

# THE VOICE

Voice of Grassroots Women Entrepreneurs, Bangladesh



February 2026

## Newsletter

Empowering Women. Strengthening MSMEs. Driving Bangladesh Forward.

Association of  
Grassroots  
Women  
Entrepreneurs,  
Bangladesh

Mousumi Islam  
Founder



### Executive Overview

March 2026 marks a pivotal moment for Bangladesh's MSME ecosystem. Women entrepreneurs are no longer participants—they are **drivers of economic transformation**.

Under the leadership of **Mousumi Islam**, AGWEB is **shaping policy, financial inclusion, and regional collaboration** across South Asia, ensuring grassroots women are integral to sustainable industrialization and inclusive GDP growth.

### MSME Sector Snapshot

- **GDP Contribution:** ~25–30%
- **Employment:** 7.8 million+
- **Women's Participation:** Rapidly increasing in micro and cottage industries

#### Key Sectors:

- Agro-processing & food products
- Handicrafts & light manufacturing
- Healthcare consumables
- Retail, e-commerce, services

**Reality Check:** Access to finance, market linkage, and policy execution remain barriers. AGWEB is actively addressing these gaps.

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## Policy & Financial Landscape

AGWEB continues to support women entrepreneurs through a combination of **financial programs and government incentives**. Financial support includes **refinance schemes with subsidized interest rates, minimum 15% SME credit quotas for women, collateral-free loans for micro entrepreneurs, and digital financial inclusion via mobile banking**. Complementing this, government initiatives provide tax rebates and export cash incentives ranging from 10–20%, skill development programs through the SME Foundation and BSCIC, and startup and innovation grants for youth and women. Beyond these measures, AGWEB actively advocates for **simplified loan processes, faster disbursement, and transparent beneficiary selection**, ensuring that policies translate into tangible opportunities for grassroots entrepreneurs.



### AGWEB Strategic Focus – March 2026

AGWEB is strengthening grassroots women entrepreneurs through financial access and credit readiness, market linkages via trade fairs and digital platforms, capacity building, and policy advocacy. Across South Asia, women-led enterprises are growing, and AGWEB is fostering regional collaboration and knowledge sharing.

Vision: From local উদ্যোক্তা to regional economic leaders.

### Looking Ahead

Bangladesh's future economy will rise from villages, small workshops, and the hands of women entrepreneurs.

AGWEB is the bridge between policy and people, opportunity and execution, ambition and achievement.