



Reviewing the Gender Strategy and Assessing the Progress of Gender Integration in SHOMOSHTI Project

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The report is the work of the authors and the analysis and recommendations of this report do not reflect the official views of CARE.

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## Acronyms

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ACI	Advanced Chemical Industries
BAPA	Bangladesh Agro Processor's Association
CBSG	Community Based Savings Groups
CHCP	Community Health Care Providers
CG	Community Group
CSG	Community Support Group
DAE	Department of Agricultural Extension
DWA	Department of Women's Affairs
IDI	In-depth Interview
IGA	Income Generating Activity
KII	Key Informant's Interview
FGD	Focus Group Discussion
LSP	Local Service Providers
NGO	Non-Government Organization
PLIL	Pragati Life Insurance Limited
MMC	Market Management Committee
MoLGRDC	Ministry of Local Government and Rural Development Corporation
MoWCA	Ministry of Women's and Children's Affairs
MFI	Micro Finance Institution
NGF	Nowabeki Gonomukhi Foundation
SCA	Social Change Agent
SME	Small and Medium Enterprises
SDC	Swiss Agency for Development Cooperation
TOC	Theory of Change
UP	Union Parishad
UIC	Union Information Centers
WASH	Water, Sanitation, Hygiene
WEE	Women's Economic Empowerment

# Executive Summary

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**Background and Objectives:** This study was commissioned by the SDC-Shomoshti Project implemented by CARE Bangladesh. The goal of the SDC-Shomoshti project is to provide support to the poor, disadvantages and marginalized women by creating window for better livelihood opportunities. By ensuring higher incomes and better market access in the targeted areas, Shomoshti project envisions to impact the wellbeing of 180,000 rural households comprising poor, disadvantaged and women. The project is operational in four regions of Bangladesh: (i) Rajshahi, (ii) Khulna, (iii) Rangpur, (iv) Sylhet, all together in 28 Upazilas of 14 districts. The study was undertaken with several objectives- (i) to assess the effectiveness and impact of the project interventions in relation to gender focus areas (decision making, control on income, mobility, distribution of household roles (ii) review of existing gender strategy in relation to scope for scale and sustainability and engagement of the private sector and (iii) define interventions that the project can undertake to address the evolving issues related to scale and sustainability and private sector engagement.

**Methodology:** The formative research was undertaken on selected project locations across the four districts. The study locations represent the different interventions undertaken by the project to address the gender issues in the selected value chains. The respondents include women beneficiaries of the project and micro, meso and macro level project stakeholders. The study team reviewed secondary data, such as, Project log frame, theory of change, annual assessment report, mid-term reports, baseline survey and other relevant project documents to understand the key project concepts and interventions. The consultants use qualitative methods, such as, Focused Group Discussions (FGD), Key Informant Interviews (KII) and In-depth Interviews to understand the female beneficiaries' socio-economic empowerment level, such as decision making capacity (business and household); control over income; access to market/women's mobility; sharing responsibility of women and men regarding household work. The consultants purposively selected samples from value chains in which the project is continuing its interventions (bull fattening, dairy and crab fattening) and value chains from which it has withdrawn its support (duck rearing and egg plant). The findings presented in this report reflect the insights from 112 case studies and 75 In-depth Interviews (IDI) and Key Informant Interviews (KII).

**Gender Sensitive Interventions:** Our findings show that, Shomoshti project commenced several gender sensitive interventions which were undertaken to address the governance issues and social norms and stereotypes that restrict participation of women in market activities and dictate their mobility within the community. To ensure economic empowerment of the women beneficiaries, the project formulated separate Producer Groups (PGs) with the farmers of targeted Value Chains – bull fattening, dairy, crab farming, duck rearing and vegetable. To support the producer groups with production related techniques and technologies, Local Service Providers (LSP) were linked with the PGs. The project engaged local agricultural extension departments to train the LSPs on appropriate production techniques and on input and output market linkages. Besides, the project engaged national private sector companies which provided support to the LSPs to increase their product knowledge and to engage them in their market promotional activities. Collection Centers were established by the local traders and LSPs in several communities to address the difficulties women beneficiaries face in terms of selling their products. This also reduces the cost of marketing for the produce. The project engaged national private sector companies in the different value chains to initiate and sustain activities that target engagement of women farmers, traders or women led enterprises in the forward and the backward linkages of the value chains. Women Safe Market was the flagship intervention of the Shomoshti project which allowed the women beneficiaries to participate in trade activities. Our findings show that, this intervention is changing the institutional and individual attitude and behaviour towards women.

Social norms and gender stereotypes restrict women's mobility and decision-making power and their engagement in economic activities. Furthermore, utilization of public services by the women is often low as they often do not have information on the availability of these services. To address this problem, social change agents (SCAs) were selected and trained by the project with leadership capabilities and social skill. The SCAs provide counselling support to the households to address the issues of gender stereotype. Furthermore, they facilitate the households to have access to community clinic services and the services of the local government agencies like UPs. Social norms, religious beliefs, community pressure through informal rules all contribute to making women "choose" to remain in their homes. Gender norms make women generally play a lower decision-making role in home and especially for economic activities. In this regard, couple workshops and docu-dramas were organized by the project to address these norms by sensitizing the men and women in the communities.

**Impact:** The project interventions impacted the beneficiaries on different aspect. We focused on four key areas which impacted the economic and social empowerment of women.

- **Involvement of women in economic and household decisions:** In the economic activities, many of the women (73%) seem to engage in the decision making activities after their involvement with the project. Respondents reported that due to Shomoshti's interventions on docudrama and couple workshops they now have increased ability to make household decisions. However, from the findings, we cannot make a clear assessment of economic and household decisions that are made jointly by both the husband and the wife.
- **Control over income:** Around 77% beneficiaries reported that they are able to increase their income through their involvement with the project. However, the income does not necessarily come to their hands all the time, especially if the transactions are handled by others (like a brother, husband, son, neighbour). Thus, the income increases the total household income, but not necessarily the spending ability of the beneficiary herself.
- **Access to market/mobility:** Overall, it is seen that around 82.5% of the women beneficiaries have access to both input and output markets, since there is local demand for their produce. Of those who reported to face challenges in mobility, respectively 33% identified negative pressure from family, husband and elderlies in the communities as key challenges. The respondents referred to women safe markets, docudrama and couple workshops along with the trainings received on farming practices as a part of the project interventions which contributed towards their increased mobility. However, findings suggest that only a few women who mostly belong to households where they had no other support system or income earner and found no other options but to start trading in the local market are currently trading full time in the women safe markets.
- **Household work distribution between men and women:** Findings show that men, to some extent, understand the concept of equal work distribution in household chores and decision making. However, women in all the groups are playing both a reproductive role in their homes, and participating in economic activities. But they maintain that their priority role is to ensure the management of the household and care work. The social norms and stereotypes of these gendered roles, constrain men from considering these reproductive activities as part of their responsibility. The usual attitude is that these are "women's work" and men will either fail to do it, or is not considered important enough for them to carry it out. It also means that this type of work is not given importance to. However, couple workshops played an important role in some cases making men more involved in household chores.

**Contributors to impact:** Our findings reveal that there are several micro, meso and macro level changes that have been facilitated by the project which are contributing to the impacts.

- **Inclusion of Gender Lens for Planning and Implementation:** Shomoshti's interventions were designed to address the problems of access, availability and utilization of resources that affect women's productivity and resilience. The value chains were selected in consideration of current and prospective engagement of women and their control in the production and marketing activities.
- **Combining the Push and Pull interventions:** Our findings suggest that, both push and pull interventions are needed to address both market dysfunctions and social dysfunctions. If applied separately neither of the approach is sufficient to address the systemic constraints that restrict women's participation in markets.
- **Private Sector Engagement:** The project is working with various national private sector companies to address the issues related to value chain dysfunctions in input and output markets and in support systems (For example, access to finance). This constitutes the pull interventions which are essential to sustain the resources (knowledge, skill, information, finance, market access) for the women to engage in productive activities. Besides, the project also created, strengthen local level private actors which includes LSPs and SCAs which work as a critical link between the households and the regional and national private and public sector agencies.
- **Engagement of Local Government Agencies:** The project organized engagement workshops at the inception of the programme to ensure that the local government agencies and extension departments are aware of the project activities and are linked with the LSPs, SCAs and producer groups that the project facilitated. The extension departments were engaged in the training of the LSPs that were organized by the project.

Our field findings showed that the SCAs are actively engaging with Union Parishads (UPs) to facilitate social services allocated for the extreme poor households by the government. Currently, the private sector organizations that the project is working with are engaging the officials from the local extension service providers for the training and demonstrations that are provided to the farmers through the retailers/ paravets or the LSPs in general. The market management committees are a major partner of the project in its endeavour to set-up, manage and sustain the women safe markets. The project facilitated engagement of at least one female member in the committee.

**Challenges in effectiveness and impacts, scale and sustainability:** The effectiveness and impacts of the interventions vary across different value chains and in different regions. Some of the challenges are generic and are exogenous to the programme while others are within the programme's control and could be addressed through better programme design and management.

**Challenges in relation to the focus areas of gender strategy:** The challenges in the four focus areas are mentioned below:

- **Involvement of women in economic and household decisions:** Gender norms continue to restrict women's engagement in long term economic decisions and household expenditures and investments. This however is different for women who are household heads who are more active and more engaged in economic activities.

- **Control over income:** Gendered norms, roles and informal rules within the home and the community usually make women not be highly involved in financial matters. Findings show that, the women primarily have control on income from household activities like homestead vegetable garden, chicken rearing, duck rearing which are not major contributors to household income. Another challenge is that the women do not consider lack of control on income as a challenge. Therefore there is a behavioral barrier which needs to be overcome for women to take control over their own income or the income and expenditure decisions of their households.
- **Access to markets/ mobility:** Despite the fact that the project has undertaken specific interventions to address mobility, findings show that the household and social norms continue to restrict women's mobility or market access. This is specifically evident in areas where higher degree of religious sensitivity exists. Given the fact that men go the market, the families do not find it economical for the women to go to the market. Here household role distribution needs to change so that men and women can distribute the tasks of going to the markets so that women can meet their specific needs when they are accessing the markets on their own.
- **Household work distribution between men and women:** Women in all the groups are playing both a reproductive role in their homes, and participating in economic activities. While the engagement in production and marketing activities have directly contributed to women's income and decision-making power, it has also resulted triple burden on women as women now have to take responsibility of the house, participate in income generating activity and also ensure sales of the produce. In this context, the collection centers worked in favour of women's engagement in marketing activities as it reduced the spatial barrier. However, women's mobility and engagement in market activities remain restricted in areas where collection centers were not developed.

**Engagement of LSPs and SCAs:** Findings reveal that, the dropout rate of female LSPs is higher than the male LSPs. Moreover, the private sector companies were found to be less enthusiastic in engaging the women as LSPs if compared to men since this requires additional engagement of the companies in training and supporting the women. The specific reasons for these high degrees of drop out could not be ascertained in this study since the samples did not include the dropped out LSPs. However, from the accounts of the private sector it appears that the female LSPs have had less flexibility in terms of the time that they could engage and the distance they could travel to serve the customers. Furthermore, the private sector needed to train and hand hold the female LSPs more if compared to men. Given that the private sector does not have a business plan and resource engagement plan specifically targeting the women, they provided less emphasis on the engagement of female LSPs if compared to men. The issue needs further deep dive and analysis.

**Private Sector Engagement and their Mindset:** The private sector companies do not have specific business model to sustain and scale the activities for engagement of women as LSPs or as producers. Moreover, they still considered gendered norms as a challenge in engaging women in their value chains. The private sector is not engaged with public extension service providers if not for project support. The linkage between the private sector companies and the LSPs is strong. However, the LSPs are not engaged with private sectors that are not engaged by the project. The local government agencies are not engaged in developing new SCAs or expanding their works with SCAs beyond the activities facilitated by the project. Findings show that the private sector is not yet clear about the business case of engaging women traders or producers and the female LSPs. They need to be engaged in designing inclusive business solutions to



solve these barriers. The solutions need to be designed by the private sector with facilitation from the project.

**Women Safe Markets:** The project is yet to find a mechanism to scale the women safe market intervention and attracting female traders for permanent engagement. The scope of engaging the Ministry of Local Government and Rural Development Cooperation (MoLGRDC) has remained unexplored.

**Access to Finance:** The credit appetite or the need for access to finance for women remains low amongst women beneficiaries of Shomoshti. This can be attributed to their engagement in small scale economic activities the need for which is served by the local MFIs. Findings show that women are not able to lease/rent spaces in the markets to trade. There are micro loans, SME loans that are targeted specifically for the women. However, the outreach of these have remained confined to urban or peri urban areas. Shomoshti should explore partnership with these financial institutions to scale their operations to Shomoshti areas.

**Programmatic Management:** Several programmatic shifts and changes have affected the programme's performance. The results varied with respect to personal relationship between community leaders and project staffs; we have better results in areas where there were active field personnel. Withdrawal of the engagement of the local NGO meant that the project had limited engagement in field supervision and engagement of activities. Besides, the project has undergone several changes with respect to withdrawal of interventions and value chains, shift from bottom up to top down approach, finding the right approach for market systems development or M4P and social development. The baseline was scrapped after the mid-term. This all affected the programmes ability to ensure smooth implementation of the interventions.

**Scale and Sustainability:** Our findings show that the collection centers, SCAs, LSPs, women safe markets etc. all have direct impact on addressing the socio-economic norms that restrict women's engagement in markets and their empowerment. While the project has successfully tested the impact of these individuals and organizations, apart from the LSPs who have direct engagement with private sector companies, others are yet to be anchored with any public or private sector institution which can scale them to achieve the organization's own commercial or social goal. Given the current situation, the specific challenges of scale and sustainability of some of the key interventions are as follows:

- Low to no potential of creating new LSPs if not by other projects; private sector is yet to take it up as their agenda; government agencies have not been engaged in developing LSPs
- Low to no potential of creating new SCAs if not by other projects; private sector and government agencies have not been engaged in developing LSPs
- Women safe markets are yet to be anchored with any relevant government agency which can scale it
- Financial institutions are yet to be engaged to meet the specific financial needs of the households
- The religious leaders and local religious institutions are yet to be engaged to address social norms related to women's mobility, decision making, control on income
- 

**Recommendations:** In light of the challenges we recommend the following, primarily to ensure scale and sustainability of the interventions undertaken by Shomoshti for addressing the gender issue:

Theme	Constraints	Recommendation/ Possible new areas of interventions
Gender focus areas (decision making, control on income, mobility and household work distribution) and Private Sector Engagement	Non-conductive local, social and religious norms to women empowerment	Engage religious leaders/ local elites to promote women's engagement in economic activities.
	Project interventions like couple workshops and docudramas are effective but not scalable to address the social norms.	Disseminate the experience of docudrama and couple workshops to NGOs, projects and private sector who can potentially leverage on this to market their product or service
	Engagement in permanent trade in the market place remain voluntary amongst women who do not head their households	Introduce financial schemes that can attract women to lease shops in the markets.
Private Sector Engagement	Lack of specific business model to sustain and scale the activities for engagement of women in trade.	Organize design workshops/ bootcamps with the private sector partners / potential partners which will help them to decide on a pathway for scale and sustainability and identify the resource requirements and business model to ensure women participation in the value chains.
	Lack of interest of the private sector to scale the project interventions on LSPs, SCAs and collection centers.	Partner with organizations/ social businesses that have the relevant mandate to develop LSPs and SCAs. Prospective partners include the government's A2I programme or DNet's Info Lady.  The private sector's promotional and distributional campaigns focus on men as the primary actor and women in the support role. The project can facilitate its private sector partners to launch women centric marketing campaign on a trial basis in the project locations.
	High rate of drop out of female LSPs	Undertaking a deep dive exercise to determine the right reasons of high rate of drop out of female LSPs and define the appropriate solutions in this regard.
Women Safe Market and Advocacy	Scalability depends on public sector buy-in.	Engage with MoLGRDC to explore the prospect of embedding women safe market initiative and the collection centers in the policy and mandate of the government.

Theme	Constraints	Recommendation/ Possible new areas of interventions
	Low degree of participation and lack of access to finance by the women for permanent trading in the markets	Work with financial institutions and fintechs to Introduce financial schemes that can attract women to lease shops in the markets. The project in this regard could also explore the credit schemes of DWA and other government agencies and facilitate its target beneficiaries to avail these schemes.
	Unfavourable local norms are still restricting women's mobility within the markets.	Advocate with the Market Management Committees to allocate a designated time on a specific day of the week for only women to trade and purchase on a designated spot.
Access to finance	Low degree of unmet financial needs as women are not engaged in economic activities involving large investment or financial engagements.	Work with financial institutions which already have schemes for women led micro-enterprises to introduce financial instruments for women in rural SMEs
Capacity building	Weak public sector capacity to serve and engage with the private sector.	Explore the prospect of engaging both public and private sector to train and develop new LSPs. Explore the prospect of engaging Jubo Unnayan Adhidoptor to introduce LSP courses:
Advocacy	Weak capacity of the women to organize and advocate for engagement of the local government in addressing their barriers to trade.	Multi-stakeholder partnership between public, private and NGOs to scale the concept of SCAs. The project can explore multi-stakeholder partnerships in which private sector financial institutions or private sector agribusiness companies can sponsor the training and convention of the SCAs while the government can work as the training service provider and local NGOs can work as the delivery partner.

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# Chapter 1: Introduction

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## 1.1 Background

Shomoshti- Prosperity for the Poor and Disadvantaged is an SDC mandated project being implemented by CARE Bangladesh. Overall goal of Shomoshti is that - rural households, particularly the poor and disadvantaged, benefit from a better wellbeing due to higher incomes, better nutrition, improved health and more education. This improved wellbeing includes increased capacities to sustain and further improve the gains in income and social aspects.

The project aims to improve wellbeing as a result of greater income of targeted poor, disadvantaged and marginalized households including those of women and build solidarity for raising their demand and negotiate their access to relevant services. This improved wellbeing includes increased capacities to sustain and further improve the gains in income and social aspects.

By ensuring higher incomes and better market access in the targeted areas, Shomoshti project envisions to impact the wellbeing of 180,000 rural households of which 70% are poor, 40% disadvantaged, and 30% women<sup>1</sup>. With a target to reach 1,500 households per union<sup>2</sup> the project aims to work in about 135 unions of 28 Upazilas (sub-districts) across 14 districts in the Northwest, Southwest and Northeast of the country in 4 years (2016-2020).

Shomoshti recognizes that creating equitable market can ensure sustainable income earning for the women who lead economic and social wellbeing of the women and greater access to social services and livelihood opportunities.

## 1.2 Rationale and Objectives of the Study

The project has undergone several strategic shifts after the mid-term evaluation. The shifts contributed to critical changes in project strategies and approaches. The implication of the shifts resulted in shifts in working dimensions, elimination of certain value chains, and log frame indicators along with other relevant issues.

In light of the shifts, the project aims to review the present gender strategy and the progress made thus far. In relation to this, the project also aims to assess the effectiveness and impact of its existing gender strategy. This can inform the actions that are required to make the recommended changes to the project's gender strategy and align it with the project's current direction.

The overall objective of the study is to assess the effectiveness of implementation of gender strategy and to review the entire strategy for the remaining period of project implementation. The specific objectives are:

- Assessing the effectiveness and impact of gender interventions, specifically on the area of decision making, household work sharing, income control and women's mobility and integration strategy in accordance with redefined project interventions.

<sup>1</sup> The percentage will not add up as 100%, because there are overlaps among the categories

<sup>2</sup>The smallest rural administrative and local government units in Bangladesh also known as Union Parishad (UP)

- Reviewing the existing gender strategy and refine it in line with current project strategy in order to explore opportunity of scaling up the gender specific interventions for the next level of project implementation.

In our kick off meeting and subsequent discussions with the project team, we understood that the objective also extends to assessment of scale and sustainability prospect of the interventions. The report thus provides our analysis on the prospect for scale and sustainability of the interventions that are undertaken as part of the gender strategy of Shomoshti. As per the expectation of the Terms of Reference (ToR), we limited the analysis to impacts pertaining to decision making, household work sharing, income control and women's mobility and integration.

## 1.3 Methodology

### 1.3.1 Key research questions

In line with the objectives, the research and the subsequent assessment was guided by the following broad research questions:

- Who are the women beneficiaries that the project intends to benefit?
- Did the interventions result intended impacts on women beneficiaries thus far?
- If yes, what contributed to the impacts and to what degree these are attributable to the project interventions? If no, what constrained the project's impacts on targeted women beneficiaries?
- If the intended impacts have been achieved, what are the evidences that these will be scaled up and sustained without further project support?
- What should the project do in the remaining period to - (i) further leverage on the successes and (ii) address the emerging issues/ constraints with regards to scale up and sustainability of the interventions.

### 1.3.2 Focus Value Chains

The project has gone through shifts and changes at various stages. One of these changes include withdrawal of interventions from several value chains that were specifically selected for their relevance to gender targets of the project. Some of these were discontinued after first year of support and some were discontinued at a later stage. The value chains that the project started with are dairy, bull fattening, poultry rearing, medicinal plants, handicrafts, vegetable (eggplant, country bean, tomato, bottle gourd, pointed gourd), duck rearing, crab fattening, fruit (lemon, pineapple). Of these medicinal plants, duck rearing, handicrafts, fruit (lemon, pineapple), vegetable (eggplant, country bean, tomato, bottle gourd, pointed gourd) value chains were dropped at a later stage of the project. The study was conducted in all the value chains in which the project is currently undertaking its interventions (bull fattening, dairy and crab fattening value chains). To assess how the withdrawal of interventions from some value chains are affecting the project's capacity to delivery its gender targets, we undertook assessment in duck rearing and egg plants value chains. The households that are engaged in these value chains live in the areas where the current interventions are being undertaken. As such, this allowed for a deeper investigation on the effect of withdrawal since the factor conditions (geography, economy etc.) are constant.

### 1.3.3 Study Locations

The gender interventions of the project include cross-cutting interventions and value chain specific interventions. The cross-cutting interventions include- women safe market, docudrama, couple workshop etc. The value chain interventions include establishment of collection points, local service providers (LSPs). The locations for field investigation were selected to allow for representation of participants in the different cross-cutting and value chain specific interventions as well as remoteness of the geographical locations. From the Northeast and Southwest region, we respectively selected Dowarabazar Upazila of Sunamganj district and Koyra Upazila of Khulna district. In case of the Northwest region, we selected Charghat Upazila of Rajshahi district and Baraigram Upazila of Natore district.

**Table 1: Study locations**

Region	District	Upazila
North West	Rajshahi	Charghat
	Natore	Baraigram
North East	Sunamganj	Dowarabazar
South West	Khulna	Koyra

### 1.3.4 Analytical Framework for Measuring Effectiveness and Impact of Gender Interventions

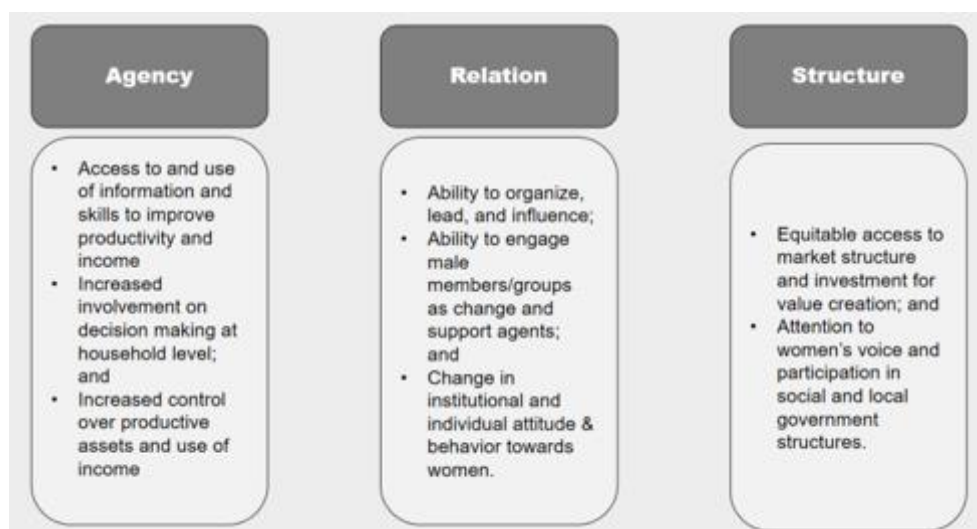
The Shomoshti interventions on gender are guided by the following principles:

- *Gender and Inclusion* lens will be used for planning, implementation, monitoring and evaluation. The project will prioritize issues related to equitable access, availability, utilization in addition to increased productivity and resilience
- Gender equity will be promoted at micro (community) meso (organization/network) and macro (policy dialogue) level
- To promote equitable opportunity -the project will facilitate access to resources and services
- To address the constraints of women's mobility the project will transform social norms through '*Men Engagement*' initiative at family and community level
- Increased productivity of women producers, returns on investment, financial inclusion will be considered during planning level of the project implementation. Mechanisms will be introduced in line with LSP, SCA, SPA, private sector and other agencies to address shocks, stresses and other risks.
- Group/individual savings, shocks management measures (capacity building, linkage building) will work as protective measures for the women.

The gender framework of Shomoshti involves three targets related to Women's Economic Empowerment (WEE)- (i) agency (ii) relation and (iii) structure. The project uses several indicators to define and assess its impact on agency, relation and structure (as shown in Figure 1).



**Figure1: CARE's Empowerment Framework and Gender Targets**

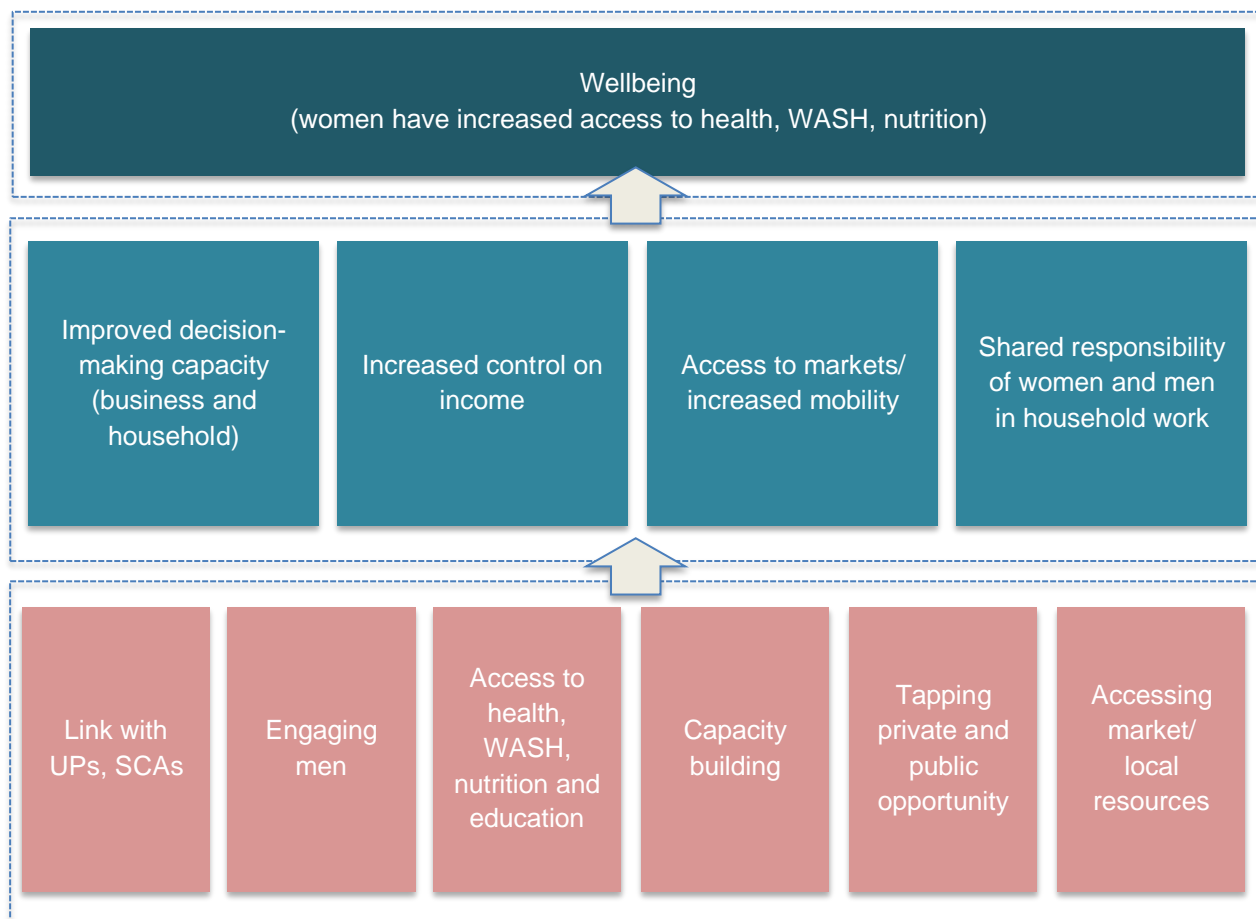


The project developed a WEE model based on the guiding principles and the gender framework. The framework provides the Theory of Change (TOC) related to its gender targets. It assumes that through advocacy to sensitize influential actors, local administrations and private sector, the project would be able to achieve four targets related to women's economic empowerment - (i) Decision making capacity (business and household) (ii) Income control (iii) Access to market and/or women's mobility, and (iv) Shared responsibility of women and men regarding household work. These are expected to contribute to social wellbeing of women- which are improved health, WASH, nutrition practices. Six strategic areas are identified as influencing agenda- (i) Link with Union Parishad, Social Change Agents (SCAs), (ii) Engaging Men (iii) Access to Health, WASH, Nutrition and Education services (vi) Capacity building (v) Tapping private and public opportunities and (vi) Accessing market, local resources.

In the theory of change on women's economic empowerment, the project assumes that through advocacy to sensitize influential actors, local administrations and private sector, the project will be able to achieve four targets related to economic empowerment (i) Decision making capacity (business and household) (ii) Income control and (iii) Access to market and/or women's mobility (iv) Shared responsibility of women and men regarding household work.

In this study, we assessed the effectiveness of the six strategic areas and the degree to which the project is achieving its targets related to the four impact indicators in line with the Theory of Change (ToC). The TOC of the project with regards to WEE is shown in Figure 2. It should be noted that this illustration is the interpretation of the consultants based on the project's interventions. The key research questions against the analytical framework are presented in Annex 1.

**Figure 2: Theory of Change of the Project on Women’s Economic Empowerment**



### 1.3.5 Primary Investigation

The data were collected through Focus Group Discussions (FGDs) and In-depth interviews (IDIs) with project beneficiaries and the different local, regional and national level public and private sector stakeholders who were engaged by the project.

**Focus Group Discussions (FGDs):** We undertook 10 FGDs with women producers who participated in the project interventions in the selected value chains. The FGDs were attended by 112 respondents. Through the FGDs the consultants assessed the common view or perception of the project beneficiaries on the impacts of the projects. In case of difference in opinions, the consultants probed to understand the underlying reasons or barriers. The FGD guide is attached in Annex 2. It was designed to allow the consultants to understand the pre-intervention socio-economic conditions and the post intervention impacts and the degree to which the impacts are attributable to project activities. The consultants probed to understand the demography of the participants, the degree of their engagement in project activities, the degree to which they are engaged with other projects or organizations and how those are impacting their livelihood. The consultants also probed to understand whether the market system is evolving to respond to the need of the beneficiaries in context of the gender dimensions and if yes why and how. This laid the foundation to assess the prospect for scale and sustainability of the impacts.

**Table 2: List of Focus Groups**

SI	Producer Group	District	No. of participants
1.	Crab Fattening	Khulna	8
2.	Crab Fattening	Khulna	15
3.	Bull Fattening	Natore	12
4.	Vegetable (Eggplant)	Rajshahi	10
5.	Bull Fattening	Rajshahi	15
6.	Dairy	Natore	13
7.	Bull Fattening	Natore	9
8.	Bull Fattening	Rajshahi	15
9.	Duck Rearing	Sunamgonj	5
10.	Duck Rearing	Sylhet	10
<b>Total</b>			<b>112</b>

**In-depth Interviews (IDIs):** The study team conducted 75 IDIs with different public and private sector stakeholders. The respondents were purposively sampled from the different project locations in light of their relevance to the interventions that were assessed in the specific geographic locations. The study team interviewed key project personnel, project staffs (Regional Field Managers), key stakeholders and market actors, including private companies to understand project approach and interventions. Women entrepreneurs and producers and their husbands along with men and women from the communities were interviewed to generate evidence on impact of the interventions in communities and at the household level. Representatives of key actors and stakeholders (e.g. LSP, SCA, UP, UIC, CG, CSG, MMC, CBSG, CHCP, MFI and MoWCA) were also interviewed to assess the effectiveness of the project interventions. IDIs were conducted to understand the extent of effectiveness and impact of project interventions with regards to the Gender Strategy. KIIs with the private companies were conducted in order to assess the contribution of private sector engagement in achieving targeted outcomes. The IDI and KII guides are attached in Annex 3. Recommendations were drawn based on the findings from the interviews.

**Table 3: List of IDIs**

Categories of Respondents	Sample
Community actors (Community Women, Community Men, Husband of LSPs, Male shop owner, CHCP, CG and CSG, Husband of women entrepreneur and producer, CBSG)	29
Women entrepreneurs and producers	7
Service providers (LSPs, SCAs, MFI, MMC, PNGOs)	22
Public agencies (MoWCA, UP, UIC)	10
Private Companies	7
<b>Total</b>	<b>75</b>

### 1.3.6 Literature Review

The study team critically reviewed relevant project documents – Project log frame, theory of change, annual assessment report, mid-term reports and baseline survey report to understand the project approaches and interventions. The study team reviewed the Gender Strategy Paper- “WEE Strategy for SDC- Shomoshti

Project” (CARE Bangladesh, February 2017) to deduce the critical conclusions with respect to effectiveness, scale and sustainability of the approach.

## 1.4 Limitations of the study

The respondents for the FGDs and KIIs were selected by the local project offices. To address the potential selection bias, the consultants undertook IDIs with selected respondents post-FGDs. The respondents did not include wider community. As such, the discussion on the impact across the community is limited to the observations that were shared by project participants. Given the qualitative nature of the research, the consultants cannot present statistically significant quantitative analysis. The consultants used cases as evidence to the analysis that is presented in this report. This report should not substitute a quantitative impact study or an end line survey. The project sample did not include LSPs who have dropped out over the course of the project. Our analysis on the challenges related to LSP drop out are therefore based on project’s accounts and the accounts of the private sector which worked with the LSPs.

## 1.5 Structure of the Report

Chapter 2 provides an overview of the gender sensitive interventions of Shomoshti. It explains the gender streamlining strategy of Shomoshti and the engagement strategy of various market actors in the project interventions. Our assessment of the effectiveness of the interventions is detailed in chapter 3. The contributors to impacts of the interventions as per our findings are summarized in chapter 4. The challenges limiting the project effectiveness and impacts and the scale and sustainability of the interventions are explained in chapter 5. In chapter 6, we detailed our recommendations to address the challenges observed.

## Chapter 2: Overview of the Gender Interventions of Shomoshti

### 2.1 Women beneficiaries/ women led enterprises targeted by the project

The women producers, entrepreneurs who are engaged by Shomoshti already belonged to producer groups that were formed by Samridhdi, the SDC funded project that Shomoshti is a successor to. At the time of group formation, the project found that some of the original members of the groups left the groups or migrated to other areas. The project filled this gap by selecting and engaging new households as per the criteria of disadvantaged and marginalized women as shown in Table 4.

**Table 4: Women beneficiaries/ women led enterprises targeted by the project**

Type of Households	Major Characteristics
Poor	<ul style="list-style-type: none"> <li>- Household with income of less than USD 1.25 person/day</li> <li>- Face 3-4 month's food insecurity (3 times meals in a day) in a year</li> <li>- Have small cultivatable land or have access to land through sharecropping/leased in/mortgaged in arrangements</li> <li>- Limited productive assets</li> <li>- Limited livelihood options</li> <li>- Lack of access to appropriate financial services</li> <li>- Vulnerable to shocks (economic, social and environmental)</li> <li>- Excluded from basic services, rights and entitlements</li> <li>- Excluded from formal agricultural extension services</li> <li>- Often dependent on advanced labour selling or taking a loan from exploitative sources</li> </ul>
Disadvantaged	<ul style="list-style-type: none"> <li>- Marginalized based on ethnicity, caste and religious identities</li> <li>- Households with special needs (elderly, physically challenged)</li> <li>- Excluded from basic services, rights and entitlements</li> <li>- Lack of recognition as equal citizens</li> <li>- Lack of self-esteem and confidence</li> </ul>
Marginalized women	<ul style="list-style-type: none"> <li>- Single-headed (abandoned, divorced, widow)</li> <li>- Domestic workers</li> <li>- Work in the crop field as agricultural day labourers</li> <li>- Vulnerable to sexual exploitation and physical violence</li> <li>- Excluded from basic services, rights and entitlements</li> <li>- Lack of leadership</li> </ul>

## 2.2 Gender Sensitive Interventions of the Project and the Systemic Constraints Addressed by the Interventions

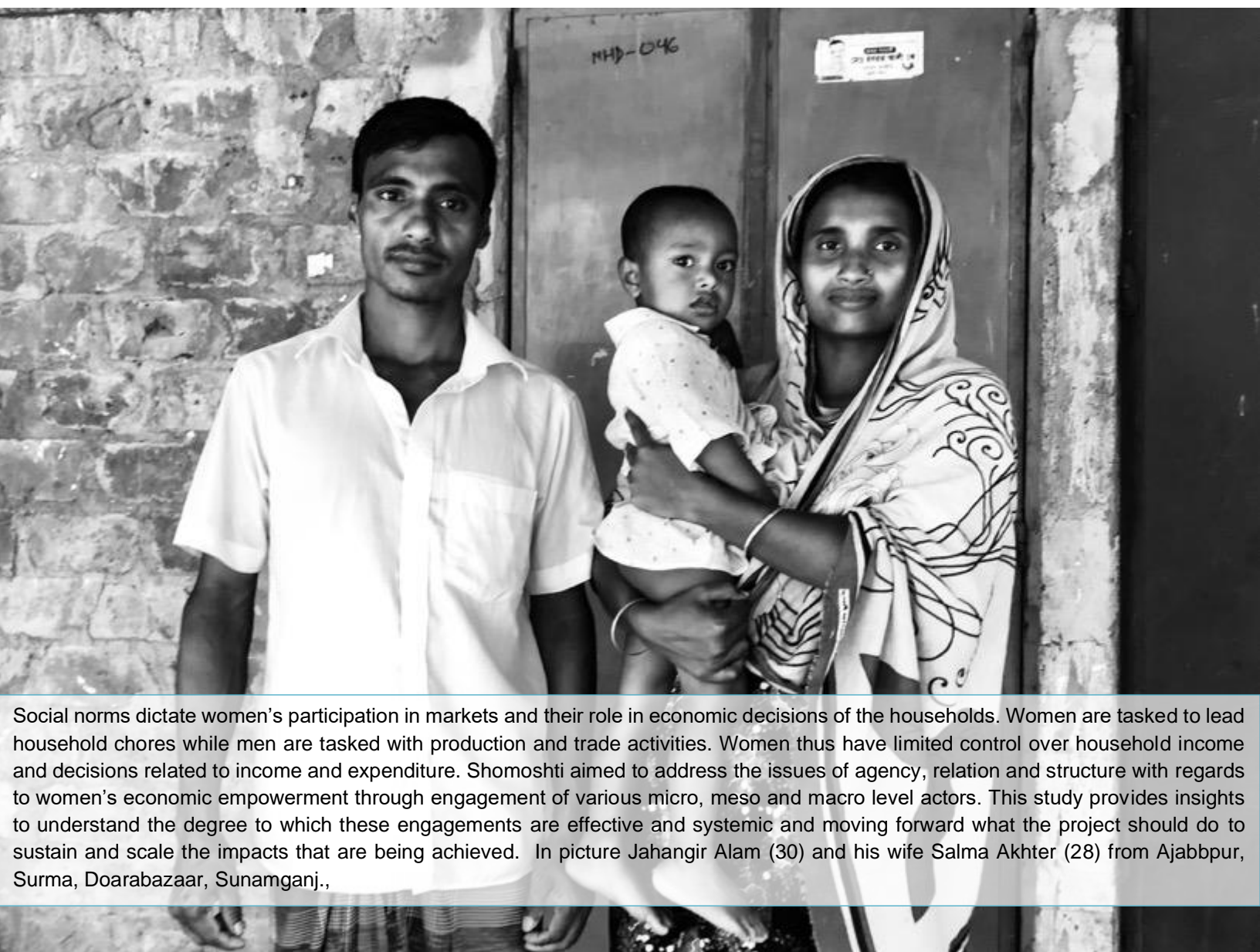
The gender sensitive interventions of Shomoshti can be broadly classified under three categories – cross cutting interventions, value chain specific interventions and social interventions. The cross-cutting interventions aim at addressing governance issues that restrict participation of women in market activities. The cross-cutting interventions also aim at addressing role stereotypes that constrain women’s participation as economic agent. The value chain specific interventions address governance issues within the value chain that dictate mobility of the women, access to markets, fair price and market information. The interventions are implemented through various actors at micro, meso and macro level as presented in Table 4 below:

**Table 4: Gender sensitive interventions undertaken by the project and the relevant systemic constraints**

Cross-cutting interventions	
Intervention	Relevant Systemic Constraints and objectives of the intervention
Women Safe Market	<ul style="list-style-type: none"> <li>- The local markets are not women friendly/ safe for women; it affects participation of women in trade activities</li> <li>- Women do not have access to their income/ control over their income as they depend on the male family members to sell the produce</li> </ul>
Docu-drama	<ul style="list-style-type: none"> <li>- Gender stereotyped roles in families affect women’s engagement in economic activities; since women are burdened with household chores which the men usually do not participate in, engagement in productive activities and trade create triple burdens on women and disincentivizes their engagement in markets (and therefore their economic empowerment)</li> </ul>
Couple workshop	<ul style="list-style-type: none"> <li>- Husbands have limited participation in household chores. Women have limited decision-making role in households. The couple workshop aims to address these norms by sensitizing the men and women in the communities.</li> </ul>
Value Chain Specific Interventions	
Intervention	Relevant Systemic Constraints
Establishment of Collection Centers	<ul style="list-style-type: none"> <li>- Women’s mobility is restricted because of their engagement in household chores. Besides, their local culture, community do not approve of them to go to markets to trade. Collection centers aim to bring the markets closer to the women’s community so that they are still able to sell their produce directly to the traders and therefore have control on their income and the price for their produce. Furthermore, this reduces the cost of marketing for the produce.</li> </ul>
Engagement of Local service providers (LSPs)	<ul style="list-style-type: none"> <li>- The public extension services often do not reach the households due to weak capacity of the agencies. Discriminatory practices also affect</li> </ul>

	<p>participation of the poor households; women and women headed households are seldom targeted. The project aims to address this issue through local service providers. Local Service Providers' are Para vet, Retailers, Local Traders, other local level (Community/UP level) service providers engaged in delivering inputs to the farmers/producers and are providing outputs marketing or trading services. The local service providers deliver skills, knowledge and specialized technical services to the farmers/producers. The local service providers also manage the collection centers/ collection points developed by the project. The project did not create new LSPs. It rather built on LSPs that were created by previous projects like Samridhdhi.</p>
Partnership with national private companies	<ul style="list-style-type: none"> <li>- Engagement of women farmers, traders or women led enterprises in the forward and the backward linkages of the value chains is low. They often do not see the opportunity of engaging women in their value chain or are not aware of the economic prospect of engaging women in their value chain. Women also do not have access to finance or financial services beyond micro-credit. The project aims to tackle these barriers by engaging national private sector companies in the different value chains to initiate and sustain activities that targets engagement of women or that are aimed at providing skills, information, finance to the women.</li> </ul>
<b>Social Interventions</b>	
<b>Intervention</b>	<b>Relevant Systemic Constraints</b>
Social Change Agents (SCAs)	<ul style="list-style-type: none"> <li>- Gender stereotypes restrict women's mobility and decision-making power and their engagement in economic activities. Husbands, in laws and community members often work as a barrier to women who are interested to take up economic activities. Furthermore, utilization of public services by the women is often low as they often do not have information on the availability of these services. The local government agencies like Union Parishad (UP) do not have the field resources to reach the women from the remote communities and make their services available to them. To address this problem, the project selected and trained local men and women with leadership capabilities and social skills and developed them as social change agents (SCAs). The project developed the SCAs to provide counselling support to the households to address the issues of gender stereotype. Furthermore, they facilitate the households to have access to community clinic services and the services of the local government agencies like UPs.</li> </ul>





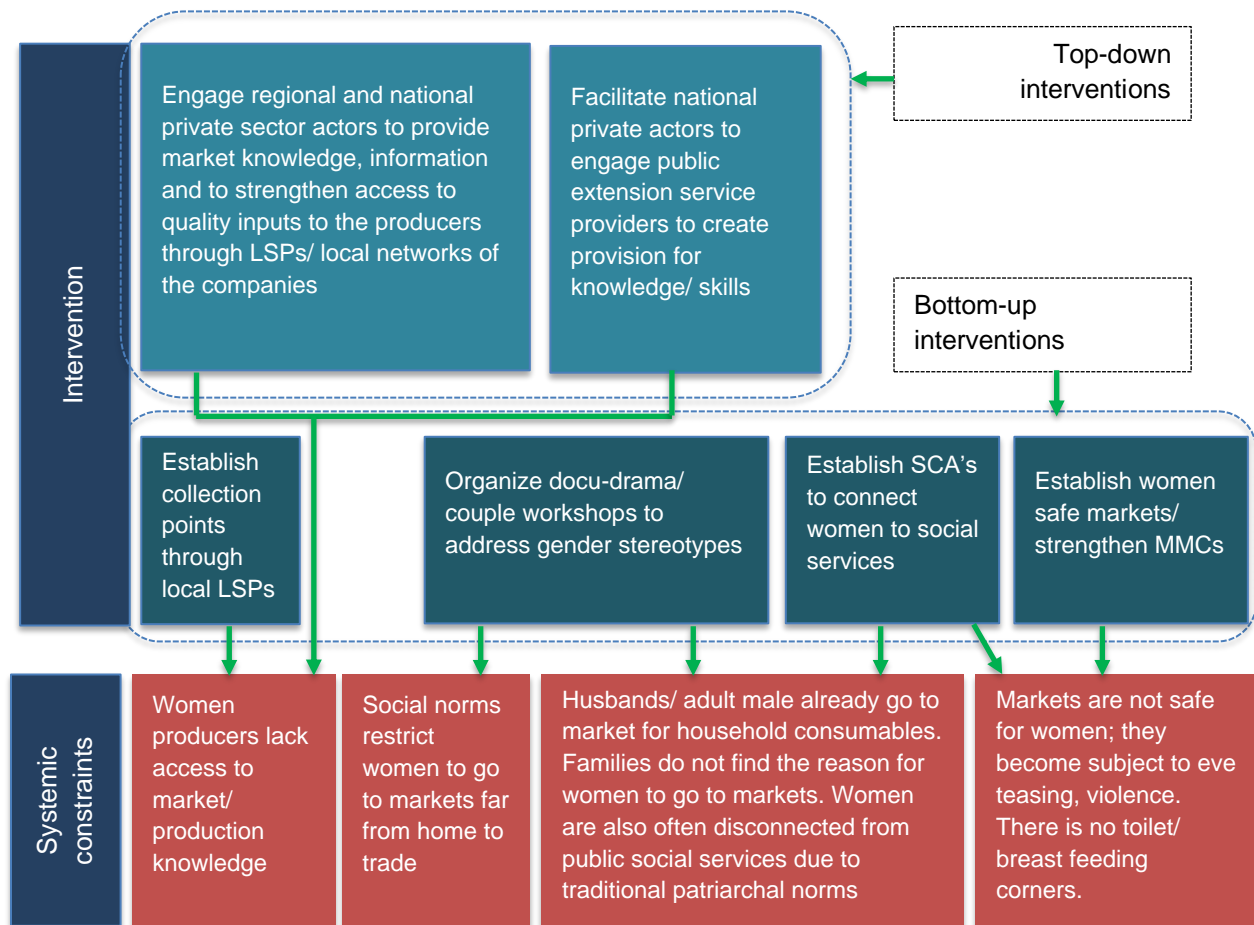
Social norms dictate women's participation in markets and their role in economic decisions of the households. Women are tasked to lead household chores while men are tasked with production and trade activities. Women thus have limited control over household income and decisions related to income and expenditure. Shomoshti aimed to address the issues of agency, relation and structure with regards to women's economic empowerment through engagement of various micro, meso and macro level actors. This study provides insights to understand the degree to which these engagements are effective and systemic and moving forward what the project should do to sustain and scale the impacts that are being achieved. In picture Jahangir Alam (30) and his wife Salma Akhter (28) from Ajabbpur, Surma, Doarabazaar, Sunamganj.,



## 2.3 Intervention Implementation Approach

The project engaged local NGOs to organize women producers and to develop local champions (SCAs and LSPs) who organized activities like couple workshops, docu-dramas. These push interventions were aimed at addressing the governance issues related to equality or non-discrimination and participation of women in economic activities. These interventions also aimed at addressing the issues of gender stereotype in household roles. The pull interventions constitute market linkage activities which address the issues of lack of access to inputs and output markets for the women and the households in general. The two approaches are also respectively coined as bottom-up and top-down approach by the programme.

**Figure 3: Overview of the push and pull approach for addressing systemic constraints restricting participation of women in economic activities**



## Chapter 3: Impacts Achieved

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### 3.1 Involvement of women in economic and household decisions

We undertook a quantitative survey on randomly selected samples of 40 women who participated in Shomoshti's value chain and gender interventions. Amongst them, 62.5% responded that they took economic decisions of their household even before they were engaged with Shomoshti. Of them 20% head their households. Amongst those who responded that they did not engage in household's economic decision before their engagement with the project, 73% responded that they are now engaged in the economic decision. Overall, 60% of our respondents reported that they now have increased ability to make household decisions. They attributed the improvement to Shomoshti's interventions on docudrama and couple workshops.

Findings show that women are engaged more in economic decisions involving daily matters while men are the primary decision makers on long term investments and expenses. Furthermore, it appears that men are engaged more in decisions related to expenditure that involves mobility (for example, purchasing food items from local bazaar or haat or selling crops in a distant market). Economic decisions made by the women includes purchasing inputs, selling outputs, miscellaneous household expenses (for example grocery, children's education, purchasing clothes) and borrowing money (informal credit). Economic decisions where the men are the primary decision makers includes- decisions on purchasing cattle, decisions on new investments, decisions on land leasing, agricultural cultivation and sales of crops. From the responses, we cannot make a clear assessment of economic and household decisions that are made jointly by both the husband and the wife. However, from the varying responses, we can ascertain that joint decisions are made with regards to applying for formal credit, selling land, building or constructing house and expenses related to a family member's wedding, school admission or higher education, treatment.

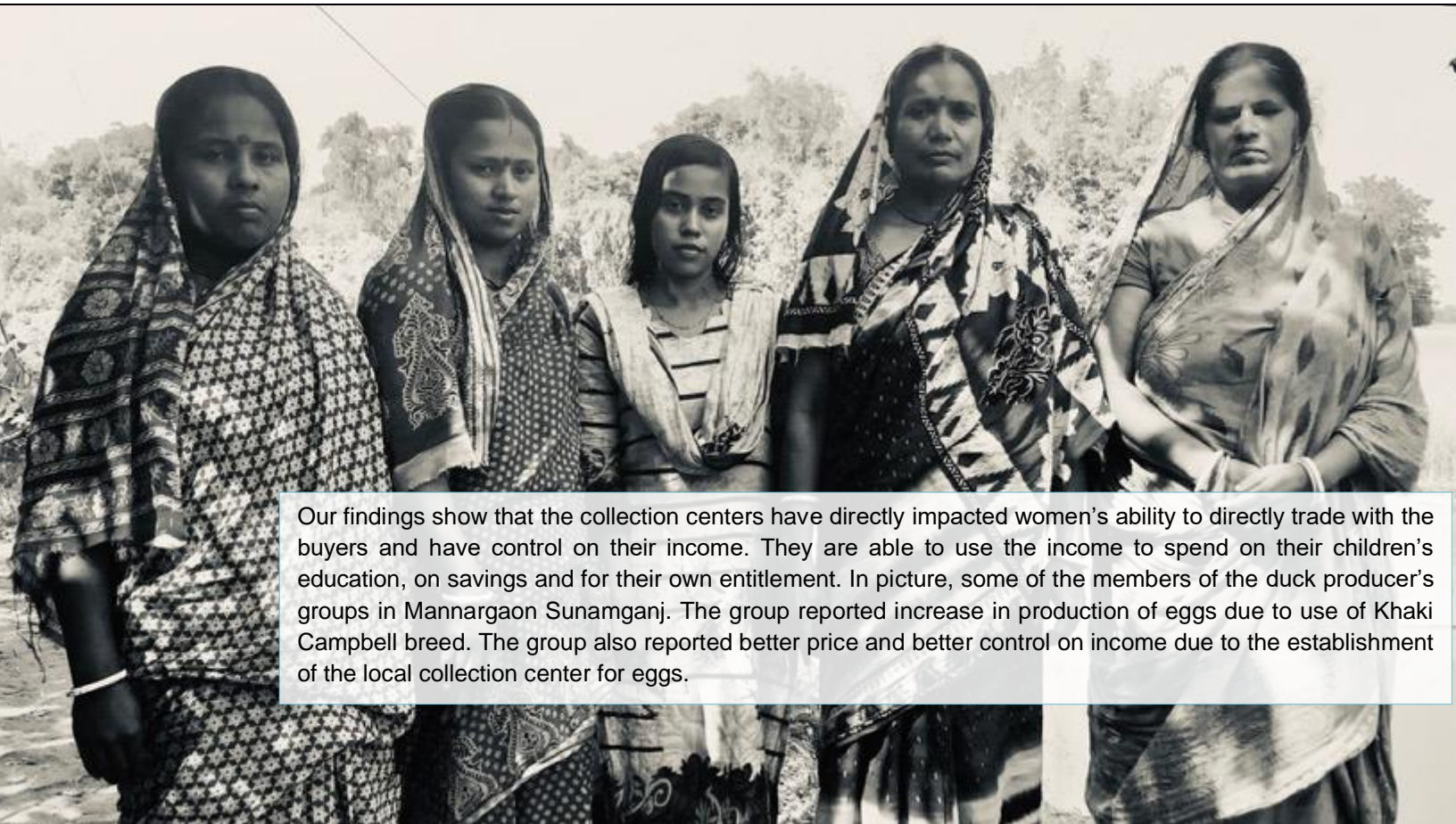
### 3.2 Control over income

Around 77% of the respondents reported that their income has increased as a result of project support. However, only 52.5% of the respondents reported that they now have increased control on their income. When asked whether they face any challenge related to control on income, 80% reported that they do not see any challenges. A plausible explanation for this could be that the women do not see the lack of control on income as an issue that needs to be addressed. Of those who responded to have increased control on income, 38% have reported to have control on income from sales of vegetable, eggs, chicken and duck. The rest did not provide any account of which income they have their control on. Furthermore, none of our respondents reported of having control on income from the primary economic activity of the household. In general, there is a lack of awareness on the issue of control of income amongst the respondents.

The increased control on income from vegetable, chicken, duck and eggs can be attributed to the collection centers that were developed by local traders with facilitation from the project. Some of the women participants in an FGD with duck producer group in Mannargaon, Sunamgonj shared their experiences on this particular issue, *"Previously we used to rear local ducks. Shomoshti introduced us to the Khaki Campbell breed and trained us on how to raise them. We, the women, never received the money that were earned from selling the eggs. As our husbands took them to the market, they were the ones who kept and*

*spent the money. Now that we have the collection center in our locality, we can directly sell the eggs to the traders. We earn TK 2500-3000 per month from sales of eggs. We use the money for our children's education and to buy clothes for us. We also maintain Deposit Pension Scheme (DPS)."*

### 3.3 Access to markets/ mobility



Our findings show that the collection centers have directly impacted women's ability to directly trade with the buyers and have control on their income. They are able to use the income to spend on their children's education, on savings and for their own entitlement. In picture, some of the members of the duck producer's groups in Mannargaon Sunamganj. The group reported increase in production of eggs due to use of Khaki Campbell breed. The group also reported better price and better control on income due to the establishment of the local collection center for eggs.

Of the respondents, 50% reported to have increased access to markets/ mobility as a result of project support. Around 82.5% of the respondents reported that they do not see any challenge related to mobility. This indicates that the women are not demanding for mobility as they might have accepted the lack of it as a general social norm or practice. Of those who reported to face challenges, respectively 33% identified negative pressure from family, husband and elderlies in the communities as key challenges.

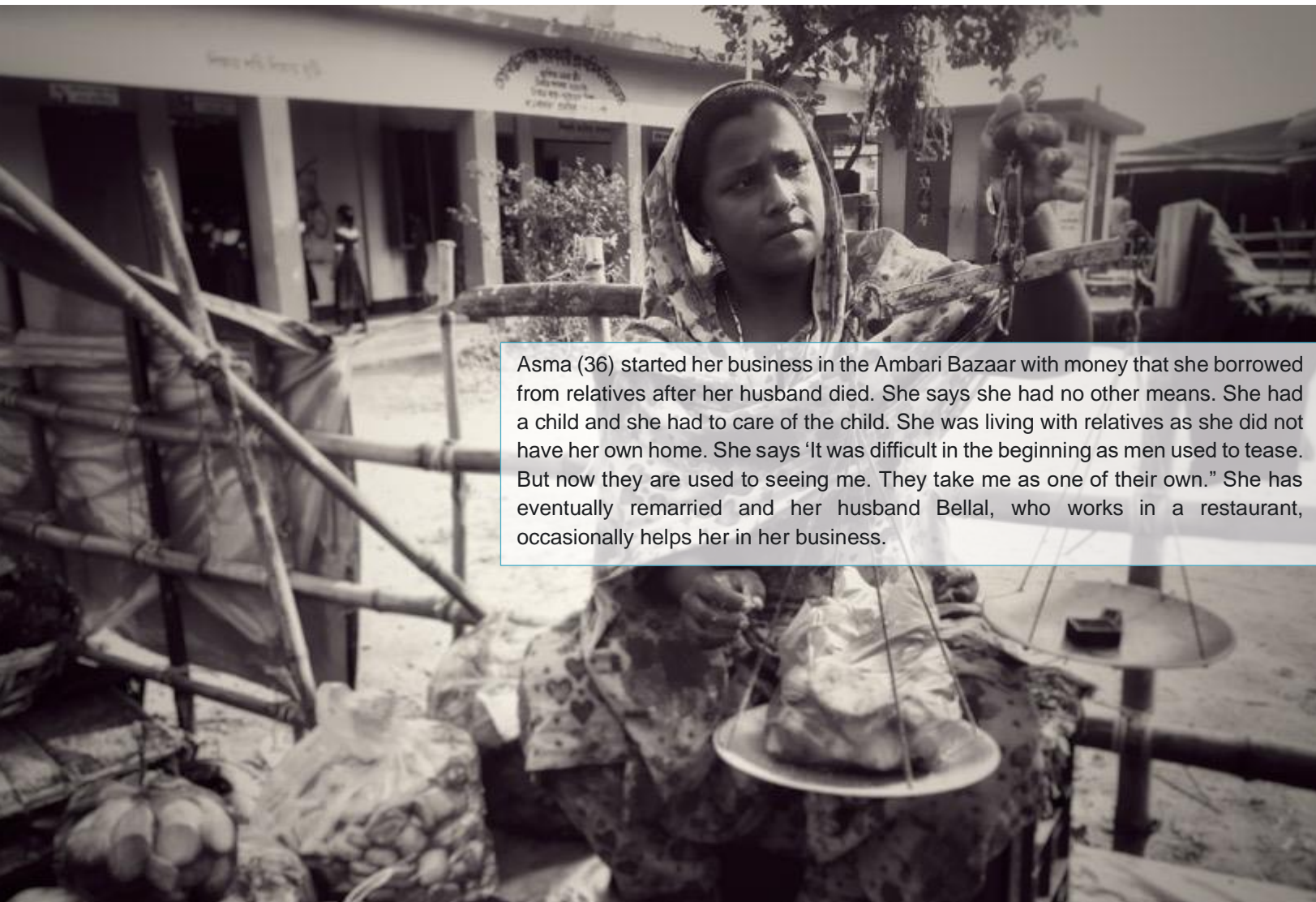
When asked what Shomoshti interventions are contributing to increased mobility, the respondents referred to women safe markets, docudrama and couple workshops along with the trainings received on farming practices. Our findings show that the response varies in relation to the exposure to project activities. Almost all the respondents have participated in training activities related to farming practices. They thus have identified it as a major contributing factor. Those who participated in activities like Women Safe Markets, docudrama or workshops identified those as contributing factors.

Deeper investigation in areas where Shomoshti undertook the intervention on Women Safe Markets show that the intervention is changing the institutional and individual attitude and behaviour towards women.



Members from the market management committees were found positive about the women safe market initiative and have shared their views and plans. For example, one of the members of the committee from Ambari, Mannargaon, Doarabazaar, Sunamganj, suggested that they still do not think it is safe for women to trade in the market after dusk. They would prefer that the duration of stay is gradually expanded. According to them it would take time for the local social norms to change and become fully conducive for women to trade freely in the market.

Our findings suggest that women who are currently trading in the women safe markets are part time traders. Only a few women are trading full time and they have been in the market for several years. Findings also show that the women who have been trading permanently mostly belong to households where they had no other support system or income earner and found no other options but to start trading in the local market. They suggested that the men first used to tease but gradually they became used to seeing them in the market and made them one of their own. The cases also suggest that the attitude of the community is typically non-conducive at the start as they are not used to seeing women trading in the market. In this context, the women safe market intervention is working as a catalyst to (i) make market management committees more invested and interested as there are physical/ infrastructural developments that they can claim to be part of (toilets for women, breast feeding corner, sheds etc.) and (ii) the influx of part time women traders is paving the way to make men more used to seeing women as traders and customers in the market; as the engagement continues, it becomes a social norm whereby women's engagement in markets is no longer seen as a social taboo.



Asma (36) started her business in the Ambari Bazaar with money that she borrowed from relatives after her husband died. She says she had no other means. She had a child and she had to care of the child. She was living with relatives as she did not have her own home. She says 'It was difficult in the beginning as men used to tease. But now they are used to seeing me. They take me as one of their own.' She has eventually remarried and her husband Bellal, who works in a restaurant, occasionally helps her in her business.

### 3.4 Household work distribution between men and women

Men's engagement increased during Shomoshti's intervention but not in a significant way. Baseline findings showed that there was a positive shift in male gender roles, especially at household level. When the women were engaged in income generating activities, husbands and other household members were found to take care of children. Some men also helped their wives in regular household chores such as by collecting water, cooking and in their livestock rearing activities. Engaging men has been one of the key ways in which women's mobility and work has been ensured. Although men have been supportive to a certain degree in engaging women in work outside of home, the overall effect of women's agency and voice/opinion has hardly been achieved. This goes to add a double burden on the women, as they are now working outside of their homes, along with continuing their previous work.

Couple workshops played an important role in some cases making men more involved in household chores (e.g. collecting water, cooking, taking care of children, child's education, feeding livestock). Findings show that men, to some extent, understand the concept of equal work distribution in household chores and decision making, earning etc. However, most of the household chores are still performed by women, even when they are engaged in income generating activities. There are mixed findings on docudrama – some respondents clearly remembered the issue, such as child marriage while some could not recall the issues at all. Robust awareness raising is needed not only at family level but also at community level so that a conducive environment is built where men would be inspired to take part in the household works. Robust awareness raising is needed not only at family level but also at community level so that a conducive environment is built where men would be inspired to take part in the household works.

#### **Shomoshti facilitates men and women to work together for better trade: The case of Bushra Begum**

Bushra Begum is an entrepreneur. She lives with her husband and 3 children. Earlier she used to rear local ducks, now she gets better quality ducks, Khaki Campbell. Through Shomoshti project she learnt how to take care of the ducks, how to hatch eggs, and through ACI, she is getting better quality eggs, and thus earning a better income. Bushra was trained on how to take care of the ducks properly, as earlier, many of her ducks would expire. "Earlier my husband would sell the eggs at the market, he would give me some money, but now the LSPs give me the eggs at my home; we look after the ducks once they are hatched and then it is sold in the market again. Now we get 30/35 BDT for four eggs", says Bushra. Bushra says that she can now fetch for her own expense, as well as her kid's expense. Earlier, they used to struggle, but now she does not need to ask her husband for money anymore. She can pay for school, stationary, etc for her children. When asked if her in-laws were an issue, when she started working, Bushra says that they never stopped her from working. "People are more aware now. A lot of change has occurred in recent times-there are many NGOs who are working, so things are not the same as before", says Bushra.

Bushra's husband works at the riverside to transport passengers by a boat. When asked how she spends her day, Bushra says that she spends her time in looking after her 5 cows, ducks, in taking care of her kids, and household chores. She says that her husband does not help with household chores, as if he would, people would make fun of him. "It's not the same in the villages, as it is in the cities", she says. The grocery shopping is also done by her husband and she hardly ventures outdoors. When asked if she goes to the nearby community clinic, Bushra says that they go there for basic treatment of the kids, but if it is a serious issue, then they have to go outside of the village. She says that the people in her community take her more seriously these days, as a result of her work, and income generation.



## Chapter 4: Contributors to Impacts

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### 4.1 Inclusion of Gender Lens for Planning and Implementation

The project selected value chains in consideration of current and prospective engagement of women and their control in the production and marketing activities. The interventions, as have been explained in chapter 2 of this report specifically aims to address the issues of access, availability and utilization of resources that affect women's productivity and resilience. The interventions on women safe markets, collection centers, development of female LSPs aim to improve access to opportunities and resources for women. The couple workshop and docu-dramas aim to address the social norms and gender stereotypes that constrains women's mobility.

### 4.2 Combining the Push and Pull interventions

As can be seen in figure 3, the pull interventions address the systemic dysfunctions of access to inputs and outputs. But the interventions do not address the issues related to agency, relation and structure, in particular the governance issues that impede women's participation in markets. As such there is a symbiotic relationship between the push and pull interventions or the top down and bottom up approach. If assessed separately neither of the approach is sufficient to address the systemic constraints that restrict women's participation in markets. However, if put in conjunction to each other, they have a deep influence in addressing both market dysfunctions and social dysfunctions.

#### **Push and Pull interventions of Shomoshti address the issue of social norms and governance that restrict women's participation in markets: The case of Shurutunnesa**

Shurutunnesa and her husband are in their 50s. They are active farmers who live in Hazarigaon, Mannargaon Union of Sunamganj district. Her husband is also a carpenter who receives a small amount of pension. They cultivate crop and rear poultry as well.

Shurutunnesa has been involved with Shomoshti since 2016. She and her husband take inclusive decisions and divide all kinds of work among themselves. She goes to a collection point to sell their crops, chickens, ducks and eggs. It has been three years now that she has been selling her crops there, the collection center even has a toilet. Around 15 women, including her, sell vegetables in the collection center. Shurutunnesa said, "I was poor before. My financial condition has improved since I got involved with CARE (Shomoshti). I am more aware about the importance of children's education. Regarding my work, I like the environment of the collection center. Usually at the local market there are too many people and I didn't get the right price for my products. I am more comfortable at the collection center and want to operate from there as long as I can".

Prior to joining Shomoshti, Shurutunnesa did not have much mobility in the society. She used to stay in her house and engage in household works. She didn't go to the local market. However, things have changed after she attended Shomoshti trainings. Since they got involved with the project, their mobility has increased to a good extent. She attended couple of docudramas as part of Shomoshti which led her to have an increased awareness on women empowerment. Not only they now are going out, they've been encouraging others to visit local markets and collection centers as well. She expressed that the docudramas brought changes in perception of the society towards women. Community men, including her husband are now more supportive of their wives' outdoor activities.

Shurutennesa has been made aware of the services provided by Community clinics. After she got to know about community clinics, she started availing CC services which consequently made her more aware of health and hygiene issues. She expressed that her increased awareness has resulted in better health status of her households.

### 4.3 Private Sector Engagement

The project is working with various private sector organizations who are engaging local private actors (For example, the LSPs) and the public agencies (For example, the DAEs). Unlike the LSP and SCA engagements which aim to specifically address governance issues that restrict participation of women in markets, the private sector engagement focuses on value chain dysfunctions in input and output markets and in support systems (For example, access to finance) and assumes that this will trickle down as benefits to women. The project leveraged on its push interventions to make the pull interventions through the private sector more effective.

#### **Shomoshti leverages on push interventions to make its private sector engagement effective: The case of partnership with GME Agro Limited**

The significance to combine push and pull to address the systemic barriers faced by the women was further established in the case of partnership with GME Agro Limited. The project partnered with GME Agro to promote pheromone traps. The intervention started in October 2018 and is to continue till March 2020. The contract is amended every 6 months. The intervention is being implemented for vegetable farmers in Rangpur (11 upazilas), Rajshahi (4 upazilas), Khulna (1 upazila) and Sylhet (5 upazilas). GME Agro has so far organized 200 training sessions since inception of the intervention and 145 courtyard meetings in the period June-November 2019. The scope involved eggplant and country bean at the beginning and was later expanded to 6 crops. As many as 3700 beneficiaries have been reached through the intervention thus far. The company selects participants for the training and for the courtyard meeting from the list of producer groups of Shomoshti. The model involves training of retailers and dealers who in turn are tasked to organize courtyard meetings in which they provide information on the products, usage of the products, precautions, side effects and the cost benefit of pheromone traps if compared to pesticides. The demonstration sessions involve audio-visual methods. The sessions are arranged at night time in market places. Interviews with the management of GME agro suggests that both husbands and wives have to be engaged in the meetings since the women do not take the decision on pheromone usage and the primary customers are the men. As such, the trainings and meetings are not effective if they involve only the women. Besides, the company is not able to engage women in areas where the men are not sensitized and are not willing to allow their wives to participate in the decision-making process. They therefore find the model of engaging both men and women in courtyard sessions highly effective.

The project's strategy to engage the private sector varies between the value chains and among the private sector partners. Table 5 summarizes the various private sector interventions that Shomoshti is undertaking in relation to gender issues in the value chains. The discussion in this table is limited to women's economic empowerment and does not cover the overall objective of the interventions.



**Table 5: Summary of private sector led interventions of Shomoshti**

Company	Intervention Activity
ACI Godrej Agrovet Pvt Ltd.	The project is working with ACI Godrej to promote cattle feed. The intervention strategy is to engage retailers (both male and female) and strengthen them as market agents for ACI Godrej to promote use of better-quality cattle feed amongst the dairy and bull fattening enterprises.
Pragati Life Insurance Ltd.	The project is promoting Micro Health Insurance with Pragati to its beneficiary households. About 90% of the card holders are women. The intervention involves awareness sessions in the farmer's communities which are participated by both men and women from the households. The sessions are organized by Social Change Agents (SCAs) who are developed by the project. The project shares cost of capacity building agents that are deployed by Pragati. The project has reported that Pragati has started to undertake campaigns on their own.
GME Agro Ltd.	Shomoshti is promoting pheromone traps for vegetable through local retailers. Project support includes cost sharing for staffs in remote areas. Project shared 50% of the salary of the staffs as risk sharing.
ACI Animal Health	The intervention is applied to several livestock value chains (duck, poultry, cattle). The project piloted hatcheries for duck rearing which did not prove to be viable at concept stage. The intervention was later scrapped. The project continues to engage ACI animal health for promotion of inputs, vaccination camps etc. These are managed through the local LSPs.
Lal Teer Seed Limited	The project is promoting quality seeds especially targeting the women. Lal Teer leverages the LSP networks to promote and supply the seeds to the farmers, especially the women farmers.
Bengal Meat	The project supported Bengal Meat, a meat processing and value-added meat products marketing company to engage buying agents who sources targeted number of cows from beneficiary households. The project bore 50% of the cost of the buying agents. Bengal Meat currently has shifted to a commissioning agent model.
NGF Hatchery	To address the issue of high mortality of crablets if they are sold directly from hatcheries to the crab farmers, the project promoted nurserers who fattens the crablets up to a viable stage for commercial fattening. The project supported to develop 30 nurserers of whom 25 are women.
I-farmer	I-Farmer is a start-up company that uses a Peer to Peer (P2P) model to enable poor households to raise capital from individuals for bull fattening. The project is supporting I-Farmer to engage specially the women and the disadvantaged households. According to the project, the partnership with I-Farmer is supporting the project to achieve its targets related to engagement of disadvantaged and marginalized women.

The project's private sector engagement strategy can be further understood from the case of ACI Godrej which was supported to strengthen its distribution system to reach the poor households.

## Shomoshti supports ACI Godrej Agrovet to strengthen its distribution system to reach the poor households

<b>Company</b>	ACI Godrej Agrovet Private Limited
<b>Sub-sector</b>	Bull fattening and Dairy
<b>Service</b>	Supply of cattle feed
<b>Contract duration</b>	April 2019-September 2019 (Process of extension till March, 2020 is ongoing)
<b>Area of Operation</b>	8 Upazilas of Rangpur, Rajshahi, Natore, Lalmonirhat and Kurigram districts.

An agreement was signed between ACI Godrej Agrovet Private Limited and CARE Bangladesh to ensure quality cattle feed to the beneficiaries engaged in bull fattening and/or dairy. ACI Godrej is operating in 8 Upazilas of Rangpur, Rajshahi, Natore, Lalmonirhat and Kurigram districts. ACI conducts several activities as per the agreement to ensure improved cattle rearing practice in the project areas.

**Training Sessions:** According to the agreement, ACI conducts training sessions through courtyard meetings with the project beneficiaries. A technical expert from ACI conducts the training sessions. In addition, training sessions with the retailers are also conducted. The training is conducted with a systematic module developed by ACI. Beneficiaries are informed, demonstrated and made aware of the following in a training session:

- Management process of cattle rearing
- Improved cattle feeding practice
- Appropriate method of cattle feed preparation
- Benefits of cattle feed supplements
- Impact of improved cattle feed
- Quality input suppliers

**Establishing linkages with retailers:** In addition to the training sessions, ACI established linkages between farmers and cattle feed retailers. As a result, beneficiaries now have increased access to quality inputs. In some cases, ACI creates linkages between input dealers and the farmers to ensure quality inputs at a lower price.

**Regular Monitoring:** ACI monitors the cattle weight, those are fed with improved cattle feed, to measure the growth. Regular monitoring makes the impact of improved feed visible to the farmers and hence, increased awareness is achieved.

**Awareness raising campaigns:** ACI conducts sessions with the community farmers to demonstrate the impact of improved cattle feeding practice. A farmer can achieve impact of improved feed in as low as 15 days. Differences in cattle weight and price between the cattle fed with traditional feed and the cattle fed with improved cattle feed is demonstrated to the other farmers. Increased profitability through feeding improved feed is also disseminated to the farmers through the sessions.

Various programs are arranged to raise awareness of the community farmers. ACI organizes “Bull Display” in the communities with participation from the farmers using ACI inputs. Top 5 farmers with most weighed Bull gets prizes such as- TV, Fridge etc. Farmers are advised to attend the programs with their wives to recognize the hard work of the wives in bull fattening. It is believed that social recognition of the wives is increased due to this activity.

## 4.4 Engagement of Local Government Agencies

The project organized engagement workshops at the inception of the programme to ensure that the local government agencies and extension departments are aware of the project activities and are linked with the LSPs, SCAs and producer groups that the project facilitated. The extension departments were engaged in the training of the LSPs that were organized by the project. The departments continued to engage the LSPs on demonstration plots, vaccination camps etc. without facilitation from the project. Our field findings also showed that the SCAs are actively engaging with Union Parishads (UPs) to facilitate access to latrines that are allocated for the extreme poor households by the government. The SCAs facilitates the communities to have better access to health services provided by the community clinics. Currently, the private sector organizations that the project is working with are engaging the officials from the local extension service providers for the training and demonstrations that are provided to the farmers through the retailers/ paravets or the LSPs in general. The market management committees are a major partner of the project in its endeavour to set-up, manage and sustain the women safe markets. The committee is formed and operated by local entrepreneurs who trade in the bazaar. The project facilitated engagement of at least one female member in the committee. The project also facilitated the committees to regularly meet and discuss its governance, especially the engagement of women in markets. Previously they used to meet on need basis, primarily to resolve issues.

## Chapter 5: Challenges in effectiveness and impacts, scale and sustainability

### 5.1 Gender Focus Areas (decision making, control over income, access to markets/ mobility, work distribution)

The effectiveness and impacts of the interventions that are presented in previous chapters vary across different value chains and in different regions. Some of the challenges are generic and are exogenous to the programme while others are within the programme's control and could be addressed through better programme design and management.

**Table 9: Challenges in relation to the focus areas of gender strategy**

Focus Area	Challenges
Involvement of women in economic and household decisions	Engagement of women in long term economic decisions like investments and purchase of assets remain low; engagement is concentrated on traditional economic activities that women are associated to (for example, livestock rearing, selling eggs, vegetable). Our findings show that women who have male family members or husbands as the household head, participate in economic activities as a secondary vocation to household chores. They are yet to evolve as independent economic agent within the household. In contrast, women who are household heads are more active and more engaged in economic activities. The project thus has varying impact on the two categories.
Control over income	Almost 50% of the women beneficiaries of Shomoshti do not have control on their income. Control remains limited to income from traditional economic activities (selling vegetables, eggs, duck and chicken, tailoring) associated to women. Most of the households do not consider lack of control on income as a challenge.
Access to markets/ mobility	<p>Mobility remains low; women are participating in economic activities closer to their homes. Participation in marketing and trade activities remain voluntary amongst women who do not head their households. Mobility has remained a problem specifically in areas with high degree of religious sensitivity. There are some project locations which are highly religious and are restrictive to women's engagement in economic activities. Example includes Fatehpur Union in Gowainghat, Sylhet. The project could probably tackle this issue by engaging local imams, opinion leaders and elderlies. The prospect of this engagement remained unexplored. In Juari Union, Baraigram Upazila of Natore the women beneficiaries reported that their husbands do not allow them even to go to market to buy their own clothes.</p> <p>The couple workshop was successful in influencing the men in this community to take up some household activities (for example, helping the wife in cooking while she is attending to the baby; rearing livestock etc.). However, the men are still not influenced to allow their wives to go to markets. As per field staffs, more engagement from the project was required to sensitize the men. It should be noted in this context, that the</p>



	docudrama was not aired in the Juari Union. It could be sufficed from our study that the project was more effective in areas where both docudrama and couple workshop were organized (for example, in Charghat Rajshahi and Doarabazaar, Sunamganj).
Household work distribution between men and women	The project has engaged women in production and marketing activities. The women were already deeply engaged in household chores. While the engagement in production and marketing activities have directly contributed to women's income and decision-making power, it has also resulted triple burden on women as men's role in household chores and economic activities pertaining to the household has mostly remained unchanged (apart from partial engagement in taking care of children or in joint decision making). As such, after initial enthusiasm, the attitude of women towards participating in marketing or trade activities got affected. The collection centers in this context worked in favour of women's engagement in marketing activities as it reduced the spatial barrier. In project locations where collection centers were not developed, women's mobility and engagement in market activities remain restricted.



Women who are household heads are more actively engaged in economic activities. Devoid of options, they overcame social barriers and restrictions to take charge of their business and learn their trade. In contrast, women who have their husbands or other male members as the primary earner, take their participation in income generating activities as voluntary. The project thus has varying degrees of impact on the two types of women beneficiaries. In picture, Rehana Akhtar, who runs her family business of event management in AmbariBazaar. Her husband is not mentally well. Rehana has been in charge of the business for last 30 years. She is now supported by her sons.

## 5.2 Engagement of LSPs and SCAs

Over the lifetime of the project, 565 male LSPs and 215 female LSPs dropped out. This accounted for 37% of the male LSPs and 76% of the female LSPs that were supported or engaged by the project. We do not have specific evidence on the reasons for drop out as the study samples did not include LSPs who have dropped out. Challenges that were cited by the project team and were validated by the private sector companies include inability of female LSPs to travel long distances or work in late hours as per the client's need. The private sector companies were found to be less enthusiastic in engaging the women as LSPs if compared to men since this requires additional engagement of the companies in training and supporting the women.

**Table 10: LSPs engagement and drop out status by locations and sex**

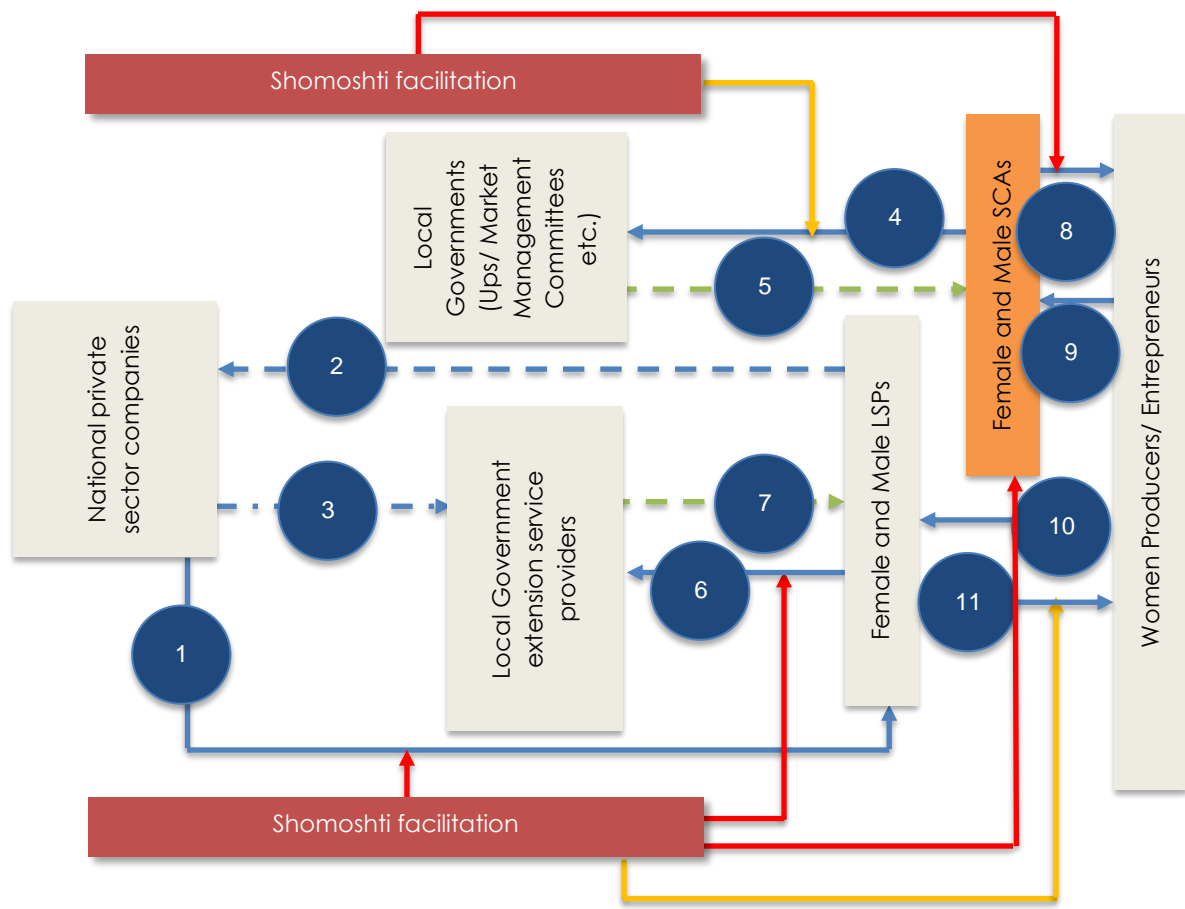
Location	Active		Dropout		Total	
	Men	Women	Men	Women	Men	Women
Rangpur	457	22	383	68	840	90
Rajshahi	249	9	42	79	291	88
Khulna	146	23	57	22	203	45
Sylhet	102	11	83	46	185	57
Total	954	65	565	215	1519	280

## 5.3 Private Sector Engagement and their Mindset

Our analysis shows that the linkages facilitated between the different market actors and the producers are at varying degrees of development (Figure 4).

- The linkage between the SCAs and the women beneficiaries are strong. The SCAs actively support the women beneficiaries to avail health services from community clinics; they provide information on nutrition. The women also actively engage the SCAs and consult them on issues related to health and nutrition and services provided by the local government. This is in line with the indicator of well-being which is identified by CARE as the eventual impact of its interventions on WEE
- The linkage between the private sector companies and the LSPs is strong. However, the private sector is not creating new LSPs. The women households are engaging with the LSPs wherever they are available. The LSPs are not engaged with private sector that are not engaged by the project.
- The private sector is not engaged with public extension service providers if not for project support. The linkage between the public extension service providers and the LSPs is moderate.
- The SCAs are actively engaging with the local governments. The local government is also engaging the SCAs. But they are not engaged in developing new SCAs or expanding their works with SCAs beyond the activities facilitated by the project.
- The private sector is not engaged with public extension service providers if not for project support.
- The private sector companies do not have specific business model to sustain and scale the activities for engagement of women as LSPs or as producers. They remain dependent on project support to undertake the activities like docudrama, courtyard meetings, female LSP engagement which were promoted by the project specifically to address the gendered norms in the households and communities that restrict women's engagement in markets. The private sector still identifies gendered norms as a challenge in engaging women in their value chain. The private sector mindset thus remains negative about prospect for engaging women in their value chains.

**Figure 4: Shomoshti's market systems facilitation strategy for WEE and the current status of market linkages amongst various actors**



**Legends**

- Actors developed by Shomoshti
- Actors who were already part of the system
- Functions where Shomoshti played the key facilitation role
- Functions where Shomoshti's role was secondary
- Strong market linkages
- Moderate market linkages
- Weak market linkages

1	National companies engaging LSPs to market their inputs and provide production knowledge to farmers
2	LSPs proactively searching and engaging new companies
3	National companies engaging with public extension departments
4	SCAs engaging local governments
5	Local governments engaging SCAs
6	LSPs engaging local governments
7	Local governments engaging LSPs
8	SCAs working with the women producers/ entrepreneurs
9	Women producers/ entrepreneurs engaging SCAs
10	LSPs working with the women producers/ entrepreneurs
11	Women producers/ entrepreneurs engaging LSPs

## 5.4 Women Safe Markets

The women safe markets have attracted strong buy in from the local change agents and local government actors. The market management committees are also highly positive about the women safe markets and they are actively participating in the activities related to the women safe markets. The key challenges include- attracting female traders in permanent shops and scaling the intervention. Those who are permanently trading in the markets have been engaged for a long time. The project is yet to attract female traders for permanent engagement. Our findings suggest that only those women who are their household heads are more attracted to trading in the markets. Women who have infants or children or whose family do not depend on their income are not attracted to permanent trade. Apart from this, a permanent shop will require working capital. In this regard, preferential credit rates and leasing terms could attract more female traders for permanent engagement in the markets. Moving forward, testing these strategies would be key for the project.

## 5.5 Access to Finance

Around 67.5% of the women participants of Shomoshti have credits with micro-credit institutions. Around 40% have mobile wallets and 32.5% are dealing with agent banks. Around 30% of the women beneficiaries of Shomoshti have bank accounts. The major financial needs of the women participants of Shomoshti are: (i) children's education (ii) purchasing livestock (iii) investment in IGAs (for example, purchasing sewing machine, leasing land for agriculture and (iv) house construction. They primarily meet their financial needs through informal credits from their relatives and neighbours and through credits from local NGOs (MFIs). When asked whether they face any challenge in accessing finance, 75% of the respondents reported that they do not face any challenge, 15% reported that they are not able to respond to the question. Amongst those who responded that they face challenge (15%) in accessing credit, 75% identified the issue of lower credit ceiling provided by the MFIs as a challenge. The rest identified pressure from husband to access credit from relatives as a challenge. In general, we conclude that the credit appetite or the need for access to finance for women remains low amongst women beneficiaries of Shomoshti. This can be attributed to their engagement in small scale economic activities the need for which is served by the local MFIs.

## 5.6 Programmatic Management

Our findings suggest two major programmatic challenges as explained below:

**Results varied with respect to personal relationship between community leaders and project staffs; project engagement also varied in different territories:** In Shorishabari Gainpara Village in Puthia, Rajshahi the consultants found some disadvantaged/ marginalized beneficiaries who were part of the list of a Shomoshti group. But neither were they were of their enlistment nor were they invited or engaged in project activities related to group savings etc. One of the women is a beggar, one is disabled and another is old. Findings suggest that the project activities were more effective in areas where the field staffs had good personal relationships with community leaders. Project activities were affected in areas where such relationships were absent or weak. The project's ability to mobilize and engage targeted beneficiaries, specially the disadvantaged and disabled was further affected when the engagement of the local NGOs was discontinued.



**Frequent changes in intervention approach/ modality:** The challenges related to social barriers, women not taking income generation as primary vocation, the issues of triple burden, religious sensitivity etc. requires time, consistent messaging and consistent engagement of project activities. This was affected in case of Shomoshti, as the NGOs were disengaged, the group-based approach was discarded and several of the value chains that were selected for their prospective impact on women were discontinued. The consultants understand that these changes were made in response to the challenges that were observed with respect to scale and sustainability of the interventions and the lack of evidence connecting the top-down and bottom-up approaches. We reviewed these challenges in the following section.

## 5.7 Scale and Sustainability

Our findings show that the collection centers, SCAs, LSPs, women safe markets etc. all have direct impact on addressing the socio-economic norms that restrict women's engagement in markets and their empowerment. While the project has successfully tested the impact of these individuals and organizations, apart from the LSPs who have direct engagement with private sector companies, others are yet to be anchored with any public or private sector institution which can scale them to achieve the organization's own commercial or social goal.

The private sector that the project has engaged is yet to develop new LSPs even though they continue to engage the existing LSPs. Since no organization has exclusivity on the LSPs, investment by a company in developing LSPs on their own mean that they are also opening the market for their competitors; this disincentivizes private sector in investing in developing LSPs. Besides, an LSP cannot have sustainable income just by being involved with only one company. Therefore, they also do not have incentive to engage with only one company.

The collection centers are owned by local traders and LSPs. They can potentially create one or two more collection centers to increase their coverage. But the intervention would not scale beyond that if not facilitated by external agency. The input companies do not have incentives to develop the collection centers as again they will not have exclusivity on them. The output marketing is dependent on local traders who are already engaged by the project.

Unlike the LSPs who have both economic and social incentives, the SCAs only have social incentives. They work primarily because their engagement gives them social entitlement. Our findings show that Shomosti SCAs are being engaged by other projects, for example Suchana, which have almost similar mandate. It is clear that the SCAs will have continued engagement even beyond Shomoshti as other projects and NGOs will continue to engage them in different roles.

The Women Safe Markets have buy-in from the market management committees and local UP chairman. The initiative is used as a symbol or image of visible development. The project has demonstrated that women can participate in these markets and trade their products. However, they are yet to become permanent traders in the market. This might happen with women who head their households. Women who have their husbands as primary earners are unlikely to become permanent traders in the market. The project did not develop a viable mechanism to scale the initiative.

**Table 9: Scale and sustainability constraints and prospect of Shomoshti interventions on Gender**

Intervention	Constraint in Scale	Constrain in Sustainability	Prospect
LSPs	<p>Low to no potential of creating new LSPs if not by other projects</p> <p>Existing LSPs have high outreach and acceptability amongst the communities</p>	Existing LSPs will sustain their trade and will continue to engage with input companies	Private sector input companies will not create LSPs on their own as they do not have exclusivity. The project needs to find alternative mechanisms to scale the initiative. One potential source could be Jubo Unnayan Adhidaptar. The potential remains unexplored.
SCAs	<p>Low to no potential of creating new SCAs if not by other projects</p> <p>Existing SCAs outreach is limited to project groups</p>	Existing SCAs are expected to continue their engagement with different projects and NGOs	The SCAs can potentially be a highly potent agency to address the social barriers. They can be potentially be scaled through the Department of Women's Affairs (DWA) under the Ministry of Women's and Children's Affairs (MoWCA). The scope for which has not been explored.
Docudrama and couple workshops	Scale is limited to project-initiated screening and project-initiated meetings	There is no public or private agency that owns the interventions. It remains project driven and unsustainable.	A case might be made that the interventions are one off and there is no need to repeat the interventions in the future for the same community. In the long run, the norms will change due to the dialogue facilitated by the one-off activities. However, given the impact, the project can potentially organize a national dialogue to disseminate the results so that these interventions are taken up by the government or not for profit private sector that have relevant engagements. Besides, for profit private sector can also take these up as potential promotional tools to tap onto the markets for women.
Collection centers	The scale remains limited to project beneficiaries and the communities	The collection centers that are facilitated by the project will continue to operate as these have direct trade benefit for the traders and the LSPs who own the centers.	Given the impact, the MoLGRDC can be a potential anchor point for the collection centers. The scope for engaging MoLGRDC remains open.
Women Safe Market	The scale remains low; it will take time for necessary social change to take place to attract more women to trade in the market	While there is high visibility and buy-in of market management committee, the initiative might not sustain if critical mass of women are not involved within the project period	The project needs to explore the prospect for engaging MoLGRDC as a prospective scale agent for the Women Safe Markets. The project has developed the model and it can now be owned and scaled by the MoLGRDC in collaboration with MoWCA.

## Chapter 6: Recommendations

Socio-economic conditions and governance issues related to equality, participation, transparency affect women's engagement in markets. Shomoshti relies on individuals (LSPs, SCAs), actions (couple workshops, docu-drama), institutions (CBSG, market management committee) and infrastructure (Women Safe Markets, collection centers) to address these barriers. While the interventions are effective and the results are demonstrated, the scale and sustainability remain in question. This however can be addressed by embracing a more holistic approach to market systems where government agencies, NGOs and communities are seen as participants in markets with enduring incentives to sustain and scale these activities. In light of these, we propose the following for the rest of the period for Shomoshti:

**Table 10: Prospective interventions against the key thematic areas**

Theme	Issue related to scale and sustainability	Recommendation/ Possible new areas of interventions
Gender focus areas (decision making, control on income, mobility and household work distribution) and Private Sector Engagement	Local social and religious norms are yet to be conducive to women's decision-making roles, their mobility and their engagement in household's economic decisions; the project did not explore the prospective engagement with religious leaders/ local elites in this regard	<b>Engage religious leaders/ local elites to promote women's engagement in economic activities:</b> The religious leaders/ local elites can have high degree of positive influence on women's participation in economic activities. However, their engagement on such issues remain project driven and are not systemic. The project can explore partnership with companies that are interested to invest on such issues as an extended marketing campaign. In this regard, the project can facilitate to also undertake studies that can proof the correlation of the investment to business growth/ brand development. This can then work as an input to crowd in more private sector to invest on scaling such interventions.
	The interventions that are used to address the social norms; for example, couple workshops and docudramas, are effective but are not scalable. The private sector in value chains do not undertake such activities and the impact of these activities on their business growth is not tested.	<b>Disseminate the experience of docudrama and couple workshops to NGOs, projects and private sector who can potentially leverage on this to market their product or service:</b> The project has already started it. Shomoshti is working with organizations like ifarmer which works with women. Such organization can potentially benefit by addressing gendered norms. Since most of these organizations organize training and field days, the docudrama and the couple workshops can be embedded within these existing systems. Furthermore, the project can disseminate the tools to other projects which can deepen the impact and thereby crowd in more organizations to follow the same approach. This will ensure the deep and continuous engagement that is required to address the social norms that impede women's participation in economic activities.
	Women from households that have men as the primary earner	<b>This could potentially be addressed through the access to finance intervention explained later in this section.</b>

Theme	Issue related to scale and sustainability	Recommendation/ Possible new areas of interventions
	do not engage in permanent trade in the market places	
Private sector engagement	<p>The private sector does not have a business model to address gender barriers and engage women in trade</p> <p>Private sector interest to scale the project interventions on LSPs, SCAs, collection centers remain low. Even though they continue to engage these providers and recognize the benefit of engaging them, their interest to develop such agents remain low as this can potentially also open the market for other competing brands and they will not exclusivity on the agents to market only their products. In this context, the project is yet to explore prospective engagement of alternative service providers who have the commercial incentive to develop such agents.</p> <p>High rate of drop out of female LSPs</p>	<p><b>Organize design workshops/ bootcamps with the private sector partners / potential partners:</b> Our findings suggest that the private sector partners still find gender norms as a constraint to engaging women as farmers or LSPs. Furthermore, findings show that while some private sector companies are undertaking courtyard meetings for both men and women from the same households, some are organizing separate trainings for both which is leading to high cost and reduced interest of the private sector in continuing the activities. The private sector is underperforming in many cases and are not able to achieve the targets. To address this, the project should organize design workshops with the private sector which can help them to decide on a pathway for scale and sustainability and identify the resource requirements and business model to achieve this.</p> <p><b>Partner with organizations/ social businesses that have the relevant mandate to develop LSPs and SCAs:</b> Bangladesh government's Access to Information (a2i) project is specifically working on developing social champions to disseminate information on agriculture or health. Social businesses like DNet are engaged in managing info-ladies. Currently DNet has info-ladies in Rangpur and are scaling their engagement in Shatkhira and Khulna in collaboration with the USAID Feed the Future Livestock Production for Improved Nutrition (LPIN) project. Shomoshti can explore partnership with organizations like DNet who can leverage on the existing LSPs and SCAs and sustain and scale the model through their own resources.</p> <p><b>Women centric marketing:</b> The private sector's promotional and distributional campaigns focus on men as the primary actor and women in the support role. The project can facilitate its private sector partners to launch women centric marketing campaign on a trial basis in the project locations.</p> <p><b>Undertake a deep dive exercise:</b> The reasons for high rate of drop out of female LSPs need to be further investigated through a deep dive exercise. The current assumption of the project team that the female LSPs are dropping out because of lack of regular income could not be validated from the responses of the LSPs who are currently active. All the LSPs that we have sampled have reported that</p>

Theme	Issue related to scale and sustainability	Recommendation/ Possible new areas of interventions
		they have regular income. It could be that the LSPs that have dropped out were not able to perform well and did not have the entrepreneurial aptitude and interest to continue the vocation. We do not have evidence from the current study to validate these assumptions. A deep dive exercise could facilitate the project to determine the right reasons and define the appropriate solutions in this regard.
Women safe market and Advocacy	Scalability depends on public sector buy-in; the project is yet to explore potential partnership with the relevant government ministries in this regard	<b>Engage with MoLGRDC to explore the prospect of embedding women safe market initiative and the collection centers in the policy and mandate of the government:</b> The MoLGRDC has specific mandate to develop markets and make them inclusive. The government in general is actively pursuing gender mainstreaming strategies. The project should engage MoLGRDC and advocate for policies that mandates MoLGRDC to develop Women Safe Market and collection centers in line with the model followed by the project.
	Low degree of participation of women for permanent trading in the markets	<b>Introduce financial schemes that can attract women to lease shops in the markets:</b> The project can facilitate banks, especially those that are engaged in agent banking services, to offer loans/ credits at attractive interest rates or terms to attract women to lease shops and start permanent trading in markets. The project in this regard could also explore the credit schemes of DWA and other government agencies and facilitate its target beneficiaries to avail these schemes.
	Lack of access to finance to start permanent trading in the markets	
	Low degree of participation of women as buyers in the markets; local norms still remain against women visiting the markets	<b>Advocate with the Market Management Committees to allocate a designated time on a specific day of the week for only women to trade and purchase on a designated spot.</b> The markets usually are in close proximity to a school or college which have open fields inside their compounds. This could be used to organize this weekly fair for the women who can come to trade and to buy products that they need. This can potentially create high degree of awareness and interest amongst the women to trade in the markets which can eventually address the social norm of low participation of women in markets.
Access to finance	Low degree of unmet financial needs as women are not engaged in economic activities involving large investment or financial engagements	<b>Promote financial instruments for women in rural SMEs:</b> Financial instruments for women are primarily targeted towards women SMEs in urban or peri-urban areas. The prospect for finance for on farm and off-farm rural occupations remain unexplored. The project in this regard is already working with several institutions which includes i-Farmer and Bank Asia. The project can further deepen its engagement by partnering with other financial institutions (Brac Bank, IPDC etc.) that are

Theme	Issue related to scale and sustainability	Recommendation/ Possible new areas of interventions
		active in promoting financial schemes for Women led SMEs to scale their engagement for rural off farm and on-farm activities. Shomoshti can also explore collaboration with grantees of the DFID funded Business Finance for the Poor in Bangladesh (BFPB) project (for example i-SME which provides micro loans to achieve higher amount of bank finance at a lower cost).
Capacity building	Weak public sector capacity to serve and engage with the private sector	<b>Explore the prospect of engaging Jubo Unnayan Adhidoctor to introduce LSP courses:</b> The project should advocate with Jubo Unnayan Adhidoctor to introduce LSP course. In this context, the project can help develop the curriculum and market the course. The project can also potentially engage a private sector company or their association (For example, Bangladesh Agro Processor's Association (BAPA)) which can jointly sponsor first few batches of training. The Department of Women's Affairs (DWA) under the Ministry of Women and Children's Affairs (MoWCA) can also potentially be engaged to test the similar approach. Another approach can be to partner with an NGO which is interested to start a social business or have the necessary set-up to operate a social business that trains and develops LSPs.
Advocacy	Weak capacity of the women to organize and advocate for engagement of the local government in addressing the barriers to trade for women; women remain dependent on project driven activities for advocacy	<b>Multi-stakeholder partnership to scale the concept of SCAs:</b> The SCAs have proven to be effective agent for advocacy for the women and for their engagement in economic activities. Our findings show that once developed, the SCAs continue to operate even without project engagement. The critical point is therefore creation of the SCAs. The project can explore multi-stakeholder partnerships in which private sector financial institutions or private sector agribusiness companies can sponsor the training and convention of the SCAs while the government can work as the training service provider and local NGOs can work as the delivery partner.

## Annex 1: Analytical Framework

	<b>Broad areas to be assessed</b>	<b>Specific indicators</b>	<b>Actors involved</b>
1	Access to and use of information and skills to improve productivity and income	<ul style="list-style-type: none"> <li>- Level of education and literacy of the targeted population</li> <li>- Livelihood situation of women</li> <li>- Usage of modern production techniques for better production.</li> </ul>	<ul style="list-style-type: none"> <li>- Producer group</li> <li>- Local Service Providers (LSPs)</li> <li>- Local Government Institutions (LGIs)</li> </ul>
2	Increased involvement in business decision making at the household level	<ul style="list-style-type: none"> <li>- Participation of women in decision making.</li> <li>- Women's freedom of movement/women's mobility.</li> </ul>	<ul style="list-style-type: none"> <li>- Women entrepreneurs (under women safe market interventions)</li> <li>- Women headed households</li> </ul>
3	Increased control over productive assets and use of income	<ul style="list-style-type: none"> <li>- Management and utilization of resources, assets, and income by women beneficiaries.</li> <li>- Women's access to credit and Investment.</li> <li>- Access to financial services.</li> <li>- Engagement of women in savings groups.</li> <li>- Role in decision making on spending income</li> </ul>	<ul style="list-style-type: none"> <li>- Community-based Savings Group (CBSG)</li> <li>- Micro Finance Institutions (MFIs)</li> <li>- Partner NGO's</li> </ul>
4	Women's ability to organize, lead, and influence	<ul style="list-style-type: none"> <li>- Development of women's leadership skills</li> <li>- Development of business skills</li> <li>- Capacity building of women on leadership, communication skills</li> </ul>	<ul style="list-style-type: none"> <li>- Social Change agents (SCAs)</li> <li>- Local Service Providers (LSPs)</li> </ul>
5	Women's ability to engage male members/groups as change and support agents	<ul style="list-style-type: none"> <li>- Work burden of women due to the engagement in income earning activities</li> <li>- Men's role in household work sharing</li> <li>- Role of men in women operated IGA's.</li> </ul>	<ul style="list-style-type: none"> <li>- Women entrepreneurs (under women safe market interventions)</li> <li>- Community men</li> <li>- Husbands of women entrepreneurs and producers</li> <li>- Social Change Agents (SCA)</li> </ul>
6	Change in institutional and individual attitude & behaviour towards women	<ul style="list-style-type: none"> <li>- Men's engagement in household work</li> <li>- Role of men in women operated IGA's</li> <li>- Transforming social norms in favour of women</li> <li>- Effectiveness of interventions</li> </ul>	<ul style="list-style-type: none"> <li>- Community men</li> <li>- Husbands of women entrepreneurs and producers</li> <li>- Social Change Agents (SCA)</li> <li>- Local Government</li> </ul>



		such as docu-drama, couple workshop.	Institutions (LGIs) - Union Information Centre (UIC)
7	Equitable access to market structure and investment for value creation	<ul style="list-style-type: none"> <li>- Inclusion/Participation of women in the market.</li> <li>- Systematic constraints, barriers and underlying causes of women's disconnect with markets.</li> <li>- Status of women safe market environment (constraints in market governance system, existing safety measures etc.)</li> <li>- Women's mobility in the market.</li> <li>- Women entrepreneurs' access to information, services and market structure.</li> <li>- Business ownership of women</li> <li>- Gender transformation (visible change in behavior and attitude as business actor, producer, community and others)</li> <li>- Networking with different stakeholders and actors</li> <li>- Sustainability</li> <li>- Awareness</li> </ul>	<ul style="list-style-type: none"> <li>- Women entrepreneurs (under women safe market interventions)</li> <li>- Women headed households</li> <li>- Producer group</li> <li>- Market Management Committee (MMC)</li> <li>- Union Parishad (UP) chairman/members/UP women members</li> <li>- Social Change Agents (SCA)</li> <li>- Local Service Providers (LSPs)</li> <li>- Retailer group</li> <li>- Producer Group</li> </ul>
8	Attention to women's voice and participation in social and local government structures	<ul style="list-style-type: none"> <li>- Role in politics and social power structure.</li> </ul>	<ul style="list-style-type: none"> <li>- Union Parishad (UP)</li> <li>- Market Management Committee.</li> <li>- Women entrepreneurs (under women safe market interventions)</li> <li>- Producer Group</li> </ul>
9	Equitable access to social and public services	<ul style="list-style-type: none"> <li>- Status of health, hygiene and nutrition of the target beneficiaries.</li> <li>- Effectiveness of the health insurance facilities to the local communities.</li> <li>- Constraints in ensuring improved health care services.</li> <li>- Access to social safety net services</li> <li>- Access to Local Government Institutions</li> </ul>	<ul style="list-style-type: none"> <li>- Social Change Agents (SCA)</li> <li>- Community clinics</li> <li>- Community Support Groups (CSG) &amp; Community Group (CG)</li> <li>- Local Service Providers (LSPs)</li> <li>- Local Government Institutions (LGIs)</li> </ul>

## ANNEX 2: FGD Guideline

### FGD Guideline for Producer Group

Name of the group		Others
Union		
District		

### Information on Producer Group

- How many members are there in the producer group?
- When did you join the producer group? Why did you join this group?
- What was your occupation before joining the producer group? How much did you used to earn before joining this group?
- How do the producer group function? Is there any management committee? If yes, how many members are there in the committee? Are the members of the committee elected or selected? How the management committee selects the members of the producer group?
- When did the producer group activities start?
- What are the group activities? [Probe: Does the group arrange weekly/monthly meetings, savings activities, knowledge sharing sessions, training etc.]
- How does the project support the producer group?
- How are you linked with Local Service Providers (LSPs)? What services do the LSPs provide? How many LSPs are there to provide services to you? What is the quality of the services provided by LSPs?
- Do/Did you receive any training from the project? If yes, what was the learning from the training? Were you able to implement the learning? Are you able to implement on your own now or do you need constant project support? If you are unable, what are the reasons?
- After joining the producer group, what is the impact on your production now? [Probe: Has it increased or decreased? If it has increased, then do you sell the increased production or do you consume it?
- How did you buy your inputs from the market before being involved with the project? How do you buy now? What was the buying price of your products then? What is the buying price of your products now? [Probe: Do you buy the products yourself or do you depend on anyone to buy the products for you?
- Where did you used to sell your products before being involved with the project? Where do you sell now? What was the selling price of your products then? What is the selling price of your products now? [Probe: Do you sell the products yourself or do you depend on anyone to sell the products for you? After selling the product, who keeps/takes the money?]
- Do you negotiate or bargain while selling or buying your products? How it ends most often?
- Are there any collection centres built by the project? If yes, which products do you sell there? What are the advantages of the collection centres?
- Are you linked with input market actors (seed/fertilizer/pesticide sellers etc.)? If yes, what are the changes you experienced after being linked with them? For how long have you been attached with the actors?
- Are you linked with output market actors (paikars/beparies/traders etc.)? If yes, what are the changes you experienced after being linked with them? For how long have you been attached with the actors?
- How is your networking with the project stakeholders (LSPs, SCAs, MMC, market actors etc.)? What is the impact of this networking on your business? Have you faced any challenges so far? How can the challenges be addressed to improve this networking more effectively?

- Do you get support from the project regarding the business plan? Are you able to prepare and implement the business plan on your own? If no, then what are the capacity building supports you need?
- Are you linked/engaged with any other groups? If yes, please specify.
- Do you receive any support services from the local NGO's for your production activities?
- How has your life changed since you got involved in this business?
- What are obstacles that you face in terms of the work that you do?
- Do you think the producer group will survive after project withdrawal? Are you able to run the producer group activities on your own or do you need support from the project? If unable then what are the reasons? Which support is needed?

#### Information on Women Mobility

- How is your mobility within the community? (Probe for details about where she goes and the places she is not allowed to go, such as; markets, financial institutions, Govt. offices etc.).
- Are you allowed to leave your home by yourself?
- If yes, for what purposes?
- If no, why not?
- How much time do you spend outdoors as opposed to indoors?
- What mode of transport do you use?
- Can you go to the neighbor or friends' places alone?
- Do you participate in or are you a member of any social, political, or religious organizations? If yes, which organization? Can you please describe your level of participation?
- If not, why you don't participate? Does your family member restrict you from participating?
- Can you go alone to the local market? If no, who takes you to the market?
- Can you go to local health service centre or to a doctor for treatment, alone? If no, who takes you to the market?
- Do you participate in the programs and or events held by local administration (Union Parishad, Upazila Parishad etc.)?
- Do you think it's important to be able to be outside as opposed to always being indoors?
- Have things changed since you became part of this project? How?
- What other measures would help in creating a space that increases women's mobility?

#### Information on Household Work Sharing

- How many family members do you have? What do they do?
- Do you have any children? How old are your children?
- How is your daily routine of your household activities?
- Tell us about your involvement in the household activities.
- What do you eat for breakfast, lunch and dinner?
- What do you do as leisure activities?
- Who is the primary earner of the family? What does s/he do?
- Are there any other sources of income for your family?
- Who is responsible for household chores?
- Who does grocery shopping and other kinds of shopping?

- How much time you spend on household work?
- How much time do you get to spend on your own/for yourself?
- Do you get any support from any of your household members? Who usually helps when you need assistance with the household chores?
- Does your husband or any members of the family help you in the following? How will you describe his/her level of engagement?
  - ✓ Farm or outside farm works
  - ✓ Cooking
  - ✓ Room cleaning
  - ✓ Take care of the children etc.
- Does anything change in terms of household responsibilities since your engagement with the project activities?
- Have you participated in any docudrama and/or any couple workshop? [Probe- How are the events impacted on your personal or social life?]
- Did your husband participate in any of the docudrama arranged by the project? If yes, what is the impact?
- What would help in creating a system of sharing household care work?

#### Information on Decision making in the business/investment

- Who takes production related decisions? For instance, what to produce, where to produce and when to produce etc.?
- Who takes decision in terms of your business input (Seeds, fertilizer, loan etc.)? (Look answers for when, how and what inputs to buy)
- Who take marketing related decisions? (Look for where, when and how to sell products)
- How do you decide which businesses to invest in? How do you decide?
- If your husband takes all these decisions, then do you feel you need to be involved in any of the decision-making processes?
- Do you get to spend your income on your own free will? If no, why not?
- Do you have a say on the day to day activities that take place at your home?
- Who takes decision on your children's higher education?
- Who decides what will be cooked in the house?
- Would you say that you and your partner have equal decision making in the household?
- What are the areas of joint decision making? What are the areas for which you make the most decision? What are the areas in which your partner makes the most decision?
- Do you think joint decision making would be helpful for you and your partner? How?
- Have things changed since you became part of this project? How?

#### Information on Leadership Quality

- What do you think leadership means? And how do you use it in your day to day life?
- Do/did you receive any training on developing your leadership skills?
- What has changed for you in terms of executing your leadership since you became part of this project?

#### Information on Control over Income/Spending Decisions/Control over Loans and Savings

- Who makes decisions on your household spending?
- Who makes decisions in your household saving?
- Do you or your spouse take these decisions together or anyone of you has greater influence?
- How do you decide on buying household assets? [Please describe in details the decision making process]
- Who purchases clothes for your family and for your children? Who takes the decision? Do you go to the market for this purpose?
- Who decides on your children's education and marriage? How significant is your opinion on this?
- Can you refuse to give your earning to your partner?
- Who in the household usually decides how much money to be spent on food?
- Who decides on your family savings and investments? Please describe the detailed decision making process in this regard.

#### Information on Access to Finance & Savings

- Do you have access to financial institutions in this area? If yes, which ones? Please mention.
- Did you ever apply for a loan from any financial institutions? If yes, who decides from where and/or on the amount? Who is responsible for repayment? Who takes the decision?
- Were you involved with any financial institutions before being involved with the project?
- For which purpose do you usually apply for loans? How much control do you have on the loan you receive?
- Are there any challenges you face during issuance of your loan? If yes, can you please describe?
- Do you get any special services from the financial institutions? If yes, can you please describe? If no, what special services do you think is required for women?
- Do you have any bank account? If yes, who is in control of the account (Who deposits and who withdraws the money)?
- Do you save money? If yes, where? If yes, how much do you save? Do you save monthly or weekly? How do you deposit your savings? Please describe.
- Are you involved with any of the Community Savings Group? If yes, how much do you save? Do you save monthly or weekly? How do you deposit your savings? Please describe.
- What is the purpose of your savings? Do you have control over the deposited money? Who decides where to spend your savings?

#### [For the beneficiaries who have access to Micro Health Insurance]

- When did you apply for the Micro Health Insurance (MHI)? How did you know about the insurance facility?
- For what purpose did you take the MHI? Did you take it for yourself or for any other member of your family?
- How did you get benefits from the Micro Health Insurance (MHI)?

#### Information on Access to Public and Social Services

- Are you currently engaged with any service providing agencies (Government, Private companies)? If yes, what are the facilities you are receiving from them? Are you satisfied with the services? If no, why?
- What kind of support do you receive from UP/UZP/DWA in getting access to improved public and social services?

- Do you have any SCA in your area? What are their activities? What kind of support do you get from the SCAs?
- Do you have any LSP in your area? What are their activities? What kind of support do you get from the LSPs?
- Do/Did you receive any training on leadership development or capacity building? Was the training effective?



## ANNEX 3: Question Guides

### KII Guideline for Women entrepreneurs under women-safe market intervention

Name		
Occupation		
Upazila		District:
Age		
Sex		
Education		
Contact no.		

#### General:

- When did this market establish? How this market is different from the other market places of your area? What are the facilities provided to you in this market?
- Do you own this business? What was the agreement between you and MMC regarding the business in this market?
- For how long are you selling your products here? What are the products do you sell? Do you produce the product by yourself? If yes, do you sell your products elsewhere? If no, who produces it? How do you buy the products from them?
- Where do you used to sell your products before? What was the selling price of your products then? What is the selling price of your products now? Was selling products in other markets more profitable than this market?
- Do you negotiate or bargain with the customers or producers while selling or buying your products? How it ends most often?
- How many women are selling products in this market? How did you engage with project activities? When did you start engaging with the project activities? Why?
- How is this marketplace different from other markets of this area? What additional facilities do you get in this market (Look for safety measures, separate selling spaces, separate toilets and complaint boxes)?
- What is the role of MMC in this market?
- How is the environment in this marketplace? How is the environment in other market places of your area?
- Do you face any violence/teasing/sexual harassment in the market? If yes, how do you deal with it? Do you think you face less violence or harassment after the project intervention?
- Are you satisfied with the available safety initiatives taken by the MMC for the women?
- How is your networking with the project stakeholders (LSPs, SCAs, MMC, market actors etc.)? What is the impact of this networking on your business? Have you faced any challenges so far? How can the challenges be addressed to improve this networking more effectively?
- Do you face any difficulties while conducting business in this market? If yes, can you please describe? How can the challenges/difficulties be addressed?

[Please collect adequate information from the broad areas of investigation as stated below. Probe questions where necessary. The aim is to capture detailed picture of the interviewee against each of the broad sectors mentioned below.]

### **Women Mobility**

- How is your mobility within the community? (Probe for details about where she goes and the places she is not allowed to go, such as; markets, financial institutions, Govt. offices etc.).
- Are you allowed to leave your home by yourself?
- If yes, for what purposes?
- If no, why not?
- How much time do you spend outdoors as opposed to indoors?
- What mode of transport do you use?
- Can you go to the neighbor or friends' places alone?
- Do you participate in or are you a member of any social, political, or religious organizations? If yes, which organization? Can you please describe your level of participation?
- If not, why you don't participate? Does your family member restrict you from participating?
- Can you go alone to the local market? If no, who takes you to the market?
- Can you go to local health service centre or to a doctor for treatment, alone? If no, who takes you to the local health service centre or to a doctor for treatment?
- Do you participate in the programs and or events held by local administration (Union Parishad, Upazila Parishad etc.)?
- Do you think it's important to be able to be outside as opposed to always being indoors?
- Have things changed since you became part of this project? How?
- What other measures would help in creating a space that increases women's mobility?

### **Household Work Sharing:**

- How many family members do you have? What do they do?
- Do you have any children? How old are your children?
- How is your daily routine of your household activities?
- Tell us about your involvement in the household activities.
- What do you eat for breakfast, lunch and dinner?
- What do you do as leisure activities?
- Who is the primary earner of the family? What does s/he do?
- Are there any other sources of income for your family?
- Who is responsible for household chores?
- Who does grocery shopping and other kinds of shopping?
- How much time you spend on household work?
- How much time do you get to spend on your own/for yourself?
- Do you get any support from any of your household members? Who usually helps when you need assistance with the household chores?
- Does your husband or any members of the family help you in the following? How will you describe his/her level of engagement?
  - ✓ Farm or outside farm works
  - ✓ Cooking
  - ✓ Room cleaning
  - ✓ Take care of the children etc.
- Do you think you will be benefited if your partner shares some of the responsibility?
- Does anything change in terms of household responsibilities since your engagement with the project activities?
- Have you participated in any docudrama and/or any couple workshop? [Probe- How are the events impacted on your personal or social life?]
- Did your husband participate in any of the docudrama arranged by the project? If yes, what is the impact?

- What would help in creating a system of sharing household care work?

### **Decision making in the business/investment/household**

- Who takes production related decisions? For instance, what to produce, where to produce and when to produce etc.?
- Who takes decision in terms of your business input (Seeds, fertilizer, loan etc.)? (Look answers for when, how and what inputs to buy)
- Who take marketing related decisions? (Look for where, when and how to sell products)
- How do you decide which businesses to invest in? How do you decide?
- If your husband takes all these decisions, then do you feel you need to be involved in any of the decision-making processes?
- Do you get to spend your income on your own free will? If no, why not?
- Do you have a say on the day to day activities that take place at your home?
- Who takes decision on your children's higher education?
- Who decides what will be cooked in the house?
- Would you say that you and your partner have equal decision making in the household?
- What are the areas of joint decision making? What are the areas for which you make the most decision? What are the areas in which your partner makes the most decision?
- Do you think joint decision making would be helpful for you and your partner? How?
- Have things changed since you became part of this project? How?

### **Leadership Quality:**

- What do you think leadership means? And how do you use it in your day to day life?
- Do/did you receive any training on developing your leadership skills?
- What has changed for you in terms of executing your leadership since you became part of this project?

### **Control over Income/Spending Decisions/Control over loans and savings**

- Who makes decisions on your household spending?
- Who makes decisions in your household saving?
- Do you or your spouse take these decisions together or anyone of you has greater influence?
- How do you decide on buying household assets (land, house, shop etc.)? [Please describe in details the decision making process]
- Who purchases clothes for your family and for your children? Who takes the decision? Do you go to the market for this purpose?
- Who decides on your children's education and marriage? How significant is your opinion on this?
- Can you refuse to give your earning to your partner?
- Who in the household usually decides how much money to be spent on food?
- Who decides on your family savings and investments? Please describe the detailed decision making process in this regard.

### **Access to Finance & Savings**

- Do you have access to financial institutions in this area? If yes, which ones? Please mention.
- Did you ever apply for a loan from any financial institutions? If yes, who decides from where and/or on the amount? Who is responsible for repayment? Who takes the decision?
- Were you involved with any financial institutions before being involved with the project?
- For which purpose do you usually apply for loans? How much control do you have on the loan you receive?
- Are there any challenges you face during issuance of your loan? If yes, can you please describe?

- Do you get any special services from the financial institutions? If yes, can you please describe? If no, what special services do you think is required for women?
- Do you have any bank account? If yes, who is in control of the account (Who deposits and who withdraws the money)?
- Do you save money? If yes, where? If yes, how much do you save? Do you save monthly or weekly? How do you deposit your savings? Please describe.
- Are you involved with any of the Community Savings Group? If yes, how much do you save? Do you save monthly or weekly? How do you deposit your savings? Please describe.
- What is the purpose of your savings? Do you have control over the deposited money? Who decides where to spend your savings?

**[For the beneficiaries who have access to Micro Health Insurance]**

- When did you apply for the Micro Health Insurance (MHI)? How did you know about the insurance facility?
- For what purpose did you take the MHI? Did you take it for yourself or for any other member of your family?
- How did you get benefits from the Micro Health Insurance (MHI)?

**Access to Public and Social Services**

- Are you currently engaged with any service providing agencies (Government, Private companies)? If yes, what are the facilities you are receiving from them? Are you satisfied with the services? If no, why?
- What kind of support do you receive from UP/UZP/DWA in getting access to improved public and social services?
- Do you have any SCA in your area? What are their activities? What kind of support do you get from the SCAs?
- Do you have any LSP in your area? What are their activities? What kind of support do you get from the LSPs?
- Do/Did you receive any training on leadership development or capacity building? Was the training effective?

## KII Guideline for Local Service Providers (LSPs)

Name	
Designation	
Union	
District	
Age	
Sex	
Contact no.	

- How do the LSPs function? What are the activities of LSPs?
- Do you know how many LSPs are providing service in project intervention area?
- What was your occupation before becoming an LSP? How much did you used to earn before becoming an LSP?
- How much do you earn as an LSP (through selling services) now?
- Did you receive any capacity building support from the project? If yes, how was the support? Can you please describe?
- Did you receive any training on production technologies? Was the training effective? Please explain.
- Did you receive any training on technical capacity building? Was the training effective? Please explain.
- Are you satisfied with the capacity building support of the project?
- What is your opinion on women empowerment in your area regarding women's earning and women's access to market?
- Do input market actors engage LSPs? If yes, can you please explain the engagement process?
- Do output market actors engage LSPs? If yes, can you please explain the engagement process?
- How do you engage LGIs to inform the ground reality of women and marginalized communities? [Probe: What do you do to inform them? Do you get proper support from the LGIs for your activities?
- Do you provide any training to the women (entrepreneurs and producers) on developing their business skills? [Probe: If yes, what type of training do you provide? What is the impact of those training?
- To what extent women producer groups/producers have access to local/district market actors? Do they face any challenge? If yes, what are the challenges? What initiatives did you undertake to address these challenges?
- How is your support impacting the beneficiaries?

## KII Guideline for LGIs (MoWCA, UIC, UP, UZP, UNO)

Name			
Designation			
Union		Upazila	District
Age			
Sex			
Contact no.			

- Do you know about the project activities in your area? What impact does the intervention have with regards to women empowerment?
- What were the project activities you are being involved with?
- For how long the project is being operated in your area?
- Are the Gender Interventions proposed by the project supported by you?
- Do the project plans/initiatives integrated in UP plans? If yes, can you explain the process? If no, why not?
- Do you have any fund allocated for the project intervention? Who manages the fund? What is process of managing the funds?
- What type of capacity building support is required in the future?
- Do you organize participatory planning? Is the process gender sensitive? Do you undertake any initiative for women empowerment?
- Are you aware of the LSPs and SCAs in your area? How do you think they are assisting the inhabitants of this region?
- Is there any negative impact of the project? If yes, can you explain?
- What changes did the inhabitants go through because of the project activities? What more can be done? Will the activities sustain without the project support?
- Do you wish to promote/replicate the concept of 'women-safe market' with other UP members and in other markets?

### **[For MoWCA]**

- What are the services offered by MoWCA for the women inhabitants of this area?
- How are the women inhabitants benefiting from these services? Are there any trainings being offered to them?
- Do you know about the project interventions? Are the interventions integrated with your activities?
- How do you think the project is impacting women empowerment?
- What more can be done to ensure women empowerment in this area?
- How do you think the interventions can continue without project support? How can MoWCA support the project activities in future?

### **[For UIC]**

- Did you arrange any docudrama for the project? Was this effective? If yes, can you please describe what the impact was? If no, what were the challenges?
- Do you think UIC can assist the project activities in future?

### **[For Women UP Members]**

- What kind of role performed by you in undertaking various safety measures for women in the market? Do you think the current market environment is safe for women? If no, what are the challenges in ensuring women safe market environment that needs to be addressed?

## KII Guideline for Community Based Savings Group (CBSG) Guideline

Name		
Designation		
Union		
Upazila		
District		
Age		
Sex		
Contact no.		

- What were the project activities you are being involved with?
- For how long the project is being operated in your area?
- For how long are you involved with CBSG?
- How do you save? How much do you save monthly or weekly?
- Did you withdraw any deposit till now? If yes, what is the process? What did you do with the deposit?
- How many women are there in your group? [Probe: How did you start savings with this group?]
- Did you face any challenges while being involved with this group? If yes, what were the challenges? How can the challenges be addressed?
- What's your role in engaging the women entrepreneurs to the financial institutions? [How do you do this? How many members have you engaged till now?]



## KII Guideline for Micro Finance Institutions (MFIs) Guideline

Name	
Designation	
Union	
Upazila	
District	
Age	
Sex	
Contact no.	

- What were the project activities you are being involved with?
- For how long the project is being operated in your area?
- How many project beneficiaries are engaged with your organization? Do you offer any special loan provisions for the project beneficiaries? If yes, what are the schemes?
- Do you provide loans to the women entrepreneurs? If yes, what type of loan you provide them? [Probe: what type of loan the women entrepreneurs usually take from you? For what purpose do they take the loans? Under what conditions, do you provide them the loan?]
- How many women have taken loans from you so far? Do you monitor what they are using the money for?
- How you are adding benefits to the project? According to you, what is the impact of the project interventions?

## KII Guideline for Social Change Agents (SCA)

Name	
Designation	
Union	
District	
Age	
Sex	
Contact no.	

- How do the SCAs function? What are the activities of SCAs?
- Do you know how many SCAs are providing service in project intervention area?
- What was your occupation before becoming an SCA? How much did you used to earn before becoming an SCA?
- How much do you earn as an SCA now?
- Did you receive any orientation session from the project for delivering social services (market, health, nutrition, education, WASH) to the women beneficiaries? Was it effective? Please explain.
- Are you satisfied with the capacity building support of the project?
- Are you involved in the Community Group (CG)? If yes, please explain your roles there.
- Are you involved in the Community Support Groups (CSG)? If yes, please explain your roles there.
- What is your role in supporting the Community Clinics (CCs) to deliver quality health services to the community?
- How will you describe the changes take place due to the project interventions?
- What's your role in engaging women with various services providing agencies i.e. LGIs (UP,UZP), community based committees and private agencies? [Probe: What are the initiatives/activities you carry out in this regard? How many women are currently engaged with these agencies? What are the facilities they are receiving? Is it encouraging other women in the community?]
- Are you engaged with any initiatives/activities related to women's capacity building? [Probe: If yes, what kind of activities/initiatives you have taken so far? What is the outcome/impact on the beneficiaries?]
- What's your role in developing the leadership capability of women? [Probe: How do you do this? Do you give them any training on communication and negotiation skill development? If yes, how many women are receiving this training and how this is impacting their livelihoods?]
- What's your role in creating an enabling environment for women in the family? [Probe: do you discuss periodically and conduct issue based discussion with LGIs, market actors, bazar committees, school teachers and male members in the family? What are the changes after the intervention? Do you monitor the changes?]
- Do you have any contribution in creating women friendly collection point and selling point at the market? If yes, how many collection and selling points you have created till now? [Probe: what was the situation at the market before this intervention? What are the challenges in creating these collection and selling points for women? What is the impact after this intervention?]

**KII Guideline for Community men & women/Husbands of women entrepreneurs and producers**

Name	
Occupation	
Union	
District	
Age	
Sex	
Education	
Contact no.	

- How many members are there in your family?
- Who is the primary earning member of your family?
- Tell us about your involvement in household activities.
- Do you support your wife in household activities? [Probe: Do you help her in farm or off farm works, cooking, room cleaning, taking care of the children etc.]
- Do you allow your wife in visiting the market place, shops, clinics, banks, government offices, alone?

**[For Husbands of women entrepreneurs and producers]**

- Do you think it is a “good thing” that your wife is involved in business activities?
- How did you two decide that she will be in business?
- Do you encourage your wife in her business?
- Do you allow your wife in taking her own decisions regarding trading and spending her income?
- Do you discuss with your wife while taking any major decisions regarding your household, taking loans, child’s education etc.?
- Do/did you receive any training or awareness raising sessions on women’s empowerment as an intervention of the project? Was it effective? [Probe: How many couple workshops, docudramas you attended? How these trainings or workshops changed your way of thinking?

**[For Community Men]**

- Do you encourage your wife/daughter/sister in doing business or going to the marketplace alone?
- Tell us about the level of participation of women producers/entrepreneurs in the local market? [Probe: How was the status of women mobility in the market and within the community before? Has it increased significantly after the project intervention?]
- Do you think it is a “good thing” that a woman is involved in business activities or going to market places alone?
- How do you accept the transformation in women role? Do you think this transformation is contributing to women empowerment in your community?

**[For Community Women]**

- How is your mobility within the community? (Probe for details about where she goes and the places she is not allowed to go, such as; markets, financial institutions, Govt. offices etc.).
- Are you allowed to leave your home by yourself?
- If yes, for what purposes?
- If no, why not?
- Does your husband/father encourage you in doing business or going to the marketplace alone?
- Can you go to the local market alone? If no, who takes you to the market?

- Tell us about the level of participation of women producers/entrepreneurs in the local market? [Probe: How was the status of women mobility in the market and within the community before? Has it increased significantly after the project intervention?]
- Do you think it is a “good thing” that a woman is involved in business activities or going to market places alone?
- How do you accept the transformation in women role? Do you think this transformation is contributing to women empowerment in your community?
- Do you face any violence/teasing/sexual harassment in the market? If yes, how do you deal with it? Do you think you are facing less violence or harassment after the project intervention?
- Are you satisfied with the available safety initiatives taken by the MMC for the women?

## KII Guideline for Market Management Committee (MMC)

Name	
Designation	
Union	
District	
Age	
Sex	
Contact no.	

- When was the market established?
- When did the Market Management Committee come into operation?
- What are the main activities of the committee?
- Who is the chair of this Market Management Committee (MMC)?
- How many members are there in the Market Management Committee (MMC) now? [Probe: Are the members selected or elected? What is the process of selecting the committee members?]
- How many women members are there in the committee at present?
- Do you have any quota reservation system in selecting committee members?
- Who manages the fund of the MMC? What is process of managing the funds?
- Tell us about the level of participation of women producers/entrepreneurs in the market and in the committee. [Probe: Before the women-safe market intervention, how was the status of women mobility in the market? Has it increased significantly than before?]
- What are the available safety measures in the market for ensuring women-safe market environment? What are the visible benefits due to these initiatives?
- Does the market have any special facilities for women producers/ entrepreneurs? [Probe: if the market has separate toilet facilities for women, day care facilities for children complain box etc.]
- Does the Market Management Committee regularly monitor the “Complain Box” and respond to the concerns or issues of women? [Probe: Do they regularly open the complaint box? Are the women and others associated with market aware of this facility? How the committee is maintaining privacy of those complaints? ]
- If a woman does file a complaint, how/who will deal with it?
- Does the Market Management Committee arrange any awareness raising sessions on “Women-safe market” for the market shop owners or other members associated with the market?
- What are the barriers/challenges which are still present in the market governance system that need to be addressed?
- What activities need to be done for scaling up the project interventions? Do you share the concept of women-safe market with other MMC?
- Do you think the committees will continue to function after project withdrawal? If no, what are the challenges?

## KII Guideline for Male Shop owner in the market

Name	
Designation	
Union	
District	
Age	
Sex	
Education	
Contact no.	

- For how long you are doing business in the market?
- Tell us about the level of participation of women producers/entrepreneurs in the local market? [Probe: How was the status of women mobility in the market and within the community before? Has it increased significantly after the project intervention?]
- Do you think there are sufficient safety initiatives in the market for ensuring safe working place for women? What are the visible benefits due to these initiatives?
- How do you feel while working with other women entrepreneurs in the local market? Do you help them in the market? [Probe: Do you give them any suggestions in business? For example: purchasing business inputs, from whom to purchase etc.]
- Do you think it is a 'good thing' that a woman is involved in business activities or going to market places alone?
- How do you accept the transformation in women role? Do you think this transformation is contributing to women empowerment in your community?

## KII Guideline for Community Clinic (CC)

Name	
Designation	
Union	
District	
Age	
Sex	
Contact no.	

- Do you know about Shomoshti Project?
- Did they sign any agreement with the project? If yes, was the agreement formal or informal? Was the agreement signed with the NGO or the project?
- Who is being served by the Community Clinics? How many community people are being served by the CC?
- What are the services the CC is supposed to provide according to the project agreement? Do you have enough resources/capacity to provide those services?
- What are the challenges and limitations to provide services to the local community?
- How many households are taking treatment from the CC as a result of the project interventions?
- Do the women beneficiaries take treatment from the CC? [Probe: How frequently do the women beneficiaries visit the CC? Do they visit alone or with anyone else i.e. husband or family members]
- What are the available services in the CC for the women beneficiaries? What type of health services does the CC provide?
- Are the women beneficiaries satisfied with the available health services (medical services, supply of basic medicines) at the CC?
- Are you linked or engaged with any private sector partners (Local NGO's, Private specialist doctors, Medical College, Private clinic/hospital, Private pharmacies, MHI provider, etc) for providing quality health services to the women beneficiaries as a result of project interventions? [Probe: If yes, what kind of support do you get from the private sector partners in providing improved facilities (drinking water, good seating place (waiting), breast feeding corner, toilets, fans etc) to the women?
- Do you have any linkage with the Community Groups (CG) and Community Support Groups (CSG)? How those groups are supporting you?
- Do you get any support (i.e. allocating budget for CC) from the Union Parishad in providing quality health services to the beneficiaries?
- What are the support do you expect to address the challenges and limitations in providing quality services to the community?
- Do you think the CCs will continue to provide quality services to the beneficiaries after project withdrawal? If no, what are the challenges?



**KII Guideline for Community Group (CG) and Community Support Group (CSG)**

Name	
Designation	
Union	
District	
Age	
Sex	
Contact no.	

- How do the CG and CSG function? What are the activities of CG and CSG?
- Do you know how many CGs and CSGs are providing service in project intervention area?
- Do you get any remuneration for providing the services?
- Besides being a member of the CG or CSG, are you engaged with any other activities/occupation? [If not, then what was your occupation before becoming a member of CG or CSG?]
- Who manages the CGs and CSGs? [Probe: How do they manage? How do the members of CG and CSG get selected? For how long they get selected for a particular group?]
- How many beneficiaries are being served by CG or CSG?
- **[For the member of the CG]** how many CCs do you manage? How do you manage the clinics? Please explain.
- **[For the member of the CSG]** How do you stimulate the demand of healthcare services among the beneficiaries at the community level?
- Do you receive any training from the project to strengthen your capacity for delivering quality services? [Probe: If yes, who delivered the training? How effective was the training? Have they received any further materials to provide services after the training?]

## KII Guideline for Private Company Stakeholders

Name	
Designation	
District	
Age	
Sex	
Contact no.	

- When did the company initiate its partnership with Shomoshti Project?
- What is the agreement between you and the project? Is it formal or informal? Can you please provide details of the agreement?
- What are the services you offer/provide in the (Specific VC) sector?
- What additional services do you offer to the project beneficiaries?
- How is your service benefiting the project beneficiaries?
- Do you offer similar services to any other customers? If yes, can you please describe it?
- Do you face any challenges in the process? If yes, what are the challenges? How can those be addressed?
- Do you wish to continue to provide the services after the project tenure? If no, what are your limitations?]

### **[For Pragati Life Insurance Limited]**

- When did the company initiate its partnership with Shomoshti Project?
- Did you sign any agreement with the project? Did you commit any special services to provide to the beneficiaries according to the agreement with the project? If yes, for how many years you have promised to provide the services?
- What type of special services do you provide to the project beneficiaries?
- How many women have taken the insurance facility till now after the project intervention?
- How the women beneficiaries are getting benefits from the Micro Health Insurance (MHI)?
- Did you undertake any initiative to build your position and trust among the local community? [Probe: Did you hire any promotional agent for doing this? Did you provide any training to the agents?]
- Do you think the company will continue to provide services to the beneficiaries after project withdrawal? If no, what are the challenges?