



PROCEEDING INTERNATIONAL CONFERENCE ON INCLUSIVE BUSINESS SEPTEMBER 30, 2018



VENUE: NORTH SOUTH UNIVERSITY
DHAKA, BANGLADESH











SPECIAL THANK FOR CONTRIBUTION

ACKNOWLEDGEMENT

Social Responsibility Asia (SR Asia) Bangladesh expresses its heartiest gratitude to Dutch Bangla Chamber of Commerce & Industry (DBCCI) for giving the opportunity to organize and assist technical support to this international conference on "Inclusive Business" funded by Embassy of the Kingdom of the Netherlands. We are thankful to SNV Netherland Development Organization for its technical support and to all the discussants from different industries who joined us as speaker in the seminar. The support of North South University, for providing venue and all logistical supports is appreciable. For this, we express our sincere gratitude to Ms. Parisa Shakur, Director of Student Affairs, North South University who cooperated us with the leadership of VC - North South University. The arduous efforts of Student Volunteer team of North South University in making its conference hall ready is highly acknowledged. We would like to record our deep sense of gratitude to Mr. Jamal Uddin, IB Advisor and Ms. Farahtheeba Rahat Khan, Team Leader, RMG Program from SNV, who took keen interest in the program to make it a great success. We acknowledge the valuable contribution of DBCCI officials Mr. Nazrul Islam Chowdhury (Didar) - Admin Officer and Mr. Biswajit Roy - Coordinator for providing continuous support to make the event graceful.



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Session Partner

Ms. Sumaya Rashid
Country Director

Social Responsibility Asia (SR Asia) Bangladesh











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THE TEAM

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KEYWORDS

BOP Bottom of the Pyramid BPL Below poverty line

CSR Corporate Social Responsibility

DBCCI Dutch Bangla Chamber of Commerce & Industry

DMAs District Metered Areas
DU Dhaka University

DWASA Dhaka Water Supply and Sewerage Authority

EU European Union

FHAME Farmers' Hub Agri-Marketing Enterprise

FLA Fair Labor Association

GDP Gross Domestic Product

GOB Government of Bangladesh

IB Inclusive Business

ICT Information & Communication Technology

IFS Integrated Farming System
IHE Inclusive Health Enterprise
ITG Innovation Technology Group
LDC Least Developed Countries
MDGs Millennium Development Goals
MHM Menstrual Hygiene Management

MIC Middle Income Country

MSME Micro, Small and Medium Enterprises

PDS Product Development Service
PLIL Pragati Life Insurance Ltd
RMG Ready Made Garments

SDGs Sustainable Development Goals

SNV Netherlands Development Organisation

SR Asia Bangladesh
SSH4A
Social Responsibility Asia Bangladesh
Sustainable Sanitation & Hygiene for All

SSK Shasthyo Shurokhsha Karmasuchi

UHC Universal Health Coverage WASH Water, Sanitation & Hygiene

WBCSD World Business Council for Sustainable Development

WHO World Health Organization

PREFACE

Mr. Faruque Hassan President Dutch Bangla Chamber of Commerce & Industry



Leave no one behind - we embark on this journey. All countries and stakeholders are to implement the Sustainable Development Goals by 2030, with firm determination of taking necessary steps towards ensuring a steady, resilient, and sustainable development path.

SDGs has marked an important milestone in putting our world on an inclusive and sustainable course. If we all work together, we can meet citizens' aspirations for peace, prosperity, and wellbeing, and to preserve our planet.

SNV in collaboration with World Business Council for Sustainable Development (WBCSD) coined the term Inclusive Business in 2005. Today, the role of the private sector as an engine of growth and development is widely recognized, as are benefits that business can bring: creating jobs, building skills and developing technologies. Inclusive Business (IB) is defined as a strategic, innovative, commercially viable business initiative, which unlocks entrepreneurial opportunities for the low income markets to engage in the value chain. IB creates shared value for the businesses, low-income markets and the environment. IB creates growth, productivity and new opportunities for the business plus at the same time generating income and wealth for the base of the pyramid. Attainment of the Inclusive Business would require a strong and effective institutional mechanism involving all stakeholders including public representatives across the country, government and the bureaucracy, private sector, civil society, knowledge community, and development partners.

I heartily congratulate DBCCI team, SNV Netherlands Development Organization, SR Asia Bangladesh and North South University for successfully drawing in such a broad diversity of key players in all major dimensions of Inclusive Business and this important seminar on 'Inclusive Business', a quite pressing issue in the context of looming global issue. Thank you and I extend my warm greetings to the organizer and supporting partners and all stakeholders for the success of the seminar and wish them good luck and success.





Professor Gowher Rizvi Hon Prime Minister's International Affairs Advisor Government of the People's Republic of Bangladesh

MESSAGE

The private sector must play its important role for the development of our societies. The global Sustainable Development Goals (SDGs) cannot be attained without the support from the private sectors. Innovative and commercially viable entrepreneurial initiatives help create growth, productivity and new opportunities for the business and also take care of the environmental issues. This is the core idea of the inclusive business which not only advocates generating income and wealth for the base of the pyramid but also promotes equity and justice in the society to ensure that no one is left behind.

The Inclusive Business would require a strong and effective institutional mechanism involving all stakeholders including public representatives, government, private sector, civil society, knowledge community, and development partners. Most importantly, citizens' participation and understanding will be instrumental. The international conference on inclusive business brings us opportunities to understand the relevant issues of sustainable business and public welfare.

I extend my warm greetings to all participants, academics, and practitioners in the conference. I congratulate the DBCCI team, SNV Netherlands Development Organization, SR Asia Bangladesh and North South University for successfully bringing together such a broad diversity of key players in all major dimensions of Inclusive Business. I wish the conference a great success.

Gowher Rizvi



Message from the Ambassador of the European Union to Bangladesh



It gives me great pleasure contributing by this message on the occasion of the International Conference in Bangladesh on Inclusive Business, held on 30 September 2018.

The Seminar on inclusive business is being organized by the Dutch Bangla Chamber of Commerce & Industry (DBCCI) along with UNDP, SNV Netherlands Development Organization and Social Responsibility Asia (SR Asia) Bangladesh at an important juncture when income inequality is on

the rise in Bangladesh and the wealth accumulation from robust economic growth is an issue which requires public policy intervention.

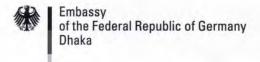
Sustainable development as a core element of inclusive business needs to be looked at upfront at policy level and at the early stage of economic development.

As Bangladesh aspires to achieve the Sustainable Development Goals (SDGs), there is in my view a great potential to reduce the gaps in resource mobilization by providing policy as well as infrastructure supports to inclusive business development in the country.

I wish the best success to the Seminar.

Rensje Teerink

Ambassador of the European Union to Bangladesh



Organizing an International Conference on Inclusive Business is a remarkable initiative. Inclusive Business is a concept which merits the attention and I am convinced that this conference can contribute to keeping this important topic on the agenda.

Against the backdrop of fast-paced GDP growth, attempts to diversify exports, the growing competitive strength of a number of sectors in the economy, and a high inflow of remittances Bangladesh has done remarkably well economically. The country has also made progress in development indicators, i.e. life expectancy and school enrollment. But not all citizens feel the economic growth. Although there has been consistent growth for a number of years, the inequality is growing in Bangladesh.

In such a scenario Inclusive Business can play a crucial role. Inclusive Business contributes to poverty reduction through the inclusion of low income communities in the value chain. It is all about including the poor in the business process - be it as producers or consumers. Thereby, Inclusive Business contributes to the social and economic participation of the people of Bangladesh which is as important as ever.

I am looking forward to discussing prospects and challenges of Inclusive Business during the conference.

Michael Schultheiss

Tridad S. l. Maiss

Deputy Head of Mission, Embassy of the Federal Republic of Germany



Netherlands

Development

Organisation

Message from SNV Country Director

I would like to congratulate the Dutch Bangla Chamber of Commerce & Industry (DBCCI) and Social Responsibility Asia (SR Asia) Bangladesh for partnering with SNV Netherlands Development Organisation to organise the Inclusive Business Conference scheduled for 30 September 2018 at North South University in Dhaka.

SNV takes pride in making markets work for the poor and we have developed more than 140 Inclusive Business projects across Latin America, Asia and Africa. Back in 2016, SNV collaborated with UNDP and other development partners to launch a formal dialogue on Inclusive Business in Bangladesh and its role in the Development Agenda of 2030.

Two years later, the discussions around inclusive business and SDGs has grown exponentially. Now we realise that for companies, the opportunity to engage in Inclusive Business has never been more compelling. Inclusive Business can have a profound impact upon a society and its economy by promoting inclusive growth and sustainable development for meeting the 2030 Development Agenda. That's why SNV is keen to foster inclusive business in Bangladesh.

Evidence from our RMG programs, known as the Working with Women Project, shows just how powerful Inclusive Business can be. We launched the first phase of the Working with Women Project in 2014 to test the viability of inclusive business practices in improving the health and well-being of garment workers while improving productivity and delivering sustainable business benefits. The project delivered improved and affordable gender-friendly SRHR and health services for more than 30,000 workers. Fifteen thousand workers subscribed to health insurance schemes and SRHR service accessibility quadrupled from 3,434 workers in 2015, to 22,727 workers in 2017. While the second phase of our RMG project continues to build innovative mechanisms and platforms to promote Inclusive Business in the garment sector, this could be a good example for the private sector to create a shared value for business and society.

I sincerely hope that this conference will deliberate on break-through ideas, recent outstanding achievements, and future trends and needs to help build an enabling ecosystem for Inclusive Business to accelerate the achievement of SDGs in Bangladesh.

I wish the conference a success.

Jason Belanger

Country Director, Bangladesh

SNV Netherlands Development Organisation

	Program Detail	- International Conference on	Inclusive Business
	September 30, 2	018 9.30 am - 5.30 pm Nort	th South University
		Registration (9.30 am - 10.00 a	•
		lugural Session (9.30 am - 11.3	·
Name	Role in Conference	Designation	Company
Ms. Sumaya Rashid	Moderator	Country Director	Social Responsibility Asia (SR Asia) Bangladesh
Mr. Faruque Hassan	Welcome Speech	President	Dutch Bangla Chamber of Commerce & Industry (DBCCI)
Ms. Farhtheeba Rahat Khan	Key Note on SNV and Inclusive Business: a brief introduction	Team Leader, RMG Project for Inclusive Business	SNV Netherlands Development Organisation
Prof. Dr.Atique Islam	Special Guest	Vice Chancellor	North South University
Mr.Jason Belanger	Special Guest	Country Director	SNV Netherlands Development Organisation
Mr.Michael Schultheiss	Special Guest	Deputy Head of Mission	Embassy of the Federal Republic of Germany
H.E.Mr.Harry Verweij	Special Guest	Ambassador	Embassy of the Kingdom of the Netherlands
H. E. Mrs. Rensje Teerink	Special Guest	Ambassador	Delegation of the European Union to Bangladesh
Dr.Gowher Rizvi	Chief Guest	International Affairs Advisor to The Prime Minister	Prime Minister's Office
	Networki	ng and Refreshment (11.30 am	n - 11.45 am)
S	ession - 1: Inclusive Bu	siness in Climate Smart Agricu	ılture (12.00 pm - 1.00 pm)
Mr.Ivdad Ahmed Khan Mojlish	Moderator	Managing Director	LightCastle Partners
Mr.S M Mahmuduzzaman	Key Note	Project Manger	SNV
Mr.Md. Farhad Zamil	Speaker	Country Director	Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA Bangladesh)
Mr.Shamim Murad	Speaker	GM, Digital Strategy	ACI Limited
Dr.Firoze Shah Sikder	Speaker	Executive Director	Lal Teer Seed Limited
	Session - 2: Inclus	ive Health to attain SDG goal (12.00 pm - 1.00 pm)

	Program Detail	- International Conference on	Inclusive Business
Mr. Shahariar Taha	Moderator	Secretary General	DBCCI
Mr. Syed A Hamid	Key Note	Director, Institute of Health Economics	Dhaka University
Dr. Md. Aminul Hasan	Speaker	Deputy Director. Health Economics Unit., Focal Person SSK Cell, Focal Person Quality Improvement Secretariat	Ministry of Health & Family Welfare
Mr. Md. Azmal Kabir	Speaker	National Coordinator	SSK Cell - Health Economics Unit Health Services Division, MoHFW
Mr. Jalalul Azim	Speaker	Chief Executive Officer	Pragati Life Insurance
Mr. Md. Aminul islam	Speaker	Executive Director	AID Foundation
		Lunch (1.00 pm - 2.00 pm)	
Session	- 3: Sustainable Sanitat	tion for all by introducing Inclu	sive Business (2.00 pm - 3.00 pm)
Mr. Zahed Amin	Moderator	Director	Light Castle Partners
Mr. Md. Tanvir Ahmed	Key Note	Sanitation Business Advisor	SNV Netherlands Development Organisation
Chowdhury		UrbanSan Programme	
Emgr. Uttam Kumar Roy	Speaker	DMD-Finance (Additional Charge to Commercial Manager)	Dhaka Water Supply and Sewerage Authority(DWASA)
Mr. Kamrul Islam	Speaker	Proprietor	Gulshan Clean & Care (SWEEP)
Mr. Tarikul Islam Palash	Speaker	Founder & Chief Executive	AID Foundation
Session - 4:	Financial Inclusion for	balancing benefit to Base of th	e Pyramid (BoP) (2.00 pm - 3.00 pm)
Mr. Bijon Islam	Moderator	CEO	LightCastle Partners
Mr. Ben Stevenson	Speaker	Technical Expert, Research & Data Analyst	Business Finance for the Poor in Bangladesh
Mr. Zia U. Ahmed PhD	Speaker	Chairman	Terra Resources International Venture Investment Partners BD Ltd (VIPB)
Mr. Md Ashraful Alam	Speaker	Country Project Coordinator, SHIFT SAARC in	United Nations Capital Development Fund (UNCDF)

	Program Detail	l - International Conference on	Inclusive Business
		Bangladesh	
			W
		ess in RMG sector for workers	
Ms. Sarwat Ahmad	Moderator	Senior Advisor	Promotion of Social and Environmental Standards in
			the Industry
			Deutsche Gesellschaft für Internationale
			Zusammenarbeit (GIZ) GmbH
Dr. Mahfuzul Haque	Key Note	Director	Social Responsibility Asia (SR Asia) Bangladesh)
Mr. Thomas Radal	Speaker	Regional Social and	Carrefour
		Environment Manager	
Ms. Nishat Nahrin Hamid	Speaker	Director	Shasha Denims Ltd.
Ms. Subhadra Gupta	Speaker	CSO Engagement Manager,	Fair Labor Association
•		South Asia	
	Session - 6: I	CT for poverty eradication (3.0	0 pm - 4.00 pm)
Mr. Saif Kamal	Moderator	CEO	Toru Institute of Inclusive Innovation
Ms. Linda Germanis	Key Note	Innovation Hub Project	UNDP-Bangladesh
		Manager	
Ms. Tina Jabeen	Speaker	Investment Advisor	Startup Bangladesh, ICT, Govt. of Peoples Rep. of
			Bangladesh
Mr. Md. Asad-Ur-Rahman Nile	Speaker	Technical Specialist	Leveraging ICT for Growth, Employment and
		·	Governance (LICT) Project
		Closing (4.00 pm - 5.00 pm)	
Mr. Jamal Uddin, SNV		Summa	ry of the Day
Mr. Shahariar Taha, SG, DBCCI		Vote	of Thanks
	Networ	king and Refreshment (5.00 pm	1 - 5.30 pm)

INAUGURAL SESSION





SPEAKER OF INAUGURAL SESSION

- Dr. Gowher Rizvi (International Affairs Advisor to The Prime Minister) – Chief Guest
- Mr. Faruque Hassan, President, Dutch Bangla Chamber of Commerce & Industry (DBCCI) – Host of the Conference
- H. E. Mrs. Rensje Teerink (Ambassador, Delegation of the European Union to Bangladesh) – Special Guest
- H.E.Mr.Harry Verweij (Ambassador, Embassy of the Kingdom of the Netherlands) - Special Guest
- Mr. Michael Schultheiss (Deputy Head of Mission, Embassy of the Federal Republic of Germany) - Special Guest
- Prof. Dr.Atique Islam (Vice Chancellor, North South University) - Special Guest
- Mr. Jason Belanger (Country Director, SNV Netherlands Development Organisation) - Special Guest
- Ms. Farhtheeba Rahat Khan (Team Leader, RMG Project for SNV Netherlands Development Organisation) – Keynote Speaker

SUMAYA RASHID | COUNTRY DIRECTOR SOCIAL RESPONSIBILITY ASIA (SR ASIA) BANGLADESH

Ms. Sumaya Rashid, expressed her gratitude to all the stakeholders and participants to the conference. During moderating the inaugural session, she said that today, the role of the private sector as an engine of growth and development is widely recognized, as are benefits that business can bring: creating jobs, building skills and developing technologies. She rightly mentioned, the large companies need to develop the consumer capacity for their own survival. Business must think of economic growth but not compromising the need of the society, eco-system and certainly the demand of the future generation. To ensure the give back to the society and environment from where the business get benefits, it is important to introduce innovative methodology to involve the under privileged community at large in its entire value chain. She invited Mr. Faruque Hassan, President, Dutch Bangla Chamber of Commerce & Industry (DBCCI) to address welcome speech to the audience.

The conference was graced by the Chief Guest - Dr.Gowher Rizvi (International Affairs Advisor to The Prime Minister) and special guests - H. E. Mrs. Rensje Teerink (Ambassador, Delegation of the European Union to Bangladesh), H.E.Mr.Harry Verweij (Ambassador, Embassy of the Kingdom of the Netherlands), Mr. Michael Schultheiss (Deputy Head of Mission, Embassy of the Federal Republic of Germany), Mr. Jason Belanger (Country Director, SNV Netherlands Development Organisation), Prof. Dr.Atique Islam (Vice Chancellor, North South University). The keynote speech on "Key Note on SNV and Inclusive Business: a brief introduction" was addressed by Ms. Farhtheeba Rahat Khan (Team Leader, RMG Project for SNV Netherlands Development Organisation).

Mr. Faruque Hassan President

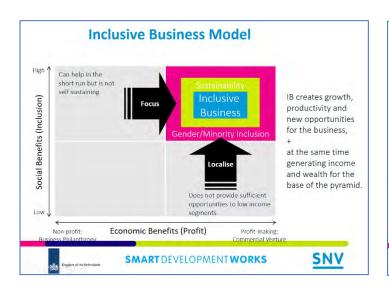
Dutch Bangla Chamber of Commerce & Industry (DBCCI)

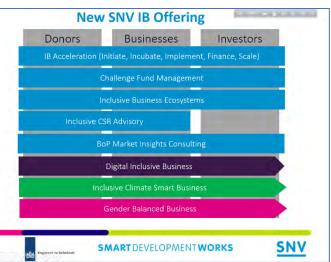
In the welcome speech, as a president of DBCCI and on behalf of the board of directors of DBCCI, Mr. Faruque welcomed all the distinguished guests and participants of the International Conference on Inclusive Business. Mr Hassan said, "The objective of the conference is to initiate a dialogue on business opportunities of investing in inclusive business in Bangladesh and inclusive business role in the development Agenda of 2030 and to identify challenges, incentives and best practices for the growth of Inclusive Business in Bangladesh. The mission of DBCCI is to facilitate the investment between Netherland and Bangladesh. Some basic information about Inclusive Business also given in his speech that Inclusive Business can be defined as a strategic, innovative, commercially viable business which gives opportunities to the low income markets and is engage in the value chain."

He expressed his gratitude to the participants from different sectors as he is pleased by the presence of them and finished his speech by congratulating all the partner organizations for their successful arrangement.

Ms. Farhtheeba Rahat Khan Team Leader, RMG Inclusive Business Programs SNV Netherlands Development Organization

Ms. Farhtheeba started her key note presentation with a verse of General Kofi Annan, "It is the absence of broad-based business activity, not its presence, that condemns much of humanity to suffering. Indeed, what is utopian is the notion that poverty can be overcome without the active engagement of business". Her presentation is mainly divided into two major portions; Inclusive business and SNV's engagement on inclusive business.

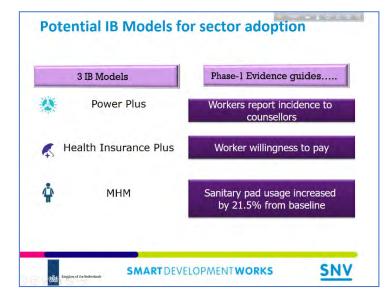




First of all, Ms. Fartheeba gave a short history of inclusive business. According to her discussion, in the year of 2005, SNV in collaboration with World Business Council for Sustainable Development (WBCSD) coined the term *Inclusive Business* at first. In 2011, Michael E. Porter created the term *Creating Shared Value* which led to a sharp rise in the movement towards the role of business in development. In order to clarify the concept of Inclusive Business she quoted that "Doing business with poor people brings them into the marketplace – a critical step in the path out of poverty - and for entrepreneur and firms it drives renovation builds markets and creates new spaces for growth. Inclusive business models both provides and reap the business benefits of human development" and added that engaging the "next billions" at the BOP as producers, consumers and entrepreneur is therefore key to both reducing poverty and driving broader economic growth. In the presentation BOP is defined evidently that BOP is the short version of the Base of the Pyramid which is composed by the population that has lower income, quality of life and welfare conditions. A new definition of inclusive business is also introduced in the presentation as a strategic, innovative, commercially viable business initiative, which unlocks entrepreneurial opportunities for the low income markets to engage in the value chain.

After Inclusive business, Ms. Farhtheeba talked about SNV and its engagement in Inclusive business. SNV worked with 128 companies, they have 35 programs and are working in 18 countries. Moreover, in total SNV have more than 143 cases. She pointed out that by region, SNV's highest cases on inclusive business are in Latin American, secondly in Africa and then in Asia. It is also mentioned that 95% of their inclusive business cases are on agriculture. SNV is offering donors, business and investors IB acceleration, challenge fund management, IB ecosystems, inclusive CSR advisory, BOP market consulting, digital inclusive business, inclusive climate smart business and most importantly gender balanced business. In Bangladesh SNV took initiatives for Inclusive business in the garment sector in 2014 and 10 inclusive business models piloted during 2014-2017. For good health and well-being in the garment sector it has a special focus on sexual reproductive health and rights. Ms. Farhtheeba narrated about the potential Inclusive business models they are focusing for sector adoption and described the three models; power plus, health insurance plus and MHM. She said SNV is mainly trying to address three issues through the inclusive business models;

- 1. Accessibility
- 2. Availability and
- 3. Affordability.



As the donors are trying to move from aid to trade, this transition is going to be sustainable for the development of the country, she said. So, in the project SNV is trying to build the capacity, to share and transfer the knowledge and also leading towards institutionalization and they are considering that these will bring the sectorial change. For the next three to four years SNV is going to focusing on three pillars, first one is supporting effective implementation of existing policies secondly to implement 3 IB models and finally building mechanism for developing the market for IB models.

At the end Ms. Farhtheeba concluded her presentation by saying that when we talk about inclusive business, we only think about the poor. But according to her speech, we should not include only the poor. Besides the poor, we also should include the private sectors as well. We all should think how the private sectors can be supported by us to move forward and to reach our target economy.

Dr. Gowher Rizvi International Affair Advisor to the Prime Minister of Bangladesh Prime Minister Office

Dr. Gowher thanked SNV, DBCCI, SR Asia and North South University for organizing the conference on such an important issue like Inclusive Business. He congratulated to the organizers for their outstanding initiative to spread the quality of Inclusive business among the whole area, in private sector; bringing them healthcare, bringing them insurance, bringing them the whole quality of their life. He had a prospected that all the people from different sectors and areas will be benefited by the conference. Moreover, the people who are participating in the program and the organizers will provide their services to the people from the remote places as well. In the speech Dr. Rizvi said, "When we are employed in any factory, garments or in any other companies, in many ways we get already included in that particular company or factory. But our challenge of inclusion should include those, who are not included yet. As we all know that our government and many other governments in the world is committed to achieve sustainable development goals, our goal of inclusive business should be to create a better place for our government - not only our government for any other government to make sure the sustainable development goals. So in the case of achieving SDG, everybody of our country must be included."

In his speech it is also mentioned that what our government is doing and what the private sector can do regarding inclusive business. Government is doing it both directly and indirectly. In case of direct way, there are 18,000 community clinics in our country, our government is providing the basic health care to them. Government is also doing inclusion indirectly by constructing infrastructures for us. But these are not enough for all the people of the country. He thanked the organizers again for creating a platform for the people through which they can support and help the government. The government cannot do all the improvement alone and for this reason the private sector have to come forward to help them.

To conclude, he described about the importance of quality education and requested all to inspire our student to take proper and quality education so that they could bring change in the world in near future.

H.E Mrs. Rensje Teerink Ambassador Delegation of the European Union to Bangladesh

H.E Mrs. Rensje Teerink started her speech mentioning that as an emissary of EU in Bangladesh she is reiterating commitment to march forward with Bangladesh, hand in hand, in the process of development. She said, Inclusive Business is a crucial and timely concept for Bangladesh - both for the business and for the inclusion of poor people in business canon. She added in her speech that EU has a scheme called "everything but arms" which allows LDC countries to export their products free of duty and quota. The EU is Bangladesh's biggest trading partner accounting for around 25% of its total exports in recent years. The EU offers duty and quota free trade entrance to 46 LDC countries but Bangladesh is the biggest beneficiary of all. Among all the products, the EU imports from Bangladesh, as much as 60% of them are ready made garments. This is an implication that trade instead of aid is instrumental for sustainable development of a country. Furthermore, the fact that a bulk portion of garment workers are women which puts a cumulative effect on Bangladesh's economy by shifting the women from doing only unpaid household jobs to productive labor force. The acceleration of women empowerment in Bangladesh can largely be attributed to its RMG sector. She mentioned that the second thing EU is looking forward is Bangladesh's graduation from LDC list by 2024. All must be aware that the privileges that Bangladesh is currently enjoying will no longer be available as soon as the graduation takes place. So, here, the country must be aware of GSP. She firmly believes in finding more trade possibilities and trade diversification would help Bangladesh sustain its economic growth. The government has to play a vital role here by facilitating companies and ensuring more well-functioning financial infrastructures. So both the private sector and government have equal share of responsibility in this regard. In Bangladesh it is still very difficult for foreign companies and investors to open up a business. The latest World Bank report also reflects that Bangladesh is in quite lower position the ladder of business flexibility index. Nevertheless, she believes that, despite all the odds, a bright future is waiting for Bangladesh.

H.E Mr. Harry Verweij Ambassador Embassy of the Kingdom of Netherland

H.E Mr. Harry Verweij told during his speech that he found a very positive entrepreneurial and active environment here in Bangladesh. It is certainly satisfactory to see the presence of private sector, development partners and business association joining together to discuss Inclusive Business which is being increasingly critical for achieving SDG goal. He has strong belief that Bangladesh is now ready for IB. The Netherlands government always prioritizes trade instead of aid. For suitable development, the inclusion of all the citizens of the country is necessary in its development activities and IB business provides the opportunity of that inclusion.

He added that in last couple of decades, Bangladesh has achieved considerable success in the millennium goal. But SDG agenda asks for more from us. The world has started to recognize that private sector must engage in SDG process through IB taking a closer look at sustainable development goal that seek to form relationship between business and government by linking economic development and social advancement. Mr. Verweij said, we must acknowledge that profit and social benefit are the two sides of the coin; we cannot get one without the other. He concluded by wishing the success of this conference. The goal of this conference is to learn from each other and most importantly to promote creation and innovations.

Mr. Michael Schultheiss Deputy Head of Mission Embassy of the Federal Republic of Germany

Mr. Michael Schultheiss started by thanking the organizers for creating a wonderful platform for the stakeholders. He pointed out that poverty continues to be a challenge in many countries even though they are emerging nations with a dynamic economic growth and many highly innovative companies. Bangladesh is a case in point. The country has done remarkably well — both economically and with regards to development indicators. In 2018, it has fulfilled the criteria of a developing country for the very first time and seems poised to continue its path of growth. But poverty and inequality remain challenges.

Mr. Schultheiss mentioned how impressed he is by the drive and passion of the youth of Bangladesh. With a growing economy and an increasing population, entrepreneurs will be a key driving force of this country to meet the needs of the industry and economy. If they pursue Inclusive Business, then this will be crucial for alleviating poverty and allowing participation in the economic and social life of a bigger portion of the population. Mr. Schultheiss underlined that the Federal Republic of Germany has and will continue to support Bangladesh on its way towards inclusive growth.

Prof. Dr. Atique Islam Vice Chancellor North South University

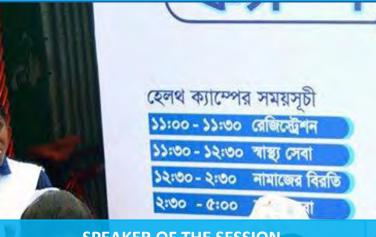
During his speech, Prof. Dr. Atique Islam stated that the topic Inclusive Business is of course a business and there would be element of profit in it but at the same time it focuses more on the social benefit of business. He said, "People who are not integral part of the economic activity, those who have been left out, can we do something for them; can we create jobs for them; can we empower them; can we take care of them!". To achieve the goal of SDG and MDG, there is need of social justice, social equity, economic fair play and above all inclusiveness of people from all walks of life in the combat

against poverty. The entire fundamental idea is to provide people at immergence a decent quality of life. Every people on earth deserve to have his basic rights fulfilled. He talked about "trickle-down effect" which says if you put all the money on people on top of the pyramid, it will come down to the people below them. But this theory works only in pen and paper but never in reality. He mentioned that we should never giver all the economic power to selected few: a good society is a society of participation; a good society is a society of inclusiveness.

Mr. Jason Belanger Country Director SNV Netherlands Development Organization

Mr. Jason Belanger introduced SNV Netherlands Development Organization which is an international development organization that is established in 1965. SNV works around 27 countries and with 1100 employees. SNV's key focus is on agriculture, water sanitation, hygiene and entrepreneur throughout the world. He said that in Bangladesh, one of SNV's key projects is production of urban sanitation. Moreover, in Dhaka SNV has program in the RMG sectors through the inclusive business. Through 200 different projects that SNV has, and is looking at how to get engaged with the people from the bottom of the pyramid. SNV will give them opportunities of education. He mentioned that, in RMG sectors, SNV is trying to provide health and medical facilities to the workers. It also has projects to work with women to create consciousness among the women workers regarding health, Malnutrition, pregnancy and family planning."

SESSION-1: INCLUSIVE BUSINESS FOR HEALTH TO ATTAIN SDG GOAL



SPEAKER OF THE SESSION

- Dr. Syed A Hamid, Director, Institute of Health **Economics, Dhaka University**
- Dr. Md. Aminul Hasan, Deputy Director-Health **Economics Unit., Focal Person SSK Cell, Focal Person Quality Improvement Secretariat, Ministry of Health** & Family Welfare
- Mr. Md. Azmal Kabir, National Coordinator, SSK Cell-Health Economics Unit Health Services Division, **MoHFW**
- Mr. Ziaul Haque, General Manager, Pragati life **Insurance Company Ltd.**



Mr. Shahariar Taha moderator of the session "Inclusive Business for Health to attain SDG goal". Starting the session, Mr. Taha mentioned that improvement in delivery of affordable quality healthcare is a clear development challenge to address the needs of the base of the pyramid (BoP) population. knowledge of the various healthcare innovations is also scattered. A systematic information base and understanding of health inclusive businesses, their challenges and success drivers, is a felt need for this sector.

Dr. Sayed Abdul Hamid Director, Institution of Health Economics University of Dhaka

Dr. Hamid gave a key note presentation on "Inclusive Health to Attain SDG". He divided his presentation into seven parts; SDG, health goal of SDG, targets of health goal, SNV's efforts, IHE's efforts, PLIL's involvement and government's efforts.

Sustainable Development Goals (SDG) that it has created a new plan for 2015-2030. As a part of the plan it has established 17 goals and 169 targets. Though he mentioned all the 17 goals but he focused only on the third goal, the goal of **Good Health and Well-being**. This goal is all about ensuring healthy lives and promoting well-being for all. The **3.1 - 3.9 targets** of Health Goal and its present conditions, all are described in the presentation.

He projected that, SNV is one of the organizations who is working for two years in RMG sector and they are trying to introduce health insurance among the garments workers with 2 insurance company. One is **Pragati Life Insurance Ltd and** another one is **Alpha Life Insurance Ltd.** In PLIL the total premium money is 575 tk where SNV donors pay 375 tk to PLIL and the garments owners pay 200 tk to PLIL. The yearly benefit is the garments workers take medical take free medical service from Mawna City Hospital. In case of AlLIL, the SNV donors pay 375 tk and the garments owners and worker share the contribution for the first year because gradually it decreases for the donors and increases for the owners and workers.

Group Health Insurance for the Students of IHE

Objective:

- · Financial protection of the students from treatment expenses
- · Practical experience of the benefits of health insurance
- · Rising positive perception about insurance
- Making the students as insurance advocate

Expectations

- All 40,000 students of Dhaka University will come under health insurance coverage by 2021
- All the students of other public and private universities will come under health insurance coverage by 2030

Key Features

- · Compulsory for all students of IHE
- · Premium Tk. 400 annually per student
- Premium is equally shared by IHE and the students
- · Hospitalization Coverage: Tk. 30,000 annually
- · Outpatient coverage: Tk. 3000 annually
- · Life coverage: 50,000

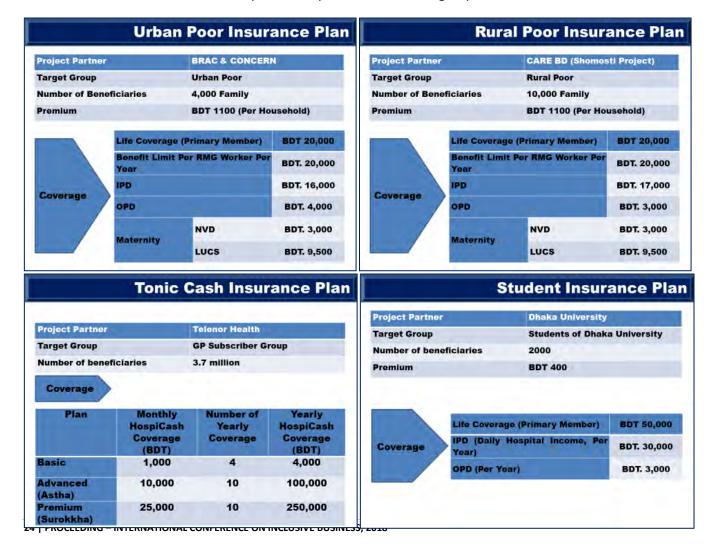
Department	No. of students		
Economics	800		
History	600		
Development studies	250		

Dr. Hamid shared efforts by **IHE** of **DU** in Inclusive Health. Here the objective of IHE is to provide financial protection of the DU students from treatment expenses and to let them know the practical experience of the benefit of health insurance. Their premium is only 400 tk which is shared by IHE and the students. It is compulsory for all IHE students. Their expectation is, all the students of DU will come

under health insurance coverage by 2021 and all the students of other public and private universities will come by 2030.



PLIL is working with SNV, BRAC, Care BD, Telenor Health and DU focusing on their plan to provide insurance to the RMG workers, urban poor, rural poor, GP subscriber group and DU students.



Finally, Dr. Hamid talked about the Government efforts regarding Inclusive health. Government is working through SSK and their target people are Below Poverty Line population. Currently they covered three upozilas of Tangail district but their plan is to scale up 12 upozilas within 2019.

Dr. Aminul Hasan

Deputy Director. Health Economics Unit., Focal Person SSK Cell & Quality Improvement Secretariat, Ministry of Health & Family Welfare

During panel discussion, Dr. Hasan said that Universal Health Coverage is Government's key goal. Though there are more goals of SDGs, this one is the basic need of the people. WHO is working on Universal health coverage since 2012, three years earlier from starting the SDG (2015-2030). So, right now we are in the SDG journey. To him, 3.1, 3.2, and 3.8 is the most challenging target of UHC. The three key objective of Universal Health Coverage is mentioned in the speech.

Ministry of health and family welfare and financial health development strategy have divided the entire population in three group:

- 1) Below poverty line
- 2) Formal Sector
- 3) Informal Sector

Right now they are mainly focusing on Below poverty line population as their situation is truly vulnerable. They have launched SSK at the piloting scheme in Tangail and piloting the Sripur upozila. Their first target is to address the BPL and at the same time they are trying develop the scheme for Formal sector which is their second target. Their final target is to address the Informal sector as it is the most challenging area in our country, they have decided to address it at the last.

Mr. Azmal Kabir National Coordinator

SSK Cell - Health Economics Unit Health Services Division, MoHFW

Mr. Kabir spoke about SSK, its objective and health servicing mechanism. SSK (Shastho Shurokhkha Karmashuchi) has started its journey from 2015. Initially it had selected 3 upazillas in Bangladesh to provide health care.

He stated that, "The main objective is to support the BPL households. SSK has selected 1 lack BPL households and provided health cards. SSK service seekers can get access to healthcare by showing their ID cards in the hospital booths. Once the ID card is verified, they will be able to go to the doctor and get admitted in the hospital absolutely free of cost. After their discharge they would have to come back to the booth again for further verification. The hospital will be paid by the SSK or by GOB."

Mr. Kabir also talked about their benefit package which has 78 selected diseases. It is only for the ITG package. If the package holders face any of the 78 diseases, Tangail district hospital will provide free medical care to them as it is the preferred hospital by SSK.

Mr. Ziaul Haque General Manager Pragati life Insurance Company Ltd.

Mr. Haque gave an account of Inclusive business from his company's perspective. Pragati Life Insurance Ltd.(PLIL) mainly focuses on RMG sector, consumer, rural community, urban poor, student insurance and rural poor. People of Bangladesh are dissatisfied of the premium schemes of insurance companies. Moreover, they hardly have belief in insurance. They cannot understand that "the larger the community lesser the premium". So, the two very important limitations of insurance company are: the people think that the insurance is not affordable and people are not getting proper service from the company. For this PLIL is trying to overcome these limitations through alternative distribution plan where the number of community is high.

PLIL has 7.5 million grameen users in health insurance. Here, as the community is so large, the premium is too less for them. Furthermore, there are 3.5 million RMG workers in BD, so they are trying to cover minimum 2 lack insurance worker. In that case, their premium will be decreased.

He finished his speech saying their main goal; affordable premium and better service for not only the poor people but to all the people of Bangladesh.

SESSION - Q/A

One of the participants asked SSK and IHE is focusing on only DU or other public university students regarding health insurance. Why don't they focus on Private university students?

Replied by Dr. Aminul Hasan

Deputy Director. Health Economics Unit., Focal Person SSK Cell & Quality Improvement

Secretariat, Ministry of Health & Family Welfare

He shared one of his experiences regarding the question. "A year ago they have submitted a proposal in one of the renowned private university to provide insurance to the students. The proposal was like, if the parents or the guardian who bear the educational cost of the ensured student die, the company will pay the fees or bear the cost but the university authority or the board of trustees denied their proposal. So we need to set our mind at first that the insurance company actually works for us and to help us."

By achieving 3.8 how do you see that linking with other goal under GDP. Do you have any data that showed direct or indirect impact of attaining 3.8 under GDP?

Replied by Dr. Sayed Abdul Hamid

<u>Director, Institution of Health Economics</u>

<u>University of Dhaka</u>

Mr. Hamid answered, "I am not sure whether SSK or the insurance mechanism have any data or not. But you raised critical issue. As I said in my presentation that if the health goal is not achieved the other goal will not be achieved. We need to think that health is not health alone. Health is affected by many other sectors. Health is affected by food sector because if the food is not good or healthy, our health will not be good. Again, health is connected with water also as we cannot be healthy without safe water. Moreover, if we face traffic jam and we have really very important meeting to attend we will be tensed. Even we may get sick also. That is why I think that achieving 3.8 is very important and it is connected with other goal as well."

SESSION-2: INCLUSIVE BUSINESS IN CLIMATE SMART AGRICULTURE

SPEAKER OF THE SESSION

- Mr. S M Mahmuduzzaman, Project Manger,
 SNV Netherlands Development Organisation
- Mr. Md. Farhad Zamil, Country Director,
 Syngenta Foundation for Sustainable
 Agriculture Bangladesh (SFSA Bangladesh)
- Mr. Shamim Murad, General Manager, Digital Strategy, ACI Limited
- Dr. Firoze Shah Sikder, Executive Director, Lal Teer Seed Limited



MODERATOR OF THE SESSION

MR. IVDAD AHMED KHAN MOJLISH
MANAGING DIRECTOR
LIGHTCASTLE PARTNERS

Mr. Ivdad moderated the session "Inclusive Business in Climate Smart Agriculture" and while moderating, he mentioned that in Bangladesh, agriculture contributes to 39% of GHG emissions. And if we slice the data deep enough, we'll find rice paddy production under irrigated conditions to be the top contributor to agricultural GHG emissions – approximately 33%.

In an effort to reduce these emissions and other environmental impacts, farmers are increasingly applying alternative wetting and drying (AWD) methods of irrigation, using deep placed briquetted urea fertilizer, moving to non-rice crops and even incorporating straw stubbles in to rice paddies as an alternative to burning crop residues—the latter contributing to soil organic matter replenishment.

Mr. S M Mahmuduzzaman Project Manager SNV Netherlands Development Organisation

During his key presentation, Mr. S M Mahmuduzzaman stated that, in agriculture there are many revolutions, whether the domestication of animals and plants a few thousand years ago, the systematic use of crop rotations and other improvements in farming practice a few hundred years ago, or the "green revolution" with systematic breeding and the widespread use of man-made fertilizers and pesticides a few decades ago. Agriculture is undergoing a fourth revolution triggered by the exponentially increasing use of information and communication technology (ICT) in agriculture. Autonomous, robotic vehicles have been developed for farming purposes, such as mechanical weeding, application of fertilizer, or harvesting of fruits. The development of unmanned aerial vehicles with autonomous flight control, together with the development of lightweight and powerful hyperspectral snapshot cameras that can be used to calculate biomass development and fertilization status of crops, opens the field for sophisticated farm management advice. Moreover, decision-tree models are available now that allow farmers to differentiate between plant diseases based on optical information. Virtual fence technologies allow cattle herd management based on remote-sensing signals and sensors or actuators attached to the livestock. Taken together, these technical improvements constitute a technical revolution that will generate disruptive changes in agricultural practices. This trend holds for farming not only in developed countries but also in developing countries, where deployments in ICT (e.g., use of mobile phones, access to the Internet) are being adopted at a rapid pace and could become the game-changers in the future (e.g., in the form of seasonal drought forecasts, climate-smart agriculture). Such profound changes in practice come not only with opportunities but also big challenges. It is crucial to point them out at an early stage of this revolution to avoid "lock-ins": advocates and skeptics of technology need to engage in an open dialogue on the future development of farming in the digital era. Only if aspects of technology, diversity of crop and livestock systems, and networking and institutions (i.e. markets and policies), are considered jointly in the dialogue, should farming in the digital era be termed "smart farming." Smart farming reduces the ecological footprint of farming.

He added in his presentation that, minimized or site-specific application of inputs, such as fertilizers and pesticides, in precision agriculture systems will mitigate leaching problems as well as the emission of greenhouse gases. With current ICT, it is possible to create a sensor network allowing for almost continuous monitoring of the farm. Similarly, theoretical and practical frameworks to connect the states of plants, animals, and soils with the needs for production inputs, such as water, fertilizer, and medications, are in reach with current ICT globally. Smart farming can make agriculture more profitable for the farmer. Decreasing resource inputs will save the farmer money and labor, and increased reliability of spatially explicit data will reduce risks. Optimal, site-specific weather forecasts, yield projections, and probability maps for diseases and disasters based on a dense network of weather and climate data will allow cultivation of crops in an optimal way. Site-specific information also enables new insurance and business opportunities for the entire value chain, from technology and input suppliers to farmers, processors, and the retail sector in developing and developed societies alike. If all farming-related data are recorded by automated sensors, the time needed for prioritizing the application of

resources and for administrative surveillance is decreased. Smart farming also has the potential to boost consumer acceptance. In principle, optimizing management also permits increased product quality (e.g., higher amounts of antioxidants and other secondary metabolites based on optimal fruiting densities in orchards; or physiologically more amenable milk products based on individualized feeding rations of livestock). These products are not only healthier but can also sell at higher prices, a key strategy in using land more efficiently. In addition, the transparency of production and processing will increase along value chains because ICT allows registration as to which farm produced a certain product under which circumstances. This offers the potential for new, more direct forms of interaction among farmers and consumers.

Mr. S M Mahmuduzzaman mentioned, still numerous hurdles must be overcome. Among the major questions to be addressed: Who owns the data? ICT that records the input of resources and the output of products does raise questions of property rights and use of data. Business models might create added value by converting spatially explicit big data into information and advice not only for farmers but also for regulatory authorities who may use the data for surveillance and control. Governments must establish a regulatory architecture that guarantees high-quality data while at the same time fostering trust among all actors involved. The potential misuse of data creates additional legal and ethical challenges for regulation and monitoring (10). In addition, ICT will intensify the challenges of responsibility and accountability of new technologies. There must be accountability for mismanagement or errors leading to economic and environmental consequences. High costs to adopt technology for individual farms and limited knowledge and skills can be significant adoption hurdles, especially in developing countries. Thus, the access to the latest technology may remain restricted to big and industrialized farms. The benefits of ICT might be limited to industrialized countries and focused on the production of well-known and widely grown crops, such as wheat, maize, and rice. This also increases the risk of unsustainable intensification practices. In an industrialized setting, disease outbreaks may be delayed by fungicides, but this comes with an increased risk of generating resistant fungal strains that can then act even more devastatingly once they have overcome prevention measures. The transition to industrialized societies has led to rapid decreases in farming occupancy rates to values of 2% and less of the population in Europe and North America. Digitalization of agriculture might influence employment opportunities and job profiles of farmers and farming-related professionals even further. He indicated - will this development motivate or discourage talented persons from entering into the field of agriculture? Will the potential loss of farmers' responsibility to data-managing robots and ICT systems increase or decrease the recognition and the appreciation of this profession? Another emerging challenge will be combining the farmers' knowledge and experiences with these new technologies.

Md. Farhad Zamil Country Director

Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA Bangladesh)

During discussion, Md. Farhad Zamil said that agricultural and rural sector in Bangladesh plays a vital role in the sustained food and livelihood security of its large and ever-growing population. Due to country's very fertile land and favorable weather, varieties of crops grow abundantly in this land. Sixty percent of the land is cultivable. In the past 20 years, the country has made great strides towards a reduction in poverty and child malnutrition. However, in rural areas the poverty rate still stands at approximately 26 percent, roughly 2 percent higher than the rate in urban areas. The agriculture sector contributes about 17 percent to the country's Gross Domestic Product (GDP) and employs more than 45 percent of the total labor force. However, each and every year it loses about 62,000 hectares of productive agricultural land through conversion to non-agricultural uses. Bangladesh is transitioning from its designation as an LDC (Least Developed Country) to an MIC (Middle Income Country). Therefore, meeting its Sustainable Development Goals (SDG) is a key priority for Bangladesh and ensuring food security through agricultural development is its prime concern.

He added in his speech that in Bangladesh, smallholder farmers make up the largest sector of agriculture workers. Lack of access to training in up-to-date agricultural practices and appropriate technologies means that these farmers often work at a subsistence level. Agricultural extension services are inadequate and modern machinery is often unavailable or difficult to access. An inefficient value chain and an unstructured market system hamper the efforts of farmers to get the best from their efforts. The impact of climate change, already becoming evident in the agro-ecosystem of the country, creates an additional challenge. Lower yields and poor-quality crops are the inevitable result. This, in turn, lessens the potential income for small and marginal farmers, bringing negative consequences for them and their families. The role of SFSA Bangladesh is to create value for resource-poor small farmers through innovation in sustainable agriculture and the activation of value chains. It does this currently in following main ways:

Farmers' Hub Agri-Marketing Enterprise (FHAME): This focuses on agricultural solutions for smallholders, from input to output. The Farmers' Hub business model is to provide a concentration of commercial unit where agricultural products can be aggregated. Local farmers benefit from improved access to agri-products, machinery, training and know-how.

eFarmersHub: The eFarmersHub is a digital platform combining a mobile-light app and web dashboard for digitalizing Farmers' Hubs and similar franchise businesses. Users retain control of their business transactions, and benefit from analytical business information for decision-making. SFSA Bangladesh has developed and deployed the eFarmersHub to digitize, record and track progress of Farmers' Hubs' performance, and increase their efficiency.

Dr. Firoz Shah Sikder Executive Director Lal Teer Seed Limited

Dr. Firoz Shah Sikder articulated that from the beginning of Lal Teer Seed Limited, they valued the interest of farmers and seed growers. The inclusiveness of farmers from the rural areas helped us to grow as the most appreciated seed company of the country. The company develops high yielding year round nutritious and ecologically sustainable crop varieties for supply to the growers to alleviate the nutritional deficiency of the population of the country.

Lal Teer at present is marketing 131 varieties of 33 vegetable crops in the country. Countrywide adaptation trials are conducted in 30 agro-ecological zones by Product Development Service (PDS) group to observe the product performance in different climatic conditions for sustainability. About 6,200 contract growers along with 28,173 workers (80% are women) in 14 different production zones are producing the best quality vegetable seeds under direct supervision of highly skilled and well trained agriculturists. In 2010, rice research program was initiated and presently 15 scientists have been working in the project. Meanwhile, Lal Teer is producing hybrid rice seeds locally in collaboration with the Chinese companies. However, it has achieved a significant success in hybrid rice development. At this moment, Lal Teer has more than 100 employees in our rice seed production program, most of them having agricultural background.

He said that they are devoted to reach the quality seeds to farmers' doorstep in the quickest possible time by distributing the order within 24 hours from receiving. They are using IFS an ERP solution in Sales, Distribution and Finance Departments to enhance our quality and efficiency. To ensure an easy access of farmers to quality seeds, there are 32 Regional Marketing Offices, more than 1000 registered dealers, 45,000 retailers and mobile seed vendors across the country. Altogether, Lal Teer covers the supply of its seeds to each and every village of the country. Lal Teer has an independent training wing through which about half a million farmers, 5,500 contract growers, 22,000 mobile seed vendors, 15,000 dealers and retailers have been trained also 215,000 opinion exchange meetings were conducted among the grass root level farmers where 66 million farmers received technical knowhow.

Mr. Shamim Murad General Manager, Digital Strategy ACI limited.

Mr. Shamim Murad brought the issue to help residents living in an adverse condition, a biotic stress tolerant (salinity & submergence) crops need to be introduced. He said, to overcome these problems, ACI has developed a variety of improved, specially adapted stress tolerant seeds for field crops (rice, wheat, maize, rapeseed etc) and homestead gardening that can be cropped all year around. This project aims to sell stress tolerant seed varieties and provide recommended inputs which will increase the agricultural productivity and decrease poverty among farm families in Bangladesh. The goal is to benefit 3200 farm families within 2 years.

The seeds will be sold to farmers at discounted prices and they will be trained to adopt proper agronomic practices, which will increase farm productivity. Widespread demonstrations within the project locations will also help farmers understand the benefits of cultivating a diversity of crops. As a result of farmers becoming more productive throughout the year, they will get a stable income and have secure access to more nutrient rich crops and products for their own consumption. After the 1st year, the farmers have increased their land for crop diversity by 10-15%. They have also switched from using susceptible local varieties to the high yielding varieties from ACI.

He mentioned that some farmers have also adopted new crops such as indigenous potato, maize, tomato, sunflower, Mung Bean and watermelon. They would only grow rice during T. Aman and now have understood the commercial benefits of growing additional crop varieties and adopted them. They have also started cultivating rice during the Aus season.

SESSION - Q/A

One of the participants asked What initiatives you have taken to increase women's participation in farming?

Replied by Mr. Shamim Murad, GM, Digital Strategy, ACI Limited

To ensure women's participation in Agriculture our project incorporates the women of each family to carryout homestead gardening. The women are given 5 types of vegetable seeds along with fertilizer, money for other inputs and watering cans. The women are also trained to carry out gardening in rows to increase production. The idea behind this is that, the women can provide nutrition to their families and sell the surplus in the market for extra income. This has been highly successful and women have now requested for more varieties apart from the 5 usual ones given to them by ACI. The performance of the homestead gardens has also influenced the neighboring women to adopt the same practices; hence snowball effect felt. а of the project can already be

SESSION 3: SUSTAINABLE SANITATION FOR ALL BY INTRODUCING INCLUSIVE BUSINESS

SPEAKER OF THE SESSION

- Mr.Md. Tanvir Ahmed Chowdhury,
 Sanitation Business Advisor | UrbanSan
 Programme, SNV Netherlands
 Development Organisation
- Engr.Uttam Kumar Roy, DMD-Finance (Additional Charge to Commercial Manager), Dhaka Water Supply and Sewerage Authority(DWASA)
- Mr.Kamrul Islam, Proprietor, Gulshan
 Clean & Care (SWEEP)
- Mr.Tarikul Islam Palash, Founder & Chief Executive, AID Foundation



MODERATOR OF THE SESSION

MR. IMRAN CHOWDHURY
PROJECT MANAGER
LIGHT CASTLE PARTNERS

Mr. Md. Tanvir Ahmed Chowdhury Sanitation Business Advisor, UrbanSan Programme SNV Netherlands Development Organization

Md. Tanvir Ahmed Chowdhury presented the key note presentation on Sustainable Sanitation for all by introducing inclusive business. During his presentation, he presented that Bangladesh is a global success story in sanitation, reducing open defecation from 34% in 1990 to less than 1% today. But despite this initial progress, nearly 40% of the country still lacks access to improved sanitation. Improving access to sanitation services is essential for public health, wellbeing and achieving sustainable development goals beyond the MDGs. Improved sanitation practices reduce the risk of disease, affecting the productivity and income of millions of rural families. Climate change and population growth make improvements even more urgent. In many countries, sanitation service delivery is fragmented and fails to deliver minimal service standards, while those without access to improved sanitation lack the means and influence to change their situation as they are often the poorest and the most marginalized groups of society.

The Sustainable Sanitation & Hygiene for All Approach: In order to ensure equitable and sustainable access to sanitation, a comprehensive approach is needed. SNV's experience working on WASH programs in more than 22 countries has shown that strategies such as demand creation and sanitation marketing need to be embedded in longer-term processes that develop sustainable service delivery models at scale. Designed to address this need, Sustainable Sanitation & Hygiene for All (SSH4A) is essentially a capacity building approach, supporting local government to lead and accelerate progress towards district-wide sanitation coverage with a focus on institutional sustainability and learning.

Collaborative approach of Private and Public sector: Collaboration between different public and private actors is crucial within the sanitation sector. The central government's involvement is important for effective policymaking and funding as well as for setting up agreements with private corporations which then implement appropriate infrastructure. Local governments can play an important part in engaging with small and medium enterprises, NGOs, social entrepreneurs and the civil society.

- In general, governments are most likely to have the mandate and human resources for organizing and mobilizing communities and awareness raising. However, in certain country contexts with e.g. weak political structures and high rates of corruption it might be more appropriate that other stakeholders like the private sector, NGOs, international agencies or different mass communication media such as newspapers, radio, television or internet play an important role in this process.
- NGOs are mainly financed by public funds, and need partnerships with enterprises in order to carry out projects that have the potential for scale and replication.
- Labour unions may help in complex transitions of national public sanitation bodies or programs.

Apart from the discussion of who is involved in sanitation, it is of utmost importance not only to look at single components of sanitation but to consider the whole sanitation services chain including all

services that are required to be in place to deliver sustainable sanitation. The following selection shows different revenue opportunities within the sanitation services' chain.

- 1. Production of sanitation hardware
- 2. Installation of sanitation systems
- 3. Operation and maintenance
- 4. Promotion and advertisements
- 5. Emptying of toilets and collection and safe disposal of faecal matter
- 6. Training and education
- 7. Reuse of e.g. nutrients, water, organic matter and biogas by e.g. commercial farmers.

The sanitation sector has the potential to provide economically viable business opportunities for both public and private organizations. Although this factsheet puts a strong emphasis on private and social enterprises, the role of government must not be overlooked. Improved regulation in the sanitation sector, as well as simplification of the registration of micro-businesses in the sanitation sector, are key areas in which government can play a leading role. This would lead to facilitating an enabling environment for private sanitation suppliers. Collaboration between private and public entities in sanitation should be encouraged with examples such as the Ico-toilets, where the municipalities provide sites and approvals for the construction and the private sector covers investment costs. Private and social businesses should be encouraged further to increase their presence in service provision in the sanitation sector. The sale of sanitation products will remain dominated by the private sector, but more social enterprises should become active in the product area so as to establish a wider distribution network to reach the people who need these sanitation products the most. NGOs will continue to play the part of advocates, innovators and implementers that work for more public awareness and social dialogue.

Lastly, it has to be emphasized again that the 4 billion people that fall in the Base of the Pyramid (BOP) income bracket and are suffering from the sanitation crisis need to be viewed as valued customers and a potential market by sanitation businesses.

Mr. Tarikul Islam Palash Founder and Chief Executive Officer Aid Foundation

Mr. Tarikul Islam Palash pointed that people take it for granted that sanitary compliances are meant to come only from donors and NGOs and they are free of cost. They are reluctant to pay a penny for it. So it is a challenge to start a business out of it. The ultimate goal of AID Foundation is to upgrade the living standard of the underprivileged and poverty stricken people through their development and positive change in socially and culturally. It focuses to educate people of rural area about sanitation and hygiene. He mentioned, globally, 946 million people still open defecate (9 out of 10 live in rural areas), 2.4 billion people lack access to basic sanitation (7 out of 10 in rural areas), 663 million lack access to basic water sources, and diarrhea is the second leading cause of death in children under five much of

which is preventable by clean water and sanitation. Sanitation is one of the most important aspects of community well-being because it protects human health, extends life spans, and is documented to provide benefits to the economy. Sanitation (e.g. toilets, latrines, mechanized wastewater treatment) is currently deployed as a way to contain and/or treat human excreta (and in some cases grey water) to protect human health and the environment including water bodies that are sources for drinking water. Therefore the 2015 United Nation's Sustainable Development Goal (SDG) 6 for 2030 aims to achieve equitable access to safely managed water and adequate sanitation for all and end open defecation. Achieving universal and equitable sanitation for all will require access to information and data on pathogens and sanitation technologies and a network of community members, professionals, and experts who reside all over the world like the Global Water Pathogens Project.

Mr. Kamrul Islam Proprietor Gulshan Clean and Care

Mr. Kamrul Islam shared his business experience during panel discussion and said that when he started his business he was subject to frowning and skepticism sanitation as business is something very new in Bangladesh. He had not seen any profit for the first 4 months of his business; in fact, he lost a good sum of money. But from the fifth month he turned things around by mean of sheer determination and hard work. Now he makes approximately BDT. 50,000 per month from his business. He urged Government and Banks to step forward with credit facilities to expand such business. He mentioned that Government cannot solve Dhaka's sanitation and waste management problem by themselves. So Government partnered with private companies like his company and together they can make this city more habitable.

Engr. Uttam Kumar Roy Deputy Managing Director - Finance Dhaka WASA

Since 2007, Dhaka's water utility has been turning around its water services without leaving the poor behind, Engr. Uttam Kumar Roy told during the panel discussion. He said that by creating closed hydrologic systems to break the megacity down into more serviceable and manageable zones, otherwise called "district metered areas (DMAs)," the utility has swiftly rehabilitated networks and connections, is now able to detect and reduce leaks, and delivers pressurized, clean water 24 hours a day to everyone, including the poor. The utility's top management has also adroitly pushed through sensitive but essential reforms, and tested and validated its assumptions about the technical as well as

financial viability of connecting slums. The Dhaka Water Supply and Sewerage Authority (DWASA) has thus become South Asia's replicable model of an inclusive, enterprising, and commercially viable urban service utility. A major reason for DWASA's turnaround has been the \$212.7 million Asian Development Bank (ADB)—financed Dhaka Water Supply Sector Development Program (DWSSDP), under a multidonor partnership for the entire urban water sector in Bangladesh. The partnership combines sweeping yet pragmatic and phased reforms, innovative technology and management approaches, and a determination to connect slum areas.

Engr. Uttam said, currently Dhaka WASA is functioning with newly approved "Table of Organization & Equipment (TO&E)" and guided by a Board and it is made for formulating policy and providing overall guidelines. The mission of Dhaka WASA is to provide safe and sufficient water for drinking, industrial and commercial use, to ensure sanitation and good hygienic condition through proper disposal of domestic and other sewerage, and to ensure efficient storm-water drainage system in Dhaka city. The main responsibilities of Dhaka WASA are:

- a) Construction, operation, improvement, and maintenance of the necessary infrastructures for collecting, treating, preserving, and supplying potable water to the public, industries, and commercial concerns.
- b) Construction, operation, improvement, and maintenance of the necessary infrastructures for collecting, treating, and disposing domestic sewerage and other sewerage; and
- c) Construction, operation, improvement, and maintenance of the necessary infrastructures for storm water drainage facilities of the City.

He is anxious that with time passing by, it is difficult to keep up with growing demand of exploding population. Therefore, Dhaka WASA is now endorsing private initiatives to join hand in hand with DWASA to meet looming challenges of coming days.

SESSION 4: FINANCIAL INCLUSION FOR BALANCING BENEFIT TO BOP POPULATION

SPEAKER OF THE SESSION

- Mr. Feisal Hussain, Team Leader,
 Business Finance for the Poor in
 Bangladesh
- Mr. Ben Stevenson, Technical Expert,
 Research & Data Analyst, Business
 Finance for the Poor in Bangladesh
- Mr. Zia U. Ahmed PhD, Chairman, Terra Resources International Venture Investment Partners BD Ltd (VIPB)
- Mr. Md Ashraful Alam, Country Project Coordinator, SHIFT SAARC in Bangladesh, United Nations Capital Development Fund (UNCDF)



MODERATOR OF THE SESSION

MR. BIJON ISLAM CHIEF EXECUTIVE OFFICER LIGHTCASTLE PARTNERS

Mr. Ben Stevenson Technical Expert, Research and Data Analytics Business Finance for Poor in Bangladesh (BFPB)

Mr. Ben gave some information about Business Finance Poor in Bangladesh. He mentioned that they have 300 million pound UK project fund for Bangladesh. The goal of BFPB is the economic growth of the poor people of Bangladesh. They work with various companies to help the innovators. He said, "Our key project is to provide financial service or financial solution. We provide insurance service, micro credits to those who design new products, who are interested in innovations but for the lack of money can't do so. We also design tailored products which are more suitable and important for the people of the bottom of the pyramid of Bangladesh. Our challenge is to bring change in Bangladesh. We are observing closely how Bangladesh can improve in technology and digitalize their life style like China or other developed country."

Mr. Zia U. Ahmed Chairman

Terra Resources International Venture Investment Partners BD Ltd (VIPB)

Mr. Zia talked about how VIPB is working for the BOP people. He stated, "We do investment for the farmers and for the people of the bottom of the pyramid. As the BOP people need help most, they are trying to help the rural people, the farmers and the urban poor people. We are raising fund for the farmers so that they can increase the productivity of foods and crops from which we, the people of BD, the farmers and VIPB all can be benefited. Almost 40% of our investments are in agricultural and food sectors as we have a huge population to feed. We also invest in entrepreneurial enterprises of women. As technology is very important in our day to day life and since we can apply it to health, education and many other areas, some of their investors invest in technology. We want to adapt tech in every sphere of our life. We also endorse and invest in companies where we see growth and potential and where we believe the companies would create employment opportunities."

He added "Our idea is to create a world where the people of the bottom of the pyramid will come forward and do business with other global business. To me, that type of Inclusive Business should be built in Bangladesh otherwise we will fail to progress."

Finally, he gave an idea about a new term, "Post-Micro" which is too big for micro finance and too small for bank. And he asked for support from the entrepreneurs.

Md. Ashraful Alam Country Project Coordinator, SHIFT SAARC in Bangladesh UNCDF

Mr. Ashraful shared some of his interesting and inspirational projects he worked for. "I worked in a project with Bangladesh Bank which was a government funding project. The project was for building and providing housing for the poor. Basically that project was created for the financial inclusion of the poor people who were very helpless and don't have much income to have sustainable housing. Later on, also had the privilege of working with the Asian Development Bank funded project in the SME for MSME. The project essentially provided finance to MSME outside to the major metropolitan, for rural people. Metropolitan MSME were not under this project. Another mention-worthy project I worked was with JAIKA. That project was for the fixed assets financing with MSME's all over the world. With JAIKA he had another two projects. One was the direct foreign financed project; the other one was RMG sector project which was basically supporting the safe working place for the RMG workers. I recently worked in a project with Bangladesh Bank which offered BDT. 10 accounts for the street children and school going students."

Mr Alam is currently working in a project titled 'Sharing Inclusive Finance Transformation'. This project is funded by European Union. In this project they are mainly implementing the regulator ecosystem for digital financial services to grow and they are also working with the providers for developing human centric products. We are also creating data and information that will help the regulators as well as the providers. Lastly, under this project we are also communicating with the stakeholders regarding financial improvement. Through communication, they are raising awareness to the stakeholders. We are also launching a web portal 'micro merchant Asia' where the information about the micro merchant of Asia will be given.

SESSION - Q/A

Digital payment is a costly thing. How can it be simplified for the extreme poor people?

Replied by Md. Ashraful Alam, Country Project Coordinator, SHIFT SAARC in Bangladesh, UNCDF

"If we exchange money whether it is hard currency or digital payment, we do not pay any additional fees for paying. If someone buys anything from a vender, he need not pay any fees but when we send prefer money from one place to another, whatever the medium is courier, Bkash, Rocket or post office we have to pay money. Comparison between the cost of post office sending money or Bkash sending money, there is a question of convenience. If we send by post office or courier how days it will take and if we send through Bkash or Rocket how many time it will take. Most importantly, if we send money, whatever the medium is, there must be some cost. But we will try to reduce it."

SESSION 5: INCLUSIVE BUSINESS IN RMG SECTOR FOR WORKER'S WELL-BEING

SPEAKER OF THE SESSION

- Dr. Mahfuzul Haque, Director, Social Responsibility Asia (SR Asia) Bangladesh
- Mr.Thomas Radal, Regional Social and Environment Manager, Carrefour
- Ms.Nishat Nahrin Hamid, Director,
 Shasha Denims Ltd.
- Ms.Subhadra Gupta, CSO Engagement
 Manager, South Asia, Fair Labor
 Association



MODERATOR OF THE SESSION

MS. SARWAT AHMAD SENIOR ADVISOR

PROMOTION OF SOCIAL AND ENVIRONMENTAL STANDARDS IN THE INDUSTRY DEUTSCHE GESELLSCHAFT FÜR INTERNATIONALE ZUSAMMENARBEIT (GIZ) GMBH

During moderating the session, Ms. Sarwat Ahmed stated that Inclusive business can play a vital role for success in the country's readymade garment. Such initiatives will contribute to the growth of Bangladesh RMG industry. All stakeholders should work together for the betterment of this industry which is the lifeline of the country's economy.

Dr. Mahfuzul Haque Director Social Responsibility Asia (SR Asia) Bangladesh

Dr. Mahfuzul Haque highlighted on "Inclusive Business" in RMG sector for workers' well-being. He separated his presentation into two parts. At first he discussed about Inclusive business and then stated how the RMG workers could be benefited by involving in to Inclusive Business.

"Inclusive business is a sustainable business that benefits low-income communities. Inclusive Business is all about including the poor in the business process. He said that he worked as a trainer for the RMG workers; and he was aware of the workers' common problems that are troubling them:

- The workers were facing problem carrying lunch with them,
- Female workers were looking for effective day care center for their children
- Lack of housing facilities nearer their factories
- How to raise their school going kids
- Security during commuting from home to factory and back
- Taking care of their old parents and parents in law
- Inaccessibility of goods from grocery market at discount price
- Lack of life skill and knowledge

Dr. Haque urged that the factory owners and the stake holders to address these issues and by resolving these problems, by incorporating them into their Inclusive Business. He also found out how these problems can be solved by Inclusive Business:

- The owners or the stakeholders can provide lunch box to the workers.
- Insitu safe and healthy daycare center for their children.
- Workers housing can be built near the factory by the owners.
- Tutorial home service can be provided to the worker's children.
- Rickshaw vans could be hired for the workers for commuting
- Reliable and trustworthy Old Home services can be provided to the parents and in laws.
- Evening bazaar to be commissioned
- Life skill training program or workshop can be organized.

Mr. Haque believe that there is a win-win situation for the workers and the owners. If they provide these facilities to the workers, the sense of ownership will be found in the worker's mind and they will work for the factory as their own. As a result, the productivity will be increased.

Finally, he presented the implementation mechanism of inclusive business in the RMG sector:

- All the stakeholders like the brands, buyers, factory owners, donors, local community; NGO's and the RMG workers are to be involved.
- To start with the above suggestions could be implemented through piloting with much care and patience.
- CSR fund could be utilized in this regard.
- There could be a dedicated official in the factory to promote Inclusive Business.

He was of the opinion that if the problems of the workers are solved and if the stakeholders include them into their business it would never be a loss for them rather both the owners and the workers will be benefited.

Mr. Thomas Radal Regional Social and Environment Manager Carefour

Mr. Radal talked about Carefour and their targets and strategies. "As we are retailer our job is to deal with the consumers but I think that in case of dealing with the workers, we need experts to deal with them. As everyone has different perception, when it comes to worker's empowerment it becomes complex for them to deal with. So we are eager to work together with the factories, associations and companies to address the worker's problems. We will truly be digital when we will increase the use of technology in our factories and reduce the problems of our workers."

Mr. Radal goes on saying "Carefour is working with SNV for implanting health insurance team in the factories. Our initial target is to reach 10000 workers in Bangladesh and give them facilities to have health insurance. 10000 may be a big number for a company but a small number for a country. That is why we need more and more buyers to join the efforts. We want to be collectively stronger for Bangladesh."

Mrs. Nishat Nahrin Hamid Director Shasha Denim Ltd.

Mrs. Hamid presented her company's (Shasha Denim) policy and strategy for the betterment and strong productivity of the workers. She said "in 2015 we bequeathed a share of the company to our workers and managers who had been with Sasha Denim for ten years or more. We were actually valuing their loyalty that they showed for over a decade or so. Now our workers also own a slice of company and their spirit to work more grew tremendously. We also pay for the workers' housing facilities because when they get housing facilities their life would be easier and tension free then they will work happily for the benefit of the factory. We also provide allowance for their children's education."

"Furthermore, regarding health care, a doctor visits twice a week and all the workers of their factory including the managers get free medical service from the doctor. If there is any accident occurs while on duty, we pay for the whole treatment. Even if there is any kind of operations of the workers we cover it as well."

Ms. Subhadra Gupta CSO Engagement Manager for South Asia Fair Labor Association

Ms. Subhadra Gupta talked about fair Labor association and what they are doing for the well-being of the workers. "Fair Labor Association is not a typical international NGO. When we talk about Inclusive Business our main goal should be to improve the lives of workers around the world."

She had also given some information about FLA's efforts on Inclusive Business. "Our mission is to create lasting solutions to abusive labor practices to improve the lives of workers throughout the world. We provide tools and resources to the companies, deliver training to factory workers and management conduct due diligence through independent assessments and advocate for greater accountability and transparency from companies, suppliers, and others involvement in global supply chains. We have nine negotiable code of conduct; employment relationship, nondiscrimination, abuse, forced labor, child labor, freedom of association, hours of work, compensation and health, safety and environment."

Mrs. Gupta sums up saying "we believe in engagement with workers, unions, and labor right organizations are keys to understanding and then improving conditions of the workers."

COMMENTS

Kazi Mahfuz Mamtazur Rahman, Team Leader, Sarathi-Progress through Financial Inclusion Swisscontact | Swiss Foundation for Technical Cooperation

"When we talk about Inclusive Business, workers come first into our mind. But it is a matter of distress that there are too less number of workers in our country who have their own bank account. But it is really important for the workers to have a Bank account. So he requested all to work for it and expected that there would be a time when each and every workers of country would have their Bank account.

Mr. Faruque Hassan, President of DBCCI

Responding to a question about working condition of our RMG sector "I believe that in other countries they do not have facilities for workers like the companies of our countries. There are so many good practices in our RMG sectors. There are many people who criticize our RMG sectors but he believes that we are improving day by day. The owners are trying to give facilities to the workers and as a result, workers' productivity is increasing in this sector."

SESSION 6: ICT FOR POVERTY ERADICATION



MODERATOR OF THE SESSION

MR. SAIF KAMAL
CHIEF EXECUTIVE OFFICER
TORU INSTITUTE OF INCLUSIVE INNOVATION

SPEAKER OF THE SESSION

- o Ms. Linda Germanis, Innovation Hub Project Manager, UNDP-Bangladesh
- o Ms. Tina Jabeen, Investment Advisor, Startup Bangladesh, ICT, Govt. of Peoples Rep. of Bangladesh
- Mr. Md. Asad-Ur-Rahman Nile, Technical Specialist, Leveraging ICT for Growth, Employment and Governance (LICT) Project

Ms. Linda Germanis Innovative Hub Project Manager UNDP-Bangladesh

Ms. Germanis broke down the role of ICT in small business enterprise. ICT has its effect in every sphere of modern life and it can be very instrumental to cut down or even eradicate poverty in least developed countries. Ms. Germanis simply reminds about ICT and its role in poverty mitigation. She mentioned, "So far today's conference has covered a wide variety of fields; for example, Sanitation, Climate smart agriculture, health, RMG sector and so on. But if we think ICT can play a role in all this fields. So, the question we should ask ourselves now is why the link between ICT and inclusive business id so crucial and why international community are so keen on this matter and what can ICT and inclusive business produce here in Bangladesh. Information and communication technologies (ICTs) have penetrated even some of the poorest developing countries. These include the sudden increase of mobile phone use, advent of the internet with its introduction of globalised social networking sites, information and communications technology (ICT) services and saturation of computerized content. Scholars and observers worldwide have sort to debate ICTs roles.

ICT might open new doors for business enthusiasts but at the same time it shuts down many scopes that had been enjoyed by the people associated with business and trade. In Bangladesh we have already seen some of the symptoms caused by the ascension of ICT. To name an example the growing rate of jobless people can loosely be attributed to ICT. But Across all sizes of organizations there is generally clear evidence of ICT (Information and Communication Technology), be it through, for example, the telephone, mobile/cellular phone, network switch/router, PC, laptop or tablet computer; Invariably, these and many other devices are considered integral to a firm, as they proved to be great assist for small business and SME sector.

There are four ways ICT can help businessmen to accelerate and boost up their businesses:

- 1. To improve service delivery to customers
- 2. To improve your organisation's responsiveness to new developments
- 3. To change the basis of competition in your industry
- 4. To improve organisation's overall performance

Ms. Tina Jabeen Investment Advisor, Startup Bangladesh, ICT Govt. of People Republic of Bangladesh

Ms. Tina Jabeen mentioned that she attended an award ceremony organized by **Sheba**; a platform that bring together the micro-entrepreneurs who provide different type of services. This was the first ever of the mentioned award ceremony and they bring forth stories of successful entrepreneurs and how their life was changed, entirely or partially, by the arrival of **Sheba**. She told a story of a plumber who had to live hand to mount now turned into an ICT entrepreneur and has a monthly income of bdt 200,000 roughly. From a poor villager he is now on his way to become a successful entrepreneur. This is an example of how ICT can be a defining factor in our strive to eradicate poverty for good. ICT, if properly exploited, can carry along our agricultural GDP from 2.5% to 4.0% globally.

She said *Startup Bangladesh*, is first of its kind, directly funded by Bangladesh government. What they do is providing fund to tech based entrepreneurs. Initial allotment for a start-up entrepreneur is up to BDT. 10,000,00 and with this money they can convert their ideas into business. Later, if Startup Bangladesh convinced the sum could be doubled, tripled and even more. This is their funding scheme; it also has accelerator. That is the first accelerator by Bangladesh government for start-ups. The accelerator, though not yet fully in operation, but still currently facilitating sixty four start-ups. It also provides technical expertise through workshops and seminars.

Mr. Asad-Ur-Rahman Nile Technical Specialist Leveraging ICT for Growth, Employment and Governance Project.

Mr. Asad-Ur-Rahman Nile introduced LICT during his speech in a panel discussion. He said, "LICT is currently running many initiatives in Bangladesh to train the human resources, particularly students, to build a technically competent nation. Up until now we have trained 20,000 students about JAVA, Microsoft Words, PowerPoint, Web Designing etc. We also trained a good number of professionals to make them more professionally clinical and dynamic. Bangladesh government has set the target of \$5 billion worth of export and 2 million employments in ICT by 2021. To achieve that feet we need a large number of skilled workers. We have manpower and resources; all we need is government and private initiatives to train those resources and make them eligible for the fiercely competitive ICT sector of the world. What we are also focusing is to connect local companies with global players so that the scope and opportunity is widened. The positive stance of Bangladesh to generate skilled man power in response to the demand of the world market, simply pertaining primary training is not enough on controlling world market so our workers needs middle term training. In this case it is costlier for the organization concerned because of the leaving the institution after training. We expect the help of the government in this case. Emphasis should be given on online training like foreign countries."

SESSION: Q & A

Ms. Sumaya Rashid Country Director, SR Asia Bangladesh

Despite all the potential, sadly, ICT business is experiencing a bad patch as lots of allegation like fraudulence and service mismanagement are being pointed at it. So what could be the awareness program to purge the ICT business from these allegations?

Replied by Mr. Saif Kamal, "The regulatory infrastructure for trust, security, privacy, and consumer protection is needed. Essential are a culture of security to enhance trust in the use of ICT, effective enforcement of privacy and consumer protection, and combating cyber-crime and spam. Strengthened cross-border co-operation between all stakeholders is necessary to reach these goals. The companies themselves should undertake awareness program to ensure the trust of the consumers and a well-balanced delivery and payment system will do it."

FEEDBACK OF THE CONFERENCE

"I have come here mainly for two purposes: to enlighten myself about IB, and to acquire some ideas about how IB can be applied in RMG sector. I can say my invested time did not go in vain and I would like to congratulate everyone behind the curtain. But let me add something; amidst ample positive aspects I personally felt the absence of representatives from finance sectors; more particularly from Bangladesh Bank and BGMEA. I would also urge the organizers to ensure the participation and involvements of donor countries and organization to make such initiatives more participatory" - Mr. Kazi Mahfuz, Team Leader of Sarathi

"The necessity conferences as a platform to share innovative and pioneering ideas to make the world a better place for BOP population. "This has truly been a wonderful day for me both as a participant and as a discussant. I hope we will be introduced with more creative ideas methods that can make businesses profitable for companies and inclusive for the people of BOP. The organization I am representing here, Innovative Hub, will always appreciate if anyone come up with inventive ideas and model that make business more inclusive". - Ms. Linda Germanis, Project Manager of Innovative Hub, UNDP

"Such kind of conference is useful tool for promoting Inclusive Business. But my observation is the conference need to involve more policy makers to exchange dialogue who can really play a vital role to enforce for incorporating Inclusive Business in industries." - Syed Moazzem Hussain, Technical Advisor, Employment Injury Protection Scheme For the Workers in the Textile and Leather Industries (EIPS); GIZ Dhaka Bangladesh

SUMMARY OF CONFERENCE

Mr. Jamal Uddin Inclusive Business Advisor, SNV Netherlands Development Organisation

Mr. Jamal Uddin, Inclusive Business Advisor of SNV Netherlands Development Organisation addressed the summary of the conference. During his speech, he mentioned, the core part of the conference is comprised of six parallel sessions covering the most important aspects of IB including climate smart agriculture, inclusive health to attain SDG goal, sustainable sanitation, financial inclusion of BOP, IB in RMG sector, and ICT for poverty eradication.

In the first session, focused on how technology can play a vital role in supporting the farmers to increase their productivity and minimizing middlemen's cut from their profit while reaching out to the consumers.

The second session covered inclusive health strategy to attain SDG goal. The inclusion of poor community in the health sector would exert a discerning impact on national growth by increasing productivity and sustainability of its colossal workforce. The scopes of inclusion of underprivileged community in health sector are many thanks to the evolution of mobile and information technology in the tenure of current government. The potentials of designing and developing micro insurance for low income population was also conversed by the experts.

The third session projected light on sustainable sanitation for all by introducing inclusive business. Bangladesh's success in ensuring sanitation for its millions of people is astronomical. Yet, the fact remains that, in urban area the condition of sanitation and waste management is beggar description. There have been numerous private-public partnerships in infrastructural development in Bangladesh but investment potential in sanitation and hygiene affiliates are mostly unexplored. Even some private enterprises popped up out of the mist in recent days they are in want of endorsement by government and financial institutions.

The fourth session tilted around the notion of financial inclusion for balancing benefit to BOP population. A bulk portion of low income mass is detached from mainstream financial sector. They hardly have access to credit and other fiscal facilities to convert their ideas and labor into business. Only a small portion has a bank account and procedure of borrowing is sometimes complicated for BOP people. Mobile banking is considered as lesser evil but it is never a full-fledged banking system. The discussants examined a number of mechanisms to ensure the convergence of BOP population with mainstream economy by providing them with required incentives and endorsements.

The fifth session dealt with IB for RMG sector; one of the most echoing topics around the national and international business cannon. Bangladesh's RMG sector predominantly comprises of women workers, thus, considered as the bedrock of women's active participation in our economy. After infamous Rana Plaza tragedy companies had to reevaluate the whole structure of RMG sector to ensure the well-being of millions of workers. But a huge truckload of work is yet to be finished. Safety measurement, wag discrimination and health insurance of RMG workers were the key concerns of this session.

The final session of the conference examined the scope of ICT for poverty eradication. This is particularly one of the main agenda of Bangladesh government's vision-2021. The dream of digital Bangladesh will never be reality unless or until the under-developed people are brought under the light

of information and communication technology. Currently as many as 80 million Bangladeshi use mobile phone yet the parentage of internet user is one of the lowest in the world. This is a huge setback as well as scope of business for the aspirant start-ups. Information and communication technology can be a mean of business by itself and also boost up other businesses by providing latest data and information to the businessmen and consumers.

VOTE OF THANKS

Mr. Sahariar Taha Secretary General, DBCCI

Mr. Shahariar Taha said in Vote of Thanks, "I am truly intrigued by today's six fecund knowledge sharing sessions. Today's conference projected light on some of the predominant aspects of Inclusive business. The conference also highlighted some entrepreneurial success stories from real life. It is my privilege to be asked to give the vote of thanks. I wholeheartedly express my gratitude to SNV, SR Asia Bangladesh, NSU, DBCCI, honorable guests, foreign delegates, participants, audience, volunteers and media for making this conference so special by their graceful presence. I also thank the discussants and presenters for sharing their ideas and findings with us. Conferences and events like this are unique way of learning, introducing and networking. On behalf organization sect I am thanking all of you once again."

NEWS & MEDIA





Wednesday, 31 October, 2018, 1:12 PM

DBCCI Holds Seminar On Inclusive Business

Traders urged to work with govt to achieve SDGs

Published: Tuesday, 2 October, 2018 at 12:00 AM Count: 400

Business Correspondent

⊖Print A+ A- A



Dr. Gowher Rizvi, International Affairs Advisor to the Prime Minister, called upon the private sector business to work hands on hands with the government to achieve sustainable development goals (SDGs) by the stipulated time of 2030.

He was speaking as the chief guest at an international conference on "Inclusive Business" jointly organised by the Dutch-Bangla Chamber of Commerce and Industry (DBCCI), SNV Netherlands Development Organisation and Social Responsibility (SR) Asia jointly organised at North South University (NSU) in the capital on Sunday.

Ambassador of European Union to Bangladesh Ms. Rensje Teerink, Ambassador of Netherlands to Bangladesh Harry Verweij also said upheld sustainable development as a core element of inclusive business needed for economic development.

Dutch Ambassador highlighted that Netherlands Embassy has long term support to the Government for incorporating Inclusive Business at policy level. Bangladesh developed a lot in terms of economic development.

They said the gaps in resource mobilization should be reduced by providing policy as well as infrastructure supports to inclusive business development in the country, as it aspires to achieve the SDGs.

NSU Vice Chancellor Prof. Dr. Atique Islam, Germany Embassy Deputy Head of Mission Michael

NSU Vice Chancellor Prof. Dr. Atique Islam, Germany Embassy Deputy Head of Mission Michael Schultheiss and SNV Netherlands Development Organisation Country Director Jason Belanger were present as Special Guests.

Ms. Farhtheeba Rahat Khan, Team Leader, Working with Women Project II, SNV Netherlands Development Organisation readout the keynote paper highlighted the main aspects of SNV's work in promoting inclusive business in Bangladesh, especially in the garment sector. DBCCI President Faruque Hassan made the welcome address while SR Asia Country Director Ms. Sumaya

DBCCI President Faruque Hassan made the welcome address while SR Asia Country Director Ms. Sumaya Rashid was moderator at thew seminar.

There were total six (6) parallel sessions on six thematic areas which are Agriculture, Health, Water & Sanitation, RMG, Financial Inclusion, RMG - conducted during entire conference day. The sessions were discussed by national and international speakers from different organizations.

North South University collaborated with the conference as the institutional partner, while UNDP Bangladesh and Light Castle Partners supported the event as Knowledge Partner.

daily sun

Mednesday, 31 October, 2018

বাংলা সংস্করণ 📳

Int'l conference on inclusive business held in capital



Dutch-Bangla Chamber of Commerce and Industry President Faruque Hassan and Prime Minister's International Affairs Adviser Dr Gowher Rizvi are seen at an international conference on 'inclusive Busines: on North South University remises in the capital on Sunday.

Dutch-Bangia Chamber of Commerce and Industry (DBCCI), SNV
Netherlands Development Organisation and Social Responsibility (SR)
Asia jointly organised an international conference on "Inclusive Business"
at North South University in the capital.
Faruque Hassan, President of DBCCI, started the programme by the

Faruque Hassan, President of DBCCI, started the programme by the welcome address. He sald that attainment of the inclusive business would require a strong and effective institutional mechanism involving all stakeholders including public representatives across the country.

Dr. Gowher Rizvi, International Affairs Advisor to the Prime Minister was present at the inaugural session of the conference as the chief guest.

SPEAKERS

INAUGURAL SESSION



Dr. Gowher Rizvi International Affairs Advisor to The Prime Minister



H. E. Mrs. Rensje Teerink Ambassador Delegation of the European Union to Bangladesh



H.E.Mr.Harry Verweij Ambassador Netherlands



Mr. Faruque Hassan President & Industry (DBCCI)



Mr. Michael Schultheiss **Deputy Head of Mission** Embassy of the Kingdom of the Dutch Bangla Chamber of Commerce Embassy of the Federal Republic of Germany



Prof. Dr. Atique Islam Vice Chancellor North South University



Mr. Jason Belanger **Country Director SNV Netherlands Development** Organisation



Ms. Farhtheeba Rahat Khan Team Leader Working with Women Project II **SNV Netherlands Development Organisation**



Ms. Sumaya Rashid **Country Director** Social Responsibility Asia (SR Asia) Bangladesh

Session - 1: Inclusive Business in Climate Smart Agriculture



Mr. Ivdad Ahmed Khan Mojlish Managing Director LightCastle Partners



Mr. S M Mahmuduzzaman
Project Manger
SNV Netherlands Development
Organisation



Mr. Md. Farhad Zamil Country Director Syngenta Foundation for Sustainable Agriculture Bangladesh (SFSA Bangladesh)



Dr. Firoze Shah Sikder Executive Director Lal Teer Seed Limited



Mr. Shamim Murad General Manager Digital Strategy ACI Limited

Session - 2: Inclusive Business for Health to attain SDG goal



Mr. Shahariar Taha Secretary General Dutch Bangla Chamber of Commerce & Industry (DBCCI)



Mr. Syed A Hamid Director, Institute of Health Economics Dhaka University



Dr. Md. Aminul Hasan
Dy Director-Health Economics
Unit., Focal Person SSK Cell,
Focal Person Quality
Improvement Secretariat
Of MoHFW



Mr. Md. Azmal Kabir National Coordinator SSK Cell - Health Economics Unit Health Services Division, MoHFW



Mr. Ziaul Haque General Manager Pragati life Insurance Company Ltd.

Session - 3: Sustainable Sanitation for all by introducing Inclusive Business



Mr. Imran Chowdhury Project Manager Light Castle Partners



Mr. Md. Tanvir Ahmed Chowdhury Sanitation Business Advisor | UrbanSan Programme SNV Netherlands Development Organisation



Emgr. Uttam Kumar Roy DMD-Finance (Additional Charge to Commercial Manager) Dhaka Water Supply and Sewerage Authority(DWASA)



Mr. Tarikul Islam Palash Founder & Chief Executive AID Foundation



Mr. Kamrul Islam Proprietor Gulshan Clean & Care (SWEEP)

Session - 4: Financial Inclusion for balancing benefit to BoP



Mr. Bijon Islam Chief Executive Officer LightCastle Partners



Mr. Ben Stevenson
Technical Expert, Research & Data
Analyst
Business Finance for the Poor in
Bangladesh



Dr. Zia U. Ahmed Chairman Terra Resources International Venture Investment Partners BD Ltd (VIPB)



Mr. Md Ashraful Alam Country Project Coordinator, SHIFT SAARC in Bangladesh United Nations Capital Development Fund (UNCDF)

Session - 5: Inclusive Business in RMG sector for workers wellbeing



Ms. Sarwat Ahmad Senior Advisor PSES, Deutsche Gesellschaft für International Zusammenarbeit (GIZ) GmbH



Dr. Mahfuzul Haque Director Social Responsibility Asia (SR Asia) Bangladesh



Mr. Thomas Radal Regional Social and Environment Manager Carrefour



Ms. Nishat Nahrin Hamid
Director
Shasha Denims Ltd.



Ms. Subhadra Gupta
CSO Engagement Manager,
South Asia
Fair Labor Association

Session - 5: Inclusive Business in RMG sector for workers wellbeing



Mr. Saif Kamal
Chief Executive Officer
Toru Institute of Inclusive
Innovation



Ms. Linda Germanis Innovation Hub Project Manager UNDP-Bangladesh



Ms. Tina Jabeen Investment Advisor Startup Bangladesh, ICT, Govt. of Peoples Rep. of Bangladesh



Mr. Md. Asad-Ur-Rahman Nile Technical Specialist Leveraging ICT for Growth, Employment and Governance (LICT) Project

SUMMARY OF THE CONFERENCE



Mr. Md. Jamal Uddin Inclusive Business Advisor SNV Netherlands Development Organisation

PEOPLE WORKING BEHIND



Ms. Koyela Sharmin
Private Sector Engagement Advisor
SNV Netherlands Development
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Mr. Biswajit Roy Coordinator Dutch Bangla Chamber of Commerce & Industry



Mr. Nazrul Chowdhury Didar Administrative Officer Dutch Bangla Chamber of Commerce & Industry



Mr. Mashrur Molla Programme Officer Social Responsibility Asia (SR Asia) Bangladesh



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