

# SATHI

(CASE STUDY 1)



# BREAKING BARRIERS

## Neela Chowdhury's Journey of Entrepreneurial Resilience and Empowerment

Neela Chowdhury is a 46 year old entrepreneur from a small village in Baraigram Upazila under the Natore district of Bangladesh. Neela began her career as a Program Assistant at a reputable NGO in Dhaka after she completed her master's degree in Islamic History. However, life took a turn when she got married. It compelled her to leave her job and move to Baraigram.

Despite her ambition to positively impact her community, she was held back by traditional norms. The situation worsened when her husband faced business losses, which prompted her to support her family. However, she struggled to find suitable jobs in Baraigram.

## THE JOURNEY

In 2017, Neela discovered the Union Digital Center's (UDC) entrepreneurship initiative—a government program in Bangladesh that provided access to public services for the last-mile customers. She took a leap of faith and started her entrepreneurial journey. There she faced skepticism from her community due to gender stereotypes, as she noticed her male colleagues delivering all the important public services while she was left with petty simple tasks, such as photocopying and printing. Undeterred, she took her services to a new digital centre where she had more agency. She also got to notice that only women came to her digital centre.



“ I was part of the Sathi network from the start. I have seen it grow organically. I learned a lot from its workshops, especially how to talk with the customers and understand their mindset to be able to empower them.

Neela's fortune favored her when she connected with the Sathi network, a countrywide platform for female UDC entrepreneurs. Through Sathi network's training, Neela learned to build trust, manage her business, and generate alternate income. She teamed up with 300 other similar Sathi members, and they became agents for banks and mobile financial services to conduct financial literacy campaigns in their respective communities. She learned efficient business management. Her campaigns drew attention to the importance of financial planning and financial services. Sathi members would also frequently meet up and share lessons on what works and which areas have potential. Neela dedicatedly contributed to these group meetups, getting to learn important lessons, and build her venture organically. Neela's biggest achievement was when she empowered a group of female handicraft makers. With her support, they started to save, accumulated capital and started a joint handicraft business. Neela secured a business loan of BDT 2 lac (USD 1,823), which helped them start their Shop Neela's hometown Natore district.



## WAY FORWARD

Neela's story reflects resilience and determination in the face of societal norms. Her journey showcases the transformative power of entrepreneurship as she grew her UDC outlets. Neela's growth challenges stereotypes and contributes to financial inclusion. She seeks to increase her customer base to 10,000 in the next five years. She dedicates her success to the Sathi network members and their constant support. She aspires to provide financial support to potential entrepreneurs to materialize their dreams one day.

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