

USAID/Bangladesh Feed The Future Rice And Diversified Crops Activity

Conduct research “To capture the contributions of RDC’s interventions to gender equality and women’s empowerment as measured across the three domains of women’s empowerment in the project context” and support as a knowledge partner to disseminate the learning outcomes.

Final Report



Executive Summary

This impact study was done to measure the impact created due to the intervention activities of RDC to ensure women empowerment in agriculture. To objectively deliver a robust impact study, therefore, we used a solid set of principles for the undertaking- analytical rigor, participatory and collaborative approach, sustainability, independence and forward looking approach.

We have used WEAI framework to measure the impact of the intervention activities by RDC across 5 areas-access to resources, control over income, leadership, and time allocation.

To measure access to resources, we investigated three areas-access to information, access to finance and access to market and services. We have found interesting findings and myth busters regarding women's access in these areas. Besides, further analysis showed that there is scope to incorporate digitalization to increase access to information and finances for these women beneficiaries.

While measuring control over income, we found out that women have freedom to spend the money of the HH and the control does not change based on who earns and who holds the money. Region wise variance has been observed which as well are explained in details in the report.

In terms of leadership, the private sector intervention has proven to create tremendous impact to increase participation of women in leadership roles by providing them with knowledge and engaging them in economic activities.

Since, the engagement of women in economic activities increased, the workload of women increased as well. Because women are the primarily responsible for household management. And in most cases women reported that they do not receive external support to manage workload. Even then, they are highly motivated to engage in the agricultural activities because of the contribution they bring to the family income and the knowledge they gain.

However, to reduce workload of these women, the application of Agri mechanization has come up as the primary demand from these participants. In addition, introduction of digitalization to ensure financial inclusion and easier access to information can help these women beneficiaries progress further.

List of Acronyms

ACDI/VOCA- Agricultural Cooperative Development International and Volunteers in Overseas Cooperative Assistance

CIA Factbook- Central Intelligence Agency, The World Factbook

FtF- Feed the Future

GOB- Government of Bangladesh

INGO- International Non-Government Organization

LCP- LightCastle Partners

NGO- Non-Government Organization

RDC- Rice Diversified Crop

RRF- Rural Reconstruction Foundation

WB- The World Bank Group

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1. Introduction

1.1 Background and objective of the study

Agriculture contributes 14.1% (CIA World Factbook, 2017) to Bangladesh's GDP but employs a staggering 42.7 % of the workforce (World Bank Data, 2018). However, the overall SME support ecosystem is underdeveloped with a handful of services and misaligned incentives. SMEs receive little market-relevant business development support, practical opportunities to grow, and chances to link with growth-orientated funding. Furthermore, SMEs are often unaware of the latest Ag-techs, have minimal understanding of market dynamics, and operate via extractive business strategies. For females, the challenges are even more pronounced - patriarchal culture and gender inequality render less growth potential to them than their male counterparts.

SMEs are the bloodline of Bangladesh's economy creating employment for 7.8 million people directly and providing a livelihood for 31.2 million. SMEs contribute 25% to our GDP but have the potential to contribute more. In our peer economies – Vietnam, Sri Lanka, and Cambodia, SME contribution to GDP is 40%, 52% & 58% respectively.

Covid-19 induced economic distress has added to existing problems such as lack of access to finance, non-tailored financial products, absence of capacity development, poor market linkage, absence of skilled labor, and lack of export market.

According to the Asian Development Bank, the SMEs in Bangladesh account for 70 to 80% of the non-agricultural sector employment. 40% of the manufacturing output is also by SMEs. Presently more than 6 million SMEs and micro-enterprises are operational in Bangladesh, and they are constantly striving to upgrade the lives of many. (RRP Sector Assessment, ADB)

Indeed, the SMEs are the bloodline of our economy and ensuring that this blood flows freely will keep our economy on a growth trajectory; whereas hurdles of SMEs in terms of missing paperwork, access to risk capital, and insufficient capacity development are major blockades.

Paperwork & Licenses, the initial pitfall for SMEs to get funding

SME Financing; here the devil lies in the details as traditional financial mechanisms and products require banking transactions, credit rating, liaison with banks, rapport with the bank or NBFIs loan officials, properly managed books, annual financial statements; along with these, there is an exhaustive list of licenses, registration documents, VAT Identification Number, TAX Identification Number, clearance certificates, so on and so forth. Sadly, most SMEs fail to pass the basic hygiene factors of being eligible for a traditional loan from a bank or an NBFIs even though they are great entrepreneurs with growing enterprises.

Cookie-cutter Financial Instruments: Do not suit the financial needs of SMEs

SMEs always do not have monthly cash cycles and payback periods, a large sum of them are dependent on seasonal sales and credit sales where the cash flow returns to the business which is not parallel to the 30-day installment period of traditional financing schemes. At the same time, micro-small and medium entrepreneurs in Bangladesh with growth prospects struggle to get financing in Bangladesh, despite innovative products and solutions and verifiable cash flow. There is a 'missing middle' between microfinance, which typically lends

up to \$25,000 at most, and only then reserved for a tiny sliver of members, and bank capital, which is only interested in financing at amounts of \$250,000 or more.

Capacity Building and Financial literacy, their absence & lack of sight pushing entrepreneurs in a conundrum

SMEs getting finances from traditional financial institutions and banks or be it microcredit financial institutes do it out of their sheer need and impulse but many times, lack proper financial planning and fund allocation strategy. Undue capital raised will turn into a sore wound and bleed the enterprise from its valuable time and resources. Proper planning and strategizing for future business operations and expansion is key in keeping the business afloat. It is essential that growth stage enterprises be guided to the right trajectory both in terms of capacity building and financial planning for making the most out of their raised capital.

To eradicate the social stigma, empower the women of the FtF zone, and improve nutrition security, sustenance, and increased income, USAID started Feed the Future Bangladesh Rice and Diversified Crops Activity (RDC) in the Feed the Future (FtF) zone. RDC is trying to reach its goals through facilitative interventions that create scalable market system impacts, benefiting rural households with the added value of expanding opportunities for women and youth. However, the intervention confronted challenges in reaching out to target females with a program that properly addressed business knowledge and financial access.

Gender is a key cross-cutting theme of ACIDI/VOCA's mission to enhance the USAID Feed the Future Bangladesh Rice and Diversified Crops Activity (RDC), which aims to increase incomes and improve food security and nutrition in the Feed the Future zone through systemic market changes that promote a diversified farm management approach oriented to intensified rice production and higher-value, nutrient-rich crops.

In this study, RDC aimed to capture the contribution of the project to gender equality and women's empowerment as measured by the three domains of women's empowerment in the project context:

1. Increased access to markets (input-output markets)
2. Increased participation in the decision-making process for "agricultural production and income allocation in the HH"
3. Increased leadership skills and participation in leadership roles/positions

Specific objectives include:

- Opportunities that have been created for women to participate in market systems from the inclusive business casework with private partners and the contributions of women's participation in these opportunities to their incomes and participation in community leadership roles/positions. For example, women's participation as input suppliers, community-based service providers (CBSPs), farmer ambassadors, producer groups, etc.
- Opportunities that have been created for women to participate in various segments of the market sectors targeted by RDC.

- The project's contribution to increasing women farmers' access to agricultural inputs and services, the contributions to crop production, and consequently, the income derived from crop production activities.
- Women's participation in intra-household decision-making processes by area of decision-making—production and income.
- New or emerging challenges that women encounter in operating their paid or unpaid work and the strategies they have or are employing to address these challenges. Consider asking questions to understand how COVID-19 is affecting their situations in their current role and how it is affecting the intra-household decision-making process, if at all.

An evidence-backed evaluation of the project to date has been critical to evaluate the degree of its effectiveness. Measuring the impacts and outcomes of the project, in relation to gender integration and intended aims, our team assessed several program components built into the model. It was necessary to include the perspectives of multiple stakeholders during the assessment exercise and included data from KIIs, FGDs, and quantitative data from past completed reports.

We recognized navigating this complex environment while ensuring that consistent impact, outcome, and output indicators without engaging in a more immersive and long-term study is challenging. While we understand that some quantitative findings have been shared with us to build our approach and research methodologies, nevertheless a project of such magnitude will need to leverage customized approaches to answer the specific questions against the objectives as mentioned above.

1.2 Study approach:

To objectively deliver a robust impact study, therefore, we used a solid set of principles for the undertaking.

Understanding the context:

We believe that in order to properly assess the impact, we will have to understand the specific context, beneficiary background, and the geographic areas in which these projects are operating. Our proposed team, therefore, includes experts on women agri-entrepreneurship and women empowerment, having extensive experience in USAID-funded large-scale and complex development projects, who will identify the wider socio-economic and environmental issues affecting beneficiaries in different regions, providing greater contextual understanding and impact pathways in developing the research.

Participatory and collaborative approach:

The involvement of key stakeholders at all stages of the assessment process is critical. Our methodology would ensure inputs and representation from a range of stakeholders, including women farmers and MSMEs, partner NGOs/private sector, local government, community leaders, trainers, extension workers, technology providers, and financial institutions among others. A participatory approach means not only ensuring involvement from different stakeholders in the results but also involving their perspectives in the design of the research framework and methodologies if needed.

Analytical rigor:

The selection, collection, and interpretation of data are fundamental to conducting a statistically robust impact assessment. Statistically robust data analyses, consistent with the research approach taken during past M&E reports so as to ensure data and results comparability, will be coupled with structured key informant interviews, FGDs, observations along data triangulation using secondary sources.

Comparability:

To enable meaningful comparisons between past evaluations of the project, comparability will be a core principle of this assignment. This means revising indicators, if required, that are translatable across different phases. As we have previously conducted a similar assessment for the GAP activity program, we are well versed with the standards and benchmarks and hence can readily address the comparability issue.

Forward-looking:

While rigorous and critical assessment of progress to date is key, a forward-looking approach that focuses on developing practical, targeted recommendations ensures that assessments can be used by project management and by partner organizations to refine and develop their approach in the future phases.

Independence:

In addition to collaboration, it is also important that the evaluation team remains independent and objective. This means that while we will involve stakeholders at critical points, data collection and final evaluation outputs will be the sole responsibility of the evaluation team.

Sustainability:

Sustainability is a core pillar, with a view to scaling up the service delivery through a market systems approach. LightCastle brings along the extensive experience and unique insights into developing multiple micro-enterprise/development organization facilitated sustainable business models in Bangladesh.

At the heart of this study was the ability to assess the degree of women empowerment brought about by the several interventions carried out by the RDC team over the last 5 years.

1.3 Study area and target population**Study Area**

The study area selected were two locations:

1. Narail
2. Barisal

The study areas selected were done after consultation with the ACDI/VOCA team and their local partners to get a better understanding of the sample size in each area and to ensure a well-rounded mix of beneficiaries was available.

The logistical and time constraints were also taken into consideration and the above-mentioned locations were selected for getting the maximum number of impact coverage in the least amount of time, due to this reason we left out Khulna and focused only on Narail & Barisal.

The beneficiaries were invited to the district offices of the local partners for the KII & FGD sessions. Both LightCastle & the local partners tried our level best to ensure optimum hospitality and convenience of the beneficiaries during the sessions along with maintaining COVID-19 safety protocols.

During the 2nd week from 8-9 October, the KII and FGD of the direct beneficiaries, women in other roles, and stakeholders were conducted in Narail, Jashore. From 15-16 October during the 3rd week, the LCP team visited Barisal to conduct the KII & FGD's at the local partner's office of the direct beneficiaries, women in other roles, and stakeholders.

Target population

Target Women Group

Crop Focus: Rice, Mung bean and Sesame



Rice



Mung bean



Sesame

The selected beneficiaries were from a diverse range of backgrounds and geographic locations along with diverse socio-economic, ethnic, and religious backgrounds. We tried to keep the study holistic and requested the local partners to support us in this regard by keeping a variation both for KII's and FGD's.

1.4 Methodology

WEAI Framework: The *Women's Empowerment in Agriculture Index (WEAI)* framework was introduced by Oxford Poverty and Human Development Initiative, IFPRI and USAID's Feed the



Figure 1 The WEAI Framework

Future in 2012. It is a comprehensive tool that measures women's empowerment and inclusion in the agricultural sector. We have used WEAI to measure the impact of the intervention activities by RDC across 5 areas-access to resources, control over income, leadership, and time allocation.

Each domain of measurement has been sub-divided as follows:

Access to resources-This domain captures change in women's role because of economic engagement. The research will also explore new opportunities created for women in alternative roles in the agriculture sector. We will focus on three areas of access in this case:

- Access to information
- Access to market/ buyer
- Access to finance

Control over income- This domain focuses on two levels: i) Validate change in income/return on labor and other new or expanded income earning opportunities because of program support. ii) Find out if there is any change in women's ability to have control over income/non-income related expenditures such as child well-being expenditures and how and what do they think is influencing that change. Attempt will be made to understand any signs of economic engagement affecting their confidence and well-being (including risks of conflict at the HH level).

- Change in income
- Usage of income
- Decision-making on distribution of household income

Leadership: This domain tries to understand if women's participation in local groups and networks have changed. Broadly categorized into-

- Women's perception of status in HH
- Ability to influence local groups

Time allocation: This domain focuses on understanding whether women have manageable paid and unpaid workloads. For that, we have measured change across three areas-

- Workload
- Work-life balance
- Engagement in economic activities

Decision-making over production: This domain measure changes in women's ability to influence decision-making in the agriculture based on the following:

- Role in production
- Autonomy to apply changes in the process of production

1.6 Qualitative instruments

Data collection has been done from two of the FtF zones, Narail and Barisal. To capture data, we have used three instruments-KII, FGD and IDI. The data collection methods are explained in detail in the later parts of this section.

The table below shows the sampling plan for the data collection from the two regions:

Sl.	Stakeholders	KII	FGD	IDI
1	Project Participants (Women Farmers)	32	12 (2 FGDs)	
2	Project Participants (Women in Other Roles)	6		
3	Husbands of Project Participants (Indirect Beneficiaries)		12 (2 FGDs)	
4	Project Partners			5

Table 1 Sampling plan

1.1.1 Key Informant Interviews (KIIs)

The KIIs were conducted among 38 participants across the two regions. There were two types of beneficiaries that were interviewed for this- direct women beneficiaries (32) and women in other roles (6). This helped us to identify the impact of the intervention activities in women empowerment not only among the farmers involved in the RDC sector but also other value chain actors such as input dealers, contract buyers etc. Through the KIIs we inquired not only about the kind of changes they experienced due to the intervention activities of RDC but why those specific changes occurred and how they were executed as well.



1.1.2 Focused Group Discussions (FGDs)

We conducted 2 focused group discussions, one with the male beneficiaries and the other with the female beneficiaries, totaling 4 focused group discussions in Narail and Barisal region. The aim of the focused group discussions with male and female beneficiaries was to get an idea

about how each gender perceives the benefits of the intervention activities undertaken by RDC and to capture gender-specific solutions to the challenges that persist in this sector.

1.1.3 In-depth Interviews (IDIs)

To get a 360-degree view of women's participation in the cultivation of RDC-based crops, how the intervention activities have impacted women's participation, and what more can be done to improve the situation further, we have interviewed 5 external stakeholders who include input dealers and partner organizations involved in the RDC project. They are the ones who have worked directly with the beneficiaries by providing them with training, quality input, and being the primary point of contact for all kinds of information related to cultivation, selling and demand of the customers. In this case, we have interviewed 1 representative from Dynamic Agro, 2 representatives from UMO SCL, 1 representative from Prantojon and 1 representative from Bank Asia.

1.7 Quality Control Mechanism

1.7.1 Data Collection and Analysis

Quality control during the data collection and analysis stage involved the careful selection of Data Enumerators (DEs), training for the data enumerators and supervisors, back-checking, spot-checking, reviewing accomplishments with targets, and ensuring data quality through regular checking, and data processing.

To ensure data quality, data enumerators worked under the supervision of an experienced field manager, who ensured timely execution of the data collection plan and data quality, tracked the overall data collection process, coordinated with the field team and field data quality control.

DEs shared their data, identified any specific concerns, and shared the field for the next day. The team also conducted data validation. The DA checked the collected data for validity and completeness. Data validation included validating data and database successfully without any missing data.

1.7.2 Communication Materials

To ensure the quality of the communication materials used, LightCastle Partners present the materials using three (3) characteristics namely, Relevant & Actionable, Credible & Trustworthy, and finally Understandable & Persuasive.

The DA should have been able to identify all channels of communication that are available and map their capacities to reach priority audiences. To ensure the communication material is relevant and actionable, the following points were established.

Firstly, the project ensured that the communication materials were essential for informing stakeholders about the project; throughout the project, the DA had to inform the targeted parties and authorities about the project progress and status, engage them, or change their attitudes/behavior. Furthermore, communication objectives were defined according to SMART criteria in order to be: Specific (targeting a specific area for additional improvement); Measurable (having quantifiable indicators of progress); Achievable (within budget and resources available); Relevant (result-based or result-oriented objectives); Time-bound (associated with target dates).

The communication material helped the DA to decide how to communicate with the aim of building and maintaining credibility. The end goal was to ensure the quality via credible and trustworthy data.

The final publication will communicate with a wide range of decision-makers with investment and economics backgrounds. However, many key audiences are not technical experts either. Hence, to help ensure messages are understandable and persuasive, the communication material will guide the analyst with the following points: The DA must assure a brief, simple description of the larger or complex situation is portrayed in the reports, the publication must ensure that the writing style is aligned throughout each document, and finally, strict quality control on the simplicity and data-driven approach is focused on the reports and communication materials.

1.8 Study Limitations

This part of the report aims to focus on the limitations that the study had faced during the data collection process.

During this process, the DEs sometimes had to face difficulties in communicating with the informants due to the gap in literacy amongst participants. The DEs reported that often the informants would not understand the questions properly. Another reason why this may have been the case is the fact that the survey was designed to be in English, however, as the informants did not understand English, it was difficult in some cases for the DEs to translate the questions while interviewing the informants.

Another limitation with regards to the study is the fact that this study is based on purely qualitative data, which makes it difficult for the DAs to prove its validity. Furthermore, when dealing with qualitative data from informants, there is always a risk of bias as to whether the participants are selected at random. With respect to the limitations surrounding the FGDs, there is a probability that the informants may not always be able to voice their opinions freely as they might feel obliged to agree with what other informants in the group are expressing even though they might not agree with the opinions. Moreover, focus groups consist of a sample of the audience, which is not an accurate societal representation. Therefore, there is a limitation that opinions expressed by the informants may not represent the views of the target group.

In addition, we wanted to conduct a sector-wise impact study. However, upon inquiry we found out that there was no significant difference in terms of women's involvement across the three sector-rice, mungbean and sesame. As a result, we have shown region-wise comparison in this study.

2. Findings

2.1 Decision-making over production

The table below depicts level of women’s involvement in varying roles across the sectors-rice, mungbean and rice. We can see from the table that women are highly involved in every stage of crop cultivation in Narail starting from land preparation to marketing and selling. Exception is the case of sesame where women show high involvement only in marketing and selling.

Roles	Narail			Barisal		
	Rice	Mung bean	Sesame	Rice	Mung bean	Sesame
Land preparation	High	High	Moderate/low	Moderate/low	Moderate/low	Moderate/low
Planting	High	High	Moderate/low	Moderate/low	Moderate/low	Moderate/low
Crop care	High	High	Moderate/low	Moderate/low	Moderate/low	Moderate/low
Harvesting	High	High	Moderate/low	Moderate/low	Moderate/low	Moderate/low
Post harvest handling	High	High	Moderate/low	High	High	High
Marketing/selling	High	High	High	Moderate/low	Moderate/low	Moderate/low

High
 Moderate/low

Table 2 Women's division of role across sectors

The picture is quite the opposite in Barisal where there is very little involvement of women in the pre-harvest activities across all three sectors. Their involvement is high only in case of post-harvest handling and crop care.

Upon inquiry about RDCs involvement in the division of women’s role in crop cultivation, we found a staggering 71% respondents across both regions agreeing that RDC’s interventions played a pivotal role in division of role in HH. And those who responded “yes” also mentioned that engagement with RDC has helped women become more engaged in economic activities,

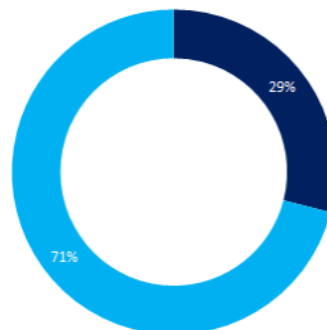


Figure 2 RDC's impact in the division of role in the HH

improved their capacity, helped them engage in more leadership and decision-making roles.

The engagement that RDC had with these women beneficiaries was through the local partners UMOSCL, Prantojon, Dynamic Agro to name a few. The intervention activities included trainings, meetings, front yard discussions etc.

In our IDI session, Prantojon reported that the women participants were mor diligent and attentive in the training sessions compared to men, that is why they could learn the concepts faster.

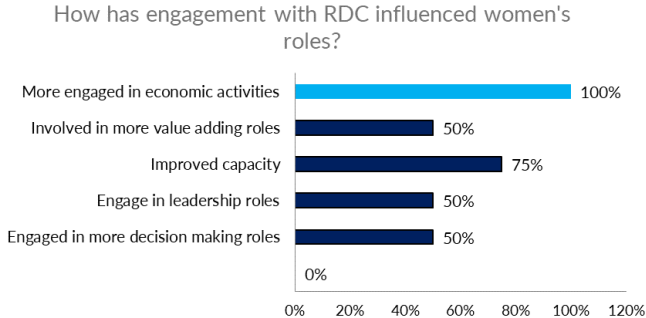


Figure 3 How engagement with RDC influenced women's roles

On the other hand, Dynamic Agro reported that this sector is male-dominated and there is more scope to increase women’s participation. In most cases, women look after the post-harvest processing and preservation of the crops. And women are not as much aware of the new technologies as they should be.

However, women are reportedly more eager to learn new things and more attentive than their male counterparts.

2.2 Time Allocation

As we can see from the analysis, that the intervention activities performed by RDC significantly increased women’s involvement in agriculture. This also indicates that there has been a significant increase in women’s workload as well since women from these socio-economic backgrounds are primarily responsible for household management and taking care of the family.

As such, we wanted to measure the depth of the impact through analysis of the time allocation of women in various activities through this domain.

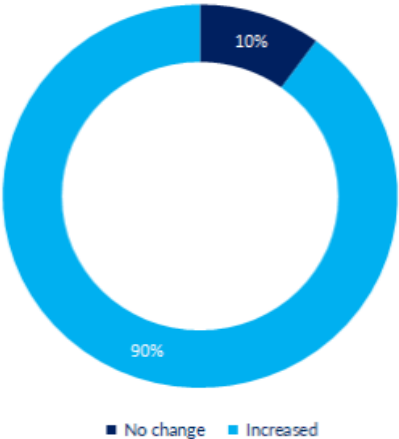


Figure 5 Change in the amount of workload

How women manage their workload

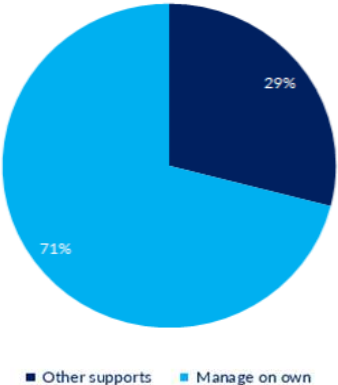


Figure 4 How women manage their workload

From the charts above, it is evident that, 90% of the respondents across two regions have said that the workload of the women has increased. And 71% of the respondents who claimed that their workload has increased also reported that they have to manage their workload on their own. For this, they have to apply various time management techniques and juggle between household chores, taking care of the family and agricultural work. However, more women in Narail mentioned that they get support from their husbands and family members compared to Barisal.

It is apparent that, this increased workload has negative implications on their health and their social life while disrupting their work-life balance. But what was interesting to note was the fact that, even though there is a significant increase in the workload of these women, they are highly

motivated to engage in the economic activities. We found out that two factors work as motivators for these women-the leadership and mentoring they receive from the local partners of RDC and the increased income due to involvement in crop cultivation.

It is to be noted that one of the participants also mentioned that their workload has decreased due to the usage of new technology. Even though 95% of the respondents were aware of some form of technology or techniques that are useful for reducing workload most of them did not have access to those. Some of the respondents are currently using them (they have purchased or rented) or some have seen others use them.

It is important to note that all respondents in Barisal were aware of workload reducing technologies compared to Narail.

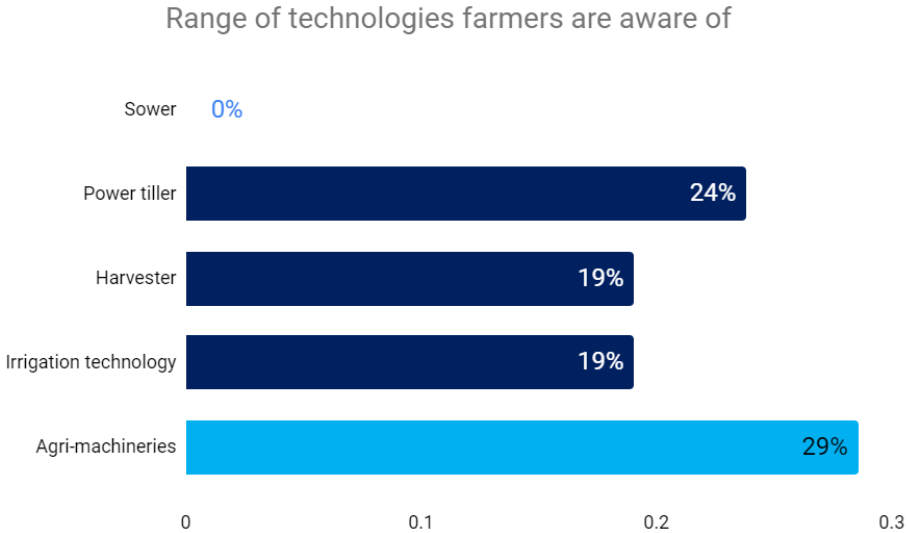


Figure 6 Range of technologies farmers are aware of

Women highlighted the need to make Agri-machineries available to reduce workload. FGDs also confirmed the need to make Agri machineries affordable. But the main challenge they face was the financial support needed to purchase or rent these machineries.

2.3 Access to resources

2.3.1 Access to information

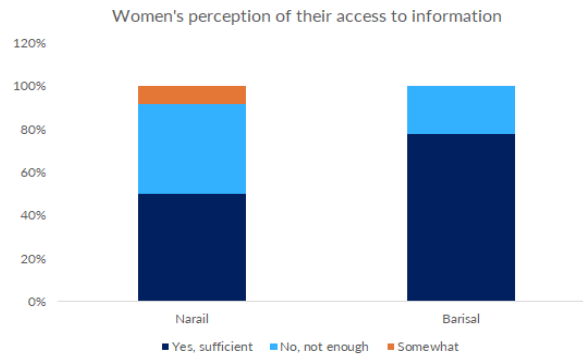


Figure 7 Women's perception of their access to information

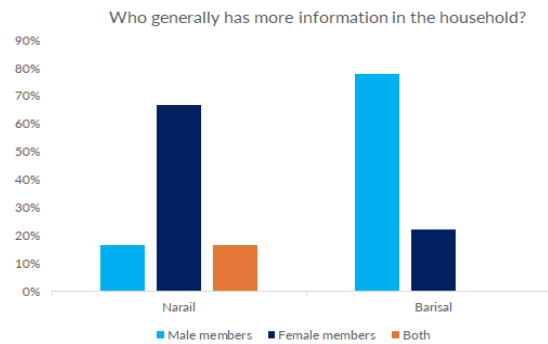


Figure 8 Who has more information in the HH?

We found some interesting insights while analyzing women's access to information. It is reported that while women in Narail appear to have far more access to information (Figure 8), they still don't think that's sufficient. Whereas the case is totally opposite in Barisal.

One of the explanation for such contrasting observations could be the cultural norms have a role to play here. Since women in Narail have access to a lot of information, they feel the urge to know more to improve their production or efficiency. On the other hand in Barisal, women live in a much more conservative community where access to information is not that easy. Hence they feel content with the little information they receive.

Another explanation could be drawn from the data we gathered from the FGDs that says men share their information with others in Narail, and that's what perhaps render greater power to women.

Besides, men mentioned in their FGD that other than these sources, women in their households rely on them as a source of information since men have a wider network with other farmers, they attend a lot of training and talk to diverse groups of people regarding farming issues. As such, women in Narail are exposed to more information than that of Barisal.

Top sources of information

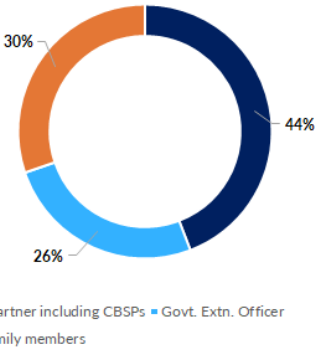


Figure 9 Top sources of information

It is also reported that, both men and women access information from common sources such as input companies like Prantojon and UMO SCL, agricultural officers, through training and other farmers in their locality in both the regions.

Has there been any change in access to information over the past 3-4 years?

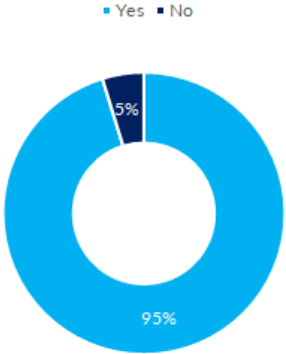


Figure 10 Changes in the access to information in the past 3-4 years

In addition, 95% of the respondents have agreed that the access to information has become easier in the past 3-4 years since now they can easily get information through training sessions and consultation to solve their agricultural problems over phone calls from the input dealers like Prantojon, UMO SCL etc.

Mediums	%	Rank
In-person	95	1
Phone	5	2
Online	0	3

Table 3 Preferred mediums of trainings

On further probing, it was found all farmers irrespective of their gender or regions were aware of the benefits of using cellphone for training sessions, meetings et. But according to them, the key barrier to access these facilities for them is the lack of digital literacy of these farmers. They do not feel they are technologically adept to use smartphones. This also indicates that there is an opportunity to incorporate digitalization in the future intervention activities.

2.3.2 Access to finance

64% of the respondents stated that they access finance from MFIs, 18% from cooperatives and only 9% from banks (including agent banks). However, in our interview with Bank Asia, we found that banks unwilling to give loan to women individually

But women are not able to avail these loans as easily as men because of various reasons. Some of the notable ones that were repeated multiple times across the board by the participants are:-

- Women must have permission from husband to avail loans from banks
- They cannot get loan without ownership of land which is very rare among women
- They need a guarantor which they don't have
- Complicated documentation

However, interview with bank partners have confirmed that , through agent banking channels they are trying to bring gender parity . As such, nearly 50% of all agent bank accounts are held by women.

This also indicates the scope of incorporating digitalization, possibilities of including DFS in the future intervention activities. Since DFS and digital banking are less burdensome, ensure faster transactions and less compliance issues. Similarly, blended capital can also help solve these issues.

How access to finance has changed

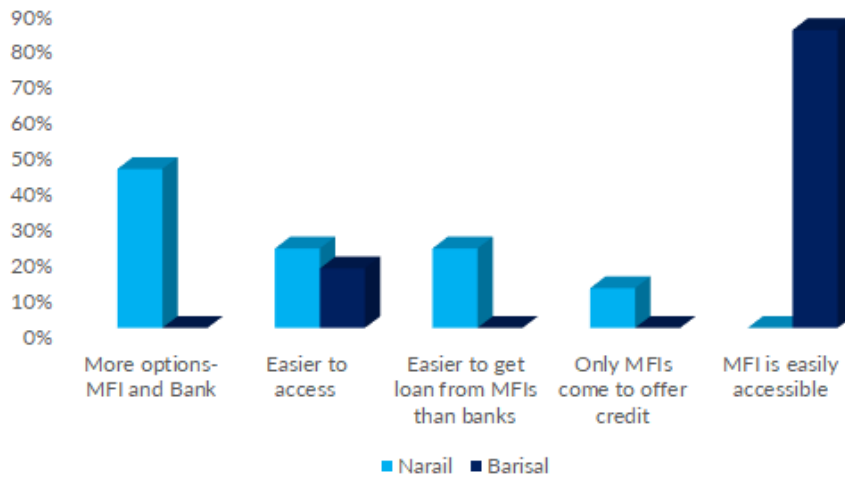


Figure 11 How access to finance has changed over the years

2.4 Control over income

It is interesting to note that from the sale of the economic activities that RDC partners extended, women largely received the income in Narail but pool them together. On the other hand in Barisal husbands manage the selling of crops thus receive the income.

Men reported that usually, the income is kept with the wives because they are more mindful of spending the money. If the money is kept with them then the chances of wasteful spending are higher.

How income is managed

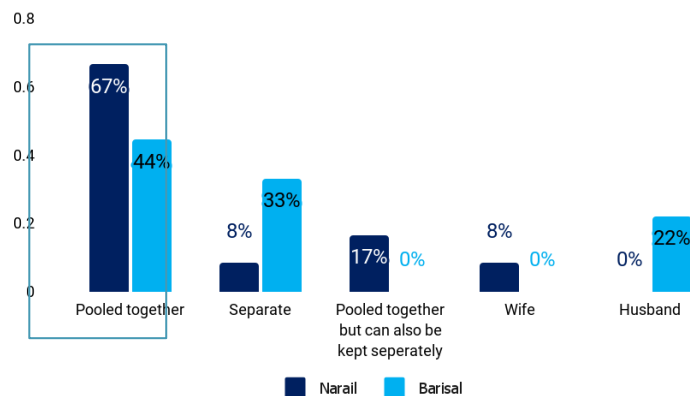


Figure 12 How income is managed

On the contrary, women have said the income is kept with the men of the household because they are the head of the family.

In terms of prioritization of expenditure, health, education of children, food and clothing, investment in crops come first. Usually, the decision is made mutually about where to spend the money and where to make cuts when there is a drop in income.

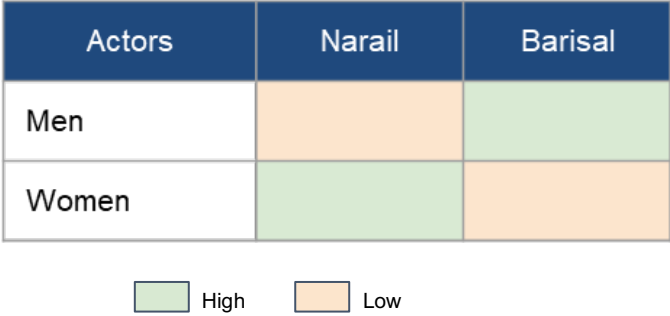


Figure 13 Who receives the income

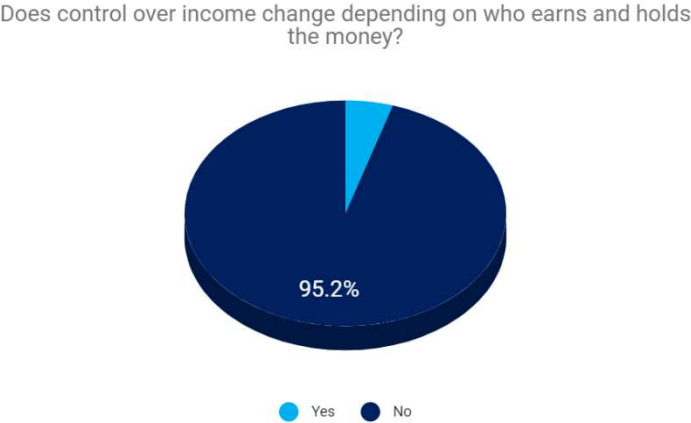


Figure 14 Does control over income change depending on who earns and holds the money?

The women across both the regions responded that the control over income does not depend on who is earning and who is holding the money. They have mentioned that they have the freedom to spend their money according to their will.

2.5 Leadership

The study shows that the power to negotiate is directly linked to not who’s receiving the money, but who has more knowledge about agriculture/contribution to income. As such, the MSD programs, such as RDC, generate information and give women access to the knowledge that is directly attributable to women’s power dynamics - as is evident from the data. The role of private sector is therefore crucial in further establishing gender inclusivity for economic involvement of women. Therefore, a direct relationship exists between the two.

This also explains why the females could easily recollect the connections with the private organizations in the market systems approach to that of their increased participation in decision making and thus improved empowerment.

Private sector engagement is clearly showing a promise that gender inclusiveness has to offer for making their businesses profitable and sustainable.

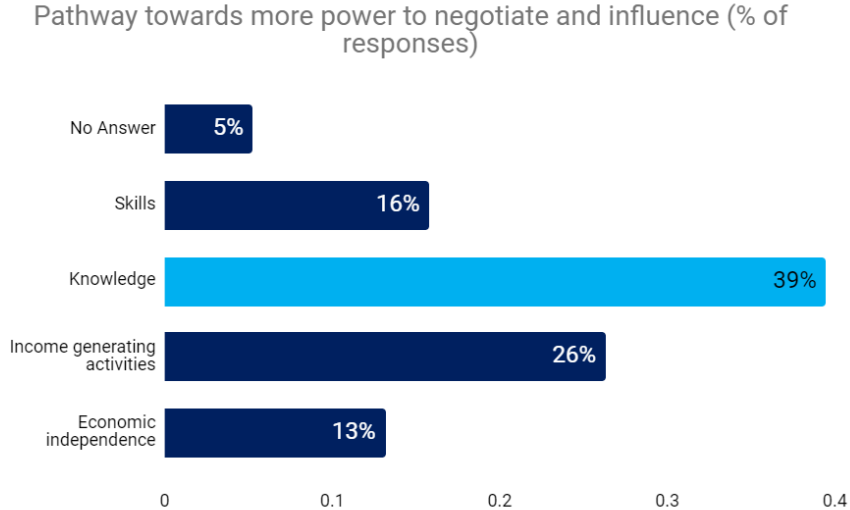


Figure 15 What gives women power to negotiate and influence

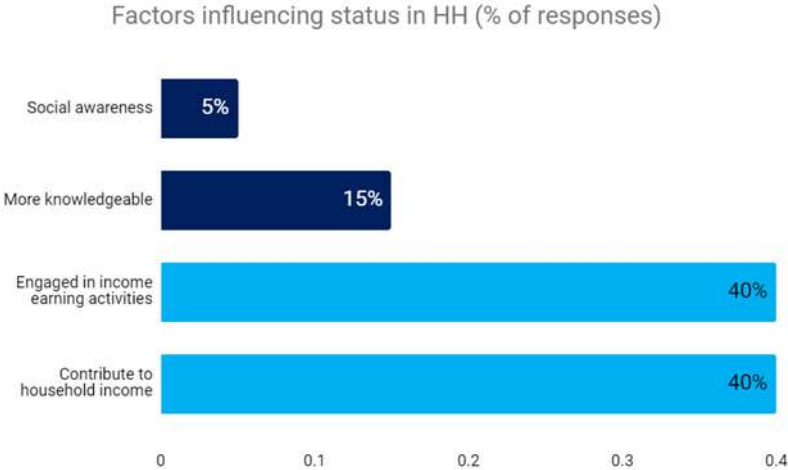


Figure 16 Factors influencing status in HH

3. Recommendations

3.1 Agri-Mechanization

It is important to note that most women reported that their workload has increased since RDC intervention. They have also brought our attention to the fact that most women have very little to no support in terms of managing this increase in workload. Our findings suggest that Agri-mechanization must be made more accessible to the women in order to help them reduce their workload. By making Agri-mechanization more accessible, we will be able to increase both labor and land productivity among women. LCP believes that is essential to create an environment the promotes easy adoption of Agri-mechanization. This can be done by developing alternative financing options in order to make Agri-mechanization more accessible to women. One such alternative mechanism could be the introduction of renting Agri-machineries as a group rather than renting them individually. This would make Agri-mechanization more accessible to women by making it more affordable for women to rent Agri-machineries.

3.2 Digitalization

While our study revealed that all the farmers are aware of the benefits of using a cell phone to access information, they are unable to do so due to the lack of technological/digital literacy. This highlights the importance of addressing technological/digital literacy among both men and women. Appropriate training, access to various tools and awareness on security mechanisms can pave the way for greater impact. Emphasis should be given to developing content that will enable the farmers to access information through various channels by leveraging technology. Furthermore, it is imperative to also incorporate content that will teach the farmers how they can ensure their cyber security.

3.3 Access to Finance

While our study suggests that RDC intervention has had an impact in making financing options more accessible to women, we believe there is still a lot of scope for improvement. It is our belief that the curriculum should be developed in a way that would teach women the specifics of accessing bank loans and financing (including bureaucratic process), as well as provide a foundation for credit score/gauging creditworthiness. Additionally, access to blended finance, patient capital, and impact funding can help meet the unique financial needs of these entrepreneurs. This would increase financial inclusion by giving the entrepreneurs access to easier forms of financing. Furthermore, with increased digitalization as previously recommended, possibilities of including DFS may also seem appealing. This would allow the entrepreneurs to gain access to a channel of finance that may be less burdensome for the entrepreneurs.

3.4 Access to Information

Our findings from the study suggest that access to information has become easier in the past 3 years due to the involvement of the input companies in providing the entrepreneurs training on

crop cultivation. Over the past three years due to the intervention activities and training, women have also been brought under a network of farmers where they can share their farming-related problems and get advice. Also, activities like front yard discussions and training sessions have helped in disseminating information to more women. However, in some cases, women have reported that men still have more access to information as it is believed that the men have a wider network with other farmers, attend more training sessions, and are able to communicate with more people on issues related to the crop cultivation. We recommend that more gender-sensitive campaigns should be created to make more information further accessible and easier to disseminate among women. We also recommend that there be continued support from the partners to extend female-agent based service provisions for the entrepreneurs.

4. Case Studies

Helena Begum

The onset of COVID-19 brought forth significant challenges for families across the nation. Helena Begum's story is one of grit and resilience. Before the pandemic took the nation by storm, Helena and her family had a thriving business that specialized in providing logistic support for public events in her region. They would provide equipment such as mics, speakers and lighting equipment to their customers.

However, the pandemic-induced lockdown proved to be rather challenging as it created logistical barriers that resulted in reduced demand, falling income, and wasted product – all contributing to the anxiety of rural entrepreneurs. Things took a toll on Helena and her family, as they had no choice but to discontinue their business. The aftermath seemed just as disastrous, as it caused immense financial strain on their family due to the huge losses they had incurred. To achieve survival, Helena and her family had to burn through all their savings. They were also rendered incapable of paying their debts, which had amounted to over 2 Lac BDT.

Prior to the pandemic, Helena and her family would only rely on farming as a secondary source of income. However, the pandemic induced lockdown resulted in Helena having to abruptly discontinue her primary business.

After attending various RDC project activities, Helena recognized the opportunity to implement what they had learned on a large scale. She alongside her family decided to focus their efforts on farming in order to survive and made it their primary source of income to bounce back from the repercussions they had faced during the beginning of the pandemic.

The first step Helena had decided to take was to get a loan from an MFI which they had learnt about in one of the RDC project activities. They decided to use this loan to buy inputs to start rice cultivation. Helena leveraged the information and access they had gained on better inputs from the RDC intervention to start farming rice on a larger scale. She and her family employed the various techniques they had learnt from the RDC training as well as the knowledge they had gained on the use of Agri-mechanization in their farming process.

It wasn't long until Helena's new venture was starting to shape up to be a success. Helena reported that by implementing the techniques learnt from the RDC project activities she was able to harvest really good quality crops. Furthermore, the RDC activities had given Helena access to a wide network of buyers which had allowed her to easily sell the crops she had harvested. Due to the success of their venture, she and her family were able to slowly pay off their debts and are now financially stable. Right now, they are planning to further increase the

types of crops they cultivate with the knowledge they have gained over the course of the RDC project.

Molina Biswas

Molina Biswas's story is nothing but that of a superhero's tale. 13 years ago, Molina's husband had suddenly passed away, leaving her to raise 3 kids all by herself. The next few years had been extremely difficult for Molina and her family. In order to survive, she would do various temporary jobs around town. It was a time of extreme difficulty for her as she not only had to struggle to earn a living but she would also have to focus on raising 3 children.

Then 5 years after her husband passed away, she thought of cultivating crops on a small piece of land as a way to earn a living. The first few years had been extremely difficult for her. She explained how she didn't have the proper knowledge of farming which meant that most of her crops would end up dying before they were ready to be harvested. She further added that even if she was able to successfully harvest the crops, most of them would not be of good quality. The lack of knowledge on farming wasn't the only problem she had been facing during that time period. Molina also shared how she didn't know how to access information, how to access finance, and she didn't know where she could sell her crops other than their local marketplace.

After a few more years when Molina had slowly started to steadily set up her farming operations, tragedy struck. She accidentally cut off one of her thumbs while trying to harvest her crops. She explained how for the next 3 months she wasn't able to do anything and she thought she wouldn't be able to work again. Once she had recovered from the accident, Molina decided to participate in the RDC Project activities.

When asked what her thoughts are on the RDC project, Molina revealed that the project activities have been extremely crucial in helping her become successful as a farmer. She considers what she has learnt over the course of the last few years to be invaluable to her. Right now she believes she has gained a substantial amount of knowledge on farming. Whether it is how to and where to get access to better inputs or how to employ agri-machineries in her value chain to increase her labour productivity. From information on the various methods of accessing finance to being introduced to a network of buyers and sellers. Molina believes that the RDC project is what she needed to be able to become independent and take care of her family. She stated how in the last couple of years she has been able to not only successfully grow her business but also helped her family become financially independent. She proudly stated that with the help of the RDC interventions, now she grows crops on about 1 acre of land. She has been able to get two of her daughters married and wants to support her son so he can go to university and get a degree. Molina exclaimed that she is now more motivated than ever to learn more and to increase the amounts of crops she grows and sells. She believes that everyone should participate in a project such as this and she looks forward to participating in any future activities such as the RDC project.

Bithika Biswas

Bithika Biswas has a flourishing business growing and selling various types of crops when she decided to participate in the RDC project activities. She participated in the project with the aim of learning modern farming techniques and gaining knowledge on the various ways to cultivate crops on a large scale so she could produce more crops herself. Bithika was being able to scale up her business due to her involvement in the RDC project activities. She explained how she was able to earn higher profits due to the access to high-quality inputs she had gained from the project. She also explained how she was planning to diversify the type of crops she grew using the different farming techniques she had learnt.

However, she and her family were faced unforeseen challenges when the pandemic induced lockdown had restricted their movement. Unable to go work in the fields properly, she was unable to take care of her crops which resulted in a lot of her crops dying. This led to Bithika and her family facing huge losses to the point where her daughter's education had to be halted. They had been forced into a financial crisis in which they were not being able to afford basic necessities.

Despite the hardships, Bithika chose not to lose her motivation and drive. She decided to start growing fruits and vegetables in her house during the lockdown as she wasn't able to go to the field to work. She tried out techniques she had learned from the training sessions and use them to grow to start experimenting and growing different types of fruits and vegetables. She soon realized that there was potential for her to be earning more by growing a large variety of crops. By the time lockdown restrictions had ended, Bithika had successfully tried out growing various types of crops at her home and then decided that she would start growing them on a larger scale.

She also decided to leverage the network of buyers and sellers she had been introduced to thanks to various RDC project activities. Soon she was successfully able to sell various amounts of crops to a large number of buyers. Right now she is more motivated than ever to learn about new techniques and to try out new types of crops. Looking back at her participation in the RDC project, she explained that without the knowledge she had gained from the training provided along with the access to various networks of buyers and sellers through the RDC project, she would never be able to be in the position she is today. It is her hope that there will be more similar activities such as the RDC project in the future which will allow people like her to get these opportunities that they normally wouldn't have.

5. Conclusion

From this study, we can conclude that the intervention activities of RDC have created significant impact in empowering the women who are involved with RDC across the value chain. But there is scope to incorporate digitalization to increase access to finance and information to these beneficiaries. Besides, agri-mechanization can play a huge role in reducing the workload of these women and also increase their productivity. For this we need to address the challenges of lack of digital literacy and bring in alternative financing options through DFS, blended capital etc. so that they can purchase or rent agricultural machineries.