



Report

**Workshop on Extreme Poor family's economic activities:
Business experience and future plan
Unit: Karail**

DSK-SHIREE Project

Date: June 28, 2010

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Adabar, Dhaka-1207**

Workshop on Extreme Poor family's economic activities: Business experience and future plan DSK-SHIREE Project Date, June 28, 2010

Background:

DSK-SHIREE project is designed to facilitate the extreme poor uplifting their present condition to tolerable poor level and continue the graduated level sustainably. Targeted beneficiaries number is 10000 HHs be selected through three years of time span in Karail and Kamarangirchar slum in Dhaka City where they have been living in inhumane condition. For ensuring durable empowerment for the selected HHs, the beneficiaries have been encouraged to be united and mobilize group to initiate economic activities in terms of joint enterprise. Sharing ideas and experiences, Community based organizations (CBOs) can be strong platform for their voice raising on rights and justice and at the same time, this platform would act as key player of changing their present extreme poor condition. Planning for developing joint entrepreneurship has been initiated towards sustainable business development. Development of individual beneficiary HH and development of the community as a whole is concerted through joint entrepreneurship development under one CBO umbrella. Nevertheless, experience gathered through implementing process of the project suggests sharing all the details of economic activities in terms of strength, opportunity and weakness. Since inception, one year is past and we have kicked-off second phase program implementation. At this auspicious moment, DSK arranged this workshop for sharing business experiences with the CBO leaders and help them to plan their business more efficiently.



Objectives of the workshop:

- To exchange views on importance of group business
- Sharing concepts and ideas on probable CBO Business field
- To develop technique and modality for CBO business plan
- Information sharing on rules and regulations relevant to joint business operation
- Rules & regulations relevant to concern business field (individual & CBOs)

Workshop Details:

DSK organized a day long workshop June 28, 2010 on DSK-SHIREE Project with participation of CBO leaders, field manager and central level project management personnel of the DSK. Meeting held at DSK meeting room, Adabar, Dhaka. Among total 43 participants, chief guest Professor M. M. Akash of Dhaka University disseminated his precious knowledge which was applauded by the CBO leaders. Dr. Dibalok Singha,



Executive director of DSK, Mrs. Tushar kona Khandker, Business consultant, Dr. Tofael Md. Alamgir Azad, Project Director of DSK-Sheeri project, Mr. Ranajit Das, Sr. Coordinator (watsan), and DSK Staffs were also present in the workshop.

Inauguration:

The program started at 10.30 am. Md. Ariful Islam, Market Development officer facilitated the workshop. Dr. Tofail Md. Alamgir Azad, Project Director, DSK welcomed the participants. He described importance of the CBO business and suggested the leaders to be serious in operating their business for their own benefit.

Presentation:

In the presentation session Md. Ariful Islam, Market Development officer, DSK-Shiree project presented business related important issues which, the entrepreneurs should consider before launching a business. Especially, he discussed both, opportunities and hindrances of initiating a small scale business. He put emphasis on developing joint entrepreneurship for economic sustainability of the HHs. He tabled practical issues relevant to CBO business operation for open discussion in the workshop. The CBO leaders have been invited to enjoy opportunity to opine on the subject freely while the leaders raised their voice in chorus to express only negative points. Especially their concern heightened on lack of social relation among the CBO leaders and members. In reverse, the business consultant Mrs Tushar Kona Khandker shared with them the bitter part of slum dwelling and invited them to be positive for their own betterment. She invited the participants to think over below points:



- Concentrate only in relevant business issue, discuss on different business field and reach to your destination. Difference of opinion is not sign of locking in quarrel with each other rather accept difference as healthy practice of decision making process.
- Discuss with each other in CBO forum or outside on selecting product or selling service or anything else which has business relevance. Storm your brain jointly and think it as prerequisite of setting a joint business establishment.
- Generate dozens of business ideas, share its positive and negative both side with each other and sort out the feasible one to practice.

At above points, the CBO leaders agreed upon and expressed their vow to practice the method with enthusiasm. On the spot, they accepted unanimously that they wasted huge time in their life only engaging in quarrel with each other for nothing. Henceforth, their mission is to be engaged all the time in business issues because, in their view, this is the last opportunity of earning prosperity. The vow they expressed was not to waste their time on quarrelling on trifles.

Awareness about citizen's right:

One business organization must have good access to the government institutions (e.g. licensing authority, NBR for tax and vat etc.). The CBO leaders were being confused and hesitated to show strength about managing access to government organizations for having any paper if they need. In fact they found themselves in dark regarding daling with

government offices. Conceptually they accepted white collar people are there only to attain white collar visitors. Through question and answer, Business Consultant tabled different issues regarding working process of state machineries as these feeble minds could come in light and find out the truth and acquire confidence and self esteem. Through question and answer, the participants started to stir their brain and made the session live.

B.C.: Do you have any claim with exchequers money?

Par: No. At least not in terms of claim rather we may beg pity from the government because we are the poor citizens. We never pay tax and presumably, on that ground, government does not pay a little heed to our interest.

B.C: You pay VAT directly while you buy some commodity, and you pour huge amount of tax indirectly to government fund. You infuse blood to the economy of this state selling your physical labor at such cheap rate. Be confident and keep your self esteem when you raise your voice in favor of your legitimate claim lies with the government.

The participants became enthusiastic and started to audit their family income and calculate the amount they pay to the government fund indirectly in each month. The result of this session encouraged them to change their attitude and built their confidence towards efficient dealing with the government institutions.

Business Planning:

For developing collective entrepreneurship, Business Consultant briefed the participants on importance of joint business planning. Below objectives were set for joint business planning:

- a) To identify problems in their planning before they implement those plans;
- b) To get the commitment and participation of those who will implement the plans, which leads to better result;
- c) To establish a road map to compare results as the venture proceeds from paper to reality;
- d) To achieve greater profitability in their organization, products and services;
- e) To minimize their risk of failure;
- f) To obtain their capital financing;
- g) To clarify and synchronize their goals and strategies.

The participants discussed the points with each other and contributed meaningfully to develop a format with below indicators for business planning:

No. of CBO	Name of CBO	Name of proposed trade	Trade knowledge & ideas	Remarks

As exercise instrument the CBO leaders filled the form which would help them to be methodical. First they selected business field as their own choice and designed separate

business plan for concern CBO and read it out loudly. As part of business planning they selected below business field for augmenting joint venture:

- Spice grinding plant
- Food commodity wholesale
- Hotel restaurant
- Department store
- Fruit shop (wholesale & retail)
- Mini-garments
- Fabric printing (block, boutique, brash etc.)
- Rice wholesale
- Bakery

In second phase of exercising on the form which they already have filled, they stormed their brain to find out strength and weakness of their planned business. They sorted out their strength as below:

Strength:

- Long working experience in concern sector as worker or day laborer
- Knowledge about buying and selling spots
- Information and relation with whole sellers and retailers
- Technical knowledge on certain production field
- Strong will to uplift their present extreme poor condition

Weakness:

- Lack of social tie among the business partners
- Lack of trust derived from lack of social tie which is apprehended to be hindrance to business process
- High degree of migration rate invites danger of defalcation
- Social insecurity endangers durability of business
- Vulnerability in terms of gender:
 - A) Threat from husband as not to allow operating a business
 - B) family violence
 - C) extortion at family level

This exercise would help them to develop a good business plan in future. The participant promised to continue their brain storming process with positive and constructive attitude for improving their business day to day.

Ranajit Das, Sr. Coordinator of DSK (watsan program), contributed enormously to the session and interacted with the participants through asking questions and analyzing answers. His long experience of dealing with slum dwellers was tuned with the notion of the CBO leaders which worth to be valuable.

Professor M. M. Akash, Dept. of Economics, Dhaka University, discussed on problems and opportunities of joint ventures. The CBO leaders participated in the session and shared their experiences gathered from operating small scale business. Professor Akash tabled three points for open discussion:

- What is your present business?
- What is your future plan?
- What advantages & disadvantages do you find in your present business?



CBO leaders described their present business, its advantages and disadvantages. At the same time they shared with Professor Akash their dream and aspiration about starting a joint business in larger scale. Mr. Akash expressed his trust on strength of working class people and ensured the CBO leaders that if their endeavor was relentless and firm to reach to a certain goal, it might take time but the result would be in their favor. In his view, as working class, they are the true contributor on economic development of this country. He suggested the CBO leaders drawing a business guideline using CBO forum before embarking with a real business and underlined below points for bearing in their mind:

- What business we are doing?
- What amount for capital (cash or kind) is necessary for running the business?
- Calculate total manpower (managerial, skill and unskilled) be involved in the business?
- Select market for easy penetration?
- Calculate competitive profit ratio?
- Who will be the owner of the enterprise?
- Be transparent in decision making and account management



The participants responded to his speech spontaneously, thanked him for his valuable suggestions and took vow to practice all the suggestions delivered by Prof. Akash. The CBO leaders enjoyed the opportunity to be introduced to Prof. Akash and requested him to bring a message from their end to the state level policymakers that Government should not evict the slum dwellers without launching rehabilitation program for them. If the slum dwellers are able to earmark their permanent abode shunning uncertainty aside, prosperity would come nearer to them. Prof. Akash made commitment that he would bring the message to the concern authority.

One year to foot at first step of the Shiree:

Story of each participant is different in nature, but the agony they go through is identically same. CBO group member of DSK-Shiree program, Moinuddin shared the meeting his past of despair and his present endeavor to foot to the second step of the Shiree and his dream for prosperous days lied in future. The story he told the meeting:

Me is Moinuddin, a thirty seven year old have been living in Karail slum. I worked in a tailoring shop on daily basis payment before enrolled to DSK-Shiree program. With my miserable daily income, I languished on arranging three meals a day for my own and other three family members. I led my life below humane standard in a 10'X10' tiny hut. DSK Shiree project staff selected me as beneficiary and I received basic training and EDBM training from the project. I planned my business carefully based on the learning from the training I received from the program. I received a sewing machine as my asset including working capital in cash from DSK Shiree project. Asset and capital made me courageous to hire a



rental shop in karail and started my own business. I bought waste fabric and other materials from garments factory and produce trousers, shirts, shorts etc by that garment waste. My target buyers are slum dwelling poor and extreme poor people. These low income buying groups responded well because my produces are in their reach. Sometimes I bought small scale left over or stock lot from the garment industries and sell them after repairing or customizing. I started to make good amount of profit and have added another sewing machine into my business and hired helping hand in my mini establishment. I even bought a mobile phone to expedite my business dealings through communicating my concerns easily. My dream of having a business for my own is being materialized but, in my consideration is the beginning. I have to go long way far. I have saved Tk.20,000 because I have a dream in my chest to expand my business. With such a small amount of capital, I feel, it would take indefinite time to reach to my goal. DSK-Shiree project offered me another great opportunity which, I think would make my dream true. CBO, the pivotal point in launching joint entrepreneurship, is now in my consideration would make my dream possible. Now, my future plan is to work jointly with my fellow CBO members and contribute to the initiatives with my precious experience. My mission is now to establish a small scale garments factory jointly with my fellow CBO members.

All the CBO leaders hailed Moinuddin's achievement and identified his incessant efforts unique and successful. They also agreed that DSK Shiree project ushered his way of progress and prosperity and set a good example for others.

Closing session:

The chief guest Professor M. M. Akash applauded the CBO leaders for their change making efforts and encouraged them to continue that for reaching to better future. In fine, Dr. Dibalok Shingha, Executive Director, DSK thanked all the participants and the organizers. He concluded the workshop inviting all the CBO leaders to make joint efforts success and set example for their fellow slum dwellers to replicate that.

Schedule

Time	Discussion Issue
10.00 -10:30	Registration
10:30-10:45	Welcome Address
10:45-11:15	Importance of Group Business
11:15-11:45	Tea Break
11:45-12.15	Sample Business Plan for CBO (Small Garments) Business Plan for CBO
12:15-01:00	Idea Sharing on CBO Business
01:00-01:45	Lunch Break
01:45-02:00	Necessity of Skill and training on Business
02:00-02.30	Roles and responsibilities of CBO: Accounting System of Individual & Group Business
02.30-03.00	Laws and rules on Business
03.00-04.30	Guide line of Business Development
04:30-04.45	Recap
04:45-05.00	Tea Break

DSK-Shiree project Karail

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List of Participants (Date: June 28, 2010)

Sl	Name	Designation
1.	Dr. Dibalok Singha	Executive Director
2.	Professor M. M. Akash	Dhaka University
3.	Tushar Kona Khandker	Consultant
4.	Ranajit Das	Ranajit Das
5.	Dr. T. M. Alamgir Azad	Project Director

6.	Md. Shafayet Hossain	Coordinator (M&E)
7.	Salma Yesmin	Coordinator(Oparation)
8.	Subas Chandra Joydhar	Coordinator (F&A)
9	Gitasree Ghosh	Coordinator Training
10.	Md. Alamgir Kobir	Sr.M I S officer
11.	Shishir Kumar pal	PBCL
12.	Md.Ariful Islam	Market Development Office
13.	Md. Mirazul Islam	Admin officer
14.	Monowara Begum	Unit Manager
15.	Tania Tanjima Khan	Unit Manager

SI No	HH ID	Name	Designation	CBO No
1	62	Baschu Mia	Chairman	1
2	55	Morioum	Secretary	1
3	10	Monoeara	Casheir	1
4	71	Kamrunnahar	Chairman	2
5	826	Belal	Secretary	2
6	810	Sadekul/Nadira	Casheir	2
7	262	Nilufa	Chairman	3
8	313	Aleya	Secretary	3
9	347	Kalam	Casheir	3
10	324	Amena Begum	Chairman	4
11	280	Fatema	Secretary	4
12	355	Morsheda	Casheir	4
13	1511	Rina Begum	Chairman	5
14	581	Rikta Begum	Secretary	5
15	451	Nafuja Begum	Casheir	5
16	486	Janu Begum	Chairman	6
17	1545	Firoja Begum	Secretary	6
	490	Rahela Begum	Casheir	6

18				
19	610	Peyara Begum	Chairman	7
20	719	Setara Begum	Secretary	7
21	742	Momotaj Begum	Casheir	7
22	916	Surjo Akter	Chairman	8
23	889	Asma (1)	Secretary	8
24	1111	Siddik	Casheir	8
25	913	Jayeda	Chairman	9
26	1098	Shopna Rani	Secretary	9
27	1032	Monowara	Casheir	9