

Financing for Women Entrepreneurs in Informal Sector **BRINGING THE LIGHT INTO BLIND SPOT**

-Asif Iqbal

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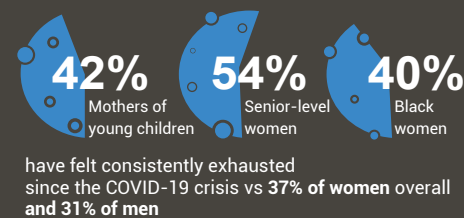
Photo: Internet

Sinthia (pseudo name) has always been appreciated in the surroundings for her astounding cooking skill. But thinking of earning money for this skill never crossed her mind till she faced one of the most horrified nightmares of her life. Just after two months of starting the general holiday due to Covid, her spouse received the job-termination email. Her life turned upside down. After one horrifying tidy month of that occurrence, she started delivering home-made foods to her acquaintances. Gradually, positive reviews have been coming. She created a **Facebook page** and orders have been increasingly approached which led it an informal commercial structure. This venture has been going well so far except the funding issues.

In many times, **Sinthia** faced the need of fund for purchasing her supplies and paying up the delivery bills. She has been managing by having personal loans which are not available all times.

After living with Covid for more than 10 months, the story of Sinthia matches with many of our experiences. This pandemic has botched up the informal sector in one side and boosted up on another. Many established micro and small businesses got shut down due to the first blow of Covid. But, the social distancing and the 'great lockdown' have opened up the newer avenues for informal businesses. A diverse number of informal businesses have been grown up during the '**Covid Holiday**' by utilizing the rising potential of digitization. Although no reliable statistics is available to evidence the extent of new informal businesses in this time, it can be assumed from the history of Bangladesh that most of the new businesses in this period have either been led or prompted by women. Empirically, the resilience or entrepreneurial capability of women in Bangladesh is exceptionally outstanding. Even the most remarkable innovations of financial services- micro credit and mobile financial services in Bangladesh have been prompted mainly by women.

So, it is evident whether it is about taking new challenges or embracing new opportunities, women in Bangladesh have always just been splendid especially in entrepreneurship. In many times, Sinthia faced the need of fund for purchasing her supplies and paying up the delivery bills. She has been managing by having personal loans which are not available all times. From savings to loan or from insurance to payment, increasing their access to finance really needs a **360 degree** of rethinking the exiting approaches and practices. Because, at the first step, the scope of financial literacy for women entrepreneurs needs to be broadened at manifold. They don't have enough information and knowledge on the existing financial services. And, it's the responsibility of the government, the regulatory authorities and the financial services providers to reach the women entrepreneurs with sufficient information on financial services for enhancing their financial capability. After ensuring their access to financial services' information, access to the formal financial institutions needs to be convenient and affordable for them. For instance, appropriate ecosystem needs to be created for both the religious, liberal and secular women. Entrepreneurs in informal sector don't have legal shelter in their business identity.



Mothers are working a "double double shift"

1 in 4

Mothers worry that their performance is judged negatively due to their parental duties vs 1 in 10 fathers

3+ hours per day

How much extra time 4 in 10 mothers spend on household responsibilities



In case of account opening in financial service providers, this issue is to be considered actively. Moreover, tailored products and services need to be offered. For example, micro-savings and micro-insurance for women entrepreneurs can really be change making financial instruments. Because, they save in almost daily basis and they also need risk-coverage from sudden losses. And, for service delivery channel and financial intermediation, thinking needs to go beyond banks. Strengthening of co-operatives through strong monitoring and massive digitization can widen the scope of financial services in rural, semi-urban and urban areas. Scope of Micro-Finance Institutions also needs to be broadened for extending the opportunity of financial services. And, digitization of financial services has to be taken at next level by introducing diverse products and delivery channel like digital credit and neo banking. Last but not least, necessary arrangement has to be made for hearing the voice of women entrepreneurs through avoiding '**mansplaining**' and '**token feminism**'.

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If we want to be a exemplary civilized and developed nation, we have no other choices but to address the financing needs of women entrepreneurs of informal sector. Because, whoever wants to take the credit of fascinating economic growth and social progress, the reality is women has been one of the key drivers in this journey from every aspect. So, the next horizon of our development journey will also to be led by the women!

But, how is the situation of financial services for the women entrepreneurs of informal sector? Can they avail the financing solutions they need?

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For instance, appropriate ecosystem needs to be created for both the religious, liberal and secular women. Entrepreneurs in informal sector don't have legal shelter in their business identity. In case of account opening in financial service providers, this issue is to be considered actively. Moreover, tailored products and services need to be offered. For example, micro-savings and micro-insurance for women entrepreneurs can really be change making financial instruments. Because, they save in almost daily basis and they also need risk-coverage from sudden losses. And, for service delivery channel and financial intermediation, thinking needs to go beyond banks. Strengthening of co-operatives through strong monitoring and massive digitization can widen the scope of financial services in rural, semi-urban and urban areas.

Scope of Micro-Finance Institutions also needs to be broadened for extending the opportunity of financial services. And, digitization of financial services has to be taken at next level by introducing diverse products and delivery channel like digital credit and neo banking. Last but not least, necessary arrangement has to be made for hearing the voice of women entrepreneurs through avoiding ‘mansplaining’ and ‘token feminism’. If we want to be a exemplary civilized and developed nation, we have no other choices but to address the financing needs of women entrepreneurs of informal sector. Because, whoever wants to take the credit of fascinating economic growth and social progress, the reality is women has been one of the key drivers in this journey from every aspect. So, the next horizon of our development journey will also to be led by the women!

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— ” —

Asif Iqbal, Joint Director
Bangladesh Bank and Financial Sector Analyst



FOLON

Sustainable Livelihood for Farmers

KK Foundation has started working on the insolvent farmers of the northern region in order to solve the prevalent agriculture related problems as well as to innovate a circular economic system through which selected group of farmers shall help in growing one or more untapped farmers, alongside improving their own condition.

2020 being a dreadful year for the farmers due to the remarkable flood and adverse economic effect of COVID-19, we provided support to 18 farmers in total as a pilot basis. 15 of them were provided with cash of **10,000 BDT**, under the 'Circular Economy' pattern, rest 3 were given Zaakat money. The ones to whom the Circular Economy pattern has been applied, shall return **11,000 BDT** after the end of the season.

The time cycle started from late October 2020 and the first batch is going to return the money by May 2021.

Capacity Development

KKF has a plan to achieve large scale and rapid change by working with individuals, families, communities and institution to overcome poverty. Through continuous innovation to introduce more cost effective solutions and adapting them for greater effectiveness, we are trying to scale up for immediate and lasting change.

Foundation also plan for the capacity development of the less and under privileged youth. It has developed few basic course modules with the help of experts and started the certificate courses for the capacity development of the shelter house children. With a minimum charge outsiders may join the courses as well.

Three courses namely Basic Computer, Basic Photoshop and Illustration, Introduction to Sewing are launched for the Shelter House Children since August 2020. Four children enrolled for the Basic Computer Course and two enrolled for Basic Photoshop and Illustration Course. On the other hand in the Sewing training number of participants are 6.

Mr. Ripon Mondal, Senior Officer, KK Foundation who has specialization in this area is facilitating both the computer courses. Ms. Nigar Sultana is taking care of the sewing section.

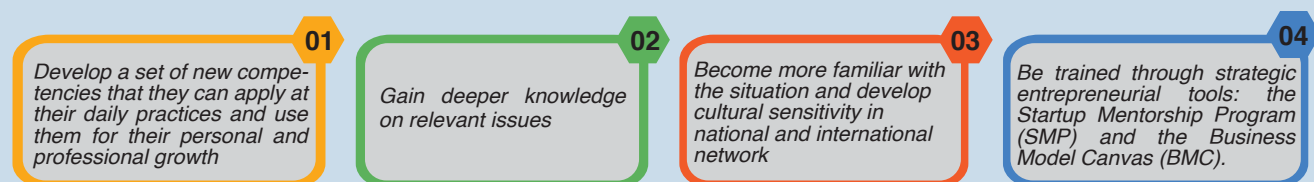


Empowering Youth and Entrepreneur's Capacity Development Program

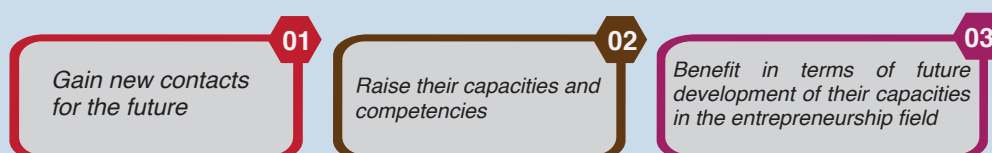
Foundation has launched a nationwide professional training program for students and professionals named 'Empowering Youth and Entrepreneur's Capacity Development Program'. KKF is committed alongside with its partners and supporters to build a more equitable world, now, and for future generations.

The program consists of training courses that would be implemented for the youth and which brings together organizations and their representatives with strong interest in entrepreneurship. With the help of this program young leaders with great entrepreneurial ideas will be trained to develop their business plans in future.

INDIVIDUAL PARTICIPANTS



CORPORATE PARTICIPANTS



The following trainings were already organized in joint collaboration with Thoughts, a leading training institute of Bangladesh. On 28th October 2020, jointly with thoughts, foundation organized Trainers of Trainee and on 19th December 2020 training on Office Management. More than **60 participants** from 23 different organizations participated in the program.

Seminars and Workshops

It Matters: We Respect Mental Health with Kindness and Care

This year foundation organized workshop on mental health titled '**It Matters: We Respect Mental Health with Kindness and Care**' for its staffs and the children of the shelter house program. Children of the house came from different background and majority of them have sensitive pasts which are the causes of mental shock and trauma.

Foundation respects their thoughts and always try to acknowledge this with care and love. Along with regular counselling sessions it also arranged workshop and training with professionals for the children and staffs. On 27 October 2020 foundation invited **Ms. Masrur Mou**, a prominent Mental Health Practitioner and Nutrition Consultant in its program office where she presented a knowledge sharing session along with some activities for the children and the staffs.



To build a successful future of these children, Mental Health counselling is one of the most important parts of the program. Children actively participated in the workshop and shared their stress, anxiety in group and as an individual. She suggested some of the actions for foundation's future activities which will be taken care and implemented gradually.

Workshop on Personal Health and Hygiene for Adolescents

On 28 October 2020 a workshop was arranged for the girl children of the shelter house of KK Foundation. The program was jointly organized by **Project Konna** and **KK Foundation**.

Till today persistent harmful socio-cultural norms, stigma, misconceptions and taboos around menstruation, continue to lead to exclusion and discrimination of women and girls of the society. Often experts state that stigma around menstruation has significant health impacts on women's and girls' health. Due to stigma and a lack of sexual education, menstruation knowledge remains limited leaving many girls with negative and ambivalent feelings and experiencing psycho-social stress, which also impacts their ability to learn.

With the help of this workshop foundation took an initiative to overcome the stigma and shame generated by stereotypes around menstruation with the hope to limit the severe impacts on all aspects of its house female children. In the workshop several activities and points were discussed regarding the issue for the betterment of the shelter house children.



Seminar with Victim Support Centre

Bangladesh Police along with the Victim Support Center had organized a day long workshop on dated 3rd and 22nd December 2020 with all its enlisted organizations who are dealing with the street children and under privileged children of the country. Additional Commissioner, Bangladesh Police, Ms Hamida Parvin PPM chaired the workshop.

On behalf of **KKF** Ms. Rafia Sultana (Head Admin) delivered a speech about KKF and activities in detail among the audience. Mr. Rifat Tanvir (Centre in Charge) was also present in the seminar.



HIV Awareness Workshop

The theme for the HIV/AIDS 2020 observance was “**Ending the HIV/AIDS Epidemic: Resilience and Impact**”. COVID-19 has demonstrated that, during a pandemic, no one is safe until everyone is safe. Leaving people behind is not an option if we are to succeed. Eliminating stigma and discrimination, putting people at the center and grounding our responses in human rights and gender-responsive approaches are key to ending the colliding pandemics of HIV and COVID-19.

Since children of ‘Joy Shokol Shishur’ came from different vulnerable background and exposed with numbers of sexual abusive situation, sometimes drugs and other issues with the help of a workshop in a child friendly manner they were aware of the relevant issues. The foundation organized the workshop on 3rd December 2020. Mr. Rifat Tanvir, Centre in Charge along with his team members organized the session.



Humanitarian Response

Bangladesh faces triple crises as coronavirus applies new blow to cyclone Amphan and flood-battered nationwide. The cyclone Amphan had multiple and long term impact. The southern part was devastated by the hit of Amphan and later on prolonged waterlogging created another disaster and untold sufferings for the villagers. The waterlogging increased the salinity of the land as well as scarcity of fresh water, waterborne and skin diseases.

On the other hand, the monsoon floods of the year 2020 has an overall impact on the Northern, North-Eastern and South-Eastern region of Bangladesh. The floods have impacted 21 districts of Bangladesh with moderate to severe impact on 16 Districts. As of 22 July, 2020, 102 upazila and 654 unions have been inundated in flood, affecting 3.3 million people and leaving 7,31,958 people water logged. As of 22 July, 2020, 102 upazila and 654 unions have been inundated in flood, affecting 3.3 million people and leaving 7,31,958 people water logged.

The Monsoon floods coupled with prolonged inundation and the COVID-19 pandemic has an exacerbating effect on the flood affected people. Therefore, making 2020 monsoon flood more complex than ever. For the victim of super cyclone Amphan and the flood Foundation made need based plan.

For the flood and cyclone victim cooked food was arranged by the foundation in the 1st phase. In 2nd phase they were distributed ten to fifteen days food materials and in 3rd phase health facilities and toilets were made for the people.

Help for the Flood Victims

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5th September 2020



To help the flood affected people of Gaibandha district's from Saghata and Fulchori Upazilla with the help of Give Bangladesh **KK Foundation** selected 506 families and arranged 10 to 12 days food for the families. In total foundation distributed 5060 kg rice, 506 kg lentil, 759 kg potatoes, 253 kg salt, 2530 pcs of oral saline, 5060 pcs of candles and 5060 pcs of matches.



Relief Distributed in Khulna

To send the relief for flood and cyclone affected people of the southern part of the country, KK Foundation with the financial help of SSC 97 Alumni from Khulna distributed relief among the 350 families of North Bedkashi, Borobari Union, Katmar Char,



Rotnagheri and Kacharibari Unions of the sub district Koira. Foundation distributed 2100 kg rice, 350 kg lentil, 1050 kg potatoes, 350 liter soyabin oil, 175 kg flattened rice, 175 kg puffed rice, Toast, Sugar and Oral Saline 1750 pcs among the affected families.

KKF is grateful to SSC 97 Alumni Khulna for their Kindest support.

31st October 2020

With the help of our prime donor X Ceramics Limited KK Foundation distributed **1350** Flood Victim families of Rajbari Daulatdia. Majority of the relief were distributed among the vulnerable sex-workers' families who were suffering the most because of COVID-19 Pandemic and Flood.



Health and Medical Camps

Medical Camp at Erendabari Gaibandha



Following the relief efforts in the flood-hit areas, a medical camp was organized in Erendabari on 9th October 2020. The camp was organized jointly with KKF and Give Bangladesh. Our goal was to ensure treatment of 500 people, including 150 children. As per the suggestion and prescriptions by the doctors, the medicines were explained and given among the patients.

The pharmacy final year students from renowned institutions were overall in-charge of this work along with the professional doctors. For this purpose our local partner was **Gono Unnayan Sangstha** (GUS) and part of the medicines were donated by ACME Bangladesh

At the same time, the initiative of Project Kannya provided sanitary napkins among 150 adolescents and women in the flood effected area. Along with this an awareness session was also organized regarding health and hygiene during menstruation.

Urgent Winter Relief

Warm Clothes & Blanket Drive

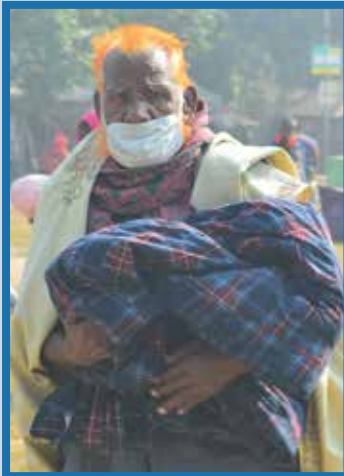
Winter in Bangladesh is pretty harsh and merciless for the underprivileged where the temperature drops to below 4 degrees in some of the country. The poor often do not have neither the resources nor the ability to fight against such a temperature drop. There has been a staggering loss of life because of cold waves.

Vulnerable fraction, such as elderly or children suffer the most during the cold waves.



If we observe deeply, numbers of existing organization/platforms who distribute winter clothes or blankets during winter and most of these operate within Dhaka or the greater region of Dhaka. These are basically for two reasons. First, it is cost effective, easier and hassle-free. Second, operating outside of Dhaka district requires time, proper sorting, and most importantly the backup from a good and efficient Local NGO. Hence, in Dhaka always face comparatively high surplus of winter donations yet a shortage of beneficiaries.

We are not denying that, there are needy people in Dhaka but there are even more in remote rural spaces. Not only that, there exists a very large fraction which is underprivileged and below the poverty line, hence a severe shortage in resources to fight against the cold. Therefore, along with Dhaka City KKF has planned to donate the blankets and winter clothes to different remote part of the country.



KKF Foundation distributed 850 blankets and 600 winter clothes for poor families affected by the cold at 7 villages of 4 districts in 3 Divisions. These areas are from Lalmonirhat, Gaibandha, Nilfamari and Ishwardi. Bangladesh was currently experiencing an unusually extreme cold wave, where temperatures fell below average. Poor communities in the north and southwest part of the region were mostly affected by the cold winds and fog, causing respiratory illnesses, cold related diseases and in some cases, death.



KKF's Winter campaign aims to address the effects felt by the cold weather by distributing clothes, blankets and other warm items.



3 Divisions, 4 Districts
600 Warm Clothes
850 Blankets



Medicine Donation from ACME Laboratories Limited

KKF received medicine donation from the **ACME Laboratories Ltd** for Post Flood Medical Campaign.

Our team organized a camp on 9th October 2020. The goals of the camp were to • check history of the Patients • Medical checkup for water-borne and skin disease (and more), pregnancy and children • Provide medicine accordingly • Give Advice/Consult if needed.

On behalf of **KK Foundation** Mr. Habib (Senior Officer, Finance and Accounts) and Mr. Rifat (Centre in Charge, Shelter House Program) went to the the **ACME Laboratories Ltd.** Head Office on 30 September 2020 and received the medicines.



Blood Grouping Campaign



KK Foundation in coordination with **Orpon Foundation** organized a blood grouping campaign for the children of Joy Shokol Shishur Program. The program was arranged on 18 December 2020 at KK Foundation's program office.

The blood grouping camp was arranged to identify the blood groups of all children and staffs of Shelter House Program. The purpose of this camp was to aware the children and staffs about their respective blood groups and join hands with blood donation society to donate their blood for the sake of humanity when they reach their appropriate age.

Vaccination Camp



A vaccination camp was arranged for the shelter hose children for rubella, measles and deworming. Under this camp all the children received necessary medicines and vaccine as per need. The camp was arranged on 13 Decem ber 2020 in the KKF's Uttara program office. All together **70 children** received the facilities from the camp.

On behalf of KK Foundation staffs of 'Joy Shokol Shishur' program took all the responsibilities of the vaccination camp.

Health Camp by Project Pothchola



On 12th December 2020 with the joint collaboration of **Project Pothchola** organized a health camp for the children of **Joy Shokol Shihsur** program. Some basic medicines were also provided by the organization and medical profile of the children were also recorded. Dr. Tahmina Akkas and Dr. Tasfina Haque Toma treated and examined the children on behalf of the organization.

Warm Clothes by Warm Hearts



Children of **Joy Shokol Shishur** Program received their winter clothes from **Give Bangladesh-** one of the leading voluntary organization of the country. The children were very happy to receive their new winter clothes and foundation is grateful from the bottom of its heart for this kind and colorful donations for its children.

Joy Shokol Shishur

Donation from Meghna Group of Industries

Joy Shokol Shishur - received donation from **Meghna Group of Industries** on 21st September 2020. As a part of Corporate Social Responsibility Meghna Group of Industries provided stationeries products and few essential food items for the children of the shelter house program.

On behalf of Meghna Group of Industries Mr. Md. Kazi Mohiuddin, General Manager, Brand took the lead and arranged it for us. On September 21, 2020 Mr. Humayun Kabir, Regional Manager, Uttara, Meghna Group of Industries and Mr. Fahmi Fardin, Management Trainee visited the program office and handed over the products to KK Foundation. Ms. Rafia Sultana (Head, Admin) and Mr. Rifat Tanvir (Centre in Charge) were present and received the donation on behalf **KKF**. Children were overwhelmed with joy upon receiving the gifts.



Commemorating Martyred Intellectual Day 2020

49 years ago 14th December Pakistani military, staring at the face of a humiliating defeat, decided to commit one last act of unbelievable cruelty—with the help of the militant and native betrayer groups, they doubled up on their efforts to root out the minds that shaped the spirit of the Liberation War and launched coordinated efforts to massacre Bangladeshi intellectuals, in an attempt to cripple the new nation before it could begin its independent journey. We believe that their attempt failed but not before we suffered unimaginable loss.

Along with the nation KKF with its Joy Shokol Shishur program observe the Martyred Intellectuals Day. Memory games and essay competition were arranged by the Foundation for the children and shelter house staffs also arranged a seminar to aware the children about the values and loss of the day among the children.



KKF Celebrates 50th Victory Day

The nation on Wednesday, 16th December 2020 celebrated the 50th Victory Day, the most precious day of Bangladeshis, as the country was liberated from the Pakistani occupation forces on the day 49 years back after a nine-month-long bloodstained War of Liberation.

Though the pandemic Covid-19 almost paralyzed the whole world barring the people from attending any public gathering in person, the celebration of Victory Day this year has a different dimension. Foundation organized a football tournament for the shelter house children. Foundation arranged a cultural program by the children and at the end of the program prizes were distributed among the winner of the football tournament. Children were also enlightened about the day though a short seminar by the mentors of the shelter house program.

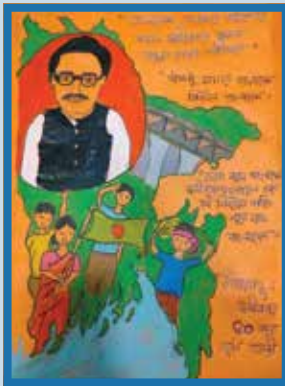


Celebration of Child Rights Week

This year '**Child Rights Week 2020**' has been announced from 5 - 11 October with the theme of 'Creating a New World with the Children'. Like previous years, this year KK Foundation (KKF) also celebrated 'Child Rights Week 2020' at the community level through its Joy Shokol Shishur program to ensure children's meaningful participation and development.



KKF took initiative to arrange various activities; expressing children's views about child rights and fighting coronavirus, essay competition on prevention of child marriage, art competition, and awareness theme-based documentary preparation, tree plantation, and indoor and outdoor sports activities.



The main purpose of the week was engaging youth and children in these events. **KKF** wants to empower the children letting their voices be heard through writings, painting and giving them a platform to express opinions and eliminate all forms of violence against children through sensitizing community people.

The first day of the week was jointly celebrated with Street Children Rehabilitation Program of **Ministry of Women and Children Affairs Bangladesh**. Mr. Shah Alam, Manager, Women and Children Affairs Bangladesh along with his colleagues visited the shelter house and arranged an art competition. The theme of the competition were 'Bongo Bandhu and Bangladesh'.

All together **30 children** participated in the competition. Rubi Akter, Ishrat Jahan Tonni and Shantona Akter achieved the 1st, 2nd and 3rd prize respectively.

Along with its traditional activities, this year a different approach was taken by the foundation to enhance the creativity of the children. The shelter house children were divided into a number of groups and prepared 11 documentaries. The video clips duration were 3 to 4 minutes each. Story writing, script preparation, camera, costumes, editing all the relevant activities were done by the children with the supervision of shelter house mentors. Ms. Shantona achieved the 1st position and her topic was 'Eve Teasing', 2nd position was obtained by Ruby Akter, and the topic was 'Swapno Puron' and Rojina made her documentary on 'Child Trafficking' and attained 3rd Position.



Documentary Prepared by Program Children

Pictures Name	Director	Writer	Cinematographer
Careful When Using Gas Stove	Asma	Asma	Shantona
Helping The Blind	Suraiya	Suraiya	Shantona
Awareness	Jinia	Jinia	Shantona
Child Marriage	Ishita	Ishita	Shantona
Help The Beggar	Akhi	Akhi	Mili Sharif Moni
Eve Teasing (1st Prize)	Shantona	Shantona	Shantona
Fullfill The Dream (2nd Prize)	Rubi	Rubi	Shantona
Do Not Use Headphone When Crossing Roads	Rubi	Rubi	Shantona
Children Equal Rights	Rina	Rina	Mili
Captive Life	Meghla	Meghla	Shantona
Child Trafficking (3rd Prize)	Rojina	Rojina	Mili Sharif Moni

The last day of child week children arranged a cultural programs and prizes were distributed among the winner.

PUBLICATIONS



OUR UPCOMING PROJECTS



PROJECT BIRKONNA

Celebrating the **Golden Jubilee** of Our Independence in Ramadan

HONOURING 24 BRAVE SOULS
Together We Will Make It

The best charity is to give water to drink.
The Project Millennium (SAW)

PROJECT OMBU

প্রজেক্ট অম্বু



TMN
Sustainable Livelihoods for Farmers
Circular Economy
Sponsored By KKF

"আর মানুষের সম্পদ বৃদ্ধি পাবে বলে তোমরা সুদ যা দিয়ে থাক, আল্লাহর নিকট তা বৃদ্ধি পায় না কিন্তু আল্লাহর সমস্ত সাহেব জানা যে যাকাত তোমরা দিয়ে থাক তাই বৃদ্ধি পায়, তারাই সমৃদ্ধিশালী"

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