

CHAPTER 3

Experience Sharing: Presentations by Participants

This section presents summaries of the individual presentations by participants. Most of the presentations were accounts of the initiatives taken by individuals and organizations to promote small and medium enterprises (SMEs) in their countries, focussing on their learning experience and the main constraints and challenges faced, and making some recommendations. Some of the interesting cases related by the participants are presented in boxes. The names of the presenters are shown in brackets after the presentation titles.

BANGLADESH

There were four presentations from Bangladesh—two on organization-specific initiatives promoting women’s entrepreneurship and two cases of experience sharing by women entrepreneurs. The first presentation was about the Green Hills and its experience of working as a local non-government development organization (NGDO) with indigenous tribes in the Chittagong Hill Tracts. Another NGDO, MIDAS, described its multifaceted approach to helping women entrepreneurs and providing technical assistance to them. One of the individual cases describes the experiences of a woman entrepreneur who specialises in textile weaving, the other those of a woman who launched a medium enterprise with credit support from MIDAS.

Green Hills: An NGO in the Chittagong Hill Tracts (Jatan Kumar Dewan)

The local NGDO Green Hills implements community-based development initiatives in the Chittagong Hill Tracts. As an initiative rooted in the indigenous social fabric of the region, Green Hills has been implementing multidimensional programmes for the uplift of socioeconomically disadvantaged hill people, especially

targetting those not served by others, the deprived, and the poorest of the poor indigenous people. Its mission is to elevate the “quality of life of the dwellers of hill districts by providing need-based support and skills to the target community, and enabling them to undertake individual as well as collective programmes on a sound environmental footing, agreeing with regional harmony and accelerating productivity based on contemporary technological advances.”

Green Hills conducts several programmes such as small and medium enterprise (SME) development, entrepreneurship development training, water and sanitation, education; pisci-culture, and women’s development. It provides training in different types of small and medium enterprises such as groceries, bookstalls, traditional waist-loom, *batik*, screen printing, poultry, packaging, electrical shops, and similar.

Green Hills introduced an Entrepreneurship Development Training Programme (EDTP), mainly based on a high quality training model called ‘competence based economics through formation of entrepreneurs’, which was developed by the German Agency for Technical Cooperation. In the course of implementation of its SME programme, several problems such as a dearth of committed and competent trainers, lack of working capital, lack of resources to provide loans, and absence of proper marketing, were encountered. At the same time, the organization learned the following two lessons. First, before providing loans, it is necessary to provide training to help the borrower to conceptualise marketing, production, operation and maintenance, and financial plans, and adopt an entrepreneurial strategy in the changing competitive market. And, second, instead of micro credit, small and medium sized loans should be provided to make the enterprises feasible.

On the basis of their experience, Green Hills would recommend the following.

- Innovative and feasible mountain-based enterprises should be promoted.
- Active linkages should be established between banks and potential entrepreneurs.
- Exposure visits to successful mountain-based enterprises could strengthen the knowledge of the trainers.
- Successful enterprise-based exchange visits (domestic and overseas) could play a key role in encouraging and facilitating experience sharing among the entrepreneurs.

MIDAS: A Multifaceted Approach (Sharmin Akhter)

Micro Industries’ Development Assistance and Services (MIDAS) has been working for the promotion and development of micro- and small enterprises for generating employment on a self-sustainable basis. The MIDAS entrepreneurship development

programme aims at the development of indigenous entrepreneurship for the creation of small and micro-enterprises by organizing training programmes for potential and existing business persons and providing all-inclusive technical assistance.

A Women Entrepreneurship Development cell has been set up within MIDAS to support and promote women entrepreneurship in micro and small enterprises by providing investment counselling, techno-market information, technical and managerial services, financial assistance, marketing facilities, networking, and training. Women loan seekers are given priority, and less stringent rules are applied when choosing or sanctioning loans to a potential woman borrower, as MIDAS takes into consideration the relatively greater number of obstacles met with by women entrepreneurs compared to men in the conservative society of Bangladesh.

MIDAS has been giving training in related topics like business plan preparation, new business creation, financial analysis, showroom management, and business management. MIDAS has set up four selling outlets for groups of women entrepreneurs who do not have their own outlets.

One of the main problems faced by MIDAS is that the women entrepreneurs often compromise on product quality for short-term profit, at the expense of the project's goodwill and long-term prospects. Some businesswomen tend to be impulsive and have a low patience threshold. On the positive side, most of the women have very supportive husbands. Many husbands lend a helping hand in their wives' businesses, doing the more tedious chores, and sometimes managing the difficult task of controlling male workers and labourers.

Other Experiences (Monjulika Chakma, Selina Begum)

The two other presentations from Bangladesh on personal experiences and the lessons learned from individual enterprises are summarised in Boxes 1 and 2.

BHUTAN

The presentation from Bhutan offered a glimpse of the role of women in the management of small and micro-enterprises in that country. With the matrilineal and extended family systems prevalent in Bhutanese society, women are actively involved in a variety of enterprises. The presentation highlighted the fact that, although the country has ample opportunities for cottage, small-, and medium-scale industries, more favourable enabling mechanisms are needed to increase the knowledge and skills of women for the proper management of their businesses.

Box 1**BAIN TEXTILES: MY EXPERIENCE AS A WOMAN
ENTREPRENEUR IN THE CHITTAGONG HILL TRACTS REGION
OF BANGLADESH***Monjulika Chakma*

The Chittagong Hill Tracts comprises the three south-eastern districts of Bangladesh. More than 13 indigenous tribes live in this area. The women of most of the tribes weave cloth using a waist loom for their own use, but not for sale. The Chakma women are traditionally skilled in weaving cloth. They weave *pinon* (a dress worn by Chakma women on the lower part of the body), *khadi* (a piece of cloth worn by women to cover their breasts), shawls, and other household cloths.

Ms Pancha Lata Khisa, my mother, gained esteem for weaving exquisitely designed cloth in Rangamati. The then district officials of Rangamati used to request my mother to weave cloth for them. After matriculation in 1961, I started my career as a school teacher. Along with teaching, I studied weaving. I first started selling woven tribal cloth from a showroom in my house.

Weaving cloth with a waist loom is very time consuming. Considering the time factor and cost, I decided to introduce more advanced looms for weaving and installed two handlooms. My business gradually increased. With a loan from Chittagong Hill Tracts' Development Board, I installed more modified looms there and named the enterprise Bain Textiles. The term 'bain', a Chakma word, means the traditional loom used by women for weaving tribal cloth.

At present, the enterprise is producing different types and designs of cloth. Tribal women are weaving on waist looms under the supervision of the enterprise. Bain Textiles has also been producing ready made products like shirts, *fautua*, *salwar kameez*, *punjabi lungi*, children's wear, bed-sheets, bed covers, table mats, sofa covers, and hand bags.

The experience gained from Bain Textiles indicates that hard labour, intelligence, tolerance, sufficient capital, and necessary assistance from appropriate corners are invariably required for success. Marketing facilities to sell the goods produced are also necessary. Motivation for developing entrepreneurship is badly needed among women in the Chittagong Hills Tracts region. Necessary assistance, particularly financial assistance, should be provided to women who want to run a business.

Box 2
SHUCHINI: ENTERPRISE WITH MIDAS SUPPORT

Selina Begum

My name is Selina Begum and I am the proprietor of Shuchini, Midas Mini Mart, Dhaka, Bangladesh. After I finished my studies in 1979, I worked in a garment factory as a production director for 14 years. We exported garments like shirts, T-shirts, and polo shirts to Denmark, Switzerland, New Zealand, Belgium, and other countries.

After a long time as an employee, I wanted to start an independent business; and in 1995 I set up a small factory, named Shuchini, with the help of a loan from MIDAS. I started making clothes like boys' *punjabi fatua* and shirts, girls *salwar kameez*, and dyed and blocked sarees. I also created many new designs and fashions of dresses.

I invested only 10,000 *Taka*¹ to start my business. Now my capital is almost 0.75 million *Taka*. These things were only possible because I was encouraged by my neighbours. My children also helped me a lot in my business in different ways.

Developing Women's Entrepreneurship in Bhutan
(Thinley Lham)

Bhutan is a landlocked country sandwiched between China and India. It has a population of 0.6 million, nearly 50 per cent being women. Bhutan's development philosophy of Gross National Happiness, as opposed to the globally common index of development—Gross National Product—has evolved organically from its unique historical, cultural, and economic framework. There are well-established mechanisms in the kingdom at the district and village levels that foster people's active participation in the decision-making process.

Bhutanese society is largely matrilineal and the extended family system still prevails. This not only provides social safety nets to the family members but also relieves old people of home and childcare responsibilities. The women of the household take the lead role. The household decisions are made jointly by the wife and husband and in most households women have control over the family finances.

Bhutan is still in its infancy in terms of industrial development. Bhutan's development began only about three decades ago, and women tend to be more cautious in venturing into business. However, with education and increased

¹ There are 51 *Taka* to one US Dollar

opportunities, women are becoming actively involved in new enterprises. The country has ample opportunities for cottage, small, and medium-scale industries. However, Bhutanese women lack the knowledge and skills needed for the proper management of business. The Bhutanese government should consider the following suggestions to promote small and micro enterprises in the country.

- Government development programmes need to include a component for the promotion of women's entrepreneurship through training and skill development.
- Government programmes should encourage home-based income generating enterprises.
- Credit should be provided to cottage industries based on the project proposal and without collateral.

CHINA

Reflecting upon the disadvantaged situation of women in Sichuan, the presentation from China discussed how successful the China Enterprise Management Training Centre – Women in Development (CMTCC-WID) programme of intervening through promotion of SMEs has been in improving the economic role of women in production activities. The presentation specified some key elements for the success of promoting of women's entrepreneurship.

Helping Women and Their Groups Grow: the Role of CMTCC in South West China

(Li Xia)

Background

Situated on the upper reaches of the Yangtze River, Sichuan is a largely agricultural province with over 80 per cent of its population living in rural areas. Since the 1980s, there has been an increasing trend towards 'feminisation' of farming in China. Women are left to do heavy farm tasks in addition to the traditional domestic chores. Yet their socioeconomic status has hardly improved.

In the past 10 years, efforts have been made to decrease women's reproductive workload as well as increase their productive efficiency. It was realised that feudalism, which has a long history in China, has systematically subordinated women and, as a result, women's needs have often been neglected. Women were regarded as passive recipients rather than as active participants. The development of the economy does not necessarily mean the development of women. Women in the mountain and rural regions are still poor, still subordinated, still considered as passive recipients, and as a group are being ignored. Most of them are not prepared when sudden changes take place in the economy or the environment, they lack the confidence to make the adjustments necessary to cope with the new challenges.

In the process of implementing development projects, an effort has to be made to help women at the grass roots understand their roles in the changing economic context. Initiatives should focus on promoting gender awareness, the development of entrepreneurship, and improving women's access to skills' training, technology, and resources, particularly credit. The situation can only be changed fundamentally if individual women can improve and upgrade their capabilities for income generation, as well as undergoing a change in their thinking and attitude. The improved socioeconomic status of individual women will only be sustainable if a more positive environment is created in which their efforts are supported and their progress is encouraged. In order to create such an environment, it is necessary for changes to occur at the institutional level (community, village, educational, and other organizations) as well as the individual level.

The objective of CMTCC-WID is to assist rural women and their families in the mountain areas of south-west China (Sichuan, Yunnan, and Guizhou provinces and Tibet and the Xinjiang Autonomous Regions) in their efforts to improve their socioeconomic status and quality of life. All efforts and activities are focussed on capacity building and sustainability. Capacity building consists of two levels: institutional and individual.

To accomplish the main goals, training is provided in basic business management and applied technology and skills; WID concepts and principles are promoted and reinforced; and rural women are assisted in their efforts to generate income and improve their economic status. Priority is given to women in the remote mountain regions. Training efforts are intentionally targetted to the rural professions and have taken village heads, women's federation staff, at the village level, and women teachers from village schools as effective instruments of promotion and communication. The all-round development of women is facilitated in the implementation of these activities, drawing upon the needs and interests of rural women.

The success of the programme is contingent upon a number of factors such as good understanding of the fundamentals of poverty alleviation; timely response to women's demands; commitment of stakeholders; good selection of training contents; and a good match of resources and needs. The WID Committee has contributed to the elimination of inequality between men and women in education. Lack of understanding of the value of training, lack of time, and limited resources have posed the biggest obstacles to the programme.

INDIA

In the presentations from India, the generation of self-employment opportunities for women through the organization of self-help groups was indicated as a promising option for mountain enterprise development, particularly in relation to niche-based products like off-season vegetables, milk production, and high-value cash crops (e.g.,

medicinal plants and herbs). It was also suggested that such economic activities should be kept in harmony with the natural resource endowment of the mountain region. One case study shows the way the private sector can tap economic opportunities, in this case by adopting a twin-pronged strategy of scientific techniques and organic fertilizers in herb farming. Another presentation described an experiment in harnessing natural fibre plants and trees to produce utility and decorative products. The last presentation described the experience of an NGO in training women entrepreneurs in mountain areas.

Self-employment for Women in Uttarakhand (Manjula Tolia and Anita Joshi)

Although rich in economic resources, the Garhwal and Kumaon region is dependent on the plains for all articles of human consumption, whether a morning cup of tea, dinner, clothes, or any other amenity of daily life. In the mountains, vegetables from the plains cost four times their price in the plains.

It is not that this region has no prospects for production. The region abounds in natural resources. However, the majority of people do not know how to relate these natural resources to the process of development. In the specific context of women, the mountains offer prospects for enterprises related to dairy products, herbs, wool, horticulture, floriculture, bamboo products, angora rabbit farming, bee-keeping, mushroom cultivation, woodcraft, wooden furniture, handmade paper, incense sticks, processing of fruit, pickles, squash, and jam, candle making, silk production, tea plantations, spices, paper bags, and many others.

The Government of India has introduced the *Svarn Jayanti Gram Swarajgar Yojna* (Golden Jubilee Village Self-employment Scheme), through which self-help groups of women living below the poverty line are formed and provided with self-employment opportunities like dairy farming, off-season vegetable cultivation, cattle rearing, bee keeping, farming of medicinal plants and herbs, wool-based products, and handicrafts. Active groups are provided 50 per cent of the cost of the scheme by the government in the form of a grant. A brief account of the programmes in two activities, off-season vegetable production and dairy farming, illustrates the potential for success.

Under another scheme, off-season vegetable production is being introduced as promising enterprise activity for hill women. Uttarakhand *Vikas Vibhag*, Government of Uttar Pradesh, provides one polyhouse per person to individuals and groups of rural women under a self-employment scheme. One polyhouse covers an area of 1,000 square feet and costs IRs 52,000¹. The woman entrepreneur has to invest IRs 18,000. Polyhouses are established on small landholdings in the hills and capsicum,

¹ There are IRs 43 to one US Dollar (December 1999)

tomato, coriander, and similar are grown in the off-season. This scheme is proving successful in providing self-employment. The IRs 18,000 invested by the entrepreneur can be recovered in less than a year. Proper and adequate training in and knowledge about crop management, use of insecticides, and management of polyhouses are provided to the women entrepreneurs.

Milk production is another promising activity. The Women's Dairy Development Scheme has been operating in Uttarakhand for the last six years on the basis of cooperatives. The main aim of the women's dairy societies is the development of collective and organizational strengths of women. Women's dairy committees are constituted from groups of interested women. Four programmes are organized from time-to-time for the office-bearers and members. These dairy societies not only collect and sell milk, they also provide for the inoculation of animals and the distribution of fodder. The societies are significantly enhancing the income of women members. Their success is reflected in the fact that they are helping to establish women's self-help groups. The groups pool their savings and some have also started providing loans to needy members. Women's dairy societies are proving to be a beneficial government initiative under which rural women form groups and obtain self-employment.

The following recommendations were made based on the experience with the self-employment schemes as implemented among women in the hills.

- Voluntary agencies and the private sector should be involved in the implementation of the schemes. Large active, voluntary agencies should be involved in the formation and management of groups at the district level on a large scale. Better coordination needs to be established between the government and these agencies.
- Special training should be given to the officials of the branches of banks in the rural areas affected to sensitise them to the need for timely provision of loans and other facilities to women's groups under the scheme.
- The task of training women for the selected schemes should be assigned mainly to an agency established within the private sector.
- As women extension workers have a special role to play in activating women's groups, policy changes should be made to increase the number of women extension workers in the government sector.
- Programmes related to easier access to fodder, drinking water, and fuel should be given priority for the hills to save women's time.

A successful venture utilising herbal plants for medicinal and other products is described in Box 3.

Box 3**ANRORI AGRO HERBO MEDICA (INDIA) PVT LTD***Anita B Joshi*

Anrori Agro Herbo Medica (India) Pvt Ltd is a recently established company set up to systematically tap herbs for development activities. The initiative for the enterprise came from Dr. Bhaskara Nand Joshi, late husband of the author. The company is located in Anrori Village, which has a long tradition of herbal treatment, in a verdant valley surrounded by forests and terraced farming. It extracts essential oils, oleoresins and vegetable dyes, spices, liquid spices and spice oleoresin, herbal extracts, and similar products. It has motivated and trained the farmers to adopt a two-pronged strategy of scientific techniques and organic fertilizers in herb farming. It provides saplings and credit to farmers to grow herbs and buys them for processing. It has been developing products that are import substitutes, export-oriented, and eco-friendly. The organic and technical farming has brought about a mini-economic revolution and increased farmers' incomes many times. The company has sold domestically and also exported over 40 different herbal products.

The efforts of the company in herbal resource management and indigenous product development were recognised by the International Business Council with the awarding of the International Excellence Award in 1996 to Dr. Bhaskara Nand Joshi, the then Managing Director.

Other Experiences**(Kanta K. Sharma, Iqbal Singh)**

Dr. Kanta K. Sharma, Secretary of the 'Women's Development Forum', Dehradun, described an interesting experience of involving women in the production of natural fibre-based products in Uttar Pradesh Himalayas. This organization has been a pioneer in the designing and promotion of products from various fibrous plants like ropes, nets, masks, bags, baskets, and decorative items like wall hangings and mats. She described how the organization has helped mountain women to start business ventures and improve their household incomes. These products have been successfully marketed through handicraft showrooms and other outlets, with systematic linkages with shops and stores in larger towns and cities.

Mr. Iqbal Singh described the experience of the Society for the Advancement of Village Economy (SAVE), in Kullu Valley, Himachal Pradesh, using a systematic approach to entrepreneurship development which combines need and potential assessments, skill and entrepreneurship development training, provision of credit, marketing support, and follow-up. Such an approach can succeed in initiating and

sustaining enterprises even in inaccessible rural villages in mountain areas. SAVE undertakes entrepreneurship development programmes for village women and men, in almost equal numbers, after a promotional campaign in the area of the potential entrepreneurs through hand bills, posters, meetings, and personal contacts. At the time of the campaign, potential viable income-generating activities are identified and explained. Trainees are then selected out of the many that apply. The training itself is followed by an 18 month 'escort-service' to help trainees to start enterprises. The success rate can be as high as 70 per cent, compared to 30-40 per cent in most other EDPs.

NEPAL

The presentations from Nepal consisted of cases from the Federation of Nepal Cottage and Small Industries (FNCSI), the Women Entrepreneurs' Association of Nepal (WEAN), the Micro-enterprises Development Programme (MEDEP) of the Ministry of Industry and the Micro-credit Project for Women (MCPW) of the Ministry of Local Development Women's Development Division (WDD), as well as the story of a successful women entrepreneur in knotcrafts. One of the most urgent measures thought necessary to help improve the access of women to flexible credit sources, time-saving mechanisms, and appropriate technologies was to develop an enabling policy environment for the promotion of SMEs. The approach should be one of cultivation of women's entrepreneurship skills combined with technical or training support for business planning and marketing.

Women Entrepreneurs in Cottage and Small Industries in Nepal: Status and Role of FNCSI (Anjana Tamrakar)

The Federation of Nepal Cottage and Small Industries (FNCSI) has more than 5,000 women members in 30 districts of the country. A survey recently conducted by FNCSI on the status of women entrepreneurs in cottage and small industries in Nepal found that there is a need to formulate a specific programme for women's entrepreneurship development in order to encourage and motivate women towards entrepreneurship. The study also identified lack of time due to excessive household responsibilities, social restrictions on mobility, low social security, absence of rights to parental property, low education, and low business awareness, among others, as the factors hindering the development of women entrepreneurs. The FNCSI study recommended the establishment of a separate women entrepreneurship development fund and launching of a 'credit guarantee' or 'small business insurance' programme to help women entrepreneurs access the much-needed credit facilities. Programmes on market information dissemination and market promotion should be formulated to help women entrepreneurs solve their marketing problems, and there should be an extension of support in market networking. Specifically, the study recommended the following.

- Organization of programmes to promote awareness about the need for women's participation in economic activities for the economic development of the country
- Preparation and dissemination of lists of financially viable businesses
- Women's entrepreneurship development and other promotional programmes for the upgrading of women's entrepreneurial competence
- Establishment of a cottage and small industry development bank to provide credit to women entrepreneurs
- Dissemination of technological and technical information and development of skilled personnel to provide support to women entrepreneurs
- Promotion of the goods produced by women entrepreneurs

The Role of Promotion Organizations: WEAN (Renu Sthapit)

The Women Entrepreneurs Association of Nepal (WEAN) is a non-profit and non-governmental organization founded in 1987 by a group of Nepalese women entrepreneurs with a view to empowering the women of Nepal through entrepreneurship. WEAN's target beneficiaries are women micro-entrepreneurs in rural areas and small and medium-level women entrepreneurs in the Kathmandu valley.

Women entrepreneurs face a variety of problems. They have a low level of confidence and their families have little confidence in their capabilities. The social perception of women is narrow. Balancing time between outside and household work is difficult. Women are considered to be weak and passive. Religious beliefs are also not favourable to women. Women cannot travel out of the home for a long period of time. They are looked at as consumers and spenders rather than producers and bread winners. They lack access to credit, training, and education. Most families do not support women in their enterprises. When in business, women mostly concentrate on traditional types of activities that are easy to enter but are very competitive and less profitable such as handicrafts, hosiery, garments, restaurants, and tea-shops. Women also lack business exposure and managerial capabilities.

WEAN has undertaken several initiatives aimed at reducing women's handicaps and improving their entrepreneurial capability. WEAN offers training, marketing assistance, micro-credit, networking, and other extension services as a package programme to urban and rural women entrepreneurs. It has developed effective training packages aimed at enabling low-income women entrepreneurs to create and develop their businesses so that they can improve the quality of their lives and that of their families. These training packages are related to entrepreneurship development, marketing, small business management, networking, book-keeping and account-keeping, and leadership development.

WEAN has successfully conducted technology-based women's entrepreneurship development training within and outside the Kathmandu Valley, for example, in the production of potato chips, herbal shampoo, soft toys, and detergents, spinning of wool, cutting and polishing of semi-precious stones, cultivation of mushrooms, and processing of fruit beverages, pickles, and jam. However, although the training helps rural women develop new skills, and self-esteem and confidence as entrepreneurs, most continue to face the problem of lack of access to credit. For this reason, WEAN launched a savings and credit programme based on a modified Grameen Bank model (see Box 4). Most of the credit goes to vegetable farming, raising poultry, tourism-related services, bamboo crafts, handloom textiles, and wool tie and die cloth products. WEAN has also taken some initiatives in developing and marketing new products (see Box 5).

The Micro Enterprise Development Programme (MEDP): A New Initiative in Capacity Building for Entrepreneurship Development (Lakshman Pun)

The Micro Enterprise Development Programme (MEDEP) is an HMGN initiative started in 1998. The programme is being run with a gradual phase-in in a total of ten districts—two in each development region. It is designed to support the Ninth Plan (1997-2002), which has poverty reduction through the creation of off-farm

Box 4

WOMEN MICRO CREDIT AND SAVINGS INITIATIVE IN RASUWA DISTRICT, NEPAL

WEAN's Micro Credit and Savings' programme has been benefitting an increasing number of low income and illiterate women in selected rural and semi-urban areas of Nepal. Currently, it has an outreach of about 350 active women borrowers and savers in the Syabru Village Development Committee (VDC) area and selected wards of Lalitpur and Bhaktapur municipalities. WEAN focusses on direct lending and a savings mobilisation programme in order to ensure high quality and appropriate products and services, as well as to cover its costs.

WEAN conducts periodic monitoring and evaluation of the projects. The performance indicators include timely repayment, cost effectiveness, and progress towards operational and financial sustainability. The external evaluation conducted at the end of the third year of operation in the district focussed on both the operation and the effectiveness of the programme. The loan portfolio is monitored on a monthly basis through examination of loan disbursement, on-time repayment and arrears, group formation status, situation of new and repeat loan requests, client dropout reports, savings balance, and interest earned.

Box 5
**PLAN/WEAN PARTNERSHIP PROGRAMME TO PRODUCE
 AND MARKET HANDMADE BANANA SHEATH PAPER**

PLAN-Nepal and WEAN are collaborating to promote micro-enterprise products with a special focus on the marketing aspect. This particular project intends to tap the comparative advantages of the area (Rautahat and Bara) in terms of availability of raw materials, labour, and skills of the local people. This project utilises waste banana sheath as the main raw material and converts it into a useful product—banana sheath paper. Women from marginalised and disadvantaged communities are the main beneficiaries of this joint venture.

WEAN is responsible for starting the production process as well as monitoring the production for a year. WEAN phases out by handing over the production unit, technical knowhow, and marketing expertise to the community.

employment as one of its key goals. The executing agency is the Ministry of Industry, financial support and technical collaboration are being provided by the UNDP and several national partner agencies.

Staff identified in the partner organizations at the central level act as contact persons for sharing information and participating in programme implementation. A District Programme Implementation Committee (DPIC) is formed at the district level comprising representatives of the district and regional level units of the central level partner organizations. The District Development Committee (DDC) is also one of the MEDEP partner organizations at the district level. The first step in the implementation of MEDEP activities in a district is an assessment of the resource potential, and socioeconomic and market situation in the area. 'Market centres' and 'programme locations' are identified based on the findings of the survey, and the consensus reached among the members of the DPIC. The programme locations are the entry points of the programme.

MEDEP covers three categories of target population: (a) unemployed and underemployed youth, including women, (b) owners and workers of small, informal income-generating enterprises, and (c) existing micro-entrepreneurs facing stunted growth. Target groups include landless agricultural workers, small and marginal farmers, petty traders, small irregular income-generating and occupational activities, family enterprises, cottage industries, manufacturing, agro-processors, and services.

MEDEP is based on creating horizontal linkages and networking among the local agencies concerned with the delivery of different components of MEDEP, as well as building sustainable partnerships among government organizations, local government

units, private sector groups, non-government organizations, and communities. MEDEP aims to create a sustainable service delivery mechanism by developing a network of the implementing partner organizations and enhancing their capacity to deliver the various services required by MEDEP's target beneficiaries in the district.

With the organizational structure of the programme in place, MEDP is now in the process of launching various components of its support for the creation and development of enterprises like training, credit, and marketing. Manuals on Training of Trainers, Micro-Enterprise Creation and Development, and New Business Development have already been prepared, and tested in the field, with the support of the Industrial Enterprise Development Institute (IEDI).

Micro Credit and Women Entrepreneurs: MCPW (Kabita Bhattarai)

The Micro Credit Project for Women (MCPW/NGO Support Unit) is being implemented by the Ministry of Local Development, Women's Development Division, in 12 districts (Dang, Salyan, Pyuthan, Chitwan, Kaski, Siraha, Saptari, Dhankuta, Lalitpur, Bhaktapur, Baglung, and Parbat) and five urban areas (Nepalgunj, Pokhara/Dumre, Bhaktapur, Dhankuta, and Kathmandu). CECI is managing the NGO Support Unit. Started in March 1994 with a total budget of US\$9.6 million, the project will be completed in March 2000.

MCPW is one of HMGN's efforts to improve the socioeconomic status of women in Nepal and to promote women's participation and integration in the country's national development, thereby contributing to poverty reduction. The project's objectives are to increase the income of, and provide employment opportunities to, poor women in urban and rural areas, and to develop alternative financial mechanisms through selected NGOs as credit agents and financial intermediaries.

The project has so far increased the institutional capacity of 95 NGOs through different training packages. Twenty-nine NGOs are working as credit agents, and another 41 have been approved to act as credit agents. A total of 2,351 groups with 16,403 members have been formed. Loans worth US\$147,058 have been accessed by 7,025 women. The loan repayment rate ranges from 92 to 100 per cent. Thirteen NGO cooperation associations have been formed. Savings worth US\$158,676 have been generated and mobilised. Altogether 16,403 target beneficiaries have been involved.

Women in Livestock Enterprises: Women Development Programme of the WDD of MLD (Hari Prasad Rimal)

The Women and Target Group Development Division (WDD) of the Ministry of Local Development (MLD) is also implementing a larger Women Development

Programme, along similar lines to the MCPW, in which livestock enterprises are the major activity supported.

The Women and Target Group Development Division (WDD) of the Ministry of Local Development (MLD) of His Majesty's Government of Nepal (HMGN) is implementing the Women's Development Programme in 67 of the country's 75 districts. About one-third of the districts covered by the programme are in mountain areas and another third in the hills.

The programme was initiated in 1982 with the objective of improving the quality of life of low-income, disadvantaged, destitute women, and their families. The WDD provides credit and entrepreneurship development and skill development training for entrepreneurship programmes.

The major activities within the scope of WDD are women's group formation, income-generating activities, and institutional and community development. Groups of women are involved in a number of income-generating activities ranging from farm-based activities, such as animal husbandry, vegetable cultivation, and cash crop development, to off-farm activities, such as retail shops, tailoring, hosiery, and small-scale cottage industries. About 65 per cent of the credit is extended to the livestock sector.

As the mountain and hill areas of Nepal are not adequately covered by transportation facilities, the women entrepreneurs in these areas cannot sell their products at reasonable prices. Another major problem faced by the women entrepreneurs involved in livestock farming is their limited access to modern technology.

Other Experiences **(Shyam Badan Shrestha)**

The Nepal presentations also included the story of a successful woman entrepreneur in the knotcrafts sector, told by herself (see Box 6).

PAKISTAN

The main theme of the presentations from Pakistan was that social mobilisation, training, and credit support are the main preconditions for the empowerment of women. Referring to the changes brought about by the introduction of rural support structures (for example the increased mobility of women, enhanced institutional mechanisms, and improved intra-household decision-making power of women), the presentations made further recommendations for enacting legislation that protects women from discrimination and promotes gender equality.

Box 6
ME AS AN ENTREPRENEUR

Shyam Badan Shrestha

I was born the first child, fatherless and female, and faced constant hardships emotionally, socially, and economically. At the age of eight I had to earn my living. Struggling merely to live, and facing continuous insult as a poor and female child, taught me, at the age of 14, to set my goal towards higher education. The purpose of my life was to work, study, and stay alive. Educated and trained as a teacher, I had the opportunity to teach for 13 years in various school and colleges.

After 10 years of dedicated teaching at a school in Kathmandu, I was thrown out for no fault of my own. I decided "I am not working under anybody". Thus 'Nepal Knotcraft Centre' was established with just Rs 200 (US\$ 3) capital investment (later Rs 25,000 was added) in 1984. My other motivation was to provide employment opportunities for socially and economically underprivileged women, like me, especially young girls who wanted to educate themselves but could not pay the fees.

I had to face several challenges and difficulties. I had no business background either in my mother or my husband's families. I had no training or skill to start a business. There was a lack of raw materials suitable for macrame (knotcraft) work and of skilled manpower, as I was the first to start knotcraft in Nepal. Technical information was also not available. Also, people looked down on manual work.

My teaching background helped me to solve the problem of formal skill training. I taught myself the skill from books, experimented with various knots and yarns, and thus learned by doing. To solve the problem of raw materials, I explored the local market thoroughly and made enquiries with different government and non-government organizations. When Nepal faced the problem of supply of petroleum from India for nearly a year in 1988/89, ten girls were working with me. They were constantly worried about whether they would become unemployed. I had to use my ingenuity to overcome the problem. I started to produce cornhusk dolls – using raw materials available in Nepal—an environmentally friendly waste product. That opened up a whole new area – unheard of in Nepal at that time.

I developed a skilled workforce by training young women free of cost and then employing them. To obtain the technical information, I went to various libraries and bookshops, the Cottage Industry Board, and individuals engaged in similar work. I also invented tools and boards and had them made locally for use in knotcraft.

I had by then become recognised as an entrepreneur, innovator, and organizer and became associated with WEAN, finally becoming its President. I was able to develop the training section at WEAN Nepal as a strong component, and I was also involved in the establishment of the WEAN cooperative—a marketing cell of women producers in Nepal—as a promoter, member, and shareholder. I was able to help establish 'Dhaka Weaves 'P' Ltd.,' and to organize a special promotion exhibition for Dhaka textiles – showing different items, designs, and colours. The exhibition resulted in many new enterprises starting up in Dhaka weaving.

As President at WEAN for many years, I was able to create more than 1,000 women entrepreneurs/clients through integrated programmes in micro-enterprise development training, micro-credit, marketing, and networking. I also helped in the development of handicrafts made by women through the 'Handicraft Association of Nepal'

Pakistan Association of Women Entrepreneurs (Begum Salma Ahmed)

The Pakistan Association of Women Entrepreneurs (PAWE) was registered as an NGO in 1985. PAWE is a member of the governing body of the World Assembly of Small and Medium Enterprises (WASME) and is affiliated to the ECOSOC (the Economic and Social Council of the UN). In this way, it has direct exposure to all UN meetings such as those of UNCTAD, UNDP, UNICEF, and ILO. The main goal of PAWE is to motivate women in urban areas to enter the entrepreneurial field and become economically independent.

PAWE would like to increase its coverage and activities in mountain areas of Pakistan. Based on the geography of the area, the following projects have been identified and recommended as the most appropriate for mountain women.

- Handlooms, traditional handicrafts, carpets, and garments
- Export of fruit and vegetables
- Hides of livestock—the development of a Persian lamb called Karakuli in Afghanistan is a case in point
- Organization of mining in the Balochistan mountains which are rich in chrome, coal, marble, and other mineral resources
- Making fashion jewellery (particularly in the Northwest Frontier Province)
- Joining with women in urban areas to open health resorts and beauty centres where they can use medicines made of Ayurvedic herbs

The following suggestions are made to help the development of enterprises in these and other products by women in mountain areas.

- The Small and Medium Enterprise Development Authority (SMEDA) should provide funds to women in mountain areas on soft terms.
- NGOs should lobby for women to obtain credit from SMEDA and the State Bank of Pakistan.
- Access to credit should be based on collective projects of women against a collective collateral to be provided by the NGO and to be backed by the Women's World Bank.
- It is imperative to have representation of women from the mountain areas in Parliament for successful advocacy with government.

The Aga Khan Rural Support Programme (Uroos Bibi)

The Aga Khan Rural Support Programme (AKRSP) is a private, non-profit organization established by the Aga Khan Foundation to help improve the quality of life of the villagers in northern Pakistan. Its approach is based on the twin objectives of improving the quality of life of the region's small farmers and developing a replicable model of participatory rural development. In working to achieve these objectives, AKRSP has developed an integrated strategy of human resource development, collective capital formation through regular savings, and practical techno-economic interventions to raise local farm productivity. AKRSP responds to the needs of women, especially rural women, by fostering the development of women's organizations (WOs). AKRSP enters into a contract with WOs to provide technical assistance and training, and training in organization and management, for specific productive packages. In a large number of cases, WOs have taken up local legislative, executive, and judicial functions.

AKSRP believes that the 'sewing machine approach' to women's development lends legitimacy to the notion that women's activities in agriculture are unproductive and that agricultural activities routinely performed by women have no room for productive investment. To alleviate women's work burdens, AKRSP has developed and distributed a wide range of appropriate technologies to WOs such as butter churners, nutcrackers, and fruit dehydration chambers.

AKRSP has developed two major types of production package: subsistence and graduated packages. The subsistence package focusses on the basic and practical needs of women, such as nutritional improvements at the household level, and addresses the constraints that women face in meeting these needs. Recognising the constraints on the mobility of women, AKRSP has worked with the WOs to access markets, by both developing packages that cater to village and local markets and by introducing merchants to the WOs. Four credit windows are available for use: short-term loans, medium-term loans, the WO credit programme, and the micro-enterprise credit programme. Two cases of successful entrepreneurs who received training and credit support from AKRSP are presented in Boxes 7 and 8.

Box 7
CASE STUDY ON POULTRY FARMING

Ms. Shahida Numa (a participant at the Workshop) is 40 years old and one of the most successful entrepreneurs in Gilgit district. Shahida is the master trainer and poultry specialist of the Women's Organization, Princabad. Shahida set up her enterprise with an initial investment of PRs 16,000 eight years ago. Her gross income was PRs 1,075,207, providing a net income of PRs 311,794 after deduction of all expenses.

When asked about the changes in her life, Shahida answered that she now feels independent and satisfied. Even when decisions are made together with her husband, she is always the person responsible for the management of the enterprise. Now she contributes to the household expenses and the education of their children.

Women's ability to raise the income and improve the overall standard of living of their families is to them the most important benefit of participating in a WO. Women are beginning to play an increasing role in determining household expenditures as a result of their contributions to household income. Many women have made education of their children, particularly their daughters, a priority for income expenditure.

Women's income-earning activities have led to a rise in their status within the traditional family unit and an increased capacity to negotiate for changes at the household level. As women gain new skills and knowledge, their feeling of self-worth also increases and they gain the necessary confidence to take a more vocal stand at the household level. At the individual level, women are enjoying more respect and authority within the family unit and are participating increasingly in household decision-making processes. The change is reflected positively in intra-

Box 8
CASE STUDY ON THE HONEY PACKAGE

Ms. Chambelli is 35 years old and a honey entrepreneur. She received honey management training from AKRSP. She purchased two colonies from AKRSP with a 50 per cent subsidy. She produced 12 more colonies by hatching bees, and extracted 200 kg honey from these colonies in one season. She sold this honey at the rate of PRs 200 per kg in the Gilgit market. Her total income in one season was PRs 20,000, after meeting the cost of bees and hives; and a net profit of Rs 16,000 after deduction of PRs 4,000 in expenses. She is happy with her enterprise and plans to expand it in the future.

household relationships between the sexes. Finally, women's increasing recognition as breadwinners is substantially altering family relationships at the grass roots' level.

WOs provide a platform for women's cooperative action and solidarity at the village level. In its effort to synchronise women's strength and influence, the WO has proven to be an effective mechanism to support women's issues and to make their voices heard more clearly at the village level. WO savings can mark the entry point for a new mutual interdependence of men and women on the premise of women's increased bargaining power in the village. Although women have limited decision-making power on financial investments at the household level, WO loan facilities initiate a dialogue between men and women at the community level. Following their participation in WOs, women not only shape the process of economic development of their community but, most importantly, also shape its social framework. To women, WOs are an instrument for establishing linkages and cooperation with actors beyond the immediate village environment.

Women's productive activities show great prospects for providing sustainable benefits. The growing demand for women's produce at the village level also ensures expanding marketing opportunities for women. Women entrepreneurs have both a strong interest in improving their present performance and a high learning curve. Education is the prime avenue for empowering women. With more education, women have greater access to employment opportunities and increased ability to secure their own economic resources. Legislation that protects women from discrimination and promotes gender equality also needs to be enacted by the government.

Women Skill Development Project (Salma Waheed Murad)

The 'Women Skill Development Project' is a United Nations pilot project launched in the 1980s in the slum areas of Karachi, in Lyari and Chakiwara. Training was given to women in manufacturing consumer items such as bleach, liquid soap, detergent, prickly heat powder, talcum powder, Vaseline, balm, candles, jam, jelly, and pickles, as well as such things as book keeping, and book binding. They were taught complete marketing skills, including such things as market surveys, market feasibility studies, packing, and labelling. Each woman was provided with the materials for the skills they wanted to learn.

After receiving training, the women trainees displayed their products at an exhibition organized for them. The women sold their products and immediately started generating income. Stalls at women's bazaars and credit were provided to them. Government hospitals were requested to buy bleach, detergent, and other products from these women. Some of the women started marketing in their neighbourhoods.

Family members who were jobless also helped them to sell their products. These enterprises do not need large premises, a small room is sufficient.

**Sarhad Rural Support Corporation: SRSC
(Humaira Daniel)**

SRSC was established in 1989 as a private, non-government, non-profit rural support programme working for poverty reduction. The programme works by helping villagers from male and female, village-based community organizations. The programme helps these communities to make the best use of their skills, community resources (including forests, water, barren and fertile land, and animals), and capital to improve their standards of living. SRSC's mission is to harness people's potential to help themselves by establishing a network of institutions at the grass roots' level in poverty alleviation and sustainable development. SRSC is engaged in a broad spectrum of development. The needs identified for and by the women beneficiaries are built into the various components of SRSC.

SRSC's approach emphasises the participation of marginalised rural communities at all levels of planning, designing, and implementation of the process of sustainable development. Through social guidance, the potential of rural people, especially the poorest, to undertake and implement initiatives themselves is harnessed.

The primary objective of social organization is the evolution of cohesive rural institutions at village level so that effective community participation and decision-making can take place in the identification, planning, and implementation of village development activities. The ultimate objective is sustainability through increased cost-sharing in certain activities, and independent development of linkages with government and other development agencies.

The women's programme seeks to bring women into the mainstream of village development by improving their social and economic conditions and status. SRSC has been quite successful in creating awareness among men and women about the need for women to participate actively in their own development, as well as in the development of their families and communities. Credit is extended to women community organizations across the region for multiple purposes such as livestock rearing, poultry farming, agri-inputs, small shops, and many more.

The women's enterprise development programme is closely linked with SRSC's credit and enterprise development programme which offers training in enterprise development as well as support to start small businesses in the village. The programme aims to remove such obstacles and constraints on the development of women enterprises as the small scale of production in certain enterprises like mushroom and strawberry growing, low risk-bearing ability, mobility, market

awareness and exposure, inaccessibility to market due to geographical conditions, and exploitation by middlemen. It aims at building self-confidence and enhancing product quality consciousness among women. It also attempts to enhance knowledge among women entrepreneurs about the institutions providing support to small enterprises.