

Chairperson's Message



Dear All,

Warm greetings,

As we enter the next millennium the role of women in the socio - economic system is increasingly more important and assertive. Times Magazine recently declared that the future of the world will be forged by women entrepreneurs. They are on the rise and being heard!

A woman has the natural desire and inherent ability to be in social gatherings, supporting each other, as well as uplifting missions and goals of others. These abilities are now being utilised to take ideas and create powerful platforms to network and grow. Cacci-Cwec, our own unique platform can be utilised to act as a catalyst in getting human resources on track for the economic as well as the social development of the region and world at large. Let us together endeavour to elevate, enhance, engage and enable each other towards greater financial independence.

Developing a deep pool of talent and making technology work is a critical component of entrepreneurial development. Competitiveness in this millennium will rest largely on how we can access technology and information through it. Therefore it is only natural and important to develop and acquire new skills in information and technology. The future is bright and waiting for us.

2/3rds of the world's wealth is in this region. The entrepreneurs have a unique opportunity to showcase their wares to new markets within this region. It is a trillion dollar consumer market. To utilise this opportunity Cacci-Cwec is organising a unique sale and exhibition of goods and services in India in February 2013. All women entrepreneurs are invited to participate.

We at Cacci-Cwec articulate concerns, request and encourage all to attend international conferences, delegations, meetings and workshops. This will enable us to share experiences and encourage complete inclusion of women in every field.

We are all leaders. Leadership has just 3 parts.

1---is seeing what needs to be done---a problem that needs fixing

2---having a vision, the skill and wherewithal to change the system

Lastly---, the most important of all, mobilising the energy of others to organise and act in ways to achieve that vision!

Mukta Nandini Jain

Chairperson – CACCI- CWEC

CWEC Chairperson Delivers Keynote Speech at International Women's Day Celebration in Kathmandu



(Left to right) CWEC Chairperson Mrs. Mukta Nandini Jain, FWEAN President Mrs. Chhaya Sharma; Rt. Honorable Prime Minister Babu Ram Bhattarai, and FNCCI Vice President Bhaskar Raj Rajkarnikar (Photo courtesy of the Kathmandu Post)



CWEC Chairperson Mrs. Mukta Nandini Jain visits the mini exhibition showcasing products of women entrepreneurs of Nepal as part of the International Women's Day celebration.

Mrs. Mukta Nandini Jain, Chairperson of the CACCI Women Entrepreneurs Council (CWEC), was invited as Keynote Speaker during the Opening Ceremony of the International Women's Day Celebration held on March 28, 2012 in Kathmandu, Nepal.

The event was jointly organized by the Federation of Women Entrepreneurs Association of Nepal (FWEAN) and the Federation of Nepalese Chambers of Commerce and Industry (FNCCI).

In her presentation, Mrs. Mukta noted that in the Asia Pacific, unlike in the West, very few large and macro industries are dominated and owned by women. "In this region, women are 'business-wives' ... wives of highly successful and powerful voices within businesses, maybe the unacknowledged strength and much needed silent support."

However, she pointed out that these same women are now coming out of the shadows to shoulder and take up responsibility at corporate boards, family-owned businesses as well as heads of multinationals." They demand, command and expect equal respect from their families, partners and society. They realize they too are capable and not just a showpiece to be kept at home and taken out for private viewings. This awareness endorses the role of women as partners in creating jobs, hope and opportunities in every community worldwide."

Citing some powerful women in government and private sector who have served as "game changers within their industries", Mrs. Mukta said that these women have built up women entrepreneurship, which brings into their fold women empowerment based on economic independence and self belief. "These lead to social empowerment. When economic power gets added to social power, these powers together help to eliminate ignorance, material poverty, as well as poverty of mind and attitude. They then begin to lead nations towards more compassion and love in all aspects of human growth and development. In this millennium all

world economies depend on the equal participation and contributions of both sexes," Mrs. Mukta concluded.

Prime Minister Dr Baburam Bhattarai, who was Chief Guest during the occasion, said that the government will accord top priority to investment by women in the investment year. "Developing women entrepreneurship will be the key agenda for Nepal Investment Year," he said. The government has been working on ways to attract investment through women and to make them entrepreneurs, he said, adding that the new industrial policy and the investment year will help boost that concept in the coming days. "The government will promote women entrepreneurship by adopting a positive discrimination policy," he assured.

Earlier, vice president of FNCCI Bhawani Rana had urged the government to announce fiscal year 2012-13 as Women Entrepreneurship Year along with Investment Year. "Nepali women need motivation to attract them towards entrepreneurship, so the announcement of the Women Entrepreneurship Year could be an advantage," she said.

President of FWEAN Chhaya Sharma urged the government to include women in the country's investment and entrepreneurship strategies. "The government must start motivation packages for women from the Women Entrepreneurship Development Fund," she said. The industrial policy adopted two years ago envisioned the fund but it has not started work yet. Women entrepreneurs and activists asked the government to provide land for handicraft villages in the five development regions of the nation. "Handicraft is mainly a woman's business, so the government should support it," said Sharma.

Federation of Nepalese Chambers of Commerce and Industry senior vice president Bhaskar Raj Rajkarnikar, who gave the Opening Remarks, urged the government to start facilitating women entrepreneurs to motivate them to start businesses. A planned promotional campaign will help develop women entrepreneurship in the country, he said.

A Meeting of Minds and Aspirations

by: Diane Tompson

Regional Commissioner for the Pacific and Asia for Les Femmes Chefs d'Enterprise Mondiales (FCEM)

Early in 2012, six women from five organisations, each successful business women in their own right, met in Sydney, Australia, to discuss ways of working together to create opportunities for women globally. The venue was deemed very appropriate, they met at the Top of The World Restaurant in the heart of Sydney.

The five organisations represented were FCEM {Les Femmes Chefs d'Entreprise Mondiales}, WCEI {Women Chiefs of Enterprises International (Aus)}, TIAW (The International Alliance for Women), UnitedSuccess and WEConnect.

It was acknowledged by all women present that one of the most important initiatives to promote in the 21st Century was that of women supporting each other. The women

assembled believe that in particular, encouraging women to form business relationships both domestically and globally will enable them to be far more successful in their endeavours and that in forming much closer alliances with each other will enable a faster growth strategy and therefore financial success. They believed that to create closer ties with other likeminded women was becoming increasingly important in our challenging economy.

The five organisations each offer great value to individuals who are both prepared and have a desire to grow business relationships in other parts of the world. I invite all women who read this article to research the organisations below and to reach out to those who are willing to support them.

FCEM

FCEM is an organisation with a wonderful history of impressive business women who meet once a year in a different country to celebrate friendships and business relationships. FCEM is unique in that meetings are held between the Presidents of



From back to front, right side of photo) Diane Tompson, Regional commissioner for the Pacific and Asia for FCEM and TIAW and past National President WCEI, Managing Director of The Powercom Group; Julie Ankers, President Elect WCEI, Managing Director of E&S Training and Development; and Ondina Gregoric, Australian President WCEI, Managing Director of Ondina Communications; (Front to back, left side of photo: Donna Meredith, Marketing Chair, WCEI and Managing Director of Keystone Corporate Positioning; Tina Thompson, Global Director, United Success; and Sue Lawton, Director for Education and Innovations, WEConnect.

Women's organisations from six of the seven continents twice a year to discuss cross cultural and business related issues. (Europe, Africa, Asia and the Pacific, North America, South America and Australia) This year the FCEM congress will be hosted by Germany in Berlin from the 26th-30th September, where many of the members from all the above continents will attend. All business women are welcome to attend. Following link provides information from the German organisation VDU who are organising this year's event http://www.vdu.de/international/weltdachverband_fcem

Should any women's organisation or individuals wish to find out more about FCEM, their website is as follows:<http://www.fcem.org>, or alternatively contact Diane Tompson at diane@novaris.com.au

[fcem.org](http://www.fcem.org), or alternatively contact Diane Tompson at diane@novaris.com.au

TIAW



The International Alliance for women is a wonderful organisation that unites, supports and promotes professional women and their networks to work together, share resources and leverage ideas. It encourages, develops, funds and implements programs that foster economic empowerment and advancement for women around the world.

TIAW is devoted to improving the economic status of all women around the world. They too have an annual meeting where they celebrate 100 women who each receive an award recognising their contribution made in helping other women. Interested parties may visit <http://www.TIAW.org> or alternatively contact Diane Tompson at diane@novaris.com.au for more information.

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Today's Women: Coming out of the Shadows

The following is the complete text of the Keynote Address of CWEC Chairperson Mrs. Mukta Nandini Jain during the Opening Ceremony of the International Women's Day Celebration organized by the Federation of Women Entrepreneurs' Associations of Nepal (FWEAN) and the Federation of Nepalese Chambers of Commerce and Industry (FNCCI) in Kathmandu, Nepal on March 8, 2012.

The early 1900's was a time of great expansion and turbulence. The world saw booming population growth, great strides in industrial development and scientific inventions and along with it rising radical ideologies, political unrest, critical debates and discussions were occurring among world leaders, women and thinkers.



will always remain icons of inspirations across countries and generations.

Of the 190 Heads of State, only nine are women; in Parliament, only 13% are women; in the corporate sector, women constitute 15%; and only 20% in the NGO or the non-governmental not-for-profit sector, which is considered the women's domain.

The oppression and inequality faced by women spurred women to become more vocal and active in campaigning for change. They began paving the way for future women achievers and political leaders like the First Female Prime Minister of England Mrs Margaret Thatcher and Mrs Vijay Laxmi Pandit from India who became the first female President of The United Nations General Assembly. These women and women like them

Trailblazers

These statistics did not daunt Indira Nooyi, CEO of the US\$108-billion consumer giant PepsiCo, or Naina Lal Kidwai, Group General Manager and Country Head of HSBC India, to be the first women to enter the hallowed corridors of Harvard Business; Oprah Winfrey of Harpo

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A Meeting of Minds and Aspirations

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WCEI

Women Chiefs of Enterprises international (Aus) is the Australian equivalent of FCEM



however it has overtime evolved with a unique Australian flavour. WCEI believes that by sharing our experiences as leaders in business we support, promote and inspire entrepreneurial women. Members of WCEI are an eclectic group of entrepreneurs who enjoy meeting to discuss business related issues at events around the nation. Additional information may be viewed from <http://www.wcei.com.au>

United Success



Once you have met the wonderful Tina Thompson, the Global Director of United Success, you will be in no doubt of the passion that she and fellow director Corinne Heijn, Founder and President of United Success based in Europe, have for uniting great women. Their aim is to grow an organisation that regularly promotes communication across the world. Tina seemingly spends her life on planes traveling from one country to another

promoting the organisation and her time in Australia was spent with meeting women there who are likeminded in their goal to accelerate the growth of women's businesses across borders. For more information, please visit <http://www.unitedsucces.com>

WEConnect



The founder of WEConnect, Virginia Littlejohn, (like Maxine Westaway a found of TIAW), has in one way or another been involved with the APEC Women Leader's Network, APEC WLN since its inception. Both Virginia and Maxine are incredibly devoted people with great integrity and passion, particularly for women's causes. A few years ago, Virginia identified a need to create an organisation that connected those of us in business together, hence the formation of WEConnect. Sue, the organisations' roving business manager, like Tina, spends a great deal of time travelling from country to country to raise awareness amongst both women and support from large corporations of her organisation.

In essence, WEConnect International is a corporate led non-profit, facilitates inclusive, sustainable economic growth by empowering and connecting women business owners globally. Interested parties may visit <http://www.weconnectinternational.org> for more information. ■

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Inc, one of President Barack Obama's closest friends, to become a household name in every country; and Lubra Olayan of Olayan Financial Co from Saudi Arabia and Cher Wang of HTC from Taiwan, from doing what they needed to do.

The confidence of a woman in herself and her place in her life is critical and instrumental in her success growth chart. Guler Sabanci of Sabanci Holding in Turkey and Sock Hoong Chua in Telecommunications Singapore are again trailblazers that are changing paradigms in business. These women represent countries with a strong private sector, free market economies and democratic policymaking which help make significant strides in bringing greater opportunities and freedom to their female populations. This further leads to gender equality and empowerment of women. This has a domino effect. This then goes on to contribute in achieving goals like reducing poverty, hunger and malnutrition, saving children's lives, improving mental and physical health, providing opportunities for universal education, ensuring overall sustainability and growth.



Celebrating Women

The International Women's Day has been observed since the early 1900's, barely a 100 years ago. It was first celebrated in 1911 when Austria, Denmark, Switzerland and Germany honored women in the month of March. Today, we can thank all the millions of men and women who campaigned for women's rights to vote, to be educated, to be trained, to hold public office, head large banks and corporations; in short, to have the right to live and make choices with dignity, without discrimination based on gender.

Since 1913, March 8 has been officially declared a global day for women. It is now customary to honor, recognize and salute the many areas in which women have been contributing in. This is done across the globe in developed, developing and emerging countries.

Events are held throughout the world to inspire women and celebrate their achievements. A global web of rich, diverse local activity connects women from all over the world to create new and meaningful platforms for discussion, debate, change - creating a single powerful voice for policy and attitudinal change. It is these platforms that have created the new millennium where women have greater representation in boardrooms and political forums and an increased critical mass of women's visibility as impressive role models in diverse areas.

Emerging Economic Force

The status of women, their positions in places of power and authority is an important indicator of global growth and success. The role and importance of women and their participation will always be a matter of debate and subject to many great changes.

Today, women - educated or otherwise - are no longer content to limit their lives to the four walls of their homes, or be regarded as secondary or supplementary income generators. Women are slowly being recognized as an emerging economic force that policy makers cannot afford to ignore. Women will definitely be the driving force in the global economy. Women act as essential agents and players in the progress of mankind.

Lucille Ball opened doors for women in television production and in the boardroom in the early 1950-60's. It was a new and difficult idea to accept. She is an American icon who followed her heart and head and who shared her success with women then and now. She is listed in Fortune Magazine as a trailblazer and as one of the most powerful women of the last century. Today, she has inspired a young 35-year-old Ekta Kapoor from India who followed her footsteps to start Balaji Telefilms, and in less than 10 years is listed by both Fortune and Forbes as the most powerful woman in 2011. These women lead men and women by their vision and perception about themselves- all dreamers and leaders, inspiring others to follow the path less trodden. Preetha Reddy has changed the patriarchal society that predominates South East Asia by taking over the reins of the Apollo Hospital Group in India. She has seamlessly taken the reins from her illustrious father Dr Reddy.

Like Giving Birth

Entrepreneurs are people - men and women who initiate, organize and create a business enterprise. Because entrepreneurship is a highly creative process, it is similar to the maternal instinct and very similar to giving birth. The love of giving birth to another life overcomes all the pain, discomfort and hardship endured during the journey. This very ability to face risk of life and death with courage, determination, compassion and love is something that comes from within and is internal. The

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force that keeps you going is not derived from external forces but is from deep internal sources. These maternal instincts generate enormous strength and determination to help you achieve and give birth to an enterprise. When you give birth to life, you create manpower for the world, but when you give birth to an enterprise, you create wealth which gives life support to other lives.

Today in advanced economies of Europe, only 35% of all enterprise is owned by women whereas in Southeast Asia, 39% is owned by women. Canada is of course way ahead where every 4 out of 5 enterprises are owned by women and US\$1.1 trillion are generated by women. These are the targets for this millennium .But we are slowly and surely overcoming cultural, social and patriarchal tradition-bound barriers which once were very daunting.

Coming out of the Shadows

In the Asia Pacific unlike in the West, very few large and macro industries are dominated and owned by women. In this region, women are “business-wives” - wives of highly successful and powerful voices within businesses, maybe the unacknowledged strength and much-needed silent support. These same women are now coming out of the shadows to shoulder and take up responsibility at corporate boards, family-owned businesses as well as heads of multinationals. They demand, command and expect equal respect from their families, partners and society. They realize they, too, are capable and not just a showpiece to be kept at home and taken out for private viewings. This awareness endorses the role of women as partners in creating jobs, hope and opportunities in every community worldwide.

Women like Sonia Cheng, CEO of New World Hospitality from Hongkong; Sabrina Chao, Vice Chairperson of Wah Kwong Maritime Transport in Hongkong; Kuok Huikwong, CEO and Ex Director of SCMP Group of Hongkong, along with Serena Cheah, Executive Director of Strategy and Corporate Development at Sunway in Malaysia; Lee Boo Jin, President and CEO of Hotel Shilla and Lee Seo Hyun, Executive Vice President of Cheill Industries from South Korea; along with Gokongwei Cheng, President of Summit Media from the Philippines; and Roshni Nadar, Executive Director and CEO of HCL Corp from India – these are some of the powerful women in the Asia Pacific region who are leading the way for representation in the government, corporate, private and public sectors. They defy convention, disrupting traditional business models, and creating new markets for growth.

Game Changers

These game changers within their industries inspire and empower scores of talented women to follow suit.

The acknowledgement of women like these and their listings in Fortune and Forbes magazines becomes important since it leads to equal rights to influence key decisions across geographical borders. These decisions go on to shape lives in households, workplaces and political arenas. A change for the better in any one of these realms influences women's equality in the others and has a profound influence and positive impact on the well-being of the family and, therefore, the nation and world at large.

Wandee Khun Choruya Kong, Chairperson and CEO of SPCG from Thailand; Dennet Mutlu, proud owner Trendyol from Turkey; Meera Kulkarni, Founder and CEO of Forest Essentials India are few examples of women who created wealth for themselves with their hard work, diligence, competence and will power. These entrepreneurial women are nurturing enterprises so that equal partnerships can become the reality of this millennium. What all these various women have achieved is to build women entrepreneurship which brings into their fold women empowerment based on economic independence and self belief. These lead to social empowerment. When economic power gets added to social power, these powers together help to eliminate ignorance, material poverty, as well as poverty of mind and attitude. They then begin to lead nations towards more compassion and love in all aspects of human growth and development. In this millennium all world economies depend on the equal participation and contributions of both sexes.

I would now like to leave you with a thought about what and who a woman is. She is elegant yet strong; beautiful yet strong; tender yet dangerous. She gives life. She gives love. Yes, she is the One and only One - and You are that One. Be proud to be a woman today and everyday! ■



Association of Iranian Women Entrepreneurs

by Mrs. Banafsheh Sedigh
CEO of AIWE / CEO of the Shigal Industrial Company



Entrepreneurship can be used as one of the key factors of economic development by involving women in entrepreneurial activities. More women entrepreneurs increase economic diversity. Women constitute almost 49% of the Iran population (www.amar.org.ir). The socio-economic participation of women at the international, regional, national, and local levels means using significant potential resources more effectively. Women can benefit from available opportunities by increasing their empowerment. Hence, providing an appropriate entrepreneurial framework condition for women's economic and social participation is a crucial issue demanding broad and deep studies.

In interacting and exchanging the views, number of women entrepreneurs and business owner of Iran decided to found the Association. The Association of Iranian's Women Entrepreneurs (AIWE) as registered in 2005 at the Ministry of Interior's to contribute in developing the management potentials of entrepreneurs, and also interact with main factors in the business environment such as the government, related NGOs, and public institutions such as banks and universities. In addition, it would be a ground for development of young talents with creative entrepreneurial ideas.

Promotion of entrepreneurship among the country's young population is an effective approach that can lead to the optimization of resource utilization and opportunity recognition. In this process, with the encouragement of creativity and innovation, grounds for the creation of new innovative businesses will be pave.

Goals

The AIWE has defined the following objectives in the context of the above-mentioned mission:

1. Promotion & development of entrepreneurship
2. Improvement and reform of supportive policies for women entrepreneurs
3. Institutionalization of education, research, consulting, and promotional efforts in the area of entrepreneurship
4. Paving grounds for nurturing creative ideas in entering the entrepreneurship arena
5. Help to organize activities related to entrepreneurship
6. Help to establish a rational link between entrepreneurs, governments, banks, and other stakeholders
7. Help to create the information network linking the women entrepreneurs in national regional and international levels

Activities

Association will pursued the following activities to achieve the above-mentioned goals:

1. Identification of women entrepreneurs in urban and rural areas and Iranian women entrepreneurs overseas
2. Providing a data bank about women entrepreneurs in the various agricultural, industry, and services sectors
3. Encouraging interactions among women entrepreneurs
4. Educational and consulting needs analysis of women entrepreneurs
5. Organization of the annual women entrepreneurs national conference
6. Founding the women entrepreneurs consulting center
7. Publication of the seasonal newsletter
8. Supporting the network between creative youths and entrepreneurs
9. Establishing links with entrepreneurship-related organizations throughout the country
10. Establishing suitable links with related institutions and organization on regional and global levels
11. Helping access to latest findings in the field of entrepreneurship through the www.ea.wenet.ir website
12. Organizing sessions for exchanging views among entrepreneurs
13. Organizing educational tours for entrepreneurs
14. Gathering and publishing the experiences of women entrepreneurs
15. Creation of specialized groups for determining

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In today's world, development and entrepreneurship go hand in hand.



Mrs. Chhaya Sharma

Federation of Woman Entrepreneurs Associations of Nepal: Working Together for Socio Economic Transformation

Women constitute 51 percent of the total population of 26 million in the Kingdom of Nepal. Overcoming gender inequality remains one of the greatest development challenges in Nepal, as only 42% of Nepali women are literate compared to 65% of men. Though the Nepal Government has committed to reserve 33% of all positions in all state bodies for women less than 1% of high- level government decision makers are women.

Despite these challenging circumstances, women have over the past two decades made substantial headway in entrepreneurship development, both at the grass root and urban levels with significant contribution to the national economy.

Federation of Woman Entrepreneurs Associations of Nepal (FWEAN) is a not-for-profit organization aiming at representing the collective efforts of Women Entrepreneurs in the economic progress of the nation and decision making at national and international levels. FWEAN is the central body of WEAN established in 1989 and looks at establishing subsidiary WEAN chapters in all 74 districts of Nepal thus involving 10% of the 500,000 self employed women (MSMEs). Based in Kathmandu, FWEAN is a focal point for interaction not only with the government, but also the various national and international women's organizations.



The Federation ultimately seeks to redefine the perspective of women entrepreneurship – from contribution to economic growth and poverty alleviation towards participation of women at all levels in the socio economic sectors.

Mrs. Chhaya Sharma, President of FWEAN, says that the economic empowerment of women will raise her confidence, skills and attitude needed to cope with the changing world and the circumstances in which she lives. "Women flourish as entrepreneurs, delivering value to others and generating wealth for themselves, their families, and their communities when given the most basic opportunity and support," Mrs. Sharma added pointed out, adding that "when women are supported and empowered, all of society benefits."

Source: www.fwean.org.np

Association

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the needs of the Association and policy implementation measures, namely, the communications group, the education and research group, and the consulting group

16. Organizing the Training and promoting seminars in universities.

Specialize Groups

- * Communications Working Group
- * Training & Research Working Group
- * Consulting Working Group

Seminars

- * Entrepreneurship of Women and the Facing challenges. (Tehran- 2005)
- * Entrepreneurship of Women and the Solutions of

Entrepreneurship Development review (Tehran-2006)

- * Entrepreneurship of Women and The Graduated Women (Tehran- Sharif University- 2007)
- * Entrepreneurship of Women and the Facing Opportunities. (Yazd University- 2007)
- * Entrepreneurship of Women and Cultural . (Tehran- 2008)
- * Entrepreneurship of Women & social responsibility (Tehran 2009)
- * Entrepreneurship of Women & IT (Tehran 2010)



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SAARC CWEC: Promoting Women Entrepreneurs in the South Asian Region



Ms. Pramila Acharya Rijal

SAARC Chamber Women Entrepreneurs Council (SCWEC) is a sector council of the SAARC Chamber of Commerce and Industries (SCCI) the apex business organization of the SAARC Region.

SCWEC was established on March 29, 2001 in Colombo, Sri Lanka, with the objective of developing and promoting women entrepreneurs in the South Asian region. The Council works towards facilitating co-operation and networking among the women entrepreneurs of the SAARC region. It is an effective platform for strengthening the intra-regional development of women entrepreneurship for economic development thus helping to

exchange information on entrepreneurial skills and building trade links among the women of the SAARC region.

Ms. Pramila Acharya Rijal, Chairperson of SCWEC, says that women in South Asian countries are witnessing changes through development initiatives. "Economic, social, and political developments in Asia have brought with them profound changes in the status of women. In general, women's conditions have improved with economic development and social and political change that favors equality and individual rights. At the same time, cultural traditions continue to have a strong influence on the status of women in the region."

Since the inception of SCWEC a number of workshops, round table conference, seminars, training programs, annual events have been held during the tenure of SCWEC Chair Sri Lanka, Bangladesh and India. These networking programs have led to some common challenges enabling us to identify some best practices for replication as regional projects. This could result in better opportunities for SAARC entrepreneurs to strengthen their trade activities.

SCWEC is committed to the development of woman entrepreneurship with tangible goals of increasing business opportunities, building markets, job creation as well as strategic networking and growing woman run enterprises into mainstream business. It is a member based Council. ■



Ms. Rijal, Chairperson, SCWEC addressing the delegates at the working session on the theme "Women Leadership for Regional Business Opportunities" on 21st September, 2011 at the 4th SAARC CCI Business Leaders Conclave held at Kathmandu, Nepal. Prominent female leaders of the South Asian region from banking, handicrafts, textiles and agro sectors participated in the event.



Mr Annisul Haq, SAARC CCI President (centre), Ms. Pramila Acharya Rijal, Chairperson, SCWEC (left to SAARC CCI President) and SCWEC Delegates at the Workshop on SCWEC MARKETING OUTLETS & REGIONAL EXPOSURE TOUR TO AARONG held on July 4-6, 2011 in Dhaka, Bangladesh.

Closing the Gender Gap in Rural Development

The following article was written by Mr. Kanayo Nwanze, President, International Fund for Agriculture Development. It appeared in *International Trade Forum*, Issue No. 3, 2011, a publication of the International Trade Centre, a joint agency of the World Trade Organization and the United Nations.

In rural areas of the developing world, women are the backbone of their communities. They are farmers, smallholders and farm labourers; they are the primary caregivers of the young, the elderly, the ill and the disabled. They are often entrepreneurial cash-earners supporting their families and creating opportunities for others. Despite these multiple responsibilities, women lack access to sufficient resources and services to increase their productivity and incomes, while easing their burden of household duties. That is why the International Fund for Agricultural Development (IFAD) has made gender issues a central focus.

In many developing countries women typically work 12 more hours per week than men. However, they still have far less access to land, water, education, training, financial services and strong organizations. Particularly scarce are health and health-education services for women. The risk of a woman in a developing country dying from a pregnancy-related cause is about 36 times higher than in a developed country. Not only women, but everyone is held back by these resource constraints.

Women are dynamic organizers and can be very effective at promoting and sustaining local self-help initiatives and development projects. In drought- and famine-prone Niger, for example, a new type of food bank lending food to farmers to help them get through the 'hungry season' preceding the harvest is improving resilience and food security. Managed exclusively by women, these food banks help create new, dynamic women's organizations in villages. The project is helping these organizations develop other activities related to health, child nutrition, HIV and other challenges.

In microfinance programmes, we have seen that women are prudent savers, using income to benefit the entire household – and their communities. Farm productivity increases when women have access to agricultural inputs and relevant knowledge. When girls have access to primary and secondary education, malnutrition and mortality among both boys and girls are reduced.

Thus, closing the gender gap in rural development is important for equity, efficiency, food security and sustainable trade.

A three-pronged approach

Women can be powerful change agents. ■



Empowering poor rural women involves three critical and interrelated dimensions: expanding access to assets such as capital, land, knowledge and technologies; strengthening decision-making and their representation in community affairs; and improving women's well-being and lessening their workloads.

IFAD-supported programmes have experimented with various devices and practices to ease women's workloads and improve family and community well-being. For example, improved stoves and innovative rainwater harvesting devices decrease time spent collecting fuelwood and water; conservation agriculture can reduce time-consuming activities like weeding; and cassava graters, oil-seed presses and other food-processing equipment can deliver more income with less effort.

Once time is freed up women's creative energies can be put to work in new and emerging markets, such as fair trade and organic value chains. In the coffee industry, women-only coffee cooperatives are supplying large coffee retailers eager to meet consumer interest in social responsibility. In Rwanda, an IFAD-backed project has helped women get involved in the coffee trade: after extensive training, women now occupy from 30%-60% of committee seats in the project-supported cooperatives. Coffee from women-run cooperatives brings US\$ 4 to US\$ 5 per kg compared to US\$ 3.50 for coffee from other cooperatives.

Donors, policymakers, development practitioners and agri-businesses must shift their thinking about women, food security, agriculture and the global marketplace. Women should be recognized as a powerful force for social and economic development, not just of rural communities but for national development overall.

Interview with South Asian Women Business Leaders

During the International Women's Day Celebration in Nepal on March 8, 2012, The Kathmandu Post spoke with two of the women business leaders of South Asia. The following are excerpts from the said interviews.



Pramila Acharya Rijal, the chairperson of the SAARC Chamber Women Entrepreneur Council (SCWEC), is working to create women entrepreneurs like her, besides looking after her own ventures.

How do you evaluate the current situation in terms of women entrepreneurship?

In my opinion, women entrepreneurship is not developed at all in our country. Till date, Nepal does not have a single woman industrialist. Many women, despite an impressive career as entrepreneurs, have not been able to go beyond small and medium-sized enterprises (SMEs). A majority of women are stuck in micro enterprises. Micro finance institutions issue loans of Rs 50,000 to Rs 100,000. How can a business grow with such a petty amount?

What are the reasons behind the poor performance of women entrepreneurs?

I think it is mentality. There is still no concept of women entrepreneurship and women industrialists in our country. Doing business always carries some risk, and our culture does not encourage women to take risks. If a woman desires to get a job, her family members will be fine with that. But if she desires to venture into entrepreneurship, even her family members will oppose the idea. Similarly, financial institutions in our country are still involved in traditional lending where money is lent only after pledging fixed assets like land and building as collateral.

What needs to be done to develop women entrepreneurship in the country?

There must be a paradigm shift from the policy level. Compared with other countries in South Asia, we do not have stability in policy that supports women entrepreneurship. A lot has been done in terms of empowering women politically, but nothing has been done to empower them economically. In India, there is an organisation called the Credit Guarantee Fund which guarantees the credit extended to women entrepreneurs without collateral. Even in Pakistan, there is a separate bank to extend loans to women willing to venture into business.

What is your organisation doing to develop women entrepreneurship?

We do a lot of networking within the region and try

to emulate good practices in other Saarc countries in Nepal. Similarly, we bring experts from different parts of the world to provide expertise services to women entrepreneurs in the country. We are working on developing market link-up mechanisms so that the production of rural women gets access to the market.



Bhawani Rana is the first woman to be elected vice-president of the Federation of Nepalese Chambers of Commerce and Industry (FNCCI) in its 47-year history.

What are the major reasons behind this status of women entrepreneurship?

One of the reasons behind the poor status of women entrepreneurship is the male dominated society. Likewise, a majority of women do not have access to credit as they do not have collateral that they can pledge. In our country, males are still the owners of the lands and buildings which limits women from getting bank loans. Similarly, the women involved in producing different handicrafts and other indigenous products do not have access to market. Nevertheless, access to credit is a major challenge for women entrepreneurs as of now.

It has been almost a year since you were elected vice-president of the FNCCI. What contributions have you made to developing women's entrepreneurship?

Definitely, my position in the FNCCI is a very important platform for lobbying for economic empowerment of women. Currently, we are stressing focusing on women entrepreneurship as one of the activities during Investment Year 2012-13. Also, we are lobbying for industrial policies favouring women entrepreneurship. Similarly, we are lobbying with Nepal Rastra Bank to create provisions to provide credit to women entrepreneurs at a subsidized rate.

What programmes is the FNCCI bringing out to support women entrepreneurs?

We are launching a programme for market linkage where we will manage the supply chain and find markets for rural women producing different products. Similarly, we are expanding the "one village, one product" programme from 22 districts to a few more districts. The ultimate beneficiaries of such programmes will be women because they are directly involved in producing such products. Likewise, we are also expanding home stay facilities in areas having tourism potential. This, in a way, develops the entrepreneurship culture among women. ■



Japanese Women Empowered By Tohoku Quake

by *Suvendrini Kakuchi*

TOKYO, Mar 7 (IPS) - Devastating as the Tohoku earthquake was it gave the local women of the remote region an opportunity to come into their own and take on leadership roles in an essentially patriarchal country.

"Women in Tohoku were viewed as helpless in comparison to their counterparts in the big cities," says Prof Akiko Nakajima, specialist in gender-based architecture at the Wayo Women's University, Chiba. "The disaster has broken this myth," she said.

Tohoku consists of the six prefectures of Akita, Aomori, Fukushima, Iwate, Miyagi and Yamagata - all of them battered by the Mar. 11, 2011 earthquake and the meltdown at the Fukushima Daiichi nuclear power plant that followed.

The women of Tohoku, a region with a harsh climate, have traditionally pitched in to help out with the heavy work of farming and fishing, most of it now destroyed by radioactive contamination.

"With more time away from their gruelling work schedules, rural women are speaking out, seeking new jobs to support their families and taking leadership in recovery," Nakajima told IPS.

Nakajima pointed to women's groups in Tohoku and Tokyo lobbying for gender-based recovery and rallying to join anti-nuclear campaigns after the disastrous nuclear accident.

Fearing for the safety of their children, Tohoku's women joined others in demanding their evacuation and the shutdown of all nuclear plants in Japan.

A landmark in their protests was the October-November sit-downs in front of government offices in Tokyo that Ayako Oga, a female activist in Fukushima, described as "women demanding development that puts protecting human lives at the forefront."

An outcome of the protests is a government concession to treat gender as a separate category in official disaster recovery documents.

"Till Tohoku happened, Japan's disaster protection and mitigation policies had failed to mention women as a separate sector with specific needs," says Akiko Domoto, governor of the Chiba prefecture, a suburb of Tokyo.

"The change, treating gender separately in many official platforms on disasters, lays the foundation for us to forge ahead with even more concrete support for women survivors," she said.

Domoto, one of Japan's first female governors, is known for her work in promoting women's rights and health activism.

A key initiative in the growing momentum for

gender equality in disaster management is the recording of women's voices from affected areas.

"There has been a lot of lesson learning as far as I am concerned," said Fumie Abe, 45, whose home in Minami Sanriku was swept away by the tsunami. "My daily life is no longer what it was before and I am now a stronger person."

Abe was a member of a group of ten women who had gathered for a community meeting to share their disaster experiences and voice their opinions towards recovery.

The data collected by women's groups indicated, for instance, that they suffered heavily from lack of privacy and security in shelters and also faced gender discrimination in gaining financial aid and livelihoods.

Kyoko Sato, who lost all she owned to the tsunami, now supports her family by working as a part-time manicurist in a city located more than a 100 miles away.

"Life is now unbelievably different. Despite worrying about the future, women are learning to speak out," she said.

The recording session, supported by financial aid from Japanese gender activist groups, helped rural women gain computer skills and use digital communication to document and publicise their findings.

Nakajima traces part of the success to Japan passing an equal employment opportunity law in 1986 that fostered an increase in the number of working women and sensitised the public to the need for female empowerment.

An important development following the passage of the law - that allowed Japan to ratify the United Nations Convention on the Elimination of All Forms of Discrimination Against Women - was the establishment of gender equality centres across Japan.

Yoko Sakurai, head of the Disaster and Women Centre in Yokohama, says the Tohoku disaster catalysed recognition of the special needs of women through the gender equality centres.

She told IPS that she is now lobbying for a new regulation that would make gender equality offices across the country central to all disaster protection activities.

"Gender equality offices play a big part in providing special support for women during disasters. The next step is to put this work on the official agenda," Sakurai said. (END/2012)

Source: *Inter Press Service* ■

Published by the Secretariat, Confederation of Asia-Pacific Chambers of Commerce and Industry

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