



The Capacity Building of Joyeeta Foundation Project
Joyeeta Foundation
Ministry of Women and Children Affairs
Government of the People's Republic of Bangladesh
Concord Royal Court (5th Floor), Road no.27 (Old) 16 (New), Dhanmondi, Dhaka

Final Report

**Designing and Developing for Partnership Approach for
Working with Women Entrepreneur Associations and
Individual Women Entrepreneurs**

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Final Report on Designing and Developing for Partnership Approach for Working with Women Entrepreneur Associations and Individual Women Entrepreneurs

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Abbreviation

| | |
|--------|--|
| AAF | : Ayesha-Abed Foundation |
| A&PT | : Account & Payment Team |
| Aarong | : Aarong Brand Sales Center of Bangladeshi Products run by BRAC |
| Angona | : Angona Display and Sales Center of DWA Produced by Women Entrepreneurs |
| BDT | : Bangladeshi Taka |
| BFSA | : Bangladesh Food Safety Authority |
| BIM | : Bangladesh Institute of Management |
| BOG | : Board of Governors |
| BPC | : Bangladesh Parjatan Corporation |
| BRDB | : Bangladesh Rural Development Board |
| BSCIC | : Bangladesh Small and Cottage Industries Corporation |
| BSST | : Building Safety and Security Team |
| BSTI | : Bangladesh Standards and Testing Institute |
| BWCCI | : Bangladesh Women Chambers of Commerce and Industries |
| C&FMT | : Café & Facilities Management Team |
| CEDAW | : Convention on the Elimination of all forms of Discrimination Against Women |
| CSR | : Corporate Social Responsibility |
| D&BT | : Design and Branding Team |
| D&ST | : Display and Sales Team |
| DCCI | : Dhaka Chambers of Commerce and Industries |
| DPP | : Development Project Proposal |
| DSS | : Department of Social Service |
| DWA | : Department of Women Affairs |
| F&RMT | : Food and Restaurant Management Team |
| FBCCI | : Bangladesh Federation of Chambers of Commerce and Industries |
| FCBT | : Food Court Billing Team |
| FGD | : Focus Group Discussion |
| FIs | : Financial Institutions |
| FYP | : Five Year Plan |
| GOB | : Government of Bangladesh |
| ITNT | : IT and Network Team |

| | |
|----------|---|
| IWEs | : Individual Woman Entrepreneurs |
| JF | : Joyeeta Foundation |
| JMS | : Jatiya Mohila Sangstha |
| KII | : Key Informant Interview |
| Kumudini | : Sales Center of Handicraft and Local Products Run by Kumudini Welfare Trust |
| MCCI | : Metropolitan Chambers of Commerce and Industries |
| MoWCA | : Ministry of Women and Children Affairs |
| NHTTI | : National Hospitality and Tourism Training Institute |
| NWDP | : National Women Development Policy |
| PDBF | : Palli Daridra Bimochon Foundation |
| PISQAT | : Product Identification, Selection & Quality Assurance Team |
| PKSF | : Palli Karma Sahayak Foundation |
| PPB-2041 | : Perspective Plan of Bangladesh (2021-2041) |
| QC | : Quality Control |
| R&DT | : Research & Development Team |
| SMEF | : Small and Medium Enterprises Foundation |
| SOP | : Standard Operational Procedure |
| T&SDT | : Training and Skill Development Team |
| WE | : Women Entrepreneur |
| WEAs | : Women Entrepreneurs Associations |
| WEDU | : Women Entrepreneurs Development Unit |

Executive Summary

Bangladesh has achieved a significant development in empowerment of women as the progresses that we can perceive in declining mortality rates, fertility rates and increasing schooling enrollment of girls and also minimizing gender parity. Though women's contribution to economic activities is increasing, it does not, however, reach to its full potentials. Thus a huge opportunity is seen for women's entrepreneurship development in Bangladesh. Hence, women's effective participation in economic endeavors will make them more confident and stronger in eliminating poverty in their life.

The Ministry of Women and Children Affairs (MoWCA) of the Government of Bangladesh (GOB) have been working for women mainstreaming and also for women empowerment. Bangladesh is committed to the comprehensive development of women; this commitment is expressed through Articles 19, 27, 28, 29 and 65(3) of the Bangladesh Constitution, specifically in Article 27, "*All citizens are equal before the law and are entitled to equal protection of the law*" and given a privilege for making **special provisions** in Article 28(4) in favor of women or children or for the advancement of any backward section of citizens, where mentioned that "Nothing in this Article shall prevent the State from making special provision in favor of women..".

Realizing the above-mentioned obligations, a non-profitable and autonomous venture- "**Joyeeta Foundation**" was set up by MoWCA to expedite the process of creating a gender-based society and also to ensure a separate distribution chain for women entrepreneurs across the country which would be women-friendly, and also creating a women-friendly separate supply chain for production and distribution of their products through which women can grow their abilities. A 12-storeyed permanent "Joyeeta Tower" in Dhaka is under construction to provide supports as a government's dedicated women entrepreneurs' "**development-window**". Subsequent initiatives are taken to construct seven more towers in other seven divisions of Bangladesh.

The consultancy identifies that present modality of support/doing business has to be revisited in achieving the Constitutional obligation, and also fulfilling the actual mission/objective of Joyeeta Foundation (JF) set for women entrepreneurship development. No doubt, a new design of doing business and developing a partnership between JF and its affiliated members i.e. Individual Women Entrepreneurs (IWEs) and/or Women Entrepreneur Associations (WEAs) need to be scrutinized, revised at contemporary angle, and subsequently be launched. Hence the present consultancy is given for designing and developing a common platform to create a partnership approach and working environment in JF with WEAs and IWEs. Accordingly through this consultancy a new partnership business approach and its operation roadmap for 12 storied 'Joyeeta Tower' has been developed; and also recommendations based-on ground experiences are made for ensuing policy implementation of Joyeeta Foundation for its all current and future entrepreneurial installations.

Chapter 1

Introduction

1.1 Background Information

In the last 20 years, it is found that Bangladesh has made significant improvement in women's lives; those progresses can be classified as declining mortality rates, fertility rates and increasing schooling enrollment of girls and also minimizing gender parity. Though women's contribution to economic activities is increasing, it does not, however, reach to its full potentials. Thus a huge opportunity is seen for women's entrepreneurship development in Bangladesh if they get socio-political and economic supports. Therefore, it is believed that women's effective participation in political, economic, social and cultural life will make them more confident and stronger in their lives.

The Ministry of Women and Children Affairs (MoWCA) is working for mainstreaming women in the overall development through the establishment of rights of women and children; and also, for women empowerment. The Government has taken a number of initiatives on women and children's development for realizing Vision-2041. Bangladesh is committed to the comprehensive development of women; and commitment is expressed through Articles 19, 27, 28, 29 and 65(3) of the Bangladesh Constitution. The Constitution has also guaranteed women for equality before the law which is mentioned specifically in Article 27, "*All citizens are equal before the law and are entitled to equal protection of the law*" and given a privilege for making **special provisions** in Article 28(4) in favor of women or children or for the advancement of any backward section of citizens, where mentioned that "Nothing in this Article shall prevent the State from making special provision in favor of women..."

Apart from the above, Bangladesh is a signatory to almost all international conventions and covenants for women's development including the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW). The principal objectives of CEDAW are: to establish tribunals and other public institutions to ensure the effective protection of women against discrimination; and to ensure the elimination of all acts of discrimination against women by persons, organizations or enterprises.

Driven by the constitutional obligations and commitment to international legal instruments, the Government has given special emphasis on the programs to promote women's development in the 7th and 8th Five-Year Plans (FYP), Sustainable Development Goals-2030 (SDG-2030), and National Women Development Policy (NWDP)-2011. Following the Constitutional obligations, the Five-Year Plans and the international commitments, the NWDP-2011 has fixed 22 objectives that include two in particular on women entrepreneurship which assures to extend of necessary support services for the

National Women Development Policy-2011

- 16.21 To provide necessary support services for development of women.*
- 16.22 To provide overall assistance in ensuring the growth of women entrepreneurs.*

development of women along with providing overall assistance in confirming the growth of women entrepreneurs.

Realizing the above responsibility MoWCA has taken the Women Entrepreneurship Endeavor Program (Joyeeta). It was started to promote products and services of women entrepreneurs across the country with a vision of gradually establishing women-friendly infrastructure and spreading them beyond Bangladesh as well. For continuation of this support, a non-profitable and autonomous foundation was set up under the Ministry of Women and Children Affairs, named **Joyeeta Foundation (JF)**.

1.2 Problem Statement

1.2.1 Women empowerment and participation of women in all sphere of life is the priority of the government. The present government has been pursuing this commitment by adopting various policy interventions including implementation of National Action Plan 2011-30 of National Women Development Policy 2011, and achieving of UN Agenda SDG-2030; the progress is yet to gain full-satisfaction. Although women involvement have been seen existent in all over the country including local government, civil society etc. and further, the support for girls' education and their stake in the society has been acknowledged, the prevalence of child marriage and the less-scope of upper-primary and higher education for girls' are still seen less-concerned by the society. The move for women's economic emancipation is seen as singular responsibility of the government; and the civil society and others concerns are rolling mostly on academic/political discussions.

1.2.2 Though it is the Constitutional obligation to create special provisions for women to rapid gain of their social and economic status, still there is not enough scope that has facilitated women as a whole to be empowered in their family as well as in the society. Hence, the government has realized that creating an environment for their economic upliftment is a matter of immediate need, as women are more vulnerable when their income status is less or zero; and also the perception of women at work is still seen as 'undesirable' by the societal attitude that we call as 'patriarchal legacy'. Therefore, societal engagement is equally important to empower women and to change the mindset of the society. Subsequently, economic involvement, creation of job opportunity, particularly creating entrepreneurship opportunity for marginalized and rural women is urgent, so that women can utilize their skill and knowledge in the job market or any other business area.

1.2.3 Government through Joyeeta Foundation has started its journey in a mission to support women entrepreneur to give them opportunity as self-employed in the economic force of the country. Joyeeta Foundation has started its work and had reached in a stage to be a well-known government **Brand** initiatives when all expect to see them as a custodian for women entrepreneurs. As a matter of facts, they have received a generous attention of the Honorable Prime Minister who has personally patronaged the initiative, and provided government land and funds to build a separate complex to administer this huge movement. A 12-storey permanent "Joyeeta Tower" in Dhaka is under construction to provide services as a

government's dedicated women entrepreneur development-window. The consultancy identifies that present modality of support/doing business has to be revisited in achieving the Constitutional obligation, and also fulfilling the actual mission/objective of Joyeeta Foundation (JF) set for women entrepreneurship development.

1.2.4 Therefore, a new design of doing business and developing a partnership between JF and its affiliated members i.e. Individual Women Entrepreneurs (IWEs) and/or Women Entrepreneur Associations (WEAs) need to be scrutinized, revised at contemporary angle, and subsequently be launched. Hence the present consultancy is given for designing and developing a common platform to create a partnership approach and working environment in JF with WEAs and IWEs. Accordingly, through this endeavor a new partnership business approach and its operation roadmap for 12 storied 'Joyeeta Tower' has been developed; and also recommendations based-on ground experiences are made for ensuing policy implementation of Joyeeta Foundation for its all current and future entrepreneurial installations.

1.3 Objectives of the Consultancy:

The specific objectives are to:

- a) Reviewing IWEs/WEAs who are presently engaged with JF in terms of their objective, mandate, personal status, competence and present states of doing business.
- b) Learning about IWEs/WEAs of other organizations in terms of their personal status, competence and present states of doing business.
- c) Appraising capabilities and potentialities of IWEs/WEAs of the country to actively play their role in entering into a collaborative work in Joyeeta Foundation's new business premises.
- d) Considering the future prospect, the present vision, mission, action plan, capability and road map of doing business of JF are to be reviewed.
- e) Designing and developing a common platform to create a partnership approach and working environment with WEAs and IWEs.

1.4 Scope of the Consultancy

As per the objectives of this Consultancy, Individual Woman Entrepreneurship (IWEs) and Women Entrepreneurship Association (WEAs) were reviewed through assessment, appraisal, and development of ideas on each of the above-mentioned objectives in order to design and develop a common platform through a partnership approach with them. Although the consultancy has been very thorough in its consultative processes both with government department, NGOs, and similar business entities, and gained a wide range of ideas and practices on their business strategies/ modalities, beneficiaries involvement, management styles etc., the consultancy, however, has only focused on Joyeeta Foundation's mandate and objective, particularly the given Terms of Reference (ToR) of the Contract of Consultancy.

Chapter 2

Joyeeta Foundation

2.1 Introduction

The one of the preconditions for sustainable development is women empowerment, as the universal development initiative UN SDG-2030 envisaged that *leaving no one behind* can only be the precondition for sustainable development. The present government has given due importance to all its development endeavors, particularly focusing on women's economic progress through women's self-employment and the development of women entrepreneurship. With the objective of women's economic empowerment, Joyeeta Foundation was established on 16 November 2011 under the Ministry of Women and Children Affairs. Keeping the objective of the Consultancy, this chapter will give an idea about JF's organizational structure, vision, mission, objectives, operation and ongoing projects that supports to understand the need for pursuing and implementing the result of consultancy in its future course of action. This will also give an idea about the proposed floor plan of Joyeeta Tower that is being implemented under a project. Joyeeta Foundation's permanent office and business operation would be run from here.

2.2 Organization

Joyeeta Foundation was established under *Societies Registration Act-1860* and emerged as a Non-profit and Self-governed Foundation registered in the *Joint Stock Companies and Firms* of the Ministry of Commerce. According to the Memorandum of Association and Rules & Regulations, there are four Bodies at the policy level to run Joyeeta Foundation activities. Those are called: (a) General Council; (b) Board Governors; (c) Executive Committee; and (d) Operational setup. The Board of Governors is meant for the policy decision authority of JF. The Board of Governors (BOG) comprising 29 members including a chairperson that has been graced by the Hon'ble Minister, Ministry of Women and Children Affairs. However, a Managing Director (MD) is heading the organization as Chief Executive Officer (CEO) to deal with day to day functions. A number of officials are now working here on deputation from the government and also from DWA along with a small work force employed as permanent staff. The organization has a number of sections such as: 1) Administration; 2) Coordination; 3) Finance & Budget; 4) Credit Management; 5) ICT; 6) Planning, Development & Research; 7) MIS; 8) Marketing & Extension; 9) Business Promotion; 10) Craft Section; 11) Fashion Design; 12) Training & HRD; 13) Law; and 14) Purchase & Store Management. Currently there are 23 positions are occupied against 33 approved posts. However, all of the section has got huge work and will need a lot to do in future with the expansion of Joyeeta Foundation, hence the recruitment of necessary staff and professionals is an immediate need; and a new Organogram with an expended manpower against projected expansion of JF should be at immediate attention.

2.3 Vision

Building Gender Equality-Based Society through Empowering Women Economically.

2.4 Mission

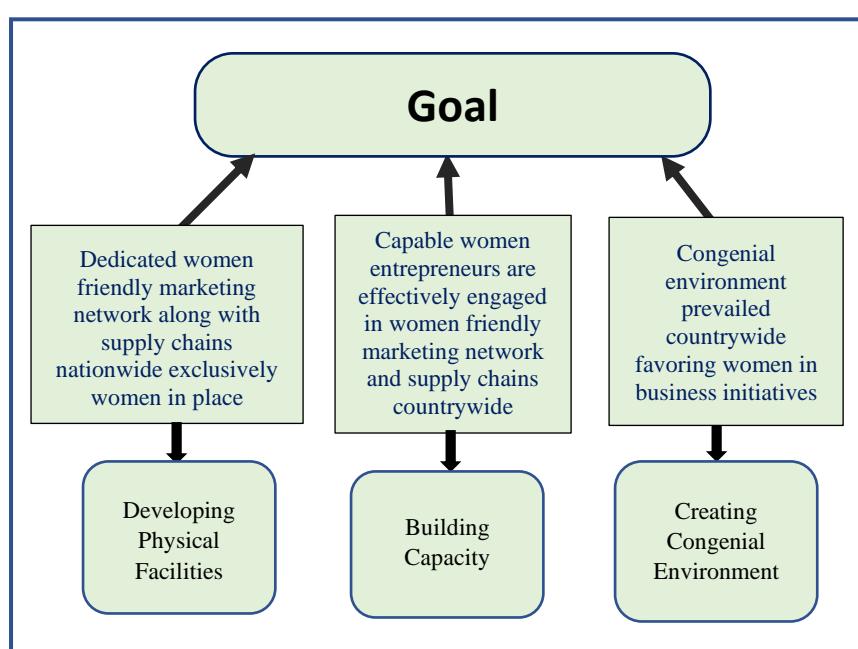
Empowering women economically, following a preferential approach towards women, by the ways of developing-

- A dedicated women-friendly marketing network to be run and managed exclusively by women.
- Dedicated value chains centering on women-friendly marketing networks, from rural to urban, from production to marketing, through commercially employing women in different phases of the chain by building their capacity.

2.5 Strategic Objectives

The strategic objectives are stated below:

- Building capacity of Joyeeta Foundation, as a specialized institution mandated for empowering women economically.
- Enhancing business conducive institutional capacity of grass root level women associations working under the umbrella of Joyeeta Foundation.
- Building infrastructural facilities (Marketing network) along with women's business-friendly congenial atmosphere and ensuring other enabling support services.
- Developing the skills and competencies of women necessitate engagement in diverse business initiatives.
- Innovating new products.



2.6 Core Mandates of Joyeeta Foundation

Joyeeta Foundation is advocating for attaching preferential treatment towards woman in order to reduce the existing backwardness of woman in economic front. It has also launched expansion program of women friendly marketing network from center to periphery that would enable them to bring more women with diverse nature of business initiatives for dignified livelihood. Observing the present trend of business product, JF aspires to bring diversity of products instead of few options, and engage them in a way which would be based on market demand under fair trade modalities.

Further, JF offers support service to entrepreneurs women so that they are regularly engaged in gaining skills in product development, compliance issues, understanding branding value, managerial skill and also capital mobilization support. Currently JF emphasizes on a broad-based approach to engage more women in a number of new area of business instead of ongoing handicraft product based business. The new areas are: Organic agro-product, beauty parlor, food stuff, day care service for children, laundry service, gymnasium service for women, hostel service for women, CNG-three wheelers service, domestic help service. From the experience of corona pandemic, JF has initiated e-Joyeeta, an on-line platform where women entrepreneurs have freedom to run e-Commerce under Joyeeta branding. Besides JF also support women entrepreneurs in obtaining small credit facilities from designated banks where JF special fund are deposited to support them through banking channels.

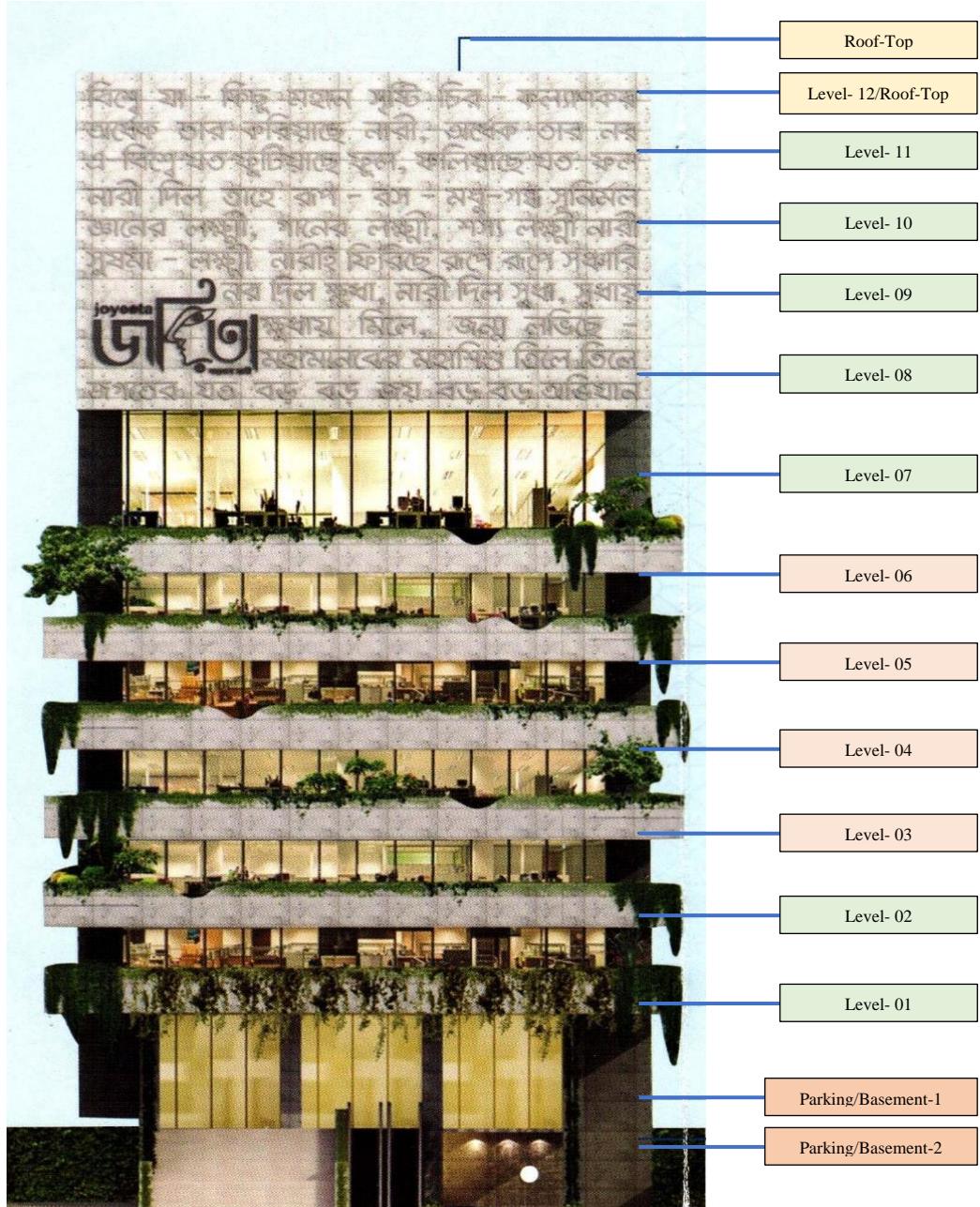
2.7 The present core activities of the Foundation

- a) Capacity Building of Joyeeta Foundation Project:** This project is mainly formulated to take up core activities to make JF a sustainable one. A five year long (2019-2023) Government full funded project has about taka 263 crore allocation with an objective to strengthen the JF institutionally, technically and economically in order to support WEAs and IWEs to start their entrepreneurship. As a starting initiatives 28,000 or more women entrepreneurs would have been given multiple support services in their ventures. However, the institutional capacity development includes, but not limited to, preparation of service rule, regulation, business action plan, action plan for sustainability, standard operating procedure (SOP) for different business modalities/operation and business windows, creation of own branding, value chain and partnership approach, fair trade strategy etc. It has program for human resources management and training for employees/operational staff and also subject-focused and skill-based training for women entrepreneurs.

The project support also includes establishing of business incubation center, quality control unit, one-stop service center, design centre, day care center etc. The project has started to develop on-line and IT based business for women entrepreneurs. The project has a role in networking with financial institutions to find-out support windows including credit for WEAs/IWAs. Besides, the project has already given training to 180 WEAs comprising about 14,000 women beneficiaries doing business at Rapa Plaza and also other women entrepreneurs doing business elsewhere. A number of consultants are engaged,

including this consultancy, to prepare policies, guidelines, SOPs, Strategies, and knowledge documents for smooth functioning of current operation and its further expansions. However, necessary number of computer labs, training rooms, conference and seminar rooms equipped with basic IT facilities and other amenities will be set up.

b) Joyeeta Foundation Tower Building Project: This project is basically a dream project of the Hon'ble Prime Minister that was started in April 2018 and is targeted to be completed by 2023. This will not only fulfil the Constitutional obligation but also fulfil the Hon'ble Prime Minister's endeavors towards economic emancipation of poor women. This GOB funded project has about taka 169 crore allocation with an objective to bring the JF's business and management under one roof; and also to strengthen them in leadership, management and operational procedures. The model plan of "Joyeeta Tower" is seen below:



The following table describing the **floor-plan** that provides a clear scenario about the future management of the foundation:

| Floor/Level | Facilities/utilities | Suggestions*** |
|-------------------------------|---|--|
| Roof-Top | Solar Penal | <i>This can be a 'Demonstration' site in women entrepreneurs' training program</i> |
| Level-12/ Roof-Top | Solar Penal, Lift Machine Room | |
| Level-11 | Café, Mini Auditorium, Joyeeta Hall | <i>A mini-reading corner attached with Café can be established.</i> |
| Level-10 | Gymnasium, Swimming Pool, Beauty Parlor, Space for Support People Breakout Area, Design Centre | <i>R&D may also be accommodated here.</i> |
| Level-9 | Training Centre, Day-care Centre & Main Office of Joyeeta | <i>A small space for breast-feed may be allocated.</i> |
| Level-8 | Main Office of Joyeeta, Payers Room, | <i>A digital Library focusing on Gender and Women Entrepreneurship may be established here.</i> |
| Level-7 | Seminar hall/ Conference room, Pantry, IT Facilities, Legal Support Centre, Psych-social Support Centre | |
| Level-6 | Food Court | <i>Exclusive corner/caf   for visiting entrepreneurs may be set-a-side for giving them a sense of ownership with the management.</i> |
| Level-5 | Show-room for displaying Joyeeta product of Women Entrepreneurs | |
| Level-4 | Show-room for displaying Joyeeta product of Women Entrepreneurs | <i>Foot-rest/sitting place for clients/customers' attendants may be placed at level-4 (between other two floors, Level 3&5).</i> |
| Level-3 | Show-room for displaying Joyeeta product of Women Entrepreneurs | |
| Level-2 | Tower-lobby & Café | <i>A lounge for VIP/Business Delegation may be placed</i> |
| Level-1 | VIP parking. ATM booth, Drop-off area, Information Centre/Guard Room, Electro-mechanical plant room, Generator, Lobby for Support People Breakout Area, | |
| Basement-1 | Parking, STP Plant | |
| Basement-2 | Parking, STP Plant | |

*** Suggestion only as it is not mentioned in Development Project Proposal (DPP).

c) **Joyeeta Operation at Rapa Plaza:** Currently selected 180 registered women associations from all over of the country are allotted 139 stalls at Rapa Plaza at Dhanmondi, Dhaka for selling their products. Almost 14,000 women are engaged directly and indirectly involved with these 180 registered women associations. Gradually this number would be increased up to 28,000 during the implementation of capacity building project. However, JF strives to engage more and more women entrepreneurs at 12 storied multipurpose building (House no. 405B (old) 20/A (new), Road no. 27(old) 16 (new), Dhanmondi, Dhaka.) where a new modality of business/permanent display or sales center would be created under



Clothing/boutique shops by WEAs

Brand-Joyeeta. However, JF is assigned to create a unique brand value under which women who need assistance will be supported countrywide. It has also the responsibility to create a congenial environment, where women can run their business hassle-free. It is to render all possible facilitation support, so that women can be grown-up as successful entrepreneurs.

JF is to develop and manage supply chains of products and services from production to marketing and employing women in different phases of the chain by enhancing the capabilities and competencies of women. At present 180 registered WEAs are running their business at Rapa



Bakery, dry-food & pickle items' shops by WEAs

Plaza Premises. Their business is run by their own as *stand-alone pattern*. There is no zoning of product and does not have any specialized Quality Control (QC) group.

However, the WEAs are not given any design support which seems to be very important to use a “*Joyeeta Brand*” in any product. With the scenario, the present structure and facilitation modalities do not match in all cases. There is no such mechanism to include new entrants at Rapa Plaza, and also to take initiative in graduating some of the able WEAs in their own business venues. Thus a new partnership approach where all registered IWEs and WEAs can take part and reap the benefit of Joyeeta model has been seen practical to maximize public resources.



Restaurant items are shelved & displayed for sale at food-court

d) Craft Corner at Rapa Plaza: A “Craft Corner” has been launched at Rapa Plaza by JF where any IWEs/WEAs (who are working from home, and also those who have small craft business) may bring their products for display and have opportunity for selling their products under Joyeeta Branding.

This initiative has given a new dimension to accommodate a large number of IWEs/WEAs



Craft Corner run by products of IWEs and WEAs

for displaying their product in a large shopping complex like Rapa Plaza and get further business opportunity for them based on their quality and demand of the products. This approach might get acceptable and expected to be adopted in the further business operation of JF as most logical one.

Chapter 3

Methodology

A comprehensive methodology is adopted to capture the objectives of the assignment. According to study methods, various tools are used for data collection and preparing study reports. However, the qualitative approach has given focus here.

3.1 Content Analysis

A thorough Literature Review (LR) has been done and also consulted relevant documents of similar business/organizations. The relevant academic or research papers have been consulted in developing/captivating the theoretical framework of a partnership approach. As Joyeeta Foundation is currently operating an outlet at Rapa Plaza where it has been maintaining certain rules, regulations and operational procedures, and those have been consulted and reviewed.

The important review lists are mentioned here:

- Bangladesh Constitution
- National Women Development Policy-2011 and National Action Plan 2011-2030
- 7th and 8th Five Year Plans of Government of Bangladesh
- 2nd Perspective Plan of Bangladesh-2041
- Memorandum of Association and Rules & Regulations of Joyeeta Foundation
- DPP of Capacity Building of Joyeeta Foundation Project and Joyeeta Tower Project of Joyeeta Foundation
- Annual Report 2020-2021 of Joyeeta Foundation
- Human Resources Management Policy-2017 & Financial Management Policy-2017 of Joyeeta Foundation.
- A number of Booklets, Brochures, Circulars, Forms etc. that includes the Business Guidelines, Communication, Entrepreneurship Development Strategy, Marketing Strategy, Customer Behavior etc. of the Joyeeta Foundation.
- Relevant documents of DWA and JMS concerning to entrepreneurship development.
- Documents of SME Foundation, BSCIC, BRAC and other related organizations concerning to services, training and window of financing for entrepreneurship development.
- Guidelines, brochures, booklets and other documents of Angona, Ayesha-Abed Foundation, Aarong, Kumudini Craft on product development, marketing, sale services for entrepreneurs.
- Related academic articles, chapter of books, on-line readings of published and non-published documents of scholars/academicians at home and abroad.

3.2 Stakeholders Consultation/ Interview:

(i) Existing Entrepreneurs' Interview/ Consultations: The Consultant has provided a semi-structured questionnaire to existing IWEs as well as WEAs who have shops/stalls at Rapa Plaza, Dhaka to understand the current operating mechanisms of their business, and as well to dig out the core problems they are facing now in order to find-out the new strategy of doing business at 12 storied Joyeeta Tower and also in proposed peripheral outlets at divisional level. The consultation was also included to identify partnership modalities to be followed with WEAs/WIEs to build up a “Joyeeta Brand”.

(ii) Interview with IWEs and WEAs of other organizations: The Consultant also interviewed the employees and IWEs of DWA and JMS particularly the beneficiary of ‘Angona’ and also organizations like Ayesha-Abed Foundation, Aarong, Kumudini etc. A crossed and repeated consultations were arranged for validation of their opinions.

(iii) Interview with Similar Business Operators: The Consultants also interviewed the relevant persons or business professionals who operate relatively large sales outlets to know their opinions and suggestions including the challenges and difficulties they face in operating business outlets with the goods produced by local artisans, craftsmen, weavers, etc. The Consultant conducted interview in Department of Women Affairs, Angona staff and officials at DWA, Jatiyo Mohila Sangstha, Dhaka, Deputy Director’s office, DWA, Manikganj, Aarong Design Centre, Dhaka, Kumudini Welfare Trust, Dhaka, Brac Regional office, and Ayesha-Abed Foundation, Manikgonj.

(iv) Consultation with JF and DWA officials: JF and DWA officials are frequently consulted to know their expectations, the future direction and sustainability of JF business outlets and to know the policy planning for the successful implementation of Joyeeta movement.

(v) Consultation with Senior Government Officials: A group of senior officials at the rank of Joint Secretary from 103rd Senior Staff Course (SSC) at Bangladesh Public Administration Training Centre, Savar were consulted on the policy issues and also were taken their opinions/suggestions about government’s recent interventions in women entrepreneurship development and Joyeeta’s endeavors.

3.3 Focus Group Discussion (FGD):

The Consultants have arranged two FGDs; one was with IWEs and WEAs at Joyeeta outlet at Rapa Plaza where all categories such as clothing, food court, craft corner were taken on board for proper representation; and other FGD was arranged with the officials of JF who are the driving force in management and operation of JF. However, discussion/group consultation were also arranged with some of the IWEs and WEAs at Rapa Plaza to know their views commensurate with discussion in FGD. Further group sitting were also arranged with some of the IWEs at District (Manikganj) as well as at Upazila level (Sub-centre, AAF, Manikganj) to validate the knowledge-link of this consultancy.

3.4 Key Informant Interview (KII):

A good number of KII have been conducted with officials and practitioners are:

1. Director General, Department of Women Affairs (DWA)
2. Executive Director, Jatiya Mohila Sangstha (JMS)
3. Chairman, Bangladesh Small and Cottage Industries Corporation (BSCIC)
4. Additional Secretary and Project Director, Totthoapa Project, JMS
5. Managing Director, Small and Medium Enterprise (SME) Foundation
6. Joint Secretary, Ministry of Women and Children Affairs
7. Project Directors, Joyeeta Foundation
8. Deputy Commissioner of Manikganj
9. Additional Deputy Commissioner of Manikganj
10. Deputy Director, Department of Women Affairs, Manikganj
11. Manager, BRAC, Manikganj
12. Manager, Ayesha-Abed Foundation, Manikganj
13. Manager of Aarong (Design Centre), Dhaka
14. Deputy Director (Administration), DWA, Dhaka
15. Deputy General Manager, Kumudini Welfare Trust, Dhaka

3.5 Case Study:

Three representative case studies are taken up in order to understand the social and individual needs of entrepreneurs. Consultant formulates case studies from Joyeeta Foundation, Angona, DWA and Ayesha-Abed Foundation, Manikganj.

3.6 Limitation/Challenges:

This consultancy has faced a few limitations in data collection for surveys and consultation with WEAs and IWEs. Firstly, the participant's number as the number of participants was kept relatively low due to the COVID-19 pandemic. Secondly, the restricted timeframe of the consultancy that limits the freedom of thoughts by observing issues in different angle. Finally, the most difficulties that had been encountered was to conduct interview/FGD with the existing IWEs/WEAs who have been in their business at Rapa plaza. A very professional/academic approach had to follow to communicate with them to avoid any misunderstanding about the initiative of the JF for 12 storied building project and onwards.

Chapter 4

Entrepreneurship Development Initiatives of the Government

Entrepreneurship creates a new avenue for both men and women to contribute to the national economic growth. However, due to traditional socio-economic conditions and cultural practices women's participation in entrepreneurial activities becomes an issue rather than a natural phenomenon in all developing countries including Bangladesh. Around half of the population of Bangladesh is women and the Constitution of the country guarantees all citizens' equal rights, which is also reflected in national policies and plans. This chapter reflects some of the instances of government's sincere intention to incorporate women in the development process through entrepreneurial venture.

4.1 Government Initiatives in Women Entrepreneur (WE) Development

Bangladesh is committed to comprehensive development for women; and devotion is stated through Articles 19, 27, 28, 29 and 65(3) of the Bangladesh Constitution. At the outset, determination for removal of social and economic inequalities between men and women was voiced in Article 19. The Constitution has also guaranteed women for equality before the law which is mentioned specifically in Article 27, "*All citizens are equal before the law and are entitled to equal protection of the law*". Further, Article 28 focuses on the equality of the rights of women in all areas of life; and given a privilege for making ***special provisions*** in Article 28(4) in favor of women or children or for the advancement of any backward section of citizens.

Following the Constitutional obligation, Government has taken initiatives to empower and mainstreaming of women in all sphere of life particularly in development and administration. Yet, there is significant disparities exist between men and women, especially in the case of entrepreneurship (BBS, 2022 and Khondkar, 2009). Though women are contributing significantly to household activities as a homemaker, their work are not considered and calculated in the Gross Domestic Production (GDP) and national economy. Women are getting traditional patriarchal obstruction to access to education, employment, skill development activities and the overall development process. Since women are mostly dependent, in terms of finance, on their male counterparts, they rarely can develop themselves as an entrepreneur.

Recognizing the above, in the 7th and 8th Five Year Plans (FYPs), those are the driving force for achieving SDGs by 2030, emphases were given to women's involvement in economic activities. Further, addressing gender as a cross-cutting issue and one of the main drivers of transformation and achieving equality and empowering women has also been given importance. Due attention was pursued on the implementation of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Platform for Action. Thus, the country has already substantially achieved the MDG as it has achieved gender parity in primary and secondary education at the national level.

Bangladesh has been working uncompromisingly to ensure women's overall development by ensuring their equal and active participation in mainstream socio-economic activities and removing the various impediments to their empowerment. Following the Constitutional obligations, the Five-Year Plans and the international commitments, the NWDP-2011 has fixed 22 objectives that include two in particular on women entrepreneurship which assures to extend of necessary support services for the development of women along with providing overall assistance in confirming the growth of women entrepreneurs. It is assumed that improving the socio-economic condition of women will contribute positively to ensuring gender equality and bringing women more into entrepreneurship development activities. In the last two decades, women's development programs have gradually shifted from the consumption-oriented approach to the development-oriented approach due to the initiatives and actions taken by the government through its policies.

4.2 Institutional support for women entrepreneur development in Bangladesh

The government of Bangladesh established the Women Entrepreneur Development Unit (WEDU) at all branches of Bangladesh Bank. Hence, the WEDU operates Small Enterprises Refinance Scheme to provide low-cost funds. This unit is also entrusted with the responsibilities of promoting women's entrepreneurship and supporting women entrepreneurs; other financial institutes also have to follow the Bangladesh Bank initiatives to include small entrepreneurs and a large number of women in formal financial activities. As a result, for financing women entrepreneurs Banks/FIs must maintain 10% of their total SME loan portfolio and the percentage will have to be raised by at least 15% by the year 2024. This will include more women in the financial system which will ultimately expedite women's economic empowerment.

Along with many other initiatives taken by the government, the following important policies/initiatives are discussed below:

- i) Gender Responsive Budgeting:** The government has started gender responsive budgeting since 2009 for providing facilities for women so that they can participate and involve in different development activities and programs. Now, all the ministries are pursuing this system and spending their allocation on the economic and social empowerment of women where a significant amount of money is being allocated for ensuring women's development and patronizing women entrepreneur.
- ii) Economic Empowerment of Women:** For women entrepreneurs, the Bangladesh Bank is providing collateral-free loans up to BDT 2.5 million along with 10% Industrial plots and 10% of small entrepreneurs funds are preserved for women entrepreneurs while Small and Medium Enterprises (SME) disbursed about four thousand crores to the women entrepreneurs. On the other hand, women entrepreneurs dedicated desks were established in every bank and non-bank financial institutions of the country and the Micro Credit Disbursement Policy facilitated women entrepreneurs to borrow Tk 50 thousand. Women entrepreneurs having a small capital are getting support through

distributing loans among the volunteer Women Associations. Another important initiative to promote women's entrepreneurship is the "Joyeeta Foundation" in order to reap the benefits/facilities given by government along with JF's own facilitation program.

- iii) **Life Skill Training for Women Development:** Women are receiving sewing, computer and beautification training at Shaheed Sheikh Fazilatunnesa Mujib Training Academy, Gazipur while they are getting horticulture, fisheries and livestock etc. integrated trades training for 3 months in Village Women Agriculture Training Centre, Savar. Even, small women entrepreneurs or potential women entrepreneurs are being given training in food processing, beautification, embroidery, sewing, mobile phone servicing, nursery/kitchen gardening, etc. in 64 district offices of the DWA. For developing the capacity of women in the technological area, 3 months long training for women on Information Technology is being provided in 34 districts and basic computer and ICT training is being imparted in 64 District Computer Training Centres of Jatiyo Mohila Shangshita (JMS) as well in Cyber-Cafe in 10 districts. Residential training also arranges for women on self-employment in Training Centers at Mymensingh, Dinajpur and Bagerhat. Non-residential training programs are organized at 136 Upazila offices of the Department of Women Affairs for distressed women. Besides, vocational training on tailoring, block and embroidery training is organized at the National Training and Development Academy, DWA, Dhaka. On the other hand, poor, unemployed & vulnerable women receive training on sewing, embroidery, soap & candle making, binding, packaging and mobile engineering in 46 Training Centers of JMS.
- iv) **Women and Poverty Alleviation:** Under this approach 7.5 million families are benefitted from the One House One Farm Project. Sewing Machines are being distributed to distressed and helpless women for self-employment. Haor infrastructure and livelihood improvement project gives livelihood protection to about sixty thousand women beneficiaries while Rural Employment and Road Maintenance Program also provided jobs for about similar number of rural destitute women. Fair price Card System introduced for 25 lakh extremely poor families where women-headed families are given priority. Besides a number of safety-net program, like VGD, VGF etc. are being traditionally operationalized where life skill enhancement training are given to women for better livelihood.
- v) **Special Initiatives for Creating of Women Entrepreneurship:** Government of Bangladesh has taken a broad-based approach for creating employment (both for self and others) for women at all economic level, particularly for women with vulnerability at rural and urban areas. Bangladesh Rural Development Board (BRDB) is the largest public sector organization engaged in rural development and poverty reduction in Bangladesh. BRDB has successfully completed around 70 projects aimed at modernizing agriculture, women empowerment and poverty reduction. At present BRDB has been implementing projects beyond its main scheme, two-tier Cooperatives program to help reducing rural

poverty & rural entrepreneurship development. The other leading organizations like BSCIC was created primarily to uplift small and cottage industries where mostly women are engaged and contributed with their skill and folk-heritage. Now BSCIC, along with other works, has been focusing in upskilling/training for marginalized women to enable them as entrepreneurs. The organization like Palli Karma Sahayak Foundation (PKSF), Palli Daridra Bimochon Foundation (PDBF), and Small and Medium Enterprise (SME) Foundation were created to support economically underprivileged population where employment generation, particularly women entrepreneurship development is important. Finally Joyeeta Foundation under the Ministry of Women and Children Affairs was established in 2011 with a personal patronization by the Hon'ble Prime Minister. This has given the scope to work for women entrepreneurship development but also has the scope to collaborate with each other for elimination of poverty in women folk.

Chapter 5

The Concept of Women Entrepreneurship Development and Partnership Development

This conceptual chapter has been included as JF will run solely with women entrepreneurship, and they would have a real partnership approach in order to support women to be successful entrepreneurs. As this consultancy will also be a knowledge product, the theoretical and conceptual dissection would help to understand issues to be dealt in JF's day to day operations.

5.1 The Concepts of Entrepreneurship

5.1.1 Generally, entrepreneur initiates and develops economic activities or enterprise which creates an opportunity for the unemployed to be engaged in the workforce and in own's livelihood. Hence, an entrepreneur is a person who is self-motivated and self-employed and also creates employment for others or income-generating activities with his own initiatives and efforts by overcoming all sorts of boundaries and structural barriers. Therefore, Entrepreneurship can be defined as the general trend of setting up new enterprises in society (Begum, 1993). Thus, an entrepreneur is known as a person with a set of characteristics that typically includes self-confidence, being result-oriented, risk-taking, having leadership quality, originality and future-oriented (ILO, 1984 and Atikuzzaman, 2001).

5.1.2 Consequently, women entrepreneurs are those who can innovate, imitate or adopt a business activity with their capacity and provide employment and income-generating activities for others (Khanka, 2002). Entrepreneurship is linked with the knowledge, attitudes and skills of an individual along with her/his confidence and capability to carry out new ideas and challenges with the calculation of risk factors. Therefore, an entrepreneur has confidence in her/his knowledge to carry out a new idea or business as well as capable to manage the enterprise with her/his managerial qualities (Khondkar, 2009 and Calvin, 1984).

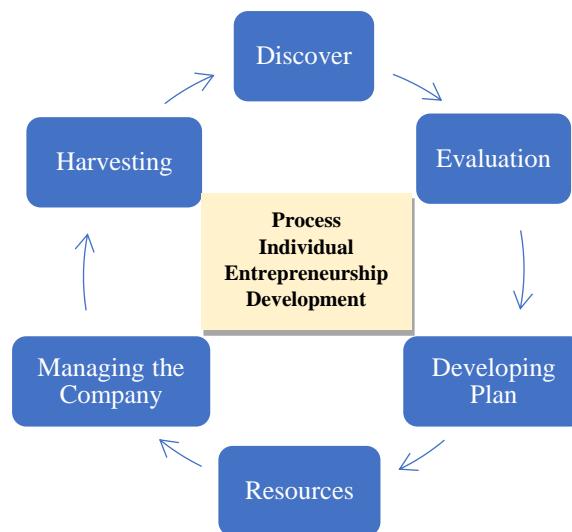
5.1.3 From the above discussion, we can identify entrepreneurship as the set of activities performed by an entrepreneur; and an entrepreneur precedes to entrepreneurship. As a result, the possible dominant characteristics of entrepreneurship are (i) being an economic agent, (ii) being creative, (iii) taking and bearing risk, (iv) being innovative, and (v) being dynamic etc. That is why a women entrepreneur should have the above qualities and in some cases extra qualities than their male counterparts since they need to cope with adverse situations. Therefore, it is said that '*the world is difficult for any entrepreneur but it is doubly difficult for women*'.

5.2 Individual Entrepreneur Development

5.2.1 Individual entrepreneur indicates a set of activities carried out by an individual for obtaining a net income or profit based on the property of individuals pose including taking risks and responsibility based on their property. It can be carried out in the form of i) personal, and ii) joint entrepreneurship. Personal entrepreneurship is carried out by one individual

independently on the basis of property owned by her on the right of ownership, and also by virtue of another right permitting the use and disposal of property. On the other hand, Joint entrepreneurship is carried out by a group of individuals (individual entrepreneurs) on the basis of property owned by them on the right of common ownership, and also by virtue of another right that allows joint use and/or disposal of property. An individual has to be self-motivated, industrious and positive attitude to establish and develop an enterprise independently (Chowdhury, 2017). These individuals usually invest their own money and succeed in their business turning a profit for their livelihood. Here, the mindset of the individual and a friendly environment for the potentials individual provided by the government is very important and crucial.

5.2.2 The following flow-chart is explaining, precisely, how an individual can develop as a successful and effective entrepreneur:



- At the very beginning, in the stage of *Discovery*, the potential individual entrepreneur recognizes and analyzes a business possibility which includes risk assessment, employees, consumers, technical know-how etc.
- The 2nd stage, of entrepreneurship development, is *Evaluation*. In this stage, a set of questions raised by the entrepreneur such as whether it is worth taking a chance and investing in the idea, whether it will attract the consumer, what are the competitive advantages etc. including her skills and whether it matches her entrepreneurial objectives or not.
- In the 3rd stage of an individual entrepreneur, after identification of fresh ideas and objectives and evaluation of those, an entrepreneur needs to develop a complete business plan.
- For straining any business or initiative an entrepreneur has to assess her resources and required resources for establishing the new idea or business. In this stage, the entrepreneur recognizes the source of finance and from where the human resource can

be managed. She has to browse for potential investors or donors (Local/National/even International). When an entrepreneur manages the required resources (funds, manpower, machinery, product, place etc.) then it is time to start the operation to accomplish the desired goals.

- The last step in this process is harvesting, where an entrepreneur determines the future growth and development of the business. Here, real-time development is compared with the projected growth, and then the business security or the extension is initiated accordingly

5.2.3 Joyeeta foundation now has to follow the proper selection criteria for identifying of potential entrepreneurs and also to take initiative to support them further to become an entrepreneur. **Thus selection of entrepreneurs for partnership should be centered on the potential women who need immediate assistance in life so that they shouldn't fall again to the vicious cycle of poverty.** However, they should be given systematic support to enter into the framework of entrepreneurship development.

5.3 Partnership Development

5.3.1 Partnership is a form of relationship/business where two or more people share ownership, as well as the responsibility for managing the company and the income or losses the business generates. In Joyeeta context, partnership means the mutual understanding and formal agreement between JF and women entrepreneur for their own development and growth along with creating employment opportunities for others. As per Partnership Act 1932 of Bangladesh, partnership is defined as

"Partnership" is the relation between persons who have agreed to share the profits of a business carried on by all or any of them acting for all. Persons who have entered into partnership with one another are called individually "partners" and collectively "a firm", and the name under which their business is carried on is called the "firm name". (GoB, 2022b).

5.3.2 As per the spirit of the Act, each partner of a partnership agreement is bound to keep the best interest of the partnership and keep faithful to each other, and to render true accounts and full information of all things affecting the firm to any partner or his legal representative. Based on the nature of agreement between and among different individuals, groups and organization scholars identified some characteristics of partnership such as agreement between partnerships, two or more persons, sharing of profit and loses, contractual relationships, mutual agency, restriction on the transfer of share, business motive, mutual business and unlimited liability etc.

5.3.3 Furthermore, based on the definitions and features, partnership may be categorized into several types for instance general partnership, limited partnership, limited liability partnership and partnership at will etc.

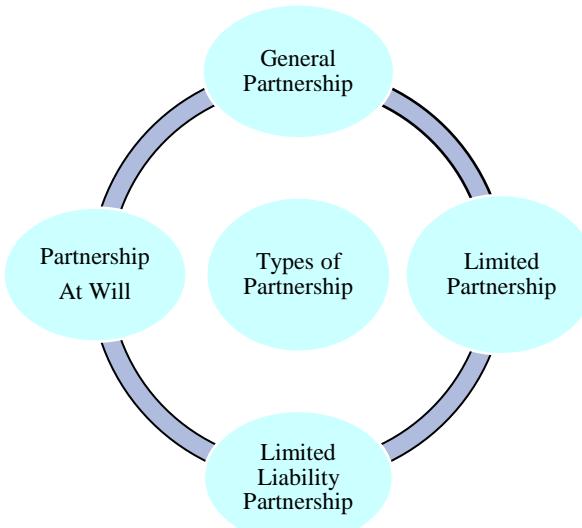


Figure: Types of Partnership

General Partnership: When two or more owners run any business or organization with formal agreement then it is known as general partnership. In this type, each partner enjoys the equal right and shares the equal responsibilities in case of decision making process, managing and running the business. Similarly profits, debts, and liabilities are equally shared and divided equally.

Limited Partnership: In this type of partnership, the partner enjoys their right and responsibilities based on their share in the partnership agreement. In most of the cases, the limited partners only invest and take a profit share. They do not have any interest in participating in management or decision making.

Limited Liability Partnership: In this case, all the partners have limited liability. Each partner is guarded against other partners' legal and financial mistakes. A limited liability partnership is almost similar to a Limited Liability Company (LLC) but different from a limited partnership or a general partnership.

Partnership at Will: Where no provision is made by contact between the partners for the duration of their partnership, or for the determination of their partnership, the partnership is "partnership at will".

5.3.4 Therefore, the individuals or organizations under the partnership agreement enjoy the synergic effect in case of their development and growth. Thus, unlike other businesses, Joyeeta Foundation should come up in partnership mode with WEAs and IWEs focusing on the entrepreneurs' benefits and as well, maximizing their profits even at JF's own cost as its objective is for development of women entrepreneurs. Hence, a mixed partnership model (between General and Limited) may be followed as it suits for women entrepreneurs engaged with JF.

5.4 Fair Trade Policy

5.4.1 Since government's departments and agencies mostly use partnership development approach for ensuring the betterment of the disadvantaged and vulnerable citizens, more particularly rural women, they follow the policy of 'Fair Trade'. As perceived fair trade is a trading system which works with disadvantaged and vulnerable artisans and rural craftsman for marketing their products to wealthier citizens. It is kind of philanthropist approach which is following by some organization in the country such as Aarong.

5.4.2 Under the 'Fair Trade' policy certain portion of the profit mandatorily goes to the producers that is disadvantaged women for the purpose of helping them feed, clothe, shelter, education and provide health care for their families. In this policy, consumers are also aware of the higher price of the products, however, they buy those goods, keeping in mind that they are part of this process and doing this as the part of their own CSR. Hence, 'Fair Trade' policy is very effective and efficient for the country like Bangladesh for women entrepreneurship development under partnership approach. It ensures the equality and justice in the society since it empowers the disadvantaged and vulnerable women in the society through profit sharing from the richer section of the society.

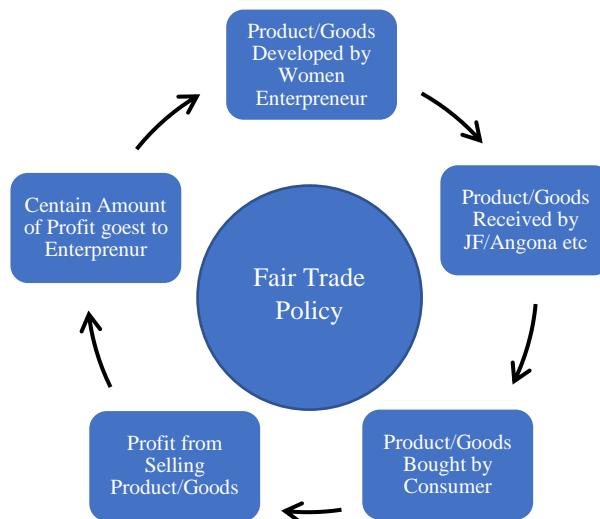


Figure: Profit Sharing Cycle under Fair Trade Policy

5.5 Complementary guidance for Developing the Partnership Approach

Developing an effective partnership approach is crucial to the foundation as outlets will be the backbone for the marketing; and selling of all products from the women entrepreneurs. The goal of JF is to build the capacity of the WEAs and IWEs in order to establish reliable, respectful, and trustworthy relationships through following:

5.5.1 Review of Gender guidelines of JF: Joyeeta is women led organization in which all the outlets will be managed mainly by the women employees as well as supporting and working with the women entrepreneurs. There will be lots of interaction between women and

men in the different environments and contexts, there are certain entitlements for the women which will be defined through gender guidelines. JF maintains a gender policy/guideline to ensure an enabling work environment for the female staff and entrepreneurs. The guideline will help in making decisions and actions in protecting women from gender-based violence.

5.5.2 Review of partnership approach by similar organizations in the country: There are many organizations working with service delivery and capacity building aspects which has been reviewed to recommend the best options for partnership with IWEs and WEAs of JF.

5.6 Expected JF partnership approach/model with IWEs and WEAs:

It is intended that JF entrepreneurship would be '*symbiotic*' and Partnership would be '*win-win and/or loss-win*' modality. From Constitution to the National Women Development Policy-2011 and also mandate of JF clearly in a position to upliftment of women by involving them in economic activities. Hence, intention of JF and urge for involvement of women entrepreneurs both should match to get into the result. On the other hand, the partnership approach is to give full boost to entrepreneurs even in case of their failure/difficult time in the venture; and the JF responsibility is to support them further to come out from those hindrance. This can be seen in the partnership matrix as mentioned below:

Partnership Matrix

| Partner | Type | Partner |
|--------------------------|------------------|----------------|
| Organizational Relations | | |
| Joyeeta Foundation | Symbiotic | WEAs/IWEs |
| Usual Operation | | |
| Joyeeta Foundation | Win-Win | WEAs/IWEs |
| At the Time of Crises | | |
| Joyeeta Foundation | Loss-Win | WEAs/TWEs |

Chapter 6

Data Analysis and Results from the Questionnaire Survey

Joyeeta Foundation has been leading all its activities for the development and benefit of women entrepreneurs. Hence at the beginning of its pilot-mode of operation, JF had selected 180 WEAs comprising 14,000 women members/beneficiaries, and courageously provided them a huge space at Dhaka (rented floor at Rapa Plaza) in a view to start off an admirable initiative by MoWCA. The women entrepreneurs are being supported with training, managerial & technical support and also connect them with financial institutes/bank for credit provision. These WEAs have got their freedom in operating their own business with JF support and have got opportunity to build up capital for future business ventures. Through day to day interaction and guidance, the WEAs/IWEs have become the part and parcel of the JF's operational premise at Rapa Plaza.

The experience that has been gathered both by JF management and WEAs/IWEs has a greater value for implementing 'Joyeeta Tower' Project in a successful way. Keeping that view in mind, a thorough consultation was done with a number of the WEAs (also IWEs) and interviewed through the following Questionnaire Survey:

6.1 Result from the Questionnaire Survey

Part A: Demographic Information

6.1.1 Age Distribution of the Respondents

Among 25 respondents, most of them belong to 41-45 years in age group. Surprisingly, the number of young entrepreneurs from 31 years to 35 years are very small in number (only 8%). In addition, more than 60 years old women are also involved in the business under the shade of Joyeeta Foundation though the number is very less.

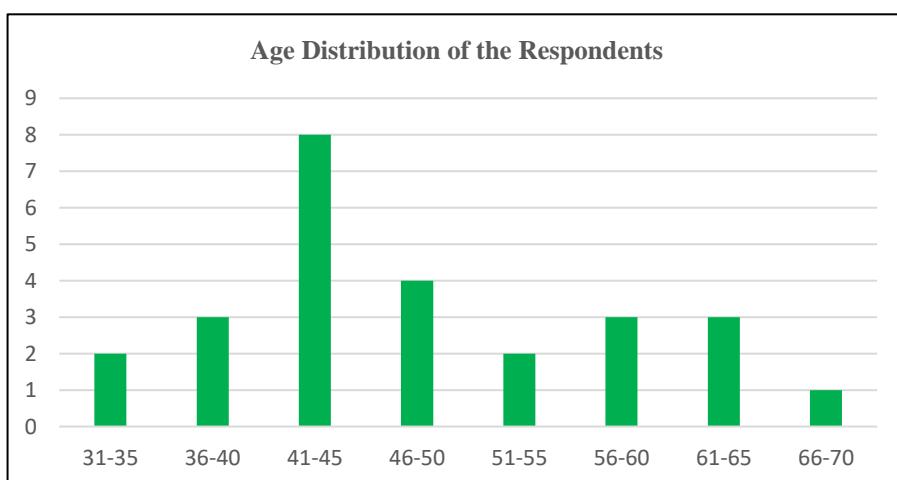


Figure 1: Age distribution of the Respondents

6.1.2 Type of Household

62% women entrepreneurs opined that they are living in their own houses and 38% are viewed that they are living in rent-houses. However, this represents their economic condition and non-vulnerable state in the society.

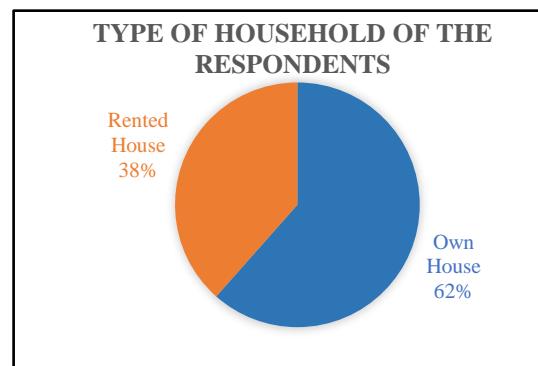


Figure 2: Type of Household

6.1.3 Marital Status of the Respondents

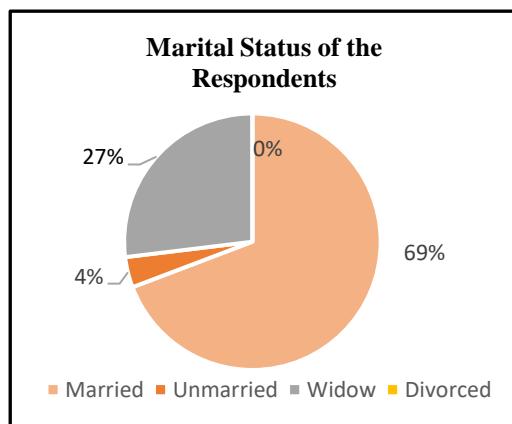


Figure: 3 Marital Status of the Respondents

Figure-3 represent the respondents' marital status. It is found that 69% of total respondents are married, 27% are unmarried. Among the total respondents, 27% are divorced and 4% are widow. It reveals that the willingness of unmarried women for self-employment /entrepreneurship is highly essential and also divorced and widow are to get high importance as they need a business platform to make them empowered in need.

6.1.4 Occupation of the Spouse

By occupation, most of the respondents' spouse are businessman. Almost 11 respondents opined that their spouse is engaged with business activities. Five (5) respondents viewed that their spouse work as a service holder. Respondents also reveal that two of their spouse are NGO employee and two spouse are retired person.

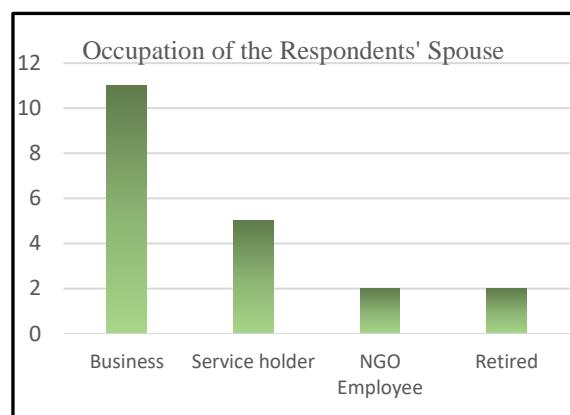


Figure 4: Spouse Occupation

6.1.5 Main Earning Member

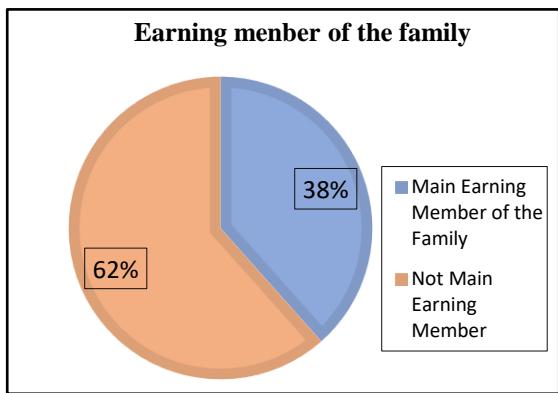


Figure 5: Family earning member

Ironically 62% of the respondents are the main earning member of the family. On the other hand, 38% stated that they are not the main earning member of the family. That represents need for women employment is critical for better economic survival.

6.1.6. Status of Involving Other Occupation

Most of the respondent women are involved in other occupations as well as an active member of WEAs. However, maintaining their personal occupation, women entrepreneurs are run their business dedicatedly. Occupations of the respondents are categorized into 'teacher', 'NGO officials', 'Councilor', and others. From their responses, figure shows that 36% are NGO officials, 16% are 'teacher', 12% work as 'Councilor' and 36% are from other career. Thus, result revealed that a significant number of respondents are working as NGO officials who know the culture of WEAs.

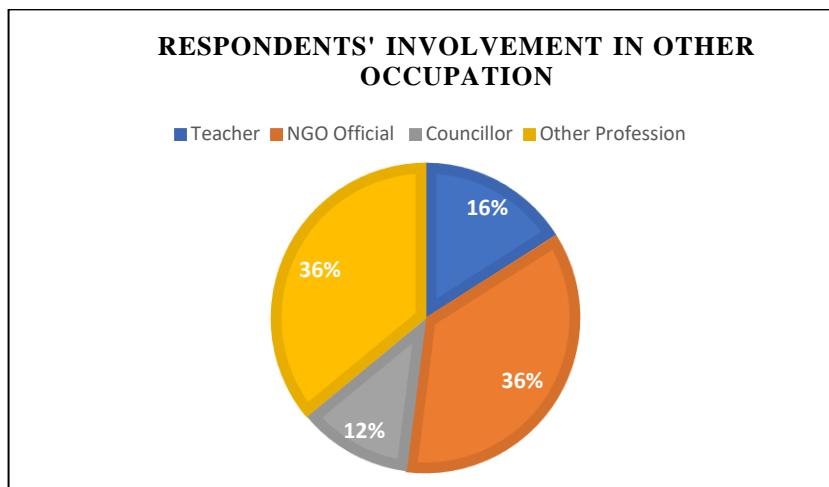


Figure 6: Respondent's involvement in Other Occupation

Part B: Information on Entrepreneurship

6.2.1 Entrepreneur Type

Respondents were asked about the type of entrepreneur as whether individual entrepreneur or as a member of a WEAs. It is observed that most of the respondents are the member of a WEA. Among 25 respondents, 15 are involved solely with the WEAs, 4 are individual entrepreneurs and 6 are acted both as an IWE and also with WEAs. Thus, respondents are mostly engaged with group approach of entrepreneurship.

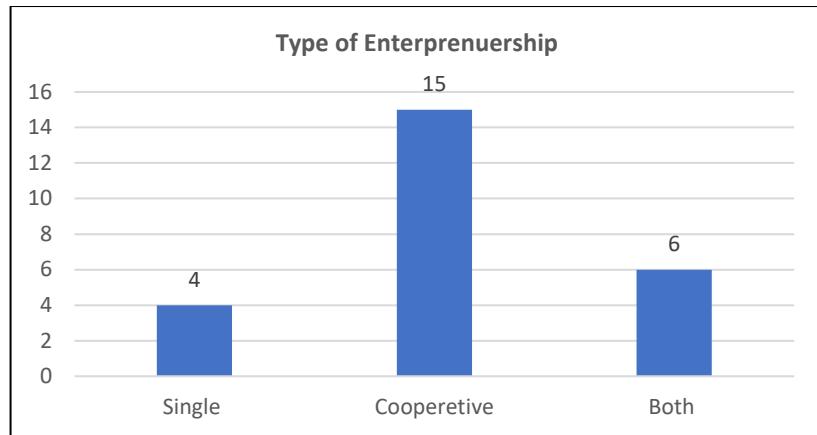


Figure 7: Type of Entrepreneurship

6.2.2. Registration Authority

Regarding the registration of the respondent's entrepreneurship, respondents were asked about which government agency has given their trade/business authority or registration. The responses clearly indicated that almost all entrepreneurs have registered from the **Department of 'Women Affair'**. Only two of the respondents got their registration from the **Department of Social Service**.

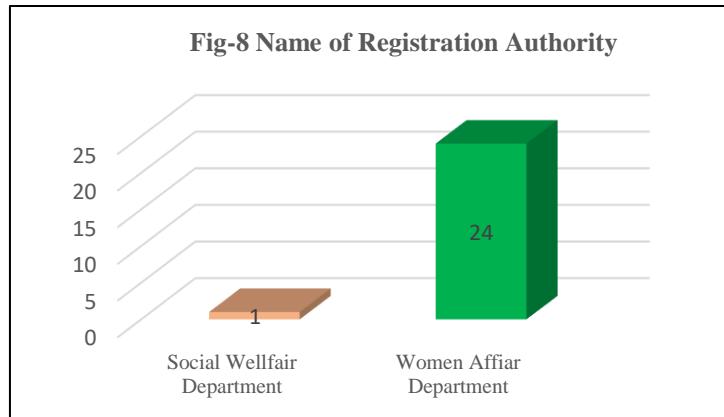


Figure 8: Name of Registration Authority

6.2.3. Number of Employees in the cooperative/association

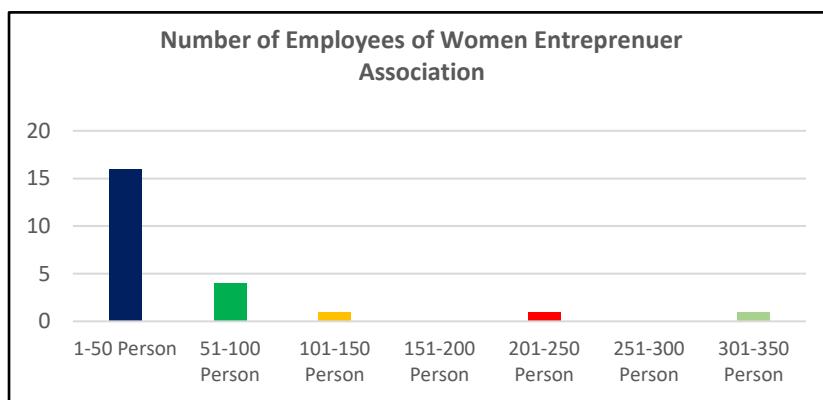


Figure 9: Number of employees of the Respondent's WEAs

entrepreneurs are small and medium level entrepreneurs; only a few are running large business and engaging a huge number of employees in their business.

Almost 16 entrepreneurs have around 50 employees to work in the business that they are running. Whereas 4 entrepreneurs have 51 to 100 employees and one entrepreneur has 201 to 250 employees and another respondent has 301 to 350 employees. The data describes that most of the

6.2.4 Number of Male Workers in the Association

The following table represents the number of male workers in the WEAs. The table described that 16 respondents/ entrepreneurs do not have any male worker. They viewed that they recruit only female worker for their task. Respondents also argued that workers are selected according to the nature of work.

Table 1: Number of Male Worker in the Cooperative society of the entrepreneurs.

| Number of Male worker in the Cooperative | Frequency |
|--|-----------|
| 0-5 | 06 |
| 6-10 | 01 |
| 11-15 | 0 |
| 16-20 | 02 |
| 21-25 | 01 |
| 0-0 | 16 |

6.2.5 Sponsorship for Running a Business

Respondents were asked whether they have any sponsorship from any individual or group of individuals. Interestingly, respondents felt hesitate to respond the question. Two persons indicated that they have support from their family, whether 6 have mentioned that they do not have any sponsorship from the other individual or family members. However, two women entrepreneurs have mentioned that they have support outside country from family/business friends to run their work.

6.2.6 Status of Loan received by the entrepreneurs

Among the total respondents, 9 respondents mentioned that they took loan from financial institutions or local NGO. Altogether 16 respondents viewed that they did not take any loan from the local NGO or financial institutions (Figure: 9).

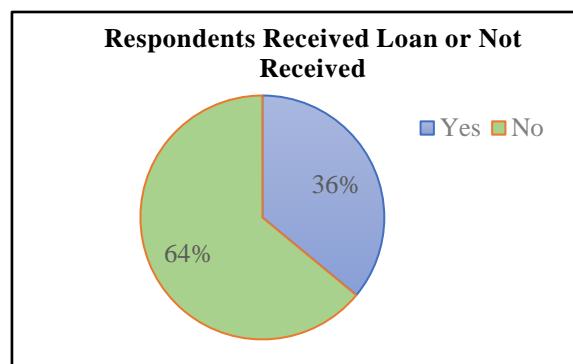


Figure: 10: Status of loan received by the entrepreneurs

6.2.7 Type of Product Produce by the Entrepreneurs

Among the total respondents, most of them (13 women entrepreneurs) produce *Handicrafts* as own business product. 4 respondents stated that they produce both *Cottage and Handicrafts*. While 3 respondents opined that they sell food item and have business linked

with food corner. Besides, 3 respondents stated that they produce cottage, handicrafts and food item together. All of them feel happy as they could run the business.

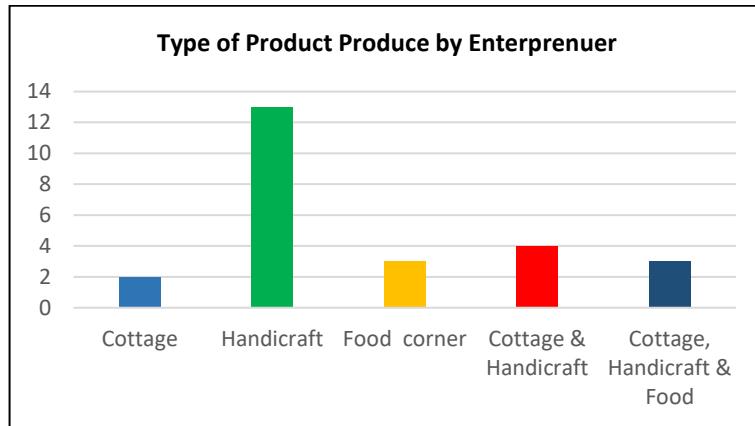


Figure 10: Type of Product produced by the entrepreneurs

6.2.8 Main product of the Entrepreneurs

Most of the respondents (19) revealed that they produce cloth item and sell their items under Joyeeta platform. Food item is the main product of 2 respondents and another 2 respondents run their business with ladies accessories. Thus, clothing is the main product of most of the entrepreneurs.

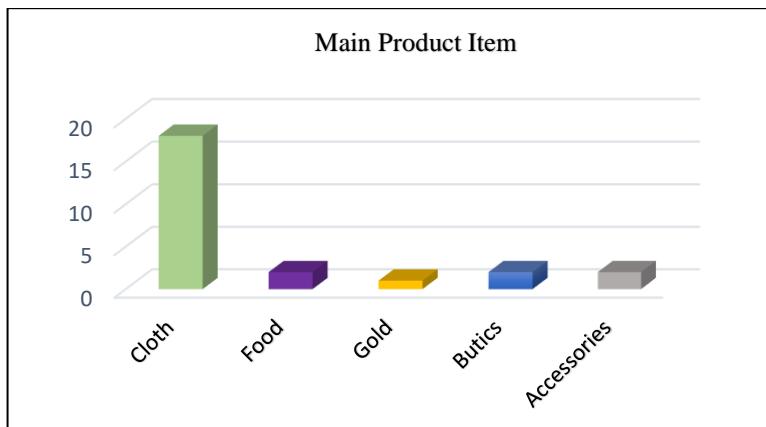


Figure 11: Main Product of the entrepreneurs

6.2.9. Product Source Location

Most of the respondents (8) expressed that location of their product source is in and around Dhaka. The other locations of the product source are Jamalpur, Faridpur, Madaripur, Tangail, Mymensingh, Manikgang and Munshigang District of the country.

Table 2: Location of the Product Source of the Respondents

| Location | Frequency |
|------------|-----------|
| Faridpur | 01 |
| Madaripur | 01 |
| Dhaka | 08 |
| Tangail | 01 |
| Mymensingh | |
| Jamalpur | 02 |
| Manikgong | 01 |
| Munshigong | 01 |

6.2.10 Direct sale of the Product

All the respondents opined that they use the Joyeeta platform for selling their product. Out of 25 respondents, 05 respondents viewed that they only use the Joyeeta shop for selling their product. The rest of 20 respondents mentioned that they have other outlet or direct communication with the customer other than Joyeeta involvement. Most of the respondents opined that they also directly communicate with the customer from their production house.

6.2.11 Personal Resource of the entrepreneurs

About 55% respondents revealed that they are the owner of a house. Around 27 % of them indicated that the shop is owned by them as their personal resource. Further 14% have land as a resource and 4% have both the resources land and shop together. These resources are recognized as the financial strength of the women entrepreneurs.

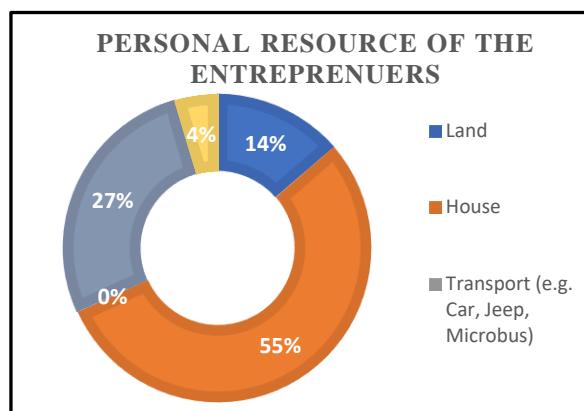


Figure 12: Personnel Resources of the Entrepreneurs

6.2.12 Profitability

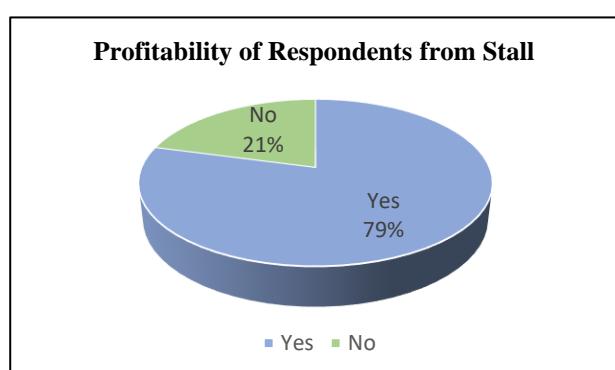


Figure 13: Profitability of the Respondents

Almost 19 respondents revealed that they get profit from their stall. Only 6 respondents reported that their profit level is very marginal and sometimes they have to face loss. Three Respondents stated that due to Covid-19, entrepreneurs did not get the profit for their product.

6.2.13. Availability of Warehouse

A total of 16 respondents depicted that they have warehouse for their product.

Table 3: Availability of warehouse

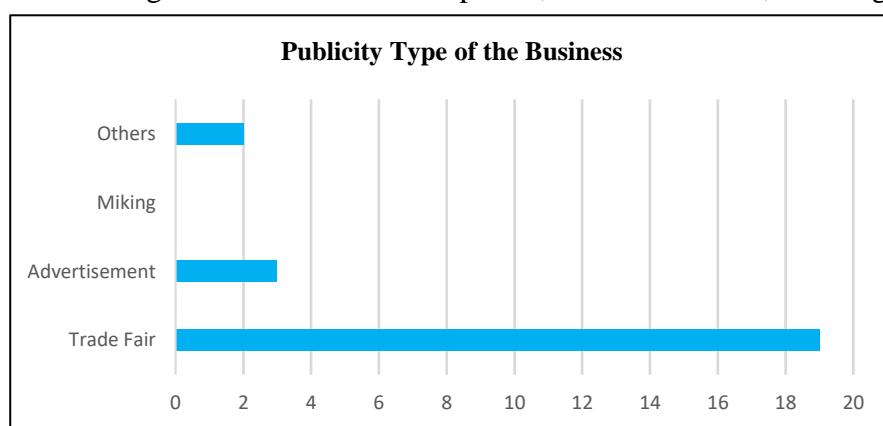
| Availability of Warehouse | Frequency |
|---------------------------|-----------|
| Yes | 16 |
| No | 09 |
| Total | 25 |

6.2.14. Availability of Showroom

Among all, 17 respondents have the showroom and 08 respondents do not have showroom to display their product. Furthermore, 2 entrepreneurs have communication with the big clients for example linkage with Nepal. Rest of 23 entrepreneurs do not have any connection with the Big clients/ Foreign clients.

6.2.15. Type of Publicity of the Business

Most popular tool of publicizing the product of entrepreneurs is the *Trade Fair* arranged by various organization at different places, such as Dhaka, Chattogram, Sylhet. About 18



respondents viewed that they take part in the trade fairs to showcase their products. The other popular means of product publicity are advertisement, 04 respondents stated that.

Figure 14: Publicity Type of the Business

6.2.16. Participation status in International and Local Trade Fair

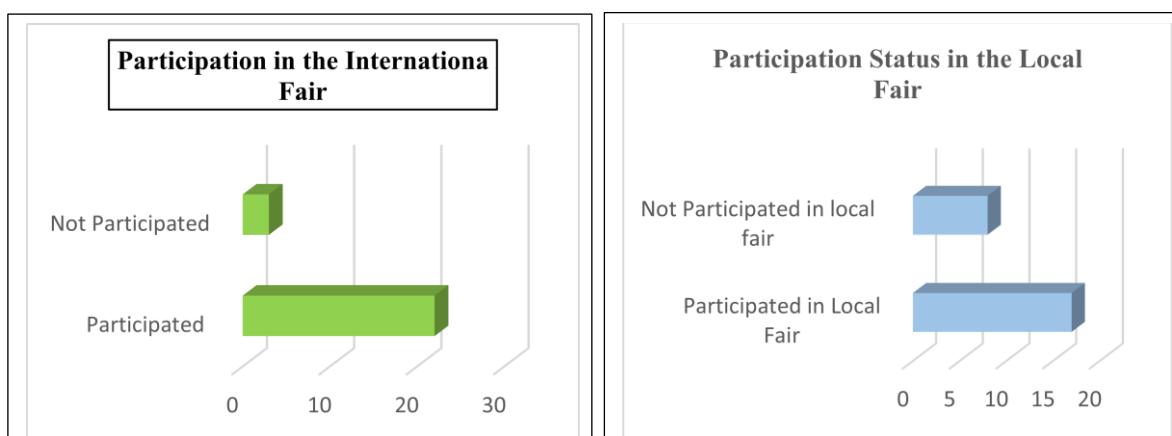


Figure 15: Participation in the International and Local Trade Fair

About 22 respondents stated that they have participated in the international trade fair, while 03 respondents mentioned that they did not participate in any international fair. In case of local fair, 18 respondents opined that they have taken part in the local fair whereas 07 participants told that they do not even participate in the local fair.

6.2.17 Establishment of production centre/factories

Among the respondents, 13 stated that they have their capacity to produce products in their own production centre (Figure: 15) and created employment opportunity mostly for the women. 9 (nine) entrepreneurs have entailed that they do not have any production centre rather they buy products from the local manufacturers. After that they collect the products from locality, carry those items to Dhaka and sell those from their particular stall and also sell at Joyeeta Foundation.

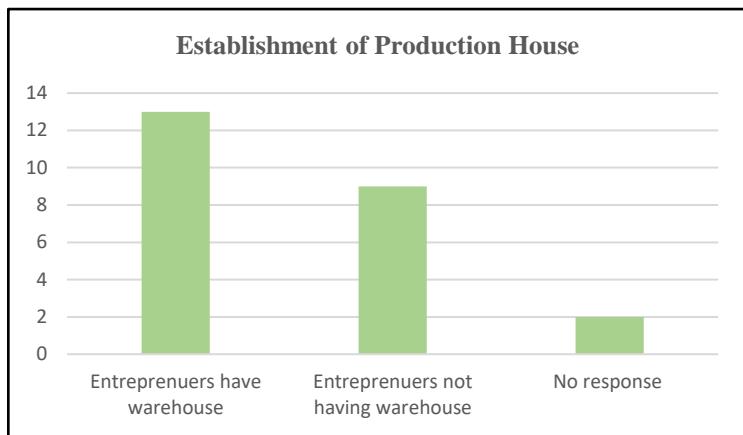


Figure 16: Status of establishment of the warehouse

6.2.18 Connection with large Business Partners

Only 4 respondents opined that they have close connection with the large business clients or partners. Especially, one of them mentioned that they have business linkage with Nepal. Other respondents stated that they do not have business linkage with large business partner.

6.2.19 Support from other source

Interestingly, it is observed that one respondents mentioned she got financial support from North America as her spouse and son are living there and she is a seasonal entrepreneur to run her business. She employed persons to oversee the business and she has full trust on them. Another respondents opined that she got support from a neighboring country as she has business partner there. It is evident that some entrepreneurs are reluctant to be graduated and leave Rapa Plaza to starting up business in her own shops giving opportunity to other needy one.

6.2.20. Trained member of the WEAs

The following table shows that 04 respondents mentioned that 01 to 05 members have received training in different fields. Further. 03 entrepreneurs opined that 08 to 10 persons took training to develop their skill. Only 1 reported that 20 persons have received training. It indicates that large business has the more training scope and opportunities rather than the small and medium business. They received training on computer literacy, preparing food item, clothing or garments materials, car driving, etc. It is notable that according to respondents' view, all the training was organized by Joyeeta Foundation and the members attended the training program imparted by Joyeeta foundation.

Table 4: Number of Trained Member of the Cooperative.

| Trained Member | Frequency |
|----------------|-----------|
| 01-05 | 04 |
| 08-10 | 03 |
| 10-20 | 01 |

6.2.21 Loan received against the individual or stall

A total of 08 respondents mentioned that they have taken bank loan for running their business. Added to this, 07 respondents took loan from the export source to enhance their financial capacity. 04 respondents opined that they received loan from NGO to make their work smooth. Only 06 stated that they are running business with their own effort as they are economically solvent. Among them 03 respondents mentioned that they received Taka 8.00.000 (eight Lacs) as loan, 07 persons said they took Taka 5,00,000/- (Five Lacs) while the other 09 persons depicted that they took Taka1,00,000 to 2,00,000 for their business.

6.3 Analysis of the Findings of Questionnaire Survey:

6.3.1 Acknowledging the small sample size, the survey has tried to accommodate different business types running at Rapa Plaza that however, has provided a balance representation of respondents. Among 25 respondents, most of them belong to mid age group; evidence of divorced and widow are significant. Hence this platform can be a larger use for young and vulnerable women than others. JF guidelines has scopes to be scrutinized in this line in the next policy formulation for 12 stored Joyeeta Tower operation.

6.3.2 Although majority respondents are living in decent accommodation where two-third of them live in their own houses, most of spouses are businessman, this does not truly indicate the economic and social strength of the women. Ironically it is found that two-third of women entrepreneurs are the *main-earning* member of the family and have other profession due to unrevealed social causes. Hence it reflects the need for women's economic emancipation is essential and the selection of WEAs and its leading members need to be thoroughly checked before enrolment as Joyeeta member so that economically and/or socially disadvantagedly placed women get preference henceforth.

6.3.3 Majority women entrepreneurs are involved solely with WEAs and are mostly engaged with WEAs approach and are registered with the Department of Women Affair (DWA), thus a little effort will help WEAs to be graduated for working as social and/or small NGO. For their graduation and getting them empowered in the society as a whole, an initiatives for DSS's registration has to be taken up by JF in the next. Otherwise they will be trapped in a vicious circle of 'dwarfism' in women entrepreneurship development process.

6.3.4 The survey found that women entrepreneurs are concentrating on fabrics/cloths and boutiques items as their main product. They are not opted for product diversification due to design and supply chain inadequacy and source of product collection from rural sources. Further lack of both warehouse & showroom facilities their business expansion could not be possible. JF has role to play in the forthcoming initiatives to provide warehouse facilities for

a limited time period and also opportunity of showcasing their product both for sale and for further business link. However, they should be provided opportunity for showcasing or displaying their product only, but not be given so call “individual showroom” for each WEA/IWE at newly construct 12 storied Joyeeta Tower.

6.3.5 The survey shows the profitability in business as entrepreneurs when majority responded positively. But a few mentioned that their profitability was very marginal and even sometimes they had to face lose during Covid-19 period. However, business by WEAs at Rapa Plaza supports that the business at new initiative of 12 stored Joyeeta Tower would be more viable and has potentiality to capture a large number of marginalized women for self-employment and entrepreneurship development rather than confining benefit to a certain number of women beneficiaries.

Chapter 7

Data Analysis

7. Analysis of information in FGD, KII and Case Studies

7.1 Focus Group Discussion (FGD)

The following two Focus Group Discussions (FGDs) were conducted, one with JF personnel and other one was with women entrepreneurs running shop/stall at Rapa Plaza:

7.1.1 Focus Group Discussion (FGD)-1:

A Focus Group Discussion (FGD) was arranged with the employees of Joyeeta Foundation on 17 August 2022 at Joyeeta Foundation (JF) office at Dhanmondi, Dhaka. Twelve personnel from different capacities within JF were present. They opined that JF need to encourage the product diversification for running business and preparing new entrepreneurship approach instead of the present modalities emphasizing the extinct and artistic, traditional products by the marginal women beneficiaries.

As JF has given emphasis on partnership approach of business, creating a space for women entrepreneurs at root level will make the partnership strengthened. As such registration facilities should be open for all entrepreneurs who can ensure quality. Most of the respondents have given emphasis on partnership approach for the tower business strategy. They emphasized that as government organization, JF must connect the root level women entrepreneurs, make a decentralized market strategy, emphasize on the product diversification to add value, develop a space to display the antic products to uphold the culture of the country and established infrastructure at the district level to run the business.

A strong innovation and development unit will be there for product development and searching for business approach, so that business will be at the cost of sustainable mode. A ‘SOP’ will be formed for ‘marketing management’. A publicity of Joyeeta product marketing has to be developed to get a *Joyeeta Brand* up to district level and an individual entrepreneurship can be emerged there by the support of JF as to get a sustainability modality. Regarding Women Entrepreneur Associations, running their business at Rapa plaza, are to be closely examined to see the potentiality of their future and be given priority to do their business in 12-storied tower building if found viable. Therefore, from the FGD it is found that JF is more concern about the sustainability of its existence.

They viewed that women entrepreneur has lack of information regarding the registration procedure. JF need to work on registration information by disseminating it throughout the country. The Joyeeta employee opined that JF has to extend its scope of activities at the grassroot level of the country. There are numbers of women entrepreneurs all over the country but they cannot get access to work with JF. That is why, JF must decentralized its activities at the district level to coordinated and command the activities up to Upazila and Union level to connect the

marginal people in entrepreneurship and develop business modalities in a partnership approach, not as merchandisers, giving them a sense of ownership as a Joyeeta member.

7.1.2 Focus Group Discussion (FGD)-2:

A Focus Group Discussion (FGD-2) was arranged with the women entrepreneurs of Joyeeta Foundation on 08 October 2022 at Rapa Plaza, Dhanmondi in the Capital city. Around twenty women entrepreneurs of JF were present and participated in the discussion where all participants unanimously expressed their appreciation to Joyeeta Foundation for creating a platform for women entrepreneurs. They opined that this initiative is very noticeable by women who want to run a business whatever the size is whether it is small, medium or big business in the country. However, respondents underpinned that the activities of Joyeeta Foundation are limited within the capital city. In addition, the scope of the activities is also inadequate irrespective of product diversification, coverage of business, marketing of business, etc. All of the respondents highlighted that the business environment of Joyeeta Foundation should be open to all entrepreneurs of the country.

They mentioned, initially JF wanted them to give choices of their product but now they tried to pursue its choice of selection to run the shops, perhaps due to offer a good coverage of variety products at Rapa Plaza so as to attract customers in the pavilion. However, this compels them to showcase the product without considering the entrepreneur's choice. The respondents viewed that they should have access to produce their goods by their own choice. They opined that they should have the opportunity to sell a variety of local products of different districts rather than focusing on indigenous products. Previously entrepreneurs have permission to sell different types of products. Nowadays items are selected by JF that should not be restricted by authority. Respondents further voiced that entrepreneur should have the freedom of producing items and purchasing products from other sources. Respondents viewed that JF business environment should be open for all irrespective of the economic, political and social status of the entrepreneurs.

In responding the experience of working with JF present mode of running business, they urged for extensive publicity for Joyeeta product and sales centre. They need to introduce modern and customer oriented publicity like electronic billboarding, newspaper and on-line advertisement instead of showcasing the product at Rapa Plaza. Further, they want production houses and sample units for the development of the product. They also need designers like Aarong or other business organizations. Respondents also mentioned that JF should visit the production area of the entrepreneur as well as provide all kinds of support to increase the quality of the production. Respondent seriously felts the need to make all types of products from village area as it is costly in urban areas. Further they want window for creating jobs for the village women people.

Respondents are in an opinion to participate in trade fare regularly so that their turnover of business get increased. They want JS support to promote the local product into the other countries. They opined that publicity of products, offline marketing, push marketing and online marketing will help JF entrepreneur to expand their business, particularly by

strengthening e-Joyeeta. Furthermore, respondents opined that JF also need to arrange grants for the entrepreneur for future business-development. They added that advanced skill training should be provided by JF for capacity development in future. Finally, respondents recommended that JF should encourage the entrepreneur to provide valuable comments to develop the business platform.

7.2 Key Informants Interview (KII):

7.2.1 A number of Key Informants Interviews (KII) were conducted by the Consultancy. The vision, mission and objectives of JF and a thorough introduction about the consultancy as well was given to each KII for understanding about the purpose of the consultancy work. Almost in all cases, it was viewed that the initiative taken by the government for women entrepreneurs are praiseworthy. However, they are in opinions that entrepreneurship development should be given focused on marginalized and rural women as the women who are relatively middle and upper financial level in the society has been getting due support. They got momentum during COVID time, through online business or e-Commerce platforms. There is an opportunity of collaboration and complementing both in regards to entrepreneurs targeting, resources allocation, facilities endeavoring, patronization and a holistic approach toward supporting self-employment and as well as creating employment for others. The collaboration for skill development of entrepreneurs by minimizing duplication as well as maximizing public resources for women empowerment activities.

7.2.2 The Department of Women Affairs has strong connectivity up to local administration and also day to day activities with women folk through a number of programmes and projects including safety net initiatives. They have the window for registration of the women NGOs and also entrepreneurship support services through Angona sales and display centre. Jatiya Mohila Sangstha, other than its regular activities, has launch an e-Entrepreneurship through Toothoapa Project. SME foundation is doing a work in developing Small and Medium Enterprise development where they have separate focus on women entrepreneurship development. BSCIC is doing a lot to support micro and small business development and also to support women through a design and training centre. All of them are working in ‘Silo’ form having little coordination with other government organizations. However, they are optimistic that with the increased capability both structural and functional, JF will be able to keep them all in under one umbrella in regards to women entrepreneurship in near future and will take leadership in this sector. The construction of Joyeeta Tower has make them all happy to see a pioneering role in the public sector, which is absent till today, where they would have a collaborative role to play in future.

7.3 Case Studies:

Three case studies have been taken as representative samples. However, in all cases the melancholies are the same but their inner spirit to overcome those are encouraging, although they are still lagging behind mainly due to proper mentoring and guidance. Both organizational and one-to-one hunting, to take poor and vulnerable women into the entrepreneurship are extremely needed. These case studies would give a slice of ideas about the vulnerability and dimension of miseries that women are passing-through to keep them in survival along with their children. Through these life-stories, the present Consultancy tries to portray how Joyeeta Foundation should look into the objective to find-out the entrepreneurs of future recruits.

Case Study- 1

Sabina Yasmin, Women Entrepreneur, Joyeeta Foundation

Sabina was an ordinary woman entrepreneur before getting a scope to be a member of JF.

Why did she start working hard to establish a small business needs to hear from the past story about her journey. She revealed that she got married, in fact, at a very early age of her



“Joyeeta” Display and Sales center of WEAs & IWEs products at Rapa Plaza

life and became a mother of a child-son. At the beginning, Sabina and her family were living in a happy life, but peace didn't stay longer as the marriage had gone a bit old; there are number of issues came in their life which most of the rural women faces that makes the relationship end. Those had happened in their life, as disagreement/resentment had widened with her husband in issues like non-resilience on poverty, male dominance in decision making, misbehavior, dishonoring of in-laws family etc. forced her to get divorce from her husband. Then Sabina fell into a tough time in her life. However, the sense of dignity and firmness had made her to think about starting something new by herself. She started a small business with her sister with the help of family members.

Sabina started her new journey by selling products at different trade fairs as a small woman entrepreneur. During her work she was informed about JF and then she had been registered in JF as a women entrepreneur. Consequently, her product sales have increased after being a member of JF. She got a huge response from the customers that encouraged her to fulfill her dream to flourish her business. Sabina wanted to be a successful women business

entrepreneur in future. To do so she wanted to develop the quality of product for future business expansion. She believed that if she get the support, she can fulfil her dream.

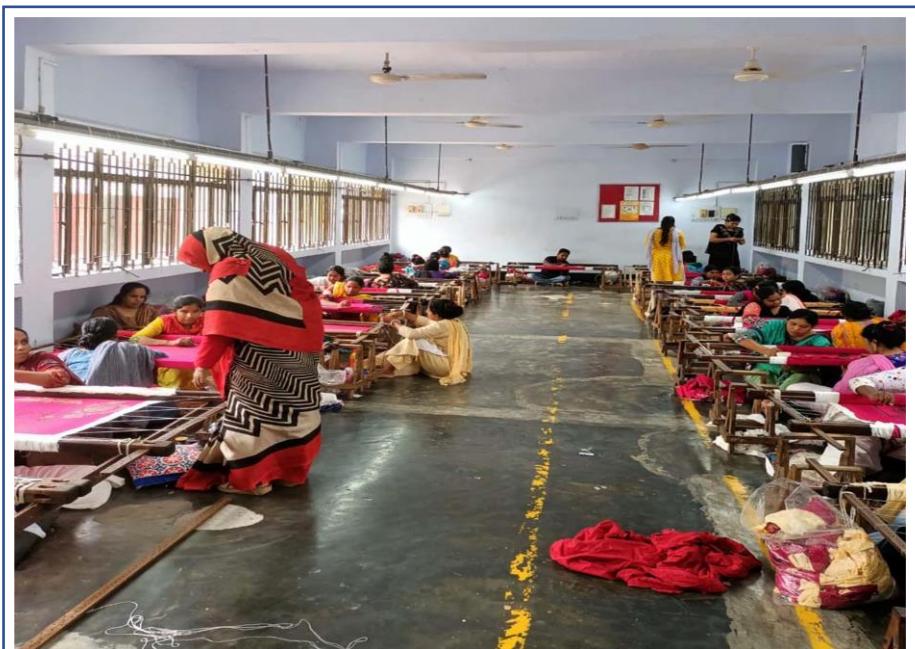
How Sabina was involved with JF, she mentioned that she had participated in different workshop organized by JF. After participating in a design workshop at Joyeeta Foundation, that was benefited her very much. She learnt many things and then she used acquired knowledge to make different new designs of clothes and increase her sales volume. Gradually, her ideas have changed a lot. After getting popularity in the local market she was planning to sell her product abroad/foreign country. Before that, Sabina wanted to disseminate her knowledge and experience among the women entrepreneur in the village.

As a successful women entrepreneur of JF, Sabina had a dream to work with illiterate women entrepreneurs in our country. She wanted to help the unschooled and poor women to establish themselves as self-dependent women. Thus, Sabina has a plan to open a production house in near future. She wanted to create job/working opportunities for them. Sabina cordially thanked to JF to give a platform to establish herself. She still believe that, if she did not get any scope of learning, any support from JF, she would not move around in her life. Sabina has another wish to connect herself with JF. She would like to contribute to Joyeeta tower as a well-groomed woman entrepreneur. Also, she is seeking the government cooperation to pursue her dream to work more for engaging the rural women.

Case Study-2

Mukta Akter, women worker/supervisor, Sub-centre (Sadar Upazila), Ayesha-Abed Foundation, Manikganj

Mukta Akter, a mother of two sons, the eldest one is 13 and the youngest one is 10. Her



Women are embroidering at Ayesha-Abed Foundation, Manikganj.

husband is expatriate returnee and having serious illness due to brain stroke. She is living with her in-laws. Financially both Mukta's and her husband's families are poor. Before marriage, both her husband and she was living in the same union and became known to each other;

subsequently they got married. To become financially solvent, her husband opted to go overseas as remittance earner. Certainly they had to sell off their last piece of agriculture land to cover their expenses for foreign-job. Only after two years, her husband had to come back home due to odd job that causes his health problem. Unfortunately he could not bring any remittance with him that could help him to start a new life in Bangladesh. Due to frustration and mental pressure he had a stroke and became ill for long run and that still persists.

As a consequence of fate, a village home maker, Mukta had to take all burden of the family member (husband, sons, parents-in law) including the expenses of education of her children. She started her engagement in a sub-centre of Ayesha-abed Foundation, Manikgonj about nine years ago, the time when her husband fell in a serious illness as she has no choice to find any things to do. However, she expressed her thankfulness to AAF that there was a place to go and saw a light-beam at the end of the tunnel. Getting a hope for an immediate survival, then she was engaged there as worker in stitching and embroidery trade with a work-demand based wage. The wage that she earned initially was just for survival in life. She had no other choice at that time, nonetheless, that had given her a stepping stone to stand during very odd moment of life. After seven year, she became a supervisor of other women worker at the sub-center of AAF. Mukta now knows many things about how to come out from poverty but has a little to do due to firstly responsible for all family burden and has no choice to travel from the vicinity of her village.



Women are making products at AAF, Manikaonj.

Furthermore, she does not have enough scope or financial back up to start a new business of her own. As informed that perhaps due to covid-19 pandemic, AAF does not have any such programme to give them any scope to walk into a better financial platform. She point-out with a frustrating expression that they are living in an out-reach area of the government and its safety-net programme. Consequently, she is still rotating in same vicious cycle of poverty although she could sub-siding the ultra-poverty situation due to age-old engagement in stitching and embroidery with subsistence pay. However, her economic potential as entrepreneurs are being unheeded both by the government and also by her present employer.

Case Study-3

Fatema Yasmin, Women Entrepreneur, Angona, DWA



Angona- Display & Sales Shop at DWA

Fatema is a primary school teacher in Faridpur district. Beside her teaching profession, she is running a small business as an entrepreneur quite far from the capital city. She was telling the story why she engaged herself in entrepreneurship.

Fatema expressed that she is living in a middle-class family with her husband and three beautiful children. Her husband is an NGO manager. She joined the primary school in 2001 as an assistant teacher. From her early life she is living in the village area and at present she is also working in a village of

Faridpur district. While describing the village's social context, Fatema expressed that most of the families of that village are living poorly life, their economic status is very low. Though people of the village are passing hardship, they want to provide education to their children. They believe that their children can make the life dignified one with their education. However, parents are unable to pay the cost of educating their children. They fell worry and share their views with Fatema as their children's teacher. When Fatema came across a few women, who were mothers of the students of her school, told her to support them and to do something for them; Fatema did give a deep thought on it. She felt the urge of those mothers of the students. The students' mothers always encouraged her to establish a small business where they can work and make an earning source. With their inspiration, Fatema started a small business with the help of her family members.

Fatema started her new journey with the poor women who got the opportunity to work in a factory. She began to sell the products at different trade fairs as a small woman entrepreneur. During her work, she was informed about the Department of Women's Affairs and then she had been registered as a women's entrepreneur in 'Angona'. Consequently, sale of her product have increased after being a member of Angona. She got a huge response from the customers that encouraged her to fulfill her dream to flourish her business. Fatema

wanted to be a successful women's business entrepreneur in future. To do so she wanted to develop the quality of the product for future business expansion and also opined that if Angona could help them out with 'Product Design" and Loan/Finance", they could have come with high value and branding products. She believed that if she can establish her business she can change the future of other poor women of her village.



Angona-Display and sales for IWEs products

Chapter 8

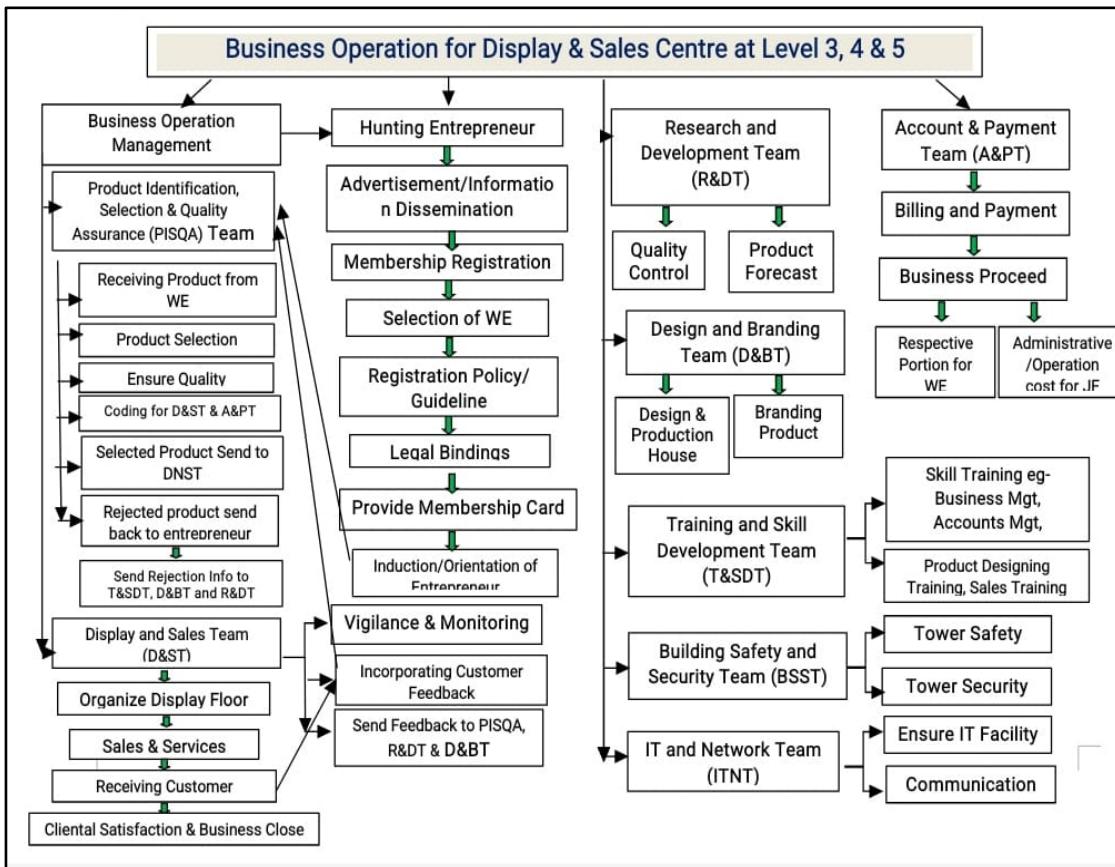
The Proposed Partnership Business Approach and its Operational Roadmap

An operational or business approach is very important for both new and established businesses. This is considered as prerequisite for any organization whether they are involved in profit oriented venture or a philanthropic one. Without a proper pre-feasibility and subsequent feasibility study, business venture should not be taken up by organization like JF. Here the consultancy tried to develop a realistic, workable and sustainable partnership approach for JF with WEAs/IWEs, and could come out with **an approach** which could serve both the mandate of JF and government commitment. Further, it is an earnest exercise of the whole consultative, diagnostic and fact-based proposal that has succeeded to adopt an ‘inclusive approach’ in accommodating IWEs and WEAs in all circumstances. The motto/approach of “Leaving No One Behind” is followed considering to take both ‘in-reach and out-reach’ entrepreneurs on board to fulfil the objective of JF as well as National Development Plans (8FYP, BPP-2041) & UN-SDG 2030.

It is decided that the Joyeeta Tower will be constructed and subsequently run as per approved plan of the Tower Project where operational, management, showcasing, business and R&D will be kept in a single building. According to floor plan, IWEs/WEAs based business are confined to Level 3, Level 4, Level 5 and food court at Level 6 where business, sales centre and showrooms are accommodated. According to proposed Business Approach, all entrepreneurs should be treated as fresh and have to follow a single rule from ‘entrance to exist’ of the transaction in newly operated 12 storied Joyeeta Tower. The previous business policy of Joyeeta management was deliberately ignored or disregarded but networking and operational linkage and good sales experience/practices of the previous one could be used in the new mode of operation. In order to keep the business sustainable, the following path would be maintained:

A) Business Operation for Display & Sales Centre at Level 3, 4 & 5:

- i) Hunting for entrepreneurs (whether in WEAs/IWEs) through advertisement in the newspaper, electronic media, on-line pages, Facebook etc. for on-line and off-line registration. Previously registered entrepreneurs also need to fill-up registration form in the new mode of operation. However, their registration serial would count from the earlier date of registration in JF. Information on this process of inviting women entrepreneurs for registration and other relevant information would be disseminated through district administration, DWA, JMS both in their portal as well as through local means of communication at respective offices upto Upazila level.



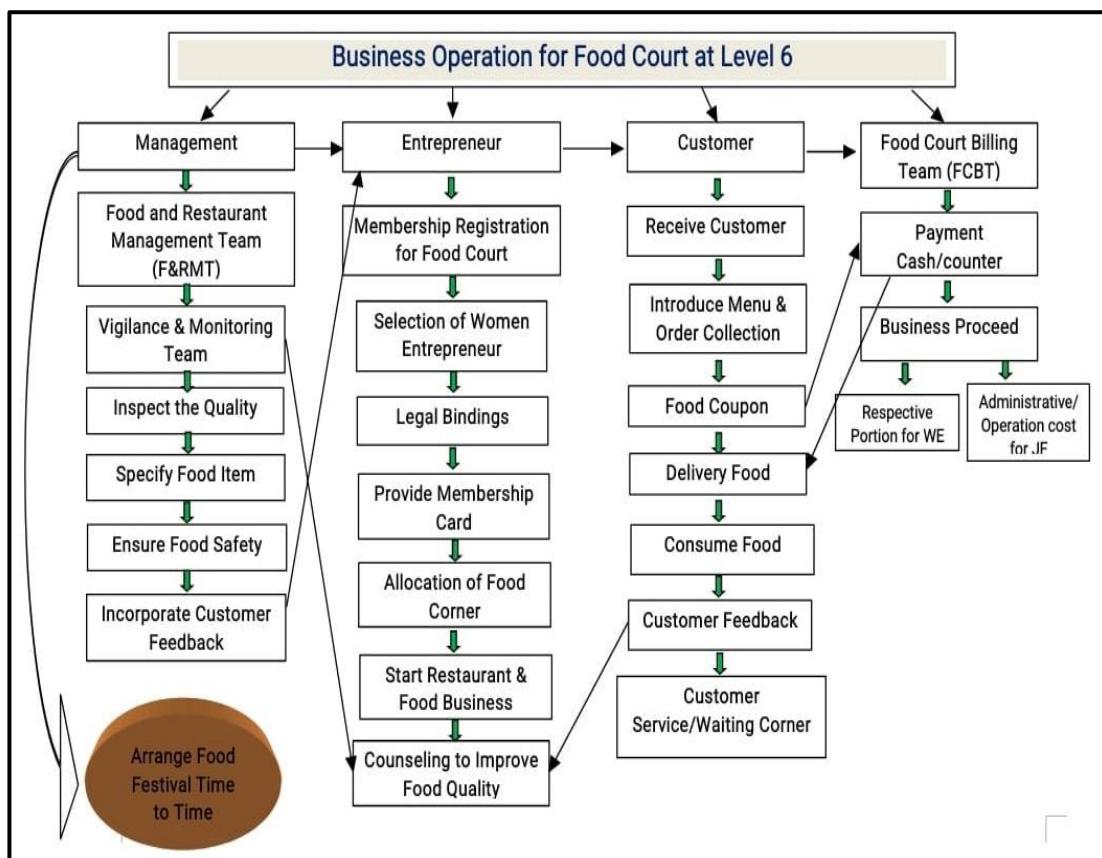
Business Operation for Display & Sales Centre at Level 3, 4 & 5

- ii) Once they are registered, entrepreneurs are to be given “Joyeeta Foundation” registration through a ‘Registration Policy/Guideline’. They will be given Joyeeta Induction/Orientation training and a Joyeeta Membership Card. Then they will only have access to send/bring their product/produce to JF for display at Level-3, 4, & 5.
- iii) A product receive, product scrutiny and product selection for display would be done by a Product Identification, Selection & Quality Assurance Team (PISQAT).
 - Learning about the product from respective entrepreneur, the Team would consult it with the Display and Sales Team (D&ST) responsible for “Display and Sales” at Level 3, 4, 5. After getting consent from D&ST, PISQAT will give clearance to entrepreneurs to send their product/goods.
 - Upon receipt, PISQAT would Code the product and send those to D&ST for display and sale; simultaneously PISQAT would send an advice against each entrepreneur for their goods to Account & Payment Team (A&PT) for future billing and payment.
 - The rejected good to be sent back to respective entrepreneurs at the same channel but the cost would be borne by JF. A report on the rejection would be sent to Research and Development Team (R&DT); and Design and Branding Team (D&BT) to communicate respective entrepreneur about the rejection and advise them for correction, improvement and so on.

- R&DT may bring them to Training and Skill Development Team (T&SDT) and D&BT for further improvement for both skill and product development.
- Once the products are sold, D&ST would send advice slip to A&PT to communicate entrepreneurs for receiving/collecting their payment.
- A IT and Network Team (ITNT) and a Building Safety and Security Team (BSST) will also assist to operationalize the whole business and premises.
- D&ST will operate e-Joyeeta Operation (may ask for extra manpower in need) and get collaboration from other Team, particularly, A&PT, ITNT, PISQAT and R&DT.

B) Business Operation for Food Court at Level 6:

- Registration procedure would be as same as A (i) & (ii) like other entrepreneurs. Once they get Joyeeta's membership they would be given scope to sell their food items or serving food in food-court under a guideline of JF with a intention that they would run their own business outside Joyeeta after a certain period of time. Further, they would only be given opportunity to run business rotationally both time and items of daily meals to give scope to others in order to accommodate many women entrepreneurs under Joyeeta premises.



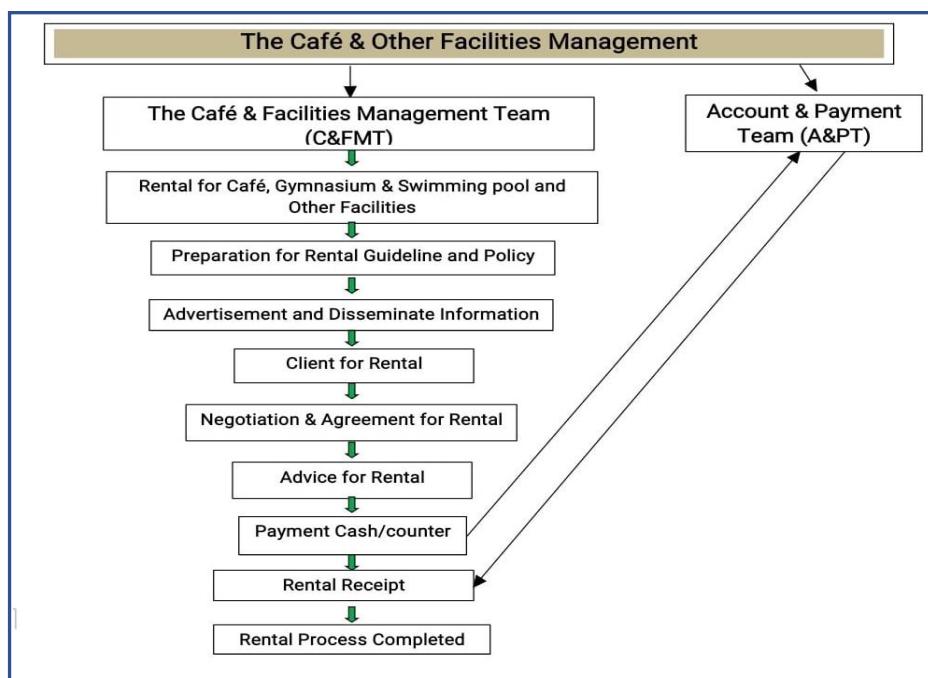
Business Operation for Food Court at Level 6

ii) A Team of Food and Restaurant Management (F&RMT) would be responsible to select food product/food item, inspect the quality, vigilance and monitoring the service day to day basis.

- Each stall/serving side should have their membership code and as well as item code. Customers will take food item or collect meal coupon to pay it in one/two payment counter run by Joyeeta Food Court Billing Team (FCBT). Subsequently the entrepreneurs will electronically get their payment ducting the service charge of JF.
- The F&RMT will see the compliance of Bangladesh Food Safety Authority (BFSA) and Bangladesh Standards and Testing Institute (BSTI) and others to assure the standard of Joyeeta Branding.
- The F&RMT will also work with T&SDT, D&BT and R&DT for the development of women entrepreneurship in this sector.
- The F&RMT will arrange ‘Food Festival’ at this premises to showcasing of Joyeeta Brand and also to create a networking and promotional marketing for the participating entrepreneurs.
- For on-line food order, ITNT and A&PT will assist F&RMT to design a network and also may sign MOU with on-line delivery companies like Food Panda, Pathao etc. However, the basic operation principle shown at Chapter-8-B) would remain the same.

C) Business Operation for other activities:

i) Joyeeta Foundation will prepare operational guidelines for running of Café, use of Gymnasium & Swimming pool, rental of Conference and Auditorium etc. The Café & Facilities Management Team (C&FMT) will be responsible for getting income/revenue from these business/rental.



Business Operation for other activities

D) Specialized manpower in present mode of business operation:

i) Joyeeta Foundation needs to recruit and train professional staff other than its regular management personnel. The following work-based team and other specialized personnel/staff are required:

- Product Identification, Selection & Quality Assurance Team (PISQAT)
- Display and Sales Team (DST)
- Account & Payment Team (A&PT)
- Research & Development Team (R&DT)
- Design and Branding Team (D&BT)
- Training and Skill Development Team (T&SDT)
- Food and Restaurant Management Team (F&RMT)
- Food Court Billing Team (FCBT)
- IT and Network Team (ITNT)
- Building Safety and Security Team (BSST)
- Café & Facilities Management Team (C&FMT)

The number of personnel for each team would need a further assessment by Human Resources Management (HRM) section of JF core management, but need to be incorporated in the organogram much before the start off. All team does not required same number of personnel but required to have professional skills. For its core management, Joyeeta Foundation needs strong administrative wings for HRM, Institutional Linkage with Government and Financial Institutes, International Liaison etc.

E) Standard Operational Procedure/Guidelines/Manuals

To run the business in proposed approach, JF may need to formulate/adopt/amend several Standard Operational Procedures (SOP)/Guidelines/Manuals such as registration guideline, WE selection criteria, product selection criteria, product rejection procedures, orientation modules, SOP for food court and other show casing outlets, use of gymnasium, swimming pools and other rental arrangements and many more.

Chapter 9

Recommendations

| Recommendation- 1 |
|---|
| The new partnership approach that has been proposed at Chapter-8 along with specific operational road map for different business categories has to be adopted in the business modality to be run at Joyeeta Tower in aligning and/or considering the recommendations of other cross-cutting Consultancies conducted so far by JF. |
| Recommendation- 2 |
| The new business operation at Joyeeta Tower should be considered as pioneering endeavor disregarding any link with previous pilot phase or <i>ad hoc</i> approach being implemented at Rapa Plaza. The experiences from both good and bad practices, however, may be taken into account as ‘lesson-learnt’ for Joyeeta Tower operation; and also in the subsequent extensions to be taken at other seven Divisions of Bangladesh. |
| Recommendation- 3 |
| The proposed modalities of business should be followed as “ <i>New Joyeeta Brand</i> ” in keeping the interest of becoming a sustainable, self-reliant and proactive women organization. |
| Recommendation- 4 |
| Genuine women entrepreneurs as per definition depicted, and also marginalized rural women described in this Consultancy should be given priority to get Joyeeta’s membership to address and expand the area of getting deserving women for entrepreneurship development. |
| Recommendation- 5 |
| All Joyeeta business operations will be pursued in a “Partnership” manner with a sense of ownership either as <i>Joyeeta member</i> or <i>Joyeeta-Graduate/Alumni</i> . |
| Recommendation- 6 |
| The sharing of entrepreneurship between JF & WEAs/IWEs should be ‘ <i>symbiotic</i> ’ and Partnership would be ‘ <i>win-win and/or loss-win</i> ’ modality. During time of usual business both partners should take efforts to maintain ‘win-win’ situation, but JF should extend its hands to take ‘loss-win’ approach to save the WEAs/IWEs in difficult/crises time. |
| Recommendation- 7 |
| Required trained manpower should be recruited/placed in proposed Display & Sales Team (D&ST) in collaboration with other relevant Team like ITNT, A&PT, R&D etc. and as well for promotional/advertisement activities. |

Recommendation- 8

The on-line “e-Joyeeta” marketing, promotion and business should effectively be launched so that it compete with current e-platform business at home and abroad. Hence e-Joyeeta operation should be strengthen and be further scale-up the skills of ITNT and other team if necessary.

Recommendation- 9

Joyeeta Foundation’s organogram should be expanded as per genuine need of human resources for running the business in the new Joyeeta Tower.

Recommendation- 10

In order to run business in the proposed modality/approach, JF should formulate /adopt/amend several Standard Operational Procedures (SOPs)/Guidelines/Manuals for Display and Sales Centres, Food Court, Café and other utility-facilities for rentals.

Recommendation- 11

The required manpower, particularly to work as member of specialized team (proposed at Chapter-8, A, B, & C), should be recruited and be given needful training (with attachment) in reputed institutions like Bangladesh Institute of Management (BIM), National Hospitality and Tourism Training Institute (NHTTI) and also in other public & private training institutions. Practical training attachment may also be given in the organization like BSCIC, Angona, Aarong, Kumudini, Bangladesh Parjaton Corporation etc.

Recommendation- 12

The officer, employee and staff of Joyeeta Foundation should have separate salary package with having service charges and other benefits as incentive for specialized services.

Recommendation- 13

Professional training, particularly in innovation, design and IT-fashion should be explored both at home and abroad for Joyeeta personnel and women entrepreneurs.

Recommendation- 14

Attending of ‘Business/Trade Fairs’ both at home and abroad should be arranged for deserving women entrepreneurs; and strengthening of skills of Joyeeta staff.

Recommendation- 15

A tripartite operational MOU with DWA and JMS (organizations under the same ministry, MoWCA) should be signed in respect to women entrepreneurship development/activities and may have a ‘Programme Meeting’ at operational level in every three-months; and strategic level in every six months for optimizing government’s endeavors.

Recommendation- 16

A joint-network for entrepreneur selection/induction should be formed among organizations like, DWA (i.e. Angona), JMS (Toothoapa Project), BSCIC, SME Foundation, BWCCI and other relevant organizations so that complementary effort can be made for entrepreneurship development.

Recommendation- 17

An effective collaboration should further be explored with financial and development agencies both public and private sector, like BSCIC, SME Foundation, PKSF, BRDB, Banks etc. for strengthening of financing windows.

Recommendation- 18

A regular “Quarterly Business Conference” may be arranged to signify transparency, accountability and innovation of the operation. The representative from ministries and collaborative partners may attend and exchange their views, as well contribute/suggest for further improvement of the current business activities.

Recommendation- 19

As an operational modality JF should pay special attention to the goods and products of rural/local, indigenous/ethnic, regional/district branding including the products at the verge of extinction.

Recommendation- 20

A Corporate Social Responsibility (CSR) window has to be introduced both for the family members of Joyeeta staff and IWEs for their education, health and employment etc.

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Annexures:

Annexure- 1:

Name, Designation and Organization of the persons consulted during KII and other consultations (not according to senior positions):

| Sl No. | Name | Designation and Organization |
|--------|-------------------------------|---|
| 1. | Ms. Farida Parveen | Director General, Department of Women Affairs (DWA) |
| 2. | Ms. Abeda Akhter | Executive Director (Additional Secretary), Jatiya Mohila Sangstha (JMS) |
| 3. | Mr. Md. Mahbubur Rahman | Chairman, Bangladesh Small and Cottage Industries Corporation (BSCIC) |
| 4. | Dr. Md. Mufizur Rahman | Managing Director, SME Foundation |
| 5. | Ms. Keya Khan | Additional Secretary and Project Director, Totthoapa Project, JMS |
| 6. | Ms. Nargis Khanum | Joint Secretary, Ministry of Women and Children Affairs (MoWCA) |
| 7. | Mr. Shahidul Islam | Project Director, Joyeeta Tower Project, Joyeeta Foundation (JF) |
| 8. | Mr. Shaikh Muhammad Refat Ali | The Capacity Development of Joyeeta Foundation Project, JF |
| 9. | Mr. Md Abdul Latif | Deputy Commissioner, Manikgonj |
| 10. | Ms. Sukla Sarkar | Additional Deputy Commissioner (Education & ICT), Manikganj |
| 11. | Ms. Nasrin Sultana | Deputy Director, DWA, Manikaonj |
| 12. | Mr. Abul Kashem | Deputy Director (Admin.), DWA, Dhaka |
| 13. | Mr. Nazeem H Sattar | General Manager, SME Foundation |
| 14. | Mr. Akhil Ranjan Tarofder | General Manager, BSCIC, Dhaka |
| 15. | Mr. Masum Billah | Assistant General Manager, SME Foundation, Dhaka |
| 16. | Nahid Sultana | Assistant Director, Sales & Exhibition Centre, Angona. DWA |
| 17. | Mr. Musabbir Rahim | Senior Manager, SCPN, Aarong Centre, Dhaka |
| 18. | Aminul Islam | Senior Manager (Admin. And Compliance), Ayesha-Abed Foundation |
| 19. | Mr. S. M. Zakaria | Deputy General Manager, Kumudini Welfare Trust. |
| 20. | Mr. Omar Faruk | BRAC District Coordinator, Partnership Strengthening Unit, Manikganj |
| 21. | Mr. Md. Shah Alam Kazi | Centre Manager, Ayesha-Abed Foundation, Manikganj |

Annexure- 2:

Name and designation of the officials of Joyeeta Foundation participated in Focus Group Discussion (FGD):

| Sl. No. | Name | Designation and Organization |
|--------------------|---------------------------|---|
| 1. | Mr. Mohammad Arifur Islam | Deputy Secretary & Director-2 |
| 2. | Mr. Nipul Kanti Bala | Deputy Secretary & Director-2 |
| 3. | Mr. Mohammad Afzal Molla | Assistant Manager (Admin.) |
| 4. | Ms. Sharmin Akter | Assistant Manager (Promotion) |
| 5. | Mr. Md. Rukunuzzaman | Assistant Manager (Marketing and Extension) |
| 6. | Ms. Lutfun Nahar | Upazila Women Affairs Officer (Service attached to JF for Training Section) |
| 7. | Ms. Anuva Bishwash | Upazila Women Affairs Officer (Service attached to JF for Law Section) |
| 8. | Ms. Jesmin Ara | Upazila Women Affairs Officer (Service attached to JF) |
| 9. | Ms. Mahmuda Manna | Upazila Women Affairs Officer (Service attached to JF) |
| 10. | Ms. Sharifunnesa | Assistant Manager (ICT & Coordination-2) |
| 11. | Ms. Monisa Nushrat | Assistant Manager (coordination and MIS) |
| 12. | Mr. Md. Anwarul Azim | Assistant Manager (Budget, Finance and Audit) |
| 13. | Ms. Rafika Sultana | Assistant Manager (Financial Management) |
| 14. | Mr. Sabuj Das | Assistant Manager (Craft) |
| 15. | Ms. Moonmoon Nahar | Assistant Manager (Fashion/Design) |

Annexure-3:

Name, designation of the officials given their opinion on women entrepreneurship in Bangladesh (The officials are participants of 103rd Senior Staff Course (SSC) held from 18 September 2022 to 01 November 2022 at Bangladesh Public Administration Training Centre, Savar):

| Sl. No. | Name | Designation and Organization |
|---------|---------------------------------|---|
| 1. | Mr. Md Zakir Hossain Akhand | Joint Secretary, Secondary and Higher Education Division, Ministry of Education |
| 2. | Ms. Musrat Meh Jabin | Joint Secretary, Economic Relations Division |
| 3. | Ms. Bilquis Jahan Rimi | Joint Secretary, Expenditure Management Wing, Finance Division |
| 4. | Mr. Ahmed Faisal Imam | Director Marine (Joint Secretary), Department of Govt. Transport, MoPA |
| 5. | Mr. Md, Jahirul Islam | Joint Secretary, Post & Telecommunication Division |
| 6. | Mr. Md Azizul Islam | Joint Secretary, Director (Admn), BRTA, Roads & Highways Division |
| 7. | Mr. Khondoker Azim Ahmed ndc | Director (Joint Secretary), Bangladesh Sugar and Food Industries Corporation |
| 8. | Mr. Md Mamunur Rashid Bhuiyan | Joint Secretary, Cabinet Division |
| 9. | Mr. Mohammed Humayun Kabir | Joint Secretary, Cabinet Division |
| 10. | Ms. Monoara Eshrat | Director (Joint Secretary), Department of Women Affairs |
| 11. | Mr. A.S.M Ashraful Alam | Joint Secretary (Admin), Ministry of Railways |
| 12. | Mr. Masud Akhter Khan | Director (Joint Secretary), Central Procurement Technical Unit (CPTU), IMED |
| 13. | Mr. Shah Md Helal Uddin | Joint Secretary, Power Division |
| 14. | Ms. Nurun Nahar | Joint Chief, Programming Division, Planning Commission |
| 15. | Ms. Mirana Mahrukh | Joint Secretary, Economic Relations Division |
| 16. | Captain Mohammed Habibul Billah | Bangladesh Navy, General Manager (Finance), Dockyard and Engineering Works, Narayangonj |
| 17. | Mr. Zakaria | Joint Secretary, Additional Divisional Commissioner, Sylhet Division |
| 18. | Mr. Parimal Chandra Bose | Joint Chief (Joint Secretary), Physical Infrastructure Division, Bangladesh Planning Commission |

| Sl. No. | Name | Designation and Organization |
|----------------|----------------------------------|---|
| 19. | Colonel S M Abul Ehsan | Chief Instructor, JCO, NCO Academy, Bogura Cantonment |
| 20. | Ms. Fahmida Khanom | Joint Secretary, Ministry of Defence |
| 21. | Ms. Makshuda Hossain | Joint Chief, Health Wing, Socio-economic Infrastructure Division, Planning Commission |
| 22. | Mr. Chowdhury Md Hamid Al Mahbub | Joint Secretary, Bangladesh Parliament Secretariat |
| 23. | Mr. Md Rezanur Rahman | Director General, Anti-Corruption Commission |

Acknowledgement & Declaration

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The Deputy Commissioner (DC) of Manikganj, government and non-governmental officials at Manikganj extended their hands in order to reach the rural women entrepreneurs/beneficiaries to learn from the ground. The relevant officials of Bangladesh Public Administration Training Centre (BPATC) helped to get suggestions/opinions from the participants of the Senior Staff Course who are in the driving seats of leadership in government policy making initiatives. Here, special thanks is being offered to Mr. Mohammad Saifuddin, IT Consultant for his untiring help rendered in report preparation. Also acknowledging others with due gratefulness who were consulted but their names could not be mentioned here due to limitation of the report format. The following names, however, are being mentioned because of their constant and important contribution to the consultancy:

Joyeeta Foundation

| Sl No. | Name | Designation and Organization |
|--------|-------------------------------|--|
| 1. | Ms. Afroza Khan | Managing Director |
| 2. | Mr. Faruque Hossain | Principal Consultant |
| 3. | Mr. Md. Shahidul Islam | Project Director, Joyeeta Tower Project |
| 4. | Mr. Shaikh Muhammad Refat Ali | Project Director, The Capacity Development of Joyeeta Foundation Project |
| 5. | Mr. Mohammod Arifur Islam | Deputy Secretary & Director-2 |
| 6. | Mr. Nipul Kanti Bala | Deputy Secretary & Director-2 |
| 7. | Mr. Mohammad Afzal Molla | Assistant Manager (Admin.) |
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BPATC, Savar

| Sl No. | Name | Designation and Organization |
|-------------------|------------------------|--|
| 1. | Dr. Md. Mohsin Ali | Member Directing Staff (Joint Secretary) |
| 2. | Dr. Md. Zohurul Islam | Director (Research and Development) |
| 3. | Dr. Md. Ziaul Islam | System Analyst |
| 4. | Ms. Afia Rahman Mukta | Senior Research Officer |
| 5. | Mr. Mohammad Mamun | Senior Research Officer |
| 6. | Mr. Rabiul Alam Lokman | Research officer |

Declaration:

The Consultancy has followed in accordance with the Terms of Reference given by the authority of Joyeeta Foundation. Hence, a fully professional and academic approaches were taken in its methodology so that the outcomes of Consultancy and the recommendations reached so far can be fulfilled the objectives of the Joyeeta foundation. Although this hard work had to complete in a short period of time with a minimum resource allocated, it hadn't however, left on stone untouched to finish it timely in keeping the mandate of 'value for money' for a public document like this Report. The new partnership approach to be adopted at 12 storied Joyeeta Tower that has been proposed along with specific operational road map for different business processes for different service-options by this Consultancy may be altered/reoriented by JF as the market niche and demand changes over period of time and change of economic condition/status of the country. Lastly, the report that has been prepared based on available information/data and consultations (e.g. KII, FGD, Interview etc.) may not be considered as flawless, hence, any inadvertent information inadequacy/inaccuracy, typo etc. if found would instantly be corrected.

(Md Rakib Hossain, ndc)