	223830	172168	1120	173288	50542
	Per unit	-	-	2.96	3.49	1.80	5.29	47.50	36.54	0.24	36.76	10.73
Lungi, sari, dhuti	Total	10741	11.86	62706	42569	34481	77050	1163122	799139	43941	843079	320042
	Per unit	-	-	5.83	3.96	3.21	7.17	108.29	74.40	4.09	78.49	29.80
Than cloth	Total	1594	11.93	9644	7616	7633	15249	205065	144114	9270	153384	51681
	Per unit	-	-	6.05	4.78	4.79	9.57	128.65	90.41	5.82	96.23	32.42
Napkin, gamcha	Total	1724	11.25	7623	2544	2400	4944	114221	81911	855	82766	31455
	Per unit	-	-	4.52	1.48	1.39	2.87	66.25	47.51	0.50	48.01	18.24
Silk weaving	Total	182	11.94	1244	1554	841	2395	12382	7665	442	8107	4275
	Per unit	-	-	6.84	8.53	4.62	13.16	68.03	42.12	2.42	44.54	23.49
Cloth printing	Total	100	10.54	527	2033	34	2067	8126	2424	21	2445	5681
	Per unit	-	-	5.27	20.33	0.34	20.67	81.26	24.24	0.21	24.45	56.81
Coir string and rope	Total	4276	11.10	14239	2478	219	2697	42269	24775	-	24775	17494
	Per unit	-	-	3.33	0.58	0.05	0.63	9.89	5.79	-	5.79	4.09
Coir mats	Total	70	11.31	485	87	9	96	1967	1233	-	1233	724
	Per unit	-	-	6.93	1.24	0.13	1.37	28.10	17.61	-	17.61	10.34
Jute rope and cordage	Total	339	11.66	1197	22	10	32	4046	2927	47	2974	1073
	Per unit	-	-	3.50	0.06	0.03	0.09	11.94	8.63	0.13	8.77	3.16

TABLE 2 (CONT.)

Product category	No. of units	Average working period in a year monthly	No. of workers	Value of fixed assets (000 Tk.)			Gross value of output (000 Tk.)	Costs of intermediate inputs (000 Taka)			Value added (000 Taka)	
				Build-ing	Machinery	Total		Rawmate-rials (000 Tk.)	Fuel & other charges (000 Tk.)	Total costs (000 Tk.)		
Jute handicrafts (Sikka)	Total	250	10.96	813	34	5	39	12977	2411	153	2565	10412
	Per unit	-	-	3.26	0.14	0.02	0.16	51.51	9.64	0.61	10.26	41.65
Fishing nets	Total	2547	11.06	6628	2830	130	2960	7819	3152	44	3196	4623
	Per unit	-	-	2.60	1.11	0.05	1.16	3.07	1.24	0.02	1.25	1.82
Timber processing	Total	322	11.35	2262	4378	3476	7854	458619	406160	897	407056	51563
	Per unit	-	-	7.02	13.60	10.80	24.39	1424.28	1261.36	2.79	1264.1	160.13
Food works	Total	3507	10.61	7282	10284	4290	14574	353015	130009	690	130779	263836
	Per unit	-	-	2.08	2.93	1.22	4.16	113.95	322.23	1.97	37.29	76.66
Basketary	Total	2139	10.20	4649	1748	452	2200	14771	6548	82	6630	5141
	Per unit	-	-	2.17	0.82	0.21	1.03	5.50	3.06	0.03	3.10	2.40
Shital pati and mats	Total	3193	9.47	7787	2927	573	3495	19732	6354	114	6468	13324
	Per unit	-	-	2.43	0.91	0.18	1.09	6.19	1.99	0.04	2.02	4.17
Chatai and house fence	Total	916	9.66	2571	280	47	327	6356	2657	106	2763	3594
	Per unit	-	-	2.81	0.31	0.05	0.36	6.94	2.90	0.12	3.02	3.92
Cane and bamboo tools & equipments	Total	1353	8.36	2867	771	54	825	5735	2842	-	2842	2893
	Per unit	-	-	2.12	0.57	0.04	0.61	4.23	2.10	-	2.10	2.14
Cane and bamboo furniture	Total	179	9.98	368	214	29	243	5059	1786	10	1796	3263
	Per unit	-	-	2.06	1.20	0.16	1.35	28.26	9.98	0.06	10.03	18.23
Metal hand tools	Total	29	12.00	253	416	624	1040	3924	1536	36	1572	2352
	Per unit	-	-	8.72	14.34	21.51	35.86	135.31	52.96	1.24	54.21	81.10
Metal furniture	Total	20	12.00	174	325	800	1205	7704	1372	24	1396	5308
	Per unit	-	-	8.70	16.25	44.00	60.25	385.20	93.60	1.20	94.3	250.4

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TABLE 2 (CONTD.)

Product category	No. of units	Average working period in a year monthly	No. of workers	Value of fixed assets (000 Tk.)			Gross value of output (000 Tk.)	Costs of intermediate inputs (000 Taka)			Value added (000 Tk.)	
				Buildings	Machinery	Total		Raw materials	Fuel and others charges (000 Tk.)	Total costs (000 Tk.)		
Sheet metal fitting	Total	129	11.71	425	417	365	782	10902	3759	35	3794	7108
	Per unit	-	-	3.29	3.23	2.33	6.06	84.51	29.14	0.27	29.41	55.10
Blacksmithy	Total	735	11.66	1812	2401	7466	9867	27262	9724	3335	13059	14202
	Per unit	-	-	2.47	3.27	10.16	13.42	37.09	13.23	4.54	17.77	19.32
Jewelry	Total	441	11.85	942	1571	425	1996	60376	28606	320	28926	31450
	Per unit	-	-	2.13	3.56	0.96	4.53	136.91	64.87	0.73	65.59	71.31
Pottery	Total	738	11.62	2836	4166	506	4672	10160	2591	1789	4381	5787
	Per unit	-	-	3.84	5.64	0.69	6.33	13.78	3.51	2.42	5.94	7.84
Bricks and tiles	Total	50	6.57	822	530	295	825	5911	217	1728	1964	3949
	Per unit	-	-	16.44	10.60	5.90	16.5	118.26	4.34	34.56	39.28	78.97
Indigenous drugs	Total	114	11.84	373	656	333	1039	6275	2509	225	2534	3741
	Per unit	-	-	3.27	5.75	3.36	9.11	55.04	20.25	1.98	22.32	32.82
Soap & tooth-paste	Total	29	10.91	216	2017	1361	3373	17914	7386	502	7888	10026
	Per unit	-	-	7.45	69.55	46.93	116.43	617.72	254.68	17.31	272.00	345.75
Lager and malar	Total	280	10.84	1199	3668	471	4139	35349	29994	54	30048	5301
	Per unit	-	-	4.28	13.1	1.63	14.78	126.25	107.12	0.19	107.31	18.93
Other chemicals (Lac & lime)	Total	87	10.92	441	444	557	1001	5329	819	153	972	4357
	Per unit	-	-	5.06	5.10	6.40	11.51	61.25	9.41	1.76	11.17	50.08
Tannery	Total	48	11.60	116	113	3	116	25986	22249	151	22400	3596
	Per unit	-	-	2.42	2.35	0.06	2.42	541.58	463.52	3.15	466.67	74.92

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TABLE 2 (CONTD.)

Product category	No. of units	Average working period in a year monthly	No. of workers	Value of fixed assets (000 Tk.)			Gross value of output (000 Tk.)	Costs of intermediate inputs (000 Taka)			Value added (000 Tk.)	
				Buildings	Machinery	Total		Raw materials	Fuel and other charges (000 Tk.)	Total costs (000 Tk.)		
Suitcase & bag	Total	19	12.00	52	235	43	278	1752	696	-	696	1060
	Per unit	-	-	3.06	12.36	2.26	14.63	92.21	36.63	-	36.63	56.84
Footwear	Total	67	11.67	143	697	55	752	6407	1249	-	1397	5100
	Per unit	-	-	2.13	10.40	0.82	11.22	95.63	18.64	0.87	19.51	76.12
Nylon & plastic	Total	57	11.45	430	2818	1340	4158	24251	10351	34	10385	13866
	Per unit	-	-	7.60	49.44	23.51	72.94	425.46	181.59	0.60	182.19	243.26
Paper bag making	Total	64	10.80	275	87	5	92	1372	342	65	907	464
	Per unit	-	-	4.30	1.36	0.08	1.44	21.44	13.16	1.02	14.17	7.26
Job printing	Total	56	12.00	401	1452	3374	4826	6816	3816	36	3852	2964
	Per unit	-	-	7.16	25.93	60.25	86.18	121.71	68.14	0.64	68.79	52.93
Book binding	Total	21	12.00	59	110	80	190	624	240	-	240	384
	Per unit	-	-	2.81	5.24	3.81	9.05	29.71	11.43	-	11.42	18.29
Musical instruments	Total	27	11.02	69	326	140	466	1553	893	-	893	661
	Per unit	-	-	2.56	12.07	5.19	17.26	57.52	33.07	-	33.07	24.49

TABLE 3

GROSS OUTPUT AND VALUE ADDED BY SECTORS

Sectors	Gross value of output		Value added		Value added per enterprise (000 taka)
	(million taka)	%	(million taka)	%	
	Food and agriculture	5185.7	61.9	566.8	33.8
Textiles	2028.1	24.2	637.8	38.1	21.6
Wood, cane and bamboo products	906.9	10.8	348.6	20.8	30.0
Metal works	110.2	1.3	60.9	3.6	45.0
Chemical products	64.3	0.8	23.4	1.4	45.9
Leather and plastic	58.4	0.7	23.6	1.4	123.6
Ceramics	16.1	0.2	9.7	0.6	12.3
Misc. industries	10.4	0.1	4.5	0.3	26.8
All industries	8380.7	100.0	1674.3	100.0	30.1

TABLE 4

LABOUR PRODUCTIVITY, CAPITAL INTENSITY AND
RELATIVE EFFICIENCY

Product category	Labour productivity		Capital intensity (000 taka/ worker)	Efficiency index (All industry =1.00)
	Per worker (Taka/month)	Per labour hour (Taka/hour)		
	(1)	(2)	(3)	(4)
Dairy products	466	1.86	2.7	0.47
Oil making	302	1.74	1.8	0.38
Dheki products	141	1.31	0.3	0.47
Grain milling	7872	53.55	16.0	1.95
Bakery	1355	5.97	2.2	1.37
Gur making	353	9.05	1.7	0.72
Tobacco processing	2223	20.78	5.1	1.57
Bidi making	2592	18.25	1.0	4.86
Bedding materials	457	16.92	5.7	0.57
Hosiery	5731	44.13	15.3	1.51
Tailoring and embroidery	1637	11.45	5.5	1.04
Spinning yarn	310	2.46	1.8	0.45
Lungi, Sari, dhuti	430	2.14	1.2	0.60
Than cloth	449	2.39	1.6	0.59
Napkin/gamcha	367	1.63	1.3	0.58
Silk weaving	288	1.78	1.9	0.40
Cloth printing	1023	8.60	3.9	0.88

TABLE 4 (CONTD.)

Product category	Labour productivity		Capital intensity (000 taka/ worker)	Efficiency index (All industry =1.00)
	Per worker (Taka/month)	Per labour hour (Taka/hour)		
	(1)	(2)	(3)	(4)
Coir rope	111	1.98	0.2	0.68
Coir mat	132	0.83	0.2	0.34
Fishing nets	83	0.94	0.4	0.25
Jute rope	78	1.47	0.4	0.65
Jute handicrafts	1169	12.85	0.1	5.71
Timber processing	2003	36.50	3.5	2.17
Wood works	3480	22.75	2.0	4.40
Bamboo container	108	1.26	0.5	0.37
Shital pati and mats	181	2.32	0.5	0.67
Chatgai and house fence	145	3.02	0.1	1.10
Bamboo tools and equipments	121	2.09	0.3	0.64
Cane and bamboo furniture	389	12.35	0.7	2.90
Metal hand tools	775	4.04	4.1	0.57
Metal furniture	2782	14.19	6.9	1.37
Sheet metal fitting	1428	8.35	1.8	1.81
Blacksmithy	372	3.57	5.4	0.40
Jewelry	2317	15.31	2.1	3.18
Drugs and medicine	347	5.42	2.8	0.37
Soap and toothpaste	4255	25.33	15.6	1.06

TABLE 4 (CONTD.)

Product category	Labour productivity		Capital intensity (000 taka/ worker)	Efficiency index (all industry =1.00)
	Per worker (Taka/month)	Per labour hour (Taka/hour)		
	(1)	(2)	(3)	(4)
Agar and atar	408	6.18	3.5	0.43
Other chemicals	905	12.93	2.3	1.34
Tannery	2672	14.93	1.0	4.35
Suitcases and bags	1551	10.55	4.8	1.09
Footwear making	3056	10.84	10.37	1.68
Nylon and plastic	2765	15.89	9.5	1.07
Paper bag making	156	1.05	0.3	0.40
Book binding	542	2.22	3.2	0.43
Job printing	616	3.03	12.0	0.19
Pottery	176	1.41	1.6	0.27
Bricks and tiles	731	2.71	1.0	0.91
Musical instruments	870	3.80	6.8	0.42

APPENDIX

TABLE 1

INPUT STRUCTURE FOR
RURAL INDUSTRIES'
PRODUCTS

DAIRY PRODUCTS

Item	Unit	Quantity	Value (000 Tk)	% of gross output
<u>Output</u>				
Card	md.	1635	654	7.96
Butter	md.	41	93	1.13
Sweetmeats	md.	6383	5618	68.38
Misc.	Taka	-	1851	22.53
			<u>8216</u>	<u>100.00</u>
<u>Intermediate inputs:</u>				
<u>Rawmaterials</u>				
Milk	md.	17931	2778	33.81
Milk powder	md.	149	97	1.18
Flour	md.	1997	286	3.48
Sugar	md.	6292	2097	25.52
Gur	md.	6098	732	8.91
Soyabin	md.	465	332	4.04
Mustard oil	md.	305	186	2.26
Dalda/butter	md.	78	98	1.19
Misc.	Taka	-	26	0.32
			<u>6632</u>	<u>80.72</u>
<u>Fuel:</u>				
Firewood	md.	5706	179	2.18
Cow dung	Taka	-	84	1.02
Kerosine	Secr	1829	7	0.09
Leaves	Taka	-	6	0.07
Misc. Cost:			<u>276</u>	<u>3.36</u>
Electricity	Taka	-	6	0.07
Transport charge	Taka	-	42	0.51
			<u>48</u>	<u>3.94</u>
<u>Value added</u>			<u>1260</u>	<u>15.71</u>

OIL MANUFACTURING

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Oil	md.	4192	3349		86.27
Khail	md.	6331	354		9.12
Gulap oil	md.	393	179		4.61
				<u>3882</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
Oil seeds	md.	11004	2424		62.44
Gulap seeds	md.	1965	179		4.61
				<u>2603</u>	<u>67.05</u>
<u>Fuel :</u>					
Kerosine	Seer	1092	4		0.10
				<u>4</u>	<u>0.10</u>
<u>Misc. cost :</u>					
Transport	Taka	-	2		0.05
Repair and maintenance	Taka	-	16		0.41
				<u>18</u>	<u>0.46</u>
<u>Value added :</u>				<u>1257</u>	<u>32.38</u>

DHEKI PRODUCTS

Item	Unit	Quantity	Value (000 Tk.)	% of gross output
<u>Output :</u>				
Rice	md.	80028	12793	89.65
Tush	md.	26209	263	2.38
Muri	md.	3187	769	6.97
Chira	md.	511	110	1.00
			<u>13935</u>	<u>100.00</u>
<u>Intermediate inputs:</u>				
Paddy	md.	114325	11433	89.40
Rice	md.	426	73	0.60
Salt	md.	2747	3	0.03
			<u>11509</u>	<u>90.09</u>
<u>Fuel :</u>				
Fire wood	md.	23901	239	2.17
Tush	md.	14341	143	1.30
Kerosine	Seer	3159	13	0.12
Dry leaves	Jute bag	2198	22	0.20
Coal	mds.	824	8	0.07
Cowdung	Taka	-	8	0.17
			<u>433</u>	<u>3.92</u>
<u>Misc. cost :</u>				
Transport	Taka	-	7	0.13
Repair and main- tenance	Taka	-	6	0.05
			<u>13</u>	<u>0.18</u>
<u>Value added:</u>			<u>1980</u>	<u>14.21</u>

GRAIN MILLING

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output :</u>					
Rice	mds.	390996	62559		19.25
Ata (Wheat)	mds.	1783870	233410		71.82
Ata (Rice)	mds.	26820	4613		1.42
Pulses	mds.	127395	24406		7.51
Tush	mds.	243295	2433		0.75
				<u>324988</u>	1100.00
<u>Intermediate inputs :</u>					
Paddy	mds.	605133	60153		18.51
Wheat	mds.	1795402	215441		66.29
Rice	mds.	21073	3372		1.09
Pulses	mds.	127395	20383		6.27
				<u>299349</u>	<u>92.11</u>
<u>Fuel :</u>					
Tush	mds	243295	2433		0.75
Grease (Lubricant)	seer	2299	28		--
Mobil (Lubricant)	seer	1954	20		-
Diesel	seer	9042	27		-
Electricity	Taka	-	313		0.10
				<u>2821</u>	<u>0.27</u>
<u>Lubricant</u>					
<u>Misc. Cost :</u>					
Post, Telephone & Teligraph			27		-
Transport			27		-
Repair and maintenance			344		0.11
				<u>398</u>	<u>0.12</u>
Value Added				<u>22420</u>	<u>6.90</u>

BAKERY PRODUCTS

Item	Unit	Quantity	Value (000 Taka)		% of Gross output
<u>Output</u>					
Bread	Pound	206671	444		6.00
Biscuits	Pound	1563561	6473		87.41
Confectionary	Taka	-	176		2.38
Logence	Taka		312		4.21
				<u>7405</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Flour	mds.	18183	2909		39.28
Sugar	mds.	3695	1006		13.59
Gur	mds.	707	141		1.90
Egg	Dozen	15049	119		1.61
Soyabin oil	Seer	11829	194		2.62
Dalda, Ghee, Butter	Seer	19829	615		8.31
Yeast	Pound	183	20		0.27
Baking powder	Pound	731	7		0.09
Sacharin	Pound	85	23		0.31
Amonia	Seer	1951	20		0.27
Powder milk	Pound	134	12		0.16
Misc.	Seer	244	4		0.05
				<u>5070</u>	<u>68.47</u>
<u>Fuel :</u>					
Fire wood	mds.	17122	281		3.79
Kerosine	Seer	5768	20		0.27
				<u>301</u>	<u>4.06</u>
<u>Misc. cost :</u>					
Electricity			3		0.04
Transport charge			15		0.20
Repair and maintenance			211		2.85
				<u>229</u>	<u>3.09</u>
<u>Value added</u>				<u>1805</u>	<u>24.38</u>

GUR MAKING

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Gur (sugar cane)	mds.	113592	20608		89.00
Gur (other raw materials)	mds.	1524	255		1.10
Chita gur	mds.	8543	16		0.07
Chhobra	Taka	-	2262		9.78
Misc.	Taka	-	56		0.24
				<u>23157</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
Sugar cane	mds.	1122961	13796		59.58
Date juice	mds.	15874	107		0.46
				<u>13903</u>	<u>60.04</u>
<u>Fuel :</u>					
Fire wood	mds.	45243	352		1.52
Straw	mds	6699	19		0.08
Leaves	mds	29515	591		2.55
Chhobra	mds	269903	2262		9.77
Cow dung	Taka	-	61		0.26
				<u>3285</u>	<u>14.19</u>
<u>Value added</u>				<u>5969</u>	<u>25.77</u>

TOBACCO PROCESSING

Item	Unit	Quantity	Value (000 Taka)		% of gross input
<u>Output</u>					
Tobacco (processed)	mds.	20994	11259		88.07
Sukka	mds.	1497	967		7.56
Zorda	Seer	214	11		0.09
Misc.	Taka	-	546		4.28
				<u>12783</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Tabacco	mds.	29270	8665		67.78
Papernint	Taka		15		0.11
Molasses	mds.	1753	154		1.20
Misc.	Taka	-	25		0.20
				<u>8859</u>	<u>69.30</u>
<u>Fuel and lubricant :</u>					
Mobil	Seer	1099	7		0.06
Grease	Pound	770	15		0.11
Misc.	Taka	-	2		0.01
				<u>24</u>	<u>0.19</u>
<u>Misc. cost :</u>					
Electricity	Taka	-	44		0.34
Transport charge	Taka	-	35		0.27
Repair and main- tenance	Taka	-	18		0.14
				<u>97</u>	<u>0.76</u>
<u>Value added</u>					
				<u>3803</u>	<u>29.75</u>

BIDI MAKING

Item	Unit	Quantity	Value (000 Taka)		% of gross total
<u>Output</u>					
Bidi	Thousand	495573	18832	<u>18832</u>	100.00 <u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Tobacco/tobacco leave	mds.	6195	2477		13.15
Bidi paper	reem	4954	1489		7.91
Other paper	reem	4779	663		3.52
Label paper	reem	1240	279		1.48
Gani bag	Piece	6183	25		0.13
Flour	Seer	2748	11		2.25
Misc.	Taka	-	424	<u>5368</u>	<u>28.50</u>
<u>Fuel :</u>	Taka	-	3	<u>3</u>	0.02 <u>0.02</u>
<u>Misc. cost :</u>					
Electricity	Taka	-	44		0.23
Transport	Taka	-	24		0.13
Others	Taka	-	14	<u>82</u>	0.07 <u>0.43</u>
<u>Value added</u>				<u>13379</u>	<u>71.04</u>

BEDDING MATERIALS :

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Pelow	Piece	4256	91		8.50
Mattress	Piece	3140	464		44.87
Quilt, Khata	Piece	3326	334		31.26
Misc.	Taka	-	176		16.83
				<u>1065</u>	<u>100.00</u>
<u>Intermediate Inputs :</u>					
<u>Raw Materials</u>					
Cotton	mds.	814	326		30.61
Cotton Yarn & thread	Pound	2756	38		3.57
Cotton Cloth	Yard	16047	200		18.78
Jute Yarn	Seer	233	1		0.09
Poly/Nylon thread	Pound	18	1		0.09
Dye	Pound	38	11		1.03
Starch	Seer	233	2		0.19
Misc.	Taka	-	27		2.54
				<u>606</u>	<u>56.90</u>
<u>Misc. Cost</u>					
Electricity	Taka	-	2		0.19
				<u>2</u>	<u>0.19</u>
Value added				<u>457</u>	<u>42.91</u>

HOSIERY

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output :</u>					
Under wears	Piece	29143	49		0.81
Ganjee than	Yard	558442	2945		49.00
Ganjee	Dozen	28786	2329		38.74
Thread spinning	Pound	24271	683		11.26
Misc.	Taka	-	5		0.10
				<u>6010</u>	<u>100.00</u>
<u>Intermediate Inputs :</u>					
<u>Raw materials</u>					
Cotton yarn	Pound	113	3		0.05
Cotton thread	Pound	41225	1031		17.15
Cotton cloth	Yard	45536	182		3.03
Wool	Pound	61	3		3.05
Poly/Nylon thread	Pound	25788	1032		17.17
Poly/Nylon cloth	Yard	265473	1141		19.00
Soap & other washing materials	Seer	228	7		0.11
Ganjee cloth	Yard	36429	137		2.27
Misc.	Taka	-	3		0.05
				<u>3538</u>	<u>169.89</u>
<u>Fuel :</u>					
Kerosine	Seer	152	0.5		
Electricity	Wat	5275	2.4		
				<u>2.9</u>	<u>0.06</u>
<u>Lubricant :</u>					
Mobil	Seer	281	2		
Coconut oil	Seer	228	7	<u>9</u>	<u>0.15</u>
Repair & maintenance	Taka	-	3	<u>3</u>	<u>0.05</u>
<u>Value Added :</u>					
				<u>2457</u>	<u>40.89</u>

DOOR MAT :

Item	Unit	Quantity	Value (000 Taka)		% of GROSS output
<u>Output :</u>					
Carpet (Other than Coir)	Piece	8	1		0.58
Door Mat	Piece	21472	172		99.42
				<u>173</u>	<u>100.00</u>
<u>Intermediate Inputs :</u>					
<u>Raw materials :</u>					
Cotton Thread	Pound	16	1		0.53
Cotton Cloth	Yds.	79	1		0.53
Coir	mds.	186	26		15.02
Coir fiber	mds.	820	79		45.66
				<u>107</u>	<u>61.84</u>
<u>Value added :</u>					
				<u>66</u>	<u>38.15</u>

JUTE ROPE & CORDAGE :

Item	Unit	Quantity	Value (000 Taka)	% of GROSS output
<u>Output</u>				
Jute Rope	maund	986.2	221	63.69
Jute Twine	Taka	-	119	34.29
Sikka	Piece	-	7	2.02
			<u>347</u>	<u>100.00</u>
<u>Intermediate Inputs :</u>				
<u>Raw materials :</u>				
Raw Jute	maund	1688	219	63.11
Jute yarn	Pound	861	32	9.22
			<u>251</u>	<u>72.33</u>
<u>Misc. Cost :</u>				
Transport	Taka	-	4	1.15
			<u>4</u>	<u>1.15</u>
<u>Value added</u>				
			<u>92</u>	<u>26.51</u>

JUTE HANDICRAFTS :

Item	Unit	Quantity	Value (000 Taka)		% of Gross total
<u>Output :</u>					
Sikka	Piece	198776	994		83.95
Major rope (rope twine)	Piece	94	2		0.17
Hession products	Piece	3917	16		1.35
Jute bag	Piece	28249	170		14.56
Door sheet	Piece	226	2		0.17
				<u>1184</u>	<u>100.00</u>
<u>Intermediate Inputs:</u>					
<u>Raw materials :</u>					
Raw jute	nds.	1243	187		15.79
Jute yarn	nds.	19	3		0.25
Spirit	nds.	21	30		2.53
				<u>220</u>	<u>18.58</u>
<u>Misc. Cost :</u>					
Transport			14		
				<u>14</u>	<u>1.18</u>
<u>Value added :</u>					
				<u>950</u>	<u>80.15</u>

CORE ROPE & CORDAGE

Item	Unit	Quantity	Value (000 Taka)		% of gross Total
<u>Output</u>					
Coir fiber	md.	10785	1726		45.33
Coir Rope *	md.	6506	2082		54.79
				<u>3808</u>	<u>100.00</u>
<u>Intermediate Inputs :</u>					
Coir	Thousand	4314	1079		28.34
Coir Fiber	Seer	6573	1153		30.28
				<u>2232</u>	<u>58.61</u>
<u>Fuel :</u>					
<u>Misc. Cost :</u>					
<u>Value added</u>					
				<u>1576</u>	<u>41.39</u>

* Includes coir strings

FISHING NET

Item	Unit	Quantity	Value (000 Taka)		% of gross Output
<u>Output</u>					
Fishing net	Taka	-	707	<u>707</u>	<u>100.00</u> <u>100.00</u>
<u>Intermediate Inputs :</u>					
<u>Raw materials :</u>					
Cotton Thread	Pound	6604	140		19.20
Nylon Thread	Pound	4604	145	<u>285</u>	<u>20.51</u> <u>40.31</u>
<u>Fuel :</u>					
<u>Misc. Cost :</u>					
Transport	Taka	-	2		
Repair and maintenance	Taka	-	2	<u>4</u>	<u>0.57</u>
<u>Value added</u>				<u>418</u>	<u>59.12</u>

LUNGI, SARI, DHUTI

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output</u>					
Lungi	Yard	5452593	54519		55.66
Sari	Yard	3290093	32130		32.76
Dhuti	Yard	69445	695		0.71
Markin than	Yard	444444	2444		2.49
Polyester than	Yard	1111111	639		0.65
Mosquito net .	Yard	222222	1773		1.81
Shalu	Yard	685186	3741		3.79
Napkin	Yard	46296	500		0.51
Chadar	Yard	98148	1574		1.59
Gamcha	Yard	219907	1056		1.08
				<u>98071</u>	<u>100.00</u>
<u>Intermediate Inputs</u>					
<u>Raw materials</u>					
Yarn .	Pound	2587963	54347		55.41
Nylon thread	Pound	16667	500		0.51
Dye	Pound	33806	11832		12.06
Starch	Seer	24908	503		0.51
Soap	Seer	4167	55		0.06
Misc.	Taka	-	144		0.15
				<u>67381</u>	<u>68.71</u>
<u>Fuel :</u>					
Fire wood	mds.	86991	1316		1.34
Kerosine	Seer	63195	1052		1.07
Electricity	Wat	18519	7		0.01
				<u>2375</u>	<u>2.42</u>
<u>Lubricant</u>					
Mobile	Seer	486	8		0.01
Mustard oil	Seer	394	90		0.09
Coconut oil	Seer	942	44		0.04
				<u>142</u>	<u>0.14</u>
<u>Misc. Cost. :</u>					
Transport	Taka		1036		1.06
Repair & maintenance	Taka		152		0.15
				<u>1188</u>	<u>1.21</u>
<u>Value added</u>					
				<u>26985</u>	<u>27.52</u>

THAN CLOTH

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output</u>					
Than markin	Yard	1545099	10028		58.38
Shirting	Yard	1163441	5487		31.92
Long cloth	Yard	304711	1465		8.52
Shalue	Yard	54376	209		1.22
				<u>17189</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials :</u>					
Yarn & thread	Pound	51144	10327		60.09
Poly yarn	Pound	1334	705		4.10
Dye	Pound	2770	933		5.43
Starch	Seer	24674	95		0.55
Misc.	Taka		20		0.12
				<u>12080</u>	<u>70.29</u>
<u>Fuel :</u>					
Fire wood	md.	2283	68		0.40
Kerosine	Seer	(15851)	602		3.50
				<u>570</u>	<u>3.90</u>
<u>Lubricant:</u>					
Mobil	Seer	(86)	3		0.01
Coconut oil	Seer	(90)	3		0.02
				<u>6</u>	<u>0.03</u>
<u>Misc. cost.</u>					
Transport	Taka	-	29		0.19
Repair & maintenance	Taka	--	61		0.40
				<u>90</u>	<u>0.59</u>
<u>Value added:</u>					
				<u>4343</u>	<u>25.20</u>

NAPKIN/G.MCHA

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output</u>					
Napkin	Yard	1440138	5758		56.71
Gamcha	Yard	732431	4395		43.28
				<u>10153</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials :</u>					
Thread	Pound	32717	(6870)		67.66
Dye	Pound	994	348		3.43
Starch	Ser	14639	59		0.58
Washing materials	Taka	-	4		0.04
				<u>7281</u>	<u>71.72</u>
<u>Fuel :</u>	Taka	-	28	<u>28</u>	<u>0.27</u>
					<u>0.27</u>
<u>Misc. cost :</u>					
Transport	Taka	-	23		0.23
Repair & maintenance	Taka	-	26		0.26
				<u>49</u>	<u>0.48</u>
<u>Value added:</u>				<u>2795</u>	<u>27.52</u>

SILK PRODUCTS:

Item	Unit	Quantity	Value (000 Taka)	% of gross total
<u>Output :</u>				
Sari	Yds.	12436	904	87.17
Then	Yds.	1821	118	11.38
Cocoon	Seer	506	15	1.45
			<u>1037</u>	<u>100.00</u>
<u>Intermediate Inputs:</u>				
<u>Raw Materials :</u>				
Yarn (Silk)	Seer	1017	553	53.32
Dye	Tola	3900	12	1.16
Chemical (acid)	Seer	566	18	1.74
Strach	Taka		2	0.19
Washing materials	Taka		9	0.87
Jaree	Reel	1305	33	3.18
Lava	mds.	326	10	0.96
Polu	Thousand	182	2	0.19
Misc.	Taka	334	3	0.29
			<u>642</u>	<u>61.90</u>
<u>Fuel :</u>				
Fire wood	mds.	1762	21	2.02
Kerosin	Seer	264	1	0.10
Electricity	Watt	3965	1	0.10
			<u>23</u>	<u>2.31</u>
<u>Misc. Cost :</u>				
Repair & Maintanance	Taka		13	1.25
			<u>13</u>	<u>1.25</u>
<u>Value Added :</u>				
			<u>358</u>	<u>34.52</u>

SPINNING AND DYING

Item	Unit	Quantity	Value (000 take)		% of gross total
<u>Output :</u>					
Thread	Found	58904	19180	<u>19180</u>	<u>100</u>
<u>Intermediate Input:</u>					
Thread	Found	58904	14753	<u>14753</u>	<u>76.92</u>
<u>Fuel :</u>					
Electricity	Taka		72		.38
Mobil	Taka		24		.12
				<u>96</u>	<u>.50</u>
<u>Misc. Cost :</u>					
<u>Value added :</u>				<u>4331</u>	<u>22.58</u>

PRINTING OF CLOTH

Item	Unit	Quantity	Value (000 taka)		% of Gross total
<u>Output :</u>					
Saree	Yard	10739	86.0		11.21
Bed sheet	Yard	90682	547.0		71.61
Cloth piece	Yard	12409	137.0		17.76
				<u>770</u>	<u>100.00</u>
<u>Intermediate Inputs:</u>					
Dye	Pound	671	223		28.95
Chemicals	Pound	335	7		0.93
				<u>230</u>	<u>29.79</u>
<u>Fuel :</u>					
Kerosine	Scor	143	0.7		
				0.7	<u>0.08</u>
<u>Misc. Cost :</u>					
Transport			0.3		0.04
Repair and maintenance			1.0		0.13
				1.3	<u>0.17</u>
<u>Value added :</u>					
				<u>538</u>	<u>69.90</u>

WEAVING APPARATUS

Item	Unit	Quantity	Value (000 taka)		% of gross total
<u>Output :</u>					
Cap. Hat	Piece	12880	35		0.25
Readymade garments	Piece	38796	1023		7.44
General tailoring	Piece	388325	11086		80.57
Embroidery	Piece	9948	192		1.39
Misc.	Piece	14136	1424		10.35
				<u>13760</u>	<u>100.00</u>
<u>Intermediate Input:</u>					
<u>Raw materials :</u>					
Cotton	Pound	52	4		0.03
Cotton yarn	Pound	2380	266		1.93
Cotton cloth	Taka	-	2993		21.75
Wool	Pound	1780	94		0.69
Poly/nylon yarn	Pound	20	1		0.01
Poly/nylon cloth	Yds.	6545	304		2.22
Used cloth	Taka	-	79		0.57
Dye/chemicals	Pound	52	13		0.10
Bocrom	Taka	-	97		0.71
Batton	Taka	-	146		1.06
Wax	Piece	576	1		0.10
Misc.	Taka	-	16		0.12
				<u>4014</u>	<u>29.19</u>
<u>Fuel :</u>					
Coal	Seer	524	4		0.03
Kerosine	Seer	2356	11		0.08
Electricity	Watt	2094	1		0.01
				<u>16</u>	<u>0.12</u>
<u>Lubricant :</u>					
Oil	Taka	-	1		0.01
Petroleum	Taka	-	16		0.12
				<u>17</u>	<u>0.13</u>
<u>Misc. Cost :</u>					
Transport	Taka	-	24		0.17
Repair & Maintenance	Taka	-	94		0.69
				<u>118</u>	<u>0.86</u>
<u>Value added :</u>				<u>9595</u>	<u>69.70</u>

WOOD PROCESSING

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Processed timber	Cft.	651299	38966		96.73
Fire wood	nds.	141243	1441		3.27
				<u>40407</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
Wood	Cft.	795198	35785		88.50
				<u>35785</u>	<u>88.50</u>
<u>Fuel :</u>					
Kerosine	Seer	2260	7		0.02
				<u>7</u>	<u>0.02</u>
<u>Lubricant :</u>					
Furnace oil	Seer	452	2		
<u>Misc. cost :</u>					
Electricity	Taka	-	12		0.03
Telephon, postage	Taka	-	8		0.02
Transport charges	Taka	-	52		0.13
				<u>72</u>	<u>0.18</u>
<u>Value added</u>				<u>4543</u>	<u>11.24</u>

WOOD WORK

Item	Unit	Quantity	Value (000 Tk)	% of gross output
<u>Output</u>				
Furniture	Piece	90520	31983	84.92
Fixture	Piece	6299	412	1.17
Boat making	Piece	2857	2682	7.12
Animal transport	Piece	4286	36	0.10
Agric equipments	Piece	5260	105	0.28
Agric tools	Piece	148312	2124	5.64
Misc.	Piece	9740	292	0.78
			<u>37664</u>	<u>100.00</u>
<u>Intermediate inputs</u>				
<u>Raw materials :</u>				
Wood	Taka	-	9966	26.46
Bamboo	Taka	-	3	0.01
Shirish	Taka	-	16	0.04
Nails	Taka	-	957	2.54
Wax	Seer	85	3	0.01
Spirit	Found	7662	60	0.16
Dye	Taka	-	1150	3.05
Lock	Piece	3247	16	0.04
Glass	Sq. ft.	1948	9	0.02
Wire/Iron net	Sq. ft.	12987	32	0.08
Fat	Piece	1299	5	0.01
Misc.	Taka	-	45	0.12
			<u>12261</u>	<u>32.55</u>
<u>Fuel :</u>				
Fire wood	nds.	325	7	0.02
Charcoal	Seer	649	3	0.01
Kerosine	Seer	2792	9	0.02
			<u>19</u>	<u>0.05</u>
<u>Misc. cost.</u>				
Electricity	Taka	-	3	0.01
Transport	Taka	-	37	0.10
Repair and main- tenance	Taka	-	6	0.02
			<u>46</u>	<u>0.13</u>
<u>Value added :</u>				
			<u>25338</u>	<u>67.27</u>

BAMBOO CONTAINER

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Bamboo container	Piece	145929	657		56.93
Khula	Piece	85000	402		34.83
Fishing equipment	Piece	1786	14		1.21
Hand pankha	Piece	21429	43		3.73
Misc.	Taka	-	38		3.29
				<u>1154</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Bamboo	Piece	51143	409		35.44
Bamboo cane	Bundle	4857	27		2.34
Cane	Dozen	19000	197		17.07
Deat leaf	Piece	17857	9		0.78
				<u>642</u>	<u>55.63</u>
<u>Fuel :</u>					
Kerosine	Scor	2321	8		0.69
				<u>8</u>	<u>0.59</u>
<u>Value added</u>					
				<u>504</u>	<u>43.67</u>

SHITAL PATI & MAT :

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output :</u>					
Shital Pati	Piece	26462	1374		65.74
Mat (Hogla)	Piece	12463	437		20.91
Pakha	Piece	75524	272		13.91
Misc.	Piece	4134	7		0.34
				<u>2090</u>	
<u>Intermediate inputs :</u>					
<u>Raw materials :</u>					
Nal	Taka	-	336		16.03
Hogla leaf	Bundel	22713	227		10.86
late leaf	Taka	-	71		3.40
Dye	Pound	64	13		0.62
Sutlee	Taka	-	46		2.20
Misc.	seer	110	1		0.05
				<u>694</u>	<u>33.21</u>
<u>Fuel :</u>					
Kerosine	seer	2054	9		0.43
				<u>9</u>	<u>0.43</u>
<u>Misc. Cost:</u>					
Transport	Taka	-	2		0.10
Repair & maintenance	Taka	-	2		0.10
				<u>4</u>	<u>0.20</u>
<u>Value Added</u>				<u>1383</u>	<u>66.17</u>

CANE & BAMBOO FURNITURE

Item	Unit	Quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Cane furniture	Piece	8282	124		26.6
Bamboo furniture	Piece	689	3		0.59
Cane & bamboo fur- niture	Piece	6747	133		26.83
Cane container	Piece	38606	247		43.74
				<u>507</u>	<u>100.00</u>
<u>Intermediate input :</u>					
<u>Raw materials</u>					
Bamboo	Piece	2404	12		2.37
Cane	Dozen	10320	107		21.10
Rexin/plastic	Pound	2525	56		11.05
Misc.	Taka		4		0.79
				<u>179</u>	<u>35.31</u>
<u>Fuel :</u>					
Kerosine	Seer	263	1		0.02
				<u>1</u>	<u>0.02</u>
<u>Value added</u>				<u>327</u>	<u>64.50</u>

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BAMBOO CHATI & HOUSE FENCE :

Item	Unit	Quantity	Value (000 Tk.)		% of Gross Output
<u>Output :</u>					
Chati	Piece	63335	475.0		72.19
Torza (house fence)	yds.	9160	183.2		27.81
				<u>658.2</u>	
<u>Intermediate inputs :</u>					
<u>Raw materials:</u>					
Bamboo	Piece	49071	245.4		37.23
Wire	seer	654	18		2.73
Jute Rope	seer	1047	12		1.82
				<u>275</u>	
<u>Misc. Cost</u>					
Transport	Taka	-	11.0		
				<u>11</u>	<u>1.67</u>
<u>Value Added</u>				<u>372</u>	<u>56.54</u>

C.N.E., BAMBOO EQUIPMENT & TOOLS

Item	Unit	quantity	Value (000 Taka)		% of gross output
<u>Output</u>					
Bamboo agriculture tools	Taka	-	33		4.32
Fishing equipments	Taka	-	555		80.90
Container	Taka	-	98		14.29
				<u>686</u>	<u>100.00</u>
<u>Intermediate inputs</u>					
<u>Raw materials</u>					
Wood	Taka	-	8		1.17
Bamboo	Taka	-	191		27.84
Cane	Taka	-	127		18.51
Iron wire	Taka	-	14		2.04
				<u>340</u>	<u>49.56</u>
<u>Value added</u>					
				346	<u>50.44</u>

TANNERY

Item	Unit	Quantity	Value (000 Tk.)		% of gross output
<u>Output:</u>					
Cow leather (Finished)	Piece	5400	594		26.51
Goat leather (Finished)	Piece	22869	1647		73.49
				<u>2241</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials</u>					
Cow leather (Raw)	Piece	5400	524		23.38
Goat leather	Piece	22869	1392		62.12
Salt	md.	667	22		0.98
				<u>1918</u>	<u>05.59</u>
<u>Fuel :</u>					
<u>Misc. cost :</u>					
Electricity	Taka	-	2		0.09
Telephone/ postage ect.	Taka	-	1		0.04
Transport	Taka	-	10		0.45
				<u>13</u>	<u>0.58</u>
<u>Value added :</u>				<u>310</u>	<u>13.83</u>

SHOE MAKING

Item	Unit	Quantity	Value (000 Tk.)		% of gross output
<u>Output :</u>					
Sandle making	Pair	7646	153		27.87
Shoe making	Pair	3502	326		59.39
Sandle shoe making	Pair	66	7		1.28
Sandle repairing	Pair	2504	35		6.38
Shoe repairing	Pair	452	11		2.00
Shoe and sandle repairing	Pair	4211	17		3.10
				<u>549</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials</u>					
Leather	Taka		32		5.82
Thread	Seer	51	2		3.64
Chemicals/dye (Boot polish)	Kowta	352	1		1.82
Pin	*Seer	115	3		5.46
Rubber/tube	Piece	829	25		4.55
Tyre	Piece	505	38		6.92
Wood	Piece	585	2		0.36
Base wax	*Seer	14	*		*
Boxless	Dozen	115	1		0.18
Rapit	*Piece	3762	*		*
Eyelit	*Piece	10195	*		*
Solution	Taka	-	2		0.36
Misc.*	Taka	-	2		0.36
				<u>107</u>	<u>19.49</u>
<u>Lubricant</u>	Taka	-	1	<u>1</u>	<u>0.18</u>
<u>Fuel</u>					
<u>Misc. cost</u>					
Transport	Taka		2		0.36
Repair/maintenance	Taka		2		0.36
				<u>4</u>	<u>0.73</u>
Value added				<u>237</u>	<u>79.57</u>

SUITCASE MAKING

Item	Unit	Quantity	Value (000 Tk.)		% of gross output
<u>Output :</u>					
Suitcase	Piece	298	40		51.23
Hand bag	Piece	116	11		14.10
Briefcase	Piece	639	20		25.04
Suitcase repair- ing	Piece	107	3		3.85
Briefcase repair- ing	Piece	174	2		2.56
Bag repairing	Piece	107	2		2.56
				<u>78</u>	<u>100.00</u>
<u>Raw materials</u>					
Rexin	Yds.	21	1		1.28
Plastic	Yds.	473	17		21.79
Hard board	Taka	-	3		3.85
Wood	Taka	-	4		5.13
Lock	Dozen	97	3		3.85
Repit	Thous- and	9	1		1.28
Handle	Piece	1356	1		1.28
Misc.	Taka	-	1		1.28
				<u>31</u>	<u>39.74</u>
<u>Value added:</u>				<u>47</u>	60.26

PLASTIC PRODUCTS

<u>Item</u>	<u>Unit</u>	<u>Quantity</u>	<u>Value</u> (000 Tk)		<u>% of</u> <u>gross</u> <u>output</u>
<u>Output :</u>					
Plastic rope	Secr	15146	454		21.44
Container	Piece	164234	821		38.70
Cork	Piece	4014599	642		30.31
washer	Piece	4014599	201		9.49
				<u>2118</u>	<u>100.00</u>
<u>Intermediate inputs</u>					
<u>Raw materials</u>					
Plastic rope	rds.	547	274		12.94
Satin	Pound	6022	72		3.40
Alkhatin	Pound	2190	33		1.56
Sunabathin	Pound	10949	164		7.74
Other chemicals	Pound	2007	361		17.04
<u>Fuel:</u>					
Electricity	wat	7299	3	<u>904</u> <u>3</u>	<u>42.68</u> <u>0.15</u>
<u>Misc. cost :</u>					
<u>Value added :</u>					
				<u>1211</u>	<u>57.18</u>

METAL HAND TOOLS :

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output :</u>					
Hand tools	Piece	14145	300		91.78
Service charge.	Taka	-	27		8.22
				<u>327</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials</u>					
Iron & Iron	nds.	175	79		24.16
welding rod	Piece	73298	13		3.98
Brass rod	Secr	22	1		0.31
Tip	Secr	131	1		0.31
Sapre parts	Dosen	1091	17		5.26
Chemicals	Taka	-	1		0.31
Misc.	Taka	-	16		4.87
				<u>123</u>	<u>39.14</u>
<u>Fuel :</u>					
Char coal	Taka	-	3		0.92
Coal	Taka	-			
				<u>3</u>	<u>0.92</u>
<u>Lubricant :</u>					
Coconut oil	Secr	9			
<u>Value added :</u>				<u>196</u>	<u>59.94</u>

FABRICATED METAL PRODUCTS:

Item	Unit	Quantity	Value (000 Tk)	% of gross output
<u>Output :</u>				
Metal travels	Taka	-	615	66.06
Tin products	Taka	-	290	32.12
Misc.	Taka	-	17	1.83
			<u>931</u>	<u>100.00</u>
<u>Intermediate inputs:</u>				
<u>Raw materials</u>				
Steel & Iron	Taka	-	187	20.09
Tin	Taka	-	57	6.12
Glass	Dozen	139	7	0.75
Lead	Seer	150	15	1.61
Chemicals	Taka	-	35	3.76
Misc.	Taka	-	20	2.15
			<u>321</u>	<u>34.48</u>
<u>Fuel :</u>				
Coal		254	3	
			*	
			<u>3</u>	<u>0.32</u>
<u>Value added :</u>				
			607	65.20

METAL FURNITURE AND FIXTURE :

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output :</u>					
Furniture	Taka	-	505		78.42
Fixture	Taka	-	139		21.58
				<u>644</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials</u>					
Iron rod	Taka	-	11		1.71
Iron sheet	Taka	-	71		11.06
Chemical	Taka	-	17		2.65
Nut, Baltu, Lock	Taka	-	35		5.45
Welding rod	Taka	-	20		3.12
Lubricant	Taka	-	2		0.31
				<u>156</u>	<u>24.29</u>
<u>Fuel :</u>					
Coal	Seer	157	2		
Electricity			*	*	
				<u>2</u>	<u>0.31</u>
<u>Value added :</u>				<u>484</u>	<u>75.39</u>

BLACKSMITH SHOP

Item	Unit	Quantity	Value (000 Tk)	% of gross output
<u>Output :</u>				
Agricultural tools	Taka	-	1699	72.67
Non agricultural tools	Taka	-	68	2.91
Household materials	Taka	-	571	24.42
			<u>2338</u>	<u>100.00</u>
<u>Intermediate inputs:</u>				
<u>Raw materials</u>				
Iron	mds.	3480	418	17.88
Steel	mds.	661	264	11.29
Iron plate	mds.	715	143	6.12
Shphaga	Taka	-	9	0.38
			<u>834</u>	<u>35.84</u>
<u>Fuel:</u>				
Coal	Taka	-	286	
			<u>286</u>	<u>12.23</u>
<u>Value added :</u>				
			<u>1218</u>	<u>52.10</u>

JEWELLERY: :

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output :</u>					
Gold ornaments	Taka	-	4853		95.25
Silver ornaments	Taka	-	75		1.47
Miscellaneous	Taka	-	167		3.28
				5095	100.00
<u>Intermediate inputs:</u>					
Gold	Taka	1030	2235		43.87
Silver	Taka	4667	154		3.02
Copper	Taka	1515	2		0.04
Zinc	Taka	909	1		0.02
Bronze	Taka	1515	5		0.10
Stone	Piece	2121	11		0.25
Chemicals	Taka	4970	6		0.12
<u>Fuel :</u>				<u>2414</u>	<u>47.38</u>
Charcoal	nds.	30	1		0.02
Coal	nds.	548	22		0.43
Kerosine	Secr	667	2		0.04
Miscellaneous	Taka	-	2		0.12
				<u>27</u>	<u>0.53</u>
<u>Value added :</u>				2654	52.09

PAPER BAG

Item	Unit	Quantity	Value (000 Tk)		% of gross output
<u>Output :</u>					
Paper bag	mds.	791	127		100.00
				<u>127</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
Waste paper	mds.	285	38		29.92
Hard board	mds.	203	12		9.45
Latex	mds.	224	22		17.32
Cement	mds.	102	6		4.72
				<u>78</u>	<u>61.41</u>
<u>Fuel :</u>					
Fire wood	mds.	285	6		4.72
				<u>6</u>	<u>4.72</u>
<u>Value added :</u>					
				<u>43</u>	<u>33.86</u>

PRINTING, PUBLISHING & BIDILABLE PRINTING.

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output :</u>					
Printing & Publishing	Taka	-	568	<u>568</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials</u>					
Paper	Rim	1914	267		47.00
Ink	Found	1353	47		8.27
Chemical	Taka	-	2		0.35
Lubricant	seer	51	2		0.35
				<u>318</u>	<u>56.00</u>
<u>Fuel :</u>					
Kerosine	seer	22	.		
Electricity	Watt	1021	1		0.18
Mobil (Lubricant)	seer	15			
Misc.	seer	22	2		0.35
				<u>3</u>	<u>0.53</u>
<u>Misc. Cost</u>					
<u>Value Added</u>				<u>247</u>	<u>43.49</u>

BOOK BINDING

Item	Unit	Quantity	Value (000 Taka)		% of Gross output
<u>Value of output</u>	Taka		52.2	<u>52.2</u>	<u>100.0</u>
<u>Intermediate Inputs</u>					
<u>Raw materials</u>					
Paper	Ream	138	13.8		26.4
Leather	Seer	12	2.4		4.6
Piece board	Piece	1495	2.2		4.2
Cloth	Yds.	315	1.1		2.1
Flour	Seer	118	0.5		1.0
Thread	Seer	9	0.4		0.8
Gum	Seer	20	0.2		0.4
Misc.				<u>20.5</u>	<u>39.2</u>
<u>Fuel</u>					
<u>Misc. cost</u>					
<u>Value added</u>				<u>31.8</u>	<u>60.9</u>

DRUGS & MEDICINE

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output</u>					
Drugs & Medicine	Taka	-	530	530	100.00
<u>Intermediate inputs :</u>					
<u>Raw materials :</u>					
Herbs	Taka	-	129		24.3
Spirit	Pound	13	0.3		0.06
Sugar	md	193	49		9.25
Molasses	seer	180	5.4		1.02
Chemicals	Taka	-	9.8		1.85
Bottle	Taka	-	0.2		0.04
Oil	seer	51	1.6	195	36.79
<u>Fuel :</u>					
Fire wood	mds.	950	11.8		2.22
Kerosine	seer	200	0.8	12.6	2.38
<u>Misc. Cost</u>					
Others	Taka	-	6	6.0	1.13
Value Added				316	59.62

SOAP AND COSMETICS

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output :</u>					
Washing soap	mds.	5369	1614		98.1
Tooth powder	Piece	3858	31		1.9
				<u>1642</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
<u>Raw materials :</u>					
Tallow	mds.	448	358		21.8
Costic soda	mds.	93	32		1.9
Silicate	mds.	2135	213		13.0
Coconut oil	mds.	103	10		0.6
Rally	mds.	5	3		0.2
Til oil	mds.	46	28		1.7
Castor oil	mds.	64	28		1.7
Chemical	Taka	-	5		
				<u>677</u>	<u>41.2</u>
<u>Fuel :</u>					
Fire wood	mds.	4578	46		
				<u>46</u>	<u>2.8</u>
<u>Value Added</u>					<u>56.0</u>

ATAR, AGAR

Item	Unit	Quantity	Value (000 Taka)		% of Gross output
<u>Output :</u>					
Atar	Tola	543	652		30.00
Agar	seer	163	326		10.00
Agar wood	seer	2283	2283		70.00
				<u>3261</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Chemicals	Pound	2609	2609		30.00
Agar wood	mds.	707	141		4.30
Misc. (Gulap seed)	mds.	2174	17		0.50
				<u>2767</u>	<u>84.80</u>
<u>Fuel :</u>					
Fire wood	mds.	543	5		
				<u>5</u>	<u>0.15</u>
<u>Value Added</u>				<u>489</u>	<u>15.00</u>

OTHER CHEMICALS

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output :</u>					
Lac	mds.	306	463		94.9
Lime	mds.	248	25		5.1
				<u>488</u>	<u>100.00</u>
<u>Intermediate inputs :</u>					
<u>Raw materials :</u>					
Raw lac	mds.	162	65		13.31
Cloth	yds.	500	5		1.00
Chemicals	Taka	-	2.3		0.47
Fishery products	Bag.	434	2.5		0.51
				<u>75</u>	<u>15.36</u>
<u>Fuel :</u>					
Coal	mds.	620	8.0		1.63
Fire wood	mds.	620	6.2		1.27
				<u>14.2</u>	<u>2.91</u>
<u>Value Added</u>				<u>399</u>	<u>81.76</u>

POTTERY

Item	Unit	Quantity	Value (000 Taka)		% of Gross output
<u>Output :</u>					
Pottery utensils	Piece	333584	253		28.94
Containers	Piece	226214	271		30.97
Other house hold articles	Taka	--	351		40.11
				<u>875</u>	<u>100.02</u>
<u>Intermediate inputs :</u>					
<u>Raw materials</u>					
Clay	Taka	--	72		8.23
Dye	Taka	--	83		9.49
Cement	Taka	--	1		0.11
				<u>156</u>	<u>17.83</u>
<u>Fuel :</u>					
Fire wood	mds.	14480	145		16.57
Cowdung	Piece	578	7		0.80
Straw	Taka	--	64		7.31
Leaves	Taka	--	6		.69
Kerosine oil	Taka	--	1		.11
				<u>223</u>	<u>25.49</u>
Value Added				<u>496</u>	<u>56.69</u>

BRICKS AND TILES

Item	Unit	Quantity	Value (000 Taka)		% of Gross Output
<u>Output :</u>					
Brick	Thousand	484	242		26.89
Tiles	Thousand	1091	658		73.11
				<u>900</u>	<u>100.00</u>
<u>Intermediate inputs:</u>					
Clay	Taka	-	16		1.78
Sand	Taka	-	17		1.89
				<u>33</u>	<u>3.67</u>
<u>Fuel :</u>					
Fire wood	mds.	26339	263		
				<u>263</u>	<u>29.22</u>
Value Added				<u>604</u>	<u>67.11</u>

MUSICAL INSTRUMENT

Item	Unit	Quantity	Value (000 Tk)		% of Gross Output
<u>Output :</u>					
Harmoniam	Piece	345	113		80.14
Dotara, Satar	Piece	78	15		10.69
Misc.	Taka		13		9.22
				<u>141</u>	<u>100.00</u>
<u>Intermediate inputs</u>					
<u>Raw materials :</u>					
Wood	Cft.	86	8		5.67
Metal wire	Chattak	173	3		2.13
Skins	soor	35	15		10.64
Reed	sat	371	46		32.62
Solution	Piece	129	5		3.55
Piece Board	Piece	207	1		0.71
Misc.	Taka	-	3		2.13
				<u>81</u>	<u>57.45</u>
<u>Value Added</u>					
				<u>60</u>	<u>42.55</u>

APPENDIX TABLE, I

AGE DISTRIBUTION OF ENTERPRISES BY INDUSTRY TYPE

Industry type	Enterprise age						Row total
	Upto 4 years	5 - 9 years	10-14 years	15-19 years	20-32 years	33 years and over	
1. Jute baling	2 50.0	0 0.0	1 25.0	1 25.0	0 0.0	0 0.0	4
2. Dairy products	2 11.1	1 5.6	2 11.1	2 11.1	4 22.2	7 38.9	18
3. Canned and dried fruit	0 0.0	3 42.9	0 0.0	1 14.3	1 14.3	2 28.6	7
4. Vegetable oil	4 12.9	1 3.2	3 9.7	4 12.9	8 25.8	11 35.5	31
5. Bakery Products	5 26.3	3 15.8	3 15.3	1 5.3	4 21.1	3 15.8	19
6. Grain crushing	25 26.3	23 24.2	21 22.1	20 10.5	12 12.6	4 4.2	95

Note : Bottom figure in each cell is row percentage

APPENDIX TABLE I (CONTD.)

Industry type	Enterprise age						Row total
	Upto 4 years	5 - 9 years	10-14 years	15-19 years	20-32 years	33 years and over	
7. Gir	11 15.7	20 28.6	7 10.0	5 7.1	13 18.6	14 20.0	70
8. Tobacco manufacturing	9 34.6	3 11.5	4 15.4	2 7.7	4 15.4	4 15.4	26
9. Saw mill and handsaw products	4 28.6	1 7.1	4 28.6	2 14.3	1 7.1	2 14.3	14
10. Wooden furniture and fixture	2 8.7	6 26.1	2 8.7	0 0.0	2 8.7	11 47.9	23
11. Wooden transport equipment	1 5.0	2 10.0	2 10.0	2 10.0	3 15.0	10 50.0	20
12. Cane and bamboo container	2 6.3	3 9.4	3 9.4	4 12.5	10 31.3	10 31.3	32
13. Cane and bamboo mat	8 11.0	6 8.2	8 11.0	8 11.0	15 20.5	28 38.4	73
14. Cane and bamboo furniture and other products	3 10.0	6 20.0	4 13.3	3 10.0	8 26.7	6 20.0	30

APPENDIX TABLE 1 (CONTD.)

Industry type	Enterprise age						Row total
	Upto 4 years	5 - 9 years	10-14 years	15-19 years	20-32 years	33 years and over	
15. Bedding material	1 11.1	1 11.1	2 22.2	0 0.0	3 33.3	2 22.2	9
16. Hosiery	1 6.7	5 33.3	3 20.0	1 6.7	4 26.7	1 6.7	15
17. Coir products	7 7.3	20 20.8	23 24.0	19 19.8	24 25.0	3 3.1	96
18. Jute products	20 55.6	4 11.1	6 16.1	0 0.0	5 13.9	1 2.8	36
19. Fishing net	2 4.2	8 16.7	6 12.5	8 16.7	6 12.5	18 37.5	48
20. Spinning and dyeing yarn	2 9.1	10 45.5	0 0.0	5 22.7	4 18.2	1 4.5	22
21. Handloom products	12 6.7	29 16.1	17 9.4	18 10.0	41 22.8	63 35.0	180
22. Silk products	3 25.0	3 25.0	0 0.0	2 16.7	1 8.3	3 25.0	12
23. Misc. textiles	8 66.7	4 33.3	0 0.0	0 0.0	0 0.0	0 0.0	12
24. General tailoring	9 25.0	9 25.0	3 8.3	5 13.9	8 22.2	2 5.6	36

APPENDIX TABLE I (CONTD.)

Industry type	Enterprise age						
	Upto 4 years	5 - 9 years	10-14 years	15-19 years	20-32 years	33 years and over	Row total
25. Blacksmithy	0 0.0	7 33.3	0 0.0	3 14.3	2 9.5	9 42.9	21
26. Sheet metal products	1 7.1	1 7.1	3 21.4	1 7.1	5 35.7	3 21.4	14
27. Misc. metal products	10 52.6	1 5.3	2 10.5	2 10.5	2 10.5	2 10.5	19
28. Idegeneous drugs	1 7.1	2 14.3	0 0.0	1 7.1	1 7.1	9 64.3	14
29. Misc. chemical products	4 19.0	0 0.0	2 9.5	0 0.0	5 23.8	10 47.6	21
30. Printing and paper products	0 0.0	5 27.8	5 27.3	3 16.7	5 17.8	0 0.0	18
31. Leather products	7 18.9	11 29.7	5 13.5	4 8.1	3 10.8	7 8.1	37
32. Nylon and plastic products	2 66.7	0 0.0	0 0.0	1 33.3	0 0.0	0 0.0	3
33. Pottery	3 15.0	1 50.0	0 0.0	0 0.0	4 20.0	12 60.0	20
34. Structural clay	2 33.3	0 0.0	2 33.3	1 16.7	1 16.7	0 0.0	6

APPENDIX (TABLE) I (CONTD.)

Industry type	Enterprise age						Row total
	Upto 4 years	5 - 9 years	10-14 years	15-19 years	20-32 years	33 years and over	
35. Misc. industry	3 14.3	1 4.8	2 9.5	1 4.8	6 28.6	8 38.1	21
36. Motor vehicle repairing and general engenering	7 31.8	7 31.8	4 18.2	0 0.0	4 18.2	0 0.0	22
37. Electrical goods repairing	3 20.0	7 46.7	3 20.0	0 0.0	2 13.3	0 0.0	15
38. Misc. repairing	10 20.8	8 16.7	10 20.8	3 6.3	4 8.3	13 27.1	48
Column Total	196 16.2	222 18.4	162 13.4	123 10.2	225 18.6	279 23.1	1207 100.0

APPENDIX TABLE '2

DISTRIBUTION OF ENTERPRISES BY INDUSTRY AND FOUNDER TYPE

Industry type	Founder				Row total
	Ancestors	Parents	Entrepreneur himself	Others	
1. Jute baling	0 0.0	1 25.0	2 50.0	1 25.0	4
2. Dairy products	5 27.8	4 22.2	9 50.0	0 0.0	18
3. Canned and dried fruits, vegetables	1 14.3	0 0.0	6 85.7	0 0.0	7
4. Vegetable oil	5 16.1	12 38.7	14 45.2	0 0.0	31
5. Bakery products	0 0.0	1 5.3	15 78.9	3 15.8	19
6. Grain crushing	0 0.0	14 14.7	80 84.2	1 1.1	95
7. Gur making	3 4.3	19 27.1	48 68.6	0 0.0	70
8. Tobacco manufacturing	1 3.8	5 19.2	20 76.9	0 0.0	26
9. Saw mill and hand saw products	0 0.0	4 28.6	10 71.4	0 0.0	14
10. Wooden furniture and fixture	7 30.4	3 13.0	13 56.5	0 0.0	23
11. Wooden transport equipment	2 10.0	8 40.0	10 50.0	0 0.0	20

Note: Bottom figure in each cell is row percentage.

APPENDIX TABLE 2 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY INDUSTRY AND FOUNDER TYPE

Industry type	F o u n d e r				Row total
	Ancestors	Parents	Enterpreneur himself	Others	
12. Cane and bamboo container	7 21.9	7 21.9	18 56.3	0 0.0	32
13. Cane and bamboo mat cover	21 28.8	18 24.7	34 46.6	0 0.0	73
14. Cane and bamboo furniture and other products	4 13.3	4 13.3	21 70.0	1 3.3	30
15. Bedding material	2 22.2	2 22.2	5 55.5	0 0.0	9
16. Hosiery	1 6.7	4 26.7	9 60.0	1 6.7	15
17. Coir products	0 0.0	25 26.0	71 74.0	0 0.0	96
18. Jute products	1 2.8	2 5.6	33 91.7	0 0.0	36
19. Fishing net	15 31.3	11 22.9	22 45.8	0 0.0	48
20. Spinning and dyeing yarn	0 0.0	2 9.1	19 86.4	1 4.5	22
21. Handloom products	15 8.5	55 30.6	108 60.0	2 1.1	180
22. Silk products	3 25.0	3 25.0	6 50.0	0 0.0	12

APPENDIX TABLE 2 (CONTD.)
DISTRIBUTION OF ENTERPRISES BY INDUSTRY AND FOUNDER TYPE

Industry type	F o u n d e r				Row total
	Ancestors	Parents	Enterpreneur himself	Others	
23. Misc. textiles	0 0.0	2 16.7	9 75.0	1 8.3	12
24. General tailoring	0 0.0	3 8.3	32 88.9	1 2.8	36
25. Blacksmithy	6 28.6	5 23.8	9 42.9	1 4.8	21
26. Sheet metal product	0 0.0	3 21.4	7 50.0	4 28.6	14
27. Misc. metal products	2 10.5	2 10.5	14 73.7	1 5.3	19
28. Indegeneous drugs	6 42.9	0 0.0	6 42.9	2 14.3	14
29. Misc. chemical products	9 42.9	1 4.8	11 52.4	0 0.0	21
30. Printing and paper products	3 16.7	2 11.1	13 72.2	0 0.0	18
31. Leather processing	3 8.3	6 16.7	25 69.4	2 5.6	36
32. Nylon and plastic products	0 0.0	0 0.0	3 100.0	0 0.0	3
33. Pottery	13 65.0	2 10.0	5 25.0	0 0.0	20

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APPENDIX TABLE 2 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY INDUSTRY AND FOUNDER TYPE

Industry type	F o u n d e r				Row total
	Ancestors	Parents	Entrepreneur himself	Others	
34. Structural clay	0 0.0	0 0.0	6 100.0	0 0.0	6
35. Misc. industry	4 19.0	5 23.8	12 57.1	0 0.0	21
36. Motor vehicle repairing and general engineering	0 0.0	3 13.3	14 63.3	5 22.7	22
37. Electrical goods repairing	0 0.0	2 13.3	12 80.0	11 6.7	15
38. Misc. repairing	10 21.3	7 14.9	30 63.8	0 0.0	47 100.0
Column total	149 12.4	247 20.5	781 64.8	28 2.3	1205 100.0

APPENDIX TABLE 3

DISTRIBUTION OF ENTERPRISES BY ACQUISITION NATURE AND
INDUSTRY TYPE

Industry type	Acquisition nature			
	Gift/ inherited	Purchased/ founded	Others	Row total
1. Jute baling	1 25.0	2 50.0	1 25.0	4
2. Dairy products	9 50.0	9 50.0	0 0.0	18
3. Canned and dried fruits	1 14.3	6 85.7	0 0.0	7
4. Vegetable oil	17 54.8	14 45.2	0 0.0	31
5. Bakery products	1 5.3	18 94.7	0 0.0	19
6. Grain crushing	14 14.7	81 85.3	0 0.0	95
7. Gur making	23 32.9	47 67.1	0 0.0	70
8. Tobacco manufacturing	6 23.1	20 76.9	0 0.0	26
9. Saw mill and handsaw products	4 28.6	10 71.4	0 0.0	14
10. Wooden furniture and fixture	10 43.5	13 56.5	0 0.0	23
11. Wooden transport equipment	9 45.0	10 50.0	1 5.0	20

Note: Bottom figure in each cell is row percentage

APPENDIX TABLE 3 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY ACQUISITION NATURE AND INDUSTRY TYPE

Industry type	Acquisition nature			
	Gift/ inherited	Purchased/ founded	Others	Row total
12. Cane and bamboo container	3 40.6	19 59.4	0 0.0	32
13. Cane and bamboo mat cover	39 53.4	34 46.6	0 0.0	73
14. Cane and bamboo furniture and other products	8 26.7	21 70.0	1 3.3	30
15. Bedding materials	4 44.4	5 55.6	0 0.0	9
16. Hosiery	6 40.0	9 60.0	0 0.0	15
17. Coir products	25 26.0	71 74.0	0 0.0	96
18. Jute products	3 8.3	33 91.7	0 0.0	36
19. Fishing net	26 54.2	22 45.8	0 0.0	48
20. Spinning and dyeing yarn	3 13.6	19 86.4	0 0.0	22
21. Handloom products	73 40.6	107 59.4	0 0.0	180
22. Silk products	6 50.0	6 50.0	0 0.0	12

APPENDIX TABLE 3 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY ACQUISITION NATURE AND INDUSTRY TYPE

Industry type	Acquisition nature			
	Gift/ inherited	Purchased/ founded	Other	Raw total
23. Misc. textiles	2 16.7	10 83.3	0 0.0	12
24. General tailoring	4 11.1	32 88.9	0 0.0	36
25. Blacksmithy	11 52.4	10 47.6	0 0.0	21
26. Sheet metal products	4 28.6	10 71.4	0 0.0	14
27. Misc. metal products	3 15.8	15 78.9	1 5.3	19
28. Indegenous drugs	8 57.1	6 42.9	0 0.0	14
29. Misc. chemical products	9 42.9	12 57.1	0 0.0	21
30. Printing and paper products	4 22.2	13 72.2	1 5.6	18
31. Leather processing and products	10 27.8	26 72.2	0 0.0	36
32. Nylon and plastic products	0 0.0	3 100.0	0 0.0	3

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APPENDIX TABLE 3 (CONT'D.)

DISTRIBUTION OF ENTERPRISES BY ACQUISITION NATURE AND
INDUSTRY TYPE

Industry type	Acquisition nature			
	Gift inherited	Purchased/ founded	Others	Row total
33. Pottery	15 75.0	5 25.0	0 0.0	20
34. Structural clay products	0 0.0	6 100.0	0 0.0	6
35. Misc. industries	9 42.9	12 57.1	0 0.0	21
36. Motor vehicles repairing and general engineering	4 18.2	17 77.3	1 4.5	22
37. Electrical goods repairing	3 20.0	12 80.0	0 0.0	15
38. Misc. repairing	17 36.2	30 63.8	0 0.0	47
Column Total	404 33.5	795 65.9	6 0.5	1205 100.0

APPENDIX TABLE 4

DISTRIBUTION OF ENTERPRISES BY FAMILY
TRADITION AND INDUSTRY TYPE

Industry type	Family tradition		
	No	Yes	Row total
1. Jute baling	1 50.0	1 50.0	2
2. Dairy products	11 61.1	7 38.9	18
3. Canned and dried fruits	5 71.4	2 28.6	7
4. Vegetable oil	10 34.5	19 65.5	29
5. Bakery products	12 85.7	2 14.3	14
6. Grain crushing	73 83.0	15 17.0	88
7. Gur making	32 56.1	25 43.9	57
8. Tobacco manufacturing	13 52.0	12 48.0	25
9. Saw mill and hand saw products	8 57.1	6 42.9	14
10. Wooden furniture and fixture	11 57.9	8 42.1	19
11. Wooden transport equipment	5 26.3	14 73.7	19
12. Cane and bamboo container	14 45.2	17 54.8	31
13. Cane and bamboo mat cover	21 29.6	50 70.4	71
14. Cane and bamboo furniture and other products	18 69.2	8 30.8	26
15. Bedding material	3 42.9	4 57.1	7
16. Hosiery	10 66.7	5 33.3	15
17. Coir products	70 76.9	21 23.1	91
18. Jute products	13 76.5	4 23.5	17
19. Fishing net	15 32.6	31 67.4	46

Note: Bottom figure in each cell is row percentage.

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APPENDIX TABLE 4 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY FAMILY TRADITION AND INDUSTRY TYPE

Industry type	Family tradition		
	No.	Yes	Row total
20. Spinning and dyeing yarn	8 44.4	10 55.6	18
21. Handloom products	57 40.4	84 59.6	141
22. Silk products	2 16.7	10 83.3	12
23. Misc. textiles	11 100.0	0 0.0	11
24. General tailoring	23 74.2	8 25.8	31
25. Blacksmithy	9 47.4	10 52.6	19
26. Sheet metal products	11 84.6	2 15.4	13
27. Misc. metal products	14 82.4	3 17.6	17
28. Indegenous drugs	5 41.7	7 58.3	12
29. Misc. chemical products	7 35.0	13 65.0	20
30. Printing and paper products	11 68.8	5 31.3	16
31. Leather processing	10 28.6	25 71.4	35
32. Nylon and plastic products	2 100.0	0 0.0	2
33. Pottery	2 10.0	18 90.0	20
34. Structural clay	4 100.0	0 0.0	4
35. Misc. industry	9 42.9	12 57.1	21
36. Motor vehicle repairing and general engeneering	17 77.3	5 22.7	22
37. Electrical goods repairing	15 100.0	0 0.0	15
38. Misc. repairing	25 53.2	22 46.8	47
Column total	587 54.8	485 45.2	1072 100.0

APPENDIX TABLE 5

DISTRIBUTION OF ENTERPRISE BY LEGAL STATUS AND INDUSTRY TYPE

Industry type	Legal status			Row total
	Sole proprietorship		Partnership/joint stock company/cooperative.	
	Individual	Family		
1. Jute baling	1 25.0	2 50.0	1 25.0	4
2. Dairy products	14 77.8	3 16.7	1 5.6	18
3. Canned dried fruits	6 85.7	1 14.3	0 0.0	7
4. Vegetable oil	27 87.1	3 9.7	1 3.2	31
5. Bakery products	17 89.5	2 10.55	0 0.0	19
6. Grain crushing	84 88.4	9 9.5	2 2.1	95
7. Gur making	59 84.3	11 15.7	0 0.0	70
8. Tobacco manufacturing	21 80.8	5 19.2	0 0.0	26
9. Saw mill and handsaw Products	12 85.7	1 7.1	1 7.1	14
10. Wooden furniture and fixture	20 87.0	3 13.0	0 0.0	23
11. Wooden transport equipment	17 85.0	3 15.0	0 0.0	20
12. Cane and bamboo container	30 93.8	1 3.1	1 3.1	32
13. Cane and bamboo mat cover	66 9.7	6 8.3	0 0.0	72
14. Cane and bamboo furniture and other	25 83.3	5 16.7	0 0.0	30
15. Bedding material	6 66.7	2 22.2	1 11.1	9
16. Hosiery	12 80.0	3 20.0	0 0.0	15
17. Coir products	85 88.5	11 11.5	0 0.0	96
18. Jute products	21 58.3	14 38.9	1 2.8	36

APPENDIX TABLE 5 (CONTD.)
 DISTRIBUTION OF ENTERPRISES BY LEGAL
 STATUS AND INDUSTRY TYPE

Industry type	Legal status			Total 100%
	Sole proprietorship		Partnership/joint- stock company/ cooperative	
	Individual	Family		
19. Fishing net	44 91.7	4 8.3	0 0.0	48
20. Spinning and dyeing yarn	19 86.4	3 13.6	0 0.0	22
21. Handloom products	153 85.0	27 15.0	0 0.0	180
22. Silk products	9 75.0	3 25.0	0 0.0	12
23. Misc. textiles Y	8 66.7	4 33.3	0 0.0	12
24. General tailoring	28 77.8	8 22.2	0 0.0	36
25. Black smith	18 85.7	3 14.3	0 0.0	21
26. Sheet metal products	11 73.5	3 21.4	0 0.0	14
27. Misc. metal products	14 73.7	2 10.5	3 15.8	19
28. Idefeneous drugs	14 100.0	0 0.0	0 0.0	14
29. Misc. chemical products	19 90.5	1 4.8	1 4.8	21
30. Printing and paper products	12 66.7	5 27.8	1 5.6	18
31. Leather processing	29 80.6	7 19.4	0 0.0	36
32. Nylon and plastic products	2 66.7	1 33.3	0 0.0	3
33. Pottery	18 90.0	2 10.0	0 0.0	20
34. Structural clay	6 100.0	0 0.0	0 0.0	6
35. Misc. industry	18 85.7	3 14.3	0 0.0	21
36. Motor vehicle repairing and general engeneering	20 90.9	1 4.5	1 4.5	21
37. Electrical goods repairing	11 73.3	4 26.7	0 0.0	15
38. Misc. repairing	44 95.0	3 6.7	0 0.0	47
Column total	1020 44.7	169 14.0	15 1.3	1204 100.0

APPENDIX TABLE 5
DISTRIBUTION OF ENTERPRISES BY INDUSTRY
AND MANAGER TYPE

Industry type	Manager		Row total
	Himself/unpaid family members	Hired manager	
1. Jute baling	2 50.0	2 50.0	4
2. Dairy products	17 94.4	1 5.6	18
3. Canned and dried fruits	7 100	0 0.0	7
4. Vegetable oil	30 96.8	1 3.2	31
5. Bakery products	15 78.9	4 21.1	19
6. Grain crushing ⁸	86 90.5	9 9.5	95
7. Gur making	70 100.0	0 0.0	70
8. Tobacco manufacturing	21 80.8	5 19.2	26
9. Saw mill and handkarat products	10 71.4	4 28.6	14
10. Wooden furniture and fixture	22 95.7	1 4.3	23
11. Wooden transport equipment	20 100.0	0 0.0	20
12. Cane and bamboo container	32 100.0	0 0.0	32
13. Cane and bamboo mat cover	72 98.6	1 1.4	73
14. Cane and bamboo furniture and other products	36 100.0	0 0.0	30
15. Bedding material	9 100.0	0 0.0	9
16. Hosiery	15 100.0	0 0.0	15
17. Coir products	96 100.0	0 0.0	96
18. Jute products	36 100.0	0 0.0	36
19. Fishing net	48 100.0	0 0.0	48
20. Spinning and dyeing yarn	22 100.0	0 0.0	22

Note: Bottom figure in each cell is row percentage.

APPENDIX TABLE 6 (CONTD.)
 DISTRIBUTION OF ENTERPRISES BY INDUSTRY
 AND MANAGER TYPE

Industry type	Manager		Row total
	Himself/unpaid family member	Hired Manager	
21. Handloom products	178 100.0	0 0.0	178
22. Silk products	12 100.0	0 0.0	12
23. Misc. textiles	12 100.0	0 0.0	12
24. General tailoring	35 97.2	0 2.8	36
25. Blacksmithy	21 100.0	0 0.0	21
26. Sheet metal products	12 85.7	2 14.3	14
27. Misc. metal products	13 68.4	6 31.6	19
28. Indegenous drugs	10 71.4	4 28.6	14
29. Misc. chemical products	21 100.0	0 0.0	21
30. Printing and paper products	16 88.9	2 11.1	18
31. Leather processing	36 97.3	1 2.7	37
32. Nylon and plastic products	2 66.7	1 33.3	37
33. Pottery	20 100.0	0 0.0	20
34. Structural clay	6 100.0	0 0.0	6
35. Misc industry	21 100.0	0 0.0	21
36. Motor vehicle repairing and General engineering	18 81.8	4 18.2	22
37. Electrical goods repairing	15 100.0	0 0.0	15
38. Misc. repairing	48 100.0	0 0.0	48
Column total	1156 95.9	49 4.1	1205 100.0

TABLE 7
 DISTRIBUTION OF FINE PRIZES BY SIZE
 AND MANAGER TYPE

Industry type	Manager		Row total
	Himself / unpaid family members	Hired manager	
1. Worker	116 100.0	0 0.0	116
2. Workers	222 99.1	2 0.9	224
3. Workers	209 96.3	8 3.7	217
4-5 Workers	258 97.7	6 2.3	264
6-9 Workers	155 93.9	10 6.1	165
10-19 Workers	139 88.0	19 12.0	158
20 and above	24 82.8	5 17.2	29
Column total	1123 95.77	50 4.3	1173 100.0

Note: Bottom figure in each cell is row percentage.

APPENDIX TABLE 8

DISTRIBUTION OF ENTERPRISES BY EXTENT OF INNOVATION AND
INDUSTRY TYPE

Industry type	No innovation	Product improvement	New product/new process/use of new raw material	Row total
1. Jute baling	4 100.0	0 0.0	0 0.0	4
2. Dairy products	18 100.0	0 0.0	0 0.0	18
3. Canned and dried fruits, vegetables	7 100.0	0 0.0	0 0.0	7
4. Vegetable oil	31 100.0	0 0.0	0 0.0	31
5. Bakery products	19 100.0	0 0.0	0 0.0	19
6. Grain crushing	94 98.9	1 .1	0 0.0	95
7. Gur making	70 100.0	0 0.0	0 0.0	70
8. Tobacco manufacturing	26 100.0	0 0.0	0 0.0	26
9. Saw mill and handsaw products	14 100.0	0 0.0	0 0.0	14
10. Wooden furniture and fixture	23 100.0	0 0.0	0 0.0	23

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 8 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY EXTENT OF INNOVATION AND
INDUSTRY TYPE

Industry type	No innovation	Product improvement	New product/ process/use of new raw material	Row total
11. Wooden transport equipment and tools	20 100.0	0 0.0	0 0.0	20
12. Cane and bamboo container	32 100.0	0 0.0	0 0.0	32
13. Cane and bamboo mat cover	72 100.0	0 0.0	0 0.0	72
14. Cane and bamboo furniture and other products	30 100.0	0 0.0	0 0.0	30
15. Bedding materials	9 100.0	0 0.0	0 0.0	9
16. Hosiery and knitting	15 100.0	0 0.0	0 0.0	15
17. Coir products	95 99.0	1 1.0	0 0.0	96
18. Jute products	33 91.7	2 5.6	1 2.8	36
19. Fishing net	48 100.0	0 0.0	0 0.0	48
20. Spinning and dyeing yarn	22 100.0	0 0.0	0 0.0	22
21. Handloom products	175 97.2	3 1.7	2 1.1	180

APPENDIX TABLE 8 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY EXTENT OF INNOVATION AND
INDUSTRY TYPE

Industry type	No innovation	Product improvement	New product/ process/use of new raw material	Row total
22. Silk products	10 83.3	2 16.7	0 0.0	12
23. Misc. textiles	12 100.0	0 0.0	0 0.0	12
24. General tailoring	34 94.4	1 2.8	1 2.8	36
25. Blacksmithy	21 100.0	0 0.0	0 0.0	21
26. Sheet metal products	14 100.0	0 0.0	0 0.0	14
27. Misc. metal products	19 100.0	0 0.0	0 0.0	19
28. Indegeneous drugs	13 92.9	0 0.0	1 7.1	14
29. Misc. chemical products	20 95.2	0 0.0	1 4.8	21
30. Printing and paper products	18 100.0	0 0.0	0 0.0	18
31. Leather processing and products	35 94.6	0 0.0	2 5.4	37
32. Nylon and plastic products	3 100.0	0 0.0	0 0.0	3

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APPENDIX TABLE 8 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY EXTENT OF INNOVATION AND
INDUSTRY TYPE

Industry type	No innovation	Product improvement	New product/ process/use of new raw material	Row total
33. Pottery	18 90.0	0 0.0	2 10.0	20
34. Structural clay products	6 100.0	0 0.0	0 0.0	6
35. Misc. industries	20 95.2	0 0.0	1 4.8	21
36. Motor vehicles repairing and general engineering	22 100.0	0 0.0	0 0.0	22
37. Electrical goods repairing	15 100.0	0 0.0	0 0.0	15
38. Misc. repairing	48 100.0	0 0.0	0 0.0	48
Column Total	1185 98.3	10 0.8	11 0.9	1206

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 9

AVERAGE ENTREPRENEURIAL INVOLVEMENT INDEX SCORES BY INDUSTRY TYPE

Industry type	Average entrepreneurial involvement index score
1. Jute baling	5.5
	0.7
2. Dairy products	5.0
	0.9
3. Canned and dried fruits and vegetables	6.6
	0.8
4. Vegetable oil	4.7
	0.8
5. Bakery products	5.9
	0.8
6. Grain crushing	5.7
	0.8
7. Gur making	5.6
	1.1
8. Tobacco manufacturing	6.1
	0.9
9. Sawmill and handsaw products	5.7
	1.2
10. Wooden furniture and fixture	5.3
	1.1
11. Wooden transport equipment	4.7
	0.9
12. Cane and bamboo container	5.2
	1.1
13. Cane and bamboo mat cover	4.8
	0.9
14. Cane and bamboo furniture and other products	5.3
	0.8
15. Bedding materials	5.0
	1.4
16. Hosiery	5.6
	1.1
17. Coir products	5.5
	0.9
18. Jute products	6.4
	1.4
19. Fishing net	4.8
	0.9
20. Spinning and dyeing yarn	5.4
	1.1

APPENDIX TABLE 9 (CONTD.)

Industry type	Average entrepreneurial involvement index score
21. Handloom products	5.5 0.9
22. Silk products	5.8 0.8
23. Misc. textiles	6.0 0.9
24. General tailoring	5.9 0.9
25. Blacksmithy	5.0 1.2
26. Sheet metal products	5.4 1.0
27. Misc. metal products	5.6 1.3
28. Indegenous drugs	5.1 1.3
29. Misc. chemical products	5.6 1.4
30. Printing and paper products	5.3 0.9
31. Leather processing	5.1 0.9
32. Nylon and plastic products	6.3 1.2
33. Pottery	4.8 1.3
34. Structural clay	7.0 0.0
35. Misc. industry	5.0 0.9
36. Motor vehicles repairing and general engineering	5.5 1.0
37. Electrical goods repairing	5.6 0.8
38. Misc. repairing	5.1 0.9
Column total	5.4 1.0

(The bottom figure gives standard deviation)

APPENDIX TABLE 10
 DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE
 &
 MIGRATORY STATUS

Industry type	Not Migrated ()	Migrated from another village	Migrated from another town ()	Migrated from another union ()	Migrated from another thana ()	Migrated from another district ()	Migrated from another country ()	Row total
1. Jute baling	4 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	4
2. Dairy products	16 88.9	0 0.0	0 0.0	1 5.6	1 5.6	0 0.0	0 0.0	18
3. Canned and dried fruits and vegetables	6 85.7	0 0.0	0 0.0	0 0.0	0 0.0	1 14.3	0 0.0	7
4. Vegetable oil	28 90.3	0 0.0	0 0.0	2 6.5	1 3.2	0 0.0	0 0.0	31
5. Bakery products	15 78.9	0 0.0	0 0.0	0 0.0	1 5.3	3 15.8	0 0.0	19
6. Grain crushing	87 91.6	2 2.1	0 0.0	0 0.0	0 0.0	6 6.3	0 0.0	95
7. Gur making	68 97.1	0 0.0	0 0.0	1 1.4	1 1.4	0 0.0	0 0.0	70
8. Tobacco manufacturing	25 96.2	0 0.0	0 0.0	1 3.8	0 0.0	0 0.0	0 0.0	26
9. Saw milling and hand-saw products	13 92.9	0 0.0	0 0.0	0 0.0	0 0.0	1 7.1	0 0.0	14
10. Wooden furniture and fixture	20 87.0	0 0.0	0 0.0	0 0.0	1 4.3	1 4.3	1 4.3	23

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 10 (CONTD.)

DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE AND MIGRATORY STATUS

Industry type	Not migrated	Migrated from another village	Migrated from another town	Migrated from another union	Migrated from another thana	Migrated from another district	Migrated from another country	Row total
11. Wooden transport equipment	19 95.0	1 5.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	20
12. Cane and bamboo container	30 96.8	0 0.0	0 0.0	1 3.2	0 0.0	0 0.0	0 0.0	31
13. Cane and bamboo mat cover	68 95.8	1 1.4	0 0.0	0 0.0	2 2.8	0 0.0	0 0.0	71
14. Cane and bamboo furniture and other	29 96.7	1 3.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	30
15. Bedding materials	7 77.8	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	2 22.2	9
16. Hosiery and knitting	14 93.3	0 0.0	0 0.0	0 0.0	1 6.7	0 0.0	0 0.0	15
17. Coir products	94 97.9	0 0.0	0 0.0	1 1.0	1 1.0	0 0.0	0 0.0	96
18. Jute products	31 86.0	0 0.0	0 0.0	0 0.0	3 8.3	0 0.0	2 5.6	36
19. Fishing net	46 95.8	1 2.1	0 0.0	1 2.1	0 0.0	0 0.0	0 0.0	48
20. Spinning and dyeing yarn	18 81.8	1 4.5	0 0.0	1 4.5	2 9.1	0 0.0	0 0.0	22
21. Handloom products	174 96.7	2 1.1	0 0.0	0 0.0	2 1.1	0 0.0	2 1.1	180

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 10 (CONTD.)
DISTRIBUTION OF ENTERPRISES BY INDUSTRY TYPE AND MIGRATORY STATUS

Industry type	Not migrated	Migrated from another village	Migrated from another town	Migrated from another union	Migrated from another thana	Migrated from another district	Migrated from another country	Row total
22. Silk product	9 75.0	1 8.3	0 0.0	0 0.0	0 0.0	0 0.0	2 16.7	12
23. Misc. textiles	12 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	12
24. General tailoring	32 88.9	1 2.8	0 0.0	1 2.8	0 0.0	2 5.6	0 0.0	36
25. Blacksmithy	20 95.2	0 0.0	0 0.0	0 0.0	1 4.8	0 0.0	0 0.0	21
26. Sheet metal products	9 64.3	0 0.0	0 0.0	0 0.0	1 7.1	3 21.4	1 7.1	14
27. Misc. metal products	15 78.9	0 0.0	0 0.0	4 21.1	0 0.0	0 0.0	0 0.0	19
28. Indegeneous drugs	10 71.4	0 0.0	2 14.3	1 7.1	1 7.1	0 0.0	0 0.0	14
29. Misc. chemical products	19 90.5	0 0.0	0 0.0	1 4.8	1 4.8	0 0.0	0 0.0	21
30. Printing and paper product	17 94.4	0 0.0	0 0.0	1 5.6	0 0.0	0 0.0	0 0.0	18
31. Leather processing and products	30 81.1	0 0.0	0 0.0	1 2.7	1 2.7	5 13.5	0 0.0	37

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 10 (CONTD.)

DISTRIBUTION OF ENTERPRISES BY INDUSTRY TYPE AND MIGRATORY STATUS

Industry type	Not migrated	Migrated from another village	Migrated from another town	Migrated from another union	Migrated from another thana	Migrated from another district	Migrated from another country	Row total
32. Nylon and plastic products	3 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	3
33. Pottery	19 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	19
34. Structural clay products	5 83.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	1 16.7	6
35. Misc. industries	17 85.0	0 0.0	0 0.0	2 10.0	0 0.0	1 5.0	0 0.0	20
36. Motor vehicles repairing and general engineering	19 86.4	0 0.0	0 0.0	1 4.5	0 0.0	2 9.1	0 0.0	22
37. Electrical goods repairing	15 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	15
38. Misc. repairing	43 89.6	1 2.1	0 0.0	0 0.0	2 4.2	2 4.2	0 0.0	48
Column total	1106 92.0	12 1.0	2 0.2	21 1.7	23 1.9	27 2.2	11 0.9	1202

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE II

DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE AND REASON FOR MIGRATION

Industry type	Economic	Political	Others	Row total
1. Dairy products	1 50.0	1 50.0	0 0.0	2
2. Canned and dried fruits and vegetables	1 100.0	0 0.0	0 0.0	1
3. Vegetable oil	0 0.0	0 0.0	3 100.0	3
4. Bakery products	2 50.0	0 0.0	2 50.0	4
5. Grain crushing	6 75.0	0 0.0	2 25.0	8
6. Gur making	0 0.0	0 0.0	2 100.0	2
7. Tobacco manufacturing	0 0.0	0 0.0	1 100.0	1
8. Saw mill and handsaw products	1 100.0	0 0.0	0 0.0	1
9. Wooden furniture and fixture	1 33.3	1 33.3	1 33.3	3
10. Wooden transport equipment	0 0.0	0 0.0	1 100.0	1
11. Cane and bamboo container	0 0.0	0 0.0	1 100.0	1
12. Cane and bamboo mat cover	1 33.3	0 0.0	2 66.7	3
13. Cane and bamboo furniture and other products	0 0.0	0 0.0	1 100.0	1
14. Bedding materials	2 100.0	0 0.0	0 0.0	2
15. Hosiery	1 100.0	0 0.0	0 0.0	1
16. Coir products	0 0.0	0 0.0	2 100.0	2
17. Jute products	2 40.0	2 40.0	1 20.0	5

APPENDIX TABLE II (CONTD.)

Industry type	Economic	Political	Others	Row total
18. Fishing net	0 0.0	1 50.0	1 50.0	2
19. Spinning and dyeing yarn	2 66.7	0 0.0	1 33.3	3
20. Handloom products	1 16.7	2 33.3	3 50.0	6
21. Silk products	0 0.0	2 66.7	1 33.3	3
22. General tailoring	1 33.3	0 0.0	2 66.7	3
23. Blacksmithy	1 100.0	0 0.0	0 0.0	1
24. Sheet metal products	2 50.0	1 25.0	1 25.0	4
25. Misc. metal products	1 50.0	0 0.0	1 50.0	2
26. Indegeneous drugs	3 75.0	0 0.0	1 25.0	4
27. Misc. chemical products	2 100.0	0 0.0	0 0.0	2
28. Printing and paper products	1 100.0	0 0.0	0 0.0	1
29. Leather processing	6 100.0	0 0.0	0 0.0	6
30. Structural clay	0 0.0	1 100.0	0 0.0	1
31. Misc. industry	1 33.3	0 0.0	2 66.7	3
32. Motor vehicles repairing and general engineering	2 66.7	0 0.0	1 33.3	3
33. Misc. repairing	4 80.0	0 0.0	1 20.0	5
Column total	45 50.0	11 12.2	34 37.8	90

Note: Bottom figure gives row percentages.

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APPENDIX TABLE 12

DISTRIBUTION OF ENTREPRENEURS BY MAIN OCCUPATION AND INDUSTRY TYPE

Industry type	farmer	Industrial entrepreneurs	Wholesaler and retail trader	Social service and professional men	Agricultural labour	Industrial labour	Balaried worker	Other activity (includes unemployment)	Total
1. Jute baling	2 50.0	1 25.0	1 25.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	4
2. Dairy products	1 5.6	15 83.3	1 5.6	0 0.0	0 0.0	0 0.0	1 5.6	0 0.0	18
3. Canned and dried fruits and vegetables	5 71.4	0 0.0	2 28.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	7
4. Vegetable oil	11 35.5	16 51.6	3 9.7	0 0.0	0 0.0	0 0.0	0 0.0	1 3.2	31
5. Bakery products	1 5.3	11 57.9	5 26.3	1 5.3	0 0.0	0 0.0	0 0.0	1 5.3	19
6. Grain crushing	30 31.6	40 42.1	10 10.5	0 0.0	0 0.0	0 0.0	0 0.0	15 15.8	95
7. Gur making	58 82.9	10 14.3	1 1.4	0 0.0	0 0.0	0 0.0	0 0.0	1 1.4	70
8. Tobacco manufacturing	3 11.5	19 73.1	3 11.5	0 0.0	0 0.0	0 0.0	0 0.0	1 3.8	26
9. Sawmill and handsaw products	4 28.6	8 57.1	2 14.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	14

Note : Bottom figure gives row percentages.

APPENDIX TABLE 12 (CONTD.)

Industry type	Farmer or	Industrial entrepreneur	wholesale and retail trader	-social service and profes- sional man	Agricul- tural labour	Industrial labour	salaried worker	Other activity (includes unemploy- ment	Total
10. Wooden furniture and fixture	3 13.0	16 69.6	3 13.0	0 0.0	0 0.0	0 0.0	0 0.0	1 4.3	23
11. Wooden transport equipment	7 35.0	8 40.0	1 50.0	0 0.0	0 0.0	0 0.0	0 0.0	4 20.0	20
12. Cane and bamboo container	11 34.4	13 40.6	2 6.3	0 0.0	0 0.0	0 0.0	0 0.0	6 18.8	32
13. Cane and bamboo mat cover	31 43.1	26 36.1	3 4.2	1 1.4	1 1.4	0 0.0	1 1.4	9 12.5	72
14. Cane and bamboo furni- ture and other products	5 16.7	17 56.7	2 6.7	0 0.0	0 0.0	0 0.0	0 0.0	6 20.0	30
15. Bedding material	1 12.5	4 50.0	3 37.5	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	8
16. Hosiery	1 6.7	13 86.7	0 0.0	0 0.0	0 0.0	0 0.0	1 6.7	0 0.0	15
17. Coir products	15 15.6	19 19.8	18 18.8	3 3.1	0 0.0	0 0.0	0 0.0	41 42.7	96
18. Jute products	11 30.6	12 33.3	7 19.4	0 0.0	0 0.0	1 2.8	3 8.3	2 5.6	36
19. Fishing net	23 47.9	14 29.2	3 6.3	0 0.0	0 0.0	0 0.0	1 2.1	7 14.6	48

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APPENDIX TABLE 12 (CONTD.)

Industry type	Farmer ur	Industrial entrepreneur	Wholesale and retail trader	Social service and profes- sional man	Agricul- tural labour	Industri- al labour	Balaried worker	Other activity (includes unemploy- ment	Total
20. Spinning and dyeing yarn	3 13.6	13 59.1	0 0.0	0 0.0	0 0.0	0 0.0	2 9.1	4 18.2	22
21. Handloom products	53 29.4	121 67.2	3 1.7	0 0.0	0 0.0	0 0.0	0 0.0	3 1.7	180
22. Silk products	2 25.0	8 66.7	1 8.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	12
23. Misc. textiles	2 16.7	7 58.3	2 16.7	0 0.0	1 8.3	0 0.0	0 0.0	0 0.0	12
24. General tailoring	4 11.1	24 66.7	4 11.1	1 2.8	0 0.0	0 0.0	2 5.6	1 2.8	36
25. Blacksmithy	6 28.6	14 66.7	1 4.8	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	21
26. Sheet metal products	1 7.1	11 78.6	2 14.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	14
27. Misc. metal products	3 15.8	14 73.7	2 10.5	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	19
28. Indegenous drugs	1 7.1	12 85.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	13
29. Misc. chemical products	4 19.0	11 52.4	6 28.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	21
30. Printing and p. per products	1 5.6	13 72.2	3 16.7	0 0.0	0 0.0	1 5.6	0 0.0	0 0.0	18

APPENDIX TABLE 12 (CONTD.)

Industry type	Farmer	Industrial entrepreneur	Wholesaler and retailer trader	Social service and professional men	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	Total
31. Leather processing	1 2.7	34 91.9	1 2.7	0 0.0	0 0.0	0 0.0	1 2.7	0 0.0	37
32. Nylon and plastic products	2 66.7	0 0.0	1 35.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	3
33. Pottery	2 10.5	16 84.2	1 5.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	19
34. Structural clay	2 33.3	3 50.0	1 16.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	6
35. Misc. industry	2 9.5	16 76.2	3 14.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	21
36. Motor vehicle repairing and general engineering	0 0.0	20 90.9	2 9.1	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	22
37. Electrical goods repairing	0 0.0	14 93.3	1 6.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	15
38. Misc. repairing	3 6.3	37 77.1	8 16.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	48
Total	316 26.2	112 9.3	6 0.5	650 54.0	2 0.2	2 0.2	12 1.0	104 8.0	1204 100.0

APPENDIX TABLE 13
 DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE
 AND FATHER'S OCCUPATION

Industry Type	Father's Occupation								Row Total
	Farmer	Industrial Entrepreneur	Wholesale and Retail Trader	Social Service and Professional Man	Agricultural Labour	Industrial Labour	Salaried Worker	Other Activity (includes unemployment)	
1. Jute Baling	2 50.0	0 0.0	2 50.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	4
2. Dairy Products	4 22.2	6 33.3	5 27.8	0 0.0	0 0.0	0 0.0	2 11.1	1 5.6	18
3. Canned and Dried Fruits and Vegetables	4 57.1	1 14.3	2 28.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	7
4. Vegetable Oil	12 38.7	15 48.4	3 9.7	0 0.0	0 0.0	0 0.0	0 0.0	1 3.2	31
5. Bakery Products	8 42.1	2 10.5	5 26.3	0 0.0	0 0.0	0 0.0	4 21.1	0 0.0	19
6. Grain Crushing	67 70.5	6 6.3	13 13.7	2 2.1	0 0.0	0 0.0	3 3.2	4 4.2	95
7. Gur Making	62 88.6	6 8.6	1 1.4	1 1.4	0 0.0	0 0.0	0 0.0	0 0.0	70
8. Tobacco Manufacturing	6 23.1	1 3.8	12 46.2	4 15.4	0 0.0	0 0.0	2 7.7	1 3.8	26
9. Saw Mill and Hand-Saw Products.	2 14.3	2 14.3	9 64.3	1 7.1	0 0.0	0 0.0	0 0.0	0 0.0	14

APPENDIX TABLE 13 (CONTD.)

Industry Type	Father's Occupation							
	Farmer	Industrial Entrepreneur	Whole-Saler and Retail Trader	Social Service and Professional Man	Agricultural Labour	Industrial Labour	Salaryed Worker	Other Activity includes unemployment
10. Wooden Furniture and Fixture	6 26.1	11 47.8	2 8.7	0 0.0	0 0.0	0 0.0	4 17.4	0 0.0
11. Wooden Transport Equipment	4 20.0	12 60.0	3 15.0	0 0.0	0 0.0	0 0.0	0 0.0	10 50.0
12. Cane and Bamboo Container	20 62.5	7 21.9	5 15.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0
13. Cane and Bamboo Mat Cover	43 60.6	19 26.8	5 7.0	1 1.4	0 0.0	0 0.0	0 0.0	3 4.2
14. Cane and Bamboo Furniture and Other	21 70.0	5 16.7	1 3.3	0 0.0	0 0.0	0 0.0	0 0.0	3 10.0
15. Bedding Materials	3 33.3	1 11.1	3 33.3	0 0.0	0 0.0	0 0.0	1 11.1	1 11.1
16. Hosiery	3 20.00	1 6.7	9 60.0	1 6.7	0 0.0	0 0.0	1 6.7	0 0.0
17. Coir Products	45 46.9	13 13.5	15 15.6	6 6.3	0 0.0	0 0.0	1 1.0	16 16.7
18. Jute Products	22 61.1	2 5.6	6 16.7	1 2.8	0 0.0	1 2.8	0 0.0	4 11.1

APPENDIX TABLE 13 (CONTD.)

Industry type	Father's occupation								Row total
	Farmer	Industrial entrepreneur	Wholesale and retail trader	Social service and professional	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	
19. Fishing net	26 54.2	16 33.3	4 8.3	0 0.0	0 0.0	0 0.0	0 0.0	2 4.2	48
20. Spinning and dyeing yarn	12 54.5	4 18.2	4 13.2	1 4.5	0 0.0	0 0.0	0 0.0	1 4.5	22
21. Handloom products	88 48.9	66 36.7	7 3.9	0 0.0	0 0.0	8 4.4	6 3.3	5 2.8	180
22. Silk products	3 25.0	4 33.3	3 25.0	0 0.0	0 0.0	1 8.3	1 8.3	0 0.0	12
23. Misc. textiles	5 41.7	3 25.0	3 25.0	0 0.0	0 0.0	0 0.0	1 8.3	0 0.0	12
24. General tailoring	18 50.0	6 16.7	6 16.7	1 2.8	0 0.0	0 0.0	5 13.9	0 0.0	36
25. Blacksmithy	6 28.6	13 61.9	1 4.8	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	21
26. Sheet metal products	2 14.3	0 0.0	6 42.9	0 0.0	0 0.0	0 0.0	6 42.9	0 0.0	14
27. Misc. metal products	5 26.3	3 15.8	4 21.1	1 5.3	0 0.0	0 0.0	6 31.6	0 0.0	19
28. Indegeneous drugs	3 21.4	4 28.6	2 14.3	4 28.6	0 0.0	0 0.0	1 7.1	0 0.0	14
29. Misc. chemical products	5 25.0	8 40.0	4 20.0	0 0.0	0 0.0	0 0.0	3 15.0	0 0.0	20

APPENDIX TABLE 13 (CONT.)

Industry type	Father's occupation								Row total
	Farmer	Industrial entrepreneur	Wholesaler and retail trader	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	
30. Printing and paper products	3 16.7	6 33.3	8 44.4	0 0.0	0 0.0	0 0.0	1 5.6	0 0.0	18
31. Leather processing	5 13.9	12 33.3	9 25.0	2 5.6	1 2.8	0 0.0	7 19.4	0 0.0	36
32. Nylon and plastic products	0 0.0	0 0.0	2 66.7	1 33.3	0 0.0	0 0.0	0 0.0	0 0.0	3
33. Pottery	1 5.3	17 89.5	1 5.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	19
34. Structural clay	5 83.3	0 0.0	1 16.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	6
35. Misc. industry	5 23.8	11 52.4	4 19.0	0 0.0	0 0.0	0 0.0	1 4.8	0 0.0	21
36. Motor vehicles repairing and general engineering	6 27.3	2 9.1	7 31.8	0 0.0	1 4.5	0 0.0	4 18.2	2 9.1	22
37. Electrical goods repairing	5 33.3	0 0.0	5 33.3	0 0.0	0 0.0	0 0.0	5 33.3	0 0.0	15
38. Misc. repairing	11 23.4	20 42.6	9 19.1	4 8.5	0 0.0	1 2.1	1 2.1	1 2.1	47
Column total	548 45.6	305 25.4	191 15.9	32 2.7	2 0.2	11 0.9	66 5.5	46 3.8	1201 1000.0

(Bottom figure gives
Row percentage)

APPENDIX TABLE - 14

DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE AND GRAND FATHER'S OCCUPATION.

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneurs	Wholesaler and retail trader	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (including unemployment)	
1. Jute baling	4 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	4
2. Dairy products	6 33.3	5 27.8	6 33.3	0 0.0	0 0.0	0 0.0	1 5.6	0 0.0	18
3. Canned and dried fruits and vegetables	4 57.1	1 14.3	2 28.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	7
4. Vegetable oil	18 58.1	11 35.5	2 6.5	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	31
5. Bakery products	10 52.6	2 10.5	5 26.3	0 0.0	0 0.0	0 0.0	1 5.3	1 5.3	19
6. Grain crushing	80 84.2	3 3.2	10 10.5	0 0.0	0 0.0	0 0.0	0 0.0	2 2.1	95
7. Gur	67 95.7	1 1.4	0 0.0	1 1.4	0 0.0	0 0.0	0 0.0	1 1.4	70
8. Tobacco manufacturing	14 53.8	1 3.8	6 23.1	4 15.4	0 0.0	0 0.0	0 0.0	1 3.8	26
9. Sawmill and hand saw products	4 28.6	0 0.0	9 64.3	1 7.1	0 0.0	0 0.0	0 0.0	0 0.0	14

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APPENDIX TABLE - 14 (CONTD.)

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneurs	Wholesaler and retail trader	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (including unemployment)	
10. Wooden furniture and fixture	11 28.6	0 0.0	9 64.3	1 7.1	0 0.0	0 0.0	0 0.0	0 0.0	14
11. Wooden transport equipment	11 55.0	4 20.0	3 15.0	1 5.0	0 0.0	0 0.0	1 5.0	0 0.0	20
12. Cane and bamboo container	25 78.1	5 15.6	2 6.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	32
13. Cane and bamboo mat cover	47 66.2	18 25.4	4 5.6	1 1.4	0 0.0	0 0.0	0 0.0	1 1.4	71
14. Cane and bamboo furniture and other	26 86.7	3 10.0	1 3.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	30
15. Bedding materials	5 55.6	1 11.1	3 33.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	9
16. Hosiery	7 46.7	1 6.7	6 40.0	0 0.0	0 0.0	0 0.0	1 6.7	0 0.0	15
17. Coir products	62 64.6	4 4.2	15 15.6	2 2.1	0 0.0	0 0.0	2 2.1	11 11.5	96
18. Jute products	31 86.1	0 0.0	4 11.1	0 0.0	0 0.0	0 0.0	0 0.0	1 2.8	36
19. Fishing net	31 66.0	13 27.7	2 4.3	0 0.0	0 0.0	0 0.0	0 0.0	1 2.1	47

APPENDIX TABLE - 14 (CONTD.)

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneur	Wholesale and retail trader	Social and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (including unemployment)	
20. Spinning and dyeing yarn	19 86.4	0 0.0	3 13.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	22
21. Handloom products	141 78.3	33 18.3	3 1.7	0 0.0	0 0.0	3 1.7	0 0.0	0 0.0	180
22. Silk products	6 50.0	4 33.3	1 8.3	0 0.0	0 0.0	1 8.3	0 0.0	0 0.0	12
23. Misc. textiles	6 50.0	1 8.3	4 33.3	0 0.0	0 0.0	0 0.0	1 8.3	0 0.0	12
24. General tailoring	26 72.2	2 5.6	5 13.9	1 2.8	0 0.0	0 0.0	2 5.6	0 0.0	36
25. Blacksmithy	10 47.6	2 42.9	1 4.8	0 0.0	0 0.0	0 0.0	1 4.8	0 0.0	21
26. Sheet metal products	6 46.2	0 0.0	2 15.4	1 7.7	0 0.0	0 0.0	4 30.8	0 0.0	13
27. Misc. metal products	10 52.6	3 15.8	2 10.5	1 5.3	0 0.0	0 0.0	3 15.8	0 0.0	19
28. Indegenous drugs	7 50.0	3 21.4	0 0.0	4 28.6	0 0.0	0 0.0	0 0.0	0 0.0	14
29. Misc. chemical products	10 47.6	8 38.1	2 9.5	0 0.0	0 0.0	0 0.0	1 4.8	0 0.0	21

APPENDIX TABLE - 14 (CONTD.)

Industry type	Occupation type										Row total
	Farmer	Industrial entrepreneurs	Wholesaler and retailer trader	Social service and professional man	Agricultural labour	Industrial worker	Salaried worker	Other activity (including unemployment)	Row total		
30. Printing and paper products	8 44.4	1 5.6	9 50.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	18
31. Leather processing	15 41.7	6 16.7	7 19.4	0 0.0	1 2.8	0 0.0	3 8.3	4 11.1	0 0.0	0 0.0	36
32. Nylon and plastic products	0 0.0	0 0.0	3 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	3
33. Pottery	1 5.3	17 89.5	1 5.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	19
34. Structural clay	5 83.3	0 0.0	1 16.7	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	6
35. Misc. industry	11 55.0	7 35.0	1 5.0	1 5.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	20
36. Motor vehicles repairing and general engineering	15 71.4	0 0.0	2 9.5	0 0.0	0 0.0	0 0.0	1 4.8	3 14.3	0 0.0	0 0.0	21
37. Electrical goods repairing	8 53.3	0 0.0	3 20.0	0 0.0	0 0.0	0 0.0	4 26.7	0 0.0	0 0.0	0 0.0	15
38. Misc. repairing	23 50.0	14 30.4	9 19.6	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	46
	790	190	140	19	1	4	27	26	26	1197	
	66.0	15.9	11.7	1.5	0.1	0.3	2.3	2.2	2.2	100.0	

Note: (The bottom figure shows per cent.)

APPENDIX TABLE 15

DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY TYPE AND PREVIOUS MAIN OCCUPATION.

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneur	Wholesaler and retail trader	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	
1. Jute baling	1 33.3	0 0.0	1 33.3	0 0.0	0 0.0	0 0.0	0 0.0	1 33.3	3
2. Dairy products	3 30.0	0 0.0	6 60.0	0 0.0	0 0.0	0 0.0	0 0.0	1 10.0	10
3. Canned and dried fruits and vegetables	4 66.7	0 0.0	2 33.3	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	6
4. Vegetables oil	17 68.0	0 0.0	5 20.0	0 0.0	0 0.0	1 4.0	0 0.0	2 8.0	25
5. Bakery products	2 11.1	3 16.7	7 38.9	0 0.0	0 0.0	0 0.0	5 27.8	1 5.6	18
6. Grain crushing	42 49.4	0 0.0	15 17.6	0 0.0	0 0.0	1 1.2	4 4.7	23 27.1	85
7. Guf making	59 93.7	0 0.0	1 1.6	0 0.0	0 0.0	0 0.0	0 0.0	3 4.8	63
8. Tobacco manufacturing	10 47.6	0 0.0	5 23.8	0 0.0	0 0.0	1 4.3	4 19.0	1 4.3	21
9. Sawmill and handsaw products	0 0.0	3 27.3	5 45.5	0 0.0	0 0.0	0 0.0	1 9.1	2 18.2	11

APPENDIX TABLE 15 (CONTD.)

Industry type	Occupation type								Row total
	Farmer	Industri- al entrep- reneur	Wholesa- ler and retail trader	Social service and pro- fessional man	Agricul- tural labour	Industri- la labour	Salaried worker	Other activity (includes unemploy- ment)	
10. Wooden furniture and fixture	7 43.8	1 6.3	3 18.8	0 0.0	0 0.0	0 0.0	3 18.3	2 12.5	16
11. Wooden traahspory equipment	5 33.3	1 6.7	2 12.3	0 0.0	1 6.7	0 0.0	1 6.7	5 33.3	15
12. Cane and bamboo container	12 52.2	0 0.0	2 8.7	1 4.3	0 0.0	0 0.0	0 0.0	8 34.8	23
13. Cane and bamboo mat cover	3 66.0	1 2.1	2 4.0	1 2.0	1 2.0	0 0.0	0 0.0	12 24.0	50
14. Cane and bamboo fur- niture and other prod- ucts	9 36.0	0 0.0	0 00.0	0 0.0	0 0.0	0 0.0	0 0.0	16 64.0	25
15. Bedding materials	0 0.0	1 20.0	2 40.0	0 0.0	0 0.0	0 0.0	0 0.0	2 40.0	5
16. Hossiery	1 7.7	1 7.7	4 30.3	0 0.0	0 0.0	0 0.0	6 46.2	1 7.7	13
17. Coir products	18 21.2	10 11.8	14 16.5	3 3.5	2 2.4	2 2.4	1 1.2	35 41.2	85
18. Jute products	16 48.5	0 0.0	9 27.3	1 3.0	0 0.0	1 3.0	1 3.0	5 15.2	33
19. Fishing net	20 62.5	0 0.0	3 9.4	1 3.1	0 0.0	0 0.0	0 0.0	8 25.0	32
20. Spinning and dyeing yarn	7 35.0	1 5.0	1 5.0	1 5.0	0 0.0	2 10.0	5 25.0	3 15.0	20

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneur	Wholesale and retail trader	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	
21. Handloom products	86 58.5	10 6.3	9 6.1	1 0.7	0 0.0	22 15.0	11 7.5	8 5.4	147
22. Silk products	5 41.7	2 16.7	4 33.3	0 0.0	0 0.0	0 0.0	1 8.3	0 0.0	12
23. Misc. textiles	3 27.3	0 0.0	5 54.5	0 0.0	1 9.1	0 0.0	1 9.1	0 0.0	11
24. General tailoring	10 37.0	1 3.7	6 22.2	1 3.7	0 0.0	1 3.7	7 25.9	1 3.7	27
25. Blacksmithy	3 17.6	2 11.3	2 11.8	0 0.0	0 0.0	0 0.0	2 47.1	2 11.8	17
26. Cast metal products	1 3.3	0 0.0	1 3.3	0 0.0	0 0.0	0 0.0	3 66.7	2 16.7	12
27. Misc. metal products	1 5.6	1 5.6	7 38.9	1 5.6	0 0.0	0 0.0	7 38.9	1 5.6	18
28. Indigenous drugs	1 11.1	0 0.0	0 0.0	1 11.1	0 0.0	0 0.0	7 77.8	0 0.0	9
29. Misc. chemical products	10 55.0	0 0.0	5 27.3	0 0.0	0 0.0	0 0.0	2 11.1	1 5.6	13
30. Printing and paper products	1 6.7	2 13.3	5 33.3	0 0.0	0 0.0	0 0.0	7 46.7	0 0.0	15
31. Leather processing	3 9.1	6 18.2	4 12.1	1 3.0	1 3.0	0 0.0	15 45.5	3 9.1	33

APPENDIX TABLE 15 (CONTD.)

Industry type	Occupation type								Row total
	Farmer	Industrial entrepreneur	Wholesaler and retailer	Social service and professional man	Agricultural labour	Industrial labour	Salaried worker	Other activity (includes unemployment)	
32. Nylon and plastic products	0 0.0	0 0.0	2 100.0	0 0.0	0 0.0	0 0.0	0 0.0	0 0.0	2
33. Pottery	3 30.0	5 50.0	1 10.0	0 0.0	0 0.0	0 0.0	0 0.0	1 10.0	10
34. Structural clay	2 50.0	0 0.0	1 25.0	0 0.0	0 0.0	1 25.0	0 0.0	0 0.0	4
35. Misc. industry	1 11.1	1 11.1	1 11.1	0 0.0	0 0.0	0 0.0	4 44.4	2 22.2	9
36. Motor vehicles repairing and general engineering	0 0.0	7 35.0	0 0.0	0 0.0	1 5.0	0 0.0	8 40.0	4 20.0	20
37. Electrical goods repairing	2 15.4	1 7.7	2 15.4	0 0.0	0 0.0	0 0.0	7 53.8	1 7.7	13
38. Misc. repairing	4 12.5	5 15.6	4 12.5	0 0.0	0 0.0	0 0.0	11 34.4	8 25.0	32
Column total	402 41.5	65 6.7	149 15.4	15 1.3	7 0.7	32 3.3	135 13.9	165 17.0	968 100.0

Note : The bottom figure shows row percentage.

APPENDIX TABLE 16

DISTRIBUTION OF INITIATIVES BY INDUSTRY TYPE AND INDEX OF INITIATIVE.

Industry type	Level of initiative			
	Low initiative	Medium initiative	High initiative	Row total
1. Jute baling	1 50.0	1 50.0	0 0.0	2
2. Dairy products	9 50.0	2 11.1	7 38.9	18
3. Canned and dried fruits and vegetables	1 14.3	1 14.3	5 71.4	7
4. Vegetable oil	16 53.3	7 23.3	7 23.3	30
5. Bakery products	1 5.9	1 5.9	15 88.2	17
6. Grain crushing	13 14.1	13 14.1	66 71.7	92
7. Gur making	19 31.1	16 26.2	26 42.6	61
8. Tobacco manufacturing	6 24.0	6 24.0	13 52.0	25
9. Saw mill and handsaw products	4 28.6	3 21.4	7 50.0	14
10. Wooden furniture and fixture	9 42.9	3 14.3	9 42.9	21
11. Wooden transport equipment	10 50.0	5 25.0	5 25.0	20
12. Cane and bamboo container	13 40.6	6 18.8	13 40.6	32
13. Cane and bamboo mat cover	37 52.9	15 21.4	18 25.7	70
14. Cane and bamboo furniture and other products	6 23.1	6 23.1	14 53.8	26
15. Bedding materials	3 42.9	1 14.3	3 42.9	7
16. Hosiery	6 40.0	1 6.7	8 53.3	15
17. Coir products	25 26.0	15 15.6	56 58.3	96

APPENDIX TABLE 16 (CONTD.)

Industry type	Level of initiative			Row total
	Low initiative	Medium initiative	High initiative	
18. Jute products	2 11.8	3 17.6	12 70.6	17
19. Fishing net	26 54.2	9 18.8	13 27.1	48
20. Spinning and dyeing yarn	3 15.8	9 47.4	7 36.8	19
21. Handloom products	62 38.2	41 25.6	57 35.6	160
22. Silk products	6 50.0	4 33.3	2 16.7	12
23. Misc. textiles	2 18.2	0 0.0	9 81.8	11
24. General tailoring	4 11.4	6 17.1	25 71.4	35
25. Blacksmithy	10 52.0	1 5.3	8 42.1	19
26. Sheet metal products	4 28.6	0 0.0	10 71.4	14
27. Misc. metal products	4 21.1	2 10.5	13 68.4	19
28. Indegenous drugs	7 58.3	0 0.0	5 41.7	12
29. Misc. chemical products	9 42.9	5 23.8	7 33.3	21
30. Printing and paper products	5 29.4	3 17.6	9 52.9	17
31. Leather processing	10 28.6	15 42.9	10 28.6	35
32. Nylon and plastic products	0 0.0	0 0.0	3 100.0	3
33. Pottery	14 73.7	5 26.3	0 0.0	19
34. Structural only	0 0.0	0 0.0	4 100.0	4
35. Misc. industry	9 42.9	4 19.0	8 38.1	21
36. Motor vehicles repairing and general engineering	5 22.7	3 13.6	14 63.6	22
37. Electrical goods repairing	3 20.0	0 0.0	12 80.0	15
38. Misc. repairing	17 36.2	7 14.9	23 48.9	47
Column total	381 33.9	219 19.5	523 46.6	1123 100.0

(The bottom figure shows row percent (%)).

APPENDIX TABLE - 17
 DISTRIBUTION OF ENTERPRISES BY INDUSTRY TYPE
 AND INDEX OF MANAGERIAL INVOLVEMENT.

Industry type	Level of managerial involvement			
	Low managerial involvement	Medium managerial involvement	High managerial involvement	Row total
1. Jute baling	0 0.0	0 0.0	4 100.0	4
2. Dairy products	2 11.1	12 66.7	4 22.2	18
3. Canned and dried fruits and vegetables	0 0.0	0 0.0	7 100.0	7
4. Vegetable oil	2 6.5	26 83.9	3 9.7	31
5. Bakery products	5 26.3	8 42.1	6 31.6	19
6. Grain crushing	4 4.2	77 81.1	14 14.7	95
7. Gur making	0 0.0	38 54.3	32 45.7	70
8. Tobacco manufacturing	2 7.7	4 15.4	20 76.9	26
9. Saw mill and hand saw products	2 14.3	3 21.4	9 64.3	14
10. Wooden furniture and fixture	0 0.0	15 65.2	8 34.8	23
11. Wooden transport equipment	1 5.0	19 95.0	0 0.0	20
12. Cane and bamboo container	0 0.0	27 84.4	5 15.6	32
13. Cane and bamboo mat cover	1 1.4	66 91.4	5 6.9	72
14. Cane and bamboo furniture and other	0 0.0	30 100.0	0 0.0	30
15. Bedding materials	1 11.1	6 66.7	2 22.2	9
16. Hosiery	0 0.0	8 53.3	7 46.7	15
17. Coir products	0 0.0	79 82.3	17 17.7	96
18. Jute products	3 8.3	24 66.7	9 25.0	36
19. Fishing net	0 0.0	44 91.4	4 8.3	48

APPENDIX TABLE - 17 (CONTD.)

Industry type	Level of managerial involvement			
	Low manage- rial invol- vement	Medium mana- gerial invol- vement	High mana- gerial in- volvement	Row total
20. Spinning and d dyeing yarn	2 9.1	13 59.1	7 31.8	22
21. Handloom products	7 3.9	78 43.8	93 52.2	178
22. Silk products	0 0.0	1 8.3	11 91.7	12
23. Misc. textiles	0 0.0	8 66.7	4 33.3	12
24. General tailoring	1 2.8	29 80.6	6 16.7	36
25. Blacksmithy	0 0.0	19 90.5	2 9.5	21
26. Sheet metal products	2 14.3	11 78.6	1 7.1	14
27. Misc. metal products	5 26.3	7 36.8	7 36.8	19
28. Indegenous drugs	1 7.1	7 50.0	6 42.9	14
29. Misc. chemicals products	0 0.0	9 42.9	12 57.1	21
30. Printing and paper products	3 16.7	10 55.6	5 27.8	18
31. Leather processing	2 5.4	34 91.9	1 2.7	37
32. Nylon and plastic products	1 33.3	0 0.0	2 66.7	3
33. Pottery	1 5.3	12 63.2	6 31.6	19
34. Structural clay	0 0.0	0 0.0	6 100.0	6
35. Misc, industry	1 4.8	20 95.2	0 0.0	21
36. Motor vehicles repair- ing and general engineering	4 18.2	13 59.1	5 22.7	22
37. Electrical goods repairing	0 0.0	15 100.0	0 0.0	15
38. Misc. repairing	1 2.1	47 97.9	0 0.0	48
Column total	54 4.5	819 68.1	330 27.4	1203 100.0

(The bottom figure shows row percentage)

APPENDIX TABLE - 18
 DISTRIBUTION OF ENTREPRENEURS BY INDUSTRY
 TYPE AND INDEX OF INNOVATIVENESS.

Industry type	Level of innovation			
	High inno- vation	Low inno- vation	High innovation	Low total
1. Jute baling	4 100.0	0 0.0	0 0.0	4
2. Dairy products	18 100.0	0 0.0	0 0.0	18
3. Canned and dried fruits and vegetables	7 100.0	0 0.0	0 0.0	7
4. Vegetable oil	31 100.0	0 0.0	0 0.0	31
5. Bakery products	19 100.0	0 0.0	0 0.0	19
6. Grain crushing	94 98.9	1 1.1	0 0.0	95
7. Gun making	70 100.0	0 0.0	0 0.0	70
8. Tobacco manufacturing	26 100.0	0 0.0	0 0.0	26
9. Sawmill and handsaw products	14 100.0	0 0.0	0 0.0	14
10. Wooden furniture and fixture	23 100.0	0 0.0	0 0.0	23
11. Wooden transport equipment	20 100.0	0 0.0	0 0.0	20
12. Cane and bamboo container	32 100.0	0 0.0	0 0.0	32
13. Cane and bamboo mat cover	72 100.0	0 0.0	0 0.0	72
14. Cane and bamboo	30 100.0	0 0.0	0 0.0	30
15. Bedding materials	9 100.0	0 0.0	0 0.0	9
16. Hosiery	15 100.0	0 0.0	0 0.0	15
17. Coir products	95 99.0	1 1.0	0 0.0	96
18. Jute products	33 91.7	2 5.6	1 2.8	36
19. Fishing net	48 100.0	0 0.0	0 0.0	48
20. Spinning and dyeing yarn	22 100.0	0 0.0	0 0.0	22

TABLE 1

AVERAGE INITIAL CAPITAL (IN TAKA) PER ENTERPRISE BY INDUSTRY CATEGORY (THE FIGURES RELATE TO THE SAMPLE ENTERPRISES ESTABLISHED DURING THE LAST FOUR YEARS PRECEDING 1979)

Identity of industry	Average initial capital (in taka)	Standard deviation
Jute baling	200,000	0.0
Tobacco manufacturing	47857	35413.8
Grain crushing	39833	107731.3
Nylon and plastic products	30,000	0.0
Misc. Metal products	28,000	16062.4
Misc. Chemical products	24,333	23797.8
Sawmill & handkerat products	14,666	9237.6
Motor vehicle repairing and general engineering	11,500	9224.9
Bakery products	11,375	10980.1
General tailoring	8461	14899.5
Misc. Industry	7,750	10235.1
Structural clay	7,750	3535.5
Leather processing and products	6,431	7726.1
Indegeneous drugs	6000	0.0
Handloom products	5445	4553.1
Wooden furniture and fixture	5400	6505.4
Hosiery	3000	0.0
Pottery	2,866	2730.1
Vegetable oil	2825	1233.9
Misc. textiles	2231	1658.1
Electrical goods repairing	2000	1414.2
Blacksmithy	2000	0.0
Gur making	1775	3987.4
Cane and bamboo container	1575	2015.3
Miscellaneous repairing	1,510	3006.1
Sheet metal products	900	0.0

TABLE 1 (CONTD.)

Identity of industry	Average initial capital (in taka)	Standard Deviation
Cane and bamboo mat cover	736	1725.4
Jute products	534	1400.7
Wooden transport equipment & tools	500	0.0
Fishing net	371	544.4
Silk products	350	70.7
Dairy products	325	106.1
Spinning and dyeing yarn	210	268.7
Coir products	152	162.9
Cane and bamboo furniture and other products	100	50.0
Bedding materials	90	0.0
All industries	12598	43293.4

Note : (a) Industries are arranged in descending order of average initial capital per enterprise.

TABLE 2
AVERAGE CURRENT CAPITAL INVESTMENT PER
ENTERPRISE (IN TAKA) BY INDUSTRY TYPE

STILL UNDER PREPARATION

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TABLE 3

PROPORTION OF INITIAL CAPITAL CONTRIBUTED BY VARIOUS SOURCES OF FUNDS
BY BOARD INDUSTRY SECTORS (FIGURES IN PARENTHESES ARE PERCENTAGE OF
TOTAL INITIAL CAPITAL CONTRIBUTED BY SOURCES)

Industry sector	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Sub-total (2+3)	Cash from land sales	Cash from selling other assets	Partner's contribution	Loans	Others	Total
	1	2	3	4	5	6	7	8	9	10
Food & agriculture	1.4	18.9	36.0	55.0	14.1	10.1	0.3	2.8	16.4	100.0
Wood, cane and bamboo products	17.6	3.4	21.7	25.1	0.9	0.0	5.4	4.9	46.1	100.0
Paper & paper products	27.0	35.7	34.3	69.9	0.9	0.0	2.1	0.0	0.0	100.0
Pharmaceuticals & chemicals	27.5	35.9	31.6	67.6	0.2	0.8	0.0	0.4	3.6	100.0
Glass & ceramics	6.9	20.5	47.0	67.0	0.0	0.0	9.7	13.4	2.5	100.0
Rubber, leather & plastics	1.9	4.6	28.2	32.6	10.8	0.0	0.0	0.6	53.9	100.0
Textiles	14.3	11.2	22.2	33.3	8.0	1.7	0.3	6.9	35.4	100.0
Repairing services	10.8	14.7	44.8	59.4	12.0	12.1	2.1	2.7	0.8	100.0
Metal works	4.2	9.5	44.4	53.9	3.9	7.6	15.8	3.7	10.9	100.0
All sectors	6.7	18.1	35.3	53.3	10.4	7.6	2.1	3.1	16.7	100.0

Note : Bottom figure in each cell is row percentage.

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TABLE 4
 PROPORTION OF INITIAL CAPITAL CONTRIBUTED BY VARIOUS SOURCES OF FUNDS
 BY TYPE OF OCCUPATION OF THE ENTREPRENEURS (FIGURES IN PARENTHESES
 ARE PERCENTAGE OF TOTAL CAPITAL CONTRIBUTED).

Type of occupation	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Sub-total (2+3)	Selling land from inheritance and self acquisition	Selling other assets from inheritance, dowry and self acquisition	Partners' contribution	Loans	Others	Row total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Farmer/fishermen	1.2	31.6	13.4	45.0	20.7	2.1	0.04	19.4	11.6	100.0
2. Trader/shopkeeper	3.1	19.1	42.5	61.6	5.1	10.6	1.6	1.6	16.4	100.0
3. Professional man	5.8	9.6	42.4	51.9	6.6	4.1	4.2	4.3	23.0	100.0
4. Entrepreneur/industrialist	2.9	0.0	37.9	37.9	40.0	15.6	0.0	3.6	0.0	100.0
5. Agricultural labour	0.0	66.7	28.5	95.2	4.8	0.0	0.0	0.0	0.0	100.0
6. Industrial labour	9.9	2.9	32.4	35.3	3.5	2.8	0.0	29.3	19.2	100.0
7. Salaried worker	0.1	0.4	18.3	18.7	0.5	3.6	0.0	3.5	73.6	100.0
8. Others	24.1	17.6	33.7	51.2	0.9	0.7	2.3	1.9	18.8	100.0

Note : Bottom figure in each cell is row percentage.

TABLE 5

DISTRIBUTION OF ENTERPRISES TAKING LOANS (FOR FINANCING INITIAL CAPITAL FROM VARIOUS SOURCES BY BOARD INDUSTRY SECTORS (FIGURES IN PARENTHESES INDICATE PERCENTAGE)

Industry sectors	Sources of loans										
	Institutional sources				Subtotal	Non-institutional sources			Subtotal	Other sources	Total cases of loans
	1	2	3	4		5	6	7			
	Commercial bank	Other agencies	Govt. Co-operative	(1+2+3)	Local money lender	wealthy people other than money lender	Friends and relatives	(5+6+7)		(4+8+9)	
Food and agricultural products	1 (6.3)	1 (6.3)	1 (6.3)	3 (18.8)	3 (18.8)	2 (12.5)	7 (43.8)	12 (75.0)	1 (6.3)	10	
Wood, cane and bamboo products	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (18.2)	4 (36.4)	5 (45.5)	11 (100.0)	0 (0.0)	11 (100.0)	
Textiles	2 (7.1)	1 (3.6)	1 (3.6)	4 (14.3)	8 (28.6)	1 (3.6)	14 (50.0)	23 (82.1)	1 (3.6)	28 (100.0)	
Metal works	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (14.3)	0 (0.0)	6 (85.0)	7 (100.0)	0 (0.0)	7 (100.0)	
Pharmaceutical and chemicals	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (100.0)	2 (100.0)	0 (0.0)	2 (100.0)	
Printing and paper products	0 (0.0)	1 (100.0)	0 (0.0)	1 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (100.0)	
Leather and rubber products	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (100.0)	0 (0.0)	0 (0.0)	2 (100.0)	0 (0.0)	2 (100.0)	
Glass and ceramics	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (33.3)	0 (0.0)	1 (33.3)	2 (66.6)	1 (33.3)	3 (100.0)	
Miscellaneous industries & repairing	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (23.1)	1 (7.7)	8 (61.5)	12 (92.3)	1 (7.7)	13 (100.0)	
Column total (All sectors)	3 (3.6)	3 (3.6)	2 (2.4)	8 (9.6)	20 (24.1)	8 (9.6)	43 (51.8)	71 (85.5)	4 (4.8)	85 (100.0)	

Note : Bottom figure in each cell is row percentage.

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TABLE 6

DISTRIBUTION OF ENTERPRISES TAKING LOANS (FOR FINANCING INITIAL CAPITAL) FROM
VARIOUS SOURCES BY SIZE OF ENTREPRENEURS (FIGURES IN PARENTHESES ARE PERCENTAGE).

Size of enter- prises (no. of persons emplo- yed)	Sources of loans										Total cases of loan
	Institutional sources				Non-institutional sources			Other sources		Subtotal	
	1 Commerci- al bank	2 Other Govt. agencies	3 Co-opera- tive	4 (1+2+3)	5 Local money lender	6 wealthy people other than land- holder	7 Friends and rela- tive	8 (5+6+7)	9		
1	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (12.5)	1 (12.5)	6 (75.0)	8 (100.00)	0 (0.0)	8 (100.00)	
2	1 (7.1)	0 (0.0)	0 (0.0)	1 (7.1)	5 (35.7)	2 (14.3)	5 (35.7)	12 (85.7)	1 (7.1)	14 (100.00)	
3	0 (0.0)	0 (0.0)	1 (7.7)	1 (7.7)	3 (23.1)	1 (7.7)	7 (53.8)	11 (84.6)	1 (7.7)	13 (100.00)	
4 - 5	2 (10.5)	2 (10.5)	0 (0.0)	4 (21.1)	5 (26.3)	1 (5.3)	9 (50.0)	15 (78.9)	0 (0.0)	19 (100.00)	
6 - 9	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	4 (22.2)	3 (16.7)	9 (50.0)	16 (88.9)	2 (11.1)	18 (100.00)	
10 - 19	0 (0.0)	0 (0.0)	1 (14.2)	1 (14.2)	2 (28.6)	0 (0.0)	4 (57.1)	6 (57.1)	0 (0.0)	7 (100.00)	
19 & above	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (100.00)	1 (100.00)	0 (0.0)	1 (100.00)	
Column total (all sizes)	3 (3.8)	2 (2.5)	2 (2.5)	7 (8.7)	20 (20.0)	8 (10.0)	41 (51.3)	69 (86.3)	4 (5.0)	80 (100.00)	

Note: Bottom figure in each cell is row percentage.

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TABLE 7

DISTRIBUTION OF ENTERPRISES TAKING LOANS (FOR FINANCING INITIAL CAPITAL) FROM VARIOUS SOURCES BY OCCUPATION OF THE ENTREPRENEURS (FIGURES IN PARENTHESIS ARE PERCENTAGE).

Occupational category	Sources of loans									
	Institutional sources			Subtotal	Non-institutional sources			Subtotal	Other sources	Total cas of loan
	1	2	3	4	5	6	7	8	9	10
	Commercial bank	Other Govt. agencies	Co-operative	(1+2+3)	Local money lender	Wealthy people other than lander	Friends and relative	(5+6+7)		(4+8+9)
Farmer/fisherman	2 (8.0)	0 (0.0)	0 (0.0)	2 (8.0)	7 (28.0)	3 (12.0)	13 (52.0)	23 (92.0)	0 (0.0)	25 (100.00)
Trader/shokeeper	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (11.1)	2 (22.2)	6 (66.7)	9 (100.00)	0 (0.0)	9 (100.00)
Professional	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (50.0)	0 (0.0)	0 (0.0)	1 (50.0)	1 (50.0)	2 (100.00)
Entrepreneur/industrial	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (50.0)	1 (16.7)	2 (16.7)	5 (83.3)	1 (16.7)	6 (100.00)
Agricultural labour	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Industrial worker	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (100.00)	2 (100.00)	0 (0.0)	2 (100.00)
Salaried worker	0 (0.0)	2 (11.8)	2 (11.8)	4 (23.5)	1 (5.9)	0 (0.0)	11 (64.7)	12 (70.6)	1 (5.9)	17 (100.00)
Others	0 (0.0)	1 (9.1)	0 (0.0)	1 (9.1)	3 (27.3)	2 (18.2)	5 (45.5)	10 (90.9)	0 (0.0)	11 (100.00)
Column total (all occupational categories)	2 (2.8)	3 (4.2)	2 (2.8)	7 (9.7)	16 (22.2)	8 (11.1)	38 (52.8)	62 (86.1)	2 (4.2)	72 (100.00)

Note : Bottom figure in each cell is row percentage.

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TABLE 8

DISTRIBUTION OF ENTERPRISES TAKING LOANS (FOR FINANCING IMITIAL CAPITAL) FROM VARIOUS SOURCES BY LOCATION (FIGURES IN PARENTHESIS INDICATE PERCENTAGE).

Location	Sources of loans									
	Institutional sources			Subtotal	Non-institutional sources			Subtotal	Other sources	Total sources of loan
	1	2	3	4	5	6	7	8	9	10
	Commercial	Other Govt. agencies	Co-operative	(1+2+3)	Local money lender	Wealthy people other than lander	Friends and relatives	(5+6+7)		(4+8+9)
Village	1 (2.2)	1 (2.2)	2 (4.3)	4 (8.7)	13 (28.3)	5 (10.9)	21 (45.7)	39 (84.8)	3 (6.5)	46 (100.0)
Market place	1 (8.3)	0 (0.0)	0 (0.0)	1 (8.3)	4 (33.3)	1 (8.3)	6 (50.0)	11 (8.3)	0 (0.0)	12 (100.0)
Town	1 (4.3)	1 (4.3)	0 (0.0)	2 (8.7)	3 (13.0)	2 (8.7)	15 (65.2)	20 (86.9)	1 (4.3)	23 (100.0)
Column total (all locations)	3 (3.7)	2 (2.5)	2 (2.5)	7 (8.6)	20 (24.7)	8 (9.9)	42 (51.9)	70 (86.4)	4 (4.9)	81 (100.0)

Note : Bottom figure in each cell is row percentage.

TABLE 9

PROPORTION OF LOAN (FOR FINANCING INITIAL CAPITAL)
BY SOURCES OF LOAN

Source of loan	Amount of loan (in taka)	% of total	Average size* of loans (in taka)
Commercial bank	24,000	15.1	8000.0
Other government agency	9,000	5.7	9000.0
Co-operative	350	0.2	150.0
Sub-total of institutional sources	33,350	20.9	4168.8
Local money lender	20,890	13.1	1044.5
Wealthy people other than the money money lender	3,070	1.9	383.8
Friends and relatives	99.295	62.5	2309.2
Sub-total of non-institutional sources	123,255	77.6	1735.9
Other sources	2,300	1.5	575.0
Grand total	158,905	100.0	1914.5

* Calculated by dividing the total amount of loan received from various sources by the number of loans obtained from them.

TABLE 10

RATE (AVERAGE PERCENTAGE) OF INTEREST ON LOANS (FOR FINANCING INITIAL CAPITAL) BY SOURCES OF LOAN

Sources of loan	Rate of interest (average of percentage) *
Commercial bank	11.7
Other govt. agencies	9.0
Co-operatives	6.0
Sub total	9.3
Local money lenders	38.5 (57.7)
Wealthy people other than money lenders	18.0 (48.0)
Frienda and relatives	8.6 (97.0)
Sub total	21.6 (63.8)
Others	0.0
Grand total	15.9

* Average percentages of the rate of interest in the parenthesis represent the average rates paid by the borrowers excluding the cases of these who took loans from the non-institutional lenders without paying interests.

TABLE 11

RATE OF INTEREST (AVERAGE PERCENTAGE) ON LOANS
(FOR FINANCING INITIAL CAPITAL) BY SIZE OF LOAN

Size of loan	Rate of interest (average of percentages)
Upto Tk. 99	24.0
Tk. 100 to 500	22.4
Tk. 501 to 1000	12.2
Tk. 1001 to 5000	5.9
Tk. 5001 to 50,000	7.7
All sizes	15.9

TABLE 12

VALUE OF SECURITY AS % OF LOAN (FOR FINANCING
INITIAL CAPITAL BY SOURCE OF LOAN

Sources of loan	Value of security as % of loan (average percentage)
Commercial bank	444.4
Other government agencies	122.2
Co-operatives	250.0
Sub-total	275.0
Local money lenders	189.8
Wealthy people	0.0
Friends and relatives	2.3
Other sources	0.0
Sub-total	54.86
Grand total	73.43

Source : Appendix table VI-A

TABLE 13

VALUE OF SECURITY AS % OF LOAN (FOR FINANCING INITIAL CAPITAL) BY SIZE OF LOAN (a)

Size of loan	Value of security as % of loan (average of percentage)
Upto Tk. 99	0.0
Tk. 100 to 500	92.3
Tk. 501 to 1000	36.3
Tk. 1001 to 5000	85.4
Tk. 5001 to 50,000	72.9
All sizes	73.43

Source : Appendix table VI-A.

Note (a) : Value of security as % of loan becomes less than 100% of the amount of loan as all size groups of loans include in them such loans from the non-institutional sources which could be obtained by the borrowers offering smaller security in some case and with no security at all in some other cases. The same also applies to the overall average of the value of security as percentage of loan as shown in table 12.

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TABLE 14

CONTRIBUTION OF VARIOUS SOURCES OF FUNDS TO FIXED CAPITAL EXPANSION
BY MAJOR INDUSTRIES

	Reinvest- ment of profit	Personal savings from ag- riculture	Personal savings from oth- er sources	Sale of land	Sale of other assets	Partners contri- bution	Loans from banks & other govt. agencies	Loans from non-insti- tutional sources	Row total
Handloom product	70.48	6.94	5.20	3.29	3.95	0.25	6.28	3.61	100.0
Coir product	95.10	3.41	1.19	0.30	0.0	0.0	0.0	0.0	100.0
Gur making	100.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Grain crushing	94.52	0.09	5.29	0.0	0.0	0.0	0.0	0.0	100.0
Cane and Bamboo mat cover	71.01	28.99	0.0	0.0	0.0	0.0	0.0	0.10	100.0
Wooden transport & equipment & tools	100.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Miscellaneous textile	66.67	0.0	0.00	20.00	0.0	0.0	0.0	0.0	100.0
Tobacco manufacturing	68.83	3.01	10.19	0.0	0.0	0.0	0.00	13.33	100.0
Cane and bamboo contain- ers	85.42	0.0	14.58	0.0	0.0	0.0	17.98	0.0	100.0
Vegetable oil	59.38	5.29	1.19	0.0	0.0	0.0	0.0	0.0	100.0
Pottery products	100.0	0.0	0.0	0.0	0.0	34.13	0.0	0.0	100.0
Dairy products	60.37	0.52	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Silk products	100.0	0.0	0.0	0.0	0.0	0.0	29.11	0.0	100.0
Black smithy	83.79	14.59	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Column total (All major industries)	73.25	2.78	6.87	0.62	0.63	2.61	10.86	2.39	100.0

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TABLE 15

CONTRIBUTION OF VARIOUS SOURCES OF FUNDS TO FIXED CAPITAL EXPANSION
BY LOCATION OF THE ENTERPRISES

Location	Sources								Total
	Reinvest- ment of profit	Personal savings from ag- riculture	Personal savings from oth- er sources	Sale of land	Sale of other assets	Partners contribu- tion	Loans from banks & other govt. agencies	Loans from non-insti- tutional sources	
Village	77.5	4.4	5.4	0.9	0.8	1.7	8.4	0.9	100.0
Market place	58.7	19.2	4.8	4.9	1.2	0.0	11.1	0.1	100.0
Town	87.1	2.4	1.9	1.4	0.4	0.7	1.2	4.9	100.0
Column total (All locations)	76.3	3.9	4.5	1.4	0.9	1.8	7.3	3.9	100.0

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TABLE 16

CONTRIBUTION OF VARIOUS SOURCES OF FUNDS TO FIXED CAPITAL EXPANSION BY AGE OF THE ENTERPRISES

Age of the enterprise	Reinvest- ment of profit	Personal savings from ag- riculture	Personal Savings from oth- er sources	Sale of fixed	Sale of other assets	Partners contribu- tion	Loans from banks & other govt. agencies	Loans from non-insti- tutional sources	Total
Upto 5 years	75.1	1.4	1.1	1.6	1.9	1.7	4.1	13.1	100.0
5 - 9 years	88.8	3.3	3.5	2.5	0.8	0.4	0.0	0.7	100.0
10 - 14 years	93.8	0.9	4.8	0.1	0.4	0.0	0.0	0.0	100.0
15 - 19 years	74.8	1.5	0.4	0.5	0.3	0.0	12.1	10.4	100.0
20 - 32 years	63.3	8.5	6.9	2.1	0.5	2.6	10.7	0.5	100.0
33 & over	74.9	2.9	6.4	1.1	1.0	3.2	10.3	0.2	100.0
Column total	76.3	3.9	4.5	1.4	0.9	1.8	7.3	3.9	100.0

TABLE 17

UTILIZATION OF PROFIT BY INDUSTRY TYPE (14 MAJOR INDUSTRIES)
(% UTILIZED IN VARIOUS HEADS)

Industry Type	Consumption	Saving	Reinvestment in the present Industries	Reinvestment in other Industries	Reinvestment	Others	Total
	1	2	3	4	5 3+4	6	7 1+2+5+6
Dairy Products	85.8	2.9	5.7	3.3	10.0	1.3	100.0
Grain milling	83.2	1.2	5.4	2.5	7.9	2.7	101.2
Gur making	94.2	3.9	1.6	0.0	1.6	0.3	103.9
Tobacco manufacturing	76.3	0.0	20.1	1.9	22.0	1.7	99.8
Wooden furniture & fixture	85.6	0.0	11.0	0.0	11.0	5.4	100.0
Wooden transport equipment & others	98.6	0.5	0.1	0.3	0.4	0.5	100.5
Cane & bamboo container	99.5	0.0	0.5	0.0	0.5	0.0	100.0
Cane & bamboo mat cover	98.5	0.0	0.3	1.1	1.4	0.1	100.0
Coir products	97.5	0.0	1.9	0.3	2.2	0.3	100.02
Handloom products	77.4	1.1	8.9	0.3	9.2	12.3	101.12
Silk product	74.2	0.0	18.3	0.0	18.3	7.5	100.0
Miscellaneous textile	84.2	0.8	15.0	0.0	15.0	0.8	100.8
Blacksmithy	91.8	0.4	5.9	0.0	5.9	1.9	100.4
Pottery	98.8	0.0	0.5	0.0	0.5	0.7	100.0
	<u>84.2</u>	<u>0.9</u>	<u>5.5</u>	<u>0.7</u>	<u>6.2</u>	<u>8.7</u>	<u>100.0</u>

TABLE 18
PERCENTAGE OF CREDIT SALE TO TOTAL
TRANSACTIONS BY ENTERPRISE SIZE

Size Groups	% of Credit Sale
1	7.02
2	11.25
3.	10.74
4 - 5	8.50
6 - 9	12.65
10 - 19	14.87
20 and above	17.14
Total	10.91

TABLE 19
AVERAGE LENGTH OF PAYMENT TIME (IN NO. OF DAYS)
INVOLVED IN CREDIT SELLING BY SIZE OF ENTERPRISES

Enterprise size	Average no. of days
1	7.49
2	17.15
3	12.72
4 - 5	13.33
6 - 9	13.68
10 -19	17.49
20 and above	23.05
All sizes	14.17

TABLE 20

COST (OFFICIAL, UNOFFICIAL AND MISCELLENEOUS EXPENSES AS % OF LOAN) OF INSTITUTIONAL LOAN AS PERCENTAGE OF LOAN BY SOURCES OF LOAN

Source of loan	Cost of loan (Average %)
Commercial Bank	2.39
Co-operative	4.17
BSCIC	2.08
Other Government Agency	2.81
All sources	3.45

Source : Phase II data.

TABLE 21

COST (OFFICIAL FEES, UNOFFICIAL FEES AND MISCELLENEOUS EXPENSES AS % OF LOAN) OF INSTITUTIONAL LOAN AS % OF LOAN BY SIZE OF LOAN

Size of loan	Cost of loan (Average %)
Upto Tk. 99	0.0
Tk. 100 to 500	6.26
Tk. 501 to 1000	4.0
Tk. 1001 to 5000	3.20
Tk. 5001 to 50,000	2.71
All sizes	3.45

Source: Phase II data.

TABLE 22

COST OF INSTITUTIONAL LOAN AS % OF LOAN
BY LOCATION OF THE ENTREPRENEURS

Location	Cost of loan (Average %)
Village	4.30
Market place	3.41
Town	2.44
All location	3.42

Source: Phase II data

TABLE 23

COST (AS MEASURED IN TABLES 20 TO 22) OF LOAN
AS % OF LOAN BY LANDOWNERSHIP PATTERN

Landownership pattern	Cost of loan (Average %)
Landless	6.79
Upto 1 acre	2.71
1 to 5 acre	4.79
5 to 10 acre	2.70
All Land-owning classes	3.78

Source: Phase II data

TABLE 24

AVERAGE NUMBER OF DAYS REQUIRED BY EACH BORROWER IN GETTING
AN INSTITUTIONAL LOAN BY SOURCE OF LOAN

Source of loan	Average number of days lapsed between making the application & getting the loan
Commercial bank	72.4
Co-operative	31.8
BSCIC	20.0
Other Government Agencies	157.4
All sources	85.6

Source: Phase II data.

TABLE 25

AVERAGE NUMBER OF WORKING DAYS LOST BY EACH BORROWER IN GETTING AN INSTITUTIONAL LOAN BY SOURCE OF LOAN

Source of loan	Number of working days lost
Commercial Bank	10.5
Co-operative	2.7
BSCIC	10.0
Other Government Agencies	19.3
All sources	11.5

TABLE 26

PAYMENT OF PREMIUM (PAID IN TERMS OF A HIGHER PRICE THAN THAT PREVAILING IN THE MARKET IN PER CENT) TO CREDITOR BY SIZE OF ENTERPRISES

Enterprise size (No. of workers)	Premium in %
1	0.33
2	0.47
3	1.65
4 - 5	1.71
6 - 9	1.53
10-19	2.47
20 & above	3.14
All sizes	1.50

Source: Phase II survey.

TABLE 27

REBATE ON OUTPUT PRICE PAID TO THE CREDITOR BY SIZE OF ENTERPRISES

Size of Enterprises (No. of workers)	Rebate on output price paid to the credit (%)
1	0.89
2	0.09
3	0.04
4 - 5	0.06
6 - 9	0.35
10-19	0.19
20 & above	0.0
All sizes	0.14

Source: Phase II survey.

TABLE

DISTRIBUTION OF ENTREPRENEURS TAKING LOANS FROM
VARIOUS SOURCES (FOR FINANCING INITIAL CAPITAL)
BY AMOUNT OF LAND OWNED BY THE ENTREPRENEURS

Land ownership	Sources used		
	Institutional loan	Non-institutional loan	Total cases of loans
Land less	1 (4.6)	21 (95.4)	22 (100.0)
Upto 1 acre	4 (12.1)	29 (87.9)	33 (100.0)
1 - 5 acre	2 (11.8)	15 (88.2)	17 (100.0)
5 - 10 acre	0 (0.0)	3 (100.0)	3 (100.0)
Above 10 acre	0 (0.0)	2 (100.0)	2 (100.0)
Total	7 (9.1)	70 (90.9)	77 (100.0)

TABLE

DISTRIBUTION OF ENTERPRISES TAKING LOANS (FOR FINANCING INITIAL CAPITAL) FROM VARIOUS SOURCES BY LEVEL OF PER CAPITAL INCOME OF THE ENTREPRENEURS.

Level of per capita income	Institutional loan	Non-institutional loan	Total cases of loan
Under 250	0	0	
250 - 500	0	0	
500 - 1000	0	0	
1000 - 1500	0	0	
1500 - 2500	0 (0.0)	14 (100.0)	14 (100.0)
2500 - 5000	8 (12.1)	58 (87.9)	66 (100.0)
All	8 (10.0)	72 (90.0)	80 (100.0)

APPENDIX TABLE I - A

DISTRIBUTION OF ENTERPRISES FACING VARIOUS PROBLEMS BY LOCATION

Location	Count	Problems at start											Raw total
	Row PC%	Finance	Fixed assets	Raw materials	Skilled worker	Fuel	Marketing	Transportation	High Tax rate	Competitive import	Lack of demand	Technical knowledge	
Village	597 (70.2)	43 (5.0)	106 (12.4)	43 (5.1)	4 (0.5)	30 (3.5)	1 (0.1)	7 (0.8)	1 (0.1)	5 (0.6)	5 (0.6)	9 (1.1)	851 (100.0)
Market place	97 (68.8)	13 (9.2)	13 (9.2)	1 (0.7)	2 (1.4)	2 (1.4)	0 (0.0)	6 (4.4)	0 (0.0)	2 (1.4)	1 (0.7)	4 (2.8)	141 (100.0)
Town	152 (61.8)	49 (19.9)	17 (6.9)	13 (5.3)	0 (0.0)	2 (0.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	5 (2.0)	8 (5.3)	246 (100.0)
Column total:	846 (68.3)	105 (8.5)	136 (10.9)	57 (4.6)	6 (0.5)	34 (2.8)	1 (0.1)	13 (1.1)	1 (0.1)	7 (0.6)	11 (0.9)	21 (1.6)	1238 (100.0)

Note : Figures in parentheses are row percentages those in the middle of the first two columns are summation of the two row percentages respectively.

APPENDIX TABLE I -B

NUMBER AND PERCENTAGE DISTRIBUTION OF THE SAMPLE ENTERPRISES FACING VARIOUS PROBLEMS AT START BY OCCUPATION OF THE ENTREPRENEURS.

Count Row PCT Type of occupa- tion	Finance	Fixed assets	Raw mate- rials	Skilled worker	Fuel	Transpo- rtation	Marke- ting	Compe- titive imports	Techni- cal kno- wledge	High tax rate	Lack of demand	Others problems	Row total
Farmer/fisherman	279 (68.3) (76.1)	32 (7.8)	43 (10.6)	23 (5.3)	3 (0.7)	1 (0.2)	16 (3.9)	0 (0.0)	3 (0.7)	4 (0.9)	4 (0.9)	2 (0.5)	409 (100.0)
Trader/shopkeeper	112 (65.1) (75.6)	18 (10.5)	18 (10.5)	12 (6.9)	1 (0.6)	0 (0.0)	4 (2.4)	0 (0.0)	3 (1.7)	1 (0.6)	0 (0.0)	3 (1.7)	172 (100.0)
Professional	11 (64.7) (70.6)	1 (5.9)	1 (5.9)	0 (0.0)	0 (0.0)	0 (0.0)	4 (23.5)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	17 (100.0)
Entrepreneur/ Industrial	51 (68.9) (81.1)	9 (12.2)	9 (12.2)	1 (1.3)	1 (1.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (2.8)	1 (1.3)	74 (100.0)
Agricultural labour	5 (71.4) (71.4)	0 (0.0)	1 (14.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (14.3)	0 (0.0)	7 (100.0)
Industrial labour	27 (64.2) (69.0)	2 (4.8)	5 (11.9)	3 (7.1)	0 (0.0)	0 (0.0)	2 (4.8)	1 (2.4)	0 (0.0)	0 (0.0)	0 (0.0)	2 (4.8)	52 (100.0)
Salaried worker	113 (67.7) (78.4)	18 (10.8)	18 (10.8)	6 (3.6)	0 (0.0)	0 (0.0)	1 (0.6)	0 (0.0)	1 (0.6)	3 (1.7)	0 (0.0)	7 (4.2)	167 (100.0)
Others	135 (76.3) (82.5)	11 (6.2)	24 (13.6)	2 (1.1)	1 (0.6)	0 (0.0)	0 (0.0)	0 (0.0)	2 (1.1)	0 (0.0)	0 (0.0)	2 (1.1)	177 (100.0)
Column total	733 (68.8) (77.7)	(824) (8.5)	91 (11.2)	119 (4.3)	46 (0.6)	6 (0.1)	27 (2.5)	1 (0.1)	9 (0.9)	8 (0.3)	7 (0.7)	17 (1.5)	1065 (100.0)

Note: Figures in parentheses are row percentages those in the middle of the first two columns are summation of the two row percentages respectively.

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APPENDIX TABLE I - C

DISTRIBUTION OF SAMPLE ENTERPRISES FACING VARIOUS PROBLEMS AT START BY INDUSTRY TYPE

Count Row PCT Industry type	Problems												
	Finance	Fixed assets	Raw mate- rials	Skilled worker	Fuel	Trans- port	Marke- ting	Compe- titive imports	Techni- cal know- ledge	High tax rate	Lack of demand	Others problems	Total
Jute baling	3 (50.0) (66.7)	1 (16.7)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (16.7)	0 (0.0)	0 (0.0)	1 (16.7)	6 (100.0)
Dairy products	14 (87.5)	0 (0.0)	2 (12.5)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	16 (100.0)
Canned daries fruit	6 (75.0)	0 (0.0)	1 (12.5)	0 (0.0)	0 (0.0)	0 (0.0)	1 (12.5)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	8 (100.0)
Vegetable oil	26 (92.8) (96.4)	1 (3.6)	1 (3.6)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	28 (100.0)
Bakery products	13 (68.4) (73.7)	1 (5.3)	2 (10.5)	1 (5.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.3)	0 (0.0)	0 (0.0)	1 (5.3)	19 (100.0)
Graiz crushing	75 (87.2) (90.6)	3 (3.4)	1 (1.2)	1 (1.2)	2 (2.3)	1 (1.2)	1 (1.2)	0 (0.0)	0 (0.0)	1 (1.2)	0 (0.0)	1 (1.2)	86 (100.0)
Gur making	30 (62.5) (93.7)	15 (31.2)	1 (2.1)	0 (0.0)	1 (2.1)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (2.1)	0 (0.0)	0 (0.0)	48 (100.0)
Tobacco manufactu- ring	24 (55.8)	0 (0.0)	2 (4.7)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	12 (27.9)	0 (0.0)	5 (11.6)	43 (100.0)
Saw mill & hand karat products	8 (61.5)	0 (0.0)	2 (15.4)	2 (15.4)	1 (7.7)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	13 (100.0)
Wooden furniture & fixtures	15 (71.3) (80.9)	2 (9.5)	1 (4.8)	1 (4.8)	0 (0.0)	0 (0.0)	1 (4.8)	0 (0.0)	0 (0.0)	0 (0.0)	1 (4.8)	0 (0.0)	21 (100.0)

Note: Figures in parentheses are row percentages those in the middle of the first two columns are summation of the two row percentages respectively.

APPENDIX TABLE I - C (CONTD.)

Industry type	Problems												Total
	Finance	Fixed assets	Raw materials	Skilled worker	Fuel	Transport	Marketing	Competitive imports	Technical knowledge	High tax rate	Lack of demand	Others problems	
Wooden transport equipment & tools	14 (82.4)	2 (11.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.9)	0 (0.0)	1 (100.0)
Cane and bamboo containers	17 (65.5)	0 (0.0)	1 (3.8)	0 (0.0)	0 (0.0)	0 (0.0)	7 (26.9)	0 (0.0)	1 (3.8)	0 (0.0)	0 (0.0)	0 (0.0)	26 (100.0)
Cane and bamboo mat cover	58 (77.4)	1 (1.3)	10 (13.3)	0 (0.0)	0 (0.0)	0 (0.0)	6 (8.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	75 (100.0)
Cane and bamboo furniture & other products	21 (80.8)	1 (3.8)	3 (11.6)	0 (0.0)	0 (0.0)	0 (0.0)	1 (3.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	26 (100.0)
Bedding material	5 (55.6)	2 (22.2)	1 (11.1)	1 (11.1)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	9 (100.0)
Hosiery & knitting	12 (75.0)	3 (18.8)	1 (6.2)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	16 (100.0)
Coir products	80 (70.8)	3 (2.7)	25 (22.1)	1 (0.9)	0 (0.0)	1 (0.9)	3 (2.6)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	113 (100.0)
Jute products	10 (29.4)	1 (2.9)	5 (14.8)	18 (52.9)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	34 (100.0)
Fishing net	33 (70.2)	1 (2.1)	12 (25.6)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (2.1)	0 (0.0)	47 (100.0)
Spinning & dyeing year	16 (64.0)	1 (4.0)	8 (32.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	24 (100.0)

APPENDIX TABLE I - C (CONTD.)

Industry type	Problems												Total
	Finance	Fixed assets	Raw materials	Skilled worker	Fuel	Transport	Marketing	Competitive imports	Technical knowledge	High tax rate	Lack of demand	Others problems	
Handloom products	132 (65.7) (71.1)	11 (5.4)	29 (14.4)	19 (9.5)	0 (0.0)	0 (0.0)	5 (2.5)	1 (0.5)	1 (0.5)	0 (0.0)	0 (0.0)	3 (1.5)	201 (100.0)
Silk products	9 (81.8)	0 (0.0)	0 (0.0)	1 (9.1)	0 (0.0)	0 (0.0)	1 (9.1)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	11 (100.0)
Miscellaneous textiles	8 (61.5)	0 (0.0)	2 (15.4)	1 (7.7)	0 (0.0)	0 (0.0)	2 (15.4)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	13 (100.0)
General tailoring	24 (58.6) (83.0)	10 (24.4)	1 (2.4)	1 (2.4)	0 (0.0)	0 (0.0)	2 (4.9)	0 (0.0)	0 (0.0)	0 (0.0)	2 (4.9)	1 (2.4)	41 (100.0)
Black smithy	15 (78.9)	2 (10.5)	1 (5.3)	1 (5.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	19 (100.0)
Sheet metal products	11 (61.1) (66.7)	1 (5.6)	3 (16.7)	1 (5.6)	0 (0.0)	0 (0.0)	1 (5.6)	0 (0.0)	1 (5.6)	0 (0.0)	0 (0.0)	0 (0.0)	18 (100.0)
Miscellaneous metal products	15 (68.2) (81.8)	3 (13.6)	2 (9.1)	2 (9.1)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	22 (100.0)
Indigenous drugs	11 (57.9)	0 (0.0)	3 (15.7)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.3)	19 (100.0)
Miscellaneous chemical products	16 (69.6) (82.6)	3 (13.0)	3 (13.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.3)	25 (100.0)
Printing & paper products	14 (63.7) (77.3)	3 (13.7)	2 (9.1)	1 (4.5)	0 (0.0)	0 (0.0)	1 (4.5)	0 (0.0)	1 (4.5)	0 (0.0)	0 (0.0)	0 (0.0)	22 (100.0)

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APPENDIX TABLE I - C (CONTD.)

Industry type	Problems												Total
	Finance	Fixed assets	Raw materials	Skilled worker	Fuel	Transport	Marketing	Competitive	Technical knowledge	High tax rate	Lack of demand	Others Problems	
Leather processing and products	35 (74.4) (87.4)	6 (12.8)	6 (12.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	47 (100.0)
Nylon & plastic products	2 (22.2) (33.3)	1 (11.1)	2 (22.2)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (22.2)	2 (22.2)	9 (100.0)
Pottery products	10 (71.6)	0 (0.0)	1 (7.1)	0 (0.0)	1 (7.1)	0 (0.0)	1 (7.1)	0 (0.0)	1 (7.1)	0 (0.0)	0 (0.0)	0 (0.0)	14 (100.0)
Structural clay products	5 (71.4) (85.7)	1 (14.3)	1 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	7 (100.0)
Miscellaneous industries	15 (78.9) (84.2)	1 (5.3)	1 (5.3)	1 (5.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.3)	19 (100.0)
Motor vehicles repairing & general engineering	16 (59.3) (96.3)	10 (37.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (3.7)	0 (0.0)	0 (0.0)	0 (0.0)	27 (100.0)
Electrical goods repairing	14 (73.6) (78.9)	1 (5.3)	2 (10.5)	1 (5.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.3)	19 (100.0)
Miscellaneous repairing	38 (60.3) (92.1)	20 (31.7)	3 (4.8)	1 (1.6)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (1.6)	0 (0.0)	0 (0.0)	0 (0.0)	63 (100.0)
Column total (All industries)	870 (68.5) (77.2)	(981) (8.6)	141 (11.1)	55 (4.3)	5 (0.4)	2 (0.2)	37 (2.9)	1 (0.1)	9 (0.7)	14 (1.1)	7 (0.6)	18 (1.4)	1270 (100.0)

APPENDIX TABLE 2 - A

DISTRIBUTION OF ENTREPRENEURS USING VARIOUS SOURCES FUNDS FOR FINANCING INITIAL CAPITAL BY INDUSTRY.

Identity of industry	Sources of initial capital								Row total
	Cash from inherited net dowry	Savings from agricul- ture	Savings from other sources	Land sales	Selling other assets	Partner contri- bution	Loans	Others	
1. Jute baling	0 (0.0)	1 (25.0)	2 (50.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (25.0)	4 (100.00)
2. Dairy products	1 (9.1)	3 (27.2)	5 (45.5)	1 (9.1)	0 (0.0)	0 (0.0)	1 (9.1)	0 (0.0)	11 (100.00)
3. Canned and dried fruits and vegetables	0 (0.0)	5 (45.5)	5 (45.5)	0 (0.0)	0 (0.0)	1 (9.1)	0 (0.0)	0 (0.0)	11 (100.00)
4. Vegetable oil	0 (0.0)	10 (5.0)	7 (35.0)	1 (5.0)	1 (5.0)	0 (0.0)	1 (5.0)	0 (0.0)	20 (100.00)
5. Bakery products	2 (7.4)	4 (14.8)	12 (44.5)	55 (18.5)	11 (3.7)	1 (3.7)	0 (0.0)	2 (7.4)	27 (100.00)
6. Grain crushing	5 (4.3)	46 (39.3)	42 (35.9)	4 (3.4)	6 (5.1)	2 (1.7)	7 (6.0)	5 (4.3)	117 (100.00)
7. Gur making	2 (3.8)	38 (71.6)	11 (20.8)	1 (1.9)	0 (0.0)	0 (0.0)	1 (1.9)	0 (0.0)	53 (100.00)
8. Tobacco manufacturing	2 (6.7)	3 (43.3)	8 (26.7)	4 (13.3)	1 (3.3)	0 (0.0)	0 (0.0)	2 (6.7)	30 (100.00)
9. Saw mill and handkerat products	2 (13.3)	3 (20.0)	8 (53.3)	0 (0.0)	0 (0.0)	0 (0.0)	1 (6.7)	1 (6.7)	15 (100.00)
10. Wooden furniture and fixture	5 (27.8)	3 (16.7)	7 (38.9)	2 (11.1)	0 (0.0)	0 (0.0)	1 (5.5)	0 (0.0)	18 (100.00)

Note : Bottom figure in each cell is row percentage.

APPENDIX TABLE 2 - A (CONTD.)

Identity of industry	Sources of initial capital								Row total
	Cash from inherit net & dowry	Savings from agriculture	Savings from other sources	Land sales	Selling other assets	Partner contribution	Loans	Others	
11. Wooden transport equipment and tools	0 (0.0)	3 (30.0)	3 (30.0)	1 (10.0)	0 (0.0)	1 (10.0)	2 (20.0)	0 (0.0)	10 (100.0)
12. Cane and bamboo container	1 (4.3)	6 (26.2)	1 (47.8)	0 (0.0)	2 (8.7)	1 (4.3)	2 (8.7)	0 (0.0)	23 (100.0)
13. Cane and bamboo mat cover	3 (6.5)	20 (43.5)	17 (37.0)	0 (0.0)	0 (0.0)	1 (2.2)	3 (6.5)	2 (4.3)	46 (100.0)
14. Cane and bamboo furniture and other products	0 (0.0)	7 (35.0)	11 (55.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (5.0)	1 (5.0)	20 (100.0)
15. Bedding materials	2 (28.6)	1 (14.3)	2 (28.6)	0 (0.0)	1 (14.3)	0 (0.0)	0 (0.0)	1 (14.3)	7 (100.0)
16. Hosiery and knitting	1 (7.7)	1 (7.7)	7 (53.8)	2 (23.1)	0 (0.0)	0 (0.0)	1 (7.7)	0 (0.0)	13 (100.0)
17. Coir products	3 (3.8)	14 (7.8)	57 (71.2)	0 (0.0)	1 (1.2)	0 (0.0)	2 (2.5)	3 (3.8)	30 (100.0)
18. Jute products	0 (0.0)	3 (8.1)	21 (56.8)	0 (0.0)	2 (5.4)	1 (2.7)	1 (2.7)	9 (24.3)	37 (100.0)
19. Fishing net	0 (0.0)	12 (42.9)	15 (53.6)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (1.5)	28 (100.0)
20. Spinning and dyeing yarn	1 (3.2)	7 (22.6)	12 (38.7)	1 (3.2)	1 (3.2)	0 (0.0)	3 (9.7)	6 (19.4)	31 (100.0)

APPENDIX TABLE 2 - A (CONTD.)

Identity of industry	Sources of initial capital								Row total
	Cash from inheritance & dowry	Savings from agricul- ture	Savings from other sources	Land sales	Selling other assets	Partner contri- bution	Loans	Others	
21. Handloom products	10 (5.3)	50 (26.6)	60 (31.9)	19 (10.1)	9 (4.8)	0 (0.0)	14 (7.5)	26 (13.8)	188 (100.00)
22. Silk products	1 (12.5)	2 (25.0)	3 (37.5)	0 (0.0)	1 (12.5)	0 (0.0)	1 (12.5)	0 (0.0)	8 (100.00)
23. Misc. textiles	1 (8.3)	4 (33.3)	3 (25.0)	1 (8.3)	0 (0.0)	0 (0.0)	1 (8.3)	2 (16.7)	12 (100.00)
24. General tailoring	7 (17.5)	4 (10.0)	19 (47.5)	1 (2.5)	3 (7.5)	1 (2.5)	2 (5.0)	3 (7.5)	40 (100.00)
25. Blacksmithy	2 (13.3)	3 (20.0)	4 (26.7)	1 (6.7)	2 (13.3)	0 (0.0)	1 (6.7)	2 (13.3)	15 (100.00)
26. Sheet metal products	2 (13.3)	0 (0.0)	7 (46.6)	4 (26.7)	1 (6.7)	0 (0.0)	0 (0.0)	1 (6.7)	15 (100.00)
27. Misc. metal products	2 (8.7)	3 (13.0)	11 (47.8)	3 (13.0)	2 (8.7)	1 (4.4)	1 (4.4)	0 (0.0)	23 (100.00)
28. Indideneous drugs	2 (20.0)	1 (10.0)	5 (50.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (10.0)	1 (10.0)	10 (100.00)
29. Misc. chemical products	9 (42.9)	7 (33.3)	5 (23.8)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	21 (100.00)
30. Printing and paper products	3 (16.7)	2 (11.1)	10 (55.6)	1 (5.6)	0 (0.0)	1 (5.6)	1 (5.6)	0 (0.0)	18 (100.00)

APPENDIX TABLE 2 - A (CONTD.)

Identity of industry	Sources of initial capital								Row total
	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Land sales	Selling other assets	Partner contribution	Loans	Others	
31. Leather processing and products	3 (9.1)	2 (6.1)	19 (57.5)	4 (12.1)	1 (3.0)	0 (0.0)	2 (6.1)	2 (6.1)	33 (100.00)
32. Nylon and plastic products	0 (0.0)	1 (25.0)	2 (50.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (25.0)	4 (100.00)
33. Pottery	3 (42.9)	1 (14.3)	1 (14.3)	0 (0.0)	0 (0.0)	0 (0.0)	2 (28.5)	0 (0.0)	7 (100.00)
34. Structural clay products	0 (0.0)	2 (28.5)	3 (42.5)	0 (0.0)	0 (0.0)	1 (14.3)	1 (14.3)	0 (0.0)	7 (100.00)
35. Misc. industries	3 (18.7)	0 (0.0)	6 (37.5)	2 (12.5)	0 (0.0)	1 (6.3)	4 (25.0)	0 (0.0)	16 (100.00)
36. Motor vehicles repairing and general repairing	1 (4.0)	0 (0.0)	14 (56.0)	3 (12.0)	5 (20.0)	1 (4.0)	1 (4.0)	0 (0.0)	25 (100.00)
37. Electrical goods repairing	4 (30.8)	0 (0.0)	7 (53.8)	1 (7.7)	0 (0.0)	0 (0.0)	1 (7.7)	0 (0.0)	13 (100.00)
38. Misc. repairing	4 (10.8)	3 (8.1)	19 (51.4)	3 (8.1)	1 (2.7)	0 (0.0)	5 (13.5)	2 (5.4)	37 (100.00)
Column (all industries)	87 (7.9)	285 (26.1)	461 (42.2)	66 (9.0)	41 (3.8)	14 (1.3)	65 (5.9)	74 (6.8)	1093 (100.00)

APPENDIX TABLE 2 - B

PROPORTION OF INITIAL CAPITAL COMING FROM VARIOUS SOURCES BY INDUSTRY TYPES (FIGURES IN PARENTHESES ARE PERCENTAGES OF TOTAL INITIAL CAPITAL CONTRIBUTED BY SOURCES).

Industry sectors	Sources of initial capital								Row total of initial capital
	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Cash from land sales	Cash from sale of other assets	Partners contribution	Loans	Others	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
FOOD AND AGRICULTURE:									
Jute baling	0 (0.0)	199200 (48.0)	215800 (52.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	415000 (100)
Dairy products	581 (1.0)	4652 (8.0)	51172 (88.0)	581 (1.0)	0 (0.0)	0 (0.0)	1164 (2.0)	0 (0.0)	58150 (100)
Preserving of fruits & vegetables	0 (0.0)	1200 (48.0)	900 (36.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	400 (16.0)	2500 (100)
Canning & preserving of fish	0 (0.0)	500 (50.0)	0 (0.0)	0 (0.0)	0 (0.0)	500 (50.0)	0 (0.0)	0 (0.0)	1000 (100)
Vegetable oil	0 (0.0)	6873 (49.0)	2385 (49.0)	140 (1.0)	4207 (30.0)	420 (3.0)	0 (0.0)	0 (0.0)	14025 (100)
Grain milling	0 (0.0)	312297 (18.0)	555194 (32.0)	190847 (11.0)	260247 (15.0)	0 (0.0)	69399 (4.0)	346996 (20.0)	1734980 (100)
Bakery products	5425 (3.0)	14468 (8.0)	50638 (28.0)	21702 (12.0)	0 (0.0)	5425 (3.0)	1808 (1.0)	81384 (45.0)	180850 (100)
Gum manufacturing	12480 (24.0)	31720 (61.0)	2080 (4.0)	4680 (9.0)	0 (0.0)	0 (0.0)	1040 (2.0)	0 (0.0)	52000 (100)
Tobacco processing and manufacturing	17184 (4.0)	111696 (26.0)	77328 (18.0)	154656 (36.0)	4296 (1.0)	0 (0.0)	0 (0.0)	6440 (15.0)	429600 (100)

Note: Bottom figure in each cell is row percentage.

APPENDIX TABLE 2 - B (CONTD.)

Industry sectors	Sources of initial capital								
	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Cash from land sales	Cash from sale of other assets	Partners contribution	Loans	Others	Row total of initial capital
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>PHARMACEUTICALS & CHEMICALS</u>									
Manufacture of drugs and medicines	11759 (22.0)	10156 (19.0)	18798 (35.0)	535 (1.0)	2138 (4.0)	0 (0.0)	1069 (2.0)	9085 (17.0)	53450 (100)
Soap, perfumes & cosmetics	60160 (32.0)	63920 (34.0)	63290 (34.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	188000 (100)
Lac & shalac	0 (0.0)	20000 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	20000 (100)
<u>GLASS & CERAMICS</u>									
Pottery products	2997 (27.0)	5994 (54.0)	999 (9.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1110 (10.0)	11100 (100)
Structural clay products	0 (0.0)	2925 (9.0)	19500 (60.0)	0 (0.0)	0 (0.0)	4225 (13.0)	5850 (18.0)	0 (0.0)	32500 (100)
<u>RUBBER, LEATHER & PLASTICS</u>									
Manufacture of footwear	0 (0.0)	4183 (15.0)	1673 (6.0)	558 (2.0)	0 (0.0)	0 (0.0)	558 (2.0)	20916 (75.0)	27888 (100)
Leather & leather substitutes	1991 (22.0)	0 (0.0)	4706 (52.0)	362 (4.0)	0 (0.0)	0 (0.0)	0 (0.0)	1991 (22.0)	9050 (100)
Tanneries & leather finishing	0 (0.0)	321 (1.0)	21828 (68.0)	9551 (31.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	32100 (100)
Nylon & plastic products	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	31200 (100.0)	31200 (100)

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APPENDIX TABLE 2 - B (CONTD.)

Industry sectors	Sources of initial capital								Now total of initial capital
	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Cash from land sales	Cash from sale of other assets	Partners contribution	Loans	Others	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
WOOD CANE AND BAMBOO PRODUCTS									
Wood processing	22300 (20.0)	0 (0.0)	24530 (22.0)	0 (0.0)	0 (0.0)	0 (0.0)	4460 (4.0)	60210 (54.0)	111500 (100)
Wood works	380 (11.0)	103 (3.0)	863 (25.0)	586 (17.0)	0 (0.0)	0 (0.0)	1518 (44.0)	0 (0.0)	3450 (100)
Cane, bamboo and wooden containers	52 (1.0)	1458 (28.0)	1405 (27.0)	156 (3.0)	0 (0.0)	2030 (39.0)	104 (2.0)	0 (0.0)	5205 (100)
Cane and bamboo mats and covers	248 (8.0)	1925 (62.0)	62 (20.0)	0 (0.0)	0 (0.0)	0 (0.0)	310 (10.0)	0 (0.0)	3105 (100)
Cane and bamboo furniture	0 (0.0)	0 (0.0)	550 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	550 (100)
Bamboo fixtures	0 (0.0)	0 (0.0)	0 (0.0)	496 (9.0)	0 (0.0)	5014 (91.0)	0 (0.0)	0 (0.0)	5510 (100)
Cane and bamboo agricultural tools & equipment	0 (0.0)	965 (68.0)	341 (24.0)	0 (0.0)	0 (0.0)	0 (0.0)	57 (4.0)	57 (4.0)	1420 (100)
PAPER & PAPER PRODUCTS									
Paper container & boxes	0 (0.0)	0 (0.0)	500 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	500 (100)
Printing & publishing of boxes	31730 (19.0)	75150 (45.0)	60120 (36.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	167000 (100)
Book binding	0 (0.0)	0 (0.0)	7098 (78.0)	2002 (2.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	9100 (100)
Printing, publishing & allied industry	25160 (24.0)	0 (0.0)	420 (13.0)	0 (0.0)	0 (0.0)	4420 (13.0)	0 (0.0)	0 (0.0)	34000 (100)

APPENDIX TABLE 2 - B (CONTD.)

Industry sectors	Sources of initial capital								Row total of initial capital
	Cash from inheritance & dowry	Savings from agriculture	Savings from other sources	Cash from land sales	Cash from sale of other assets	Partners contribution	Loans	Others	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
TEXTILES									
Made-up textiles	21116 (94.0)	225 (1.0)	0 (0.0)	0 (0.0)	901 (4.0)	0 (0.0)	0 (0.0)	225 (1.0)	22517 (100)
Hosiery and knitting	29962 (46.0)	1303 (2.0)	18237 (28.0)	13027 (20.0)	0 (0.0)	1303 (2.0)	0 (0.0)	1303 (2.0)	65135 (100)
Carpets and rugs	309 (35.0)	257 (29.0)	292 (33.0)	0 (0.0)	0 (0.0)	0 (0.0)	27 (3.0)	0 (0.0)	885 (100)
Cordage, rope and twine products	0 (0.0)	6005 (55.0)	385 (31.0)	55 (0.5)	55 (0.5)	0 (0.0)	437 (4.7)	983 (9.0)	10919 (100)
Handloom products	9079 (3.0)	30262 (10.0)	66578 (22.0)	18157 (6.0)	6052 (2.0)	0 (0.0)	27235 (9.0)	145258 (48.0)	32621 (100)
Silk and jamdani products	589 (6.0)	2747 (28.0)	5396 (55.0)	0 (0.0)	392 (4.0)	0 (0.0)	686 (7.0)	0 (0.0)	9810 (100)
Chikka & jute products	0 (0.0)	13 (1.0)	54 (4.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1273 (95.0)	1340 (100)
Printing & clothes	710 (4.0)	7632 (43.0)	1420 (8.0)	3018 (17.0)	0 (0.0)	0 (0.0)	0 (0.0)	4970 (28.0)	17750 (100)
Tailoring & made-up garments	380 (11.0)	103 (3.0)	863 (25.0)	536 (17.0)	0 (0.0)	0 (0.0)	1514 (44.0)	0 (0.0)	3450 (100)
METAL WORKS:									
Manufacture of cutlery, hand tool & hardware products	0 (0.0)	12240 (18.0)	680 (10.0)	4760 (7.0)	20400 (30.0)	2920 (44.0)	0 (0.0)	0 (0.0)	68000 (100)
Metal furniture & fixtures	10150 (5.0)	0 (0.0)	146160 (72.0)	4060 (2.0)	4060 (2.0)	30450 (15.0)	8120 (4.0)	0 (0.0)	203000 (100)

Industry sectors	Sources of initial capital								Row tot of initi. capital
	Cash from inheritan- ce & dowry	Savings from agricul- ture	Savings from other sources	Cash from land sales	Cash from sale of other assets	Partners contri- bution	Loans	Others	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
<u>METAL WORKS :</u>									
Blacksmithy	399 (1.0)	3591 (9.0)	2793 (7.0)	0 (0.0)	399 (1.0)	0 (0.0)	1995 (5.0)	30725 (77.0)	39900 (100)
Fabricated metal products	1228 (2.0)	0 (0.0)	29482 (48.0)	7370 (12.0)	6142 (10.0)	0 (0.0)	4299 (7.0)	12899 (21.0)	61420 (100)
Jewellery & related products	5535 (15.0)	23616 (64.0)	369 (1.0)	0 (0.0)	0 (0.0)	4797 (13.0)	738 (2.0)	1845 (5.0)	36900 (100)
Musical instruments	0 (0.0)	0 (0.0)	4078 (93.0)	0 (0.0)	0 (0.0)	0 (0.0)	307 (7.0)	0 (0.0)	4335 (100)
Repair of footwear & leather	3996 (37.0)	0 (0.0)	4752 (44.0)	0 (0.0)	2052 (19.0)	0 (0.0)	0 (0.0)	0 (0.0)	10800 (100)
Electrical goods repairing	16254 (21.0)	10062 (13.0)	36378 (47.0)	13158 (17.0)	0 (0.0)	0 (0.0)	1548 (2.0)	0 (0.0)	77400 (100)
Motor vehicles repairing	1830 (2.0)	4700 (5.0)	48880 (52.0)	11280 (12.0)	15900 (17.0)	6580 (7.0)	3760 (4.0)	940 (1.0)	94000 (100)
Watch, clock & jewellery repairing	6264 (38.0)	0 (0.0)	7418 (45.0)	0 (0.0)	0 (0.0)	0 (0.0)	1319 (8.0)	1484 (9.0)	16485 (100)
Welding & general repairing	0 (0.0)	30409 (38.0)	25603 (32.0)	12804 (16.0)	9603 (12.0)	0 (0.0)	1604 (2.0)	0 (0.0)	80025 (100)
Photography	5100 (17.0)	0 (0.0)	15000 (50.0)	0 (0.0)	9900 (33.0)	0 (0.0)	0 (0.0)	0 (0.0)	30000 (100)
Photo binding	0 (0.0)	0 (0.0)	500 (100.00)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	500 (100)
Column total (all industries)	305398 (6.7)	823578 (18.0)	1605603 (35.3)	475527 (10.4)	346824 (7.6)	95084 (2.1)	140930 (3.1)	761692 (16.7)	4554636 (100)

APPENDIX TABLE 3.A

DISTRIBUTION OF ENTERPRISES TAKING LOANS
(FOR FINANCING INITIAL CAPITAL) FROM INSTITUTIONAL SOURCES

Sources of loans	No of enterprises
<u>Institutional sources</u>	
1. Commercial Bank	3 (3.6)
2. Other Govt. agencies	3 (3.6)
3. Co-operative	2 (2.4)
<u>Non-institutional sources.</u>	
Local money lender	20 (24.1)
Wealthy people other than money lender	8 (9.6)
Friends and relatives	43 (51.8)
<u>Other sources</u>	4 (4.8)
Total	83 (100.0)

Note : Figures in paranthesis indicate percentage.

APPENDIX TABLE 4 - A

DISTRIBUTION OF THE ENTREPRENEURS GIVING VARIOUS REASONS FOR NOT TAKING INSTITUTIONAL LOANS BY SOCIAL ROLE OF THE ENTREPRENEURS IN THE COMMUNITY.

Role in the Society	Nature of Reasons										Total
	Ignorance	How to apply	Lack of Security	High interest rate	Takes long time	Unofficial payment	Too troublesome	Had no need	Others	Non-response	
No Role	461 (39.7)	70 (6.0)	190 (16.4)	38 (3.3)	55 (4.7)	33 (2.8)	126 (10.9)	100 (8.6)	31 (2.7)	56 (4.8)	116 (100.0)
Minor Role	4 (14.8)	0 (0.0)	2 (7.4)	4 (14.8)	4 (14.8)	1 (3.7)	6 (22.2)	3 (11.1)	0 (0.0)	3 (11.1)	2 (100.0)
Matabbar	11 (26.2)	6 (14.3)	3 (7.1)	0 (0.0)	4 (9.5)	1 (2.4)	7 (16.7)	7 (16.7)	0 (0.0)	3 (7.1)	4 (100.0)
Member U.C.	1 (10.0)	1 (10.0)	0 (0.0)	3 (30.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (20.0)	1 (10.0)	2 (20.0)	1 (100.0)
Chairman U.C.	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (50.0)	1 (50.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (100.0)
Total	477 (38.4)	77 (6.2)	195 (15.7)	45 (3.6)	64 (5.2)	36 (2.9)	139 (11.2)	112 (9.0)	32 (2.6)	64 (5.2)	12 (10.0)

Note: Figure in bracket are row percentage.

APPENDIX TABLE 14-B

DISTRIBUTION OF THE ENTREPRENEURS GIVING VARIOUS REASONS FOR NOT TAKING INSTITUTIONAL LOANS BY THEIR LANDOWNERSHIP PATTERN.

Recorded land owned	Non-response	Ignorance	How to apply	Lack of security	High interest rate	Takes long time	Unofficial payment	Too troublesome	Had no need	Others	Row Total
Landless	14 (4.5)	110 (35.1)	28 (8.9)	57 (18.2)	11 (3.5)	14 (4.5)	5 (1.6)	31 (9.9)	35 (11.2)	8 (2.6)	31 (100)
Upto 1 acre	29 (4.7)	253 (41.4)	33 (5.4)	119 (19.5)	22 (3.6)	26 (4.3)	19 (3.1)	55 (9.0)	40 (6.5)	15 (2.5)	61 (100)
1-5 acre	15 (6.5)	88 (38.3)	13 (5.7)	11 (4.8)	9 (3.9)	17 (7.4)	7 (3.0)	36 (15.7)	27 (11.7)	7 (3.0)	23 (100)
5-10 acre	3 (8.8)	6 (17.6)	2 (5.9)	2 (5.9)	0 (0.0)	4 (11.8)	3 (8.8)	9 (26.5)	3 (8.8)	2 (5.9)	3 (100)
Above 10 acre	2 (10.0)	5 (25.0)	1 (5.0)	0 (0.0)	2 (10.0)	3 (15.0)	0 (0.0)	1 (5.0)	6 (30.0)	0 (0.0)	2 (100)
Column Total	63 (5.2)	462 (38.2)	77 (6.4)	189 (15.6)	44 (3.6)	64 (5.3)	34 (2.8)	132 (10.9)	111 (9.2)	32 (2.6)	120 (100)

DISTRIBUTION OF ENTERPRISES GIVING VARIOUS REASONS FOR NOT TAKING
INSTITUTIONAL LOANS BY LOCATION.

Location	Reasons										Total
	Non-response	Ignorance	How to apply	Lack of security	High interest rate	Takes long time	Unofficial payment	Too troublesome	Had no need	Others	
Village	586 (34.2)	380 (22.2)	131 (7.6)	167 (9.7)	30 (1.7)	60 (3.5)	45 (2.6)	187 (10.9)	82 (4.8)	48 (2.8)	171 (100)
Market place	72 (31.0)	37 (15.9)	20 (8.6)	21 (9.1)	8 (3.4)	19 (8.2)	10 (4.3)	22 (9.5)	18 (7.5)	5 (2.2)	23 (100)
Town	124 (30.8)	46 (11.5)	32 (8.0)	36 (9.0)	17 (4.2)	27 (6.7)	39 (9.7)	47 (11.7)	19 (4.7)	15 (3.7)	402 (100)
Column Total	782 (33.3)	463 (19.7)	183 (7.8)	224 (9.5)	55 (2.3)	106 (4.5)	94 (4.0)	256 (10.9)	119 (5.1)	68 (2.9)	235 (100)

APPENDIX TABLE 4 - D

DISTRIBUTION OF THE ENTREPRENEURS GIVING VARIOUS REASONS FOR NOT TAKING INSTITUTIONAL LOANS BY LEVELS OF THEIR PER CAPITA INCOME.

Per Capita Income	Reasons											
	Non-response	Ignorance	How to apply	Lack of security	High interest rate	Takes long time	Unofficial payment	Too troublesome	Had no need	Others	Total	
Under 250	0 (0.0)	2 (66.7)	0 (0.0)	1 (33.3)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (100)
250 - 500	0 (0.0)	3 (25.0)	0 (0.0)	2 (16.7)	0 (0.0)	1 (8.3)	0 (0.0)	0 (0.0)	5 (41.7)	1 (8.3)	1 (10)	
500 - 1000	0 (0.0)	6 (66.7)	0 (0.0)	2 (22.2)	0 (0.0)	0 (0.0)	0 (0.0)	1 (11.1)	0 (0.0)	0 (0.0)	6 (100)	
1000 - 15000	0 (0.0)	25 (46.3)	5 (9.3)	14 (25.9)	0 (0.0)	0 (0.0)	0 (0.0)	8 (14.8)	2 (3.7)	0 (0.0)	37 (100)	
1500 - 2500	6 (2.3)	127 (48.7)	9 (3.4)	71 (27.2)	2 (0.8)	4 (1.5)	1 (0.4)	23 (8.8)	13 (5.0)	5 (1.9)	261 (100)	
2500 - 5000	55 (6.3)	302 (34.6)	58 (6.7)	105 (12.0)	42 (4.8)	58 (6.7)	35 (4.0)	102 (11.7)	89 (10.2)	26 (3.0)	872 (100)	
Column Total	61 (5.0)	465 (38.4)	72 (5.9)	195 (16.1)	44 (3.6)	63 (5.2)	36 (3.0)	134 (11.1)	109 (9.0)	32 (2.7)	1272 (100)	

APPENDIX TABLE 4-E

DISTRIBUTION OF THE ENTREPRENEURS GIVING VARIOUS REASONS FOR NOT TAKING INSTITUTIONAL LOANS BY THEIR LEVEL OF EDUCATION.

Level of education	Reasons										
	Non-respon- se	Ignorance	How to apply	Lack of security	High inte- rest rate	Takes long time	Unoffi- cial payment	Too tro- ublesome	Had no need	Others	Total
No formal education	11 (2.2)	248 (49.6)	38 (7.6)	81 (16.2)	5 (1.0)	16 (3.2)	6 (1.2)	51 (10.2)	33 (6.6)	11 (2.2)	50 (100.0)
Passed grade 1 - 4	25 (5.9)	159 (37.5)	24 (5.7)	80 (18.9)	18 (4.2)	13 (3.1)	12 (2.8)	45 (10.6)	37 (8.7)	11 (2.6)	42 (100.0)
5 - 9	17 (7.6)	56 (25.0)	11 (4.9)	26 (11.6)	15 (6.7)	25 (11.2)	12 (5.4)	30 (13.4)	24 (10.7)	8 (3.6)	22 (100.0)
10 - 11	3 (7.5)	8 (20.0)	1 (2.5)	3 (7.5)	3 (7.5)	5 (12.5)	1 (2.5)	6 (15.0)	9 (22.5)	1 (2.5)	4 (100.0)
12 - 13	3 (12.0)	4 (16.0)	2 (8.0)	2 (8.0)	1 (4.0)	2 (8.0)	3 (12.0)	2 (8.0)	5 (20.0)	1 (4.0)	2 (100.0)
UJ & over	5 (19.2)	2 (7.7)	1 (3.8)	3 (11.5)	3 (11.5)	2 (7.7)	1 (3.8)	5 (19.2)	4 (15.4)	0 (0.0)	12 (100.0)
Vocational training	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (100.0)
Column Total	64 (5.2)	477 (38.5)	77 (6.2)	195 (15.7)	45 (3.6)	63 (5.1)	36 (2.9)	139 (11.2)	112 (9.0)	32 (2.6)	11 (1.0)

TABLE A-1 - F

DISTRIBUTION OF THE ENTERPRISES GIVING VARIOUS REASONS FOR NOT TAKING INSTITUTIONAL LOANS BY AGE OF THE ENTERPRISE.

Recorded Age of Enterprise	Reasons										Tot
	Non-response	Ignorance	How to apply	Lack of security	High interest rate	Takes long time	Unofficial payment	Too troublesome	Had no need	Others	
Under 5	14 (6.5)	59 (27.3)	17 (7.9)	34 (15.7)	12 (5.6)	17 (7.9)	13 (6.0)	17 (7.9)	28 (13.0)	5 (2.3)	216
5 - 9	10 (4.6)	76 (34.9)	16 (7.3)	36 (16.5)	9 (4.1)	8 (3.7)	5 (2.3)	27 (12.4)	20 (9.2)	11 (5.0)	218
10 - 14	10 (6.1)	71 (43.3)	5 (3.0)	16 (9.8)	9 (5.5)	14 (8.5)	5 (3.0)	17 (10.4)	14 (8.5)	3 (1.2)	164
15 - 19	9 (7.3)	50 (40.3)	11 (8.9)	23 (18.5)	5 (4.0)	6 (4.8)	3 (2.4)	8 (6.5)	6 (4.8)	3 (2.4)	127
20 - 32	9 (3.9)	96 (41.4)	12 (5.2)	47 (20.3)	3 (1.3)	5 (2.2)	7 (3.0)	20 (12.1)	19 (8.2)	6 (2.6)	237
33 & over	12 (4.2)	125 (43.6)	16 (5.6)	39 (13.6)	7 (2.4)	14 (4.9)	3 (1.0)	42 (14.6)	25 (8.7)	4 (1.4)	287
Column Total	64 (5.2)	477 (38.4)	77 (6.2)	195 (15.7)	45 (3.6)	64 (5.2)	36 (2.9)	139 (11.2)	112 (9.1)	32 (2.5)	1277

DISTRIBUTION OF THE ENTREPRENEURS MENTIONING VARIOUS PROBLEMS FACED IN
TAKING INSTITUTIONAL LOANS BY THEIR SOCIAL ROLE IN THE COMMUNITY.

Role in the society	P r o b l e m s							Total
	Lack of security	High Interest rate	Takes long time	Unofficial payment	Official formalities	Others	Ignorance	
No role	33 (34.7)	1 (1.1)	11 (11.6)	14 (14.7)	18 (18.9)	4 (4.2)	14 (14.7)	95 (100.0)
Minor role	2 (40.0)	0 (0.0)	2 (40.0)	1 (20.0)	0 (0.0)	0 (0.0)	0 (0.0)	5 (100.0)
Matabbar	0 (0.0)	0 (0.0)	1 (33.3)	0 (0.0)	0 (0.0)	0 (0.0)	2 (66.7)	3 (100.0)
Chairman U.C.	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	1 (100.0)	0 (0.0)	0 (0.0)	1 (100.0)
Column Total	35 (33.7)	1 (1.0)	14 (13.5)	15 (14.4)	19 (18.3)	4 (3.8)	16 (15.4)	104 (100.0)

APPENDIX TABLE 5-B

DISTRIBUTION OF THE ENTREPRENEURS MENTIONING VARIOUS PROBLEMS FACED BY THEM IN TAKING INSTITUTIONAL LOANS BY THEIR LANDOWNERSHIP PATTERN.

Recorded land owned	P r o b l e m s							Total
	Lack of security	High interest rat	Takes long time	Unofficial payment	Official formality	Others	Ignorance	
Landless	6 (37.5)	0 (0.0)	3 (18.8)	2 (12.5)	2 (12.5)	0 (0.0)	0 (18.8)	16 (100.0)
Upto 1 acre	19 (34.5)	1 (1.8)	7 (12.7)	7 (12.7)	9 (16.4)	4 (7.3)	8 (14.5)	55 (100.0)
1 - 5 acre	8 (33.3)	0 (0.0)	2 (8.3)	4 (16.7)	5 (20.8)	0 (0.0)	5 (20.8)	24 (100.0)
5 - 10 acre	1 (25.0)	0 (0.0)	0 (0.0)	1 (25.0)	2 (50.0)	0 (0.0)	0 (0.0)	4 (100.0)
Above 10 acre	1 (33.3)	0 (0.0)	2 (66.7)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	3 (100.0)
Column Total	35 (34.3)	1 (1.0)	14 (13.7)	14 (13.7)	18 (17.6)	4 (3.9)	16 (15.7)	102 (100.0)

APPENDIX TABLE 5-C

DISTRIBUTION OF ENTERPRISES MENTIONING VARIOUS PROBLEMS IN TAKING INSTITUTIONAL LOANS BY LOCATION

Location	P r o b l e m s							
	Ignorance	Jack of security	High interest rate	Takes long time	Unofficial payment	Official formalities	Others	Total
Village	16 (15.8)	27 (26.7)	2 (2.0)	10 (9.9)	17 (16.8)	26 (25.8)	3 (3.0)	101 (100.0)
Market place	0 (0.0)	0 (0.0)	1 (10.0)	3 (30.0)	1 (10.0)	4 (40.0)	1 (10.0)	10 (100.0)
Town	0 (0.0)	8 (24.3)	0 (0.0)	7 (21.2)	11 (33.3)	5 (15.1)	2 (6.1)	33 (100.0)
Total	16 (11.1)	35 (24.3)	3 (2.1)	20 (13.9)	29 (20.1)	35 (24.3)	6 (4.2)	144 (100.0)

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APPENDIX TABLE 5-D

DISTRIBUTION OF THE ENTREPRENEURS MENTIONING VARIOUS PROBLEMS FACED BY THEM IN TAKING INSTITUTIONAL LOAN BY THEIR LEVEL OF EDUCATION.

Level of education	P r o b l e m s							
	Lack of security	High interest rate	Takes long time	Unofficial payment	Official formalities	Others	Ignorance	Total
No formal education	14 (46.7)	0 (0.0)	1 (3.3)	2 (6.7)	4 (13.3)	2 (6.7)	7 (23.3)	30 (100.0)
Passed grade 1 - 4	11 (30.6)	0 (0.0)	6 (16.7)	5 (13.9)	6 (16.7)	2 (5.6)	6 (16.7)	36 (100.0)
5 - 9	7 (26.9)	0 (0.0)	5 (19.2)	4 (15.4)	7 (26.9)	0 (0.0)	3 (11.5)	26 (100.0)
10 - 11	0 (0.0)	0 (0.0)	0 (0.0)	1 (50.0)	1 (50.0)	0 (0.0)	0 (0.0)	2 (100.0)
12 - 13	2 (33.3)	1 (16.7)	1 (16.7)	2 (33.3)	0 (0.0)	0 (0.0)	0 (0.0)	6 (100.0)
UJ & over	1 (25.0)	0 (0.0)	1 (25.0)	1 (25.0)	1 (25.0)	0 (0.0)	0 (0.0)	4 (100.0)
Column Total	35 (33.7)	1 (1.0)	14 (13.5)	15 (14.4)	19 (18.3)	4 (3.8)	16 (15.4)	104 (100.0)

DISTRIBUTION OF ENTERPRISES FACING VARIOUS PROBLEMS IN TAKING INSTITUTIONAL LOANS BY AGE OF THE ENTERPRISE.

Recorded age of enterprise	P r o b l e m s							Tot
	Lack of security	High interest rate	Takes long time	Unofficial payment	Official formalities	Others	Ignorance	
Under 5	⁷ (35.0)	⁰ (0.0)	¹ (5.0)	⁵ (25.0)	⁵ (25.0)	⁰ (0.0)	² (10.0)	² (100)
5 - 9	⁵ (27.8)	⁰ (0.0)	³ (16.7)	² (11.1)	³ (16.7)	¹ (5.6)	⁴ (22.2)	¹ (100)
10 - 14	⁴ (26.7)	⁰ (0.0)	³ (13.3)	⁵ (33.3)	² (13.3)	⁰ (0.0)	² (13.3)	¹⁵ (100)
15 - 19	⁵ (50.0)	⁰ (0.0)	³ (30.0)	⁰ (0.0)	² (20.0)	⁰ (0.0)	⁰ (0.0)	¹ (100)
20 - 32	⁸ (44.4)	¹ (5.6)	² (11.1)	² (11.1)	¹ (5.6)	³ (16.7)	¹ (5.6)	¹ (100)
33 & over	⁶ (26.1)	⁰ (0.0)	³ (13.0)	¹ (4.3)	⁶ (26.1)	⁰ (0.0)	⁷ (30.4)	¹ (100)
Column Total	³⁵ (33.7)	¹ (1.0)	¹⁴ (13.5)	¹⁵ (15.4)	¹⁹ (18.3)	⁴ (3.8)	¹⁶ (15.4)	¹ (100)

APPENDIX TABLE 6 - A

RATE OF INTEREST ON LOANS (FOR FINANCING INITIAL CAPITAL) BY SOURCE AND SIZE OF LOAN.

Source and size of loans	Sum of rates (in %) of interest.	Mean of the sum of interest rates	No. of observations
Commercial bank:	35.0	11.67	3
Tk. 1001 - 5000	11.0	11.0	1
Tk. 5001 - 50,000	24.0	12.0	2
Other government agencies:	18.0	9.0	2
Tk. 501 - 1000	12.0	12.0	1
Tk. 1001 - 5000	6.0	6.0	1
Co-operatives:	12.0	4.0	3
Tk. 100 - 500	12.0	4.0	3
Local money lenders:	808.0	38.5	21
Tk. upto 99	0.0	0.0	1
Tk. 100 - 500	549.0	49.9	11
Tk. 501 - 1000	159.0	26.5	6
Tk. 1001 - 5000	70.0	35.0	2
Tk. 5001 - 50,000	30.0	30.0	1
Wealthy people:	144.0	18.0	8
Upto Tk. 99	0.0	0.0	1
Tk. 100 - 500	144.0	28.8	5
Tk. 501 - 1000	0.0	0.0	1
Tk. 1001 - 5000	0.0	0.0	1
Friends and relatives:	380.0	8.62	45
Upto Tk. 99	120.0	120.0	1
Tk. 100 - 500	260.0	11.82	22
Tk. 501 - 1000	0.0	0.0	5
Tk. 1001 - 5000	0.0	0.0	11
Tk. 5001 - 50,000	8.0	1.33	6
Other sources :	0.0	0.0	6
All sources :	1405.0	15.9	88
All sizes			

APPENDIX TABLE 7 - A

VALUE OF SECURITY AS% OF LOANS (FOR FINANCING INITIAL CAPITAL) BY SOURCE AND SIZE OF LOAN.

Source and size of loans	Sum of values of security	% of sum of per-centage	Number of observation
Commercial bank:	1333.33	444.44	3
Tk. 1001 to 5000	750.00	750.00	1
Tk. 5001 to 50,000	583.33	291.66	2
Other government agencies:	366.66	122.22	3
Tk. 501 to 1000	250.00	250.00	1
Tk. 1001 to 5000	116.66	58.33	2
Co-Operations:	500.00	250.00	2
Tk. 100 to 500	500.00	250.00	2
Local money lender:	3795.00	189.75	20
Upto Tk. 99	0.00	0.00	1
Tk. 100 to 500	3000.00	300.00	10
Tk. 501 to 1000	295.00	49.17	6
Tk. 1001 to 5000	500.00	250.00	2
Tk. 5001 to 50,000	0.00	0.00	1
wealthy people:	0.00	0.00	8
Upto Tk. 99	0.00	0.00	1
Tk. 100 to 500	0.00	0.00	5
Tk. 501 to 1000	0.00	0.00	1
Tk. 1001 to 5000	0.00	0.00	1
Friends + relatives:	100.00	2.33	43
Tk. Upto 99	0.00	0.00	3
Tk. 100 to 500	100.00	5.00	20
Tk. 501 to 1000	0.00	0.00	5
Tk. 1001 to 5000	0.00	0.00	10
Tk. 5001 to 50,000	0.00	0.00	5
Others:	0.00	0.00	4
Tk. 100 - 500	0.00	0.00	2
Tk. 501 - 1000	0.00	0.00	2
All sources:	6094.99	73.43	83
All sizes			

APPENDIX TABLE 8

DISTRIBUTION OF ENTERPRISES EXPANDING FIXED CAPITAL
FROM VARIOUS SOURCES BY INDUSTRY TYPE.

Industry type	Sources of expansion		
	Reinvestment of profit	Other sources	Total
Jute baling	1 (100.0)	0 (0.0)	1 (100.0)
Dairy products	6 (100.0)	0 (0.0)	6 (100.0)
Canned dried fruit and vegetables	4 (100.0)	0 (0.0)	4 (100.0)
Vegetable oil	5 (100.0)	0 (0.0)	5 (100.0)
Bakery products	13 (100.0)	0 (0.0)	13 (100.0)
Grain crushing	12 (80.0)	3 (20.0)	15 (100.0)
Gur making	3 (100.0)	0 (0.0)	3 (100.0)
Tobacco manufacturing	12 (92.31)	1 (7.69)	13 (100.0)
Sawmill/karat products	6 (100.0)	0 (0.0)	6 (100.0)
Wooden furniture and fixture	9 (90.0)	1 (10.0)	10 (100.0)
Wooden transport equipment and tools	2 (100.0)	0 (0.0)	2 (100.0)
Cane and bamboo container	2 (66.67)	1 (33.33)	3 (100.0)
Cane and bamboo mat cover	4 (100.0)	0 (0.0)	4 (100.0)
Cane & bamboo furniture and other products	3 (75.0)	1 (25.0)	4 (100.0)
Bedding material	1 (100.0)	0 (0.0)	1 (100.0)
Hosiery & knitting	6 (100.0)	0 (0.0)	6 (100.0)
Co. products	12 (92.31)	1 (7.69)	13 (100.0)
Jute products	2 (100.0)	0 (0.0)	2 (100.0)

APPENDIX TABLE 8 (CONTD.)

Industry type	Sources of expansion		Total
	Investment or profit	Other sources	
Fishing net	3 (100.0)	0 (0.0)	3 (100.0)
Spinning and dyeing of yarn	6 (66.7)	3 (33.3)	9 (100.0)
Handloom products	81 (92.1)	7 (7.9)	88 (100.0)
Silk products	7 (70.0)	3 (30.0)	10 (100.0)
Misc. textile	1 (100.0)	0 (0.0)	1 (100.0)
General tailoring	6 (85.7)	1 (14.3)	7 (100.0)
Blacksmithy	8 (100.0)	0 (0.0)	8 (100.0)
Shut metal products	2 (100.0)	0 (0.0)	2 (100.0)
Misc. metal product	9 (75.0)	3 (25.0)	12 (100.0)
Indigenous drugs	5 (55.6)	4 (44.4)	9 (100.0)
Misc. chemical products	11 (84.6)	2 (15.4)	13 (100.0)
Printing & paper	9 (100.0)	0 (0.0)	9 (100.0)
Leather processing and products	19 (100.0)	0 (0.0)	19 (100.0)
Nylon and plastic products	2 (100.0)	0 (0.0)	2 (100.0)
Pottery products	3 (100.0)	0 (0.0)	3 (100.0)
Structural clay products	0 (0.0)	0 (0.0)	0 (0.0)
Misc. industry	6 (100.0)	0 (0.0)	6 (100.0)
Motor vehicle repairing & general engineering	12 (100.0)	0 (0.0)	12 (100.0)
Electric goods repairing	0 (0.0)	0 (0.0)	0 (0.0)
Misc. repairing	14 (82.4)	3 (17.6)	17 (100.0)
	307 (90.1)	34 (9.9)	341 (100.0)

APPENDIX TABLE - 9 (CONTD.)

Industry type	Reinvest- ment of profit	Personal savings from agri- culture	Personal savings from other sources	Sale of land	Sale of other assets	Partners contri- bution	Loans from bank and other Govt. agencies	Loans from non insti- tutional sources
Bedding materials	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Hosiery and knitting	96.60	3.40	0.0	0.0	0.0	0.0	0.0	0.0
Coir products	95.10	3.41	1.19	0.30	0.0	0.0	0.0	0.0
Jute products	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Fishing net	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Spinning and dyeing yarn	96.96	2.29	0.75	0.0	0.0	0.0	0.0	0.0
Handloom products	70.48	6.94	5.20	3.29	3.95	0.25	6.28	3.61
Silk products	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Misc. textiles	6.67	0.0	0.0	20.00	0.0	0.0	0.0	13.33
General tailoring	80.26	0.0	19.74	0.0	0.0	0.0	0.0	0.0
Blacksmithy	183.79	14.59	0.0	0.0	1.62	0.0	0.0	0.0
Sheet metal products	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Misc. metal products	87.93	2.68	0.0	2.01	0.0	4.02	0.0	3.36
Indegeneous drugs	69.19	1.85	4.61	23.06	1.29	0.0	0.0	0.0
Misc. chemical products	79.43	9.37	1.43	8.15	1.63	0.0	0.0	0.0

APPENDIX TABLE 9 (CONTD.)

Industry type	Reinvest- ment of profit	Personal savings from agri- culture	Personal savings from other sources	Sale of land	Sale of other assets	Partners contri- bution	Loans from bank & other Govt. agencies	Loans from non insti- tutional sources
Printing and paper product	82.92	4.41	2.76	0.0	0.0	0.0	9.92	0.0
Leather processing and products	97.42	1.72	0.86	0.0	0.0	0.0	0.0	0.0
Nylon and plastics products	62.26	0.0	0.0	0.0	0.0	0.0	0.0	37.74
Pottery	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Misc. industries	93.74	0.0	1.26	0.0	0.0	0.0	0.0	0.0
Motor vehicles repairing and general engineering	70.59	0.0	0.0	0.0	0.0	0.0	0.0	29.41
Misc. repairing	42.45	0.83	5.24	1.89	8.97	0.0	11.34	29.28
All industries	76.3	3.9	4.5	1.4	0.9	1.8	7.3	3.9

APPENDIX TABLE - 10

UTILISATION OF PROFIT BY INDUSTRY TYPE

Industry type	Utilisation pattern						Total
	Consumption	Saving	Reinvest- ment in the present industries	Reinvest- ment in the other industries	Reinvestment	Other	
	1	2	3	4	5 3+4	6	
						7 1+2+5+6	
1. Jute baling	43.7	1.3	45.0	10.0	55.0	0.0	100.0
2. Dairy products	85.8	2.9	5.7	3.3	10.0	1.3	100.0
3. Canned and dried fruits and vegetables	75.7	5.7	13.6	2.9	16.5	2.1	100.0
4. Bakery products	62.5	1.4	34.3	0.0	34.3	1.8	100.0
5. Grain crushing	88.2	1.2	5.4	2.5	7.9	2.7	100.0
6. Gur making	94.2	3.9	1.6	0.0	1.6	0.3	100.0
7. Tobacco manufacturing	76.3	0.0	20.1	1.9	22.0	1.7	100.0
8. Saw mill and handsaw products	76.0	2.1	18.3	2.9	21.2	0.7	100.0
9. Wooden furniture and fixture	83.6	0.0	11.0	0.0	11.0	5.4	100.0
10. Wooden transport equip- ment and tools	98.6	0.5	0.1	0.3	0.4	0.5	100.0
11. Cane and bamboo container	99.5	0.0	0.5	0.0	0.5	0.0	100.0
12. Cane and bamboo mat cover	98.5	0.0	0.3	1.1	1.4	0.1	100.0
13. Cane and bamboo furniture other products	83.0	0.0	0.2	0.0	0.2	16.8	100.0

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APPENDIX TABLE 10 (CONTD.)

Industry type	Utilization pattern						
	Consumption	Saving	Reinvest- ment in the present industries	Reinvest- ment in the other industries	Reinvestment	Others	Total
	1	2	3	4	5 3+4	6	7 1+2+5+6
14. Bedding materials	68.9	1.9	15.9	2.2	18.1	11.1	100.0
15. Hosiery and knitting	86.0	0.0	14.0	0.0	14.0	0.0	100.0
16. Coir products	97.5	0.0	1.9	0.3	2.2	0.3	100.0
17. Jute products	92.3	0.3	3.7	0.6	4.3	3.1	100.0
18. Fishing net	94.5	0.4	1.6	0.0	1.6	3.5	100.0
19. Spinning and dyeing yarn	92.6	0.0	0.5	1.0	1.5	5.9	100.0
20. Handloom products	77.4	1.1	8.9	0.3	9.2	12.3	100.0
21. Silk products	74.2	0.0	18.3	0.0	18.3	7.5	100.0
22. Miscellaneous textile	84.2	0.8	15.0	0.0	15.0	0.0	100.0
23. General tailoring	88.0	1.1	8.9	0.9	9.8	1.1	100.0
24. Blacksmithy	91.8	0.4	5.9	0.0	5.9	1.9	100.0
25. Sheet metal products	91.5	0.0	5.8	2.7	8.5	0.0	100.0
26. Misc. metal products	63.8	2.9	24.4	2.9	27.3	6.0	100.0
27. Indigenous drugs	61.8	1.4	33.2	0.7	33.9	2.9	100.0

APPENDIX TABLE 10 (CONFD.)

Industry type	Utilisation pattern						
	Consumption	Saving	Reinvest- ment in the present industries	Reinvest- ment in the other industries	Reinvest- ment	Others	Total
	1	2	3	4	5 3+4	6	7 1+2+5+6
28. Misc. chemical products	75.5	1.5	15.5	0.0	15.5	7.5	100.0
29. Printing and paper products	71.5	5.0	15.9	2.8	18.7	4.8	100.0
30. Leather processing and products	81.4	0.9	17.5	0.1	17.6	0.1	100.0
31. Nylon and plastic products	90.0	0.0	10.0	0.0	10.0	0.0	100.0
32. Pottery	98.8	0.0	0.5	0.0	0.5	0.7	100.0
33. Structural clay products	95.8	1.7	2.5	0.0	2.5	0.0	100.0
34. Misc. industries	92.9	2.1	3.6	0.0	3.6	1.4	100.0
35. Motor vehicles repairing and general engineering	86.8	3.2	8.6	0.5	9.1	0.9	100.0
36. Electrical goods repairing	73.0	3.7	18.3	0.0	18.3	5.0	100.0
37. Misc. repairing	86.7	0.6	10.1	0.7	10.8	1.9	100.0
Column total (All industries)	83.5	1.2	11.3	1.1	12.3	3.0	100.0

Source : Phase II survey.

MARKETING

TABLE 1

SOURCES OF RAW MATERIALS

Sources of raw materials	Source wise % distribution of all raw materials (value)
1. Producers	23.1
2. Middlemen	6.7
3. Wholesalers	19.1
4. Retailers	40.0
5. Co-operatives	0.16
6. Government agencies	1.8
7. Creditor	1.7
8. Foreign supplier	0.14
9. Self produced	7.3

TABLE 2

SOURCES OF RAW MATERIALS BY LOCATION OF ENTERPRISES (IN % OF TOTAL VALUE OF RAW MATERIALS)

Sources	Village	Market place	Town	All locations combined
1. Producers	29.22	12.70	7.0	23.1
2. Middlemen (broker)	5.60	12.20	4.95	6.7
3. Wholesale salers	16.12	17.70	37.7	19.1
4. Retailer	34.0	53.77	46.7	40.0
5. Co-operatives	0.6	0.13	0.05	0.16
6. Government agencies	0.02	2.3	2.4	1.8
7. Creditor	4.0	0.70	0.06	1.7
8. Foreign supplier		0.5	1.0	0.14
9. Self produced	10.44		0.64	7.3
Total	100.00	100.00	100.00	100.00

TABLE 3

SECTORWISE DISTRIBUTION OF ENTERPRISES ACCORDING TO THEIR MAIN SOURCE OF RAW MATERIALS, (IN % OF TOTAL ENTERPRISES OF THE SECTOR)

Sector	From producer	Middlemen	Wholesalers	Retailers	Co-operatives	Government agencies	Creditor	Foreign supplier	Self produced	Other	All sources
1.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1. Food and agriculture	37.35	4.28	6.23	16.73	0.39	3.11	0.78	0.39	27.63	3.11	100.0
2. Wood, cane and bamboo	64.04	3.37	8.43	20.79	0.57	0	0	0	1.12	1.68	100.0
3. Textiles	7.60	9.45	27.42	41.47	0.92	5.99	-	-	.69	6.45	100.0
4. Metal works	3.92	0	27.45	64.71	-	-	1.96	-	-	1.96	100.0
5. Chemicals	28.6	11.4	28.6	17.1	0	0	2.9	2.9	5.7	2.8	100.0
6. Paper products	5.81	5.81	41.37	35.39	0	0	0	5.81	0	5.81	100.0
7. Leather & plastics	17.5	2.5	15.0	35.0	0	0	0	0	0	30.0	100.0
8. Ceramics	26.9	3.8	11.5	3.8	0	0	0	0	3.8	50.0	100.0
9. Repairing service	2.0	7.0	34.0	55.0	0	0	0	0	0	2.0	100.0
All sectors	23.90	6.33	19.68	32.95	0.53	0.71	2.64	0.26	6.94	6.06	100.0

TABLE 4
SECTORWISE DISTRIBUTION OF RAW MATERIALS (VALUE) ACCORDING TO SOURCES
OF SUPPLY (IN PERCENT OF TOTAL VALUE OF RAW MATERIALS).

Sectors	From producers	Middlemen	Wholesalers	Materials Retailers	Co-operatives	Government agencies	Creditors	Foreign supplier	Self producers	Others	All sources
1. Food and agriculture	31.37	7.1	9.24	23.81	0.2	0.56	3.18	0.56	21.28	2.8	100.0
2. Wood, cane and bamboo	47.58	7.43	7.43	33.08	0.37	0.73	-	-	1.85	1.48	100.0
3. Textiles	11.22	7.96	24.55	41.99	1.14	-	6.34	-	1.63	5.2	100.0
4. Metal works	5.06	2.53	25.33	53.17	1.26	-	2.53	-	-	10.12	100.0
5. Chemicals	28.94	17.10	21.05	14.7	-	1.34	2.63	5.26	6.58	2.0	100.0
6. Paper products	3.84	3.84	38.46	42.30	-	-	3.84	3.84	-	3.88	100.0
7. Leather and plastics	12.33	12.33	21.96	32.87	4.10	-	-	-	-	16.41	100.0
8. Ceramic	17.50	2.50	7.50	37.50	-	-	-	-	2.30	2.70	100.0
9. Repairing service	1.39	5.59	26.57	60.20	0.69	-	0.68	-	0.69	4.19	100.0
10. Overall	21.05	7.62	18.25	36.92	0.83	0.4	3.33	0.42	5.83	5.35	100.0

TABLE 5

PERCENTAGE DISTRIBUTION OF RAW MATERIALS (VALUE) ACCORDING TO SOURCES OF SUPPLY AND ENTERPRISE SIZE GROUP

Size of enterprises (No. of employees)	Directly from producers	Middlemen	Wholesalers	Retailers	Co-operatives	Government agencies	Creditor	Foreign supplier	Self produced	Others
1	17.54	6.44	15.78	44.44	2.33	0.60	0	0	1.19	11.69
2	25.58	7.74	16.49	37.04	1.01	0.34	0.67	0	2.35	8.75
3	28.37	6.09	13.85	40.55	0.67	0.67	1.35	0.34	4.73	3.38
4-5	24.88	6.15	14.98	40.10	0.80	0.80	1.87	0	6.95	3.48
6-9	13.25	7.27	23.94	32.49	0.42	1.70	5.98	1.28	10.68	2.99
10-19	14.89	8.51	24.68	29.78	1.27	0.35	7.24	0.35	7.24	4.68
20 & above	13.33	6.67	26.67	43.33	0	3.33	3.33	0	0	3.33
Overall	21.56	6.96	18.02	37.57	0.98	0.86	2.75	0.37	5.56	5.38

Note : Figure (in percentage) should be read in row order.

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TABLE 6

DISTRIBUTION OF RAW MATERIALS ACCORDING TO SOURCES OF SUPPLY AND PRODUCT TYPE (IN PER CENT OF TOTAL VALUE OF RAW MATERIALS).

Product types	From immediate producer	Middlemen	Wholesaler	Retailer	Co-operatives	Government agencies	Creditor	Foreign supplier	Self produced	Other
Consumer goods	22.17	7.93	19.85	33.75	0.18	3.03	7.40	4.54	1.06	0.09
Intermediate goods	28.46	13.04	15.43	30.83	0.79	0.39	1.58	7.51	1.18	0.79
Capital goods	21.83	4.22	7.76	54.24	4.22	0.70	1.40	5.63	0	0
Service	1.85	0	31.48	62.98	0.92	0	0.92	1.85	0	0
All products combined	23.90	6.33	19.68	32.95	0.53	0.71	2.64	0.26	6.94	6.06

Note: Figure (in percentage) should be read in row order.

DISTRIBUTION OF ENTERPRISES ACCORDING TO
WHETHER THEY USE ANY IMPORTED RAW MATERIALS

Sectors	% of enterprises using indigenous raw materials only	% of enterprises using imported raw materials
Food and agriculture	94.4	5.6
Wood, Cane and bamboo	95.3	4.7
Textiles	55.2	44.8
Metal works	31.5	68.5
Chemicals	40.0	60.0
Paper products	44.4	55.6
Leather and Plastics	47.5	52.5
Ceramics	84.6	15.4
Repairing Service	41.5	58.5
Overall	57.9	32.1

TABLE 8

VALUE OF IMPORTED RAW MATERIALS AS % OF TOTAL RAW MATERIALS
USED IN DIFFERENT ENTERPRISES BY LOCATION.

Industries	Village	Market place	Town	All locations combined
1. Jute baling	0	0	0	0
2. Dairy products	0	2.86	0	1.11
3. Canned and dried fruits and vegetables	0	0	0	0
4. Vegetable oils	0	0	0	0
5. Bakery products	0	2.50	25.33	15.19
6. Grain crushing	0	0	0	0
7. Gur making	0	0	0	0
8. Tobacco manufacturing	3.44	0	0	2.12
9. Saw milling/Karat products	0	0	0	0
10. Wooden furniture/fixture	4.38	15.0	0	4.76
11. Wooden transport equipment and tools	0.56	10.0	0	1.05
12. Cane and bamboo container	0	0	0	0
13. Cane and bamboo mat cover	0	0	0	0
14. Cane and bamboo furniture and other products	0	0	0	0
15. Bedding materials	0	0	15.0	6.67
16. Hosiery and Knitting	98.0	0	21.43	26.53
17. Coir products	0	0	0	0
18. Jute products	9.06	0	0	8.31
19. Fishing net	74.67	0	0	74.67
20. Spining and dyeing yarn	23.06	0	8.33	20.95
21. Handloom products	32.30	0	0	32.30
22. Silk products	2.92	0	0	2.92
23. Misc. Textiles	39.33	21.25	32.50	32.17
24. General tailoring	32.08	30.83	51.00	36.34
25. Blacksmithy	66.23	73.50	22.50	59.29
26. Sheet metal products	0	0	60.77	60.77
27. Misc. metal products	0	60.0	9.0	12.19
28. Indegenous drugs	38.0	50.0	54.0	42.29
29. Misc. chemical products	3.59	39.0	50.0	21.75

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TABLE 8 (CONTD.)

Industries	Village	Market place	Town	All locations combined
30. Printing and paper products	0	10.0	20.50	15.65
31. Leather processing and products	6.43	41.50	30.63	32.00
32. Nylon and plastic products	54.0	0	0	54.0
33. Pottery	3.0	0	0	3.0
34. Structural clay products	0	0	0	0
35. Misc. Industry	61.0	75.27	47.57	64.0
36. Motor vehicle repairing and general engineering	0	0	1.90	1.82
37. Electrical goods repairing	0	0	86.27	86.27
38. Misc. repairing	12.0	31.13	44.86	33.19
39. All Industries	14.18	28.99	29.43	18.17

TABLE 90

SHARE OF IMPORTED RAW MATERIALS IN TOTAL RAW MATERIALS
USED BY ENTERPRISE SIZE GROUP AND ENTERPRISE LOCATION
(IN PERCENT OF VALUE).

Size	Village	Market place	Town	All locations
1	11.12	41.96	32.36	23.53
2	19.51	36.37	46.91	26.92
3	11.39	38.82	28.54	16.30
4 - 5	8.50	17.69	16.43	9.79
6 - 9	17.76	16.07	18.47	17.76
10 - 19	19.69	4.33	30.88	20.08
20 and above	18.59	20.00	0	15.27
All sectors combined	14.21	29.08	27.45	18.27

TABLE 10

SHARE OF IMPORTED RAW MATERIALS IN TOTAL RAW MATERIALS USED BY SECTOR AND ENTERPRISE LOCATION (IN PERCENT OF VALUE).

Sectors	Village	Market place	Town	All locations
Food & Agriculture	0.27	1.06	9.50	1.23
Wood, Cane & bamboo	0.45	10.00	0	0.64
Textiles	26.28	28.44	25.24	26.28
Metal works	66.23	70.80	31.72	44.60
Chemicals	20.00	40.83	51.71	30.20
Paper products	0	10.00	20.50	15.65
Leather & Plastics	17.00	41.50	30.63	33.19
Ceramics	2.31	0	0	2.31
Repairing service	23.31	47.36	40.77	40.36
All sectors combined	14.99	28.99	29.43	18.17

TABLE 11

SHARE OF IMPORTED RAW MATERIALS IN TOTAL RAW MATERIALS USED
 BY PRODUCT TYPE AND ENTERPRISE LOCATION
 (IN PERCENT OF VALUE)

Products	Village	Market place	Town	All locations
Consumer goods	11.35	30.65	27.31	15.65
Intermediate goods	5.85	1.62	9.20	5.88
Capital goods	45.81	60.81	18.00	45.19
Service	12.00	29.29	39.93	34.45

TABLE 12

AVERAGE PREMIUM ON INPUT PRICE WHEN PURCHASED ON CREDIT
BY INDUSTRY (IN % OF MARKET PRICE).

Industries	Village	Market place	Town	All locations
1. Jute baling	0	0	0	0
2. Dairy products	0	0	0	0
3. Canned & dried fruits & vegetables	2.50	0	0	2.14
4. Vegetable oil	0.32	0	0	0.31
5. Bakery products	0	0	0.78	0.44
6. Grain crushing	0.50	0	1.67	0.54
7. Gur making	0	0	0	0
8. Tobacco manufacturing	3.75	14.0	0	7.69
9. Saw milling/karat products	1.18	20.0	20.0	4.08
10. Wooden furniture & fixture	0	0	0	0
11. Wooden transport equipment & tools	0	0	0	0
12. Cane and bamboo container	0	0	0	0
13. Cane & bamboo mat cover	0	0	0	0
14. Cane and bamboo furniture and other products	0	0	0	0
15. Bedding materials	0	0	15.0	6.67
16. Hosiery & knitting	0	0	0	0
17. Coir products	6.41	0	0	6.41
18. Jute products	0	0	0	0
19. Fishing net	0.07	0	0	0.07
20. Spinning & dying yarn	0	0	0	0
21. Handloom products	2.83	0	0	2.83
22. Silk products	0.58	0	0	0.58
23. Misc. Textiles	0.67	1.25	0	0.75

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TABLE 12 (CONTD.)

Industries	Village	Market place	Town	All locations
24. General tailoring	0	0	1.25	0.31
25. Blacksmithy	0	0	0	0
26. Sheet metal product	0	0	0	0
27. Misc. metal products	0	0	0	0
28. Indigenous drugs	0	0	11.67	2.50
29. Misc. Chemical products	0	0	0	0
30. Printing & paper products	0	0	0	0
31. Leather processing & products	0	0	0	0
32. Nylon & plastic products	0	0	0	0
33. Pottery	0	0	0	0
34. Structural clay products	0	0	0	0
35. Misc. industry	0	0	0.14	0.05
36. Motor vehicle repairing and general engineering	0	0	0	0
All industries combined	1.63	1.43	0.41	1.42

TABLE 13

AVERAGE PREMIUM ON INPUT PRICE TO CREDITOR ACCORDING TO ENTERPRISE SIZE AND LOCATION (% HIGHER THAN MARKET PRICE)

Size	Village	Market place	Town	All locations
1	0.33	0	0	0.17
2	0.59	0	0.00	0.41
3	1.89	0	0.49	1.52
4 - 5	1.92	1.54	0.07	1.71
6 - 9	1.80	1.43	0.66	1.53
10 - 19	2.26	7.00	0.77	2.47
20 And above	2.71	0	5.00	3.00
Over all	1.71	1.43	0.44	1.42

AVERAGE PREMIUM ON INPUT PRICE TO CREDITOR ACCORDING
TO SECTORS AND LOCATIONS (% HIGHER THAN MARKET PRICE).

Sectors	Village	Market place	Town	All location combined
Food and agriculture	0.61	4.24	0.71	1.09
Wood, cane and bamboo	1.16	5.00	2.86	1.30
Textiles	2.73	0.31	0.29	2.45
Metal works	0	0	0	0
Chemicals	0	0	5.00	1.03
Paper products	0	0	0	0
Leather and plastics	0	0	0	0
Ceramics	0	0	0	0
Repairing service	0	0	0.02	0.01
All sectors combined	1.63	1.43	0.44	1.42

TABLE - 15

CHANNELS OF DISTRIBUTION ACCORDING TO LOCATION
OF ENTERPRISES (IN PERCENT OF TOTAL VALUE OF SALES)

Channels of distribution	Village	Market place	Town	All locations combined
Consumers	39.76	42.90	60.96	54.05
Manufacturing firms	3.52	2.89	4.31	3.75
Middlemen	16.75	3.47	1.55	11.93
Whole salers	18.73	11.96	12.32	15.13
Retailers	16.86	15.38	10.47	7.10
Creditors	0.07	1.39	0.03	0.35
Others	4.31	22.01	10.36	7.69
Total	100.0	100.0	100.0	100.0

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TABLE - 16

SECTORWISE DISTRIBUTION OF ENTERPRISES BY MAIN BUYERS OF
THEIR GOODS (IN PERCENT OF TOTAL).

Sectors	Consumers	M/firms	Middlemen	Whole salers	Retailers	Creditors	Others
Food and agriculture	52.3	3.0	5.4	14.3	21.5	0.4	3.1
Wood, cane and bamboo	65.0	1.1	18.9	8.5	5.4	0	1.1
Textiles	24.0	6.1	21.9	23.5	9.4	0.6	9.5
Metal works	57.5	3.7	1.9	12.6	13.2	0	11.1
Chemicals	32.4	0	25.7	20.0	18.1	0	2.8
Paper products	68.9	0	0	0	18.2	0	12.9
Leather & plastics	62.5	2.5	2.5	27.5	5.0	0	0
Ceramics	69.2	0	0	19.3	11.5	0	0
Repairing service	65.9	0	0	2.0	4.0	0	28.1
All sectors combined	45.3	3.5	13.6	17.8	11.6	0.3	7.9

Note : Percentage is to be read in row order.

TABLE - 17

CHANNELS OF DISTRIBUTION ACCORDING TO SIZE OF ENTERPRISES (IN PERCENT OF TOTAL VALUE OF SALES).

Size	Directly to consumer	Manufacturing firms	Middlemen	Wholesalers	Retailers	Creditors	Others
1	57.46	2.24	7.46	11.94	10.45	0.75	9.70
2	51.44	3.55	11.35	8.15	13.48	0	12.06
3	45.86	2.23	11.46	9.87	14.97	0.32	15.29
4 - 5	41.42	4.48	13.72	15.30	21.12	0.52	3.44
6 - 9	34.53	2.24	8.97	24.20	25.56	0.89	3.59
10 - 19	26.74	3.82	13.87	28.29	20.10	0	7.18
20 & above	40.0	3.33	3.33	30.01	13.33	0	10.0
Overall	54.05	3.75	11.93	15.13	7.10	0.35	7.69

TABLE 18

CREDIT SALES AS % OF TOTAL SALES OF ENTERPRISES
SELLING ON CREDIT ACCORDING TO SECTORS AND LOCATION.

Sectors	Village	Market place	Town	All Locations combined
Food and agriculture	8.44	22.27	23.29	11.59
Wood, cane and bamboo	5.54	25.0	4.75	5.92
Textiles	10.67	19.0	18.74	11.61
Metal works	8.08	6.0	16.52	13.33
Chemicals	26.43	42.17	27.14	29.35
Paper products	57.67	10.0	15.42	22.24
Leathear and plastics ceramics	50.67	4.24	0	14.34
Repairing service	3.85	8.86	5.75	6.30
All sectors combined	9.74	15.43	13.27	10.89

SECTORWISE DISTRIBUTION OF ENTERPRISES REPORTING
SELLING ON CREDIT

Sectors	No. of Enterprises selling on credit	% of total enterprises
1. Food and agriculture	111	41.1
2. Wood, Cane & bamboo	55	28.6
3. Textiles	165	35.4
4. Metal works	26	48.1
5. Chemicals	28	80.0
6. Paper products	8	44.4
7. Leather & Plastics	16	40.0
8. Ceramics	16	61.5
9. Repairing service	36	34.0
All sectors combined	461	38.2

TABLE - 20

TERMS OF SALE ACCORDING TO ENTERPRISE SIZE

Size	Cash	Credit
1	73.3	26.7
2	61.6	38.4
3	61.3	38.7
4 - 5	69.5	30.5
6 - 9	55.8	44.2
10 -19	52.5	47.5
20 and above	54.5	45.5

TABLE 21
PERCENTAGE OF CREDIT SALE TO TOTAL TRANSACTIONS IN
DIFFERENT INDUSTRIES ACCORDING TO LOCATION

Industries	Village	Market place	Town	All locations
1. Jute baling	0	35	0	17.50
2. Dairy products	11	10	5	8.61
3. Canned and dried fruits, vegetables	13.33	50	0	18.57
4. Vegetable oil	11.72	90	0	11.33
5. Bakery products	3	8.33	26.67	18.31
6. Grain crushing	15.38	15.11	48.17	8.95
7. Gur making	3.26	0	0	3.26
8. Tobacco manufacturing	36.50	39	0	37.45
9. Sawmilling/ Karat products	21.36	60	12.50	22.86
10. Wooden furniture and fixture	7.81	20	4.33	8.43
11. Wooden transport equipment & tools	10	0	0	9.47
12. Cane and bamboo container	2.41	0	0	2.26
13. Cane and bamboo mat cover	3.77	6	0	3.77
14. Cane & bamboo furniture and other products	0	0	0	3.00
15. Bedding materials	0	0	36.25	16.11
16. Hosiery and Kuilting	0	0	24.14	22.53
17. Coir products	2.03	0	0	2.03
18. Jute products	57.67	0	3.67	53.17
19. Fishing net	3.26	0	0	3.26
20. Spinning & dyeing yarn	7.44	6	3.33	6.86
21. Handloom products	6.80	0	0	6.80
22. Silk products	38.42	0	0	38.42
23. Misc. textiles	8.33	32.25	20	18.25
24. General tailoring	10.83	14.58	11.63	12.44
25. Blacksmithy	8.08	7.50	0	6.43
26. Sheet metal products	6	0	13.46	13.46
27. Misc. metal products	0	0	23.13	21.76
28. Indigenous drugs	14.50	25.00	13.33	15.00
29. Misc. chemical products	37.27	45.60	37.50	39.40
30. Printing & paper products	57.67	10.00	15.42	22.24

ContdP/2

TABLE 21 (CONTD.)

Industries	Village	Market place	Town	All locations
31. Leather processing and Products	81.86	4.24	0	14.50
32. Nylon and plastic products	11.50	0	0	11.50
33. Pottery	6.00	0	0	6.00
34. Structural clay products	2.50	0	0	2.50
35. Misc. Industry wats	10	12.27	3.57	9.05
36. Motor vehicle repairing & general engineering	0	0	.24	0.23
37. Electrical goods repairing	0	0	5.00	5.00
38. Misc repairing	2.00	6.75	12.52	8.32
All Industries combined	9.74	15.43	13.27	10.39

TABLE 22

CREDIT SALE (VALUE) AS PERCENTAGE TO THE TOTAL VALUE OF SALE OF ENTERPRISES SELLING ON CREDIT BY SIZE AND LOCATION OF ENTERPRISES.

Size	Village	Market place	Town	All locations
1	7.85	6.18	6.07	7.02
2	11.93	10.89	9.11	11.25
3	8.60	10.0	21.20	10.74
4 - 5	7.02	15.77	16.96	8.50
6 - 9	11.04	29.14	11.37	12.65
10 - 19	12.30	31.27	16.96	17.14
20 & above	20.71	0	6.25	17.14
Overall	9.81	14.95	13.26	10.91

TABLE 25

CREDIT SALES AS PERCENT OF TOTAL VALUE OF SALES OF ENTERPRISES SELLING ON CREDIT BY PRODUCT TYPES.

Product types	Credit sales (in % of total sales)
Consumer goods	10.92
Intermediate goods	16.43
Capital goods	5.24
Service	5.61

TABLE 24

AVERAGE LENGTH OF PAYMENT TIME FOR CREDIT SALES BY ENTERPRISE SIZE GROUP AND ENTERPRISE LOCATION (IN DAYS).

Size	Village	Market place	Town	All locations
1	3.98	14.93	7.57	7.49
2	15.59	12.15	25.66	17.15
3	13.06	9.24	12.80	12.72
4 - 5	9.28	47.54	30.07	13.33
6 - 9	12.42	22.14	14.46	13.68
10 - 19	16.42	31.47	14.23	17.49
20 & above	28.49	0	3.75	23.05
Overall	12.57	20.07	17.61	14.17

TABLE 25

AVERAGE LENGTH OF PAYMENT TIME FOR CREDIT SALES BY SECTORS & ENTERPRISE LOCATIONS (IN DAYS). (IN PERCENT IN PARENTHESIS).

Sectors	Village	Market place	Town	All locations
Food and agriculture	7.45	27.42	7.0	9.96
Wood, cane and bamboo	6.53	41.25	16.88	7.71
Textiles	15.39	16.0	43.26	17.59
Metal works	39.31	6.80	14.26	19.70
Chemicals	27.43	20.0	9.71	22.47
Paper products	14.33	30.0	6.25	10.47
Leather and plastics	24.11	3.43	0	7.61
Ceramics	6.42	0	0	6.42
Repairing service	3.38	28.43	16.27	17.91
All sectors combined	11.96	20.94	18.04	13.86

TABLE 26

LENGTH OF PAYMENT TERM OF INDUSTRIES (IN DAYS)
ACCORDING TO LOCATION.

Industries	Village	Market place	Own	All locations
1. Jute baling	0	45	0	22.50
2. Dairy products	92	12.71	2.33	31.28
3. Canned & dried fruits & vegetables	13.23	30.00	0	16.14
4. Vegetable oil	5.31	0	0	5.13
5. Bakery products	10.00	6.67	8.00	7.63
6. Grain crushing	2.44	26.71	13.67	25.04
7. Gur making	1.95	0	0	1.95
8. Tobacco manufacturing	29.44	46.90	0	36.15
9. Sawmilling	62.73	120	7.50	58.93
10. Wooden furniture & fixture	6.06	22.50	40	12.48
11. Wooden transport equipment & tools	1.56	0	0	1.47
12. Cane & bamboo container	2.00	0	0	1.87
13. Cane & bamboo mat cover	2.74	0	0	2.74
14. Cane & bamboo furniture & other products	2.66	0	0	2.57
15. Bedding materials	0	0	10.00	4.44
16. Hosiery & knitting	0	0	71.93	67.13
17. Coir products	11.87	0	0	11.37
18. Jute products	57.79	0	7.33	53.58
19. Fishing net	3.92	0	0	3.52
20. Spinning & dyeing yarn	27.06	0	10	24.62

Contd...p/2

TABLE 28(CONTD.)

Industries	Village	Market place	Town	All locations
21. Handloom products	9.90	0	0	9.90
22. Silk products	26.25	0	0	26.25
23. Misc. textiles	5.83	5.50	17.50	7.67
24. General tailoring	28.75	19.50	42.13	28.63
25. Blacksmithy	39.31	8.50	0	25.85
26. Sheet metal products	0	0	7.69	7.69
27. Misc. metal products	0	0	23.13	21.76
28. Indigenous drugs	18.60	15.0	10.0	16.50
29. Misc. chemical products	35.45	21.00	9.50	26.05
30. Printing & paper products	14.33	30	6.25	10.47
31. Leather processing & products	13.14	3.43	0	5.53
32. Nylon plastic products	45	0	0	45
33. Pottery	5.85	0	0	5.85
34. Structural clay products	8.33	0	0	8.33
35. Misc. industry	12.33	25.91	17.14	21.05
36. Motor vehicle repairing & general engineering	0	0	0.71	0.68
37. Electrical goods repairing	0	0	35	35.0
38. Misc. repairing	0.70	31.94	18.14	19.13
All industries combined	12.57	20.07	17.61	14.17

TABLE 27

LENGTH OF PAYMENT TIME (IN DAYS)
ACCORDING TO PRODUCT TYPE AND ENTERPRISE
LOCATION

	Village	Market place	Town	All locations
Consumer good	9.81	18.51	21.46	12.40
Intermediate good	23.06	31.36	5.47	22.12
Capital good	8.19	6.80	0	7.71
Service	0.70	30.06	16.16	17.13

TABLE 28

ENTERPRISES SELLING THEIR PRODUCTS TO RAW MATERIAL SUPPLIERS BY SECTORS (IN PER CENT OF ENTERPRISES)

Sectors	Enterprises selling products to raw material supplier as % of total enterprises
Food and agriculture	1.9
Wood, cane and bamboo	3.1
Textile	9.9
Metalworks	7.4
chemicals	2.9
Paper products	11.1
Leather and plastics	0
Ceramics	3.8
Repairing service	4.7
All sectors combined	5.8

TABLE 29

REBATE ALLOWED ON OUTPUT PRICE WHEN SOLD TO RAW
MATERIAL SUPPLIER BY SECTORS & ENTERPRISE LOCATION
(% OF MARKET PRICE)

Sector	Village	Market place	Town	All locations
Food & Agriculture	0.05	0	0	0.04
Wood, cane & bamboo	0.09	0	0	0.09
Textiles	0.85	0	0	0.75
Metal works	7.69	20.0	0.61	4.31
Chemicals	0	0	0	0
Paper products	0	0	0	0
Leather & plastics	0	0	0	0
Ceramics	0.77	0	0	0.77
Repairing service	0.38	0	0	0.05
All sectors combined	0.56	0.87	0.11	0.52

TABLE 30

AVERAGE REBATE ALLOWED ON OUTPUT PRICE WHEN SOLD TO RAW MATERIAL SUPPLIER BY SIZE AND LOCATION OF ENTERPRISES (IN % OF MARKET PRICE)

Size	Village	Market place	Town	All locations
1	0.83	0	0	0.45
2.	0.47	3.70	0	0.77
3	1.12	0	0	0.85
4 - 5	0.36	0	0.36	0.34
6 - 9	0.43	0	0.29	0.36
10 - 19	0.17	0	0	0.13
20 and over	0	0	0	0

TABLE 31

REBATE ON OUTPUT PRICE TO CREDITOR ACCORDING TO ENTERPRISE SIZE AND LOCATIONS (PERCENT OF MARKET PRICE).

Size	Village	Market place	Town	All locations
1	0	0.89	0	0.22
2	0.05	0	0.23	0.08
3	0.04	0	0	0.03
4 - 5	.02	0.0	0.38	0.06
6 - 9	0.35	0.0	0	0.25
10 - 19	0.19	0	0	0.14
20 & above	0	0	0	0
Overall	0.10	0.22	0.11	0.11

TABLE 32

REBATE ON OUTPUT PRICE TO CREDITOR BY SECTOR & LOCATION

Sectors	Village	Market place	Town	All locations
Food & agriculture	0.03	0	0	0.03
Wood, cane & bamboo	0	0	0	0
Textiles	0.14	0	0	0.12
Metal works	0	0	0	0
Chemicals	0	0	0	0
Paper products	0	0	0	0
Leather & plastic	0	0	0	0
Ceramics	0.80	0	0	0.80
Repairing service	0	0.89	0.16	0.33
All sectors combined	0.10	0.22	0.11	0.11

TABLE 33

REBATE ALLOWED ON OUTPUT PRICE WHEN SOLD TO CREDITOR
BY INDUSTRY LOCATION OF ENTERPRISES (IN % OF MARKET PRICE)

Industry types	Village	Market place	Town	All locations
Vegatable oil	0.25	0	0	0.24
Handloom products	0.29	0	0	0.29
Silk products	0.58	0	0	0.53
Metal products	0	0	0.71	0.67
Structural clay products	3.33	0	0	3.33
Jute products	0	2.27	0	1.19
Fishing net	0	0	0.48	0.45
All locations combined	0.10	0.22	0.11	0.11

TABLE 34

DISTRIBUTION OF ENTERPRISES ACCORDING TO MAIN REASONS OF NOT EXPORTING
BY SECTORS

Sectors	Lack of export license	Problems of storage	Not exportable (low quantity, no demand in the foreign market, meagre amount etc.)	Financial limitation	Do not know about export possibilities
Food and Agriculture	0.38	0	52.09	0	47.53
Wood, cane and bamboo	0	0	22.75	0.53	76.72
Textiles	0	0.22	43.30	0.44	56.04
Metal works	0	0	50.0	1.85	48.15
Chemicals	25.0	0	37.39 43.79	0	31.25
Paper products	0	0	55.55	0	44.45
Leather and plastics	0	0	62.5	12.5	25.0
Ceramics	0	0	42.30	0	57.7
Repairing service	0	0	67.00	0	33.0
All sectors combined	0.76	.09	45.06	0.77	53.32

TABLE 35

DISTRIBUTION OF ENTERPRISES REPORTING EXTENT OF COMPETITION BY SECTORS (IN PERCENT OF ALL ENTERPRISES)

Sectors	None	Few	Many
Food and agriculture	1.3	18.9	79.8
Wood, cane and bamboo	-	20.1	79.9
Textiles	1.2	15.6	83.0
Metal works	1.8	31.5	66.7
Chemicals	5.7	65.7	28.0
Paper products	5.6	44.4	50.0
Leather and plastics	0	10.0	90.0
Ceramics	0	27.8	72.2
Repairing service	0.9	34.0	65.1
All sectors combined	2.2	21.2	77.6

TABLE 36

DISTRIBUTION OF ENTERPRISES REPORTING EXTENT OF COMPETITION BY ENTERPRISES SIZE GROUP (IN PERCENT OF ALL ENTERPRISES).

Size	No competi- tion	Few competi- tion	Many competi- tion
1	0.87	24.35	74.78
2	0.45	24.20	75.35
3	0.47	22.43	77.10
4 - 5	0.76	15.21	84.03
6 - 9	1.24	20.50	78.26
10 - 19	1.92	22.4	75.64
20 & above	0	33.53	66.67
All enterprises	1.2	21.2	77.61

SECTORWISE DISTRIBUTION OF ENTERPRISES REPORTING COMPETITION BY MAIN SOURCES OF COMPETITION (IN PERCENT OF ALL ENTERPRISES FACING COMPETITION).

Sectors	Imports	Large Industry	Small Industry
Food and Agriculture	4.32	16.77	78.91
Wood, Cane & Bamboo	0	1.03	98.78
Textiles	3.51	5.57	90.92
Metal works	0	1.9	98.10
Chemicals	0	24.28	75.72
Paper products	5.93	5.83	88.24
Leather and Plastics	0	37.5	72.5
Ceramics	0	20.8	79.2
Repairing service	0.9	3.8	95.3
All sectors combined	2.48	8.88	88.64

TABLE 38

SOURCES OF COMPETITION OF THE ENTERPRISES FACING
 COMPETITION BY ENTERPRISE SIZE (AS % OF ALL
 ENTERPRISES FACING COMPETITION)

	Size	Imports	Large Industry	Small Industry
	1	2.67	13.39	83.94
	2.	1.37	5.26	93.37
	3	2.75	6.27	90.98
	4 - 5	2.40	7.05	90.55
	6 - 9	4.58	15.68	79.74
	10 - 19	2.61	9.81	87.58
	20 And above	0	13.6	86.4
	Over all	2.48	8.88	88.64

TABLE 1

EXPENDITURE PATTERN OF RURAL HOUSEHOLDS

Annual household expenditure (Taka) —→	Upto 5000	5000-10000	10000-15000	15000 & above	All groups
Commodity ↓	Percentage of total expenditure				
Rice & rice products by dhaki	21.70	15.42	22.28	2.80	15.92
Rice & rice products by mill	53.86	55.24	50.52	64.11	55.38
Rice & rice products	75.56	70.66	72.80	66.91	71.30
Bakery products	0.31	2.07	1.94	2.34	1.82
Dairy products	0.32	0.14	0.51	0.53	0.34
Mustard oil	4.82	2.83	2.58	2.69	3.05
Other edible oil	0.34	0.56	0.23	0.52	0.43
Gur	2.34	1.97	1.56	2.01	1.93
Sugar	0.65	2.13	1.32	1.65	1.60
All food items	84.34	80.36	80.94	76.65	80.47
Cigarettes	0.24	0.57	1.38	0.92	0.80
Bidi & other tobacco products	3.09	2.23	2.39	2.06	2.38
All tobacco products	3.33	2.80	3.77	2.98	3.18

Contd...P/2.

TABLE 1 (CONTD.)

Annual household expenditure (Taka) →	Upto 5000	5000-10000	10000-15000	15000 & above	All groups
Commodity ↓	Percentage of total expenditure				
Cloth by mill	2.76	2.14	3.41	6.07	3.33
Cloth by handloom	3.87	3.20	4.40	3.92	3.76
Ready made garments (New)	0.03	0.01	0.03	0.07	0.03
Ready made garments (Old)	0.63	0.30	0.30	0.04	0.31
All cloths	7.29	5.65	8.14	10.10	7.43
Utensils (pottery)	0.35	0.25	0.19	0.28	0.26
Utensils (others)	0.34	1.34	1.19	1.37	1.17
Wood products	0.17	0.75	0.80	1.33	0.77
Cane & bamboo products	0.88	0.96	0.79	1.70	0.91
Blacksmith products	0.49	0.51	0.55	0.71	0.56
Other rural industries products	0.99	1.19	1.43	1.59	1.30
Misc.	1.75	6.12	2.20	3.39	3.98
All rural industries products	17.66	16.11	17.17	19.23	17.11
Total	99.93	99.93	100.00	100.10	100.03

TABLE 2

EXPENDITURE ELASTICITIES FOR COMMODITIES AT MEAN EXPENDITURE LEVEL *

Commodity	Expenditure Elasticity
Rice & rice products by dheki	0.28
Rice & rice products by mill	0.62
Rice & rice products	0.54
Bakery products	1.29
Dairy products	0.85
Mustard oil	0.24
Other edible oil	1.03
Gur from sugar cane	0.43
Gur from other juice	1.47
Sugar	1.01
Cigarettes	0.50
Bidi & other tobacco products	0.55
Cloth by mill	0.93
Cloth by handloom	0.54
Ready made garments (new)	0.03
Ready made garments (old)	-0.46
Utensils (pottery)	0.34
Utensils (others)	1.06
Wood products	1.39
Cane & bamboo products	0.88
Blacksmith products	1.03

* Fitted regression $x_j = a + b \log E + u_j$
 X_j = expenditure on commodity j, E = total expenditure
 Expenditure elasticity $n_j = \frac{b}{x_j}$

TABLE 3
EXPENDITURE PATTERN OF RURAL HOUSEHOLDS FOR
INDIVIDUAL TOBACCO AND TEXTILE PRODUCTS

Annual household expenditure (Taka)	Upto 5000	5000-10000	10000-15000	15000 & above	All groups	Elasticity
Commodity	Percentage of total expenditure					
Tobacco products						
Cigarettes	0.23	0.57	1.39	0.92	0.80	0.50
Bidi	2.88	1.65	2.05	1.30	1.88	0.40
Other tobacco products	0.21	0.59	0.34	0.77	0.50	1.15
Textile products						
Lungi & Dhuti by mill	0.78	0.66	0.10	0.67	0.53	0.34
Cotton sari by mill	1.85	1.56	1.77	1.12	1.60	0.50
Than by mill	0.14	0.35	0.47	3.17	0.87	2.07
Other sari (synthetic)	0.00	0.27	0.24	0.39	0.28	1.10
Lungi & Dhuti by handloom	0.99	0.80	1.69	1.05	1.11	0.57
Cotton sari by handloom	1.94	0.72	1.01	1.18	1.07	0.03
Gamcha towel	0.46	0.57	0.31	0.30	0.43	0.42
Underwear & embroidery etc.	0.48	0.54	0.86	0.59	0.61	0.65
Mosquito net	0.00	0.31	0.29	0.33	0.26	1.27