

THE VOICE

Voice of Grassroots Women Entrepreneurs, Bangladesh



SEPTEMBER 2026

Newsletter

Good News This Month – September

SEPTEMBER AT A GLANCE

2.8M

women-led SMEs across Bangladesh

8.4M

enterprises

Tk 7,800 cr

CMSME support in the FY2026-27 budget

Tk 500 cr

special fund for startups & women entrepreneurs

Sources: UNDP Bangladesh/Funds for NGOs; BSS and The Business Standard on the FY2026-27 budget.

Perspective

1. A bigger stage for women-led SMEs

Government leaders have repeatedly called for backing women in small, cottage and medium enterprises, and the budget now puts numbers behind that promise.

2. Dedicated funds are live in policy

Alongside around Tk 7,800 crore of CMSME support, a Tk 500 crore special fund for startups and women entrepreneurs, a Tk 300 crore creative economy fund and Tk 400 crore for ICT-led startup, women and youth entrepreneurship have been announced.

3. Credit is opening up

Bangladesh Bank runs a Tk 5,000 crore revolving refinance fund for CMSMEs, women entrepreneurs and agro-processors, and expects credit flows to small and women-led units to recover.

4. Women are scaling together

More than 220 women entrepreneurs joined the Tara Uddokta 101 Scale-Up Summit at BRAC University in May, and fairs such as the Women's Eid Fair drew 75 women-owned stalls. Networks, mentors and markets are multiplying.

5. A national voice is getting louder

Chambers and associations, including DWCCI, BWCCI, WEAB and AGWEB, are working with UNDP, ADB, banks and the NBR on a more gender-friendly business environment.

September 2026

Government Spotlight: What Is on Offer

The FY2026-27 budget and Bangladesh Bank programmes together create a real opening for women entrepreneurs. Here is a plain-language guide for members.

Budget FY2026-27 at a glance

- Around Tk 7,800 crore in incentive and support for cottage, micro, small and medium enterprises (CMSMEs).
- Tk 500 crore special fund for startups and women entrepreneurs; Tk 300 crore for the creative economy.
- Tk 400 crore in the ICT sector for startup development, women and youth entrepreneurship.
- A proposed Tk 7,000 crore SME fund and a further Tk 2,000 crore of low-interest loans through IDCOL, BIFFL and the SME Foundation. Details will be confirmed as rules are issued.

Bangladesh Bank refinance and CMSME lending

- A Tk 5,000 crore revolving fund lets banks refinance CMSME loans at 4%, with entrepreneurs paying no more than 9%.
- The women entrepreneurs' refinance scheme has been offered by banks with loans of up to Tk 50 lakh. Check your bank for current terms and collateral rules.
- Women now hold about 7.3% of outstanding CMSME loans against a 15% target, which means there is a big opportunity for banks to lend more and for members to apply.

Support from the SME Foundation and Ministries

- SME Foundation: training, cluster development, wholesale lending and market linkages. Bangladesh has 177 industrial clusters employing nearly two million people.
- A new SME policy is being shaped to cover AI, subcontracting and cluster growth.
- The economy has about 11.7 million establishments, and SMEs contribute roughly 34% of GDP, so every new woman-owned unit counts nationally.

Tip of the Month: Be Bank-Ready

- Renew your trade licence and open a business account.
- Keep a simple monthly sales book and get your TIN.
- Ask your branch for the SME help desk and for the refinance scheme for women.
- AGWEB district teams will help with documents.

Every Tier Counts Cottage to Large

AGWEB's strength is that we serve the whole ladder of enterprise, and each rung helps the one below.

Tier	Who They Are
Cottage & Micro	Home-based craft, tailoring, food, poultry, kitchen gardens, village shops. The heart of AGWEB's membership and the engine of local employment.
Small	Workshops, boutiques, small food factories, agro-processing units, parlours, training centres. Ready to formalise, brand and access bank finance.
Medium	Export-oriented producers, packaged-food brands, light engineering, pharma-adjacent and ICT firms scaling through clusters and supply chains.
Large	Women-led companies, chamber leaders and corporate directors who mentor, buy from and invest in the tiers beneath them.

Sector Snapshot: Where Women Are Leading

Women entrepreneurs are present in nearly every part of the economy. Here is where we see the brightest prospects.

Agriculture & agro-processing

Women lead poultry, dairy, vegetable, fish, pickles, spices and packaged foods. Refinance support for agro-processors and rising demand for safe, branded food are a strong tailwind.

Readymade garments & textiles

As suppliers, subcontractors, designers and factory owners, women connect grassroots workshops to global brands. Subcontracting is a priority in the new SME policy.

Food, hospitality & tourism

Home kitchens, bakeries, catering, cafes, guesthouses and eco-tourism are growing fast, especially in Cox's Bazar, Sylhet and the Sundarbans region.

Education, health & services

Schools, coaching centres, clinics, pharmacies, daycare and logistics micro-businesses meet everyday community needs.

Green & renewable ventures

Solar solutions, waste recycling, organic farming and clean cookstoves give women an early advantage in the green transition.

Handicrafts & cottage industry

Nakshi katha, jute, bamboo, cane, pottery, silk and handloom products have global appeal. The creative economy fund opens a new door.

Fashion, beauty & wellness

Boutiques, tailoring, parlours, organic skincare and fitness studios keep creating local jobs.

Digital & ICT

F-commerce sellers, freelancers, software firms and digital-skills trainers are expanding with ICT startup funding. Girls and young women are entering tech in greater numbers.

Manufacturing, leather, plastics & light engineering

A rising group of women-led factories is entering sectors once considered out of reach.

Export & e-commerce

Cross-border selling, export readiness training and national branding are the next big step for many members.



Across Bangladesh Division by Division

Wherever you live, there is a story of women building something worthwhile.

Division	Where Women Entrepreneurs Are Shining
Dhaka	Fashion, boutique, e-commerce, f-commerce, food brands, ICT startups and the capital's large trade fairs and chamber networks.
Chattogram	Dry fish and seafood, garments subcontracting, hospitality, hill-craft and coastal food processing.
Rajshahi	Silk, mango and seasonal fruit processing, dairy, and growing agro-export linkages.
Khulna	Shrimp and fisheries value chains, Sundarbans honey, nakshi katha and coastal agri-enterprises.
Barishal	Coconut and bamboo products, fisheries, and women-led village markets and cooperatives.
Sylhet	Tea-garden communities, cane and bamboo craft, citrus and pineapple, remittance-fuelled small businesses.
Rangpur	Jute and jute-diversified products, shatranji and handloom weaving, potato and vegetable processing.
Mymensingh	Pottery, nakshi and terracotta, dairy, poultry, and fast-growing digital agri-entrepreneurs.

Challenges We Are Tackling Together

Access to finance

Collateral and paperwork are the biggest hurdles, so we ask for credit guarantees for unsecured loans and bank help desks.

Skills

Digital marketing, financial management and export readiness training for every tier.

Safety and respect

A business-friendly, respectful environment so that women can work freely, online and offline.

Markets and branding

District and upazila fairs, e-commerce skills and product branding are our priorities.

Procurement and registration

Preferential participation in public procurement, lighter tax complexity and simpler business registration.

Our Voice in Policy

Women entrepreneurs' bodies have recommended separate bank loan quotas with easier collateral, district-level market programmes, wider skills training, procurement preference and simpler tax and registration. AGWEB supports these asks and will carry grassroots evidence to every table.

Roadmap AGWEB 2026-2030

Our roadmap lines up with national priorities such as employment-oriented growth, SME development and Bangladesh's approaching graduation from the LDC category.

Next 3 Months

Sept to Dec 2026

- Launch a member database and digital ID so that every woman entrepreneur is visible to banks, buyers and government.
- Run bank-readiness and refinance- application clinics in all eight divisions.
- Hold member consultations to prepare AGWEB's policy paper on the FY2026-27 budget implementation.

2027

Build the links

- Open district help desks and an AGWEB Market Link that connects members with buyers, retailers and exporters.
- Train members in digital marketing, e-commerce, packaging, quality and financial literacy.
- Host a National Grassroots Women Entrepreneurs Expo with divisional fairs.

2028 to 2030

Scale up

- Build women-led clusters in agro-processing, handicrafts and digital services with SME Foundation and chamber partners.
- Help members reach export markets and prepare for life after LDC graduation.
- Grow a member-driven savings, guarantee and mentoring network so that cottage and micro units can step up to small, and small to medium.

Our Big Dream

By 2030, every district has an active AGWEB chapter, thousands more women hold formal business credit, and many cottage entrepreneurs have become employers and exporters.

Member Corner Get involved

Share your story

Tell us about your business, your journey and your big win. Selected stories will appear in the next issue.

Mentor and be mentored

Large and medium enterprise members are warmly

invited to mentor a cottage or micro entrepreneur this year.

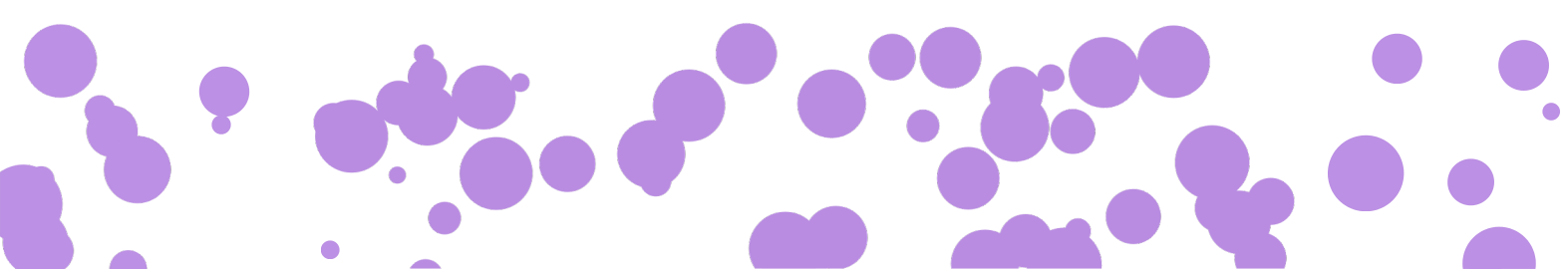
Sell with us

Send photos and details of your products to be featured

in AGWEB's digital catalogue.

Stay informed

Check with your district coordinator for training, fair and loan-clinic dates in your area.





Message from the President

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Mousumi Islam

President

AGWEB

Dear sisters, partners and friends,
September arrives with a feeling that many of us have been waiting for: momentum. Across Bangladesh, from a tea-garden village in Sylhet to a boutique in Gulshan, from a coastal dry-fish cooperative to a growing software studio in Dhaka, women are starting, scaling and leading businesses with remarkable confidence. The national picture is encouraging. The government has named the SME sector as a top priority, the new budget has set aside dedicated money for women and startups, and banks are being nudged towards lending that reaches more women. For AGWEB this is the right moment to stand together, speak with one voice and turn policy into real orders, loans and jobs for our members.

“ This issue brings you the month's good news, a sector-by-sector and division by-division snapshot, a clear guide to government support, and the AGWEB roadmap for the year ahead. **Our grassroots are strong. Our future is bigger.**

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A Closing Note

Every great enterprise began with one woman who decided to try. This month, let us celebrate those women, support the next one, and keep our eyes on the horizon. The policies are lining up, the networks are strengthening and the market is waiting. Together, we will keep growing.

Women entrepreneurs of Bangladesh!

Data note: figures are drawn from public reports (UNDP, BSS, The Business Standard, Dhaka Tribune, Bangladesh Bank). Scheme terms may change; please confirm with your bank or the SME Foundation.

About AGWEB

The Association of Grassroots Women Entrepreneurs, Bangladesh (AGWEB) works to advance entrepreneurship, financial inclusion, market access, digital capacity, leadership and policy representation for women entrepreneurs across Bangladesh.

AGWEB Secretariat, Dhaka, Bangladesh

