

# Mainstreaming of women entrepreneurs with disabilities and our responsibilities

**Farida Yesmin, Executive Director, DRRA**

Our women with disabilities have proved that they can make a difference joining hands together. Previously they have tried individually but that did not come out well. Twenty-one of them jointly started a bakery, and they got success. Last year they started a project on honey. They have made a honey product that is rich in quality and cheap in price. They make the honey available to poor people. This is a laudable achievement. However, they fail to do marketing of their product. Now, to go ahead they need more support.

**Mohua Pal, Director, Access Bangladesh**

We want a big picture, not just little entrepreneurs. If women entrepreneurs with disability get proper support, they can go for big entrepreneurship also.

This year government has allocated \$1bn Taka for women entrepreneurs. I will urge that women with disability should be incorporated in this entrepreneurship fund.

Women with disability should be treated as women also. When we go to the Ministry of Women and Children's Affairs they tell us that the issue of women with disability is the issue of Ministry of Social Welfare. I think this mindset should change.

**Nasreen Jahan, Assistant Secretary General, Jatiya Protibondhi Forum**

The most important thing for women with disability is economic emancipation. Usually they do not have capital, education, training and support. I will urge the Ministry of Social Welfare to come forward with these facilities so that women with disabilities can stand on their feet.

There should be quota facilities in government training programmes for women with disability.

We have retailing shops like Joeeta. There should be a special corner for women entrepreneurs with disabilities.

**Astomi Malo, General Secretary, Nari Kontho Unnyan Sangstha**

We need training to enhance the quality of our products so that we can compete at the national level.

We do not get any government micro credit. We have gone several times to the local Social Welfare office but each time they refused us saying that the fund was yet to come. I have been facing this for 8-9 years. Therefore, it is very difficult for us to manage capital for our ventures.

Women with disability often face violation against them. This sort of crime destroys our confidence, our zeal, and our hope. How can we get rid of that? This is a big hindrance to women's entrepreneurship.

I would like to urge the authorities concerned to help us market our products at the national level.

**Morjina Ahmed, Women with Disability Affairs Secretary, Jatio Protibondhi Forum**

To promote our products we just need change of mindset. We do not need a special corner in a shop. We need just equal treatment from sales like Aarong, Aagora and Meena Bazar. I believe our products can compete successfully in the market. In addition, buyers will get the confidence that women with disability can indeed produce a quality product.

**Mayeeda Chowdhury, Action Aid**

There is a gap in structuring our programmes for women entrepreneurs with disability. We do not do market research before launching a product. This is a very important component for any entrepreneurship.

In existing training centres, women with disability get only 3 weeks training on embroidery. To learn a work properly 3 weeks training is not enough. Long-term training should be provided for making them properly skilled.

Another important aspect of entrepreneurship is networking. For this a women entrepreneur needs to go to the market. Our market like many other infrastructures is not accessible for them. So our infrastructures should be made accessible first.

DRRA and The Daily Star organised a roundtable on "Mainstreaming of women entrepreneurs with disabilities and our responsibilities" on November 14, 2012. We publish a summary of the discussions.

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**Farida Yesmin**

Women entrepreneurs with disability are often treated as indigents. So there is very little fund for them. They get training of 3000 taka and capital of 5000 taka. It is not possible even for an able man to be self sufficient with these supports.

In our honey project, we invested 45-lakh taka, and for the first time in Bangladesh, we make honey with only 20% moisture. We have proved that women entrepreneurs with disability can join in big entrepreneurship.

**Shamim Anwar, Managing Director, Grameen Samogree**

I want to emphasize on developing network with grassroots level producers, especially women entrepreneurs with disability.

Grameen Samogree has a network of small entrepreneurs from where we get products for our shops. I find them very sincere in their job. Their products have every capability to compete in the market. However, they lack marketing skills and facilities. This is true for women entrepreneurs with disability also. They need practical training, learning by doing. I would be very happy to employ some women with disabilities in our factory where she will get practical training, and then she can get back home and provide training to her fellows.

We need a strong collaboration between NGOs and business houses. If NGOs produce these types of products, we can introduce them to the market through our outlets.

**Masuma Akhter, Deputy Director Directorate of Social Services**

Ministry of Social Welfare is not the only Ministry who looks after issues of women with disability, but all the Ministries have specific mandate for women with disability. For example, our government has introduced free book up to secondary level, but visually impaired students do not get braille books. This is the responsibility of the Ministry of Education. In every Ministry, there is a focal person to deal with this issue.

Our Ministry has been providing interest free micro credit to women with disabilities. We have also scholarship programme for female students with disability. Women with disability get 300 taka from the Ministry.

I think proper branding and advertisement can help market the products of women with disabilities.

Another important point is training. If we can provide training on different skills to women with disability, they can contribute a lot. Then a family would not consider a woman with disability a burden.

**Shaheen Anam, Executive Director, Manusher Jonno Foundation**

I first want to show my respect to our women with disabilities. They have worked

together, and come a long way. Now they need cooperation, not sympathy. The basic problem is our attitude. We should treat people equally across language, race, and religion. No progress is possible in a society with discrimination. We need to build an inclusive society. I am quite worried about it.

There are different types of disability. We should recommend special care for special need. We need to create a level playing field. Therefore, we need policy for special arrangements.

Proper budget allocation is very important, but it is not the end in itself. We need proper monitoring so that women with disability get proper share of the budget. Every Ministry has to take the responsibility.

Improvement of skill is important for everybody. Women with disability have already proved that if they get proper training and incentive they can make a difference.

We have to give them scope so that they can prove their skill. We, the private sectors, should introduce quota for women with disability. Bangladesh Employers' Association should initiate a plan in this regard.

We need to provide support to the families of women with disabilities so that they do not feel excluded.

**Farida Akhter, Executive Director, Probortona and UBINIG**

There is no guarantee that we will not face any disability in our future life. Any time any one may fall victim to disability. There we need a change in the mindset of our society.

I think the most disabled are our policy makers. We need to make them aware.

We need to take positive affirmative action to help our women with disabilities. Rumana Manzur is a good example. She has been successfully pursuing his higher education abroad. She has quickly learnt braille system, and adapted to the changed situation.

Skill development is very important. We lack in skilled workforce. Therefore, we need to provide them proper education. We had taken a programme to provide poor women accounting skills. Only then, they realized that how much they had lost so far.

We have to find the causes of disability. Every year in our country, hundreds of people are becoming victim of disability because of road accidents, malnutrition and different types of diseases. We have to make a comprehensive plan so that we can reduce the risks of becoming person with disability.

**Songita Ahmed, President, Bangladesh Women Chamber of Commerce and Industries**

This Honey Project is a good example how we can make an inclusive society. In our society women face different types of prob-

lem, and if she is a person with disability, she suffers more.

Our women have been contributing a lot to our garment sector. They have proved that they are capable of doing skilled jobs. We should make our women with disabilities skilled so that they can contribute according to their expertise, and it will strengthen our labour force.

Our inheritance law is not pro-women. We do not get much from our father or our husband. Therefore, we do not have any collateral. When we go for bank loan, they ask for collateral. We have trying for last few years so that we can get collateral free and low interest bank loan. Bangladesh Bank has given a directive to provide collateral free loan at 10% interest rate to women. A woman with disability can also avail this opportunity. To avail this facility we also have to have some preparation like business plan, trade license and so on. We, Women Chamber of Commerce, provide these facilities planning, developing a business and training- to women entrepreneurs.

We have to brand the products of women with disability. There are fair-trade shops in many countries where one has to pay special price for this type of products. We can introduce the same in Bangladesh.

Today, I am very encouraged seeing the potential of our women with disability. We, the Women Chamber of Commerce, would be happy to work together for the betterment of women with disability as well as women in general.

**Aziza Sultana Mukti, Asstt. Manager, Merchandise Order, Aarong**

In Aarong, our target people are the underprivileged, but they make quality products. People go to Aarong for quality of the products. We do inclusive operation plan so the underprivileged people get access to the market.

Business management is very important for entrepreneurship. It is more difficult than just employment. Because one has to manage people, market, factory to be an entrepreneur. I think our women with disability need training on business management.

We should look at the bigger picture of entrepreneurship. We have 850 individual producers. We provide them capital and raw materials, and they just produce it. We have 13 factories and 657 sub-centres where most of the workers are women. In this centres we provide them training, and promote their skill so that they can compete with the mainstream producers. Therefore, promotion of skill is a vital instrument to empower our women with disability. I do not want to make difference between an able person and a person with disability.

Our women entrepreneurs with disability can build a platform that will do marketing of their products. This platform will link women entrepreneurs with disability

around the country. At the grassroots level, there will be groups under leaders who will establish contacts further with the centres. I think this networking is very important.

**Shahidul Haque, Chief Executive, Social Assistance and Rehabilitation for the Physically Vulnerable (SARPV)**

The first challenge for the disabled is to overcome social barriers. For this, the family should come forward. We should provide incentives to the families so that they can take proper care of person with disability and help them engage in productive works.

Some years ago, Bata asked me whether we could provide 25,000 bags. We did not have that capacity. This is the matter, people are offering us but we can't avail the offers because of our poor and inadequate workforce. So I would emphasize on building our person with disability a strong workforce, and that will wipe out the social stigma that person with disability are useless.

**Rokeya Afzal Rahman, Former Adviser to the Caretaker Government**

I think women entrepreneurs with disability suffer mostly from inadequate marketing facilities. They have quality products, but they do not have proper channels to reach the audience. We should build a network of women entrepreneurs with disability so that they can help each other to find market for their products.

Another detrimental factor is lack of capital. There should be a loan system for women entrepreneurs with disability so that they can realize their potential.

**Farida Yesmin**

In delivering order women entrepreneurs with disability need a commensurable period, volume and standard. Buyers should allow these facilities. I believe that over time these entrepreneurs will overcome this shortcoming.

**Mosharraf Hossain, Country Director, ADD**

We, the disabled people, have the dream to be an entrepreneur. But we get little facilities to do that. In India, China there is a good number of entrepreneurs with disability.

To reach a wider audience we can effectively use ICT and social media.

Abroad I find that there are opportunities for our products made by person with disability. We should link with the global economic chain, and explore potential for exporting our products to these markets.

We have to also emphasize on the employment of person with disability. There is a change in the mindset of our garment sector. Now, they are boasting of having person with disability. This is a result of intensive advocacy and sensitization. I think we can go for other sectors too.

I want to urge corporate houses to be partner with us. They are supporting many social initiatives under their corporate social responsibility programmes. They should also come and provide facilities to integrate person with disability in business initiatives also.

**Sagufta Yasmin, MP, Whip, Bangladesh Jatiya Sangsad**

How much participation of women is ensured in the mainstream economy is very important. Without participation of women, no development is possible.

I raised two bills in the parliament. After divorce women should get half share of her husband's wealth; and household works should be treated as economic activity. These two issues are important for ensuring women's participation in the economy.

I have urged in the parliament that the entire infrastructure should be person-with-disability-friendly.

In Bangladesh, we have many laws, but there is lack of implementation of these laws. Our rituals sometimes hinder our implementation of laws.

Women with disability need proper training. I have started a training centre for women in my constituency.

Person with disability needs some extra help to come to the mainstream. Allocated quotas for them should be ensured. I have distributed *khas* land to person with disability.