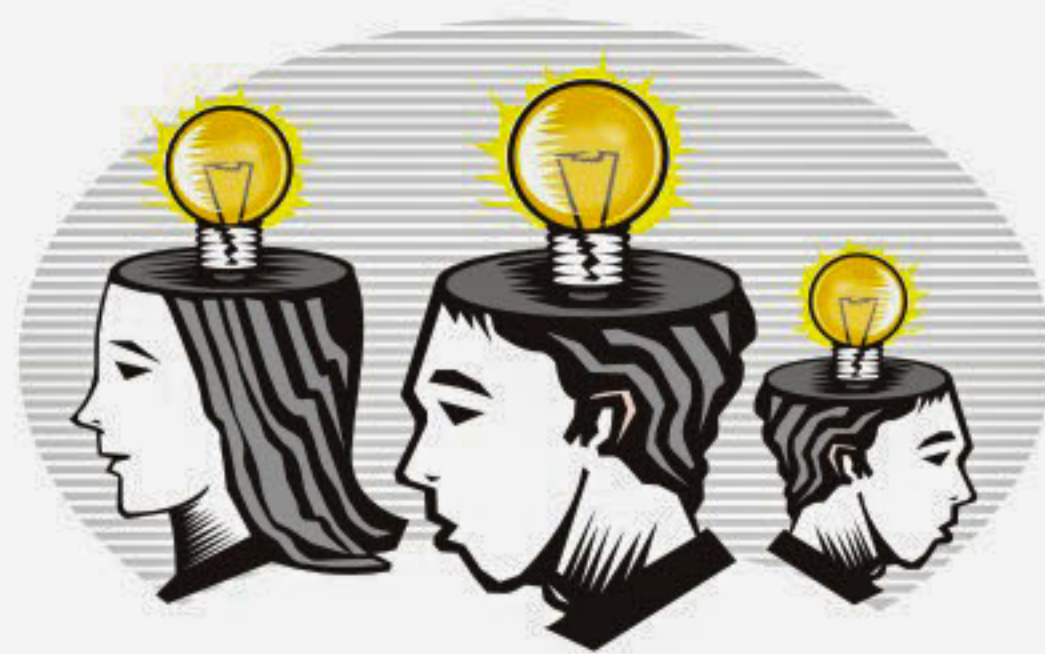


# Pockets



# of Change

DHAKA, MONDAY, JANUARY 3, 2011, E-MAIL: [business@thedailystar.net](mailto:business@thedailystar.net)

# An entrepreneur crowned

MD FAZLUR RAHMAN

**T**ANUJA Rahman Maya first started making fatuas and punjabis, in 1996 to attain some financial solvency. But in the last decade and a half, she has gone well beyond that. She now employs thousands to run operations. What began as a home-based venture, soon got her fame and acclaim. The SME Foundation recently crowned the 36-year-old from Jessore the 'Best Woman Entrepreneur of the Year'.

She beat about 129 competitors from across the country to bag the award. And becoming a successful entrepreneur was not smooth either. She crossed oppositions and problems to become a successful entrepreneur today.

At first, her family was quite reluctant as well. They thought her work would disrupt family life. Financial support was scarce too.

With Tk 20,000 in hand, Maya took her first few steps. Later, she expanded operations to meet demand from clients.

She set up Rong Handicrafts, a handicraft store, in Jessore, which soon became a hit in the area. She wanted financial independence and at the same time, to help other girls do the same.

The mother of three faced problem in recruiting girls; like her family and relatives, the families of other girls did not want their daughters to work outside.



"Sometimes, I got depressed due to this strong opposition. There were even times when I thought of quitting." She got no help or support from her husband or in-laws. However her two younger brothers were full of

support. "We, three siblings, toiled very, very hard."

Initially, she started making garments from the home she shared with her in-laws. In 1996, she hired 12 women.

By 2000, demand multiplied and she had to rent a shop at Mujib Road, near Railgate.

"The area was quite sleepy at that time. There were only three shops there," she reminisced. "Now, the area is well-known for handcraft products."

She had first set up a factory behind the shop, for designing, ironing and other work. But again she had to shift her factory from there as demand continued to rise. The factory space was included in the shop to make it bigger.

"There was no way but to shift, as sales went up," she told The Daily Star. Now, she has three showrooms -- two in Jessore and one in Khulna.

Maya is serious about the quality of raw materials. She collects silk from her own handloom in Chapainawabganj and cotton from Narsingdi and Tangail. She has her dyeing done in Madhabganj and oversees quality at every stage of cutting, fitting and washing.

A regular taxpayer, she logged profits worth Tk 32.5 lakh in 2009.

Maya, who studied till her HSC level, received no training on handicrafts. "My mother was good at the work and I learnt a lot from her. Whenever I saw someone making a dress, I became an attentive trainee."

Now 3,000 people work here, of which 107 are men. She plans to take her workforce to 5,000, hiring mostly women.

Maya is different from most entrepreneurs; profit optimisation is not her only concern. With festival

bonuses twice a year, she has also arranged a facility where 10 percent of her employees' income will be deposited with banks.

People from the growing middle-class in her district are her main clients. She also supplies items to a number of fashion houses in Dhaka. "I want to establish Rong Handicrafts as a brand."

A small chunk of her goods are exported. Despite her determination to increase it, she wants to take one step at a time.

"There was time when I had to return home at midnight. I could not give enough time to my children." She worked hard to grow her venture and her family and relatives have also changed their attitudes to her work as well.

Her first son studies engineering at Islamic University of Technology in Gazipur, Dhaka, while her daughter will sit for the secondary school certificate exams this year. The youngest is a four-year-old son.

Now in good times, Maya does not forget to express gratitude to the people and agencies that helped her.

"I did not receive any financial support during my initial days. Sonali Bank helped me with Tk 8 lakh in loans."

"But I am most grateful to Bank Asia. It gave me a loan of Tk 30 lakh. To me, it was unthinkable when managing a Tk 10 lakh loan is tough. The bank not only gave me the loan, its officials enquired about my work and gave advice when needed."

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# Training for the first steps of life

MD FAZLUR RAHMAN

**W**OMEN entrepreneurs have great ideas and entrepreneurial skills to become an integral part of the economy, but many cannot succeed in taking the first few steps just because they lack required mentoring.

"We, therefore, designed training programmes to cater to women entrepreneurs, especially to uplift them such that they flourish in business and are able to contribute to the country," said Syed Rezwanaul Kabir, managing director of SME Foundation.

SME Foundation, a state-run agency responsible for facilitating activities of small and medium enterprises, regularly organises such training programmes at its office in Dhaka and other venues across Bangladesh to give women entrepreneurs the much-needed confidence.

Since July 2008, the foundation organised 240 training programmes that were attended by 5,000 participants from all over the country. Each programme spanned five days.

The foundation provides training on developing entrepreneurs, management, market promotion, cluster-based skills, productivity strategies, total quality management and business communication.

"We have decided to include the internet in our training, to enable entrepreneurs harness their knowledge and skills and improve their end-products by gathering information on global trends," said Kabir.

The foundation is also providing training on fashion designing, to cater to the growing demand for these skills among women entrepreneurs, he told The Daily Star

recently.

"Women entrepreneurs can do a fantastic job in business if they are provided with necessary support. The foundation is committed to encouraging women to come forward."

In a recent training programme on basic accounting and accounts management, participants said although they have run businesses for a while, they were not successful in managing income and expenditure of their firms in a systematic manner.

"This type of training helps us a lot," said Rumana Azam, owner of Senjuti Dreams in Mohammadpur, Dhaka, which sells 600 pieces of unstitched garments a month.

"I knew nothing about business accounting before participating in the workshop. Now I will be able to better manage my business."

Rumana is running her business for four years now. She hopes to expand operations and set up her office at a permanent office, as she currently faces threats of eviction from her rented place.

Women entrepreneurs face many problems, including a lack of capital, infrastructure bottlenecks and bank credit.

The foundation also helps entrepreneurs get loans and attend fairs across the country, she said.

Saba Noureen, another trainee, said she looks to take part in more programmes to improve her skills in business management, accounting, computer literacy and internet use.

"I particularly face problems in sending photos of my products to foreign buyers. I have asked the foundation to arrange training for this."

Noureen owns a fashion house called 'Mekhola' at Shekherk, Mohammadpur. She employs 35 workers, produces home garments and fatuas, saris and salwar-

kamezes.

She exports fatuas to Australia, Sweden and the US. Noureen said despite a growing demand for her products, she cannot expand operations because she has to maintain a family too.

Selina Deepa owns Feather Dolls that specialises in making dresses for brides and fashion shows in Dhaka.

A fashion designer by profession, Deepa said she attended a couple of training sessions run by the foundation, but the modules are mainly helpful to people who want to launch a business.

She said the country does not have institutes at the tertiary level where promising designers could receive education and training to grow further.

"Fashion awareness in the new generation is increasing. So, there is huge demand in Bangladesh for quality designers," Deepa said. She dreams of hosting a fashion show on the runways of Paris, the global fashion capital.

"But to realise my dreams, I have to attend appropriate higher courses in foreign universities. I must make it happen."

The foundation pairs up with Bangladesh Institute of Bank Management, National Productivity Organisation, Bangladesh University of Engineering and Technology, National Association of Small and Cottage Industries, Women Chamber of Commerce and Industries, Boutique Association, Chittagong Women Chamber of Commerce and Industry, Banglcraft, Engineering Industries Owners Association, Cottage and Small Industries Association and Bangladesh Standards and Testing Institution to help entrepreneurs.



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