

Rural Entrepreneurship for Women: A Case for Wealth Creation by Africa's Rural Poor amidst Global Financial and Economic Crises

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Introduction:

The growing emphasis on rural small and medium size entrepreneurship for economic development, especially in the context of poverty alleviation in developing countries has thrown up some major challenges for the commercial ventures led by women in global perspective. The position of women, even in the developing world, has been far from uniform or nonlinear in this emerging global scenario.

Against this backdrop and through several exemplary cases around the world, this paper intends to highlight that women entrepreneurs have made some gains and its emerging role in the rural African setup given the imminent global economic crisis. The market for e-business and e-commerce is, at least potentially, has strengthened their ability to more effectively compete even in the domestic market. A number of such interventions in the area of IT based commercial enterprises for women have been undertaken all over the world.

This paper, therefore, underlines the strategic challenges and opportunities from a gender focus to analyze the prospects of rural small and medium entrepreneurship for women through an analytical research on women's IT-based commercial enterprises and present a matrix of issues before the women entrepreneurs.

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. Besides the star cases like "*Grameen Telephone Ladies*" in Bangladesh spearheaded by Nobel Laureate Muhammad Yunus, many other isolated cases of successful women

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businesses abound in recent years.² Richard Duncombe *et al* shows ELIF Business Solutions (Zambia), BusyIncubator (Ghana) and Kudumbashree (India) as some illustrative cases.³

With the increasing number of rural women joining the entrepreneurial bandwagon their conventional role in the society has also been changing with the growing economic leverage they are mastering now. The quintessential home-maker with her born managerial skill, knowledge and adaptability in the difficult social milieu made them eager to take up even otherwise apparently 'non-viable' business ventures and often turned them into success stories. 'Women Entrepreneur', in a larger sense, therefore is a person who accepts challenging role to meet her personal needs and become economically self-sufficient. They are moved by a strong desire to do something economically gainful that will bring 'value addition' to their both family and social life.

With the advent of global economy followed by information society and subsequent knowledge economy, a new image appeared in the mass media-women who are ready to break away from the traditional roles and the 'circumstantial helplessness' that hindered their entrepreneurial growth for many years. From women business leaders of the multinational corporations to the village women in Ghana all are now aware of their own advantages, challenges ahead as well as the emerging opportunities. The challenges and opportunities provided to the women of information society are turning them fast into job creators.

In the context of Africa, especially against the backdrop of a global financial recession, although women constitute the majority of the total population, the entrepreneurial world of rural African women is still a very limited one. Rural women in many other countries like Bangladesh have proved themselves in the business world but the larger mass of African rural women are still facing some major problems in terms of funding, training, support services and technology orientation.

Position of Women

The general impression about the women entrepreneurs across the world is also changing slowly. A World Bank study in 2007 – "The Environment for Women's Entrepreneurship in the Middle East and North Africa" showed that

² Duncombe, Richard et al (2005) *Supporting Women's ICT-Based Enterprises: A Handbook for Agencies in Development*. IDPM, University of Manchester. [www.womenictenterprise.org Accessed on 10/09/2009]

³ *Ibid.*

there is very little difference between male and female-owned firms in the Middle East and North Africa (MENA). A major finding of the study is that female-owned firms in the region are as well-established, productive, technologically savvy and connected to global markets as male-owned firms. In terms of employability the share of firms employing more than 100 employees is on average higher among female-owned firms (31 percent) than male-owned firms (24 percent). Moreover, skilled and professional workers constitute a higher percentage of the work force of female-owned firms, according to the study. However, despite these women firms' similar characteristics and performance, the study reports that that women's entrepreneurship in the region isn't reaching its potential, despite an investment climate that is "much less gendered than suspected." Only 13 percent of 4,832 firms surveyed in the eight countries were owned by women, says the study.

One of the major challenges for lesser participation of women in business is of course the general barriers in the business environment as reported in the World Bank Group's Doing Business Report of 2008.⁴ But, socio-cultural norms and negative attitudes toward working women further discourage the women entrepreneurship even further.⁵

Financial capital requirements and cumbersome bureaucratic and legal procedures for starting and exiting a new business, pose greater barriers to women because women require "greater flexibility to scale down or abandon business aspirations to meet family needs." Despite strong economic and job growth since 2000 and major gains in girls' education, female unemployment is high and rising, with the highest unemployment among the most educated women, says the study. "Women still do not have equal access to economic opportunity," says Mustapha K Nabli, World Bank Chief Economist. "Just the same way as women still face more barriers inside and outside the labor market despite educational gains, women face additional barriers in the business environment despite their capabilities and business acumen."⁶ According to Nadereh Chamlou, lead author of the report: "Women's entrepreneurship could help the region meet its challenges, because empowering women and diversifying the economy can go together - and help the region meet the critical challenge of creating more and better jobs."

⁴ *Doing Business 2008*. Published by World Bank, Sept 2007; Washington DC

⁵ *Environment for Women's Entrepreneurship in the Middle East and North Africa Region (2007)*. World Bank Report, Washington DC.

⁶ *Ibid.*

Major challenges

Many parts of Africa have been ravaged by various conflicts for many years and the greatest victims of these conflicts have been women and children. Women and children have been affected not only socially and economically, but also physically and psychologically. The long-term humanitarian and rehabilitation needs of the women and children affected by conflicts, followed by vicious cycles of poverty have been unfortunately been on the sidelines of our reconstruction efforts. One way to correct this gap is to create women entrepreneurs to help sustain family income for survival. Women can be taught 'simple' income-generation business skills to help them manage their micro-enterprises in their villages. This simple yet important move will create a community of women entrepreneurs who will be, and in many parts they already are, a dominant force in the economic development of their countries. However, we can not overlook the "constraints" of these women entrepreneurs, the challenges they face, and the success stories of women's entrepreneurial ventures from around the world that they have established over the years.

A cursory review of some small and medium enterprises led by women across the continent will throw up some major challenges and constraints. Balancing their time share between work and family, access to start-up capital, access to export market without intermediaries, as well as an overall psychological barrier on the part of banks, suppliers, and clients alike, are a few of these challenges.

In Uganda, for instance, rural women lack training and advisory services on managerial and technical skills to solve production problems. Here more than 70 percent of enterprises are micro- and small enterprises but their growth and the competitiveness is greatly challenged by a lack of business management, marketing and technical skills besides the overall weak infrastructure and complicated legal frameworks for business processes, especially in global online transaction context.⁷

In another country Kenya, though the women feel that their 'own' businesses lift their status in society, "...due to a lack of technical skills, confidence, strong individual involvement and the willingness to take risks, women are often unable to establish and sustain successful businesses."⁸ Another study

⁷ United Nations Industrial Development Organization (2003), *Developing Rural and Women Entrepreneurship*. Vienna. www.unido.org/fileadmin/user.../A_path_out_of_poverty.pdf [Accessed 10/09/2009]

⁸ *Ibid.*

by Richardson, Howarth and Finnegan (2004)⁹ on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa recognize that they lack abilities, skills and expertise in certain business matters.

Therefore, the challenges of the African rural women entrepreneurs will remain focused on four key areas: Access to finance/capital, technical and commercial support, capacity building, global marketing in terms of changing paradigms of business like e-commerce and technological development.

Successful Women Ventures

The need to strengthen businesses owned by women in rural areas and to facilitate the entry of Small Medium and Micro Enterprises has been reinforced manifold in the recent years by the emergence of a ‘global market’ accelerated by the affordability and penetration of information technology. Information and Communication Technologies (ICT) has been identified as an area with major opportunities for rural women. A “Gender Research in Africa into ICTs for Empowerment” project explored the ways in which women in Africa use ICT to empower themselves, the external, structural barriers as well as the internal factors which prevent or enable them to use ICTs to their advantage, and the strategies they employ to overcome these impediments. It is found that women’s access to and use of ICT cannot be understood in isolation of their gender positions and identities and these positions and identities interact with their political economic situation.¹⁰ Access to ICT is an individual experience influenced by socio-cultural norms and political-economic realities and processed through internalized belief systems about the self (in relation to others).¹¹

Currently, business transactions and trade in Africa are mostly conducted without the application of information technology. To encourage the use of information technology in business, thereby increasing sales and profit; to help farmers, market women, small/medium scale entrepreneurs and exporters find buyers for their products in their community and other countries with our efficient up-to-date internet portal; to help buyers and importers find sellers of products and guarantees the quality of this product through our quality control centre just to ensure that buyers do not receive

⁹ Richardson, Howarth and Finnegan (2004). SEED Working Paper No. 47, *The Challenges of Growing Small Businesses: Insights from Women Entrepreneurs in Africa*, International Labour Office, Geneva

¹⁰ Buskens, Ineke (2008). *What did we learn from GRACE? What did we learn from GRACE?* Presentation for the Presentation for the 6th Euro-Africa ICT Concentration Meeting. Brussels, Belgium. December 10, 2008

¹¹ *Ibid.*

sub-standard products. It is argued by many researchers that women will only be able to leverage ICT tools to the extent that their countries are prepared and has the political will to end exclusion and inequality.¹² Promotion of entrepreneurial ventures of rural African women, as well as their ability to gain employment are uneven within and among African countries, and are in part contingent on many socio-political and economic factors. With the emergence of an information society and more and more affordable communication technologies, the services industry is increasingly seen as an avenue for economic productivity and competition. As connectivity speed increases and costs decreases, the incentives for specialization, off-shoring and out-sourcing of service activities are opening up more opportunities for rural population. Firms and individuals, including women, are increasingly specializing in their core competencies.¹³ This leads to a new focus on service sector.

The services sector or the services industry is increasingly facilitated by the increasing speed, availability and affordability of ICT connectivity. Within the services sector the majority of trade occurs between high wage countries and low wage providers. As world trade in services increases and multinationals expand their off shoring and outsourcing activities, women's employment in the services sector has also grown in specific locations, the most popular examples being India and Barbados.¹⁴ Though apparently an increasing number of women are getting jobs in service sectors in Asian countries, for African women, rapid technological changes in ICT present both opportunities and challenges. African countries in general lack the relevant institutional and regulatory infrastructures.

Success Story # 1 : Taiwan

Women represent about 40% of the total labor force in Taiwan. The majority of women employment is concentrated in manufacturing and service sector such as commerce and social or personal community work. Small and medium enterprises in Taiwan accounted for 97.8% of the total enterprises and employed about 78% of the total work force. Small and medium enterprises have played a crucial role in economic development of Taiwan. There is also lack of sufficient research on women's role in small and medium enterprise development on women

¹² Bisnath, Savitri (2005). *ICTs & Women's Employability/Employment*. Paper prepared for "Women take the ICT Leap: Gaining Entry to Service Sector Employment". The World Bank; 28th April 2005.

¹³ Hoekman, Bernard M. and Carlos A. Primo Braga (1997). "Protection and Trade in Services: A Survey". Washington DC: The World Bank.

¹⁴ Riddle, Dorothy (2000) "General Agreement on Trade in Services: Opportunities for developing countries", in International Trade Forum.

entrepreneurs. Women owned small and medium enterprises in Taiwan are on a small scale were 81.6% women employers employ 2-9 persons and 13.2% employ 10-29 persons. Almost many women employers as their male counterparts owned larger firms that employ up to 200-499 persons, suggesting that women entrepreneur are capable as men running a business. From findings also suggests that women in middle ages, between mid-30s and mid-40s, are more likely to set up their own businesses. With resounding economic policies at macro and micro would create a room for financial institutions to give loans to women entrepreneurs to invest in small and medium enterprises for healthy economic growth.¹⁵

Through programs such as Grameen Phone in Bangladesh, Téléboutiques in Senegal and Morocco, and phone shops in Ghana, women in developing countries are discovering new business opportunities through Information and Communications Technology (ICT). The women who work at Iraq's first independent radio station are redefining their community's understanding of freedom as they broadcast music and talk shows championing the rights of women. ICT enables creation of niche markets that require low capital investment where women can often establish or enter into businesses on their own. In the ICT field, women can provide a variety of services at multiple skill levels, from outsourced call or data entry centers to more training-intensive software engineering and geographic information system (GIS) jobs.

SUCCESS STORY # 2: Grameen Phone

Imagine having to travel more than six miles from your home just to make a phone call. You would miss out on work opportunities and desperately needed income. For millions living on less than \$2 per day, affordable and reliable access to telecommunications often simply

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884

Small and Medium Enterprise for Women Entrepreneurs in Taiwan

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does not exist. Without this ability to communicate, communities are at both an enormous economic and social disadvantage. Based on the pioneering work of Grameen Phone in Bangladesh, Village Phone extends the benefits of affordable telecommunications access in a sustainable, profitable and empowering way. Microfinance clients borrow the money needed to purchase a “Village Phone business” – literally, a business in a box. These grassroots entrepreneurs, or Village Phone Operators (VPOs), run their businesses in rural villages where little to no telecommunications services previously existed and rent the use of the phone to their community on a per-call basis. The VPOs provide affordable rates to their customers while earning enough to repay their loans. The additional profits that they earn allow them to make investments in their children’s health, nutrition and education, and in other business ventures.

Village Phone allows everyone to benefit. VPOs have strong, thriving businesses. Microfinance institutions provide financial services and earn income on the loan interest, as well as commissions from the sale of prepaid airtime cards to their clients. They also attract new clients who are drawn by the opportunity to start a technology-oriented business. Telecommunications companies we partner with benefit by tapping a new market while at the same time furthering their social responsibility objectives. More importantly, individuals living in rural communities gain access to affordable telecommunication services linking them to their friends, family, business contacts and the world. Village Phone projects currently underway in: Uganda, Rwanda and Cameroon.¹⁶

SUCCESS STORY # 3 : Rodwel Foundation, Zimbabwe

Rodwel Foundation was formed and registered as a women's co-operative by ten women. The women purchased computers for the project after pooling their finances and with partial assistance from TIPS/UNDP. The aim of the co-operative was to set up a project for the benefit of women, by women, to train women in the use of computers and their benefits. The initial capital required to set up Rodwel was US\$325. The money was used to purchase one personal computer, one printer and one photocopier. TIPS/UNDP provided one extra computer. More recently, the enterprise benefitted from the

¹⁶ Grammen Foundation. See http://www.grameenfoundation.org/what_we_do/technology_programs/village_phone/ [Accessed 10/09/2009]

acquisition of a modem, which connects the organisation to the Internet, thus diversifying activities into e-commerce and information retrieval for businesses, as well as technology training, computer short courses, email and typing services. The number of employees increased from three to six in 2005, plus the Director/Founder. There is an Internet instructor, technician and IT trainer. Two others teach on the City and Guilds Diploma and Advanced Diploma courses in Information Technology on a part-time basis.

SUCCESS STORY # 4 : Pandora Box, Mozambique

In 1997, seeking to fight against the decay of Mozambique's library and information infrastructure, the two founders decided to try to digitise documents and deliver them direct on CD-ROM to users. They selected the official government gazette (Boletim da Republica) which contains all laws and regulations of the country. Funded by family savings, they visited ten libraries and had to travel to South Africa to find a suitable scanner. A few clients prepaid so they could cover the costs of replicating 200 copies. Some of the difficulties faced at start-up were: suspicious nature of the public sector due to the culture of secrecy about information, and a lack of comfort in dealing with the private sector. By 2000 they had created a searchable database with summaries of 12,895 pieces of legislation published in the gazette classified by subject keywords. In 2004, an "Internet Cafe with contents" was introduced where all products (CD-ROMs) were made available.

There are 13 core women who work in various capacities such as partners, legal adviser, IT manager, finance controller, quality controller, and marketing. They have qualifications at undergraduate and post-graduate levels. There are nine other employees, out of whom give work full-time in data entry, and maintenance and support services such as image file cleaning and customer care. Thus the total number of staff working is 19; out of these five are men.

SUCCESS STORY # 5 : Technoworld, India

This data entry micro-enterprise was set up as part of the Kudumbashree initiative. Members of various self-help groups with basic skills were selected to form the first ever women's group enterprise in data entry in Kerala State, aided with a series of training

programs in data entry, software integration, marketing and accounting. The initiative had a budget of US\$6445 raised through a bank loan, members' contributions and a small subsidy. The initial client was the Employee Provident Fund Department for the digitisation of personnel records. For the initial 18 months of operation the unit functioned in the corporation office before moving to a rented building. The unit repaid all its initial loans after three years of operation. There are ten qualified group members both general and IT personnel with a mix of diploma, undergraduate degree, and graduate diploma qualifications. They now employ a large number of other women working doing data entry work on a piece-rate basis.

SUCCESS STORY # 6 : Divine Computers, India

The local government advertised the state's IT@School programme in the local newspaper, calling for qualified applicants from below-poverty-line families to start a group enterprise. A team of six determined women mobilised a group loan of US\$4,444 from the State Bank of Travancore under a Federal Government poverty alleviation scheme. The group members contributed US\$222 while the rest was paid through a subsidy. The micro-enterprise is involved in the training of school students under the IT@School Programme. The school collects monthly fees from the students (US\$0.50 per student), out of which US\$560 is directly paid to the bank account against the loan per month, and the rest is given to the women in Divine Computers. There are six members in the group enterprise, with members having both educational qualifications plus computer training in areas such as desktop publishing and MS Office. One has passed a Computer Teachers Training Course.

SUCCESS STORY # 7 : Market for e-Business and e-Commerce

The project e-Seva (e-services) in the district of West Godavari, in the province of Andhra Pradesh in India, was initiated as a tool to introduce ICT in the rural areas, especially to women. Using ICT, the project provides these people with access to various C2C (citizen-to-citizen) and C2G (citizen-to-government) services. Web-enabled rural kiosks termed e Seva centres, have been established at the mandal (a sub district unit of administration) level. A unique feature about these centres is that they are run and managed by the women from self-help

groups, positioning them as information leaders, and helping to bridge the gender divide.

The women's groups act as change agents while drawing strength from the project. ICT has played a crucial role in facilitating this change. Another important aspect of the project is that it replaces the traditional form of governance and its accompanying deficiencies with a modern, more open, transparent and responsive service delivery system.

The e Seva centres run on a district portal that allows access to various citizen centric services. These services range from the issuance of various certificates to getting information about programmes and also go to the extent of allowing citizens to network with each other for mutually beneficial transactions. Citizens can file grievances at these centres. Every grievance is acknowledged and transferred online for field action. They can also publicise their projects and goods through the portal for online auctions.

*Even a marriage bureau has been operationalised so that prospective brides/grooms can place their bio-data online to attract suitable offers, thus making the search for life partners easier and more cost-effective. Through the portal, the centers expect to provide a virtual meeting place for the citizens to discuss issues relating to their districts/villages, their problems and prospective solutions.
[<http://www.westgodavari.org>]*

Strategic challenges and opportunities

In the wake of what seems to be a fear of global economic recession and the reported millions of job losses in the developed countries, the focus to regain financial backup support for the families has again directed towards our homes and our homemakers. Many countries in Africa have started thinking in terms of initiatives to promote and support the economic enterprises of women. The women's empowerment thrust is a move towards 'leap-frog' approach in advancing women's economic empowerment through home based women entrepreneurs.

However, the main challenges that women face in business are educational and work background, psychological characteristics, motivation, perception

and career efficacy, training and skills development, comparative earning levels, management practices, external networking, desire to succeed and other obstacles.¹⁷

The lack of management training particularly in the case of micro enterprises, absence of organized business support services coupled with lack of sales and marketing skills are the most haunting issues for the women entrepreneurs. On the other hand, absence of a conducive facilitating government support environment in tandem with global business scenario is also hindering the growth of rural entrepreneurship in Africa. To overcome these challenges, a number of measures in support for women in business may be taken, including, but not limited to: Appropriate financial assistance to women entrepreneurs; General information and business education programmes for girl child; Mentoring programmes; and networking structures.¹⁸

Women entrepreneurs in Africa remain on the periphery of the national economy. The concentration of activities of women in business is located in the areas of crafts, hawking, personal services and the retail sector. There are low participation levels of women entrepreneurs in value-adding business opportunities. Some of the chief barriers to promoting women in business include cultural and societal problems, the psychological impact of cultural norms, employment legislation and policy, lack of information, training, finance, markets, technology and business infrastructure, absence of vehicles for skills development and capacity building, fragmented approaches to identifying issues and developing strategy to influence policy affecting business and government interventions. Accordingly, more and more women are taking the route to informal sector entrepreneurship.¹⁹

Traditionally women in Africa tend to work in small-scale enterprises in informal sector activities. African women entrepreneurs as lack of start-up capital, landlessness, labour, education, family, discrimination and training. Thus it can be concluded that the key challenges facing women entrepreneurs in Africa today are:

- Inadequate access to formal credit;

¹⁷ Heading South African Women Entrepreneurs -A burgeoning force in our economy. A Special Report 2005. Dept of Trade and Industry, South Africa.

¹⁸ *Ibid.*

¹⁹ *Ibid*

- Vulnerability of women to adverse effects of trade reform;
- Restraints with regard to assets (land);
- Lack of information to exploit opportunities; and
- Poor mobilization of women entrepreneurs.

Conclusion

African rural market, if properly explored through the women entrepreneurs, offers unique opportunities to develop a strong network of micro-enterprises. There are several trades which can be started at village levels and their initiation into production of good quality and high value products – from flowers to handicrafts, as a step in their economic emancipation. With increased educational opportunities; the women in Africa need to get more organized into small groups through sustained efforts.

The semi-literate women besides getting trained in business techniques and market development, are also need to be educated about the importance of marketing of their produce. To mitigate the needs of initial capital, "micro-banking" should be started that facilitates easy loans to meet their day to day requirements.

Asian Development Bank's (ADB) recognizes women as "...a significant entrepreneurial force, contributing to local, national and regional economies and to poverty reduction, but they face different constraints and opportunities from those experienced by men."²⁰ However, it also highlights recognizes that, social and cultural norms and practices can limit women's access to markets, resources, training, and other services. At the same time, the policy environment, whether formal or customary, can constrain their access to assets and collateral. With privatization and the growth of private markets, unemployment is increasing and consequently compelling the women to search for additional sources of income through entrepreneurial activities.

Suleiman defined entrepreneurship as "the willingness and ability of an individual to seek for investment opportunities to establish and run an enterprise successfully"²¹ while Drucker viewed an entrepreneur as a person who perceives business opportunities and takes advantage of the scarce

²⁰ ADB. 2005. Country Gender Assessment: Kyrgyz Republic. Manila; ADB. 2006. Country Gender Assessment: Tajikistan. Manila; ADB. 2005. Country Gender Assessment: Uzbekistan. Manila.

²¹ Suleiman, A.S. (2006): The Business Entrepreneur; Entrepreneurial Development, Small and Medium Enterprises, 2nd Edition, Entrepreneurship Academy Publishing, Kaduna.

resources and uses them profitably.²² Entrepreneurs are job creators and/or become self-employed rather than seekers of jobs in an overstretched public service.

To conclude, African Development Bank, as a follow-up to the African Economic Conference 2009 at Addis Ababa, should draw up a plan the African Women Entrepreneurs to work more on empowering women entrepreneurs through training and capacity building programmes. The vision should be that within the next five years African women entrepreneurs, should be found in every field- be it bio-technology or information technology; be it in rural, small and medium-scale or large scale entrepreneurship, women should enter every sector. It is not for just first among the equals like South Africa or Egypt, but small African countries should be targeted for such a drive as they need more handholding to make their presence felt in global market. All over the world women have tapped opportunities around - working from home, garment stitching, etc. They are slowly learning marketing too. This is where the AfDB should work with them. They should be trained in finance, procedures to get loan, focus on their core area of operation and quality. Today, women entrepreneurs from the African countries should be able to display products on the Internet directly from their village cyber kiosks and receive payments. If our universities and institutions join this resolve with increasing focus on women's business education, the future will see more women entrepreneurs.

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²² Adewumi A.A, Mokuolu J.O. and Longe O.O. "Nigerian Women Agro-entrepreneurship Development: Issues and Challenges". University of Education, Ikere Ekiti. Visit <http://greschool.com/2009/09/08/nigerian-women-agro-entrepreneurship-development-issues-and-challenges> [Accessed 10/09/2009]