



Women's Business Associations

Experiences from Around the World: South Asia

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South Asian Women's Business Associations

*Bringing Equality and Prosperity to the Region
by Nuchhi Currier and Cornelia Rotaru*

Executive Summary

In 2001, 24 women became the founding members of the Bangladesh Women Chamber of Commerce and Industry (BWCCI). BWCCI has been successful in removing traditional social and political barriers to women's participation in the economy and supporting women entrepreneurs. With the support of local and international partners and stakeholders, BWCCI has continued to increase its role in nurturing Bangladeshi business women. Perhaps the most telling indicator of the organization's success has been a tremendous growth in its dues-paying membership – from the original 24 in 2001 to 1,500 by the end of 2008 – clear evidence of the value of the services BWCCI provides.

Yet BWCCI has been able to provide much more than practical training on running and organizing a business. Its advocacy efforts have resulted in a number of policy victories, including changes in the national bank policy that have allowed for 10 percent of funds dedicated to small and medium-sized enterprises (SMEs) to be earmarked for women-owned businesses and to be loaned at lower rates and without collateral. In addition to the concrete benefits of policy change, BWCCI has been able to give women a

political voice by listening to their concerns and distilling these into policy priorities.

BWCCI helps struggling women by providing them with opportunities for job and wealth creation. Tangible benefits like greater business opportunities for its members come alongside intangible benefits, including a more positive perception of women in business. The social barriers that remain a source of male bias in lending are beginning to come down, as more and more women become economically and politically successful.

BWCCI's efforts are also self-reinforcing. Advocating policy changes in support of women in business increases its own membership ranks. A larger membership creates a greater opportunity to exchange expertise and business ideas. A more vibrant market attracts new entrants, who, should they join the business association, bring in more ideas and more information that help formulate future reform initiatives.

This section assesses the regional context in which BWCCI and other women's business associations operate. Afterward, a closer look at BWCCI provides the details of its dramatic success.

Regional Overview: Women's Business Associations in South Asia

by *Nuchhi Currier*

Women have long been marginalized in political, economic, and social endeavors. Exclusion from civic and political life and limited access to education and intellectual development have precluded women's economic independence. Women's progress towards independence can be loosely compared to a nation's march towards self-determination, prosperity, access to education, and democratic institutions. Globally, countries with a strong private sector, free market economies, and democratic policymaking have made significant strides in bringing greater opportunities and freedoms to their female populations.

A similar trend is underway in South Asia. Civil society has emerged as a vibrant agent for advocacy and reform on behalf of women. The pressure for transparency in public and private institutions is aiding women's progress in the economic and political arena. In a region that houses one quarter of the world's population and half of the world's poor, South Asia is also faced with conflict and threats of weapons of mass destruction, terrorism, narcotics, illiteracy, and corrupt institutions. Further, despite rapid global economic growth during the 1990s, South Asian countries still have some of the lowest per capita incomes in the world.

In addition to being socially marginalized, the plight of women has been exacerbated by poverty, and precarious political realities. Bangladesh and Nepal are afflicted by political uncertainty and teeter on the brink of violence, while Afghanistan, Pakistan, and Sri Lanka are beleaguered by war. Despite being the only country in the region with stable democratic structures and an active civil society, India shares many systemic problems that beset the rest of the region.

Increasing women's political engagement is directly connected to elevating women's economic

and social status. Despite local efforts to increase women's political involvement, women remain poorly represented in local and national governments. Support for empowerment programs that promote women's networks and solidarity around issues related to their economic independence must be a priority for South Asian governments. Women's business associations have championed this cause.

The Role of Women's Business Associations in South Asia

Policymakers must recognize that women participating in the economy boost community development and improves the general welfare of the public. While most developing countries have established initiatives to develop and promote micro-credit institutions, SMEs do more to generate employment opportunities, create economies of scale, and boost export growth because they deliver these benefits directly to individuals.

Since women's role in the formal economy is fairly limited in South Asia, the need for women's business associations is essential. These business groups can encourage entrepreneurship by providing women opportunities for effective advocacy regarding access to finance, markets, information, and training. Business associations can provide business-to-business networking events, business development services, policy reform, credit facilities, technical assistance, and mentoring programs. These support mechanisms help women grow their businesses from micro to small or even medium-sized enterprises.

In many South Asian countries, female business leaders have created their own business associations, which are often elite enclaves that primarily benefit the founders. These founders frequently come from privileged backgrounds and thus have access to power, influence, and sources of wealth generation. Associations of this sort tend to revolve around building the image of the founders.

On the other hand, many other women's business associations have evolved into viable

institutions, complete with qualified, trained staff who address community issues and provide mentoring services. Some associations, often those that receive support from local chambers of commerce, non-governmental organizations (NGOs), or development organizations, including the United States Agency for International Development (USAID) and the International Finance Corporation, have developed to a point where they can successfully participate in public-private dialogue and influence public policy.

Demographics, Regional Conditions, and Formal and Informal Barriers

While differences abound in geography, language, demographics, and economic conditions, women residing across South Asia face common difficulties and obstacles to joining the formal economy.

Poverty

Perhaps most detrimental to women's entrepreneurial motivations is the pervasive poverty of region, which limits economic opportunities for women. Women must struggle to simply survive, let alone secure the resources necessary to start a business. When opportunities are available, they are often offered to men instead of women. For example, about half the population in Bangladesh lives on just \$1 per day, and women are among the very poorest in the country, a trend of marked "feminization of poverty." Still, several South Asian countries have made progress in combating severe poverty, such as Pakistan, which has successfully decreased poverty levels by 10 percent since 2001.

Education

Another common hindrance to women in these countries is limited, or even non-existent, access to education. For example, while the literacy rate of men in Afghanistan is about 43 percent, that

of women is just 14 percent. Likewise, although the male literacy rate stands at 72 percent in India, female literacy is just 44 percent. Almost 50 percent of the total Nepalese population over age 15 is literate, but the literacy rate for all women is just 35 percent. Women in Pakistan also suffer from a low level of practical literacy and little to no knowledge of English – the language in which business is very often conducted.

This lack of access to educational and training opportunities seriously hinders South Asian women from developing the skills and acquiring the knowledge essential to entrepreneurship. Creating structures that help women to gain economic and political empowerment is the only way to break systemic discrimination and deprivation cycle.

Conflict

The instability inherent in several countries in this region also serves to undermine women's economic development, as women are often more vulnerable in conflict situations. Incessant war can leave a vacuum when men are off fighting or deceased. Women are thus left alone to cope with raising families and generating sufficient income to provide food and shelter. Since women face unfavorable odds in finding gainful employment, starting their own business can provide a valuable opportunity for women to support their families.

In Afghanistan, protracted armed conflict has resulted in massive internal displacement and high refugee flows. Similarly, the unresolved civil conflict between the Liberation Tigers of Tamil Eelam and the Sri Lankan Government has resulted in an environment inhospitable to economic growth or even basic subsistence.

If (or when) these countries do achieve some sort of non-violent stability, studies have shown that post-conflict societies face a 44 percent chance of relapse within the first five years of peace. Supporting entrepreneurship can help mitigate causes of discontent while collective action through business associations could help repair lingering schisms within local communities.

Social and Cultural Gender Roles

Cultural gender stereotypes hinder the socio-economic progress of women in South Asia. Most countries in this region are characterized by a patriarchal social structure, in which women do not have access to the same opportunities and freedoms as men.

Women's social and economic marginalization often prevents them from escaping abuse, obtaining justice, or seeking opportunity. Although the risks and types of abuse may relate to a woman's ethnicity, religion, age, class, caste, sexual orientation, or national origin, gender itself often subjects women to an unequal status. Prevalent forms of gender-based violence in the region include domestic violence, marital rape, female infanticide, sexual harassment, trafficking, and forced marriage.

Despite economic growth and increased access to services and credit markets, deeply entrenched social norms and biased legal systems still undermine women's opportunity. Women's labor force participation in South Asia is the lowest in the world. Even as female labor participation increases, women remain at risk of sexual harassment, poor working conditions, pregnancy-based discrimination, and being passed over in career promotions. Women have limited decision-making power at all levels, and routinely receive less pay than men for the same work. Religious and social constraints, such as restricted freedom of movement, early marriages, stigmatization of widows, and denial of basic human freedoms, also limit women's ability to participate in the economy to varying degrees across the region.

Social and cultural expectations are a particularly daunting barrier to women's entry into business. Between 2001 and 2003, only 7.4 percent of businesses in Bangladesh were owned by women in contrast to 20 percent in India and 39 percent in Southeast Asia. The average female worker in Sri Lanka still earns 66 percent less than her male counterpart.

Nepalese traditions (regarding men and women) do not always allow for great social or economic mobility. Professions are often determined by the caste system, and the workforce is largely segregated, resulting in entire communities that have little or no access to education or training. With poor property rights, Nepalese women are economically dependent on men. Although women constitute 43 percent of the labor force, they are confined to low-paying jobs with little opportunity for advancement, in positions such as clerical or administrative assistants. At the same time, of all economically active women in Nepal, about three-quarters are self-employed, and in the past two decades, significant progress has been made in entrepreneurship development among both rural and urban women.

A large number of Sri Lankan women work in the informal sector, especially in agriculture. In urban areas in Pakistan, women play an active role in the informal service sector by filling the lowest-paid jobs. Across the region, women are limited to a set range of occupations defined by cultural norms, including teaching, nursing, and garment production. Marriage responsibilities, an inability to raise even the minimum equity fund for a loan, lack of confidence, gender stereotypes, and unsupportive husbands all serve to keep women away from economic independence and income generation.

Despite these pervasive gender stereotypes, and in part due to necessity, South Asian women are moving beyond customary occupations into traditionally male livelihoods. The women of Bangladesh have traditionally engaged in agro-based

Cultural Barriers in Pakistan

Society frowns on entrepreneurship and independent business activity for women on the grounds that such ventures threaten established cultural norms. Religious restrictions further restrict women's upward mobility. Since women work in the fields in addition to fulfilling their rigidly assigned household roles, they do in fact play a key role in the rural agricultural sector.

businesses or cottage industries, such as stitching and embroidery, cane and bamboo weaving, raising poultry, and dairy farming, but more women are now entering production lines in the garment industry, producing costume jewelry, supplying dry and fresh flowers to hotels and restaurants, catering food, establishing educational institutions, and setting up fashion design houses.

Political and Civil Rights

Unequal property and inheritance rights render women economically dependent on patriarchal systems. Even though the civil codes guarantee women's property rights, these laws are often poorly, if at all, enforced. In many cases, the codes are rendered nearly meaningless by the dictates of personal status laws and customary practices, which deny women rights to own and inherit property.

Women in South Asia typically do not possess political rights equivalent to men. Ironically, the region is noted for its many female heads of state at the same time as women have limited opportunities for political participation. Women remain a minority among Sri Lanka's parliamentarians and ministers, despite the fact that the country boasts the world's first elected female head of state (in 1960). Moreover, women lack representatives who might effectively further their interests – especially in business issues.

Several countries have undertaken efforts to address their unequal political situation. Since the reinstatement of Nepal's parliament in April 2006, a number of important pro-women legislative and policy measures have passed. The Gender Equality Bill was passed and the Citizenship Act was amended to allow Nepalese women to pass on their citizenship to their children. With the current drafting of the Nepalese Constitution, female constituent assembly members, civil society groups, and parts of the private sector are advocating before Parliament to ensure that women's issues be included in the Constitution. Although there is usually a time lag between the passage and implementation of laws, each small step is greeted joyously by women and their advocates.

After years of the near-complete exclusion of women from social, economic, and public life in Afghanistan, the new constitution of 2004 grants equal rights and duties before the law to both men and women, and prohibits discrimination among its citizens. Two seats per province are reserved for women in the national assembly. Yet, women who run female literacy projects, raise awareness about sexual and domestic violence, or work in the government continue to receive death threats and suffer from attacks on their homes and offices. Recently, even girls attending school have been targeted in the southern regions of the country.

Association Overview

While each country in the region has its own set of challenges in relation to women's entrepreneurship, women's business associations have had success across South Asia in advancing women's interests. These groups facilitate and encourage change in national policies on behalf of their members, and provide assistance in business conduct and development. This section provides a brief overview of some key groups in each country.

Afghanistan

In Afghanistan, informal women's groups supported numerous women working at home under the Taliban. Formal NGOs began appearing in 2003, as women started bringing their businesses into public. While focused on different areas of economic empowerment, each organization below has had success in redefining the role of women in Afghan society.

The **Afghan Women's Business Association** (AWBA) enables women looking for the expansion of their businesses to engage in policy dialogue with the government and the media, voice their concerns, and enhance their public image. AWBA also develops links between women's businesses, finds international markets for their products, ensures participation in national and international trade fairs, and helps in securing credit for members' business growth and expansion.

The **Afghan Women's Business Council** (AWBC) receives support from the Afghan Government and comprises established individual businesswomen, NGOs, sector startups, and entrepreneurs. The council offers advocacy, training, and research facilities, and provides a forum for women to support each other and to speak to the government about a better business environment and greater access to markets. The council facilitates linkages between national, regional, and international trade partners.

The **Afghan Women's Business Federation** (AWBF) was founded in 2004 through a cooperative effort of the USAID-funded Women's Enterprise Development project, the Ministry of Commerce, 18 women's business organizations (including AWBA and AWBC), CIPE, and NGOs such as Aid Afghanistan. AWBF gives businesswomen the support network necessary to develop business skills, helps them realize their potential, and helps them access to funding sources. AWBF membership now stands at 55 associations supported by more than 20 full-time staff.

Bangladesh

Bangladesh is an example of innovators successfully creating new realities on the ground. Grameen Bank, founded by the Nobel Prize laureate Professor Muhammad Yunus, has reversed conventional banking practices by removing the need for collateral and created a banking system based on mutual trust, accountability, participation, and creativity. It provides credit to the poorest of the poor in rural Bangladesh, without any collateral. As of September 2008, it has 7.58 million borrowers, 97 percent of whom are women. With 2,530 branches, Grameen Bank provides services in 83,178 villages, covering more than 99 percent of the total villages in Bangladesh. Now the bank is making inroads into serving SMEs, taking its successful model to the next level. This model has been adapted in other developing countries around the world.

The **Women Entrepreneurs Association of Bangladesh** (WEAB) was established and registered

with the Ministry of Commerce in 2000, under the auspices of the Federation of Bangladesh Chambers of Commerce and Industry. One of its major victories was the creation of a platform to help businesswomen establish themselves in competitive fields traditionally dominated by men. WEAB has also developed a support system for women entrepreneurs to help them improve their product quality, market their products, meet changing market demands, and access training on technical know-how, design, and development.

The **Bangladesh Women Chamber of Commerce and Industry** (BWCCI) has encouraged entrepreneurial women to venture into the information technology, media, and publications fields in addition to traditional women's business sectors such as beauty, fashion, health products, and handicrafts. The women of BWCCI have also provided institutional support, guaranteed loans, and supported advocates for women in business at the regional and national levels. The organization continues to work with CIPE to promote both rural and urban women entrepreneurs in the national policy reform process and facilitate women's greater democratic participation.

BWCCI's early work in Bangladesh focused on strengthening internal election monitoring (for business associations) and expanding the participation, leadership development, and influence of women and youth in politics and civil society. These efforts have since expanded to include the Five Estates of Democracy Initiative (Five Estates) – private industry, labor, NGOs, the media, and political parties. By working with the International Republican Institute to empower the Five Estates, BWCCI hopes to create a more representative and responsive democracy, with a focus on the women of Bangladesh. Such initiatives are conducive to the creation of a bold and entrepreneurial spirit among women.

Bhutan

In light of the other political and economic challenges faced by this remote country, women's issues have never been a priority in Bhutan. The

female population of Bhutan suffers the same issues of subordination and discrimination suffered by women in most other South Asian nations.

The **National Women's Association of Bhutan** (NWAB) was established by the government in 1981 as an NGO charged with the responsibility of improving socio-economic conditions of women throughout the country. NWAB was primarily devoted to the advancement of women in agreement with resolutions adopted at the United Nations conference in Nairobi in 1985 and the Convention on the Elimination of All Forms of Discrimination against Women. NWAB has worked to promote economic opportunities, develop women's entrepreneurial capacity and raise awareness of women's rights and potential. It aims to provide access to capital, markets, and support to women entrepreneurs.

India

India's diversity is illustrated by the fact that within its 28 states and 7 union territories, there are over 2,000 ethnic groups and several hundred languages spoken by its citizens. Each state has its own chamber of commerce and industry, set up to create advocacy opportunities and public-private cooperation. Most parent associations have either exclusive woman's divisions or women representatives specifically dedicated to women's

entrepreneurship issues. The success of these ancillary enterprises varies by the length of their operations, the strength of their leadership, and programmatic focus. India, with its long colonial history, has an organized system of free enterprise and trade associations, a distinct advantage over other South Asian nations.

The All India Women's Conference (AIWC) was founded in 1927 "to function as an organization dedicated to the uplifting and betterment of women and children." The organization continues its mission and has since diversified, working on social and economic issues concerning women. It has 156,000 members in more than 500 branches across India that carry on the work of women's development and empowerment.

The **Federation of Indian Chambers of Commerce and Industry** (FICCI) has empowered Indian businesses to bolster their competitiveness and enhance their global reach. The FICCI currently has a nationwide membership of nearly 1,500 corporations and over 500 chambers of commerce and business associations. The federation espouses the shared vision of Indian businesses and speaks directly and indirectly for over 250,000 business units. The FICCI Ladies' Organization was established in 1983 to facilitate women entrepreneurs' efforts in finding pro-active business solutions through research, interactions at the highest political level, and global networking.

The **Association of Women Entrepreneurs** (AWE) was established in 1993 and initially worked with women who were already engaged in some economic activity and sought to improve their effectiveness and sustainability. AWE's goal is to enhance women's business skills and make their work more productive. The association's guiding mantra is to tap new potential markets and provide networking opportunities to its members.

In the last 30 years, a few businesswomen in India have shattered the glass ceiling:

- Indu Jain has become extremely successful at Bennett Coleman, India's biggest media house.
- Mazumdar-Shaw started one of India's first biotech companies, Biocon.
- Lalita Gupte and Kalpana Morparia (both on Forbes' list of the World's Most Powerful Women) are running India's second-largest bank, ICICI Bank.
- Simone Tata built one of the first indigenous cosmetic brands, Lakme, now a unit of Unilever.
- Anu Aga turned around the then-ailing engineering firm Thermax Group.
- Priya Paul became the president of Apeejay Surrendra Group at the age of 24 when her father was assassinated in 1990.
- Sulajja Firodia Motwani, managing director of Kinetic Motor, has cooperated with firms in Korea, Italy, and Taiwan and has helped her company grow from a niche moped maker to a manufacturer of a full range of two wheelers and auto components.
- Neelam Dhawan, managing director of Microsoft India, has helped the company grow 35 percent.

Nepal

The **Federation of Woman Entrepreneurs Associations of Nepal** (FWEAN) was formed as the national chapter of the Woman Entrepreneurs Associations of Nepal. FWEAN has worked to place women entrepreneurs into mainstream national development through the establishment of chapters in Nepal's districts to strengthen and sustain the established chapters, and bring women entrepreneurs under a single umbrella organization to represent their interests. FWEAN was established as a non-governmental, non-political, and non-profit organization and it is currently the only national body representing women-owned SMEs in the trade, commerce, industry, and tourism sectors.

FWEAN advocates for policies and programs concerning women's issues for national socio-economic development and builds linkages and affiliations at the regional and international level, with a focus on the economic empowerment of women. The federation also helps to increase economic opportunities for women and enhance the business skills of potential and existing woman entrepreneurs. The organization gives priority to local women interested in working for self-sustainability through enterprise development, especially conflict-affected women, minority women, and poor women.

Pakistan

In Pakistan, the women's movement has shifted from reacting to government legislation to focusing on three primary goals: securing women's political representation in the National Assembly, working to raise women's social awareness (particularly about family planning), and countering suppression of women's rights by defining and articulating positions on current events in order to raise public awareness. Pakistan's 2006 Trade Organisations Ordinance, issued by the government after a year-long consultative process initiated by CIPE Pakistan, has resulted in the formation and growth of a more representative associations that can advocate more effectively for economic reform. Under

the new law, women are able to form their own associations without male sponsorship. Each of the four provinces in Pakistan boasts its own women's chamber of commerce, and two have succeeded in achieving full legal registration. All work toward the same goal of encouraging entrepreneurship and economic independence among Pakistan's female population.

The **Women's Chamber of Commerce and Industry** (WCCI) was first registered as the Pakistan Association of Women Entrepreneurs in 1986 in Karachi and is an honorary member of the Federation of Pakistan Chambers of Commerce and Industry, which also boasts a standing committee on women entrepreneurs. In 2002, WCCI emerged in its current form and is awaiting accreditation. The organization was founded by a successful businesswoman, its executive committee has 22 members, and it claims about 300 active members. Services for members include advisory and mentoring programs, training, access to micro-credit, business development programs, and access to domestic and international markets. WCCI works primarily with clothing manufacturers and fashion designers in urban areas, and also with small rural entrepreneurs in the production of embroidered and stitched linens and other finished home textiles.

The **Punjab Women Chamber of Commerce and Industry** (PWCCI) is based in the city of Lahore, and was established in 2002 to promote and develop women's entrepreneurship in Punjab. The chamber has been licensed by the government and encourages women entrepreneurs belonging to all tiers of society to come together to voice their concerns and to seek assistance in research and development. PWCCI provides a forum for debate and discussion, the opportunity to interact with both local and international counterparts, and a community of support for female entrepreneurs.

PWCCI was founded by a past member of the executive committee of the **Lahore Chamber of Commerce and Industry** (LCCI) who went on to become the head of the committee on women entrepreneurship of the Federation of Pakistan

Chambers of Commerce and Industry. LCCI was established by the businessmen and industrialists of Northern India in 1923. While the chamber has about 18,000 members, only 500 of them are women – but this number is growing rapidly. LCCI membership services include organizing training sessions for its members, helping arrange credit from banks, and establishing relations with lawyers, bankers, and tax advisors. The chamber seeks to create opportunities for businesswomen by putting up local exhibitions or facilitating participation in trade fairs and exhibitions abroad and champions the cause of Punjab's women entrepreneurs through their advocacy efforts to policy-makers.

The **Women's Resource Center (WRC)** is an entity within LCCI that is attracting new members at a rapid pace. As women increasingly make their presence felt in the business sphere, the WRC has provided them an opportunity to meet and discuss various opportunities and challenges. The department functions as the secretariat for women's business activities and coordinates with the relevant governmental agencies and departments to facilitate their development and implementation. Its location within the parent LCCI gives the WRC the opportunity to advocate directly to the men running the association and effecting groundbreaking changes that favor women.

Pakistan's diverse groups involved in activism: Women's Action Forum, All-Pakistan Women's Association, Pakistan Women Lawyers' Association, and the Business and Professional Women's Association, have been involved in activities such as instituting legal aid for indigent women, opposing the gendered segregation of universities, and publicizing and condemning the growing incidents of violence against women. The Pakistan Women Lawyers' Association has released a series of films educating women about their legal rights, the Business and Professional Women's Association is supporting a comprehensive project inside Yakki Gate, a poor area inside the walled city of Lahore, and the Orangi Pilot Project in Karachi has promoted networks among women who work at home so they do not need to be dependent on middlemen to acquire raw materials and market the clothes they produce.

The Standing Committee of the WRC in Lahore tackles issues like raising funds through bank loans

and developing contacts with various government departments and agencies to promote and facilitate business transactions. It educates its members about the techniques and strategies of national and international marketing. The committee also formulates proposals for the national budget, with the goal of increasing involvement of women entrepreneurs in national economic activities.

Sri Lanka

The **Women's Chamber of Industry and Commerce (WCIC)** first opened its doors in 1985, operating as a non-profit organization committed to helping urban and rural women in their entrepreneurial skills. Recently, WCIC launched the Women in Business (WIB) Trade Fair and Exhibition at the Sri Lanka Exhibition and Convention Centre to support local and international women entrepreneurs, allowing women to exhibit their products, sell and accept firm orders for supply, sell on a retail basis, enter into long-term joint ventures, and obtain ideas on product diversification, quality improvement, and cost cutting methods. WIB serves to establish new market links and provide maximum exposure to women entrepreneurs, particularly from rural areas.

There are several other women's business associations operating in Sri Lanka. For more than half a century, the Asia Foundation has been a leader in helping women to realize their potential. The foundation's Women's Program strengthens families and societies by developing women's leadership, strengthening women's organizations, advocating women's rights, ensuring women's personal security, and creating new political and economic opportunities. In order to combat extreme poverty, illiteracy, and issues related to civil conflict, the Asia Foundation provides vocational training and education, enabling women to become economically self-reliant. Programs are diverse and flexible, empowering women to challenge the multiple causes and consequences of their marginalization and discrimination, and are customized and targeted to the Sri Lankan context.

The foundation also works to create equitable conditions where women can prosper as entrepreneurs and where women workers can hold employers and government accountable for workplace treatment of women. The foundation's programs assist women to overcome legal and regulatory barriers and challenge discriminatory practices by providing them with legal aid and equipping them with political organizing, negotiating, and networking skills that can make them effective advocates for policies that will create more jobs and ensure equal access to future opportunity.

Regional

A regional association, the **Association of Lady Entrepreneurs of Andhra Pradesh (ALEAP)**, was established in 1993 by like-minded women entrepreneurs who wanted to train, guide, support, and enhance other women. The association empowers women through their efforts to formally establish SMEs, giving women legal rights to their property. ALEAP has built up a strong support network among government and non-governmental organizations alike, and works with them to provide the expertise and training in entrepreneurship development in India as well as in Sri Lanka.

The **Asia Foundation** has provided vocational training and education to more than 2,300 trafficking survivors and those at risk of being trafficked and enabled these women to become economically self-reliant. With support from Give2Asia, the Asia Foundation's philanthropic partner, the foundation trains trafficking victims with the skills to become mechanics and drivers – traditionally male occupations. The Asia Foundation helps their newly-trained mechanics to establish “one-stop shops” for motorcycle and electronic repairs. These small shops also provide employment for other women. By helping women become gainfully employed and in turn employ others, this program reduces the risk of further trafficking.

Association Structure & Governance

For any of these organizations to be successful, they need to be professionalized, with credible and effective governing boards and CEOs. There is an immediate need, for dividing quotidian operations from more strategic ones as well as creating clearly demarcated areas of operation and responsibility. Most established parent organizations (which are often male-dominated) already have these structures in place. Women's institutions remain underdeveloped in most emerging economies, yet have huge potential. Further, as these associations grow in size and importance, it is essential to establish effective governance structures based on successful models, rather than on the personalities that are often at the head of the organizations.

The fact that all 24 board members of the Dhaka Chamber of Commerce and Industry (DCCI) are male speaks volumes. However, its women's entrepreneurship development program became the first private sector effort in Bangladesh to focus on the obstacles faced by women in business. CIPE and the National Endowment for Democracy (NED) supported this program by providing business skill training, financial counseling and access to technology. DCCI is still working on key advocacy issues to improve women's participation in the economy, reducing barriers to entry, and increasing access to information.

The Women Entrepreneurs Association of Bangladesh serves women all over Bangladesh, including North Bengal. Established in 2000 under the aegis of the Federation of Bangladesh Chambers of Commerce and Industry, it is creating a platform to help businesswomen establish themselves in competitive fields traditionally dominated by men.

After the opening up of the Indian economy, closely preceding the establishment of the World Trade Organization, eight state-level SME associations formed the Federation of Indian Small and Medium-Sized Enterprises (FISME)

in 1995. Today, as an umbrella organization of SMEs, FISME has affiliated associations in most Indian states. FISME is a network that reaches more than 100,000 SMEs through state-level SME associations and sectoral associations. Industries representing all major sectors are also invited to take direct membership.

The Association of Chambers of Commerce of India and Ceylon (ASSOCHAM) started with 13 chambers as its original members, under the auspices of the British. These were joined by the Indian Merchants' Chamber of Bombay, then in its 80th year, in 1987. New governing articles of the association for ASSOCHAM were worked out and the membership structure of the chamber was categorized into promoter chambers, patron members, ordinary members, and corporate associates. For the first time, ASSOCHAM also opened itself up for overseas membership.

Results and Outcomes

Business associations play a vital role in the advancement of women's entrepreneurial efforts in South Asia. From influencing legislation in support of women, to providing business skills training and facilitating access to finance and markets, a multi-dimensional approach is slowly but surely producing the desired results. The following examples represent the kind of change that is occurring.

In one CIPE initiative in **Afghanistan**, over 200 women were trained in basic and advanced entrepreneurship skills, which facilitated the expansion and creation of dozens of businesses. Women's Enterprise Development also organized women's trade exhibitions, trade missions, and matchmaking programs that created both jobs and trade expansion opportunities for women entrepreneurs. With funding from USAID, CIPE helped the Afghan Women's Business Federation (AWBF) to establish itself as a provider of programs and services for its member associations and directly to thousands of Afghan women throughout the country.

Members of the Women Entrepreneurs Association of **Bangladesh** have gained market access in Canada, India, Malaysia, Nepal, the United States, the United Kingdom, and neighboring Arab countries. Small, medium-sized and large companies meet, exchange ideas and expertise, and participate in national and international trade fairs and exhibitions. They are provided loan facilities to start and maintain small and medium-sized enterprises. Members' newfound independence has bolstered their confidence in the contributions they can make to the country.

The Bangladesh Women Chamber of Commerce and Industry (BWCCI) successfully advocated for the first National SME Women Entrepreneurs Forum in 2006. At the opening, the Prime Minister also announced the creation of a separate bank to serve the needs of Bangladeshi women entrepreneurs. This was a much-needed initiative since bank policies limit access to finance by women entrepreneurs. As a result of BWCCI's efforts, the central bank has also changed its policies to include women's needs reserving 10 percent of all SME loans for women, reducing the interest on loans to women from 20 percent to 5-10 percent, and allowing up to \$22,000 in loans without collateral to encourage business development and expansion. BWCCI also works in rural business communities across the country.

The Bangladeshi Government has established a National SME Forum under the SME Foundation of the Ministry of Industry to promote women's participation in formal economic sectors.

In **India**, the Association of Women Entrepreneurs (AWE) successfully holds weekly fairs and has set up the Savings and Credit Society that can award up to Rs. 35,000 (\$700) each to of its nearly 500 members. AWE also initiates various training programs and courses. Organizations such as the Federation of Indian Chambers of Commerce and Industry Ladies Organization (FLO), established 25 years ago to promote women's entrepreneurship, holds regular workshops, runs a business consultancy cell, and facilitates networking through periodic

meetings. FLO has a broad agenda that includes supporting self-help groups in rural India.

Younger women in **Pakistan** are making strides in their endeavor to attain economic independence, pursuing a variety of entrepreneurial ventures in the wider market. Home-based businesses related to the fashion and the beauty industries are the most popular among upper and middle class entrepreneurs, especially among married women or those living in more rigid social enclaves. Independent business opportunities for women in the less privileged classes are less abundant. There is some non-governmental organizational activity in both urban and rural areas to provide development assistance and training as well as some micro-credit facilities, but much still remains to be done to lift them out of their state of dependence and disempowerment.

The Lahore Women's Resource Center organizes business orientation programs, workshops, and lectures for the guidance of both established and new women entrepreneurs with a view to enhancing quality consciousness. It helps organize local product exhibitions and coordinates and facilitates trade delegations of its members to international markets. Once these indigenous women's business associations mature and find their optimal governance potential, options for women entrepreneurs should grow exponentially.

CIPE partnered with Pakistan's business community and the Pakistani Ministry of Commerce to help create a new law to promote competition between chambers of commerce and associations (and thus raise the quality of services offered). The 2006 Trade Organisations Ordinance was instrumental in weeding out 30 defunct chambers through re-registration requirements. It created the first-ever legal opportunity for women to form chambers and business associations. On a provincial basis, up to five women's business organizations were prime candidates for licensing under the new ordinance.

Recommendations for Women's Business Associations

In order to build the capacity of various local trade associations, support units, and resource organizations within the women's business community, the following factors must be embedded in the culture of the association:

- Development, training, and marketing efforts for women-run businesses, with a special focus on small and medium enterprises.
- Facilitation of loan acquisition for women entrepreneurs through banking institutions.
- Finding market linkages for women producers domestically and abroad.
- Encouraging governments to support girls' education, thus enhancing the social position of women and inspiring other women to enter the entrepreneurial field.
- Organizing women into membership-based trade unions, cooperatives, and associations.
- Influencing public policy through advocacy and the enactment of women-friendly national rules and regulations.
- Advocating for an equitable legal regime, including inheritance laws as well as political and business quotas.
- Capital formation in their own names, either individually or collectively, in their groups and organizations.
- Social security provisions for women, including access to health care, childcare, insurance, housing, and old age benefits.

Women contribute significantly to family business operation, even if in an unpaid capacity. Yet, families and academic studies underestimate these efforts. On the other hand, many enterprises

defined as being run by women are in fact controlled by men, who oversee operations and decision-making. Programs intended to reach women entrepreneurs can succeed only in the event that associations attempting to aid women are aware of this paradox. Familial and social conditioning that reduces the confidence, independence, and mobility of women can be overcome through education and leadership training.

A similar challenge is that women in South Asia are perceived as supplementary income providers. Since women are not considered to require a full day's wage for a full day's work, they are frequently subject to large-scale exploitation. To combat these entrenched views, associations should ease women's transition into independent professional work. While families routinely provide financial and emotional support to sons, they rarely extend such assistance to daughters. Appropriate training is still the key to a successful entrepreneurship program.

The teaching profession constitutes a large component of the service sector in South Asia, and employs many women. However, neither financial institutions nor banks extend financing for setting up, equipping, or running schools. Still, educational institutions can influence companies' decisions to locate in a certain place, and can thus have an impact on local growth potential. Businesses are unlikely to establish offices in cities where quality educational facilities are not available. Emphasizing funding for creating competitive, private schools makes both economic and social sense.

Another challenge for women entrepreneurs is marketing. In the initial stages of running a business, women may lack both the time and confidence to seek out and develop markets. Even when otherwise in control of an enterprise, women often depend

on male relatives in this area. Marketing involves mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning. The long-term strategy of a successful association should be to build marketing skills in women entrepreneurs from the very beginning to enable them to promote their products more effectively and without dependence on others.

A final concern for women entrepreneurs is stagnation in growth, caused in large part by the demands of household duties, mobility problems, and limitations to expanding space and staff. Moreover, women who do succeed and grow their businesses beyond home-based enterprises often face hostility and resentment within their family circles. Providing training and counseling to stagnated association members would greatly facilitate growth and vibrancy. For associations, stagnant members are simply an obstacle to a brighter future, while enthusiastic, growing members can become effective ambassadors to seek out new members and set out on new initiatives.

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She has contributed articles for the UN Chronicle and reports for UNICEF and other agencies. Her professional experience includes negotiation of successful commercial agreements with diverse entities, including a global strategic alliance between two major international airlines. She has been a resident of Washington, D.C. since 2005.

Case Study: The Bangladesh Women Chamber of Commerce and Industry

By Cornelia Rotaru

The overall level of economic growth and development of Bangladesh – a country with a per capita GDP of \$500 – is largely shaped by small and medium-sized enterprises (SMEs). The 2003 National Private Sector Survey of Enterprises in Bangladesh, co-financed by USAID, revealed that micro, small, and medium-sized enterprises employed more than 31 million people, contributed 25 percent of GDP, and constituted more than 90 percent of industrial enterprises in Bangladesh.

At the same time, women constitute less than one percent of all entrepreneurs in Bangladesh. The traditional view of women in Bangladesh often confines them to the home, hindering their entry into the SME sector. The obstacles awaiting those who do venture into the marketplace are difficult to overcome: social stereotypes, lack of access to finance, lack of business experience, and undeveloped skills, to name a few. Yet, without the active participation of women in regular economic activities, a dynamic and sustainable economy that leads to poverty alleviation is impossible. To facilitate women's entry into the economy and the overall development of Bangladesh, the Bangladesh Women Chamber of Commerce and Industry (BWCCI) came into being as an association devoted exclusively to facilitating the advancement of female entrepreneurs.

Background: Political and Social Culture

Political Will to Empower Women

The Bangladesh Government views SMEs as vehicles for quality of life improvement, economic growth, and poverty alleviation of the common people. The government put forth its Poverty Reduction Strategy Paper, which includes the



following goals: employment generation, nutrition, maternal health, quality education (at primary, secondary, and vocational levels), sanitation and safe water, criminal justice, and local governance. The implementation of poverty alleviation programs is a systematic and continuous effort in Bangladesh.

The *framework* for an equitable business environment does exist. The Constitution of

Bangladesh grants equal rights to women and men in all spheres of public life [Article 28(1) and 28(3)2]. The Constitution also mandates women's active and meaningful participation in all spheres of public life [Article-10]. In 1984, Bangladesh ratified the United Nations Convention on the Elimination of All Forms of Discrimination against Women, and the government continues to initiate institutional and policy measures for women entrepreneurs, such as the creation of a separate ministry on women's affairs and several other programs (see appendix 1).

Social Culture and the Business Environment

Dr. Kaniz N. Siddique, member of the Gender and Poverty Reduction Strategy Paper Group, published a review of women's advancement and rights issues in the *National Strategy for Accelerated Poverty Reduction*. He reported that, due to existing inequalities between men and women, women are subject to discrimination and injustice. In the social structure of Bangladesh, young girls and women are sometimes viewed as burdens. Removing this stigma is necessary before the contributions of women can be fully recognized. Yet of course, women's contributions are essential at multiple levels. First, women undertake various domestic activities for members of the family and community. Second, they assume a variety of expenditure and savings activities, which contribute to the economic well-being of the family. Third, women participate in income-generating activities through their entry into the formal [and informal] labor market.

A survey carried out by BWCCI and CIPE in 2007, "A Situation Analysis of Women Entrepreneurs in Bangladesh," showed that women's participation in the formal economy has not freed them from the traditional roles and responsibilities associated with family life. Entry into the economy actually results in a double workload, consisting of traditional household responsibilities as well as the new economic task. There is indication that, despite this trend, female entrepreneurs are able to open to the challenge

BWCCI Structure and Governance

BWCCI's head office is located in Dhaka, with three branch offices in Khulna, Rajshahi, and Sylhet. Each office has a divisional coordinator who supervises two additional divisions that do not have physical offices. In these divisions, a volunteer member serves as team leader. BWCCI has an executive committee and a board of directors. The board consists of 14 volunteer women entrepreneurs. The president, Selima Ahmad, also serves as the chief executive of this committee. The president and members of the board are directly elected by general members to two-year terms and are given the mandate to formulate new ideas and execute organizational decisions.

The gradual development of new programs and services is based on a needs assessment of members, with professional assistance from national and international organizations. The activities of BWCCI and its new programs and services are planned and scheduled annually by means of a business and marketing plan. In order to finance these activities, an annual budget is approved by a general meeting and reported to members by end of the fiscal year. Board members monitor the achievement of these annual objectives and give periodic presentations to the full board as well as annual presentations at the general meeting of BWCCI.

Beyond developing broad strategy and plans, the board is further occupied with the duties of multiple committees presiding over a range of topics, including publications and networks, legal affairs and arbitration, tax and government rules, workshops, membership, international affairs, income generation, and event management. In addition to these committees, BWCCI has also initiated an advisory committee, which consists of well-known experts and specialists from the fields of economics, education, media, and activism. The advisory committee regularly provides thoughts and advice regarding the projects and actions of BWCCI. The Dhaka office has a well-established, professional staff of about 10 full time employees working under the direct supervision of the president and a trainers' pool of 10 part-time members.

and often run their businesses successfully. Most women surveyed reported being satisfied by current business conditions and described the overall business atmosphere as increasingly conducive to women, an improvement many women credit to BWCCI.

Birth of BWCCI

The initiative to form a chamber of commerce devoted exclusively to the advancement of female entrepreneurs was that of Selima Ahmad. Ahmad is a successful businesswoman with longstanding experience in the private sector, and was honored in 2001 with the title of Best Woman Entrepreneur in Bangladesh. She was well aware of the need for a national body that represented the interests of female entrepreneurs and supported their initiatives. Ahmad recognized that female business owners could assist in the modernization Bangladesh's economy by creating jobs, stimulating competition, inspiring innovation, and providing a valuable source of income; they just needed a representative organization to strengthen and encourage these initiatives.

With Ahmad's understanding of business and the plight of women in a patriarchal and impoverished society, she has been able to guide entrepreneurial talent and organize financial and marketing resources so that women can fully realize their potential to make significant contributions to Bangladesh's economy. To this end, Ahmad established BWCCI in June 2001.

BWCCI was the country's first trade body working exclusively for women's economic and social empowerment. The BWCCI strategy is clearly defined by its mission: to become the leader of economic development of women entrepreneurs. The main goals of the chamber were formulated according to its strategy:

- Create a strong platform for women's economic and social empowerment.
- Undertake initiatives to remove existing economic, social, and cultural obstacles blocking female participation in all areas of public life.
- Work as a catalyst to undertake policy measures by the government in order to create a gender-friendly business environment.

BWCCI Services

BWCCI recognizes that women entrepreneurs in Bangladesh continue to encounter financial and social barriers to market access. Increased competition, high business costs, and an inhospitable business environment prevents many women from becoming entrepreneurs. BWCCI thus provides a myriad of services for its members to assist them in excelling as entrepreneurs. These services include skills development, training, facilitation of member participation in local and international trade fairs, advocating before politicians, and business networking. BWCCI's most important services are:

- Capacity building of women entrepreneurs. Sample training courses include entrepreneurship development, marketing, business management, finance access, accounts management, business planning, product development, information technology and e-commerce, and business legal procedures.
- Business counseling.
- Communication and information support through the BWCCI Business Center, equipped with Internet connection, fax and copy machines, and computers for member use.
- Support to women entrepreneurs marketing their products and services at local, national, and international levels.
- Facilitation of women's participation in national and international trade fairs.
- Help desk and legal advice for company registration, taxpayer identification number and value-added tax registration, and export/import procedures.
- Facilitation of access to finance and acting as loan guarantor.
- Use of the chamber's display center, including a showroom for members' products, and a conference room to promote the merchandise and services offered by members.

- Support female entrepreneurs in marketing their products and services by developing a broad based business network at the local, national and international level.
- Help women entrepreneurs obtain access to financing and other services provided by public and private institutions.
- Build the professional capacity of women entrepreneurs, particularly rural women.

BWCCI registered with the government under the Ministry of Commerce as a non-profit, non-partisan organization with the aim of supporting women entrepreneurs through training, loan guarantees, advocacy, fair trade participation, and global and domestic market exposure. In 2008, BWCCI was formally recognized by the Federation of Bangladesh Chambers of Commerce and Industry, the national umbrella group of all chambers and trade organizations in Bangladesh. BWCCI is also registered with the Joint Stock Company of the Bangladesh Government and has consultative status with the United Nations Economic and Social Council.

Growth of the Organization

Due in large part to government policies, a favorable change in the Bangladesh women's business environment is evidenced by BWCCI's recent growth – membership increased from the 24 founding members in 2001 to 1,500 members in 2008. BWCCI members cover the entire socio-economic spectrum, and are engaged in traditional pursuits such as food, beauty, fashion, health products, and handicrafts, as well as such non-conventional ventures as information technology, media, and publications. Over the past seven years, BWCCI has acted as a nucleus to assist, activate, inform, and organize Bangladesh's women entrepreneurs and help them assimilate into the global economy. It is a vibrant and accessible platform for women in business.

From its inception, BWCCI recognized that profound changes cannot be achieved in isolation in Bangladesh. In order to more effectively advance reform, BWCCI developed relationships at the regional, national, and international levels to develop the conditions for female entrepreneurs to prosper. Building partnerships with organizations, informal groups, and committed visionaries enabled BWCCI to increase the support base for projects and more broadly spread female entrepreneurship. BWCCI benefited from the multiplying effect of other programmatic information sources. For example, the president of BWCCI is a member of

the Gender and Poverty Reduction Strategy Paper Group (GPG), initiated by a local consultative group that includes 38 members working on women's advancement and gender equality. GPG consistently supports BWCCI initiatives among its members.

At the national level, BWCCI cooperates with various ministries in developing and implementing activities for women's economic empowerment and entrepreneurial development. The Ministry of Industry's SME Department has started capacity-building programs all over Bangladesh. Through these programs, a total of 3,000 women-owned SMEs will be trained in business skills in 2008. Three hundred members of BWCCI have already received training under this program. The Ministry of Industry has also formed a committee to ensure the relevancy and proper execution of this program. This type of cooperation of government bodies allows BWCCI to inform and influence national-level policymakers.

On the international level, BWCCI's partners deliver professional and financial support in the field of institutional capacity-building, development of management and executive staff, strategic planning, and advocacy. Since 2005, the CIPE-supported Promoting Women Entrepreneurs through Advocacy program has contributed greatly to the institutionalization of BWCCI as an advocacy organization and increased women's participation in the economy.

Successful Programs

From the beginning, BWCCI has paid particular attention to developing programs in cooperation with international organizations and donors, drawing on these organizations' expertise and lessons learned. The women of BWCCI required training on how to start and manage businesses, in addition to learning about the necessity of an active economic and social life. It was also necessary to introduce these women to advocacy techniques and activities. BWCCI actively participated in a range of successful programs resulting in a greater capacity,

an improved image in society, and its recognition by public bodies as the country's leading representative of female entrepreneurship.

Program: Promoting Women Entrepreneurs through Advocacy (PWEA). Through a concise, three-tiered advocacy program, the ultimate goal of this effort is to create a gender-friendly environment for women entrepreneurs, where it is easy to start and grow a business. One of the primary activities of the project was the formation of advocacy groups at the local level. These advocacy groups facilitate focus group discussion, organize seminars, conduct advocacy meetings with policymakers, and develop policy papers for policymakers, NGOs, civil society organizations, trade organizations, and academia.

Six sectoral focus groups and six district focus groups were created under the PWEA program. These focus groups were made up of female entrepreneurs who had worked as advocates for local rural women. These entrepreneurs aimed to have an inclusive discussion that shared the experiences of women entrepreneurs, explored their problems, consulted stakeholders to identify the problems of women entrepreneurs, and publicizes suggestions and recommendations for women's promotion in business.

In addition to the focus group discussions, four pressure groups, established at the divisional level, focused on project design, media, regulatory bodies, and finance in order to advocate and negotiate with the policymakers. Each group, consisting of six women entrepreneurs and led by a member of the board of directors, organized brainstorming sessions to discuss vital issues of advocacy and explore possible strategies for change. In this phase, BWCCI organized advocacy meetings with public and private institutions. More than 20 meetings with 157 total participants were organized with key representatives of various public and private institutions. These meetings allowed BWCCI to present their agenda while obtaining important policy commitments from these people.

Six district-level advocacy groups made up of

five to seven women entrepreneurs each aimed at influencing public institutions, local government, local media, and financial institutions to improve the business environment for women at the local level.

BWCCI also organized 28 cross-sectoral meetings at the national level and 39 at the local level. During these meetings, the central advocacy team focused on the proper implementation of policies published in the Bangladesh Bank's circular. The circular presented the bank's refinancing scheme for women-owned SMEs. The central advocacy team petitioned the bank to open a department specifically designed for women entrepreneurs to help in the implementation of this policy.

The project also organized six divisional seminars on women's entrepreneurial development. These seminars attracted 516 total participants, including policymakers, women entrepreneurs, international donors, business associations, journalists, academics, bankers, and civil society representatives. Based on these discussions, each seminar concluded with the formulation of a set of recommendations. About 150 participants from across the spectrum of Bangladeshi life participated in a cumulative seminar, "Strengthening Capacity of Women Entrepreneurs," in Dhaka.

Two roundtables with the media focused on the pending national budget and the Bangladesh Bank circular's promotion of a refinancing scheme for women-owned SMEs. In addition, this seminar featured eight interactive and informal discussions for women entrepreneurs from rural areas with new start-ups. Over 100 women had the opportunity to discuss relevant issues such as access to finance, training, market access, social security, company registration, trade licenses, and business networking. From these roundtables, BWCCI developed and submitted five memorandums to local mayors in an effort to follow up on seminar activities. BWCCI also sent policy papers on access to finance, along with relevant recommendations, to appropriate public institutions with the intent to reinforce participants' concerns and demands.

BWCCI's advocacy contributions to women's

position in the economy covered a wide spectrum of issues, brought significant attention to these themes, and promoted grassroots participation. Moreover, the project established strong relations among the BWCCI, local women entrepreneurs, NGOs, and public and financial institutions. The Bangladesh Bank issued a circular to its comprising banks, "Refinancing Scheme for Women's SME Loans," and adopted important provisions in support of women entrepreneurs, including earmarking 10 percent of its aggregate SME loan funds for female entrepreneurs at a lower interest rate (5-10 percent), and collateral free. The Bangladesh Bank issued a second circular that requested commercial banks and financial institutions to open a desk for women entrepreneurs and that this be run by a female officer.

The impact of this program has become visible in public policy. The National Women Development Policy of 2008, which calls for the recognition of women's equal right to economic resources and family property, also recommends that women constitute one third of the National Parliament. As a result of the program, the government assisted the SME Foundation in coordinating the first national Women's SME Trade Fair in February 2008. The government also facilitated a study by the SME Foundation on regulatory barriers and regulatory effect in order to develop national policy recommendations. Additionally, the government created the "Better Business Forum" – with two female members at the request of the BWCCI – to improve the business environment. The government even organized a consultation workshop, at which the president of BWCCI presented the keynote speech, on credit wholesaling and SME access to finance.

Research Program: A Situation Analysis of Women Entrepreneurs in Bangladesh. BWCCI lacked first-hand baseline information on the situation of women entrepreneurs in Bangladesh, which hindered the proper inclusion of women's issues in policy measures. The lack of information inhibited female entrepreneurs from claiming their rights in a justified and structured fashion. Over two years,

BWCCI, in partnership with CIPE, collected extensive information on the situation of female entrepreneurs in 11 districts across Bangladesh, especially rural women.

This study reached nearly 1,500 stakeholders through 12 focus group discussions and 13 seminars, which were organized in six divisional cities and six district cities during the PWEA project. The study also elicited recommendations and suggestions from stakeholders on strategies for addressing existing problems and promoting a gender-friendly business environment. Considering the overall objective, the study selected the following issues as thematic areas of this research initiative:

- Socio-demographic profile of women entrepreneurs.
- Profile and types of women-owned enterprises.
- Regulatory procedures including tax, value-

Impact of Advocacy Programs on BWCCI

Advocacy has achieved invaluable success for BWCCI activity:

- Enhanced the capacity of the BWCCI board and members to design new advocacy campaigns.
- Attracted new members.
- Increased the number of international donors working with BWCCI. In 2007-2008 at least five new international donors started working with BWCCI on various issues for women's economic empowerment.
- Reinforced the image of BWCCI as a strong advocacy organization at the local, national, and international levels.
- Increased the reach of its training and capacity program in rural areas (750 women trained in the last year).
- Developed a working relationship with a team of national media outlets. At least 10-15 national newspapers and electronic media contacted BWCCI for more information to develop and publish or telecast a news story on women entrepreneurship development.
- Created cooperative relationships with public and private institutions. At least 100 national level organizations contacted BWCCI requesting BWCCI representatives to speak about the issues of women entrepreneurs to their audiences.

added tax, and company registration.

- Training, capacity building, and human resources.
- Access to finance, according to the parameters in the Bangladesh Bank circular.
- Business management, including business planning, accounting, and bookkeeping.
- Product design and development, marketing, and business promotion.
- Social perspective of women entrepreneurs.
- Conditions and position of women entrepreneurs in family life, including their economic contributions to the family.
- Overall perceptions of the business environment.

Program: Building Better Trainers. Another partnership program of BWCCI is the Building Better Trainers program, which is part of a five-year partnership agreement with Humber Institute of Technology and Advance Learning (HITAL). The project aims to reduce poverty and to decrease women's vulnerability by enabling them to establish, manage, and effectively grow their enterprises. BWCCI feels that it has a profound role to play in this respect and is building its capacity to provide quality services to members through a strong training unit. With sustainability in mind, four key elements of this project are drafting a curriculum on entrepreneurship development and small business management, developing trainers who can effectively train women as entrepreneurs and small business owners, growing capacity to further develop and adapt new training products, and upgrading the BWCCI Business Support Center to provide higher quality support to women entrepreneurs.

Following completion of a needs assessment survey and selection of a core group of trainers, the project focused on developing the trainers and the curriculum for the first three years. In the fourth year, two BWCCI trainers were sent to Canada for further skills development. During this time, the BWCCI Business Support Center purchased several computers at the chamber office, along with a technology and software training session, for the

core training group of the BWCCI.

Program: Training Delivery Program (2004-2009). Another partnership was formed with the South Asia Enterprise Development Facility to increase training opportunities for BWCCI members. The Training Delivery Program is an ongoing project aimed at alleviating poverty and reducing the vulnerability of women by helping trainers build their capacity to design curricula, conduct training and needs assessments, and write case studies. This project also aims to develop the skills of women entrepreneurs and to increase market access in the divisional cities and district towns of Bangladesh. The funding provided for this project enabled BWCCI trainers to conduct sessions in and around Dhaka, covering business topics such as marketing, business development, accounting, and management. A total of nine training sessions took place, with 224 total participants. BWCCI now has a dedicated pool of trainers who deliver training programs to members in Dhaka and other divisional areas. BWCCI is committed to ensuring the continuous improvement of these trainers to ensure they adequately address the needs of women entrepreneurs.

Program: Fostering International and Local Trade Program (2004-2009). Along with a need for training, a lack of market access poses a considerable obstacle for female entrepreneurs in Bangladesh. Women lack contacts to access local or global markets. They have insufficient knowledge about international product standards, and are financially and socially restricted in their ability to travel internationally.

With the assistance of the Canadian International Development Association, the Soros Economic Development Fund, and the World Bank, BWCCI has developed the Fostering International and Local Trade Program, which provides its members with exposure to overseas buyers, facilitates networking with international trade organizations, and promotes a gender-friendly business environment. BWCCI has encouraged its members to participate in

trade fairs around the world, including fairs in Australia, Canada, Dubai, Hong Kong, India, Nepal, Spain, and the United States. Participation in these trade fairs has been an opportunity for women entrepreneurs to acquire knowledge about international product standards and improve their international market connections. Through such experiences, some members are now exporting to Belgium, Italy, and the United States. In 2007, 24 BWCCI members participated in six trade fairs around the globe, where they displayed and sold their products, received orders from international buyers, and conducted overseas market research.

Program: Providing Market Facilities. Although these programs have provided expanded international opportunities to some, the lack of access to local markets is still a large obstacle to many BWCCI members. In response, BWCCI established the Providing Market Facilities: Arushi Retail Outlet Program. This is a BWCCI-managed project that provides physical market space for BWCCI members in Dhaka. This outlet, which houses several restaurants and shops, has operated successfully for several years and provided the local community with eateries and fashion facilities. Participating entrepreneurs also received training on successful business operation and management practices. An outlet user's committee was formed for monitoring and management.

This program supplied stable employment opportunities, provided good wages for other poor women (in addition to the business owners and operators), and increased exposure of both BWCCI and the participating women entrepreneurs. Less tangible benefits included a more positive perception of female entrepreneurs, a feeling of economic empowerment, and a more ethical business culture.

Overcoming Current Challenges

Despite the contribution of the Promoting Women Entrepreneurship through Advocacy Project to improving women's economic status, BWCCI and female entrepreneurs still face a variety

of challenges. BWCCI took advantage of its newly-gained intangible assets – increased grassroots participation, mass awareness of women's economic roles and need to incorporate women into the mainstream economy, increased organizational capacity in public advocacy, commitments from different national and local authorities to women's entrepreneurship development, and media support. By taking advantage of these assets, BWCCI also learned of problems women entrepreneurs face at the grassroots level, which include difficulty in access to trade licenses and company registration, lack of intellectual property protection, limited access to new technologies, difficulty in obtaining financing, insufficient training and skill development, lack of market access, and persistent gender discrimination.

BWCCI has recognized some key themes in the issues it will approach as it moves into the future: access to finance (particularly a proper execution of the central bank's refinancing scheme for women), product design and development through additional public resources and education, company registration and trade license reform, training and capacity development for female entrepreneurs (particularly for rural women), and simplified VAT procedures.

Exports provide a world of opportunity for expansion for women entrepreneurs, and businesswomen must be nurtured in their international trade efforts. Internationalization of women's SMEs is also a theme for BWCCI. The organization plans to provide special support to women involved in export-oriented activities and advocate increasing budgetary allocations for their participation in international trade fairs.

The Future of BWCCI

BWCCI is well positioned to maintain its efforts in creating a better future for female entrepreneurs in Bangladesh. BWCCI will continue advocating to reduce business barriers on behalf of thousands of women entrepreneurs in Bangladesh. The highly successful project with CIPE, Promoting Women

Lessons Learned

- Forming a partnership with a successful international organization that can assist with and facilitate different activities is an effective approach. For example, BWCCI worked with CIPE to develop a strategy that created a broad awareness of all players and decision-makers at both the national and local levels.
- Broad participation at the grassroots level is essential for advocacy activities to be successful. Formal and informal discussion among female entrepreneurs allowed the exploration of the business community's ideas and needs. With information gleaned from these discussions, BWCCI was able to specifically target the challenges encountered by members and then develop comprehensive strategies for surmounting these barriers.
- Engaging in policy dialogue for resolving women's problems can help boost support among policymakers. These discussions were an opportunity for BWCCI to create a cooperative environment to better address the concerns of and propose solutions for women entrepreneurs.
- Engaging in self-promotion and efforts to remain relevant in the public mind can help increase a program's success. For example, the participation of key BWCCI members, such as the president, vice-president, and members of board, in public and private events highlighted the image and activities of the organization.
- Developing good working relationships with media partners furthers the empowerment of women. For BWCCI, these media connections continuously provide support by raising issues associated with women's SME development in Bangladesh, help establish new and better relations between BWCCI and representatives of local communities, and increase BWCCI's outreach to potential members.
- Working in cooperation with NGOs and broader civil society can also greatly further efforts to empower women. For example, BWCCI has participated in think tank groups and developed cooperative relationships with other women's business associations on many common issues.

Entrepreneurs through Advocacy, will continue to be a major activity of the organization. BWCCI will expand its advocacy efforts into different regions of Bangladesh and continue to engage in dialogue with key figures and policymakers at the regional and national level to establish a gender-

friendly business environment. BWCCI will also strive to ensure that advocacy participants honor commitments from its previous projects.

In the third phase of PWEA, BWCCI formed a coalition of national and local-level women's organizations. This coalition developed a Women's National Business Agenda, which is currently pending presentation to decision-makers. Simultaneously, with broad support from NGOs and civil society, BWCCI will be developing new advocacy campaigns to unify the voice of women entrepreneurs and present a cohesive vision to the government.

Looking to the future, BWCCI renews its strong commitment to self-improvement. The ongoing capacity-building projects will ensure that the organization can deliver the best services to women entrepreneurs while maintaining a high level of self-sufficiency. The partnership with HITAL will continue to strengthen the capabilities of BWCCI's trainers and training unit.

BWCCI is committed to achieving the highest quality in other services, including the facilitation of fair trade participation.

BWCCI will diversify and improve member skills through a new, two-year project currently under preparation with the Danish Government office in Bangladesh. The project will strengthen the capacity of women entrepreneurs at the local level by training them in accounting, fiscal regulations, and marketing.

One additional future objective of BWCCI is to focus on institutional capacity building by increasing its office coverage in the country. BWCCI is continually searching for new project ideas and services to enhance the current effort of serving women entrepreneurs and is constantly seeking new ways to share these tools with members.

Yet, the overall key to BWCCI's future is its continued support of the women's entrepreneurial community in Bangladesh to build a more prosperous

country and to lift millions of Bangladeshi people out of poverty. Achieving economic independence for women will create a better future for many generations of Bangladeshis.

Dr. Cornelia Rotaru is the founder and president of the Association for Women Entrepreneurship Development in Bucharest. She was directly involved in the legislative process for amending the Company Law and Trade Register Law in the Romanian Parliament and in the establishment of the Coalition of Women's Business Associations in Romania and the Balkans.

Dr. Rotaru is the author of several studies and articles in the economic press and has participated in many lectures and professional events in Romania and abroad. Her expertise covers the domain of institutional capacity building, information system development, organization management, company law, and regional development policy in Southeast Europe, the Balkans and the Black Sea regions.

Appendix 1

Government of Bangladesh Initiatives to Empower Women Entrepreneurs. Part of the Government of Bangladesh's Industrial Policy 2005 that calls for various incentive packages for female entrepreneurs, such as reserving space for them in industrial parks in all divisional towns, ensuring their participation in policymaking, giving pre-investment advice and assistance, and establishing a separate bank to ensure easy access to credit and collateral-free loans.

Export Promotion Strategy Paper/2006-2009. Declares it necessary to reduce the discrimination against women and to integrate more women into business. Strategies outlined include: promoting female labor in export-oriented production, encouraging female entrepreneurs in the export sector through innovation and diversification of products, and honoring the best female entrepreneurs with the awarding of the Annual Export Trophy.

Millennium Development Goals/2000-2015. Addresses women's empowerment and SME development, including achieving universal primary education, promoting gender equity, eliminating gender disparity in all education levels by 2015, female literacy rate enhancement, and additional parliamentary positions held by women.

Poverty Reduction Strategy Paper/2004. The main document for development in Bangladesh, advocates setting up separate programs for women's entrepreneurship development and proposes funds dedicated to women.

Organization of 1st and 2nd National SME Women Entrepreneurs' Conferences/2006, 2008. Shows government's commitment to women's entrepreneurship development. The first SME National Women Entrepreneurs Conference, held in 2006, was followed by the launching of the Women Entrepreneurs' Forum in Bangladesh.

The SME Foundation. Provides support to women entrepreneurs through counseling, mentoring, and facilitation. The SME Foundation seeks to assist female entrepreneurs from the grassroots level to the national stage by continually conducting programs.

SME Web Portal. Launched by SME Department of the Ministry of Industries, with the assistance of the Asian Development Bank, containing all the necessary information available to women entrepreneurs.

SME Helpline Centers. Developed under a technical assistance project of the Asian Development Bank that aims to provide assistance and advisory support services to SMEs. In the first phase, 32 SME helpline centers were established in 25 districts of the country. A helpline center has been installed in the office of BWCCI. A personal computer along with a printer, a fax modem, and a photocopier are available in the center. Internet connectivity through broadband connection is also available. BWCCI is able to download items from the SME Web Portal and to provide new services to its members.

Gender Action Plan/2008-2012. Seeks to identify the key issues and problems relating to women entrepreneurs, create a favorable environment for women entrepreneurs and bring them into the mainstream of the development process, ensure full participation of women entrepreneurs in the economic development of the country, improve efficiency of women entrepreneurs, enhance female participation in the decision-making process, and build women's capacity to establish and run SMEs.

Appendix 2

BWCCI's partners

Local organizations: Community Development Association, Buro Tangail, Young Power for Social Action, Training and Assistance for Rural Advancement Non-Governmental Organization, the Enterprise Development Forum Chittagong, the Relation Development Project, the Bogra Women Business Forum, Initiative for Sustainable Development, the Run Development Centre, Thengamara Mohila Sabuj Sangha, and the Gender and Poverty Reduction Strategy Paper Group.

Government bodies: The Ministry of Industry – SME Department, the Ministry of Commerce, the Bangladesh Bank, the Ministry of Women Affairs, the SME Foundation, the Trade Promotion Organization, and the Ministry of Finance.

International organizations: The Center for International Private Enterprise, the Canadian International Development Agency, the Humber Institute of Technology and Advanced Learning, the South Asia Enterprise Development Facility, the World Bank, the European Commission (Asia Invest project), the Commonwealth Secretariat, the Australian High Commission (Direct Aid Program Funding), the Embassy of the Kingdom of the Netherlands, International Development Relief Fund-Canada.

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