Women’s Business Centres in Waterlogging Areas of Southwest Bangladesh (Phase 3)

Final Report

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

Women entrepreneurship has been recognised as an important source of economic growth, creating new jobs and providing society with different solutions for management, organisation and business. Women still represent a minority of all entrepreneurs, facing gender-based barriers to starting and growing their businesses including discriminatory property, matrimonial and inheritance laws and cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc. Labour wages for women are 50% less than for men and only 2% of local entrepreneurs in Bangladesh are women (Asian Foundation ‘10). The water logging condition in Khulna has worsened this situation further through the direct impact of flooding which includes destruction of shelter, loss of animals and sensitive plants, reduced access to safe food and water, loss of basic services such as health or education, and long-term threats to health associated with standing water. Under the Blue Gold Program’s (BGP) Innovation Fund, United Purpose established 4 Women’s Business Centres (Choyghoria and Rangamari WBC in Jolma Union; and Raypur & Bunarabad WBC in Surkhali Union) in Polders-29,30 & 31 under Batiaghata Upazila in Khulna, waterlogging areas of South West Bangladesh. The Centres are designed for their sustainable growth to improve rural women’s access to services, income, and their position in agricultural value chains in rural Bangladesh.

United Purpose Bangladesh implemented the “Women Business Centre in waterlogging areas in South West Bangladesh – Phase III” project with a view to increase the growth of 4 (four) WBCs; Choyghoria, Rangamari, Raypur and Bunarabad WBC under Batiaghata Upazila in Khulna district. Each WBC is established and managed by five female entrepreneurs and BGP resource farmers and provides services to approximately 300 female producers including WMG members, and farmer’s field schools. Entrepreneurs are selected by the target communities and trained by the project to become community agriculture and business advisors who charge appropriate fees for their services. In this phase, WBCs were supported to use advanced business management tools; establishing a social enterprise network and developing linkages with relevant market actors. Services offered by the Centres include:

1. Solar-Powered IT & Communication services: Composing, printing, scanning, etc
2. Agriculture inputs and services, including
   • Knowledge and technology & skills transfer in areas of sustainable agriculture, vegetable cultivation, poultry, fishery
   • Inputs/services to producers such as poultry vaccination, supply of dayold chicks, feeds; Vermi compost, seedlings production, egg production
3. Collection, aggregation, retailing and whole selling of agriculture products from producers: vegetable, eggs, poultry and fish
4. Women specific products/services: Sanitary products, nutrient supplements, cosmetics, and sanitary napkins for addressing the needs of pregnant and lactating mothers
5. Preventive healthcare and first aid
2. Monitoring and Evaluation Methodology

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

Sample Size

As total 1000 HHs of 40 producer group are defined as project beneficiaries, the sample survey process selected a total of 200 respondents from 10 producer groups as sample size in the project areas. Also we have conducted 4 FGD with 20 entrepreneurs under 4 WBC. The number of samples were equally distributed for each service centre. Therefore, the categories of sample respondents are as follows:

Data Collection

WBC entrepreneurs was hired for collecting data from field. Data collection was captured through a random sampling of the 10 producer groups.

3. Summary of Performed Activities

Output 1: Four sustainable and viable business centres through enhanced business planning and management

1.1. Reorientation of WBC entrepreneurs on Business and tools development: The reorientation workshop for WBC entrepreneurs on Business and Tools development was organized on the 23-24th April, 2019 at NGO bureau, Khulna. 17 entrepreneurs from the 4 WBCs participated in the workshop. The project team including the United Purpose WBC Business and Finance Officer who facilitated the workshop. Advanced women entrepreneurs from three external United Purpose WBCs also participated in the workshop and shared their sharing experiences. The women entrepreneurs were oriented about the advanced business development tool. Accordingly, the WBC members developed business visions and plans which will help them to realize the target profit margins, understand the risks inherent to their business; and explore the prospects of expansion for their business.

1.2. Development of business plans linked to WBC members’ demands as producers and consumers: The four WBCs have developed business plans considering the findings of the market assessment; profit loss analysis; producer’s information etc.

1.3. Coaching of women entrepreneurs on business plan implementation: The business plan tool was tested for each of the 4 WBCs through discussion with the relevant women entrepreneurs facilitated by the United Purpose WBC Business and Finance Officer and project team.

1.4. Coaching women entrepreneurs on financial management services: UP provided monthly coaching to WBCs for financial management. It helped them to generate monthly and quarterly cost profit analysis. The coaching is ultimately improving their understanding of their business vision development. Both the monthly and quarterly profit cost analysis sessions were conducted at each
of the WBC premises through discussion with the relevant women entrepreneurs facilitated by the Project Officer.

1.5. Quarterly business plan review workshop: The Quarterly Review Workshop on business plan implementation was organized June, September, and December of 2019 at the United Purpose Office in Khulna. In total, 18 women entrepreneurs from four WBCs attended the workshop which was facilitated by the UP Project Officer. During the workshop, each WBC shared their best business case: Choygoria WBC shared poultry egg production, collection and vaccination services; Rangamari WBC shared their vermicomposting success stories; Raipur WBC shared their experiences with solar installation for improving their business and increasing income as well through IT and grocery shops; Bunarabad WBC shared their experiences with vermicomposting and implementing their IT activities. Together, WBCs developed business expansion plans for vermicomposting, poultry vaccination, poultry production and chicks supply and colour printing.

1.6. Workshop on sensitisation of male household members promoting equal distribution of household/domestic work: Three Workshops on “sensitization of male household members promoting equal distribution of household” were organized at Carkakhali Muktijodha Office; Raypur WBC; and Bunarabad Cyclon Centre Batiaghata, Khulna. Total 120 participants (male-54, Female-66) attended the workshops. The objective of the workshop was to make male members aware about the equal distribution of household work and domestic support for women entrepreneurs and other women producers.

Output 2: Establishing linkages between WBCs and market actors, including private/public sector and extension agencies and CBOs, leveraging ICT for market information

2.1. WBC market and customer-base assessment (including producer group mapping and Water Management Group mapping):

Two workshops on market and customer-base assessment including producer group mapping exercise was organized on 26th and 29th May, 2019 at Botiaghata union parishad. The first workshop was organised with the participation of 36 producers and WMG members. During the workshop, it was found that most were producing indigenous poultry, cow, vegetables, and fruits in safe conditions in their homesteads. In general, producers are ready to sell 50% of their products to women business centres. Producers also want to purchase products from WBCs such as organic fertilizer, seeds, saplings, cloths, stationaries, as well as services like photograph, photocopy, CV writing and printing etc. Another market assessment was conducted in August, 2019.

2.2. Match making workshops Workshop: Two match making workshops were organised for establishing linkages with WBCs and public and private sector organisations. In August 2019, The Matchmaking Workshop on “Linking women entrepreneurs with Govt. line agencies and market actors” was organized at Batiaghata Union Parishad. All the WBCs entrepreneurs, representatives
Livestock has started to supply vaccination cards to the women entrepreneurs so that they can collect vaccination materials any time from DLS office even at the absence of District Livestock Officer. In December 2019, the WBC network workshop and meeting were facilitated at Chakrakhali WBC. Representatives from 8 WBCs, Jagoroni Chakara NGO and Energia Pvt Ltd participated the workshop. In total 20, participants attended the workshop (male-2, female-18). Dr. Nila Chowdhuri, a representative from Jagoroni Chackrow Foundation, said they would provide extra support, including free treatment for female diseases and loan services, if WBC members are registered as members of Jagoroni Chackrow Foundation. Md. Golam Mostofa, a representative from Energia Ltd, said that initially they will start working with the 40 selected women producers and then gradually extend to other areas based on the production capacity and market demand for spirulina. The WBC network will continue to facilitate these workshops with the participation of new private sector organizations as part of strengthening market linkages. WBCs were also able to share their experiences on existing work and future plans in 2020.

2.3. Women entrepreneurs will conduct market visits to assess market prices and products/produce available: Three market visits were conducted for collecting market information. The first was in May 2019, when an eight member team from 4 WBCs (2 women entrepreneurs from each WBC) visited Khulna barro Bazar wholesale market (selling cloths, shari, three pieces, drinks, cosmetics, medicine, sanitary napkin etc) and Gollamari wholesale market (eggs) with the goal of assessing the market prices and product demand. They also made connections with shop owner as potential distributers and compared local market prices to wholesaler market prices. The second visit occurred in August 2019, when representatives from Rangemari, Choyghoria, Raypur and Bunarabad WBCs went to the Khulna Jalil market and Barro Bazar wholesale market for buying printer, toner, laptop servicing, buying cosmetic, sanitary napkins, and egg whole seller market. After the market visit, a permanent linkage was established with an egg vendor. On the third visit, 8 entrepreneurs from Rangamari, Raypur, Bunarabad and Choyghoria, visited a fair in Shorishabarri upazila arranged by Unilever Bangladesh Ltd.

2.4. Linkages with WMG: In July 2019, for the first time, eight entrepreneurs from 4 WBCs attended a WMG meeting. During the meeting, WBC members deposited monthly savings through the WMG. The WBC members, including producers, started savings BDT 20 per month. Initially, Choyghoria WBC attended the Charkakhali and Koya Bazar WMG meeting; Rangemari WBC attended the Joypur WMG meeting; and Raypur WBC members attended the Raypur WMG meeting. Since September 2019, only the Rangamari WBC has continued to attend the WMG meetings as other WBCs are more
formally integrated – Bulu Rani, a WBC entrepreneur is also the chairperson of Joypur WMG group. All WBCs continue to use the monthly savings programmes.

2.5. ICT training to WBC to increase connectivity of rural women and improve market linkages: Two daylong trainings on ICT were organised. The contents of the ICT training include 1) Business orientation on the usages of Microsoft word (letter composition); printer operation and official document printing 2) Business orientation on uses of excel for financial management, calculation and data collection 3) Business orientation on photography and picture production (camera operation; photo capturing from media; photo editing and presentation for media and official documents, photo printing) and 4) Business Communications (Email; Web & Internet search; Job searching; online exams results; market research; use of modem etc). The regular coaching on computer training will be continued for women entrepreneurs. UP office facilities (laptop, free wifi and coaching services and editing documents etc) are open for WBC entrepreneurs.

2.6. Follow-up visits and ICT coaching: in order to ensure continued connectivity of rural women and improve market linkages (through accessing real-time market prices, etc.), follow-up coaching support was provided to the women entrepreneurs of 4 WBCs on ICT, especially computer and mobile based services. As a result, the Raipur WBC started computer composition and photo printing services using solar technology.

Output 3: Increasing access to relevant and affordable information, innovative resilient technology and services for rural women and WMG members, contributing to the business development of WBCs

3.1. Business development meetings led by entrepreneurs to producers to promote business opportunities: Producer group leaders conducted 200 Business development meetings with producer groups to promote business opportunities and increase linkages between producer groups and WBCs. As a result, women entrepreneurs are receiving increased demand from the community for services, including vaccination, which WBCs have then been organising in response.

3.2. Orientation of producer group leaders on the WBC approach to agriculture value chains and benefits to producers: In June 2019, 80 producer group leaders were oriented on the WBC approach to agricultural product value adding for strengthened value chains. These producer group leaders shared their experiences around their products and cultivation patterns. Through this it was found that producer groups are using organic fertilizer for producing different both vegetables and feed stocks which they were then selling ot their community. They also expressed a shared interest in expanding WBC ICT services and introducing more non-food products on their shelves. For areas with good roads and communication, some producers were able to leverage 50% of their production capacity into cash crops to be sold at WBC centres. Following this initial orientation, from July-September of 2019, opinion leaders conduct 120 Business development meetings with producer groups to promote business opportunities and increase linkage between producers group and WBCs.
As a result of these activities, women entrepreneurs are receiving demand from their communities and organizing vaccination accordingly.

3.3. Developing social enterprise through special WBC workshops: A daylong workshop was organized with the participation of the representatives of 14 WBCs of Khulna and Bagerhat districts. Of the 14 WBCs, 10 were established in 2016 by United Purpose and 4 WBCs were established in 2018 by BlueGold and UP. The objective of the workshop was to understand the current status of the WBCs and set a vision for the future.

The observations of the discussion included the following:
- All the WBCs are continuing to function beyond the end of the previous project and are interested in expanding
- Both old and new WBCs have strong linkages with WMGs – though many do not meet formally, WBC members and producers continue to be active within WMGs, coordinate joint activities, and utilise their savings groups
- WBC members have been providing training to WMG members on vaccination services and vermicomposting and have been selling them chicks.
- Identified existing business sector opportunities and services including vegetables, poultry, fish, milk, women’s health products and health services. The major inputs are seed, seedlings, organic fertilizer, chicks, fingerlings, poultry and fish feed, and vaccinations. Major outputs are organic vegetables; egg; meat, fish and milk etc.
- WBCs need access to capital in order to purchase inputs (like fish feed) to expand their business
- WBCs planned to form an apex organization for expanding their business at the district and national levels using their own vehicle for collection and distribution of quality food

3.4 Shifting of WBC network assets for social enterprise: United Purpose shifted furniture and stationery to the Chakrakahli WBC which has begun to operate as the network level outlet for WBC products in Khulna. The following major assets were shifted;

- **Furniture & stationary:** Table, Chairs, rack, board, etc (see Annex-1 list of furniture, stationary) were shifted to Chakrakahli WBC which is a 10 minute journey from Khulna city. These items will furnish a room which Chakrakahli WBC has deployed for the purpose of selling organic products, meetings, training and workshops, etc.

3.5 WBC network meeting: The Monthly WBC network meeting was held on 30th January 2020 at the Chakrakahli WBC, Botiaghata. Representatives from 10 WBCs participated in the workshop covering their own travel costs. The major discussions of the meeting were:

- **Medical treatment:** A Srifaltola WBC entrepreneur was referred and treated for tumours free of cost with the support of Dr. Nila, of the Jagoroni Chakara Foundation (JCF). This occurred as Dr. Nila, JCF, participated in a WBC meeting in December 2019 to announce new health programmes and facilities for Jagoroni Chakra.
- **Business and savings program:** Sree Santilata, from Chakrakahli WBC, shared her experience about how she is successfully running her business and savings programme for her community. It does this by linking them with insurance programmes, medical treatment
resources, other deposit programmes in banks, among other resources. These sorts of activities have created trust with the community members which has helped her take a leadership role and guide the community savings programme which helps its members to initiate and continue their businesses.

- **Organic product sales**: All the WBC entrepreneurs will collect and store organic products at the Chakrakahl centre which will act as a distribution point and liaison for the Botiaghata upazila office and private sector organizations.

- **Environment pollution**: Ms. Shipra Rani, from Bunerabad WBC, conducted an awareness session on the improper disposal of polythene. She requested that all WBC entrepreneurs collect and store polythene at respective WBC premises for further recycling though local traders in order to protect their environment.

- **Vermicomposting**: Bunerabad WBC shared that they produced 3 kg of earthworms from 4 vermicomposting ring in one year which are ready for sale @ BDT 500 per kg. They plan to scale this up following initial success of this trial.

- **Spirulina production**: The spirulina production training will be held in March, 2020. Energia will provide training to the WBC entrepreneurs.

- **Milk production**: Ms. Hurunnesa from Amtola WBC, shared her experience with milk production which has been progressing well. Women producers have also started to produce grass in order to supplement cow feed for increased milk production. They are selling milk locally for BDT 50.00 per kg. The local consumption of milk has increased significantly to approximately 500 ml per household per day. The local NGO, Rupayan, will provide technical support and loans for establishing a small biogas plant that can produce cooking gas from cow dung.

- **Livestock vaccinator**: Ms Hurunnesa and Ms Archana, WBC entrepreneurs explained that they have been employed as cow and poultry vaccinators for 5 years under Department of Livestock (DLS) and how entrepreneurs might get involved or access these services. For those entering the cow milk business in Amtola, Ms. Hurunnesa now provides technical services including vaccination for milking cows through her WBC.

- **Monthly WBC meetings**: Monthly meetings will be held on the last Saturday of each month. United Purpose will continue to communicate with the meeting participants and provide services on financial management and business operation.

- **Annual meeting**: WBC entrepreneurs shared their interest to get women entrepreneurs from all the WBCs of Bangladesh together annually in order to share their experiences. United Purpose is exploring opportunities to facilitate this.
4. Outcomes and Impacts

Outcome: Enhanced livelihood options and improved gender equality for vulnerable women in Botiaghata Upazila

The project interventions contributed to a 45% increase in monthly income (average increase from BDT 2,151 to 3,075) for 1,110 women producers. This achievement was 20% higher than the target. Of the 54 men in the community surveyed on perceived gender roles around the WBC activities, all 54 expressed positive changes in the way they see women in productive roles in their communities and identified benefits.

Output 1: Four sustainable and viable business centres through enhanced business planning and management

The average monthly net profit per women entrepreneur is BDT 3,103. Figure 1 shows that the monthly profit of each WBC, the average monthly profit of which is BDT 15,513. The monthly income of Choyghoria WBC was highest (BDT 21,847) and income of Bunerabad WBC was lowest (BDT 8,432).

Figure 2 shows that monthly gross profit per WBC increased to 91,923 in January 2020 compare to BDT 46,338 in April 2019. Across the implementation of the project, the average monthly gross profit was BDT 77,680 and the maximum was BDT 105,258 in October 2020, coinciding with the harvest.
Figure 3 shows that the main source of profit was from grocery products which represent 36% of net profit. 32% of income generated came from agricultural products, 22% from women products, 5% from agricultural inputs; 1% health services and 4% from IT services.

Figure 4 shows that the major sources of monthly income for WBCs are grocery products, poultry eggs, garments and vegetables.
Figure 5 shown that monthly sales of grocery products has been relatively consistent. The demand for locally produced, organic agricultural products and women’s products has grown with the awareness sessions and is now significantly higher than at the outset of the project. In contrast, products such as agricultural inputs services vary according to the planting season.

Output 2: Establishing linkages between WBCs and market actors, including private/public sector and extension agencies and CBOs, leveraging ICT for market information
**Linkages between government agency and WBCs:**

WBC entrepreneurs have worked to create good linkages with government agencies and local leaders. Representatives from five department including Livestock Officers, Agriculture Officers, Women Affairs Officers, Fisheries Officers, and Youth Development Officers attended the Market assessment and Matchmaking Workshop facilitated as part of the project. As a result, all these departments have provided crucial support and services to the WBC including skills development training, supplying poultry vaccines and various innovative technology demonstrations.

Dulali Sardar from Bunarabad WBC received a three month tailoring training from the Women Affairs Office Batiaghata, Khulna. Two entrepreneurs from Rangemari and Choyghoria WBCs received training on agriculture technologies and practices like vermicomposting from the Agriculture Office in Batiaghata, Khulna.

Raypur WBC and DAE agreed that DAE will provide vermicomposting rings to 40 producers for vermicomposting and Raypur WBC will sell worms to those producers.

Choyghoria WBC has trained a new poultry vaccinator, Poly Rani Mondol. She is working to provide vaccinations for other villages and she is involved duck rearing activities.

**Output 3: Increasing access to relevant and affordable information, innovative resilient technology and services for rural women and WMG members, contributing to the business development of WBCs**

As shown in Table 1, a total of 1,110 women producers were engaged with improved agricultural practices and technology across 19 villages. The greatest number of women producers were linked with Choyghoria WBC (541 producers) across 9 villages. 367 women producers were linked with Raypur WBC across 6 villages and in other two WBCs, an average 100 women producers were linked from 1-3 villages.

<table>
<thead>
<tr>
<th>Sl no</th>
<th>WBC</th>
<th>No of producers</th>
<th>No of village</th>
<th>No of union</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Choyghoria</td>
<td>541</td>
<td>9</td>
<td>Jalma</td>
</tr>
<tr>
<td>2</td>
<td>Rangamari</td>
<td>98</td>
<td>3</td>
<td>Jalma</td>
</tr>
<tr>
<td>3</td>
<td>Bunerabad</td>
<td>104</td>
<td>1</td>
<td>Surkhali</td>
</tr>
<tr>
<td>4</td>
<td>Raypur</td>
<td>367</td>
<td>6</td>
<td>Surkhali</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>1110</strong></td>
<td><strong>19</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Producers involvement
In many cases, the geographical nature does not allow a large number of women producers to be linked with a single WBC due to the poor road quality, canals and lack of appropriate vehicles. The low population density also plays a role in this disconnection – typically there are about 100 households per community.

In terms of the production capacity of each WBC for agricultural products, Table-2 details the production capacity of each. Combined, the four WBCs have been able to produce 61,980 of poultry eggs, 8,981 kg of vegetables and 572 kg of fish across 1,110 women producers. There was huge differences of collection volume among the WBCs.

<table>
<thead>
<tr>
<th></th>
<th>Rangamari</th>
<th>Choyghoria</th>
<th>Bunerabad</th>
<th>Raypur</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poultry egg</td>
<td>6800</td>
<td>33740</td>
<td>3040</td>
<td>18400</td>
<td>61980</td>
</tr>
<tr>
<td>Vegetables in kg</td>
<td>1378</td>
<td>4676</td>
<td>2270</td>
<td>627</td>
<td>8951</td>
</tr>
<tr>
<td>Fish in kg</td>
<td>45</td>
<td>200</td>
<td>327</td>
<td>0</td>
<td>572</td>
</tr>
</tbody>
</table>

Table 2: Production Volume by WBC

Choyghoria WBC collected the highest quantity of eggs (33,740) from 500 producers, Raipur WBC collected second highest quantity of egg (18,400) from 100 producers. In contrast, Bunerabad WBC collected only 3040 eggs. In Bunerabad, the vaccinator development is slowly progressing due to remoteness and poor linkages with line department. Choyghoria WBC also produced the highest quantity of vegetable (4,676 kg) from 500 producers. Bunrabad WBC collected second highest quantity of vegetables (2,270) from 100 producers. Raypur WBC only produced 627 kg vegetables due, in part, to the high salinity of the soil in Raypur. This salinity has also limited the ability to develop a robust vermicomposting production as earthworms are not naturally occurring in high quantity in the soil. Finally, fish production through the wish ponds is relatively low due to seasonal salinity of the water which inhibits fish farming.
5. Challenges

- **Collection services:** In order to scale up the volume of collection of agricultural products, WBC entrepreneurs need to visit small scale producer’s homes as well as support women producers through advance payments which is time and labour intensive. This presents particular challenges in the remote contexts of this region and can be a limiting factor in the scope of outreach. In this context, WBC entrepreneurs require additional investment and resources to ensure collection services.

- **Policy issues/awareness:** Maintenance of quality local poultry production in the community can prove challenges as some producers do not follow vaccination, which ultimate negatively effects the health of their poultry and that of their neighbors which have been vaccinated properly. Some cases of large-scale poultry death have been attributed to poor poultry vaccination management by producers.

- **Sources of investment:** For the expansion of existing businesses, entrepreneurs need additional investment. The major source of financial services are MFI, banks oand other public and private sector organizations. Most of the MFI loans are based on weekly installments which are not always convenient for businesses and the rate of interest is often not convenient for women entrepreneurs who are working with extremely small profit margins.

- **Transport and outlet facilities:** Better coordination among the WBCs is required in order to establish WBC outlets at town for linkages between small scale agricultural producers (safe food) with higher markets (retailers, consumers and other market actors etc). Currently, the supply chain does not exist to support a competitive outlet that can provide a meaningful source of income for WBCs.

- **Agricultural inputs:** In order to be competitive, WBCs need to produce local chicks and seedlings at a scale that can compete with wholesaler price-points and meet local demand. In this context, new technology is needed such as incubators for producing chicks. There is a high demand for earthworms produced through vermicomposting, but supply is limited due to logistical challenges and soil quality. Initial successful trials should provide a framework for the success of this practice.

- **Environmental issues:** Crop were severely damaged by cyclone Bulbul, especially paddy and vegetable seedlings. This has delayed the production of vegetables/seedlings due to the prolonged inundation of the soil.

6. Lessons Learned

The geographical nature of the area, particularly its regular inundation, poor road access due to channels and rivers, and limited means of communication due to remoteness are all contributing factors to the slow growth of business and decreased production capacity. While the project was designed and implemented with the participation of stakeholders, beneficiaries and women entrepreneurs, it has still struggled to address some of these contextual environmental factors due to their unpredictability. Given this, capacity building of WBC entrepreneurs on business development and accounting and financial management from an early stage is a prerequisite for growth. By providing entrepreneurs with the tools they need to design contextually appropriate market linkages and develop opportunities, future projects will be best positioned to capitalize on this knowledge and overcome some of these challenges. United Purpose believes that a national level social enterprise organisation which can reach to the most remote communities with business-oriented capacity building and support is the best way to do this and will provide
the most adaptive model. To this end, United Purpose is working to link its two hundred plus WBCs across the country into such a structure.

7. Strategy for Scale Up

In the course of implementing this project and others across Bangladesh, United Purpose has established that WBCs are a sustainable and scalable model that thrives and expands beyond the initial support, capacity building and investment. WBC entrepreneurs have established their own outlets, worked as members of different organisations, including water management groups and upazila networks, to promote the scaling of the mode, and engaged market actors such as Energia to bring new investment and technology, like battery operated vans, to their communities. All the WBCs engaged through this project have plans to grow their business through focused agricultural value chains for organic vegetables through the scaling up of vermicomposting, as well as country chicken and egg production, livestock rearing and fish production. In each case, WBC entrepreneurs have shown they thrive with the appropriate technical support, input supply and aggregation and marketing of products from producer groups.
## 8. Work plan for Phase III

<table>
<thead>
<tr>
<th>Output 1: Four sustainable and viable business centres through enhanced business planning and management</th>
<th>Unit</th>
<th>Qty</th>
<th>A</th>
<th>M</th>
<th>J</th>
<th>J</th>
<th>A</th>
<th>S</th>
<th>O</th>
<th>D</th>
<th>J</th>
<th>Achievemement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 2-day residential re-orientation training session on business plan and tool development/review</td>
<td>Batches</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1.2 Develop four strong business plans linked to WBC members’ demands as producers and consumers</td>
<td>Business plans</td>
<td>4</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>1.3 Continuous coaching of women entrepreneurs by Business and Finance Officer on business plan implementation</td>
<td>Monthly</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>40</td>
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</tr>
<tr>
<td>1.4 Continuous coaching of women entrepreneurs by Business and Finance Officer on book-keeping and financial management</td>
<td>Monthly</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>1.5 Quarterly business plan review (half day meeting for 20 entrepreneurs)</td>
<td>Quarterly</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>1.6 Workshop on sensitisation of male household members promoting equal distribution of household/domestic work</td>
<td>Batches</td>
<td>3</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

### Output 2: Establishing linkages between WBCs and market actors, including private/public sector and extension agencies and CBOs, leveraging ICT for market information

<table>
<thead>
<tr>
<th>WBC market and customer-base assessment (including producer group mapping and WMG mapping)</th>
<th>Workshop</th>
<th>2</th>
<th>2</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.2 Matchmaking workshops will link women entrepreneurs/WBCs with government line agencies and market actors, informed by WBC market assessments</td>
<td>Workshop</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>2.3 Women entrepreneurs will conduct market visits to assess market prices and products/produce available</td>
<td>Visit</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>2.4 WBC entrepreneurs’ participation in Water Management Group (WMG) meetings to strengthen linkages (production + savings)</td>
<td>Meeting</td>
<td>8</td>
<td></td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>2.5 2-day ICT training to WBCs to increase connectivity of rural women and improve market linkages (to access real-time market prices, etc.)</td>
<td>Batches</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>2.6 Follow-up visits and ICT coaching to WBCs to ensure continued connectivity of rural women and improve market linkages (to access real-time market prices, etc.)</td>
<td>Visit</td>
<td>2</td>
<td></td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

### Output 3: Increasing access to relevant and affordable information, innovative resilient technology (poultry, livestock, fish and fruits and vegetables) and services for rural women and WMG members, contributing to business development of WBCs

<table>
<thead>
<tr>
<th>Business development meetings led by entrepreneurs to producers to promote business opportunities (identified in market and customer base assessment)</th>
<th>Monthly</th>
<th>200</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>200</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.2 Orientation of 2-3 opinion leaders (successful farmers) on the WBC approach to agricultural value chains and benefits to producers</td>
<td>Batches</td>
<td>4</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>3.3</td>
<td>Per month</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

### Output 4: Knowledge management & monitoring

| Printing learning document | Booklet | 1 | 1 | | | | | | | | | 1 |
### 9. Logframe

<table>
<thead>
<tr>
<th>Objectives</th>
<th>Indicator</th>
<th>Means of Verification</th>
<th>Target</th>
<th>Progress 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Outcome 1:</strong> Enhanced livelihood options and improved gender equality for vulnerable women in Botiaghata Upazila</td>
<td>Indicator O1.1: Number of households (producers/WMG members) who have increased their income</td>
<td>Baseline (February 2019)</td>
<td>700</td>
<td>1,110</td>
</tr>
<tr>
<td></td>
<td>Indicator O1.2. Percentage increase of income</td>
<td>Baseline (February 2019)</td>
<td>25%</td>
<td>45% (from BDT 2,151 to BDT 3,075)</td>
</tr>
<tr>
<td></td>
<td>Indicator O1.3. Number of men in the community expressing changes in the way they see women in productive roles in their community</td>
<td>Baseline (February 2019) One-to-one surveys</td>
<td>40</td>
<td>54</td>
</tr>
<tr>
<td><strong>Output 1:</strong> Four sustainable and viable business centres through enhanced business planning and management</td>
<td>Indicator 1.1. Turnover of Women Business Centre</td>
<td>Monthly financial statement (April 2019)</td>
<td>Average BDT 77,680 per month April, 2019 BDT 46,338 January 2020, BDT 91,923</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 1.2. Composition of turnover of Women Business Centre</td>
<td>Monthly financial statement (April 2019)</td>
<td>4% agril inputs, 4% IT services, 1% health services, 32% Agril products, 22% women products, 36% grocery products</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 1.3. Profit per Women Business Centre</td>
<td>Monthly financial statement (April 2019)</td>
<td>Average BDT 15,513 per month April, 2019 BDT 8,432 January, 2020 BDT 20,964</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 1.4. Profit per women entrepreneur</td>
<td>Monthly financial income statement (April 2019); Survey</td>
<td>Average BDT 3,103 per month April, 2019 BDT 1,686 January, 2020 BDT 4,192</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 1.5. Profit per time investment</td>
<td>Monthly financial income statement (April 2019); Survey</td>
<td>Average BDT 15,513 per month April, 2019 BDT 8,432 January, 2020 BDT 20,964</td>
<td></td>
</tr>
<tr>
<td><strong>Output 2:</strong> Establishing linkages between WBCs and market actors, including private/public sector and extension agencies and CBOs, leveraging ICT for market information</td>
<td>Indicator 2.1. Number of WMGs linked to the WBCs</td>
<td>Quarterly business review report</td>
<td>4 WMG linked with WBC</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 2.3. No of a) WBC entrepreneurs participating in government training and b) government agency representatives participating in WBC initiatives</td>
<td></td>
<td>a) 6 women entrepreneurs b) 5 Government official</td>
<td></td>
</tr>
<tr>
<td><strong>Output 3:</strong> Increasing access to relevant and affordable information, innovative resilient technology (poultry, livestock, fish and fruits and vegetables) and services for rural women and WMG members, contributing to business development of WBCs</td>
<td>Indicator 3.1: No of women engaged in improved agricultural practices and technology</td>
<td>Quarterly progress review report; Group meeting register</td>
<td>2,000 producers</td>
<td>1110</td>
</tr>
<tr>
<td></td>
<td>Indicator 3.2. Volume of produce collected from each village surrounding WBCs</td>
<td>WBC procurement register</td>
<td>Poultry egg 61,980, vegetables 8,981 kg and fish 572 kg</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indicator 3.3. Number of interactions between Opinion Leaders and producers</td>
<td>Monthly progress report</td>
<td></td>
<td>80</td>
</tr>
</tbody>
</table>