



# Women's Business Centres in Waterlogging Areas of Southwest Bangladesh (Phase II)

October 2017 – November 2018

## Final Project Report

Re-Submitted by United Purpose on 16 January 2019



Out of poverty



# **Acknowledgement**

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# **Disclaimer**

These are the views and expressions of the author, and do not necessarily represent the view of the Netherlands Embassy in Dhaka or the Blue Gold program.

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## 1. 1. Introduction

This report describes result based monitoring of the “Women’s Business Centres in Waterlogging Areas of Southwest Bangladesh (Phase II)” project in Botiaghata, Khulna District, Bangladesh in October 2018, which began in October 2017. The baseline survey was conducted on November 2017.

The endline survey aimed to understand the progress and result of project initiatives after one year. The survey conducted with the members of Women Business Centre – WBC and with the group members who are getting support and services through WBC in the project working area. The monitoring information supported to develop comparative analysis of project output.

This chapter gives a brief overview of the project background and the methodology used for the monitoring study. The findings of the survey are given in chapter 2 and 3. Chapters 4 and 5 explain challenges and lesson learnt. Chapters 6 and 7 provide an overview of the strategy to scale up to Phase III and presents a sustainable business case. Chapters 8 and 9 presents the proposed Workplan under Phase III and outlines points of attention of action plan.

## 1.2. Project Overview

United Purpose’s Women Business Centre project with funding from the Blue Gold Program Innovation Fund, conducted phase II of the project implemented from 21 November 2017 to 20 November 2018. The project utilised the proven Women Business Centre (WBC) approach in four unions under Batiagata Upazila in Khulna district, a Blue Gold working area. Phase II of the project approach implemented the “Women Business Centre in Waterlogging Areas in South West Bangladesh” under Khulna district in two unions: Choyghoria and Rangamari (Jolma Union) and Raypur and Bunarabad (Surkhali Union) under Batiaghata Upazila in Khulna district. The wider project facilitated the establishment of four Women’s Business Centres (WBCs) in Blue Gold working areas in Southwest Bangladesh. The Centers were designed to improve rural men and women’s access to services, increase income and improve their position in agricultural value chains in rural Bangladesh, with a particular focus on rural women. This Phase integrated findings from the phase I feasibility study on value chains, established the women business centres, formed linkages with line agencies and private sectors, match making workshops, technical session, experience sharing workshops, newsletters, diversified demonstration plots like as vermicompost preparation, native chicken hatchery, basak cultivations, sapling preparation of basak and vegetables, WISH pond establishment, homestead vegetable cultivation, established linkages with Upazila level officers, renewed private sectors (Lalteer , Ishahani seeds Ltd), local Input and output market actors, also established linkage with different WMG and WMA level. Improving women’s position in agricultural value chains in rural Bangladesh. The Centers are designed to improve rural women’s access to services, increase income and improve their position in agricultural value chains in rural Bangladesh. The project has been designed to conduct a thorough analysis of the value chains, input & output market actors, functions and links in the polder area. The findings of the study will inform a rapid scale up of the project under a third phase based on the specific market, actors, opportunities and challenges identified.

## 1.3. Methodology

This monitoring data collection aims to assess the progress of field activities in our implementing area. The monitoring study made use of secondary data of project and primary data collected from WBC members and beneficiaries through FGD with the help of different questionnaire. The primary data was collected from WBC members and women groups developed by WBCs.

### Sample Size

As total 4,000 HHs of 160 producer group are defined as project beneficiaries, the sample survey process selected a total of 170 respondents (150 female and 20 male) from 40 producer groups as sample size in the project areas. Also we have plan to 10 FGD with 20 women entrepreneurs under 4 WBC. The number of samples were equally distributed for each service centre. Therefore, the categories of sample respondents are as follows:

Project area	Sample Size		Producers
	WBC	Producer group	
Botiaghata upazilla	4	40	170 (Female 150 & Male 20)

### Data Collection

A data collector was hired for collecting data from field. Data collection was captured through a random sampling of the 160 producer groups.

## 2. Summary of Performed Activities

### 2.1. Enhanced capacities of rural women in business management

The following activities have been achieved as per the activity plan:

Sl no	Activities	Unit	Target	Achievements	No of participants	Time of events	Remarks
1.1	Business management training for women entrepreneurs	Workshops	2	4	20	19-22 March 2018 at NGO forum	2 day long training
1.2	Demonstration on establishment of women business centres	WBC	4	4	20 entrepreneurs & 4,000 producers	04 Dec, 17,Choygoria , 07 Dec,17,Rangmari 12 Dec,17 ,Roypur, 05 jan, 18,xxxx	
1.3	Orientation of line agencies on women entrepreneurship development	Batch	1	1	40	26 July'2018 , venue Batiagata Union parishad Hall Room	Line agencies-6 (UNO, Sr.UFO, UAO, ULO, Uz social & women office) , JCF-1, Market actors-08, Isphahani , Lalteer -02 UP staff's-02, BGP staff's-3 , LSPs-1, entrepreneurs -20

### 2.1.1 Business management training for women entrepreneurs

Organized 4 (four) batches training on Business Plan for women entrepreneurs. The training sessions were conducted by Area Manager, LSP Coach from UP, LSPs, Business Development Coordinator from Blue Gold, Mega Feed representatives, Regional Manager, Banglalink Marketing Officer, Dutch Bangla Bank mobile banking Manager and Isphahani Seeds Ltd. The training session discussed the roles and responsibilities of the WBCs as a business partner, business plan concepts, marketing, production, financial and organisational planning. Ms Hurunessa Begum, entrepreneur and member of WBCs established under United Purpose's IFSL and Coco Cola-funded WBC project (2015-2018) attended the training sessions to share learning and success stories, including practical views as a women entrepreneur on business plan preparation. Private sector linkages were an important area of conversation during the sessions with a particular focus on Robi, Mega Feed, Isphahani and banking services.



Different levels of business plan (BP) were discussed in the training sessions. Firstly, BP for producer groups; product selection based on cost effective & productive/sustainability; develop production plan of producer groups; develop supply schedule of producer groups. Secondly, BP for WBCs; WBC work as collection points; demand schedule of collection points; terms and conditions; payment modalities etc; further discussion with respective actors; develop plan; date of signing contract; preparation of contract. Thirdly, business plans for private companies/market actors on demand and affordable support, finally come up by a proposal/contract. The potential areas of business were seeds and fertilizer; flexi load; money transfer; compost; printing (normal and photo print); scanning; Internet browsing; email; skype; job applications and exam results. Action plans for business planning were developed at the end of the training sessions for Bunerabad, Rangamari, Raypur and Choygoria WBCs.

### 2.1.2 Demonstration on establishment of Women Business Centres

Four Women's Business Centres have been established in Jolma and Surkhali Union under Batiagata Upazaila. Choyghoria WBC and Rangamria WBC of Jolma Union covered polder 28/2 and Raypur WBC and Bunerabad WBC of Surkhali Union covered a portion of



polder 31. As a process of establishment of WBCs, the project conducted focus group discussions with the community members, in-depth interviews with Water Management Group (WMG) members located in the Blue Gold working area, input and output market actors as well as relevant government officials. Value chain selection and validation workshops were conducted in four unions. Vegetables, fish, indigenous poultry and milk were selected as four prominent value chains engaged in the selected unions. Considering the results of the workshop, four locations were selected to operate four Women's Business Centres. Each Centre has been set up and is operated by five women entrepreneurs.

All the 4 WBCs were established between 4<sup>th</sup> December 2017 and 5<sup>th</sup> January 2018. Initial investment from each WBC has been approximately BDT 50,000. Each entrepreneur invested BDT 10,000 as start-up costs (including rental costs). WBC entrepreneurs ensured infrastructure, furniture and other cost such as purchasing inputs and goods. The project provided IT equipment packages, including 1 Laptop, 1 camera, 1 printer, 1 Smart Mobile and 1 weigh machine for each of the WBC. In order to develop IT skills and ensure women entrepreneurs are confidently providing IT services, each of the WBCs established contact with a resource person in October 2018 for a 3-month long training course on Microsoft Word, Excel, Internet browsing etc. The resource person fee is BDT 1,500 per WBC. These resource people are previously trained entrepreneurs/Local Service Providers selected and trained by United Purpose between 2015-2018:



- Ms Hununessa (WBC entrepreneur, UP/Coco Cola project) for Roypur WBC and Bunerabad WBCs;
- Mr Kakon Mollick (LSP UP/IFSL project) for Choygoria WBC and Ranagamari WBC

Project developed contract between WBC and resource person with list of activities, and terms and condition. The major activities of the contracts are as follows

- November, 18: progress review workshop to assess changes in terms of skills, knowledge, service provision and income, etc.
- January 18: progress review workshop to assess changes in terms of skills, knowledge, service provision and income, etc.
- March 18-Feb, 19: quarterly experience sharing workshop to assess changes in terms of skills, knowledge, service provision and income, etc.

### 2.1.3 Organized workshop with Line agencies and WBCs entrepreneur's on women entrepreneurship development

One workshop was organised with line agencies on entrepreneurship development at Batiagata Upazila under Khulna district with the participation of 40 representatives from line agencies and private companies. The participants were Upazila Nirbahi Officer (UNO), Sr.Upazila Fishries officer (Sr.UFO), Upazila Agricultural officer (UAO), Upazila Livestock Officer, Upazila Social Welfare Officer and Upazila Women Affairs office, Jagroni Chakra Foundation (JCF), eight market actors, two representatives from Isphahani and Lalteer Seeds company representatives, United Purpose staff, Blue Gold IFM (Judith), Blue Gold IF-JM (Tanvir Islam) and Business Development Coordinator of Blue Gold, one LSP and 20 WBC entrepreneurs. Upazila Nirbahi Officer, Khulna, was the Chairperson in the workshop. The agenda of the workshop included, goals and objectives of the WBC project, overall progress of WBC initiatives, exiting partnerships with private and public sector organisations, opinion sharing, suggestions and new ideas for further improvement from participants through open discussions. In the orientation session, Upazila Nirbahi Officer (UNO), Sr.Upazila Fishries officer (Sr.UFO), Upazila Agricultural Officer (UAO), Upazila Livestock Officer, Upazila Social Welfare Officer and Upazila Women Affairs Officer, Blue Gold Operation Manager, Value Chain Specialist and Business Development Coordinators gave their valuable feedback and positive comments as well as their commitment during project implementation to achieve the stated outputs, outcomes and objectives of the project, now and in the future.





## 2.2 Increased access to affordable and quality services for 4,000 women producers

Women entrepreneurs are agents of change for their local community. The project support women entrepreneurs to form 160 producer groups to support 4,000 producers to access affordable and quality services. In order to form these groups, two levels of meetings were conducted by the project for producer group formation, following the producer below:

### First level:

In the first level of meeting, women entrepreneurs were oriented about the criteria of producer groups. Key outputs of learning from these meetings included:

- Producer groups will consist of between 21 - 30 members each grouped into similar product-based groups
- Business will be operated through joint capital or single capital
- There will be a business management committee consisting of between 3-5 members at Polder areas
- Producer groups should have a functioning business plan
- Updated record keeping is essential (regulation register, income, cost, production, distribution register, savings register, bank account, business contract etc.)
- Provision of savings
- Functional linkages with WBCs/SPAs, public and private sector
- Willing to pay for getting services from service providers

### Second level:

After the orientation, women entrepreneurs began the process of producer group formation by themselves through discussion with 3-13 WMGs.

1. Firstly, 5 women entrepreneurs of each WBC sat with the neighbouring WMGs accompanied by Project Facilitator of UP and Blue Gold staffs
2. Secondly, identify the total number of households of the neighbouring paras; geographical diversity and product diversity
3. Thirdly, split the paras into producer groups considering product diversity (forming similar product-based groups) and number of households (20-30 households)
4. Finally, women entrepreneurs sat with the product-based groups and shared with them about the opportunities of Women Business Centre services and support them to develop their business plan

The following activities have been achieved as per the activity plan:

Sl no	Activities	Unit	Target	Achievements	No of participants	Time of events	Remarks
2.1	Organise technical and business session for producers	sessions	100	100	2,050	2 hours	20 WBC entrepreneurs received training on vegetables, poultry & medicinal plants
2.2	Demonstration on establishment of gender sensitive technology	Demonstration	12	38 (11 veg demo by private sector)	38	N/A	Wishpond-6, Vermicompost-4 Vegetables-22 Chicken-4

### 2.2.1 Organise technical and business session for producers

100 training sessions have been conducted with 2,050 producers (72% female and 28% male) under 82 product-based groups. The sessions were conducted by 20 women entrepreneurs in 4 WBCs on fish, poultry and cow rearing. The objectives of the training sessions were to develop the confidence of the women entrepreneurs about the benefit of the group training sessions and to encourage them to organise more training sessions by themselves to the remaining 78 producer groups. Between 20-25 women members participated in each session and each session required about two hours. For the 100 sessions, as travel allowance, projects paid BDT 150.00 per session per women entrepreneur and kept attendance of the participants. Each women entrepreneurs conducted only 5 training during the reporting period.



Fish sessions included discussions around pre-stock management; pond and dike repair, liming and fertilizer application during pond preparation, stock management, healthy and weak fingerling identification and transportation. Vegetable sessions included discussions around definition and seed classification, seed germination tests, purity test and humidity tests, seed treatment, seedbed preparation, seedbed treatment, before sowing seed preparation, seedling and sapling preparation, characteristics of good seedling and saplings, sex pheromone traps for environmentally friendly pest control and fertiliser application. Poultry and cow sessions included discussions on selection of breed, selection of housing, feed, disease and management.

In addition, all 20 of the WBC entrepreneurs received technical training on vegetable production, poultry rearing and medicinal plants from public and private sector organisations, including the Department of Livestock, Lalteer Seeds, Ispahani and ACME. The training package also included the contents of the health and safety of agro-chemical application.

# Sl	The Training Name	Details of training	Participants	Date	Stakeholders/RP
01	Improved Vegetables Cultivation	Excessive Use of Chemical fertilizer in crop land Using Bio pesticides Using Sex pheromone traps Using vermin compost fertilizer	12	5-6 Feb'18	UAO, DAE, Batiagata, Marketing Officer , Ishphahani Seeds Ltd
02	Improved Cow rearing techniques	Improved farm Management Hygienic Milk Collection	10	21-22 Feb'18	ULO,Batiagata ,Khulna
03	Improved Poultry rearing techniques	Using Farming Systems Not use in chemical in feeding practices	12	3-5 Feb'18	ULO,Batiagata ,Khulna and Reneta Pharma..Ltd
04	Improved Fish culture Management	Improved Fish culture Management Using bio chemical in pond Pre and post stocking of fish culture in pond Using sex pheromone traps in dike cropping	11	8-9 Feb'18	UFO,Batiagata ,Khulna and Mega Feeds Ltd, Quality Feeds and others

**Upazila Livestock Officer, Botiaghata** provided a day-long training session to nine women entrepreneurs on improved modern poultry rearing techniques. The training took place on 6 August 2018. The topics of the training included selection of breed, selection of housing, feed, diseases and

management, and practical sessions on vaccination. During this training entrepreneurs prepared an action plan of technical session to community.

**Lalteer Ltd., a private company,** organized a day-long training session on improved vegetable cultivation of bitter gourd and bottle gourd at Choygoria and Rangamaria WBCs under Batiagata Upazila for 20 women entrepreneurs and 12 producers. The training took place on 3 Augusts 2018 at choygoria WBC.

**Ispahani Seeds, another private company,** organized one day-long technical training session to 12 WBC entrepreneurs. Training Executive in Market Development from Ispahani Seeds Ltd acted as resource person. Major discussion topics of the training included selling and marketing systems of Ispahani, commission collect mechanism (total profit divided 80% WBCs and 20% Dealer as WBCs).

**ACME Laboratories Ltd.** jointly with United Purpose Bangladesh organized a “Training of Trainers (ToT) Programme on Medicinal Plant Cultivation Technique, Adult Education, Primary Health Care and Sanitation for the Medicinal Plant Local Service Providers (LSPs)” in Khulna. A total of 14 WBCs entrepreneur’s (BG-Project) and 16 other WBCs members and LSPs participated in this TOT on Basak cultivation. Two day-long TOT sessions on Basak cultivation took place on 12-13 September 2018 at NGO Forum in Khulna. All sessions of this training was facilitated by the Former Director of Bangladesh Council for Scientific and Industrial Research (BCSIR) having long experience in Medicinal Plants & Herbs and two experts from The ACME Laboratories Ltd as well as United Purpose Area Manager in Khulna. The main objective of the training is to capacity building of the Local Service Providers on medicinal plant cultivation technique as per WHO guideline on Good Agricultural and Collection Practices for Medicinal Plants (GACP) and other practical topics that are useful for the wellbeing of the medicinal plant growers.

### 2.2.2 Demonstrations plots established at WBCs Level

Five types of technology demonstrations were set up at each of the WBC premises in order to disseminate the agricultural and improved technology among the women producers for increasing their



production and income. The technologies included WISH Ponds for fish production, native chicken, vermicomposting for organic fertilizer, vegetable production and medicinal plant cultivation. A total of 38 demonstrations were set up and an additional 11 vegetable demonstrations were set up by Lalteer with their own investment for further dissemination of vegetable technology and training.

WISH Pond demonstrations were established by entrepreneurs of 4 WBCs. The major required materials involved in the construction of a WISH Pond are wastage sack bags, aerator with stone, pipe, floating feeds and tarpaulin. In addition, one horse power water pump is needed to fill and drain pond in order to maintain water quality. The power machines also reduce the labour of women and ensure available water during the dry season. One WBC is also using solar energy for operating the water

pump. Entrepreneurs from Bundarabad, Rangamari and Choyghoria WBCs have begun fish farming using the fingerlings from the WISH Ponds which were set up at WBC level. A total of 132 kg of fish will be sold, 30 kg fingerlings of pangus nursery for two months, including breeds such as pangus, silver and magur. The estimated value of these fish currently being reared is BDT 15,840. All the 4 WBCs are continuing to grow vegetables around the embankments of the ponds, including bringal, sweet gourd leaves, okra, capsicum and chili. About 243 kg vegetables have been sold to local producers from the Centres for a total of BDT 7,290. Entrepreneurs also consumed some of these vegetables themselves for their households.



Four vermicompost demonstration plots have been established for producing organic fertilizer in four WBCs. Informal MOU has been signed with all demo holders prior to setting up demonstrations to maintain responsibilities such as data record in order to compare results and learning. During three bashok demonstrations, a total of 7 KM of roadside in Jalma and Surkhali Union Parishad and fellow land of homestead areas were covered and about 34,000 basak saplings were planted. A total of 11 producers and 11 women entrepreneurs established 22 demonstration plots for vegetable cultivation of tomato, bitter gourd, lady's fingers, brinjal, and bottle gourds.



Four demonstration plots have been established on native chicken hatchery at Bunerabad, Roypur and Rangamaria WBCs. Project staff firstly sat with three WBCs to establish the demonstration plots. Some activities performed during established demonstrations plots, including orientation on native chicken rearing housing, cost-benefits of native chicken hatchery, indigenous breed selection, regular vaccinations, technical session, linkage with input market actors and private sectors, and record keeping, with experiences taken from United Purpose's UK Aid funded IFSL project.

## 2.3 Match making Workshop/training on Business idea sharing for Women SMEs

The following activities have been achieved as per the activity plan:

Sl no	Activities	Unit	Target	Achievements	No of participants	Time of events	Remarks
3.1	Match making Workshop/training on Business idea sharing for Women SMEs	Batches	3	5	200	29 - 30 Jul, 22 Aug, 09 - 10 Sep'2018	WBCs- 20 , group leader -50, market actors -42, WMG-40 and Upazila line agencies- 25 ( 5 times) , BG staff's -20 ( 5 times) and UP staff's -2
3.2	Newsletter on business ideas and experiences	Newsletter	6	6	6,000 copies for producers and market actors	Nov, 2018	

### 2.3.1 Organized matchmaking workshop with market actors and public sectors organisations

Five matchmaking workshops were organised with 200 participants, including WBC entrepreneurs, representatives of producers (fish, poultry, cow and vegetables), WMG members, Lalteer Seeds Ltd., Isphahani, egg sellers, vegetable sellers, local input market actors, MFIs, Blue Gold staff, Upazila level line agencies, old WBC leaders and LSPs/SPAs. Every private sectors, input and output market actors' representatives participated in open discussion session and sharing in self-service systems. The main objectives of this union level match making workshops at WBCs/Polders/ union was to share project progress with Gov. and other actors; demand from WBCs and groups; value chain wise product data demand and supply etc and develop a joint action plan. Major decisions for possible agreement with private sector organisations were; update market information on fish, vegetables, cow and poultry; providing new technology to WBCs; support update fish culture technology; provide technical knowledge; supply hatchery fingerlings, supply quality inputs; established effective linkage with inputs supply dealer; reduces inputs price for LSPs. At the end of sharing meeting, an action plan was developed with the help of Upazila based line agencies, PS representatives, input and output market dealer and WBCs.



### 2.3.2 Newsletter on business ideas and experiences

Project printed six newsletters on WISH Ponds, poultry rearing, vegetable production, WBC Business model, WBC organisation and Private Sector engagement. 6,000 copies (1,000 per theme) have been printed for distribution among the producers, market actors and relevant stakeholders.



## 2.4 Knowledge management and Monitoring

As per plan the following activities have been achieved:

Sl no	Activities	Unit	Target	Achievements	No of participants	Time of events	Remarks
4.1	Experience documentation	Documentary	1	1	120	Nov, 2018	
4.2	Experience Sharing workshops	Workshop	4	4	136	Nov, 2018	
4.3	M&E surveys, studies	Study	1	1	N/A	Oct, 2018	

**2.4.1 Experience documentation:** A video documentary has been developed in order to capturing the impact of WBC activities. The objective of the video documentary is to share the results of the WBC initiatives with public, private sector organisations and NGOs for further scaling.

**2.4.2 Experience sharing workshop:** Four workshops have been planned to organise at 4 (four) unions during the month of November, 2018. The participants of the workshops; are representatives of water management groups, public and private sector organisations. The objective of those workshops is to share the progress and experiences of the WBCs and develop next annual plan of actions with relevant organisations.

**2.4.3 M&E studies** This monitoring data collection aims to assess the progress of field activities in our implementing area. The monitoring study made use of primary data collected from WBC members and beneficiaries through FGD with the help of different questionnaires. Primary data was collected from WBC members/ entrepreneurs and women



groups developed by WBC members. As a total of 4,000 HHs of **160 producer groups** are defined as project beneficiaries, the sample survey process randomly selected 40 producer groups as a sample survey. The sample survey process selected total 170 members (4%) (150 female and 20 male respondents) from 40 producer groups as sample size in the project areas. 4 focus group discussions with 20 women entrepreneurs under 4 WBC were also conducted. The random sampling process was followed for the data collection. The field data collection of the group interview was conducted through questionnaires for beneficiaries and WBC.

### 3. Outcomes and Impacts

#### 3.1 Project Outcome

The intended outcome of the project was increased household income and livelihoods of vulnerable women in Botiaghata upazilla, Khulna District, and improved gender norms and equity. **To achieve this, WBC entrepreneurs received technical and business knowledge from the departments of agriculture, livestock and fisheries and accordingly shared information with the producers and their groups formed by the project and entrepreneurs. In addition, women entrepreneurs also provided quality input to the producer groups. WBC also participated in matchmaking workshops, which help them to establish linkages with market actors and ensure better price for producers. 4,360 producers received technical information from WBC entrepreneurs on how to produce indigenous poultry, fish culture, vegetable production and milk production, which, in turn, enabled producers to increase their production and therefore income levels. Access to market points through the WBCs was a contributing factor to producer groups' income levels increasing as women have a convenient place to buy and sell their products.** Below are the some of the key indicators in which to assess the result of the project in achieving this outcome.

##### **Increase in producer's income**

Increased monthly income of 4,360 producers (72% female) derived from productive sectors. Average monthly income of female producers was BDT 1,147 in 2017 which increased to 1,620 in 2018.

**Increased yields of producers** In 2017, producers' annual yields (per farmer) were 144kg for fish, 178kg for vegetables, 427 liters for milk, 29 kg for poultry. This increased in 2018 to 298 kg for fish, 470 kg for vegetables and 83 kg for poultry. Production per producers increased 107% for fish, 164% for vegetables and 186% for poultry.

**Table 1:** Breakdown of percentage increase in production

Value Chain	Production per farmers			Remarks
	Dec 2017	Oct 2018	Increase %	
Fish (kg)	144	298	107%	2 season/year
Vegetables (kg)	178	470	164%	2 season/year
Poultry (number)	29	83	186%	2 season/year

### Control over money

Table 2 and Figure 2 demonstrate that 15% of women opened a bank account and 13% of women kept money in their own bank account in 2017. Over the course of the project, this had increased to 63% of women who had opened a bank account and 78% retaining money in their own account.

**Table 2:** Women's control over money

	Dec 2017	Oct 2018
% women having own bank account	15%	63%
% of women keeping money in own bank account	13%	49%

### Mobility of women producers

A significant achievement of the project was an increase in women's confidence, community participation and overall mobility within the target group. In 2017, 7% of women reported to visit local shops once a week whilst 8% of women were visiting distant markets. This increased to 43% and 24% respectively in 2018.

53% of women were visiting shops more than twice a week in 2017. Only 9% were visiting shops more than twice a week in 2018 with 22% never visiting shops in 2018. Women producers preferred to purchase their necessities from WBC due to the availability of products including other services at their proximity which reduced their mobility to other shops and distant market. 87% women producers increased mobility to WBCs, although visiting shops and distant market remains unchanged.

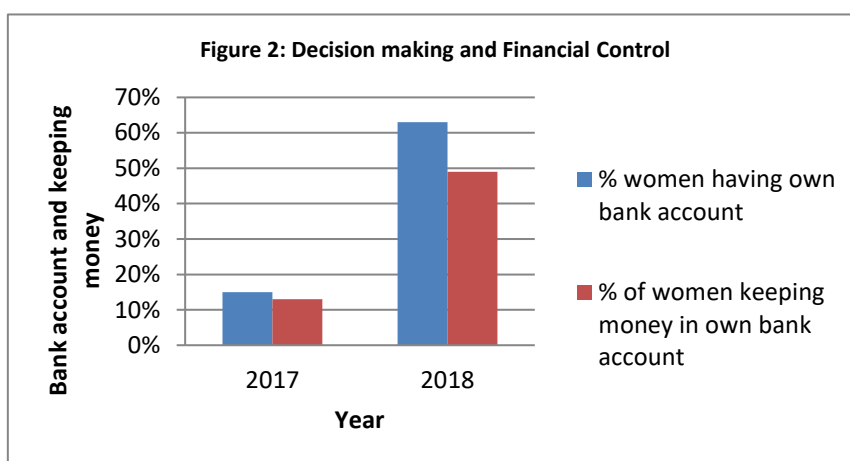
**Table 3:** Increased mobility of women producer:

Visiting market	Dec 2017				Oct 2018			
	Never	once	twice	more than twice	Never	once	twice	more than twice
Shops	9%	7%	31%	53%	22%	43%	27%	9%
WBC					9%	54%	27%	6%
Distant market	1%	44%	47%	8%	20%	37%	20%	24%



### Household Decision Making

As a result of knowledge, information and technology dissemination, women reported to have increased their participation in and ownership of decision making. In 2017, 1% of women producer group members were involved in decision making in agriculture. This increased to 73% in 2018. These decision-making capabilities were around agriculture, specifically plot selection, crop and crop variety selection, land preparation, fertilizer application, harvesting, labour hiring, sale of farm produce, purchase and sale of farm machinery products, and savings from agriculture.



**Table 3:** Women’s decisions making practices in the home

	Dec 2017	Oct 2018
% women involved in decision making in agriculture	1%	73%

### 3.2 Output 1: Improved capacities of rural women in business management for establishing functional linkages to market actors, other private sector actors and public experts

#### Established Women’s Business Centres

Central to the success of the project, four Women Business Centres were set up with a) an established committee and b) with a developed business plan. Women entrepreneurs nominated to run the Women’s Business Centres formed committees and developed their business plans receiving knowledge and skills from business management training from the project. As per the business plans, these WBCs established formal and informal linkages with women producer groups, market actors and public sector organisations such as the Department of Agricultural Extension (DAE), the Department of Livestock (DoL) and the Department of Fisheries (DoF) to network with and receive services and support from public and private service providers

**Table 4: Women’s Business Centres**

Number of WBCs with:	Dec 2017	Oct 2018
a) an established committee	0	4
b) with a developed business plan	0	4

### Skill Development on Business Management

As leaders of each Women’s Business Centre, 20 entrepreneurs were selected to provide a range of agricultural, livestock and business-related activities to rural women producers. During the project, 20 women entrepreneurs received business management training to support them in focusing their businesses and delivering these services and support to rural producers.

**Table 5: Business Management Skills Training of Women Entrepreneurs**

	Dec 2017	Oct 2018
Women trained in business management skills	0	20

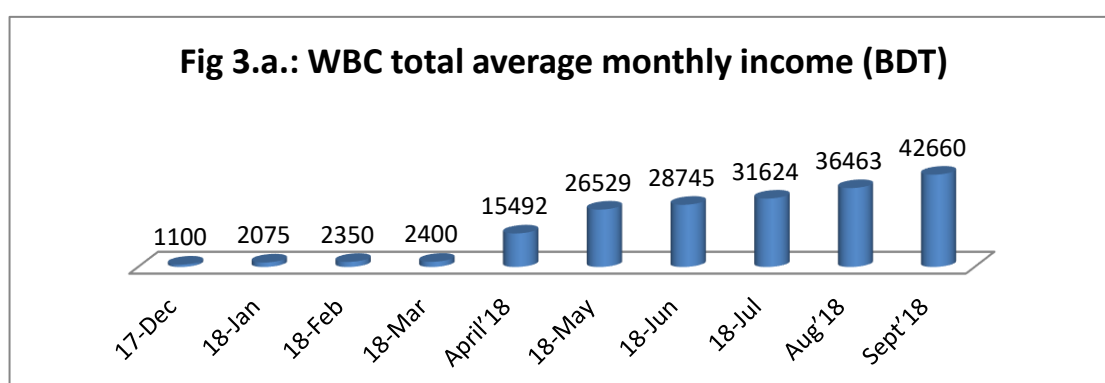
### Income generated by WBC entrepreneurs

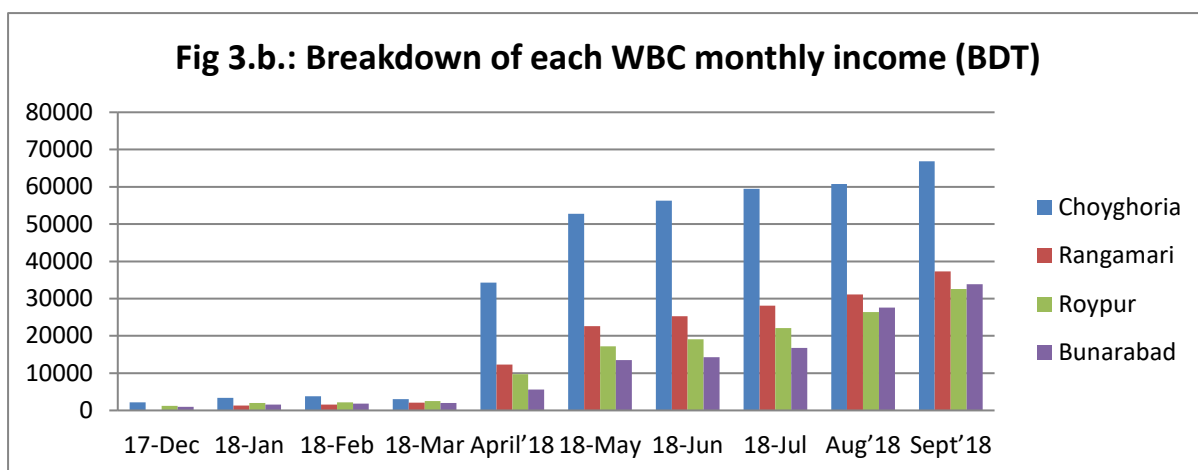
The WBC model has proven from previous projects that through a small, initial investment and training, within four months the WBCs and entrepreneurs’ income levels begin to increase. In December 2017, women entrepreneurs were earning approximately BDT 220. As a result of training and rural women’s access to inputs, products, services, advice and training, women entrepreneurs increased their income to an average of BDT 1,100 in 2017 and BDT 2,057 in 2018. Currently, the Centers’ average incomes are BDT 42,659.

In the last 10 months, each WBC earned approximately BDT 44,570. In order to expand their business, women entrepreneurs actively reinvested 60% of the profits (BDT 26,742) and shared 40% of the profit (BDT 17,828) among the entrepreneurs. Each entrepreneur received BDT 3,565 and reported to invest this in the education and health services of their children. Now the investment of each entrepreneur in WBC is BDT 18,914 which was BDT 10,000 at the beginning of the business.

**Table 6: Monthly profit of WBC Entrepreneurs**

	Dec 2017	Oct 2018	% increase	Remarks
Monthly Profit of the WBC entrepreneurs	BDT 1,100	BDT 2,057	187%	(24% profit of last month income in BDT)

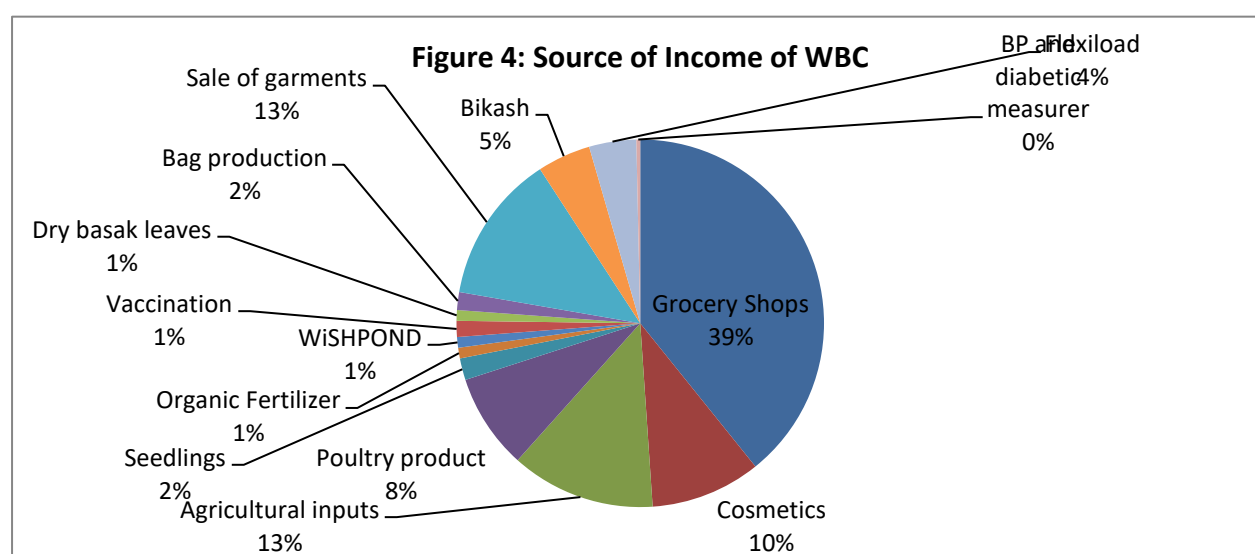




**Table 7: Breakdown of Monthly Income of WBCs (December 2017 – September 2018)**

WBC	WBC Monthly Income									
	Dec 17	Jan 18	Feb 18	Mar 18	April 18	May 18	June 18	July 18	Aug 18	Sept 18
Choyghoria	2200	3400	3800	3000	34300	52800	56320	59480	60780	66880
Rangamari	-	1300	1600	2100	12331	22636	25300	28145	31130	37330
Roypur	1200	2000	2200	2500	9757	17180	19060	22120	26380	32580
Bunarabad	1000	1600	1800	2000	5580	13500	14300	16750	27560	33848
<b>Total (BDT)</b>	<b>4,400</b>	<b>8,300</b>	<b>9,400</b>	<b>9,600</b>	<b>61,968</b>	<b>106,116</b>	<b>114,980</b>	<b>126,495</b>	<b>145,850</b>	<b>170,638</b>
Per WBC	1100	2075	2350	2400	15492	26529	28745	31623	36462	42659
Per entrepreneur	220	415	470	480	3098	5305	5749	6324	7292	8531

Figure 4 and Table 8 below provides a breakdown of the sources of income reported by the WBCs. Entrepreneurs sourced income from the sale of various services including, food items/grocery shops (39%), agricultural inputs and outputs (28%), cosmetics (10%), bKash and flexiload (9%), garments and bags (15%), etc. The Women's Business Centres have established contracts with five companies and organisations, Union Parishad (Local Govt), Bangla Link, Grameen phone, Teletalk, Airtel (Mobile company), ACME (Pharmaceuticals) and bKash (Mobile Banking).



**Table 8:** Source of Monthly Income of the WBCs

Product/items	Product wise Average Income of WBC (Tk)									
	Dec 17	Jan 18	Feb 18	Mar 18	April 18	May 18	June 18	July 18	Aug 18	Sept 18
Grocery Shops	1500	900	1080	1400	42598	50790	53474	61106	63870	66920
Cosmetics	240	180	240	320	1100	7690	9000	12759	14388	16560
Agricultural inputs	100	325	365	410	10155	9300	12480	15385	18380	21680
Poultry product	360	600	240	550	6753	9176	7575	9320	11144	14318
Bag production		880	240	280	1200	1644	1140	1440	2400	2680
Seedlings		440	680	120	900	0	0	1400	1650	3270
Sale of garments		1250	1813	1300	13360	5600	10660	13360	16420	22350
Organic Fertilizer		32	40	36	360	600	0	800	1200	1600
WISH Pond						3840	0	4200	1200	1600
Flexiload						11308	5625	7325	6300	7080
Bikash						6168	10126	6730	7500	8000
Vaccination							2800	2200	2600	2400
Dry basak leaves							2100	2800	1400	1600
BP and diabetic measurer								660	600	580
<b>Total (BDT)</b>	<b>2,200</b>	<b>4,607</b>	<b>4,698</b>	<b>4,416</b>	<b>61998</b>	<b>106116</b>	<b>114980</b>	<b>127,155</b>	<b>145850</b>	<b>170638</b>

The WBC businesses are gradually expanding in each month.

- Each WBC starts their business with only 4 products (grocery, cosmetics, agricultural inputs and poultry products);
- after one month add 4 products (bag, seedlings, garments and organic fertilizers);
- after 5 months they add another 3 products (Flexi load, Bikash and Wish ponds);
- after 6 months add another 2 products (; poultry vaccination, dry Bashok leaves) and
- after seven months add 1product (BP and diabetic measure machine).

**WBC own initiatives/business:** Among all the services, some of the business initiated by women entrepreneurs themselves; such as Groceries, garments and cosmetics; and health care's services.

**Health services:** WBC entrepreneurs have purchased blood measurement machine and diabetic measurement machine for providing services to producers. They established linkages with 4 community clinics for referral services. Bunerabad and Roypur WBCs kept the emergency number for ambulance available at the Centres, linking pregnant women to hospitals.

### 3.3 Output 2: Increasing access to relevant and affordable information, innovative resilient technology (poultry, livestock, fish and fruits and vegetables) and services

#### Increased IT services

Women's use of information technology services increased during the project period. In 2017, 19% of women producers owned their own mobile phone. This increased to 78% in 2018 (table 9). Higher numbers of women producers were able to purchase and use a mobile phone due to increased availability of mobile recharge facilities at WBC and increasing income. Women are using their mobiles for social networking and to gather market information. Connectivity is essential for entrepreneurs to stay connected and engaged with distributors and service providers to receive

information about market prices as well as accessing financial applications and services, such as bKash and Flexiload.

**Table 9:** Percentage of Women Using Mobile Phones

	Dec 2017	Oct 2018
% of women having own mobile	19%	78 %

### Reduced amount spent on agricultural inputs

The women producers purchased agricultural inputs like seed, seedlings, fertilizers and fingerlings from women entrepreneurs with reduced price. Because, women entrepreneurs purchased large packets of seeds, produced seedlings and sold to producers as per their requirements which reduced wastage of seeds. Earlier women producers purchased large packets which were not suitable for them. Again, women entrepreneurs were also able to sell fingerlings and fertilizers as they purchased bulk volume from market. In addition, women producers saved money in terms of travel and labour due to not travelling to distant market.

## 3.4 Output 3: Capacity building of women in establishing linkages with market and private and public sector organisations

### Established linkages with market

All WBCs are linked to multiple value chain actors to ensure entrepreneurs and, therefore, producers continue to be connected to these actors. Table 11 gives an overview that on an average, producers are linked with 6 input market actors and 6 output market actors in 2018 through WBCs.

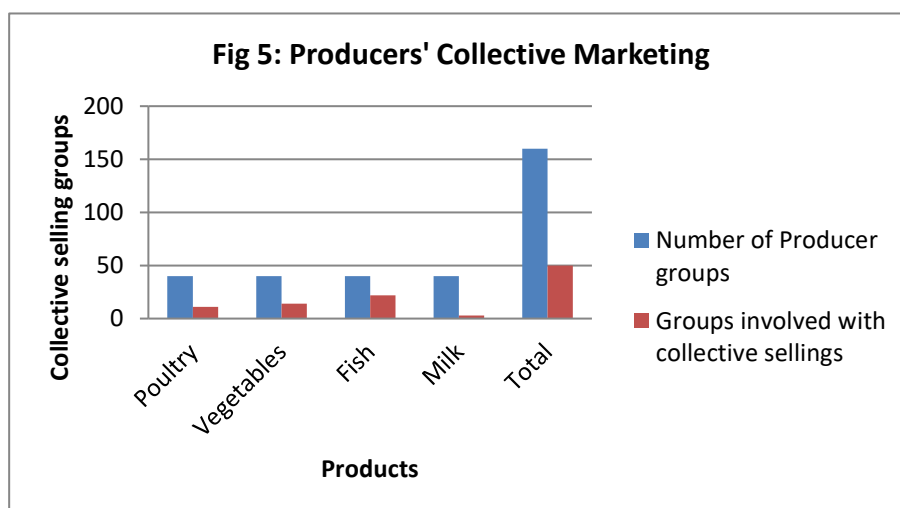
**Table 11:** Linkages with market actor for inputs and output

	Dec 2017	Oct 2018
Input	1	6
Output	1	6

Prior to the implementation of the Women’s Business Centre project, 90% of women households

### Collective selling

In 2018, a total of 50 women producer groups are involved with collective selling of products. This represents 32% of the 160 producer groups formed. These groups are collectively selling poultry (11 groups), vegetable (14 groups), fish (22 groups) and milk (3 groups) to WBCs. The groups which are closer to WBCs sell products to WBCs and traders collect products from WBCs as per schedule and contract. The contracts were established between 4 WBCs and 45 traders during match making workshops. But the milk producer groups closer to Bunerabad and Roypur WBCs were unable to produce milk as per traders demand due to unavailability of fodder. The producers could not produce fodder due to unavailability of enough water in dry season and presence of saline water in other season.

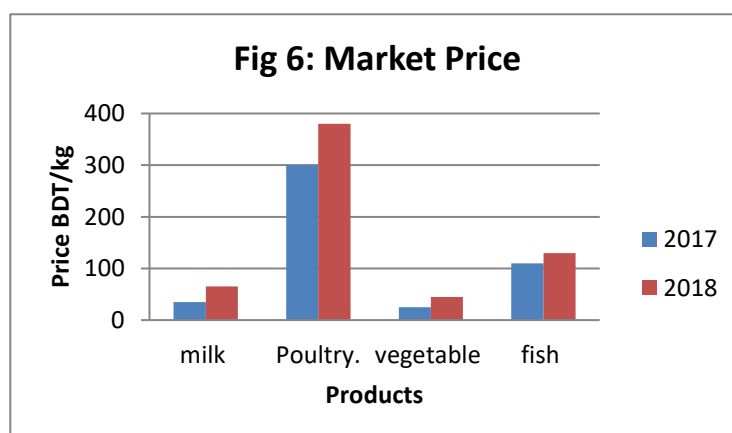


**Table 13:** Group marketing

Products	Number of Producer groups	Groups involved with collective selling	Number of Farmers involved with group selling	% groups are involved with collective selling
Poultry	40	11	275	28%
Vegetables	40	14	350	35%
Fish	40	22	550	55%
Milk	40	3	75	8%
<b>Total</b>	<b>160</b>	<b>50</b>	<b>1250</b>	<b>32%</b>

### Increased farm-gate prices

Through informed agricultural and market practices, women received better prices for milk, fish, vegetables and poultry produced in 2018 compared to 2017. Engaging with the WBCs and entrepreneurs, producer's access increased market prices for milk (86%), poultry (27%), vegetables (80%) and fish (18%). **They have sold total 12726 eggs, 11000 kg vegetables, 14000 kg fish and 600 litre milk.**



**Table 14:** Market price for producers (BDT/kg)

Products	Price		
	Dec 2017	Oct 2018	% increase
Milk	35	65	86%
Poultry.	300	380	27%
Vegetables	25	45	80%
Fish	110	130	18%

### 3.5 Output 4: Increased awareness on Women’s Business Centres and their services amongst local and division governments through monitoring and knowledge management.

To raise awareness of the services and benefit provided to women and the surrounding community resulting from the Women’s Business Centres, the project produced and distributed six newsletters on different thematic issues addressed at the Centres, including WISH ponds, poultry rearing, vegetable production, WBC business model, WBC organisation and private sector networking. To share findings, achievements and learning from the project a video documentary has been developed in order to capture the impact of WBC activities in a digestible form. The objective of the video documentary is to share the results of the WBC initiatives with public, private sector organisations and NGOs for further scaling.

## 4. Encountered Challenges

Challenges	Mitigation
<p>1. Ensuring equal investment for the establishment of the Women’s Business Centres was a challenge. Central to the WBC model is sustainability and innovation. For the Centres to be sustainable entrepreneurs must be committed to contribute to the start-up and running costs of the buildings, including equipping the buildings with furniture and covering the cost of rent. Some entrepreneurs were initially hesitant about investing 10,000 taka in the Centre</p> <p>2. At the initial stage, women entrepreneurs were facing difficulties purchasing some products from Khulna in a reasonable price to make it profit.</p>	<p>1. Through training and coaching, the long term investment and sustainability of the model was continuously being highlighted as central to the WBC and entrepreneurs’ success. Entrepreneur’s also visited older more established WBCs and gathered information for forming the WBCs centre at Polder areas. Several times meeting were organized at WMG /Polder areas for introducing our WBC approach with the representation from old WBCs.</p> <p>2. Match making workshops created an environment to exchange business ideas between WBCs and market actors. As a result, WBCs were able to established linkages with market actors which helped them to purchase products in a reasonable price.</p>

<p>3. The investment of time by the entrepreneurs necessary to set up and work at the Centre's has been highlighted as a challenge as women's domestic responsibilities remain unchanged. Even the investments of time by the entrepreneurs have been increasing as the business growths of the WBCs are gradually increasing.</p> <p>4. Smooth maintenance of the purchase and income register on a daily and weekly basis has been difficult. Entrepreneurs of the Women's Business Centers have not had previous experience on record keeping about their businesses, particularly related to finances. Still entrepreneurs are not efficient in cost profit analysis by the entrepreneurs themselves.</p> <p>5. Environmental challenges affected the project and the women's ability to run their businesses. It was difficult for women to maintain the Wish ponds for fish cultivation due to dry season and salinity water. For the same reason producers were unable to produce fodder cultivation for dairy cow.</p> <p>6. Ensuring output markets through establishing collaboration with large scale market output actors/private companies for specific products/value chains such as dairy, vegetables and fish was a challenge. This was largely due to the short-term nature of the project, which made engagement of private profit-oriented companies challenging. Again it was difficult for the producers groups which were little far from WBCs, to utilize the collective marketing opportunities of WBCs due to bad road communication.</p> <p>7. Development of Business Plan (BP) and implementation at producer group level through WBC entrepreneurs was difficult as insufficient training was</p>	<p>3. For the efficient utilization of time, women entrepreneurs divided the working hours among the entrepreneurs, e.g. each entrepreneur is investing on average two hours' time per day. In some WBCs, the other family members (husband, parents and children etc) of women entrepreneurs are also supporting their business when the growths of the WBC business are increasing. Project will organise experience sharing workshops with women entrepreneurs and their families for exploring better option of distributing additional working hours.</p> <p>4. Regular monitoring, coaching and bi-monthly meetings with all WBCs were conducted to ensure accurate records were being kept. Project provides two days long training on financial management to WBCs. Project will provide support to develop skills in cost profit analysis by quarterly learning sharing workshops</p> <p>6. Project added a low cost technology in Wish pond (one horse power pump and 100 gauge pipe) which ensured supplying fresh water from nearby tube well. For fodder cultivation, project will promote innovative recyclable sac technology which was a proven during the project period for vegetable cultivation.</p> <p>6. In order to mitigate the impact of this, a product-wise matchmaking workshop was organised with specific output private sectors at the WBC level to share the objectives, benefits and model of the WBCS. Focus need to give to create separate hub facilities for the producers groups which little far from the WBC premises.</p> <p>7. Additional meetings and monitoring/follow-up sessions were organised to ensure capacities continue to be built. Existing local traders were not enough to accommodate producers in terms of price and volume.</p>
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<p>provided on business planning to meet the needs of the WBC entrepreneurs.</p> <p>8. Initially, producers were less interested to be engaged in basak cultivation due to a lack of information on production and existing demand. Drying of Bashak leaves have been hampered in June-August due to heavy rainfall.</p> <p>9. The existing financial products and services of the selected MFIs are not enough to fulfil the requirements of producers for purchasing inputs, equipment and infrastructure development etc. Grameen bank, Addin , TMSS , ASA , WMG and Local Sammitti have providing financial services in the project area.</p>	<p>More business session will be conducted at producer’s group’s level. In addition, more number of match making workshop will be conducted at WBCs with the participation of market actors and producers representatives</p> <p>8. Under the umbrella of MOU between UP and ACME, ACME collected sample, tested and ensured quality of Bashak leaves; enlisted WBC as agent of medicinal plants leaves supplier; and organized the technical training on Basak cultivation and hygiene practices for producers; demonstration plots of Bashok plant etc created awareness among the producers. Trial need to establish in order to dry medicinal plant at rainy season.</p> <p>9. Project ensured financial services to producers and its groups through building capacity of WBCs/LSPs through strengthening linkages with financial service providers. Project will further strengthen their own fund management system (savings and credit management) in order to create easy access to other financial services of commercial banks and other institutions. Project facilitated Jagoroni Chakra Foundation (JCF), the MFI partner of UP provided flexible credit BDT 8, 40,000 to 6 producers groups at Choygoria and Rangamaria WBC. Based on the successful results, JCF will extend the facilities to the other WBCs; Roypur and Bunerabad</p>
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## 5. Lessons Learnt

- Private sector involvement is essential for promoting new business at community level. Umbrella MOU between UP and ACME created the opportunity to create an environment for initiate medicinal plant business.
- For group/collective marketing, producer groups require smaller clusters considering all the market facilities. Multiple factors need to be considered to better promote group/collective marketing. For example, good internal road communication networks is one of the major contributing factors for the promotion of collective marketing.
- Continuation of innovations create a lot of opportunity for opening new business; wish pond, sac vegetables, organic fertilizer and indigenous poultry created a window for women for expanding homestead organic agriculture business which are resilient to saline water, flood and even dry season effect.
- Closer awareness raising should be carried out at the household level around equal distribution of both economic and household tasks. WBCs gradually expand their business which runs the risk of creating additional business/productive/economic workloads on women’s already heavy domestic workloads. More needs to be done to promote equal distribution of household/domestic support, encouraging husbands/men to take on equal

proportions of the domestic work to free up equal time for women to engage in WBC activities.

- In order to ensure nominated women entrepreneurs are confident and aware of the business potential of the WBCs, joint learning visits of women entrepreneurs to other established WBCs in the project area must be a priority to share learning and highlight the returns on investment to the entrepreneurs
- WBCs have the capacity to increase confidence levels of women entrepreneurs in rural and remote areas through community cohesion with women experiencing positive results quickly
- After establishing the WBCs in rural areas, producers are finding it easier to sell their products due to increased access to markets and networking with distributors and collectors
- WBCs have the capacity to increase social dignity, mobility and family access through trained women entrepreneurs as role models
- Rural women want to involve themselves in different income generating activities side by side with the male members to contribute in their families. Setting up four women business centers with 20 women entrepreneurs has become an example of women's engagement and community acceptance into these productive, economic positions. They are the reflection of the willingness of hundreds of rural women to involve with income generating activities.

## 6. Strategy for Upscaling

Four Women's Business Centres are functioning. 20 women entrepreneurs are active. 160 female producer groups are continuing their activities with 4,000 female producers benefiting. WBCs are saving female producers time and financial expenditure, increasing production and income. As a strategy to scale up the project as part of a third phase, support will continue to be provided to the existing four WBCs with particular focused attention being given during the first three months of the project. After this initial period, four new WBCs will be established to expand outreach, linking existing WBC entrepreneurs to share learning and skills to a network of 20 new entrepreneurs for greater outreach. In order to upscale the best practices taken from phase 2, the following strategy will be considered during phase 3 implementation:

**Strengthening coordination between entrepreneurs and producers:** Producer group mapping exercise will be conducted to clearly identify existing and new to be established producer groups. Having a clearer picture of the location and number of producer groups will enable women entrepreneurs to better target and reach women producers with services and inputs and will also help to organise and re-energise producer groups for their monthly meetings. Producer representatives/leaders will undergo leadership training to further their understanding and engagement with the WBCs.

**Promotion of WBC centred advance training facilities:** The existing four WBCs will be promoted as training centres. The entrepreneurs of the four new WBCs will receive training from the old WBCs. The entrepreneurs of old WBC will be the resource person for the training program and ensure all the training facilities such as food, venue and other logistics. As per requirement, resource person will also be hired from other public and private sector organisations.

**Promotion of Business idea generation for women on a regular basis:** Focus and space will be given to generate additional and alternative business ideas based on community need. For this purpose, women entrepreneurs and private and public sector organisations will be invited to share their

experiences on a regular basis. Business ideas will be documented and shared among the producers through newsletters, WBC meetings, and through face to face discussions through women entrepreneurs.

**Further empowering women in business:** Advanced training on business management will be organised for the women entrepreneurs such as retailing, financial management and information technology.

**Consolidation of environmentally friendly technologies:** Best practices of environmentally friendly technologies such as WISH Pond, recycling of waste bags, vermicomposting, native chicken rearing etc. will be consolidated and shared through technology transfer demonstrations. The WBCs have been successfully piloting these demonstration technologies. Although direct WBC income from the WISH Ponds, for example, is respectively low in comparison to other retail activities offered at the Centres, these environmentally friendly technologies are beneficial for the incomes and livelihoods of producers. One WISH Pond can generate BDT 1,000 profit each month through the production of fish and vegetables. If each woman established 2-3 WISH Ponds having received this information and training from the WBCs, they can earn BDT 2,000-3,000 on a monthly basis. These technologies will also allow women to cultivate fish and produce vegetables in the dry season when salinity is usually too high for such production as they are self-contained. In the next phase WBC will disseminated those technology to a higher number of producers. Those best practices will be documented in newsletters and shared at sessions, meeting, and workshops.

**Engagement of the relevant public and private sectors** will be prioritized to support the sustainability of the results. In particular, the involvement of Line Departments such as the Department of Agricultural Extension (DAE), the Department of Livestock Services (DLS) and the Department of Fisheries (DoF). Links with relevant private sector companies, will be strengthened through match making workshops in order to ensure continuous, affordable access to the necessary inputs and services, not only for agriculture but also for other business. Furthermore, networking with local NGO and civil society groups will be sought, in particular to address access to credit and/or land/water bodies.

**Promoting household level support for women's equal participation:** Sensitisation sessions for male household members will be conducted at the community level to promote equal distribution of household/domestic support between men and women. By understanding the importance of equal opportunities for all, men will be more mindful of women's right to work and will understand the need to reduce women's domestic burden if they are to fulfil theirs and their household's potential. Sensitisation sessions will promote the value of the WBCs, the importance of women's equal participation in income-generating activities and men's role as active participants within the household.

## 7. Business Case for Long-term Sustainability

The long-term sustainability of the WBCs in terms of technical, environmental and social aspects are as follows:

## Technical and Environmental Sustainability

- Women producers practiced five technologies for increasing their production and income. The technologies are: 1) WISH ponds for fish production; 2) native chicken rearing; 3) vermicomposting for organic fertilizer; 4) vegetable production and 5) medicinal plant cultivation. All the technologies were environmentally friendly as well as gender-sensitive, ensuring inclusive income generation operations, with producers accepting, sharing and integrating these practices within the wider community.
- Materials required for WISH pond construction include wastage sack bags, aerator with stone, pipes, and floating fish feeds. In addition, one horse power water pump is required to fill and drain ponds in order to maintain water quality. These technologies reduce the labour of women and ensure available water during the dry season. WBC used solar energy for operating the water pumps.
- Vermi compost has been used for agricultural production including tomato, bitter gourd, lady's finger, brinjal, and bottle gourd cultivation as well as medicinal plant cultivation which reduced the dependency on chemical fertilizers, increasing soil health.

## Economic sustainability

- The five-member team of each WBC started business with the investment of BDT 50,000, and within 10 months, each WBC earned additional BDT 44,570. WBCs reinvested 60% of the profit (BDT 26,742) for business expansion and share 40% of the profit (17,828) among the entrepreneurs. Each entrepreneur spent BDT 3,565 for the education and health services of their children, and reinvested BDT 8,914 in WBC business. Now the investment of each entrepreneur in WBC is BDT 18,914 which was BDT 10,000 at the beginning of the business.
- The WBC businesses are gradually expanding in each month. Each WBC starts their business with only 4 products (grocery, cosmetics, agricultural inputs and poultry products); after one month add 4 products (bag, seedlings, garments and organic fertilizers); after 5 months they add another 3 products (Flexi load, Bikash and Wish ponds); after 6 months add another 2 products (poultry vaccination, dry Bashok leaves) and after seven months add 1 product (BP and diabetic measure machine).
- WBCs have started to take responsibility to establish demonstration plots and linkages with renewed private sectors for technology transfer at field level. WBCs are also organizing training for capacity building of their businesses and entrepreneurs through collaborating with private sectors, local input and output market actors with their own income from the commission received from private companies including Isphahani Seeds, Lalteer Seeds and Gollamari dimghor . Demand for these services is increasing as attitudes and confidence of women grows. This increased demand will increase profits of the WBCs enabling entrepreneurs to further invest in their businesses.
- Improving organizational capacity of women business centre entrepreneurs, who are also linked to market actors, other private sector actors and public experts to receive long term training for developing skills and knowledge in agriculture, research & development.
- The Women Business Centre approach ensures that interventions are market oriented rather than public extension services. Public extension departments are providing capacity building support to the women entrepreneurs as they are increasingly aware of the reach that the WBCs and entrepreneurs have to the rural community. Through these networks of women, public extension services have a wider reach, which without the Centres could not have been

achieved with their own resources. On the other hand, private sectors are eager to invest in capacity building of women entrepreneurs as they too see the benefit of distributing products from the WBCs to reduce their transaction costs and increase their customer base. WBCs are started to take responsibility to organise training for their member entrepreneurs in collaboration with public and private sectors with their own income from the commission of private company collaboration, commission from WBC service charge, office rent as training venue, rent of equipment, savings etc. which are central to the sustainability of the WBC model. The project considered expanding outreach and increasing the impact through an inclusive and WBCs services /private rural service provision system is the key of the sustainability strategy of the project. Under this strategy, Women business centre is an important player of the sustainability strategy. The WBC approach is considered as essential to address and overcome systemic market constraints, expanding outreach of services and increasing gender-inclusive, rural market participation for income generation and increased sustainable production.

### **Social sustainability**

- Service/Collection Centres run by WBCs are often initial contact points for and with local producers. The access to these Service/Collection Centres saves time and cost, particularly for the poor. As the WBCs and entrepreneurs are located in the same community as rural producers, services are easier to access. As local people from the same community, these entrepreneurs have reported to feel accountable to the local community. The WBC model promotes social inclusion for the most marginalised groups in Bangladesh. The question of affordability of services depends on the added value that producers can create through the support or services of WBCs. On the whole WBCs act as hinge between marginalised producers, local input and output market actors and public extension agencies. These WBCs are supporting producers to enter and successfully act in the market.
- 19% women having own mobile in 2017, but 78% women having mobile in 2018. Women are increasingly using technology including mobile phones for social networking and accessing market information. In 2017, 19% of women owned a mobile phone, however, in 2018 this increased to 78%. WBCs offered Flexi load and bKash with each WBC earning BDT 3,839 per month (9% of total income BDT 42,659) from the sale of these services.
- Prior to the WBCs offering diabetic and blood pressure monitoring basic health services, producers and community member were traveling up to 4km to access these services. Producers are now easily receiving these services from the WBC for a small but reasonable fee.

## 8. Workplan for Phase III

### Women Business Centre in Waterlogging Areas of Southwest Bangladesh Phase III

United Purpose Bangladesh will implement Phase III of the Women Business Centre in Waterlogging Areas of Southwest Bangladesh project funded by the Blue Gold Programme from 21 January 2019. The project will run until 20 November 2019. Learning and feedback gathered from Phase II has informed a revised workplan for a third phase of the project. The focus of this third phase will be on:

1. Identifying and enhancing entrepreneurial activities
2. Providing constant and consistent coaching to women entrepreneurs for improved business and marketing
3. Consolidating and strengthening linkages between producers and markets to increase income

Through closer monitoring and coaching, women entrepreneurs will develop their capacities in business management, marketing, networking and financial management, enabling them to operate their Women Business Centres as profitable businesses. Close financial monitoring during this phase will demonstrate projected and actual growth of these Centres.

**Outcome: Increased household income and livelihoods of vulnerable women in Botiaghata Upazila, Khulna, and improve gender norms and equality.**

#### **Output 1: Enhanced capacities of rural women in business management**

A key piece of learning that has emerged from Phase II is the need to further coach women entrepreneurs to ensure the Women Business Centres develop and operate as strong, viable and profitable businesses. Entrepreneurs will receive advanced business management training (A.1.1). To be sustainable, women entrepreneurs will be coached in financial management, record keeping, reporting and IT by project staff (A.1.3). Entrepreneurs will be equipped with a financial savings record-keeping book in which they will be trained and closely coached/monitored to ensure recording is accurate and consistent (A.1.3). This will help generate an accurate picture of each WBC's financial positioning, including savings, profit, expenditure and product diversity. Building on each of the Centres' functioning business plans that have been developed under Phase II, women entrepreneurs will be supported in Phase III through consistent handholding and coaching to ensure that they are confidently and correctly running their business. Business plan review sessions (A.1.4) will be conducted based on a market assessment and this will be monitored and entrepreneurs supported through quarterly business plan review meetings (A.1.5).

Gender equality as a cross cutting issue will be promoted at all stages of the project. As women become increasingly involved in productive work, their domestic responsibilities remain unchanged effectively doubling their workload. It is therefore essential that men continue to be engaged at

every step of the project to ensure they support the women in their community by sharing some of the domestic burden. Three workshops to sensitise male household and community members will be conducted during Phase III of the project to promote this equal distribution of household and domestic work by men (A.1.2).

**Indicator 1.1.** Amount invested by the women entrepreneurs into the WBC

**Indicator 1.2.** Amount of sales generated by the Women Business Centres from a) input products and b) product procurement

**Indicator 1.3.** Number of input products sold from the WBC to producers

**Indicator 1.4.** Number of products collected from producers

**Indicator 1.5.** Number of producers connected to each WBC (business relationship outreach)

## **Output 2: Increased access to affordable and quality services for producers**

Phase III will significantly focus on ensuring the positive effects and services of the Women Business Centres are reaching the wider target group of rural producers to ultimately increase production and income. Firstly, a producer group market assessment will be conducted to explore the current and projected potential for producers, entrepreneurial opportunities and to assess value chain activities (A.2.1). Understanding and monitoring markets and producer preferences is essential as part of successful marketing practice. The Women Business Centres close the gap for rural producers providing last-mile access to markets for entrepreneurial opportunities identified. Serving as a collection centre, the Women Business Centres provide a central hub for small-scale farmers/producers to aggregate their produce and attract large-scale buyers and vendors. Leadership training for producer group leaders (A.2.2) will further strengthen linkages and improve communication and cohesion between women entrepreneurs and producers. Quarterly technical sessions for producer groups will be conducted to continue to engage women producers in improved agricultural practices and increasing access to technologies (A.2.3). In order to ensure that producers are maintaining consistent and accurate financial and production records, entrepreneurs will train and provide monthly follow-up support to producer groups with close supervision of project staff, providing record-keeping materials, including pass books and financial registers (A.2.4).

**Indicator 2.1.** No of women engaged in agricultural practices and improved technology (poultry vaccination, sac bag vegetable production, wish pond) etc.

**Indicator 2.2.** Savings generated by producer groups

**Indicator 2.3.** Number of producer group members investing savings into group

**Indicator 2.4.** % reduction of producer expenditure of buying inputs and selling produce from WBCs (i.e. reduced transportation costs, reduced time)

## **Output 3: Capacity building Women SMEs on market linkages**

Strong marketing can add profit to products and produce. Networking with potential buyers and sellers is essential. All Women Business Centres are currently linked to multiple value chain actors to ensure entrepreneurs, and therefore, producers are connected to markets. In order to expand the potential of the Women Business Centres and improve market linkages, new contracts will be

established with market actors. Formalising such linkages will enhance entrepreneurial opportunities and collective selling from the Women Business Centres – bringing a financial benefit to both the producers, through increased income, as well as the Women Business Centres and entrepreneurs who will earn a profit.

Firstly, however, in order to gain greater clarity of the WBC customer base, a WBC market assessment and producer group mapping exercise will be conducted (A.3.1). This will ensure women entrepreneurs have accurate information about the number of producers around their WBC catchment area. Matchmaking workshops will link women entrepreneurs/WBCs with women SMEs, government line agencies, and market actors (A.3.2) and women entrepreneurs will conduct market visits to assess market prices and products/produce available (A.3.3).

**Indicator 3.1.** Number of traders (including SMEs) linked to WBCs

**Indicator 3.2.** Number of producers selling produce to WBC

**Indicator 3.3.** Increased farm-gate prices for producers

## Workplan for Phase III

Below outlines the proposed workplan to upscale phase two of the WBC project from 21 January 2019 until 20 November 2019 under a third phase of the project. A budget for this proposed phase III scale-up has been submitted separately to this report.

		Unit	Qty	J	F	M	A	M	J	J	A	S
<b>1</b>	<b>Output 1: Enhanced capacities of rural women in business mgt</b>											
1.1	Advance Business management training including Retailing, Financial management and IT for women entrepreneurs (1-day non-residential training at WBC for 20 person)	Batches	1									
1.2	Workshop on Sensitisation of male household members promoting equal distribution of household/domestic work	Batches	3									
1.3	Monthly Coaching women entrepreneurs on Financial management, record keeping, reporting and IT for women entrepreneurs	Monthly	9									
1.4	Business plan development for 4 WBCs based on market assessment	Business plans	4									
1.5	Quarterly review meeting with entrepreneurs to review business plan	Quarterly	3									
	<b>Output 2: Increased access to affordable and quality services for 8,000 women producers</b>											
2.1	Producer group market assessments and action plan (1 per group)	Group meeting	144									
2.2	Leadership training for existing producer group leaders to connect with and understand WBCs (2 from each producer group) (half-day sessions)	Batch	72									
2.3	Organise quarterly technical sessions for producer groups including group savings (e.g. poultry vaccination program)	Quarterly sessions	480									



2.4	Training and follow-up support by entrepreneurs to ensure producer groups are maintaining financial and production records	Monthly	1440											
	<b>Output 3: Capacity building Women SMEs on market linkages</b>													
3.1	WBC market assessments including producers group mapping	Workshop & visits	4											
3.2	Quarterly Upazila LSP/women entrepreneur workshop/seminar on finance, business, market	Workshop	3											
3.3	Entrepreneurs conduct market visits and market study	Visit	2											
	<b>Output 4: Knowledge management &amp; monitoring</b>													
4.1	Printing learning document	booklet	1											
4.2	M&E surveys, studies	Times	1											

## Annex 1: Logical frame work (Phase III)

Objectives	Indicator	Nov, 2018	Target in Nov 2019	Source of information
<b>Outcome-1: Increased household income and livelihoods of vulnerable women in Botiaghata upazilla in Khulna district and improve gender norms and equity.</b>	<b>Indicator O1.1:</b> Number of producers who have increased their income	Baseline Survey (February 2019)	<b>700</b>	
	<b>Indicator O1.2:</b> Percentage increase of income	Baseline (February 2019)	25%	
	<b>Indicator O1.6:</b> Number of men sensitized on supporting women	Baseline (February 2019)	40	
<b>Output-1: Improving capacities of rural women in business management for establishing functional linkages to market actors, other private sector actors and public experts</b>	<b>Indicator 1.1.</b> Amount invested by the women entrepreneurs into the WBC	Baseline survey (February 2019)	X+ 25%	Monthly Sales register
	<b>Indicator 1.2.</b> Amount of sales generated by the Women Business Centres from a) input products and b) product procurement	Baseline Survey (February 2019)	X+ 25%	
	<b>Indicator 1.3.</b> Number of input products sold from the WBC to producers	Baseline Survey (February 2019)	6	Monthly Sales register
	<b>Indicator 1.4.</b> Number of products collected from producers	Baseline Survey (February 2019)	4	Monthly Sales register
	<b>Indicator 1.5.</b> Number of producers connected to each WBC (business relationship outreach)	Baseline Survey (February 2019)	500 members per WBC	
<b>Output-2: Increasing access to relevant and affordable information, innovative resilient technology (poultry, livestock, fish and</b>	<b>Indicator 2.1:</b> No of women engaged in agricultural practices and improved technology (poultry vaccination, sac bag vegetable production, wish pond) etc.	Baseline Survey (February 2019)	2000 producers	Group meeting register
	<b>Indicator 2.2.</b> Savings generated by producer groups	Baseline Survey (February 2019)	BDT 10 per members per month	

<b>fruits and vegetables) and services</b>	<b>Indicator 2.3.</b> Number of producer group members investing savings into group	Baseline Survey (February 2019)	1000	
	<b>Indicator 2.4.</b> % reduction of producer expenditure of buying inputs and selling produce from WBCs (i.e. reduced transportation costs, reduced time)	Baseline Survey (February 2019)	5%	
<b>Output-3: Capacity building of women in establishing linkages with market and private and public sector organisations</b>	<b>Indicator 3.1:</b> Number of traders (including SMEs) linked to WBCs	Baseline Survey (February 2019)	6	WBC register/poster
	<b>Indicator 3.2:</b> Number of producers selling produce to WBC	Baseline Survey (February 2019)	2,000	WBC register/poster
	<b>Indicator 3.3:</b> Increased farm-gate prices for producers	Baseline Survey (February 2019)	15%	WBC register