

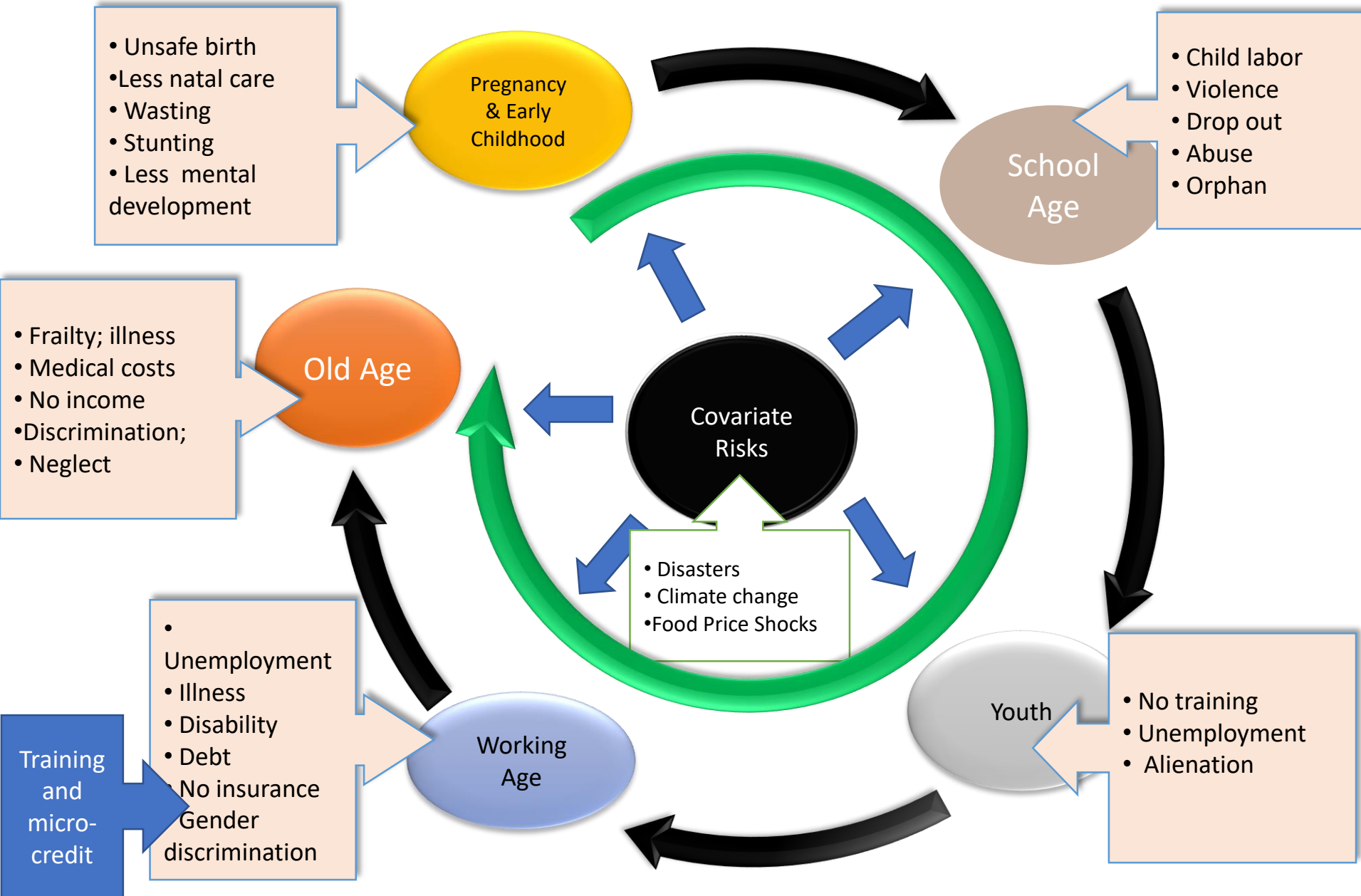


Training and Micro-Credit activities for self-employment of Women .

Ministry of Women and Children Affairs



Lifecycle Framework



Thematic Clusters

**Human
Development
and Social
Empowerment**



**Training
and
Microcredit**

Brief Description of the Training Activities:

Around 45000 women in rural and urban areas trained on

Name of the trainings are :

- ✓ Mobile Phone Servicing
- ✓ Motor cycle servicing
- ✓ Lather Item Training
- ✓ Computer Office Application
- ✓ Consumer Electronics and electrician
- ✓ Dress Making and Tailoring
- ✓ Sewing Machine Operator,
- ✓ Beautification
- ✓ Mushroom Cultivation
- ✓ Bakery and Pastry
- ✓ Horticulture & Nursery
- ✓ Modern Garments
- ✓ Embroidery
- ✓ Block Batik & Tie-Die
- ✓ Food processing



Brief Description of the microcredit activities

- **Micro-Credit activities for self-employment of poor and distress Women programme” is one of the most important safety net programmes of the present Government.**
- **It’s main target is poor and distress women. This programme contributes to women empowerment to create a gender balance society.**
- **To create the opportunity for women in employment sector or in productive role .**
- **The beneficiaries are using this loan for fisheries, cows/goats farms, tailoring, small business, pottery, beautification and nursery etc .**
- **Number of Beneficiaries- 183454 women in 488 Upazilas of 64 Districts since 2008.**



How Training component and microcredit contributes to Human Development and Economic Growth

Skill Development	Complementary Inputs for Growth	Holistic Development
<p>Develop skills through training to increase self-confidence and self-esteem & encourage microcredit to build initial capital for business and increase HH income, investment and enhance their livelihoods and self-reliance</p>	<p>Complementary inputs create opportunities to become entrepreneurs and involve in informal to formal economic development process and contributes to rural economic growth</p>	<p>Increase women empowerment, sustainable poverty reduction and increased women mobility, create evidence to reform programmes as foreseen in NSSS</p>

Success story

Jamila Begam, Fultala upazila of Khulna District. She got married when she was only 11yrs old. She struggled a lot to run her family as her husband was addicted. For her miserable socio-economic condition she involved with a women welfare association and received training on tailoring and embroidery.

This platform encouraged her for savings and she bought a sewing machine and tried to meet daily expense. But insufficient income made her life difficult to meet basic family needs.

On that time, She received 10000 taka loan from DWA and invested in cow rearing including other IGA. With multiple source of IGAs she returned her loan within time frame and received another loan taka 15000.

Through all the effort, Jamila generated a conducive environment to improve her household income, meet up family expenses and invest to child education. She is very thankful the Department of Women Affairs for their support.



Challenges.

Training :

- **Lack of Job oriented training.**
- **Insufficient Modern equipment's, proper training space at field level.**
- **Lack of local training need assessment and linkage to public and private sector.**

Micro Credit :

- **Lack of marketing linkage of entrepreneur and other micro-credit facilities.**
- **Proper beneficiary selection**
- **Mind set up for proper utilization and refund the loan in time.**
- **Training and microcredit monitoring**
- **Insufficient loan amount**



Lesson Learnt

- Skill development along with microcredit contribute to build initial capital to increase HH income, investment and enhance their livelihoods and self-reliance.
- Sensitization and awareness is essential to change mindset of beneficiaries to utilize training and credit input effectively.

Thank You

