

*Regional Workshop*  
*on*  
*Strengthening the Role of the*  
*Chamber of Commerce and Industry*  
*in SME Development*

*Manila, Philippines, 6-7 June 2011*

*Presented by: Selima Ahmad*

# 1

## **ORGANIZATIONAL BACKGROUND**

- **Established in June ‘2001**
- **A non-profit, non-political organization**
- **24 members in June 2001**
- **Over 2500 members to date**
- **Country’s first trade body working exclusively for women’s economic empowerments**
- **Registered under the Ministry of Commerce, Govt. of Bangladesh**
- **Affiliated with FBCCI the apex trade body**
- **UN consultative status with Economic and Social council**

# **Vision**

**To build a prosperous BANGLADESH  
through progress and economic  
empowerment of women.**

# **Mission**

**Evolve as a national platform for urban  
And rural women entrepreneurs with an  
aim to enhance their contributions in all  
Spheres of life through attaining  
sustainable financial strength, recognition  
in family, society, Public life and  
economy.**

# Our Objectives

- **Work as a strong platform for women entrepreneurship development in Bangladesh**
- **Facilitate women entrepreneurs in marketing their products and services through development of a broad based business network at the local, the national and the international level**
- **Help women entrepreneurs get access to finance and services provided by various public and private institutions**
- **Build the professional capacity of women entrepreneurs**
- **Undertake initiatives to remove existing economic, social and cultural obstacles**
- **Works as a catalyst to undertake policy measures by the government in order to create a gender friendly environment in business and industry sector**

# Organizational Structure

- an Executive Committee entitled as the Board of Directors which consists of 14 members
- the President, Selima Ahmad, is the Chief executive of this committee as well as of the organization
- the President and the members in the Board are directly elected for two years by the general members and given the mandate to take and execute decisions on behalf of the organization.
- BWCCI has a well-established secretariat with full time experienced and professional staff
- BWCCI also has a trainers' pool consisting of 10 members.

# Major Programs and Services by which we reach our members

- Training for capacity building of women entrepreneurs
- Business counseling and legal literacy services
- Communication and information support through business center.
- Support to women entrepreneurs in marketing
- Facilitate women SME to participate in national and international trade fair

# **Major Programs and Services contd.**

- **Facilitate women entrepreneurs to get access to finance**
- **Develop network and partnership**
- **Advocacy for policy formulation and execution in favor of women in business and industry**
- **Research and publication on women entrepreneurship development**
- **Promote Women Rights and Gender Equality**
- **Anti Corruption activities**



# Problems/Challenges

- **Societal and cultural structure do not permit women to enter into business sector easily**
- **Inequality between men and women in family**
- **Lack of collective platform to raise voice on their pertinent issues.**
- **Society does not provide conducive environment for women in business.**
- **Men are not positive towards women**

# Problems/Challenges (contd.)

- **Women do not have right to use their own earned money**
- **Husband, father- in- law and other member take pressure to bring money from women entrepreneurs**
- **Family suspect women when they return back home late.**
- **Some times husband torture physically when they return home lately**
- **When women need training from town the father in law, mother in law make barriers against them and they suspect**
- **Physical and mental torture by parents, siblings and husbands**

# Problems/Challenges (contd.)

- **Sexual harassment by bosses of offices and business activities**
- **Bad comments and eve teasing etc.**
- **Violence against women**
- **Family members create barriers in their business**
- **Religious extremists create barriers**
- **Male family members do not like to see women outside the home**
- **Lack of training of social change makers**

# **Problems/Challenges (contd.)**

- **Lack of entrepreneurial knowledge and skill**
- **Lack of knowledge on book keeping & accounting**
- **Women can not make use of their full potential due to lack of training**
- **Lack of knowledge and skill on financial management**
- **Lack of product design and product development training center**
- **Lack of Knowledge on Tax, VAT, and Company Registration**

# Problems/Challenges (contd.)

- **Lack of proper interpretation on Rules & Regulation on Tax file, VAT related information, the office demands various types of documents when an entrepreneur go to a Income tax advisor, but they do not give proper interpretation on necessary documents. So an entrepreneur has to wander to office to office.**
- **Lack of proper interpretation on Rules & Regulation on Tax file, VAT related information, a large number of the women entrepreneurs don't have any bank accounts. So they do not get any credit facilities from commercial banks.**
- **Lack of local national networking**

# **Problems/Challenges (contd.)**

- **Lack of knowledge on ICT and accounting**
- **Lack of required skills and capacities of new women entrepreneurs regarding tax and vat which are hindering their sustainability in business**
- **Tax giving procedures are not smooth; women do not feel comfortable dealing with the tax authority.**

# Problems/Challenges (contd.)

- **Bankers do not accept women as entrepreneurs**
- **Husband or father has to act as guarantor for women. But it is not mandatory in case of men**
- **Banks do not follow procedures set by the central bank**
- **No collaboration between financial institutions and women associations**
- **Financial institutions do not know about the circular of the Bangladesh Bank on refinancing scheme for women SMEs.**
- **Discriminatory inheritance laws create a hindrance in women securing bank loans due to lack of proper collateral like land, property etc.**

# Problems/Challenges (contd.)

- **Many women do not have the start up capital to become entrepreneurs**
- **Women have no scope to land mortgage for bank loan**
- **Academic background of most women entrepreneurs are not up to the mark for processing bank loan**
- **High interest rate of bank loan**
- **Age bindings in getting loan**
- **No access to financial institutes of government**



# Problems/Challenges (contd.)

- **Most women entrepreneurs have no right to expense their earned money**
- **Discrimination for getting loan**
- **Interest rate is higher than 10%**
- **No shops without grafts**
- **High rate of shops or sale center**

## 2

# *Increasing Chamber of Commerce Outreach & the Power of Social media*

# **Outreach : Advocacy and Activities**

- **Advocacy with different financial institutions**
- **Workshop, meeting with financial institutions at divisional , regional and national level**
- **Media advocacy**
- **Provide easy loan services**

## **Training:**

- **Regional level training institution (training need assessment, training plan and implementation) for women entrepreneurs**
- **Continuous training follow-up and counseling**
- **Provide need based technical training**

## **Outreach : Advocacy and Activities (contd.)**

- **To ensure social security & social justice for women entrepreneur**
- **Establish ICT center at local level for providing legal and business information**
- **Promotion of the successful women through focusing in media**
- **Reduce bureaucracy**
- **Develop Partnership with local administration**
- **Ensure easy access to trade fair for women entrepreneurs**

# **Outreach: Strengthening Business Organization**

- **Training on Capacity Building**
- **Organization and structure**
- **The role and behavior of the association and executive**
- **Vision**
- **Mission statement**
- **Strategic planning**
- **Policy and Manual**
- **Recent achievements and current activities**
- **Moving together with same direction**

# Ways to Increase Outreach:

- **New member package, Member desk**
- **Chambers or associations need surveys and statistics**
- **Develop answers for frequently asked questions**
- **Trade index**
- **Advocacy , lobbying**
- **Introducing need based services**
- **Counseling**
- **Group Meeting**

# Out reach through Social media

- **E technology,**
- **Website,**
- **Face book ,Twitter , Blog**
- **Regular contact**
- **Group meeting**
- **Web Portal**

# 3

## **BWCCI's major projects and partners**



# *Women Entrepreneurship Development*

## **Goal:**

**To reduce poverty and decrease the vulnerability of women by enabling them to establish their own businesses and to effectively manage and grow their enterprises.**



**Trainees learning from practical sessions**



# Capacity-Building Program for Increased Participation of Women in Private Sector in Bangladesh



## *Goal :*

To contribute to the reduction of poverty level and increasing employment opportunities through improved and sustainable participation of local women in entrepreneurial activities and formal economic sectors.

**Product orientation to Danish representatives**

# Designs on Diversification-Asia Invest Program



**Four partners of Asia Invest Program**

## *Goal:*

**To enable Asian women entrepreneurs and silk sector business to develop, diversify a market their products internationally whils helping to ensure the longer term sustainability of their undertakings.**



# Post Cyclone Rehabilitation - Livelihoods, Food and Markets for Rural Women Entrepreneurs



*Goal:* To contribute to the improvement of livelihood and food security of rural women entrepreneurs by increasing availability and access to food and Income generation as well as improving its utilization by the rural women entrepreneurs in two SIDR affected districts of Bangladesh

Cow rearing

# Engaging Women Entrepreneurs in Anti-Corruption Reforms Efforts

## *Goal:*

To provide women entrepreneurs with the skills and information necessary to avoid corruption and advocate for new policies required to prevent corruption.



Avoiding corruption



## Capacity building program for increased economic opportunity through participation of women artisan group in private sector in Bangladesh



**An women artisan  
working at field**

### *Goal:*

To contribute to the reduction of poverty by increasing economic opportunities through improved and sustainable participation of rural and marginalised women's artisan groups from the informal sector in entrepreneurial activities and economic growth

# Capacity building program for increased participation of the grassroots women in civil life



**National Seminar on rights & economic empowerment of rural women**

**Goal:**  
To increase the capacity of local women through training and access to information to ensure women's active and increased participation in socio-economic and civil life.

# Promoting Women's Entrepreneurship in Bangladesh



**Sensitizing Bank officials to  
promote women  
entrepreneurship**

## *Goal:*

**To enhance the capacity of women entrepreneurs and associations to fully access the financial resources and services earmarked for women small- and medium-size enterprises under the ADB Loan.**



# Promoting Women Entrepreneurship through Advocacy



***Goal:*** To strengthen the institutional capacity of the Bangladesh Women Chamber of Commerce and Industry, to operate independently to represent its member and contribute to economic policy making in Bangladesh and to improve access to market opportunities for women entrepreneurs in Bangladesh, allowing them to play a greater role in the country's economy.

**Policy Advocacy with  
MOWCA**

# Capacity Building of Rural Women Entrepreneurs in collaboration with *Foreign & Commonwealth Office, UK*



## *Goal:*

To encourage and build the capacity of women entrepreneurs on climate change resilience and adaptation

Orientation going on  
for rural women  
entrepreneurs

# 4

## BWCCI's Notable Initiatives



BWCCI's training institute for  
women entrepreneurs





Progressive award for  
successful Women  
Entrepreneurs

# 5

## BWCCI's Special Achievements



Country's First ever  
Women's National  
Business Agenda



Access to finance –  
collateral free loan at  
max. 10%





Created opportunity for more than 700 WE to participate in National & International trade fairs



Provided capacity building training to more than 2000 women entrepreneurs



We are also committed to raise awareness of cervical cancer by disseminating information about cervical cancer and its prevention to 30,000 Bangladeshi women by 2016

*Thank You!*