

Emerging women ...

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Problems of raw materials arise frequently with the lack of cultivation of cane, bamboo and trees—most of which are disappearing due to unavailability of raw materials.

Food preservation, packaged food items, food preparation, bakery are in high demand by women in SMEs since bakery shops, food houses, hotels, cafeterias and school Tiffin programmes inspire the women to provide them the required items. Many women provide lunch boxes to offices for their officials, paid through monthly bills. Since women don't usually provide adulterated food through corrupt practices, people prefer this home-prepared food.

Dress making, embroidery, boutique-shop ownership, cut-piece sales are popular among the women and many have turned into international fashion designers, having graduated in these subjects. Block printing, batik works, dress paintings are popular among the teen-agers.

The booster sector wise ownership of the women entrepreneurs has been obtained from the survey in line with the information and issues provided by the Ministry of Industries through the SME Foundation. The greatest number of women entrepreneurs were involved in Designing, Aesthetically-Challenging, Personal Wear and Effects, Knit-Wear and Ready-Made Garments, Agro-Processing/Agro-business/Plantation/Agro-Specialist Farming/ Tissue Culture. The largest ownership of the women entrepreneurs belonged to various other trades which were easier to operate and also had good market. These included Handicraft Manufacturing, Tailoring,

Block and Batik works, Embroidery, Catering Services, Food and Confectionery, Beauty Parlours, Fitness Clubs, Construction Works, Publishing, Printing, Pharmaceuticals, Cosmetics, Toiletries, Health Care and Diagnostic Centres, and Education Services. The lesser ownership of women were in Electronics and Electrical Enterprises, Soft-Ware Development Firms Light Engineering and Metal-Working, Plastic and other Synthetics, Leather-Making and Leather Goods. Since these sector activities were new for women and mainly dominated by men, few women went into these trades as they did not have sufficient knowledge, information and skill on these trades including production and marketing process.

lamSMEofBangladesh, recently introduced with the co-operation of Bangladesh Bank, has initiated the training women entrepreneurs. Training programmes are regularly held especially through Trade Associations, Chambers, SME Foundation, Bangladesh Bank and various NGOs. NASCIB regularly organises training programmes with the assistance of SMEF, through which women entrepreneurs were created in various issues. Similarly, WEAB, Banglacraft, BWCCI and other related Trade organisations have promoted women entrepreneurs, who are successfully organising their trade activities.

Trade fair participation has increased for women with their products for sale and exhibition. Women regularly join trade fairs abroad and export their products to various countries. They also import products from foreign nations according to the needs and availability. DITF has assisted women entrepreneurs to exhibit and initiate sale of their products through participation and

publicity.

The rural areas predominantly focus on village trade fairs called "Melas", which are held on festivals as Pahela Baishakh or religious occasions as Eid and Puja. Women prepare their products throughout the year to participate and sell in these festivals, which sometimes seems to be the annual sale of indigenous artefacts in rural areas.

SME products are always on demand as cost of these are reasonable and affordable by all. Moreover, SME products are greater in number than large industrial items. Both handmade and mechanised or industrial products fall in the SME category through the SME Service Sector items as catering, advertisement, IT sector, which have developed to a great extent.

SME loans are essential for women entrepreneurs to initiate business and also expand their existing ventures. However, as banks require authorisation through the signatures of guarantors, many women fail to receive loans, as many family members refuse to be guarantors. Moreover, due to high interest rates, women often face hazardous situations in continuing their ventures with financial constraints. All the banks don't accommodate the problems faced by the entrepreneurs and women face harassment in loan accumulation.

Dr Atiur Rahman, Governor Bangladesh Bank has said, "Our women entrepreneurs have already earned fame that has also been lauded by a British Member of Parliament recently. If we are able to sustain the progress of the women empowerment, then we will be recognised by the whole world."

Craftsmanship has to be developed with inclusion of new ventures and

creativity. Similarly, women have to learn office maintenance, labour control and market procedures, negotiating ventures, sales promotion and creation of new ideas and products.

Women are often victims in business, when actual prices are not paid. The greatest hurdle occurs with the middle-men, who order goods at lean period with low prices and avail the goods during peak seasons with payment of lean season prices. Many women manufacture products but are unable to market due to family restrictions in venturing out of homes and in keeping family traditions. These entrepreneurs have to suffer the burdens of payment loss created by cheating attitudes of middle-men.

Shop-keepers harass women in payment of their sold items. Bus conductors annoy entrepreneurs while carrying products to cities from rural areas, many face insults from males during selling attempts, artisans or workers often leave without information, and creation of new skilled personnel takes time. Women are cheated in payment and purchase of raw materials.

Suggestions were provided by the women entrepreneurs on various issue, some of which are:

1. Strengthening of women's position in business and international trade promotion of the women entrepreneurs which could be attained through Increase of business contacts nationally and internationally
2. Training on national and international marketing
3. Financial support from banks
4. Information on trade fairs and participation in international fairs and marketing support
5. Creating opportunity for export
6. Need to strengthen women's socio-

economic position. The greatest expectation of the women entrepreneurs was to increase business contacts.

7. Accelerate Role of Association for strengthening the women as entrepreneurs and increase their knowledge of business through seminars

8. Skill development training opportunities for making quality products

9. Need for increase and strengthening of good business contacts

10. Increase knowledge of business through seminars

11. Obtaining good technical support

12. Receive additional capital from banks for developing business and international trade promotion

13. Contribute towards social and national development

14. Participation in CSR (Corporate Social Responsibility) for socio-economic development

15. Strengthening of women's position in business and international trade promotion

Today, hundreds of women entrepreneurs in SME have emerged successful in their ventures and have built up their business with patience and perseverance. They are earning successfully, providing products with care and concern, and assisting in the economic development of the nation. SMEs, through cultural heritage, can be carried down through generations and become a pivotal issue for the nation. Women in SME have held the flag high with their courage and unending attempts to achieve accomplishments. We salute these fearless women who have emerged as torch-bearers of triumph to initiate and encourage others to follow to a successful life in the SME world.

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এমটিবি'র সামাজিক দায়বদ্ধতা কর্মসূচী

'স্বপ্ন সারথি'



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