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Identifying Suitable Income Generating Activity (IGA) and Skills Development Opportunities for Women

MARKET ASSESSMENT REPORT

Conducted by:



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Identifying Suitable Income Generating Activity (IGA) and Skills Development Opportunities for Women

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Abbreviations

| | |
|--------------|---|
| ASA | Association for Social Advancement |
| BRAC | Bangladesh Rural Advancement Committee |
| BDRCS | Bangladesh Red Crescent Society |
| BHA | Bureau of Humanitarian Assistance |
| BSCIC | Bangladesh Small and Cottage Industry Corporation |
| CDI | Caritas Development Institute |
| DSS | Department of Social Services |
| DWA | Department of Women Affairs |
| EA\$E | Economic and Social Engagement |
| FDMN | Forcibly Displaced Myanmar National |
| FGD | Focus Group Discussions |
| GOB | Government of Bangladesh |
| HC | Host Community |
| IGA | Income Generating Activities |
| IRC | International Rescue Committee |
| ISB | Institute of Social Business |
| KII | Key Informant Interviews |
| LFP | Labour Force Participation |
| MDPI | Multidisciplinary Digital Publishing Institute |
| NGOs | Non-Government Organizations |
| TVET | Technical and Vocational Education and Training |
| UN | United Nation |
| UNDP | United Nations Development Programme |
| UNHCR | United Nations High Commissioner for Refugees |
| VGD | Vulnerable Group Development |
| VGf | Vulnerable Group Feeding |
| WEE | Women's Economic Empowerment |
| YPSA | Young Power in Social Action |

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Income Generating Activities and Small Business are used interchangeably.

Executive Summary

Background and objectives

The market assessment is undertaken to analyze the market and identify market-based and resilient livelihoods opportunities for women and exploring the barriers for accessing finance to support women's owned businesses. This is carried out in the project area of Ramu and Chakaria sub-districts under Cox Bazar district where Young Power in Social Action (YPSA), in association with the International Rescue Committee (IRC) with funding by the Bureau of Humanitarian Assistance (BHA), is implementing the project titled, 'Sustainable and Comprehensive Protection Program for Host Communities Impacted by the Rohingya Crisis in Bangladesh'. The goal of the project is "Vulnerable community members from disaster-prone areas with a focus on host communities impacted by the Rohingya crisis in Bangladesh are protected from violence and receive comprehensive protection services." Through the project, YPSA intends to implement IRC's tested Economic and Social Engagement model (EASE) in 11 unions of Ramu and 3 unions of Chakaria subdistricts in Cox Bazar. The basic premise of EASE program is "IF women have increased access to financial services and diversified income sources **AND IF** men respect women and see them as valuable members of the households **THEN** women will have more equitable relationships **AND** will experience a decrease in intimate partner violence."

The overall objective of the market assessment is to analyze the market and identify market-based and resilient livelihoods opportunities for women and exploring the barriers for accessing business finance options available for women. As a pathway to the objective, the study will (1) explore potential on-farm/non-farm business for the vulnerable women (2) a detailed analysis of identified on-farm & non-farm businesses (3) identify access to financial services and products for women, and digital financial services and (4) mapping the business development and financial services of government and private sectors actors for the women producers and identify the barriers.

Literature review

Prior to initiating the market study, the assessment team conducted a literature review. The literature review was based on reports, documents and other materials from the government at national, regional and district levels and from United Nation (UN) agencies and Non-Government Organizations (NGO). Documents/reports from Bangladesh Red Crescent Society, Caritas Bangladesh, MDPI, World Bank, UNHCR, Joint Response Plan of the Government of Bangladesh were considered during literature review.

Methodology

The market assessment focused on analyzing the market and identifying market-based and resilient micro & small IGAs including livelihoods opportunities for women and exploring the barriers for accessing business finance options, access to skill training, market linkages etc. available for women. To meet these objectives, an in-depth structured market assessment was conducted.

The study has followed the mixed method approach, which consisted of both qualitative and quantitative methods. Use of both qualitative and quantitative methods have brought a greater opportunity to analyze the local market and identify market-based and resilient livelihoods opportunities for women and exploring the barriers for accessing business finance options available for women on one hand, and on the other hand compared to the traditional approaches. For quantitative data collection, a structured questionnaire was developed to capture the information of situation of suitable IGA and skills development opportunities for women. The market assessment approach also considered the local trend of micro and small business /IGAs practices dominant in Ramu and Chakaria sub-districts. A total of 100 women were selected for collecting the quantitative

data which was purposeful sampling². Qualitative assessment tools were used during the entire process that includes Focus Group Discussion (FGD), Key Informant Interview (KII) and Case Studies. Data were triangulated across all quantitative and qualitative data collection tools, to build consensus on the logical findings that were carried forward to formulate recommendations.

Findings

Chapter 4 presents the main findings from the study. This chapter considered the findings through the (1) Gender Analytical Framework, (2) Women's Economic Empowerment (WEE) Framework and (3) identifying Market-based and resilient livelihoods opportunities suitable for women.

Market Assessment Using Gender Analytical Framework:

The study has followed the six domains of gender *analytical framework i.e., Activity profile, Assets, Knowledge, Beliefs and Perceptions/ women's social empowerment, Women's capacity and skills empowerment* for micro and small business/ IGAs, Access to finance/credit and control over resources and Power & Decision Making.

Beneficiary Profile:

In the study, a total of 100 women have participated. Among them 22% respondents are aged between 36 and 40 years. Out of 100 respondents only 11% women are heads of households while 71% women stated that husband is the head of the household while 17% women mentioned that their father is the head of their household. Five (5) have reported that they have disability in Ramu upazila. The majority of women (40%) completed the secondary level education (grade VI- X) and 33% completed primary education (Grade I- V), 9% completed higher secondary education (grade XI-X) and 17% percent had no education. One percent had completed graduation level education.

Activity Profile:

Analyzing the activity profile of the women in Ramu and Chakaria it has been revealed that women's micro and small business/IGA activities are concentrated mainly in two key domains. One is agriculturally based activities such as poultry birds rearing; animal husbandry (cow/goat rearing, selling fish, making pati-mora including vegetable cultivation and horticulture. Second one is sewing/tailoring, crafts-Nakshi kantha, Block-Batik and other home-based products. These are traditional occupations for womanly known to be feminine with limited or no value addition. The overall picture of asset owned by women reveals that their asset base is very low and less diversified. This finding underlines that women are yet to get involved in small business/micro enterprise as IGA in big numbers.

Knowledge, Beliefs and Perceptions/women's Social Empowerment:

The project area (Ramu & Chakaria) is predominantly patriarchal. Low level of literacy particularly in Ramu³ and lack of awareness including conservativeness make women unaware of their rights. Whereas Chakaria is anecdotally considered the most conservative in Cox's Bazar district, the reason why is not widely researched⁴. Consequently, women have very less understanding of their rights including their rights to own and entitlement of land. And the same holds for men, local leaders and

² Purposive sampling is a non-probability sampling method and it occurs when "elements selected for the sample are chosen by the judgment of the researcher. Researchers often believe that they can obtain a representative sample by using a sound judgment, which will result in saving time and money".

³ Average literacy in Ramu is 21.3%; male 28.3%, female 14.3% (Source: Wikipedia)

⁴ https://www.acaps.org/sites/acaps/files/products/files/20200917_acaps_coxs_bazar_analysis_hub_upazila_profiles.pdf

other stakeholders in the community. As a result, women are not able to participate freely and independently in productive activities which in turn do not allow them the economic emancipation. Women received training on Gender and Development, but they cannot remember those and can hardly apply in their practical life.

Women's Capacity and Skill Empowerment for Micro & Small Business/IGAs:

Focus Group Discussion findings reveal that "women in Ramu and Chakaria lack taking initiative and willingness to take IGAs; lacks required knowledge and skills on IGAs and for marketable IGAs. Women also do not have marketing knowledge and skills including online marketing". NGOs like Brac, Proshika, ASA, CARE, Caritas provide financial services through micro-finance programmes to the local community for undertaking IGAs. They also lack knowledge on business management and networking; appropriate training support organizations; finance and also information about financial resources. It was found that women are not aware of standard/quality of products, and they do not have access to online platform for business and networking

Access to Finance/Credit & Control Over Resources:

The study team found that 80% women have access to credit in different financial organization which mostly offer micro credit such, BRAC, ASA, Caritas, YPSA and some local micro finance organization. There are ample formal (Banks, NGO run micro-finance programmes who has legal set up like registration, office, infrastructure, staff) and informal (local pr lenders) financial institutions in the project area. Each of the financial service providers have their own rules and regulation related to lending amount, eligibility, repayment rate, etc. But most of the women do not know about these sources of finance/capital for the desired business. 18% women stated that they do not have access to credit as they cannot fulfil the minimum criteria (detailed information is provided in the main body of the report) for taking loan from banks or bigger financial institution.

Power and decision making:

72 % women indicated that their husband is the main person who controls the family income while 18% women stated that their father is main person to control the family income. Further to that there is no restriction from the society and or family if women want to engage in business, then they can" while 60% men in the FGD discussion were apprehensive about their involvement in business especially movement outside the home, from one market place to another. The study team also noted fear of failure among women impacts women's self-confidence and thereby to run their business independently.

Market assessment in light of Women's Economic Empowerment (WEE) Framework⁵

Unfavorable economic narrative:

The study team found that economic system in rural micro and small business/IGAs refers to unjust for women and not women friendly. The current economic model is heavily biased towards men for example, access to market information, supply chain management, technological knowhow, financial management and accounting etc. are not women friendly.

⁵ Women's Economic Empowerment Framework (WEE) is an approach Oxfam which refers to effective economic empowerment for women occurs when women. enjoy their rights to control and benefit from resources, assets, income and their own time, and when they have the ability to manage risk and improve their economic status and wellbeing. However, for Women's Economic Empowerment (WEE) to translate into meaningful empowerment, women must also have the autonomy and self-belief to make changes in their own lives, including having the agency and power to organize and influence decision making, while enjoying equal rights to men and freedom from violence. (Source: Oxfam's conceptual Framework on Women's Economic Empowerment

Safety and security:

Women bear particular physical insecurity, including sexual violence, when carrying out daily tasks linked to their livelihoods and or micro and small businesses/IGAs which is considered as impediments in their physical safety and security while running business/IGAs out of her home.

Resilient livelihoods:

The study team found that every year cyclone and tidal surge hit this area/community and women face loss and damages of their household assets as well as their means of production which they are unable to recover and absorb the shocks.

Environment/eco-friendly production:

The study team found that most of the micro and small business/IGAs undertaken by women are environment & eco- friendly. Women's economic activities revolve around producing and marketing goods and services that are environment friendly and do not cause any harm to nature. Rather it contributed to the green economy.

Inclusive market system:

Current market dynamics exclude women from the market system and it is predominantly biased towards men. This is true both for agricultural product as well as handicraft. From the field study it has been observed that women in Ramu and Chakaria are not tagged with the inclusive market system which deters them from economic empowerment.

Private Sector engagement:

Private entrepreneurs/sectors can play a significant role in sustainable economic growth & employment creation for women. The study found that women's micro and small business/IGAs are not yet significantly linked with the private sector in Ramu and Chakaria. All their IGAs mostly stand alone and are isolated at household level.

Policy and institutional support from the government towards micro and small businesses:

Support from the government is crucial for women in running their micro and small business/IGAs. In the context of Ramu and Chakaria, almost all the government officials representing Department of Social Services, Department of Youth, Department of Women and Children Affairs unequivocally mentioned that the government of Bangladesh is working for women empowerment.

Market-based and resilient livelihoods opportunities/IGAs suitable for women***Opportunities identified for IGAs from the survey:***

Most of the opportunities that received top ranking in two locations from the survey are knitting and handicrafts, which are the most dominant business opportunities in the study area. The second ranking opportunity is the agriculture sector like kitchen gardening, fishing, poultry rearing which are the major business opportunities in the study areas.

Opportunities identified for community enterprises/IGAs from FGD and KII:

Response from participants denotes that common IGAs in the area are both on-farm and off-farm based. All these IGAs are manageable, and it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets. And all these do not undermine the natural resource base of the locality and those are highly likely to become sustainable.

On-farm activities: It was found that on-farm activities are highly and consistently represented in the opportunities identified across the two upazilas. In addition, on-farm activities are aligned with the beneficiaries' existing economic activities and skills. All on-farm activities proposed for individual

economic assistance require low product quality and specifications from buyers. Support services (training, input, market, finance) for agribusiness are also available from both government and private sectors.

Off-farm activities: The respondents of both in FGD and survey opined that demand for services and off-farm activities are increasing. Proposed off-farm activities for individual economic assistance represent low risk and moderate profitability.

Training and support services available for women economic assistance:

42% women stated that access to finance related training is needed for running their business. The second most potential training need identified by the respondents is related to production procedures of fashion designing. 35% women opted in favour of production procedure related training. Need for financial management training scored third rank and 15% women mentioned that they need training on financial management to run their business/IGAs. Need for training on business development and business networking scored fifth rank. Few women stated business plan development including cost benefit analysis training is required by them.

Climate change vulnerability on livelihood:

Every year cyclones and tidal surges hit study area/community. These are on the increase due to adverse impact of climate change. As a result, people lose their domestic birds and animals, damage houses, crops, trees, other belongings and even cause death at times. Therefore, women in Ramu and Chakaria have to depend on government support schemes such as VGF, VGD, widow allowance, disability allowance, KABIKA etc.

Barriers of women in running micro and small businesses/IGAs:

Women commonly face many obstacles/barriers when running micro and small business/IGAs. The study team found the following barriers.

- **Women heavily engaged in Gender role:** Due to much engagement with household level chores women are unable to give enough time for the business/IGAs which is one of the major barriers.
- **Fear about failure in business:** Fear of failures impacts women's self-confidence that cause them not to undertake business/IGAs.
- **Lack of productive assets:** Ownership of land, livestock, enterprise etc. hinders women from undertaking diversified business or IGAs.
- **Traditional belief system:** Dominant belief system hinders women's participation in IGAs. Traditionally it is perceived that women's work is within the household which devalues women's works.
- **Limited mobility:** Mobility is one of the significant constraints that affects women not to get engaged in business.
- **Women lack adequate skill and opportunity for training:** One of the significant barriers identified is that women lack skill in running their business.
- **Insufficient marketing knowledge and linkage:** Less market connectivity and market linkage caused women not to get involved in growth oriented IGAs.
- **Access of finance and lack of information about financial institutions:** Having no access in finance fulfilling the criteria and lack of information refrain women from involving in IGAs.
- **Limited freedom of choice of IGA and investment:** Freedom of choice hinders women's potential and creativity for running the preferred IGA.
- **Safety and security:** Unsecured situations expose women to fall in GVB and abuse resulting in women to feel risk in undertaking business/IGAs.

- **Inadequate knowledge on quality and standard of product:** Maintaining quality and standard of their product is one of the significant barriers for women which causes women not getting good prices.
- **Women are not integrated into the inclusive market system and private sector:** Lack of integration in inclusive market system and connectivity with the private sector limits women's business potential to scale up their micro and small business/IGAs.
- **Climate induced hazards affect the livelihoods:** Natural disaster and climate induced hazards make women vulnerable, and they become unable to recover from the loss and damages.

Recommendation

The study draws recommendations from the main findings that have been narrated elaborately in the study report.

1) Diversify women's engagement in economic activities/productive activities

The findings reveal women's micro and small business/IGA activities are concentrated mainly in two key domains i.e. agriculture-based activities and handicrafts making. These are traditionally known to be feminine with limited or no value addition. Therefore, diversified options need to be explored.

2) Ensure that women have assets

Asset base for women needed to be increased through direct asset transfer as well as policy advocacy.

3) Initiate changing knowledge, Beliefs and Perceptions/ women's social empowerment

Undertake more training, awareness sessions, policy awareness, continuous engagement in social level participation and mentoring is needed for changing knowledge, belief and perception. Arrangement of trade fair and exposure visits may also be organized.

4) Undertake Women's capacity building and skill empowerment for micro and small business/IGAs

Arrange capacity building for women on three aspects, i.e., enhancing (a) capacity building on soft skills and (b) providing material support and (c) support from private sector stakeholders.

5) Link women with financial service providers to access to finance/credit and control over resources

Linking women with financial service coupled with training on financial literacy and business skills, e.g., how to put together business plans and making proposals for financing their micro and small business/IGAs. Also undertake initiatives to set up women development cells within the program interventions.

6) Power and Decision Making

Develop programmes that encourage men and women working together to bring about transformational change in gender relationships. Initiative should also be taken towards participatory programme designing and to make it sure that interventions are tailored to the local context.

7) Promote inclusive market system and engagement with private sector

To ensure growth of the business, women needed to be linked with an inclusive market system and encourage them to get engaged with the private sector.

8) Eco-friendly and climate smart livelihoods to be promoted

women should be encouraged to select the livelihoods that are climate smart and can absorb the shocks. At the same time opportunities should be created towards climate smart IGAs and arrange training for women by the service providing agencies.

Chapter One

1. Introduction:

1.1 Background

Cox's Bazar is now home to more than one million Rohingya, who live in cramped informal housing in camps, with limited access to protection needs, clean water, health care, education and employment options, after fleeing the conflict in Rakhine state in Myanmar in 2017. The influx of the Forcibly Displaced Myanmar National (FDMN) has not only changed the local landscape, but also had an impact on the social, economic and environmental dynamics in the area particularly among the locals or Host Community (HC). According to a UNHCR definition *"A host community in this context refers to the country of asylum and the local, regional and national governmental, social and economic structures within which refugees live. Urban refugees live within host communities with or without legal status and recognition by the host community. In the context of refugee camps, the host community may encompass the camp, or may simply neighbor the camp but have interaction with, or otherwise be impacted by, the refugees residing in the camp"*.⁶

With the sudden presence of such a huge population in their area the host communities (HCs) in Cox's Bazar became overwhelmed by the influx of the Rohingya. An assessment conducted by Save the Children, World Food Program, UNHCR, World Vision and BRAC found that approximately 1.2 million people in host communities have been affected by the influx of Rohingya in the area. Host communities in the affected areas of Bangladesh were already considered to be economically vulnerable prior to the arrival of the Rohingya refugees⁷. Basic services and income opportunities that were previously available to all are now reported to be less accessible due to the increase in people in the respective areas. The influx of the Rohingya with their belongings devastated the standing crops in the HCs. A large area that was to be used for cultivating seasonal vegetables has been used for the Rohingya settlements. The installation of thousands of shallow and deep tube wells in and around the camps has lowered the underground water level, which has made many irrigation pumps in the area dysfunctional. A vast quantity of bamboos has been used in the camps and settlements, which has also caused paucity and price hikes of bamboos that are necessary for betel leaf gardens. Local farmers have become poorer than before, and they cannot afford to pay back the agricultural loans.

Some Rohingya set up shops in the host community settlements and sold the surplus of their relief goods such as rice, edible oil, pulses, soap, shampoo, blankets, and medicines, as well as locally procured vegetables and groceries, which caused a huge loss for local businesses particularly of the women who used to run IGAs and small and micro businesses. Some Rohingya work as drivers of rickshaws, bikes, and other vehicles, and competition in the local labor market for unskilled labor became intense. The host community becomes a minority in and around Cox's Bazar especially in Ramu and Chakaria. Locals were very much upset on social aspects, disturbance in cultural and environmental catastrophe, exploitation of forest resource as well as concern about their livelihood expenses in terms of fundamental needs as food cost and supplementary nonfood items cost, infrastructural damage, education, transportation cost and access to health care which has been a very big burden for the host community.

⁶ UNHCR Resettlement Service, June 2011.

⁷ Self-reliance Situation of Host Communities in Cox's Bazar, Save the Children, BRAC, UNHCR, World Vision and World Food Program from December 2017 to January 2018

1.2 About the Project

To support host communities to overcome the difficulties, Young Power in Social Action (YPSA), in association with the International Rescue Committee (IRC) and Bureau of Humanitarian Assistance (BHA), started implementing a project titled ‘Sustainable and comprehensive protection program for host communities impacted by the Rohingya crisis in Bangladesh.’ in Ramu and Chakaria sub-districts under Cox Bazar’s district in August 2022. The main goal of the project is “vulnerable community members from disaster-prone areas with a focus on host communities impacted by the Rohingya crisis in Bangladesh are protected from violence and receive comprehensive protection services.” Through the project, the YPSA will implement IRC’s tested Economic and Social Engagement model (EAŞE) in 11 unions in Ramu and 3 union in Chakaria subdistrict in Cox Bazar. The Theory of Change of EAŞE is if women have increased access to financial services and diversified income sources and if men respect women and see them as valuable member of the household then women will have more equitable relationships and will experience a decrease in intimate partner violence. The EAŞE program intends to increase women’s access to income generating activities via a business training, facilitate access to savings, loan products and social funds, develop skills and transfer knowledge and engage male household figures in joint household decision making. EAŞE leads to the safe economic empowerment of women, builds their confidence and increases the resilience capacity of households. YPSA will engage 220 women in livelihoods services to facilitate women’s income and assets generation.

1.3 Situation of women in host community affected by the Rohingya Refugee crisis

Within such massive transformative scenario women particularly female-headed households have been the most vulnerable group in the host community. Women in Ramu and Chakaria nearly account for about 48.59% & 47.36% respectively⁸ % of the population. Several studies conducted in the area on various socioeconomic and livelihood situations of women pointed out those women to be the least advantaged and vulnerable group of the society. Women’s business competitiveness in Ramu and Chakaria is limited as a result of which they become economically weak and vulnerable. This is partly due to the sudden influx of refugees and also due to the absence of enough women focused support services and socioeconomic norms and opportunities like access to livelihood skills training, access to finance and financial services, information and basic education that could foster their socioeconomic status. Multitude of literature on participation of women in employment and or earning a livelihood reveals that Women are heavily concentrated as unpaid family workers and day labourers in the rural areas (in low productivity daily work with low wages and often concentrated in public food for work programmes) and in unpaid family businesses such as micro & small business/IGAs.

Gender inequality is also common phenomenon in the area for various reasons including the low level of economic condition, low access to education for women, and most importantly the traditional norms and cultural influences, many of which do aggravate gender disparity and inequality. Consequently, widows, destitute and abandoned women are the worst victims of the Rohingya influx in the host communities. Host communities living in Cox’s Bazar experienced a range of protection issues ranging from economic insecurity, gender-based violence, physical insecurity and abuse. Women from host community used to earn daily income from various local micro and small business. But now Rohingya people particularly Rohingya women have started such business within the camps and unofficially out of the camp boundaries which has negatively impacted their income and livelihood. There is now competition and conflict between the HC and the Rohingya people over

⁸ https://en.wikipedia.org/wiki/Ramu_Upazila; https://en.wikipedia.org/wiki/Chakaria_Upazila

running of micro and small business. Women from host community also feel more unsecured due to conflicts with the Rohingya community.

1.4 Objectives of the Market Assessment

The main purpose of the market assessment is to analyze the market and identify market-based and resilient livelihoods opportunities for women and exploring the barriers for accessing business finance options available for women.

Specific objectives:

- 1) Explore potential on-farm/non-farm business for the vulnerable women under the BHA project locations according to the criteria mentioned below:
 - Micro & small businesses that are climate resilient and/or has the potential to reduce risk from climate change threats.
 - Ensured market demand and/or Opportunity to link with markets-potential to increase income of women.
 - Potential to incorporate women and youth
 - Potential for small & micro businesses to be benefited from the available support services
 - Suitable for the economically disadvantaged and impacted area of Cox's bazar.
 - Influence of cultural norms on women engaging with the business and market.
- 2) A detailed analysis of identified on-farm & non-farm businesses to get a clear picture of each and to articulate the strategy/interventions to strengthen the businesses and create scope for sustainable livelihoods for women.
- 3) Identify accessibility to financial service and products (savings, investment capital, women friendly loans) for women, and digital financial services.
- 4) Mapping the business development and financial services of government and private sector actors for the women producer's and identifying the barriers.

Chapter Two

2. Literature Review:

Prior to initiating the assessment, the assessment team conducted literature review. The literature review was based on reports, documents and other materials from government at national, regional and district levels and from United Nation (UN) agencies and Non-Government Organizations (NGO).

A wide range of literature and documents shows that Bangladeshi communities were the first to respond to the influx of Rohingya refugees in 2017, providing lifesaving assistance together with the Government of Bangladesh. The rapid increase of the refugee population however strained the local or host community resources, infrastructure and public services and affected the economy, in Ramu and Chakaria union. In recognition of the support from host communities, many local, national, international organizations, private foundations including UN organizations worked for the refugee community as well as for the host community. Highlights from some of the study/assessment conducted by different national and international organizations including the GoB in collaboration with UN organizations have been provided below.

Bangladesh Red Crescent Society (BDRCS) identified a few urgent challenges that are faced by the host community. The BDRCS study noted that unemployment of the host community people is one of the core challenges. The report noted *“The host community has been highly impacted by the huge influx of people from Rakhine in 2017. Livelihoods opportunities have reduced in several ways”* Inflation of prices for essential goods and services in the concerned area is now 3 times higher than before, while the production of goods decreased in the area due to the loss of agricultural land and grazing fields for cattle. This has led to much higher prices of essential goods and services such as vegetables, fish, meat, transportation, education and house rent. The same report claimed that 79 per cent of the host community expressed concern about increase in the cost of living since the arrival of the Rohingya refugees⁹. In order to address the situation, the host community suggested to BDRCS to *create livelihood opportunities for the locals* and invest in the safety and security of the host community people.

Caritas Development Institute (CDI) conducted a study titled “Assessing Impacts of Forcibly Displaced People from Rakhine State of Myanmar on Host Community” in 2018¹⁰ which revealed that

- Before the influx about 75.8% host households depended on their “own agricultural production” for food supply and at the study time it has significantly decreased by 16.9%. Besides, dependency on “buying food from market” increased remarkably from 69.5% before influx to 86.4% during the study time. Food sharing by “social networks and gifts” significantly decreased from 11.2% before influx to 7.4% at present.
- Before influx the mean number of Duck/Hen/Pigeon per households was 21.7 while it was only 1.5 during the study and the mean number of Goat/ Sheep/Pig was 1.8 while it is 0.2 at the study time and the mean number of Cow/buffalo was 1.7 while it is 0.5 at present.

⁹ Perspectives and Priorities from Guest and Host Communities in Cox’s Bazar, November 2019

¹⁰ Assessing Impacts of Forcibly Displaced People from Rakhine State of Myanmar on Host Community, Caritas Development Institute Center for Training and Research, March 2018

- The earning source as sale of “livestock/products” significantly decreased from 54.5% HHs before influx to 19.1% HHs are now able to earn from it. Earnings from sale of any other produce, wild foods, and fisheries also decreased from 10.6% HHs before influx to 5.3% HHs at present.

MDPI, a Swiss based research organization published an article titled “Socioeconomic Status Changes of the Host Communities after the Rohingya Refugee Influx in the Southern Coastal Area of Bangladesh”¹¹ revealed that at the beginning of the refugee influx, 72% of the host communities were positive, with 18% negative and 10% mixed feelings toward the refugees. However, this changed drastically in 2020, and 60% of the host communities had negative views, and only 18% had positive views. The extensive change in the general expression was related to the problems of the host communities. The United Nations Development Programme- UNDP (2018) found that the daily wages for casual labor decreased by nearly 65%, from 500–600 BDT to 200 BDT. Occupations related to daily wages, such as labor and service, experienced the greatest decrease in annual income and an upsurge in the number of households. Low income-generating activities were often shared with the refugees’ creating deprivations to the local daily wage earners.

2.1 GOB and other donor initiatives for host communities affected by the Rohingya refugee crisis

Initially all the humanitarian support was geared towards the refugee population causing concern and frustration among the host communities. However, as the tension between the host community and refugee population started to manifest, the government of Bangladesh made a rule that at least 20% of all humanitarian support should be allocated for the host community for they are also victims of economic and income loss. Thereafter, the government of Bangladesh, UN agencies, national and local humanitarian organizations undertook several programmes for host communities.

Joint Response Plan (JRP) 2022¹² devised by the Government of Bangladesh and major donor partners identified a couple of strategies and actions to address the issues and challenges faced by the host community. The JRP 2022 identified five strategic objectives. Strategic objective 4 of the JRP delineates “*foster the well-being of host communities*” to ensure that they do not bear undue burden related to the presence of the Rohingya population. Activities planned for host communities aim to promote safe water, sanitation and hygiene; education; skills development and livelihoods; capacity building; health; and the environment and ecosystem.

The JRP 2022 further outlines that in close coordination with the Government of Bangladesh; more vulnerable host community members have access to climate resilient livelihoods interventions in the agriculture, fisheries, and livestock sectors, as well as through small business support for micro-enterprise and other income-generating activities such as pottery, food preparation, solar panel repair, and bamboo carpentry, among others. Additionally, skills development training will be held to build more resilience and livelihood security, and to enhance social connectivity and stability.

The World Bank has come up with \$100 million additional financing to the Safety Net Systems for the Poorest Project that aimed to provide livelihoods and income support to poor and vulnerable

¹¹ Sustainability 2021, 13, 4240. <https://doi.org/10.3390/su13084240>, Sustainability | Free Full-Text | Socioeconomic Status Changes of the Host Communities after the Rohingya Refugee Influx in the Southern Coastal Area of Bangladesh (mdpi.com)

¹² 2022 Joint Response Plan Rohingya Humanitarian Crisis, January – December 2022

households in the host communities. The additional financing aims to benefit 40,000 host community households and 85,000 Rohingya households¹³.

UNHCR worked with the local authorities and partners and as a result of their partners intervention 2,028 women from host community received livelihoods support and training, providing resources to make a difference to their daily lives¹⁴.

2.2 Policy support by GOB for Small and Medium Enterprises

Small and medium industries (SMEs) make significant contributions to achieve economic growth. The SME sector works as an impetus to boost up local and national income as well as to generate employment opportunities since this sector is labor-intensive and less time-consuming for production with less capital expenditure or lower establishment cost. In view of the potential of the SME sector the GoB has developed SME policy in 2019 for the whole country. Goal of the SME policy of GoB is to 1) extend programs for women entrepreneurship development and provide specialized services and 2) make information available to women entrepreneurs to start business, obtain finance for running the business, and create opportunities for relevant education and training and business-related information. Tools that are adopted to ensure participation of women entrepreneurs are.

- Organize special training programs for the women entrepreneurs in order to enhance efficiency and skills;
- Increase flow of financial loans for women entrepreneurs and to arrange specialized loans;
- Launch a Women Entrepreneur Development Fund;
- Encourage women entrepreneurs through award and scholarship;
- Increase market networking connectivity.

Host communities in Ramu and Chakaria are recipients of the policy support of the government. BSCIC, SME Foundation and other related trade bodies are responsible to provide the support to the local population so that they are capable of earning sustainable livelihood through micro and small businesses in the wake of adverse impact created by the refugee influx.

2.3 Women's economic empowerment & resilient livelihoods opportunities through Gender Lens and Eco-friendly development

Gender Lens/Gender Framework

Bangladesh's development story over the past fifty years is full of development surprises and extraordinary resilience particularly demonstrated by women. Women have been at the forefront of remarkable socio-economic transformation of the country despite frequent natural disasters and manmade calamities¹⁵. Although women constitute more than half of the population, women's Labour Force Participation (LFP) rate is only 36.4 per cent compared with 84.0 per cent for men in 2020. More than one-third of the female labor force works as unpaid contributing family helpers.

Another dimension of women's barrier in empowerment and access to resilient livelihood is restricted mobility due to cultural norms which undermines women's access to higher-skill and

¹³ <https://www.worldbank.org/en/news/press-release/2020/03/31/world-bank-provides-bangladesh-350-million-grant-for-local-communities-and-rohingya-in-coxs-bazar>

¹⁴ Bangladesh Refugee Emergency Factsheet, Host Community Projects,

¹⁵ Women's economic empowerment and future development of Bangladesh, Mustafa K. Mujeri, The Financial Times, Tuesday, 5 January 2021,

higher-paying jobs in factories and offices. Mobility restrictions seriously limit women's ability to migrate for work or setting up micro and small business/IGA where there is greater viability of running such business.

As for women's access to financial institutions, it has been noted that men tend to have access into most financial institutions more than women, whether for savings, loans or accounts. Even through Microfinance has played a key role in improving access for women into financial services yet, many research and studies shows that male counterpart has the dominant role over the use of money borrowed by women for enhancing family income. Patriarchal norms delegitimize women's control of finances and limit women's access to financial services; high procedural and financial costs; low levels of financial literacy; limited geographical access to sources of finance; and low use of mobile and digital technology¹⁶.

Eco-friendliness or green growth

Environmental degradation resulting from unsustainable business and consumption patterns is one of the greatest challenges of our time. Ecological degradation and unsustainable natural resource management disproportionately affect the poor in developing countries. Furthermore, women as care providers for their families tend to play a greater role in ensuring nutrition and natural resources- in farming, water management, planting and caring for seedlings and crops.

Many women in Bangladesh are engaged in Fair trade¹⁷ which is predominantly a home-based production and marketing opportunities. Making pickle, jam and jelly, dry food, handicrafts are unique examples which relates to eco-friendly business models where many women are making a change in their livelihood.

¹⁶ Voices to Choices, Bangladesh's Journey in Women's Economic Empowerment, The World Bank Group, 2019, Jennifer L. Solotaroff, Aphichoke Kotikula, Tara Lonnberg, Snigdha Ali, Rohini P. Pande, and Ferdous Jahan

¹⁷ Fair Trade is a trading partnership, based on dialogue, transparency and respect, that seeks greater equity in international trade. It contributes to sustainable development by offering better trading conditions to, and securing the rights of, marginalized producers and workers.

Chapter Three

3. Methodology of the Study:

The study/market assessment was focused on analyzing the market and identifying market-based and resilient micro & small IGAs including livelihood opportunities for women and exploring the barriers for accessing business finance options, access to skill training, market linkages etc. available for women. To meet these objectives, an in-depth structured study/market assessment was conducted.

3.1 Market assessment approach

The study has followed the mixed method approach, which consisted of both qualitative and quantitative methods. Use of both qualitative and quantitative methods have brought a greater opportunity to analyze the local market and identify market-based and resilient livelihood opportunities for women and explore the barriers for accessing business finance options available for women on one hand and on the other hand compared to the traditional approaches. The mixed method attempted to connect with different layers of a culture and community. The market assessment approach also considered the local trend of micro and small business /IGAs practices dominant in Ramu and Chakaria sub-districts.

To identify the market-based and resilient livelihood opportunities for women, it is important to understand what the micro and small business/IGAs are prevailing/running in the study area that are suitable for women and they can involve, what are the opportunities and barriers for them. An analysis of women's profiles was done to understand the economic situations, financing options, assets, skills, and other factors. To develop understanding about the market-based and resilient livelihoods opportunities are available in two (2) sub-districts of Cox's Bazar, a literature review of the various market assessments has been conducted which include growth sectors, access to capital, skills gaps and employment opportunities and government's economic programming in the Cox's Bazar area.

Table 1: Overall study objectives and methodologies

| Livelihood/IGAs options/Survey data | Secondary assessment | Detailed assessment methodologies and recommendations |
|--|---|--|
| (a) To understand the beneficiary's economic status in the following areas: (i) demographic profile; (ii) economic profile; (iii) household income-generating assets; (iv) skills. (b) To identify existing livelihood options measuring seven matrixes (size of the market, Seasonality, growth potentials, buyer requirement, quality control, transportation, cash flow and profitability) (c) To identify opportunities and barriers to run IGAs by women. | To identify the following: (a) Profitable and sustainable economic/livelihood opportunities (b) Adequate support services (c) Opportunities that are aligned with the skills, experiences and interests of the target beneficiaries i.e women (d) Income opportunities that will complement and supplement beneficiaries' existing livelihoods (e) Training opportunities available and suitable for the women. (f) Strategic options for the host community. | Methodologies: (a) FGDs and KIIs with representatives from Local Market Actors/Business Agent/Service Providers/ Representative of Local Private Companies/Government Officials/Project Staff) Recommendations |

To develop a deeper understanding of the market-based and resilient livelihoods/IGAs opportunities for women of the target locations, an in-depth quantitative study was conducted. The study applied the following criteria to initially identify market-based and resilient livelihoods opportunities that were appropriate for the target beneficiaries i.e., women: (a) micro & small business/IGAs/livelihood opportunities that are climate smart and compatible with skill, experiences and interests of women. (b) market demand, supply chain mechanism and or opportunities that links with local market potential to increase income of women and potential to involve women and youth. (c) support services that are available in the locally promotes economically disadvantaged people/targeted beneficiaries.

The following tools were used to collect the data for market assessment:

- Use of structured questionnaire for data collection/survey.
- Focus group discussions (FGDs) with women groups.
- Key informant interviews (KIIs) with Local Market Actors/Business Agent/Service Providers/ Representative of Local Private Companies/Government Officials/Project Staff)
- Discussions with project staff who are implementing project.
- Compilation of assessment findings and analysis based on data received from the secondary information.

3.2 Location of the study

The study was conducted in 11 unions under Ramu subdistrict and 3 unions under Chakaria sub-district under Cox's Bazar district. Both Ramu and Chakaria sub-districts are near the coastline and prone to natural calamities such as cyclone & tidal surge. After the influx of the Rohingya refugees Ramu and Chakaria sub-districts were inhabited by the refugees causing multiple adverse socio-economic and environmental impacts.

3.3 Data Collection Strategies and Method

The study adopted three distinct data collection strategies. These are:

3.3.1 Literature review

Prior to initiating the task, the study team conducted literature review/desk study. The literature review/desk study was based on reports, documents and other materials from government at national, regional and district levels and from United Nation (UN) agencies and Non-Government Organizations (NGOs). A rigorous review of project documents and other necessary documents of YPSA and others i.e., Project proposal; Gender strategy and Action plan; JRP 2022; Government of Bangladesh policy such as SME policy and strategy; and related research reports of different organizations carried out to strengthen the perception on the situation of suitable IGA and skills development opportunities for women on the study locations.

3.3.2 Quantitative data collection

For quantitative data collection a structured questionnaire was developed to capture the information of situation of suitable IGA and skills development opportunities for women. The questionnaire was tested in the field. After that, following the sample size determination formula a total of 100 women were selected for collecting the quantitative data which was purposive sampling.

The final sample size has been determined as per following formula:

The formula is, $n_0 = \frac{z^2 pq}{d^2} \times (\text{Design Effect})$

Where, n_0 is the sample size, z represents standardized normal deviate set at 1.96 with 95% confidence interval. 'p' is the estimated proportion of an attribute that is present in the population, 'q' represents proportion without the characteristics (i.e., $1 - p$). 'd/' is the margin of error. In this study 5% error were considered as acceptable and design effect of 0.26 was considered. Then the sample size comes to:

$$n_0 = \frac{1.96^2 \times .5 \times .5}{.05^2} \times (0.26) = 100$$

Out of the 100 women 75 women were selected from Ramu while the rest 25 was selected from Chakaria upazila.

Table 2: Sample Distribution by Upazila

| Name of Upazila | Sample Size |
|-----------------|-------------|
| | Women |
| Ramu | 75 |
| Chakaria | 25 |
| Total | 100 |

3.3.3 Qualitative data collection

The qualitative data collection was conducted through responses gathered from the targeted beneficiaries including other women with focus groups and key stakeholders to triangulate and validate the data. For qualitative data collection the following tools/methods were applied.

- Key informant interview (KIIs):** An open-ended questionnaire was developed to gather qualitative information from different stakeholders. A total of 6 people were interviewed. They are project staffs, local market actors, business agent, financial service providers, related government officials and other relevant stakeholders were interviewed as key informants through open- ended questionnaire.
- Focus Group Discussions (FGDs):** A total of 6 FGDs were conducted where a total of 36 participants participated. Before conducting the FGD a checklist was developed.
- Case Study:** Two case studies were collected from two women on their livelihood situation.

For selecting the sample for qualitative data collection, purposive sampling procedures have been used. The number of FGDs, KIIs and case studies that will be carried out to collect the required qualitative data are shown below.

Table 3: Number of FGDs, KIIs and Case Studies

| Beneficiary type | FDG | KII | Case study |
|----------------------|-----|-----|------------|
| Women | 6 | - | 2 |
| Local Market Actors | - | 2 | - |
| Business Agent | - | 2 | - |
| Service Providers | - | 1 | - |
| Government Officials | - | 2 | - |
| Project Staff | | 1 | |
| Total | 6 | 8 | 2 |

3.3.4 Triangulation

Triangulation of results have been done by comparing information from different sources or conducting interviews with different key informants on the same subject to check the reliability of information.

3.4 Implementation of Data Collection/Survey procedure and data collection tools

3.4.1 Arranged training for Field Staff and Pre-testing of questionnaire

A training session has been arranged for Field Supervisor and Data Enumerators who were recruited for the study. The training has covered the areas of overview of the assignment, security and safeguarding issues, dos and don'ts, orientation on the data collection tools and procedures, mock interviewing, feedback session on the questionnaire, field supervision, monitoring strategy, quality control, financial and management issues, and problems that may be encountered by the data enumerators. All the data collection tools have been pre-tested at the field level in a real scenario setting.

3.4.2 Data Collection

A team of 2 Enumerators and 1 Supervisors have been engaged to collect quantitative and qualitative data from the project locations. During the field work, the team has interviewed 100 targeted women. The team has also conducted 6 FGDs, 6 KIIs and gathered 2 case stories. Four types of tools have been used for collecting primary data from relevant stakeholders:

- Questionnaire for survey
- Guide for FGD
- Guide for KII
- Guide for case study

3.4.3 Field Management

Field Supervisors have played the key role of supervising the Data Enumerators and monitoring data collection from respondents. They have consulted ISB and YPSA when they needed the support from them.

The Supervisors have supervised the activities of the Enumerators to ensure data quality. The Supervisors and Enumerators have also contacted with the core team members whenever felt necessary for crisis management and addressing questionnaire-related issues. YPSA has supported for making appointment with the respondents and providing list of targeted beneficiaries.

3.4.4 Data Quality Control

All efforts have been made to ensure the quality of data. To this end, a debriefing session has been held every day after data collection to discuss the challenges, gaps and areas of improvement to strengthen further data collection. Real time checking, spot checking and sudden checking have been undertaken to ensure data quality. The Supervisor has gone through all the online-recorded questionnaires after survey each day and discussed with the Enumerators to finalise them.

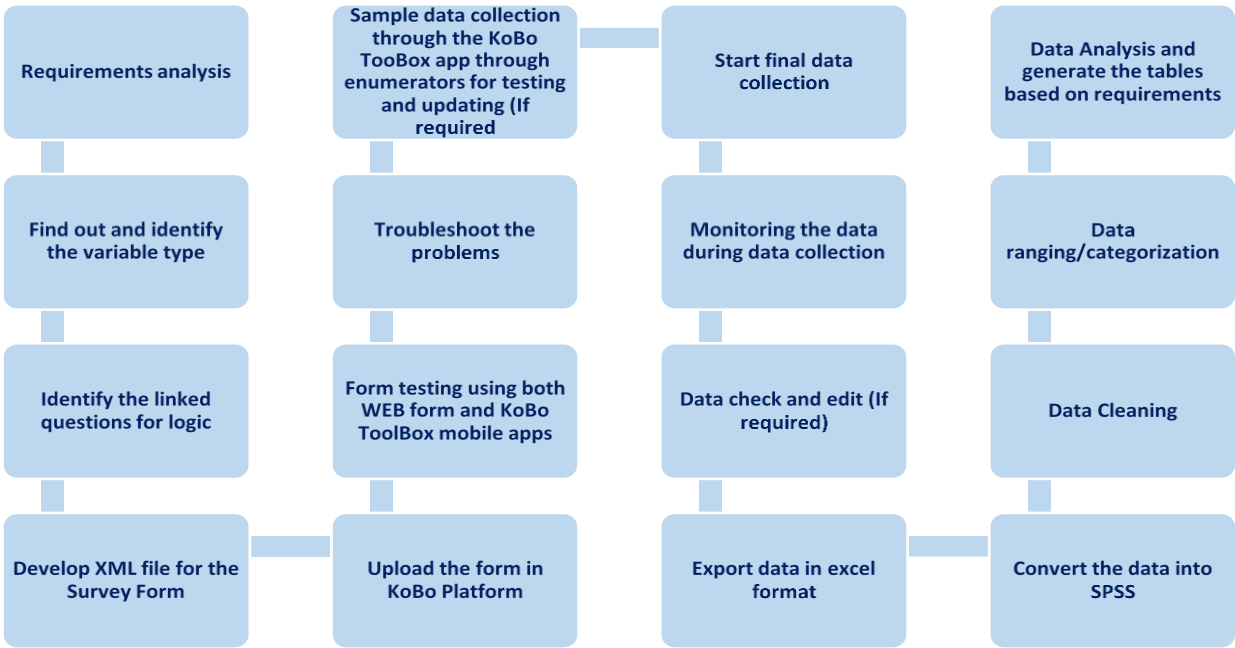
3.5 Data Processing, Analysis and Report Writing

Data has been entered through online data entry platform called KoBo Toolbox. Supervisor has checked data at the field level by real time checking, spot checking and sudden checking mechanisms.

On the other hand, the Data Management Expert made sure real time checking at the central level. The data generated by FGDs, KIIs and case study have been recorded through digital record player with the verbal permission of the respondents.

Quantitative data from questionnaires survey was analysed using SPSS programme by which measures of frequency, cross tabulation, mean etc. were done and graphical presentation were used. Qualitative data from KII, IDI, FGDs and case study were transcribed, coded and then interpreted in line with the ToR of the assessment. To ensure validity and allow for generalisation, data were triangulated across all quantitative and qualitative data collection tools, in order to build consensus on the logical findings that were carried forward to formulate recommendations. Tables, graphs and charts will also be generated for analysis.

Process Flow – Quantitative Data Collection and Analysis



3.6 Confidentiality and Ethical consideration

Informed oral consents had been obtained from the respondents prior to the interview. For this purpose, every study participant was informed about the title and the purpose of the study, the expected study duration, the expected number of participants and the participants’ responsibilities. All respondents were informed that the participation was voluntary and that they could withdraw from the study at any time without giving any reason and without fear; and confidentiality of the information was assured. The names and contact details of the investigators were also provided at the beginning of the conversations. No question-item was expected to harm the respondents, their families, friends or community members. The questionnaire was constructed so as to be respectful to the emotional and social integrity of the respondents, their families, friends or community members.

The information provided by the respondents was not to be used for purposes other than the study. Names of the respondents were not asked for recording without the permission of the respondents. Particular care is taken during the presentation of the research findings so that the information presented is sufficiently aggregated to ensure that no individual can be identified.

The study team adhered to YPSA’s code of conduct, protection from sexual exploitation, abuse and harassment policy, child protection policy, anti-fraud and anti-corruption policy.

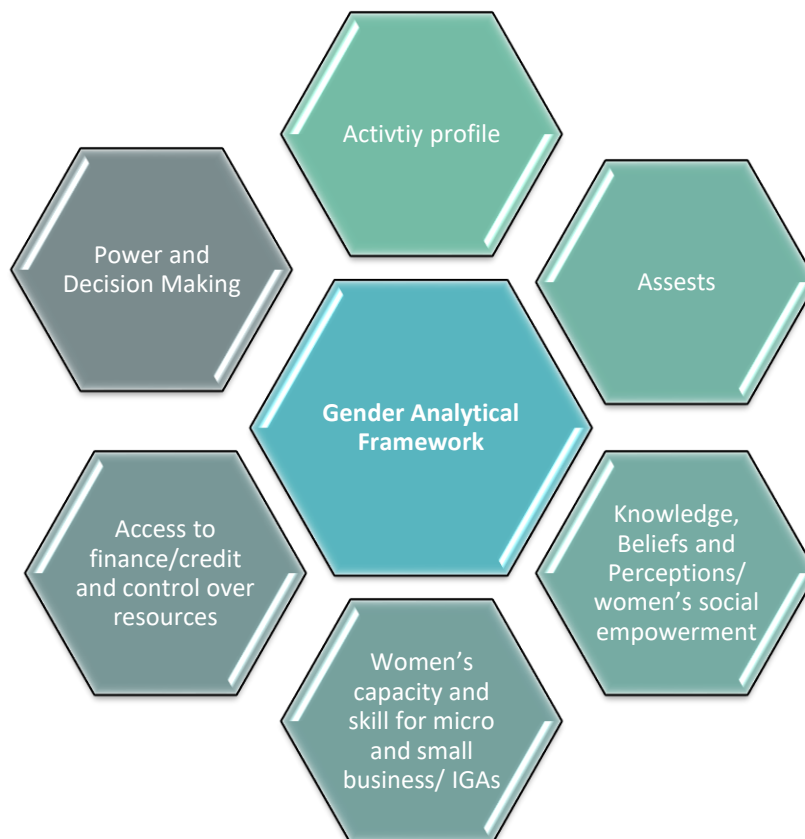
Chapter Four

4. Findings

4.1 Market assessment using gender analytical framework

In order to analyze the market and identify market-based and resilient livelihoods opportunities for women and exploring the barriers for accessing business finance options, the study team adopted a 'gender lens' or a gender analytical framework addressing specific area. The elements of the Gender Analytical Framework has been considered in the light of the nature of the assessment. The study has followed the six domains of gender *analytical framework* i.e., *Activity profile, Assets, Knowledge, Beliefs and Perceptions/ women's social empowerment, Women's capacity and skill empowerment for micro and small business/ IGAs, Access to finance/credit and control over resources and Power & Decision Making.*

Diagram of analytical framework



The market assessment was carried out to find out the areas of micro and small businesses, and opportunities with the most promising growth potential for women to successfully contribute to sustainable livelihoods. while not undermining the natural resource base. It also attempted to explore the barriers which effect women to access into the finance or credit.

4.1.1 Beneficiary Economic profile

Demographic profile: A total of 100 women have participated/responded in the interview in Ramu and Chakaria Upazila under Cox’s Bazar districts. Of them 75 women were from Ramu and 25 women from Chakaria upazila. Among the total respondents’ majority are married (71) while a total of 23 women are unmarried. Among the others three (3) women are widow, two (2) are being separated and one (1) is divorced.

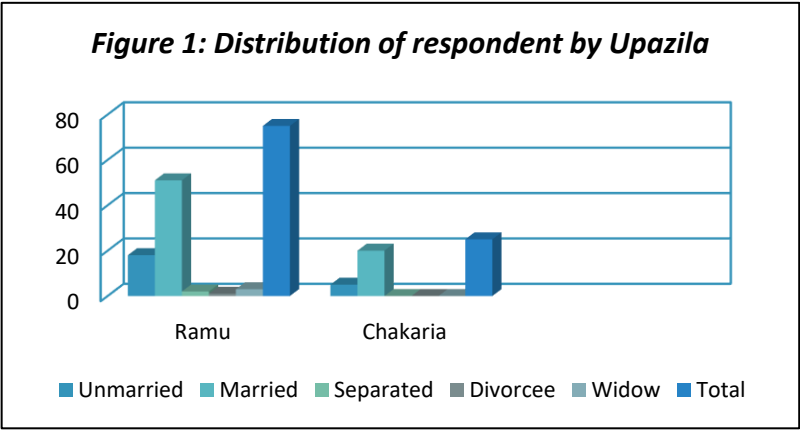
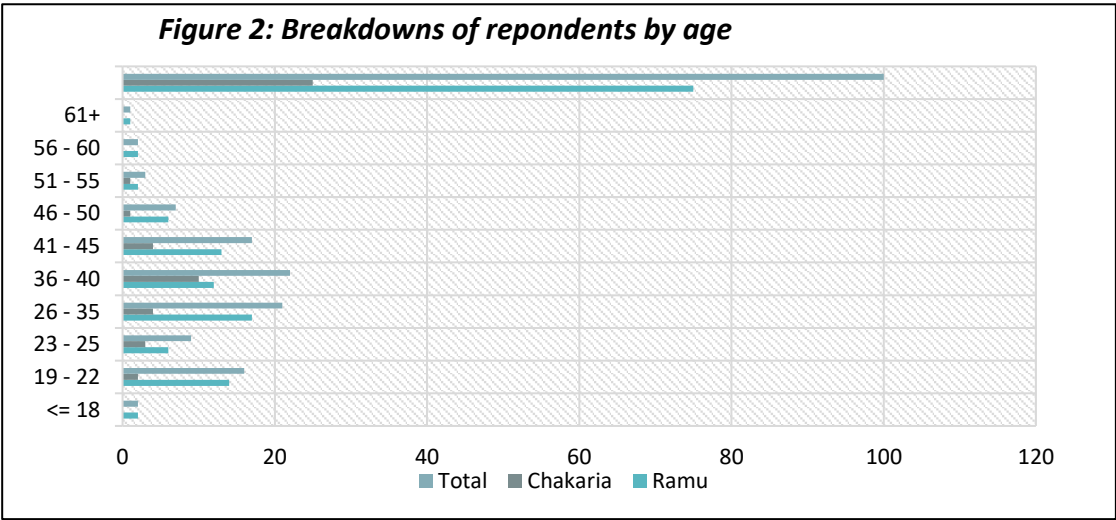


Figure 2 shows the age groups of beneficiaries. Most of the respondents (22%) are aged between 36 and 40 years. The second majority respondents (21%) fall the between the age of 26 – 35 years. This age group is followed by 41– 45 years and 19 -22 years. These groups consist of 17% and 16% of the total respondents.

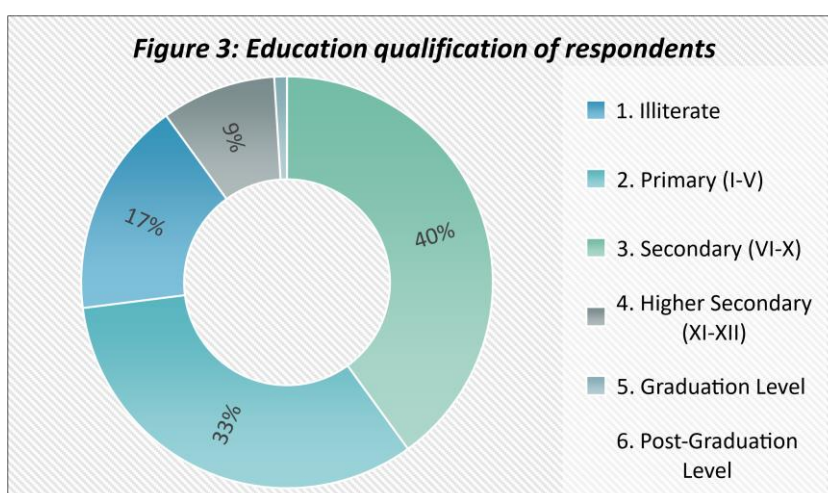


Head of household: Out of the total respondent 11% are heads of households while 71% women reported that their husband is the head of the house and 17% women informed that father is the head of their household.

Disability: Among the 100 women five (5) have reported that they have disability in Ramu upazila. In order to identify the disability among the respondent the Washington Group Short Set Question (WSSQ) were utilized while recording the respondent’s response.

Ethnicity: All respondents are Bangali. None of the respondent came from other ethnic groups.

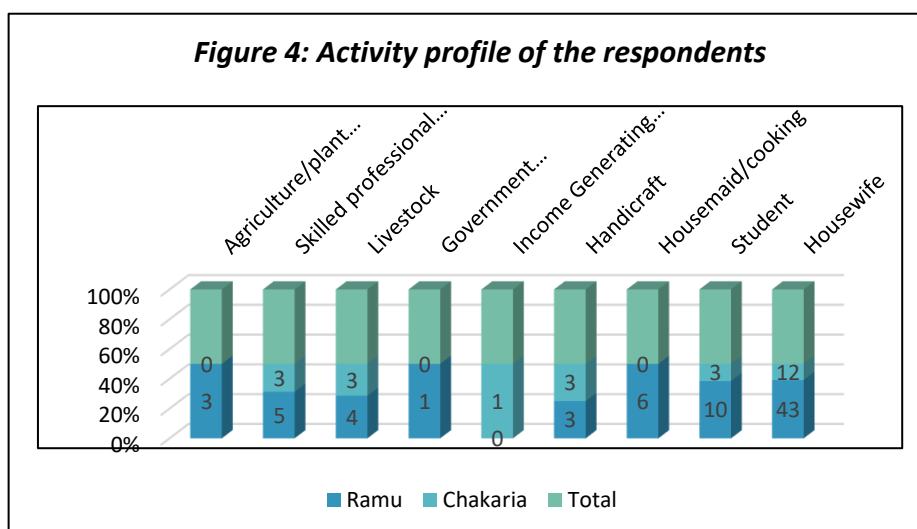
Education: Figure 3 shows educational status/completion among women respondents. The majority of women/respondents (40%, Ramu 27 and Chakaria 13) completed the secondary level education (grade VI- X) and 33% (Ramu 24 and Chakaria 9) completed primary education (Grade I- V), 9% (Ramu 7 and Chakaria 2) completed higher secondary education (grade XI- X) and 17% percent had no education. One percent had completed graduation level education. None of the respondents completed postgraduate education. Education opens up opportunities and increases choice. Women's low literacy levels are one of the major impediments to them benefitting from capacity building and training opportunities.



It was taken into account of the fact that women's and girl's ability to engage in livelihood activities and participatory governance is influenced by their age, economic circumstances, educational status, and disability. Therefore, the study analyzed these factors.

4.1.2 Activity profile: Analyzing the market based and resilient livelihoods opportunities for women activity profiling has been prepared to understand the women's engagement in economic activity/productive.

Main occupation:
Among the total responded majority women (55%, Ramu 43 and Chakaria 12) are housewives while 13 respondents are students, six (6) respondents are engaged with different work i.e.,



skill professional, livestock rearing and engaged with Income generating activity. Rest of the women mentioned that they are unemployed or do not mention anything. This signifies that targeted women in Ramu and Chakaria are insignificantly involved with economic activities.

Agriculture/Livestock/Poultry: Three women reported that they are engaged with agriculture activities in Ramu upazalia which they treat as their secondary occupation. Four women are involved with the livestock raring while three women in Chakaria are involved with the handicraft making/business.

Employment: Only one woman is working in the private sector.

Figure 4 also reveals that most of the respondents (55%) are engaged in household chores which signifies gender role of women in Ramu and Chakaria are mostly heavy and unequal unpaid care. This deters them from engaging into productive activities beyond household and adds to system-level constraint. For example, where women are unable to leave their house due to their care responsibilities, such as preparing meals at specific times of the day, they are less likely to get involved with productive activities and earn money. These further constraints her mobility, networking, access into market-based information system and developing relationship with societal bodies. Due to engage in heavily gender role her contribution remains unpaid which hinders her economic empowerment.

4.1.3 Assets

Land

Land ownership is important for economic empowerment and social status of women. Secured land right provides women with a stable income and can improve access to financial credit. It can also increase their standing in local communities and increase the influence they can exert in local governance. It makes women more independent, can increase their ability to influence household decisions and makes it easier for them to leave an abusive relationship. This study shows that among the targeted women only two women (one in Ramu and one in Chakaria) have less than 10 decimal of land ownership. Only one woman has 30 decimal of land ownership in Chakaria. All three respondents mentioned that their land is cultivable.

Livestock

In rural Bangladesh livestock is considered as ‘bank’ for the poor and underprivileged families. Livestock provides financial back up during any economic hardship caused by natural or manmade disaster, ill health, unforeseen family crisis etc. Traditionally women take care of household level livestock and they are the keepers and growers of household level livestock. Even though women play main role in rearing livestock, yet, they do not get share of the economic benefit from the sold livestock which disempowers them economically. They also do not have control over decision of selling of the livestock.

Table 4: Ownership of Livestock

| <i>Owned</i> | <i>1-5</i> | <i>6-10</i> | <i>11-15</i> | <i>16-20</i> | <i>21-25</i> | <i>26-30</i> | <i>Total</i> |
|----------------|------------|-------------|--------------|--------------|--------------|--------------|--------------|
| <i>Cows</i> | 1 | 4 | 1 | 1 | 0 | 0 | 7 |
| <i>Goats</i> | 0 | 2 | 1 | 1 | 0 | 0 | 4 |
| <i>Chicken</i> | 2 | 3 | 4 | 0 | 0 | 3 | 12 |
| <i>Total</i> | 3 | 9 | 6 | 2 | 0 | 3 | 23 |

The above Table 4 shows that a total of 23 women own livestock (15 women in Ramu and 8 women in Chakaria). The Table also demonstrates how much livestock one women has in her possession. The more one woman has livestock in her possession the more she is likely to have capital.

Enterprise/IGAs

An enterprise/IGA is any activity that generates income for the family; the activities can include agriculture, livestock rising, fishing, post-harvest processing and services. Income generating activities are directed towards an economic focus and aim to increase the cash available to the family, improve the local economy, and strengthen the livelihood strategies so that the families are not vulnerable. IGA can be supported through training, improving access to productive assets and increasing sales channels. Income generation can help to overcome food insecurity when economic factors are a fundamental cause of food insecurity and when food is available in local markets but lack of money is the main difficulty faced by the vulnerable population.

The study findings show that only one woman is running small business/micro enterprise as IGA in Chakaria. This finding underlines that women in Ramu and Chakaria are yet to get involved in small business/micro enterprise as IGA in big numbers. On the contrary, respondents who participated in the FGDs reported that the existing IGAs practiced in this area are viable and climate resilient. The existing IGAs practicing are Tailoring/sewing, goat and cow rearing, poultry birds rearing, Making Pati, Tupi, Nakshi kantha etc.

The overall picture of asset owned by women reveals that their asset base is very low and less diversified. Asset ownership is considered to be one of the most important determinants of economic empowerment and targeted women in Ramu and Chakaria have inadequate assets to their possession. It is worthy to mention that in the context of project area poor households consider cattle, land, poultry birds, productive equipment such as swing machine, embroidery machine etc. as assets. Many NGOs (BRAC, CARE, Caritas) including the government of Bangladesh undertakes 'direct asset transfer' program which is basically providing poor households all these items for poverty alleviation.

4.1.4 Knowledge, Beliefs and Perceptions/ women's social empowerment

Gender equality and women's empowerment are key goals in their own right and are central to all other development goals particularly in the domain economic empowerment and access to market. Gender equality outcomes are not just about employment rates, education outcomes, financial inclusion or representation in government institutions they are about equitable decision-making power, shared control over assets and income, personal safety, mobility, equitable interpersonal relations and having access to capacity building. They are about transforming the relationship between men and women so that women as well as men are able to claim and exercise their social and economic rights.

Knowledge of and knowledge about their rights is essential for women's empowerment. However, women often do not have a good understanding of their rights including their rights to own and control land. Women in the targeted communities also experience inequality as a result of traditional beliefs and perceptions. Women are held back by patriarchy and sexism embedded in traditional laws and customs which deny women their right to personhood, which in turn is a barrier to women being able to participate freely and independently in productive activities which in turn give them the economic emancipation.

FGDs and KII conducted at the field level captured dimensions of knowledge, belief and perceptions of women's empowerment in the form of gender awareness, institutional mechanism that foster women's active group participation, equal treatment in running IGAs and small enterprises etc.

Gender Awareness Training

Majority of the FGD participants from Ramu and Chakaria mentioned that they received training on Gender and Development. They told that YPSA has provided gender training and they learnt many aspects of gender and role of men and women from the training. One constraint mentioned by the participants that they cannot remember always what they learnt from the training. When asked whether they are able to practice what they learnt (from Gender Training) in their daily life; they replied sadly that they *“learnt many good things but they can’t practice those”*. At least 25% of the participants claimed that they are not seeing application of such training learning. When inquired why women cannot practice the learning, the answer was *“because the society has established a traditional ritual and women are agreed and habituated with the prevalent gender norms which is not so easy to break suddenly”*. However, the participants also mentioned that practicing of training learning is increasing slowly.

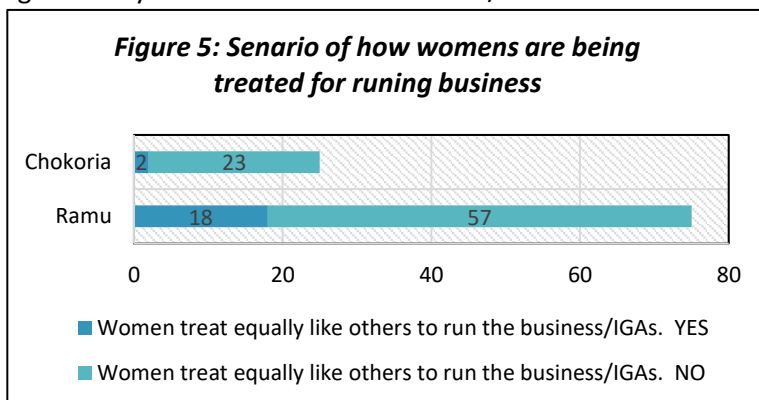
Institutional mechanisms that foster women’s active group participation

Outcome from the FGDs conducted in the field level shows that women also think that their participation in different group-based activities adversely affected by childcare and domestic responsibilities. Women also mentioned that they are less invited to community meetings other than those held within their own village or community.

When asked whether they are able to participate in any market-based networks or trade bodies, the answer was ‘no’ as they are busier with household chores.

Women being treated equally like others to run the business/IGAs

Vast majority of women in Ramu and Chakaria feel that they are not equally treated to run their business/IGAs. Survey data & insights from FGDs reveal that 80% of women feel they are unequally treated in running business. Another significant observation that came out from FGDs and KIs is that women do not feel confident enough or they are fearful to run business/IGA. When asked why women have feared to run business or IGAs the answer was “women can’t move anywhere and anytime easily like men”. Therefore, they may start business with joint efforts with husband and or family members. Some participants responded that they are not good in running business.



The above figure shows that only 20% women (Ramu 18 and Chakaria 2) reported that they are being equally treated like other to run the business/ IGAs while 80% women are mentioned that they feel they are not being equally treated.

Traditional belief system

Patriarchal norms, values and belief systems are dominant in rural Bangladesh. Communities living in Ramu and Chakaria are no exception to that. As a result, women's work is analyzed in the context of the powerful system of male dominance that operates in the society.

The field study reveals that women’s responsibilities for care work further limits the time they have available to engage in more productive livelihood activities. Care work is also devalued and taken for granted – it is not seen as “real” work because its cash value is not recognized, and it is seen as something that women do “naturally”. Men’s cash contribution to the household - whether from the sale of surplus produce or paid employment - is one of the ways their right to be dominant in household decision making is justified, and responsibility for unpaid care severe limitations on women’s ability to engage in productive livelihoods and economic empowerment.

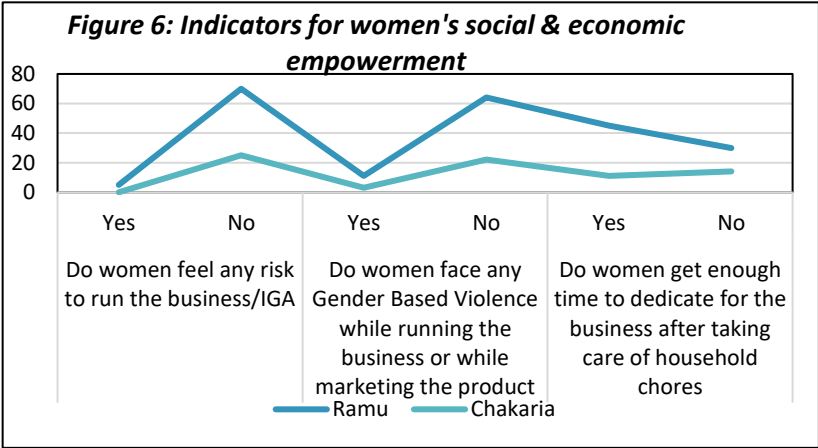
When asked about community perception about women who run the business, 89% women (Ramu 64 and Chakaria 24) opined that community people are very positive about women’s engagement in business. They recognized that women’s engagement in business empower women economically and their income contribute to family expenditures i.e., education of children, ensuring health food for children, attaining medical service etc. They think only husband’s income cannot meet all family needs. Because of women’s involvement in small business/ IGAs also allowed women to participate in the social event where women can speak freely and can give their opinion for social development as women are valued when they are economically empowered. Only 4% women think community people negatively perceived their engagement in business and 7% women haven’t give any response.

Mobility

Women’s mobility in the study area is limited mostly within their relatives’ households or at best within their own village. Women generally visit their natal houses to meet their old or sick parents, to get financial or any other kind of support during crisis periods. They hardly go to the town to buy clothes especially for their children. They visit the health center mainly for the treatment of their sick children or for their own reproductive health care.

Only a very few women go to the crop fields, mainly for activities like weeding or collecting fodder and firewood. It is rare for a woman to cultivate crops in the field due to the restrictions imposed by cultural and religious norms. Thus, the lack of women’s physical mobility deprives them of getting better livelihood opportunities let alone getting involved with any business enterprises.

The study reveals that majority of the women 95% (Ramu 70, Chakaria 25) opined that they do not feel any risk to run the business while only five women reported that they encounter some risks. This might be because they are currently involved only livestock raring, agricultural activities and handicraft making which is less risky. 86% women expressed that they do not face Gender Based Violence (GBV) while running or marketing the product. FGD participants stated that they do not face serious risk of Gender Based Violence (GBV), extortion, exploitation, to run the business/IGAs. The fact they consider that being poor and vulnerable women only can involve very small-scale IGA for which they don’t need to handle large amount of cash, don’t have to make significant networking and linkages etc. But 14% women reported that they come across with GBV. In that case they know about handling process such as involving the local Matbor (village leaders), UP members/chairman etc.



On the other hand, 44% women informed that they do not get sufficient time to involve with the business or IGAs as they are heavily burden with the household works.

Aware about gender role and practice

Most of the FGD participants claimed that they received gender training from YPSA and at that time they came to know about gender role and opined that training is useful. However, they also mentioned that they can hardly practice those knowledge in their day to day life as traditional gender role and norms are very strong and it is not possible to break those norms so soon. On the contrary, women also mentioned that with education and economic emancipation, they believe they will be able to practice the policy directions slowly in their community and society.

4.1.5 Women's capacity and skill for micro and small business/ IGAs

Setting up and running own business can be a route to economic independence and empowerment and create new opportunities for women. By doing so, women entrepreneurs contribute to sustaining economic growth, job creation and improving the living standards of their families and communities. Small business or income-generating activities can be undertaken in or near their home. The main purposes of initiating small business/IGAs are to make women self-reliant and raise them as an income generator so that they enjoy equal dignity and respect in family and community as equal partner in economic emancipation of the family.

However, it is not easy for women to set up and run small business/IGAs in the context of rural Bangladesh. There are several factors that influence women in setting up her own small business/IGAs. Basic skill set and or capacity that are essential to run a small business are:



All these factors add challenges to women in setting up small business/IGAs. Consequently, women's capacity and skill empowerment for running micro and small business/ IGAs is fundamental requirement.

Women are capable to run micro and small business/ IGAs

Several KII conducted with a local business agent including representatives from government officials revealed that *"women in Ramu and Chakaria lack taking initiative and willingness to take IGAs; lacks required knowledge and skills on IGAs and for marketable IGAs. Women also do not have Marketing knowledge and skills including online marketing"*. They also lack knowledge on business management

and networking; appropriate training support organizations; finance and also information about financial resources. From the KII it was also learnt that women are not aware of standard/quality of products, and they do not have access to online platform for business and networking.

Women have market information

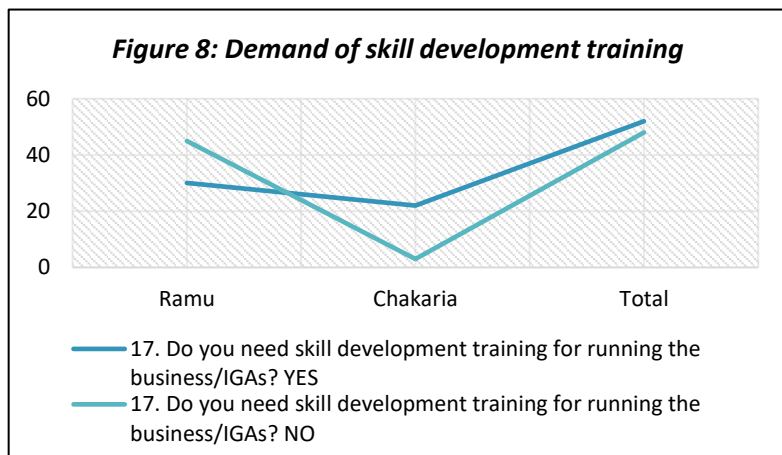
Market information is one of the key determinants of running successful micro and small business/IGAs. Market information makes the customers aware of products or services, engages them, and helps them make the buying decision. Furthermore, it is essential in understanding demand, relevance, reputation, competition, etc. of a product. Market information provides the answers to sellers/producers to make decisions to move forward with their micro and small business/IGAs.

Insights from KII conducted with Upazila Social Service officer reveals that women in Ramu and Chakaria lack adequate knowledge and skills on marketing and modern marketing process, market study and analysis, price up and down, monitoring of product market regularly, availability and price of input etc. It was further mentioned that women are unaware of *“risks such as if market price fall then stocked the product for a period and wait and continue production either same quantity earlier or less”*. Women also do not have sufficient information about when to change the business into other suitable one and find out the possible ways of mitigating the problem.

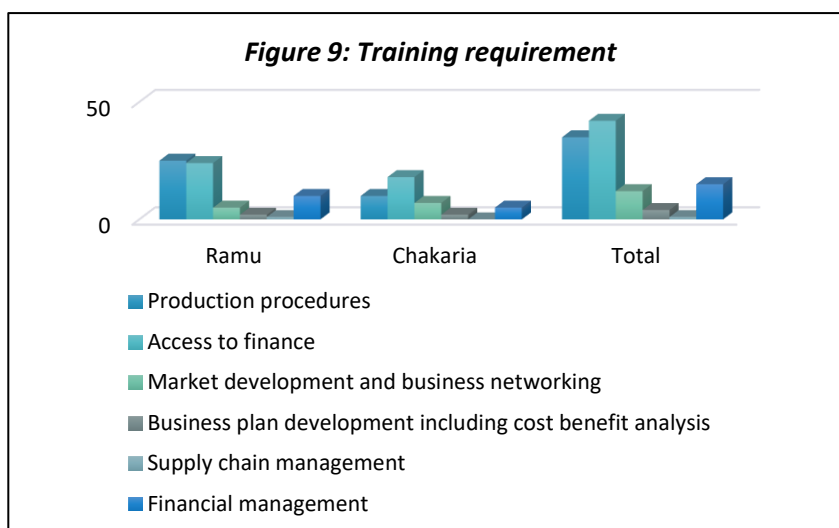
Sources/opportunities for skills development training

Knowledge and skills are power to run micro and small business/IGAs. The more one acquires knowledge and skills the more one’s business can grow. By accessing technical skills training for running small business/IGAs one gains self-confidence and competence to perform her business dealing to the best of her ability.

From the survey data, it was revealed that 52% women (Ramu 30 and Chakaria 22) stated that they require skill development training to run the business effectively and efficiently resulting to make the business profitable and sustainable. On the other hand, 48% women (Ramu 45 and Chakaria 3) informed that they do not require any training as they are mostly engaged for livestock rearing and handicraft making which require minimum skills.



Majority women (81%) stated that they need the training on how to access finance followed by production procedures on different products such as block-batic, fashion designing etc. (67% women). It was found that 23% women are enthusiastic to get training on market development and business networking to sell their products and 29% women are interested to develop their skill on financial management so that they can able to do the cost benefit analysis to run their business.



FGDs and KII conducted for this study shows that there are some opportunities within government departments for skill development training for women. Jubo Unnayan (youth development department) a wing of government responsible to facilitate business has the scope of training support. Apart from Jubo Unnayan some other institutions of government have the scope of business training support for women. For example, there is Department of Women Affairs (DWA), Department of Social Services (DSS), Agriculture, Animal husbandry, BISCIC etc offers skill training for business development. Additionally, there are NGOs who are also providing business training support.

Apart from opportunities for skill development training there are many sources of financial support both from government, NGOs and Banks. Women do not know about these sources of finance/capital for the desired business. KII participants mentioned that local NGOs offer financial and or capital support for micro and small business/IGAs. But NGOs (BRAC, ASA, Grameen Bank etc.) charge high rates of interest on the loan amount as a result, women are sometimes reluctant to borrow money from enterprise loan from NGOs. On the contrary, Jubo Unnayan Office provide loan support: After receiving training amounting Tk.60,000/- to 150,000/- @ 2.5% service charge, monthly instalment, 24 instalments with 3 months grace period. Another type of loan support offered by Jubo Unnaya is Tk.12,000/- to Tk.20,000/- where a maximum of 5 members from a family can avail this loan which is equivalent to Tk.60000/- to Tk.100,000/- @ of same 2.5% service charge.

Women are knowledgeable about market linkages

Market connectivity and or market linkage can boost profitability of micro and small business/IGAs. In Bangladesh, small businesses are not linked to markets for a variety of reasons: remoteness, low production, low prices, and lack of information, to name a few. Most of these micro and small business practices either subsistence level production or operate mostly in local markets due to lack of connectivity. As a result, incentives remain weak, investments remain low, and so does the level of technology adoption and productivity, resulting into a low-level equilibrium poverty trap. Identifying and linking micro and small businesses/IGAs can significantly increase incomes as they access high-value markets and sell value added produce.

FGDs and KIIs conducted during field study revealed that almost all the women IGA holders are having insignificant market linkage regarding their product. Market connectivity is informal, and it is maintained through husband and or family members only. As a result, despite having good potential for high profitability from existing IGAs women remain disconnected with market due to lack of information and or suitable market linkage platform. Poultry birds rearing; animal husbandry; cow fattening; fisheries; goat rearing; pati-Mora making; agriculture-Vegetable and horticulture; swewing/tailoring; crafts-Nakshi kantha; Block-Batik etc. constitute significant part of rural economy and it provides windows of opportunity for women to get linked with market system. Unfortunately, adequate market linkage is missing in Ramu and Chakaria. One business agent also claimed that there is no on-line platform for market linkage in the area.

4.1.6 Access to finance/credit and control over resources

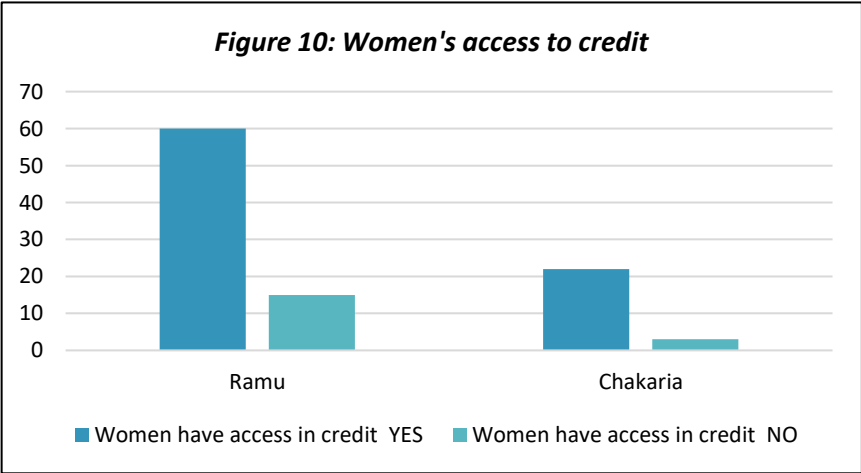
Women’s access to financial services (savings, credit, micro-insurance) is vital for economic empowerment. Aim of Economic empowerment is to secure women’s control over productive assets and resources, increase their income and improve food security and increase resilience. Savings and groups provide an efficient platform to strengthen women’s financial inclusion, economic empowerment and engagement as active citizens.

The study team conducted mapping of available financial services as well as access to finance/credit and control over resources through KII and FGDs. From the KII & FGDs it is revealed that there are many sources of financial support both from government, NGOs and Banks. Participants mentioned that local NGOs offer financial and or capital support for micro and small business/IGAs. But NGOs (BRAC, YPSA etc.) charges high rate of interest on the loan amount as a result, women are sometimes reluctant to borrow money enterprise loan from NGOs.

Women have access to credit:

Women’s access to credit can be steppingstone enabling women to realize their human rights more broadly and challenge the social norms that constrain them (social, political and religious) towards social & economic emancipation. Numerous studies and research show that women have the potential to transform lives of their families and communities once they are given access to credit for productive purpose.

The study data reflected that 80% women (Ramu 60 and Chakaria 22) have access to credit in different financial organization which mostly offer micro credit such, Brac, ASA, Grameen Bank and some local micro finance organization. This credit opportunity enables women to undertake small business. But 18% women reported that they do not have access to credit as they cannot full the minimum criteria for taking loan.



BRAC also provides financial services to women. Women members of BRAC savings and credit group are eligible to get any IGA loan from BRAC. However, poor and marginalized women should fulfil minimum requirements as mention below.

- to have required knowledge and skills on initiating and running of IGA;
- to have minimum level of business knowledge on IGA;
- to be a member of the Somity/Organization formed and administered by BRAC;
- 5% savings of requested amount of loan to be deposited in the Somity;
- A guarantor is needed for the loan;

Loan repayment is monthly installments basis. 1 month to 3 months grace period is given to borrowers and it depends on the nature of IGA and its products. But the loan should be repaid within 1 year period by maximum 12 installments. And if any borrower wants to repay her loan fully at any time of the year, she will get the scope only to repay the service charge. And service charge will be counted and repaid only for that time. Minimum and maximum ceiling of loan available are TK. 5 Lac to 50 lacs. BRAC has scope for capital support, but the borrower should have to start the business first. It is for all men and women, but women are preferred.

Information about financial institution

Quick access to reliable information about financial institution is critical for decision making in business. Availability of information about financial institutions is not problematic in the area due to the fact that Micro Finance Institutions (MFIs) have made a surge in rural Bangladesh since 1980s. Leading MFIs in the project areas include BRAC, ASA etc. Hence, there are ample formal and informal financial institutions in the project area. Women do not know about these sources of finance/capital for the desired business. Key informants from financial institutions interviewed in Ramu and Chakaria stated that women were less likely to apply for loans than men due to the fact that they are unaware of availability of such institutions in their locality.

Women are capable to calculate the profitability, manage the cash flow, meet the requirement of buyers etc.

Having sound business practices sets a strong foundation for micro and small businesses/IGAs. The respondents were asked whether business practices were adhered to in their business. Women participated in the FGDs mentioned that they lack knowledge and skills in a number of areas including bookkeeping, records management, financial literacy and management, marketing of products, entrepreneurship, business management, drawing business plans, profitable use of credit from the savings groups and identification of viable businesses/business opportunities, calculating profitability, quantity to be produced against supply orders, acquiring raw materials, etc.

KII informants from local business agents interviewed during field study said keeping business records and marketing depends on ones' level of education. Those with little education find it hard to keep records but those with relatively higher levels of education if given training can keep records. Calculation of profit and loss is complex as most of the women in business are neither educated nor trained on how to keep records or write a profit and loss account.

4.1.7 Power and Decision Making

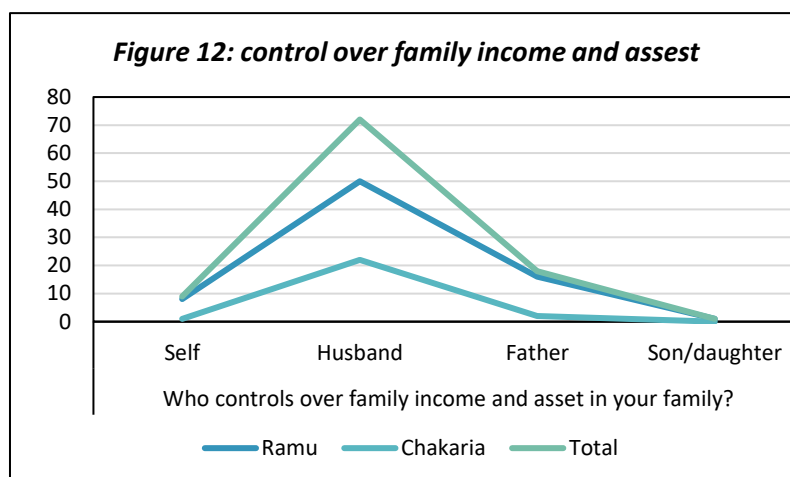
Economic empowerment of women means ensuring that they know their rights and are enabled to influence decisions making at all levels and control their own lives. GDs conducted with women &

men also reveals that their limited education is a barrier to start any business independently, in general and they are also not confident to undertake micro and small business/IGAs.

In the domestic sphere women have very limited ability to change the balance of power and continue to be subordinated by husbands and fathers. Some women feel that they have very limited ability to negotiate with local leaders or their husbands and lack confidence that they even understand what their rights are. Women with at least some secondary school education and who are from less deprived homes were more confident that they understood their rights and that they could negotiate with their husbands than other women.

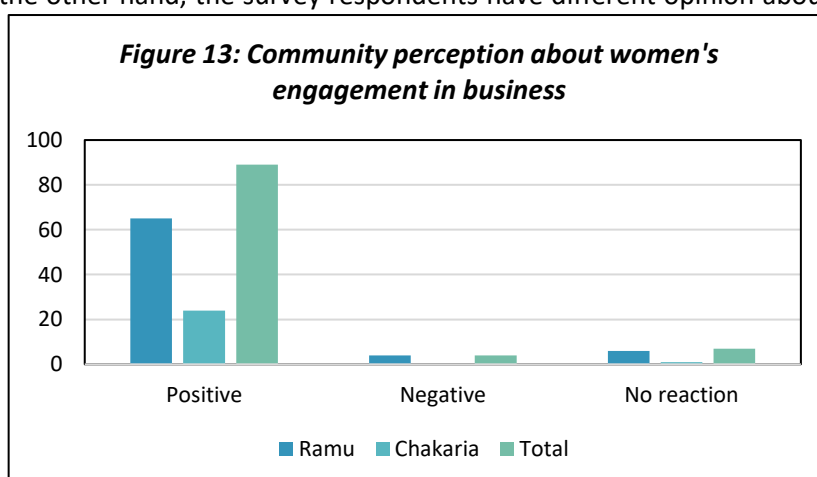
It was found that male counterpart dominantly controls over the family income and assets even when the women are earning through their small business. 72% women indicated that

their husband is the main person who controls the family income while 18% women stated that their father is main person to control the family income. This signifies that the women in Ramu and Chakaria have less or no power over decision making regarding their business and income.



Women independently run the business

Even though women have the potential to run business independently, yet social-cultural barriers hinder them in running their business independently. This is largely related to the multiple gender roles of women and the negative perceptions about women's engagement in work outside the home and economic autonomy. On the other hand, the survey respondents have different opinion about the women's engagement in business. Figure 13 shows that 89% women stated that local community people's perception is positive about women's involvement in business. However, KII and FGD participants mentioned that women need to balance between domestic work and business engagements which is a big challenge. Domestic work was reported to encroach on the time for opening and closing of businesses.



Male participants in FGDs acknowledged women's contribution to household welfare from the income of small business. FGD conducted with 12 male members revealed that *"there is no restriction from the society and or family if women want to engage in business, then they can"*. On the contrary, some men were apprehensive about their involvement in business especially movement outside the home, from one market place to another. Women's mobility especially for the married women was

thus noted to be restricted which denotes that women are yet to run their business independently. However, women who are single, widowed or divorced/separated were more likely to run their business independently than the married women.

One KII participant (business agent) from Ramu mentioned that fear of failure in business impacts women's self-confidence and thereby to run their business independently. Thus, women tend not to take business risk mentioned the local business agent.

Take decision for making growth of the business

Some men who participated in FGDs reported positive attitudes towards women's economic work particularly their efforts for making growth of the business/IGAs. Men admitted women as progressive, hardworking and good at saving. Men also recognized the need for growth of the business which ultimately contributes to family welfare and meeting household expenditures and other unique needs.

However, most women are engaged in subsistence level business/IGAs which adds small amount of financial benefit to the family. Common micro and small business/IGAs in which women are involved are handicrafts- Nakshi kantha, Shitol pati, Jute mat, Brash pack, Kushon and pillow cover, embroidery etc. All these products have limited marketing channels/opportunities. Therefore, it appeared to be challenging for women to make growth of their business. Additional factors in pushing growth of the business are maintaining quality products, collection of new item and design and availability capital.

Women capable to choose type of projects/IGAs

"Freedom of choice" is one of the key aspects in business development and or business promotion. Success in business or making profit from the business depends on choosing the right kind of projects/IGAs. It enhances productivity, improves self-confidence and adds to self-esteem of women. Giving women power to choose the type of project/IGAs at family and community level leads to increases in the provision of public goods

FGDs and KIIs conducted in the two study sites reveal that women generally see that the only option open to them is to start a small enterprise within the vicinity of their own community/locality. In other words, psycho-social factors which are the outcome of women's subordinated structural position in society limit their ability to act and make choice for business/IGAs.

Women invest capital without influence from spouse or family

Capital is one of the core elements of productive functions. Without investing capital no business start-up is possible. The FGDs and KIIs conducted in two sites shows that micro and small business/IGAs run by women are less capital intensive. Field findings also shows that most small business run by women started without borrowing money from a financial institution. Family and or personal savings are frequently used as capital investment. Sometimes money is borrowed from other relatives or friends. All these inherent factors influence women in Ramu and Chakaria to invest money for small business without influence from her spouse or family. For capital investment she is tied with her husband or in-laws' decision. This in turn limits women's freedom to invest money to her preferred business.

4.2 Market Assessment for Identifying Suitable and resilient Income Generating Activity (IGA) for Women in light of Women's Economic Empowerment (WEE) Framework

The WEE framework

Economic policy and practice is defined in a way that is fundamentally biased against women and the types of paid and unpaid work they are engaged in. To address this unequal situation Women's Economic Empowerment (WEE) framework is a useful model to consider particularly in the sector of micro and small business/IGAs where most women are engaged. *This study used WEE framework to understand whether the livelihood activities engaged by women in Ramu and Chakaria promotes economic empowerment.*

Effective women's economic empowerment (WEE) occurs when women enjoy their rights to control and benefit from resources, assets, income and their own time, and when they have the ability to manage risk and improve their economic status and wellbeing. WEE contributes towards women's empowerment as it focuses on women's ability to gain access and control over productive resources and be recognized as fully participating economic actors.

This study examines the characteristics of rural women engaged in micro and small businesses in Ramu and Chakaria using the WEE framework. It analyses the policies, strategies and broader spectrum of inequality which women face in seizing economic opportunities and that affects their overall economic empowerment.

4.2.2 Unfavorable economic narrative

Economic system in rural micro and small business/IGAs refers to unjust for women and not women friendly. From the survey as well as FGDs and KIIs reveals that women in Ramu and Chakaria are heavily engaged in unpaid family work which signifies unfavorable economic narrative about women. After handling household level chores women get engaged with micro and small business/IGAs. Another significant observation that came out from the FGDs and KIIs shows that women in Ramu and Chakaria are involved in informal and small IGA activities which does not make any big impact in family income.

4.2.3 Safety and security

In many rural remote settings, women bear particular physical insecurity, including sexual violence, when carrying out daily tasks linked to their livelihoods and or micro and small businesses/IGAs. There are hardly any toilet facilities in rural market which is considered as impediments in their physical safety and security while running business/IGAs out of her home.

In regard to financial security general insecurity prevails among women for failure to pay back the loan or delays in payment in cases where the business is not working well. Risks connected to poor yields and crop failure is concerning for those dealing in agricultural produce that is vulnerable to climate change, environmental hazards, and unpredictable weather conditions such as drought and too much rainfall. High interest rates sometimes force women into a cycle of borrowing as they are not able to save but to keep borrowing to sustain their businesses this also triggers a sense of insecurity among women in undertaking micro and small business/IGAs. This phenomenon reveals that women in Ramu and Chakaria have not yet been able to overcome the fear of failure.

4.2.4 Resilient livelihood

Resilient livelihood is defined as the ability of women and men to cope with all these natural shocks and improve their well-being despite shocks, stresses and uncertainty. This requires building resilience by addressing the causes of multiple risks, fragility and vulnerabilities, without causing new risks and vulnerabilities. Building resilient livelihoods for women of Ramu and Chakaria also includes the promotion of public and private investment in social protection and asset transfers that enable women to access improved livelihoods opportunities. FGD conducted with women revealed that some women are getting food for work (KABIKHA), allowances for Widow, disabled women and Aged

women, subsidy on rice (30 Kg. Per month @ Tk.10 per Kg) and grants from the government for making shelter, allocation of Khash land for making a home including a house for the homeless etc. The study identified that women from both Ramu & Chakaria are capable to select resilient livelihood and they have the capacity to absorb the shocks which signifies that women are empowered for making choice of resilient livelihood.

4.2.5 Environment/eco-friendly production

In the study area, women's economic activities revolve around producing and marketing goods and services that are environment friendly and do not cause any harm to nature. Rather their micro and small business/IGAs and contributed to green economy. FGDs and KIIs conducted during this study reveal that a large number of women are engaged with handicrafts making using locally available raw materials from natural stock and recycling the household waste. For example, the Shitol pati is one of the dominant IGA in which women of Ramu and Chakaria are engaged . Raw material for making Shitol pati, mats etc. are collected from nature in a sustainable manner without causing any damage or harm to the plants. Similarly, making table mats, cushions and embroidery works do not cause any damage to soil, water or the natural environment.

4.2.6 Inclusive market system

Current market dynamics excludes women from the market system and it is predominantly biased towards men. On the contrary, to unlock the full potential of women in becoming successful to run micro and small businesses/IGAs inclusive market systems development remains a high priority. Women's Economic Empowerment and rights need to be prioritized for more equitable market systems to be achieved. From the field study it has been observed that women in Ramu and Chakaria are not tagged with an inclusive market system which deters them from economic empowerment.

4.2.7 Private Sector engagement

Private entrepreneurs/sectors play a significant role in sustainable economic growth & employment creation for women. Private sector stands as backward & forward linkages to the micro and small business/IGA in the study area. Participants in the FGDs and KIIs mentioned that they have the opportunity to supply goods to those private enterprises that make business in food processing and fashion designing. Apart from those trades, sewing/tailoring business owners, Nakshi kantha selling shops; block-batik making cottage industries, beauty parlours, etc. have the potential to engage women in their business ventures. KII participants from Department of Youth, Department of Women & Children Affairs, and Department of Social Services including local business agents emphasised on building market linkage with private sector enterprises in order to promote marketing of the goods and services produced by the women in Ramu & Chakaria. The study found that women's micro and small business/IGAs are not yet significantly linked with the private sector in Ramu and Chakaria. All their IGAs are mostly stand alone and isolated at household level.

4.2.8 Policy and institutional support from the government towards micro and small businesses

Support from the government is crucial for women in running their micro and small business/IGAs. In the context of Ramu and Chakaria, almost all the government officials representing the Department of Social Services, Department of Youth, Department of Women and Children Affairs unequivocally mentioned that the government of Bangladesh is working for women empowerment. In this regard the government has developed many policies, treaties, conventions, laws and rules and agreed with different international treaties and conventions that support women to unlock their potential to set up sustainable micro and small business/IGAs.

The KII participants mentioned that the government of Bangladesh has come forward and provided policy support through SME Policy in 2019, SME Policy Strategies 2005 and Bangladesh Small and Cottage Industries Corporation (BSCIC). Translating all these policy supports it was mentioned by the

FGD and KII participants that the government has also created support avenues for women. The KII participants mentioned that there are a host of institutions in the study area. For example, the Department of Women Affairs regularly arranges business development training for women and also provides capital support to set up micro and small business/IGAs. The Jubo Unnayan Adhidaptor (department of youth development) is also one of the important and prominent institutions that offer short and long training courses for youth in the area of on-farm and off-farm trades/business. Collateral free loans are also granted to successful graduates who want to start their business. The Agriculture Department also provides training for women on animal husbandry, crop diversification, pest management etc. Bangladesh Small and Cottage Industries (BISCIC) offer training and financial support. BISCIC also arranges trade fairs at local, sub-national and national level to promote the goods produced by the women. When women are effectively linked with all the institutional policy supports then their business could be scaled-up. This will contribute in economic empowerment.

4.3 Market-based and resilient livelihoods opportunities/IGAs suitable for women

The market assessment was carried out to find out the sectors, businesses and opportunities with the most potential for resilient & sustainable livelihood which can successfully contribute to the sustainable economic growth. The objective of the assets/economic profiling was to identify the small businesses and IGA opportunities available in the two selected upazila. To achieve this objective, the following was identified from the survey: (a) the most interesting and suitable IGAs; (b) the types of on-farm and off-farm activities. A total of 62 women (Ramu 38 and Chakaria 24) expressed that they intend to involve themselves with the small business/IGA.

4.3.1 Opportunities identified for community enterprises/IGAs from the survey

Most of the opportunities that received top ranking in two locations from the survey are knitting and handicrafts, which are most dominant business opportunities in the study area. The second ranking opportunity is the agriculture sector like kitchen gardening, fisheries, poultry which are the major business opportunities in the study areas. Katha stitching puffed rice making, tailoring, and small business has been suitable business opportunities too.

Table 5: Identified livelihood/business opportunities

| | Ramu | Chakaria | Total | Rank |
|--|------|----------|-------|------|
| Agriculture | 32 | 6 | 38 | 4 |
| Fishery/fish processing | 25 | 4 | 29 | 5 |
| Kitchen Gardening | 33 | 6 | 39 | 3 |
| Katha stitching | 9 | 10 | 19 | 6 |
| Knitting | 65 | 24 | 89 | 1 |
| Livestock | 4 | 1 | 5 | 9 |
| Poultry | 3 | 0 | 3 | 11 |
| Puffed rice | 14 | 0 | 14 | 8 |
| Small business | 4 | 0 | 4 | 10 |
| Tailoring | 10 | 6 | 16 | 7 |
| Handicrafts -Nakshi kantha, Shitol pati, Jute mat, Brash pack, Kushon and pillow cover, embroidery | 45 | 16 | 61 | 2 |

These businesses/livelihood options (as displayed in the Table 5) were recommended for women due to moderate to high profitability, high market demand, available support services, access to market, less exposure to product- or market-related risks, and high involvement opportunity for the beneficiary and the community. The amount of investment required to start the businesses and the level of complexity of business management were also considered during the selection of these businesses.

4.3.2 Opportunities identified for community enterprises/IGAs from FGD and KII

FGD participants opined that sewing/tailoring, small cottage industry, Handicraft (Shitol Pati, Mora, Nakshi Kantha, jute mat, brash pack, kushon and pillow cover, embroidery), computer, poultry birds rearing, goat and cow rearing, vegetable cultivation and homestead/kitchen gardening etc. are feasible in the context of climate resilient as well as market demand based. Response from participants denotes that common IGAs in the area are both on-farm and off-farm based. All these IGAs are manageable, and it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets. And all these do not undermine the natural resource base of the locality and those are highly likely to become sustainable.

The KII participants Upazila Women and Children Affairs Officer informed that at the moment, the Department of Women Affairs (DWA) has the scope of providing training only on two trades i.e Food Processing and Fashion Design. Both the trades are viable for women and climate resilient. These trades are profitable and highly demandable. Women can also involve in handicraft products making and weaving, embroidery, Batik etc. too.

Upazila Jubo Unnayan Officer reported that Department of Social Service (DSS) is providing some training under the institutional and non-institutional trade so that after the training the trainee can undertake the IGAs. Those are Computer training, Electrical Housewarming, Air Conditioner repairing, Poultry birds rearing; Animal husbandry; Cow fattening; Fisheries; Goat rearing; Pati-Mora making, Agriculture-Vegetable and horticulture; Sewing/tailoring; Crafts-Nakshi kantha; Block-Batik; Driving; Small cottage etc. All these trades are viable and climate resilient.

Table 6: Clusters of on-farm and off-farm activity

| Ramu | Chakaria | Off-farm/ On-farm |
|--|---------------------------|-------------------|
| Gardening/Cultivation (19) | Gardening/Cultivation (3) | On-farm |
| Dairy Farming (5) | Dairy Farming (2) | On-farm |
| Cow/goat Fattening (21) | Cow/goat Fattening (3) | On-farm |
| Poultry (27) | Poultry (6) | On-farm |
| Fisheries (25) | Fisheries (4) | On-farm |
| Livestock (4) | Livestock (1) | On-farm |
| Seamstress (14) | Seamstress (20) | Off-farm |
| Hairdresser (3) | | Off-farm |
| Knitting (8) | Knitting (18) | Off-farm |
| Trading (2) | Trading (1) | Off-farm |
| | Retailing (1) | Off-farm |
| Tailoring (12) | Tailoring (20) | Off-farm |
| Handicrafts -Nakshi kantha, Shitol pati, Jute mat, Brash pack, Kushon and pillow cover, embroidery) (45) | Handicrafts (16) | Off-farm |
| Food processing | | On- farm |
| Fashion Design | | Off- farm |

Note: Table demonstrates type of on-farm and off-farm activities that derived from FGDs.

On-farm activities: It was found that on-farm activities are highly and consistently represented in the opportunities identified across the two upazila. In addition, on-farm activities are aligned with the beneficiaries' existing economic activities and skills. All on-farm activities proposed for individual economic assistance require low product quality and specifications from buyers. Also, for those businesses, transportation of the products is not required, as most of the time wholesalers buy the products from farm gates or from the producer's household. Support services (training, input, market, finance) for agribusiness are also available from both government and private sectors. In terms of profitability, agribusiness is moderately good.

The data received through a survey shows that around 81% women stated that medium to high level profit is possible from poultry, fisheries, cow fattening, dairy farming and livestock. Informal credit facilities are also an advantage in this business. However, unforeseeable issues like diseases, flooding and drought are the major risks associated with agribusiness. From the survey data it was revealed 86% of women indicated that their agribusiness was affected by the erratic rainfall, flood or drought.

Off-farm activities: The respondents of both in FGD and survey opined that demand for services and off-farm activities are increasing. Proposed off-farm activities (table 6) for individual economic assistance represent low risk and moderate profitability. Some of these opportunities require specific skill development. Support services such as training and finance are not easily available. While engaging skilled beneficiaries in these activities, these support services need to be considered. Most of the opportunities do not require very high skills but rather prior experience and knowledge or require minimum skill; thus, these are suitable for individual/women economic assistance.

4.3.3 Challenges for running the small business/ IGAs

The study captured views of both survey participants, FGDs and KII about the challenges faced by women for running their business or initiating the business. The field survey shows 31% of women depicted that they lack their own land to start the IGAs particularly for the on-farm activities, while 35% reported that inadequate skill is one the major obstacles to involve in IGA. But the majority of the women (61%) stated that they lack finance to start the business.

Table 7: Challenge to run or start business/IGAs

| | <i>Ramu</i> | <i>Chakaria</i> | <i>Total</i> |
|-----------------------------|-------------|-----------------|--------------|
| <i>Lack of own land</i> | 27 | 4 | 31 |
| <i>Lack of skill</i> | 13 | 22 | 35 |
| <i>Lack of finance</i> | 38 | 23 | 61 |
| <i>Input unavailability</i> | 2 | 0 | 2 |

On the other hand, FGDs and KII participants reported that in case of on farm activities they face challenges if the natural disaster damages their IGAs. But for the off-farm activities women face challenge in marketing, ensuring quality of the product, creating attractive, innovative and time befitting product design, access to finance and management of the project.

4.3.4 Training and support services available for women economic assistance

Training is an essential intervention, as without proper skills in doing a business, the probability of failing increases. Knowledge about how to operate a certain business actually reduces the risk of failure. Based on the suggested income generation opportunities or IGAs, trades and business opportunities in two upazila, the skill development areas shown in Table 8 are considered having potential for the target beneficiaries.

Table: 8

| <i>Name of the training</i> | <i>Ramu</i> | <i>Chakaria</i> | <i>Total</i> |
|--|-------------|-----------------|--------------|
| <i>Production procedures</i> | 25 | 10 | 35 |
| <i>Access to finance</i> | 24 | 18 | 42 |
| <i>Market development and business networking</i> | 5 | 7 | 12 |
| <i>Business plan development including cost benefit analysis</i> | 2 | 2 | 4 |
| <i>Supply chain management</i> | 1 | 0 | 1 |
| <i>Financial management</i> | 10 | 5 | 15 |
| | | | |

From the survey data it is revealed (table 8) that the most potential area of training that women need is how to access finance. 42% women (Ramu-24, Chakaria-18) stated that access to finance related training is needed for running their business. The second most potential training need identified by the respondents is related to production procedures. 35% women (Ramu-25, Chakaria-10) opined in favour of production procedure related training. Need for financial management training scored third rank and 15% women (Ramu-10, Chakaria-5) opined that they need training on financial management to run their business/IGAs. Need for training on market development and business networking scored fifth rank. Only a handful of women identified business plan development including cost benefit analysis as potential for them four (4) women mentioned about training on business plan development including cost benefit analysis.

Training providing institute/organization

It is found that there are available training institutions mostly run by the government in the study area from where women can avail training for their skill development. The following Table provides a glimpse of information about which government institution/department is offering training on what subject/area.

Table: 9

| <i>Name of training institution</i> | <i>Type of training</i> |
|--|--|
| <i>Department of Social Service</i> | Trade training |
| <i>Department of Women Affair</i> | Trade training |
| <i>Bangladesh Small and Cottage Industry Corporation (BSCIC)</i> | Small and cottage |
| <i>Jubo Unnayan Adhidaptor</i> | Trade training |
| <i>NGO (YPSA, BRAC)</i> | Finance management training |
| <i>Agriculture Department</i> | Crop cultivation, crop diversity and paste management. |

4.3.5 Benefits of IGAs undertaken by women

From the survey data it is revealed that 87% (Ramu 64, Chakaria 23) women stated that the IGAs which they are practicing now are suitable for the economically disadvantaged people. Reason for such an opinion is that the current IGAs do not require big amount of money, do not require a

sophisticated skill and it also is easy to run as women are able to manage household chores as well as their IGA. Therefore, disadvantaged women can easily undertake these IGAs.

When asked whether the existing IGAs uplift their economic condition, 92% women stated that IGAs support to uplift their economic condition.

4.3.6 Climate change vulnerability on livelihood

The project areas, i.e., Ramu and Chakaria are prone to natural disaster and shocks induced by climate change. FGD and KII participants mentioned that every year cyclones and tidal surges hit this area/community. During cyclone and tidal surge saline water enters into the locality with force of 10 feet to 30 feet high. Tidal surge carries saline water and mud from the sea and inundates crop fields and households causing significant loss and damages. As a result, people lose their domestic birds and animals, damage houses, crops, trees, other belongings and even causes death at times. Tidal surge also causes loss of soil fertility which takes 3 to 5 years and more to be resilient and return to normal life. Employment opportunities of day labour are reduced significantly; people face severe food crises and it also causes internal displacement of poor people. Adverse impact of climate change reduces crop production, spreads diseases and malnutrition. Poor people are trapped into a vicious cycle of poverty due to natural disasters and shocks which increases their vulnerability.

Climate changed induced loss and damages in livelihood of Ramu and Chakaria do not have adequate recovery mechanisms. Therefore, women in Ramu and Chakaria have to depend on government support schemes such as VGF, VGD, widow allowance, disability allowance, KABIKA etc. Despite such support extended by the government and sometimes by NGOs it is insufficient for women to recover their lost livelihood.

4.3.7 Barriers of women in running micro and small businesses/IGAs

Women commonly face many obstacles/barriers when running micro and small businesses/IGAs. The findings from FGDs and KIIs reveal that the majority of the women face multiple barriers in running their micro and small business/IGAs. Representatives from different government departments including FGD participants cited the following as main barriers.

- 1) Women heavily engaged in Gender roles: It is found that women are very much engaged with their household level chores resulting in inability to give enough time for the business/IGAs. This is one of the main barriers for women to fully dedicate their time and energy for micro and small business/IGAs.
- 2) Fear about failure in business: The study found that women feel fear of failure in business. This impacts women's self-confidence which is one of the barriers for initiating business. As a result, women are demotivated to take initiative and willingness to take IGAs.
- 3) Lack of productive assets: It was noted that women have a very nominal level of productive assets, for example, ownership of land, ownership on livestock, ownership of enterprise. This hinders the undertaking diversified business or IGAs. This also limits their option and opportunities to get engaged with market driven IGAs.
- 4) Traditional belief system: Dominant belief system hinders women's participation in IGAs. Traditionally it is perceived that women's work is within the household. This patriarchal belief system devalues women's work and it is not seen as "real" work because its cash value is not recognized. Consequently, women's activities (animal husbandry, poultry bird rearing, kitchen gardening etc.) often are not translated into cash that she contributes in the family. Women have received gender training. But learning from the training is not practiced in real-life situations.
- 5) Limited mobility: Women are predominantly engaged in household chores. As a result, they are unable to go out of their home/community and gather information about business, the market

system, and business development opportunities in their area. Therefore, they tend not to get engaged in business.

- 6) Women lack adequate skill and opportunity for training: One of the significant barriers identified is that women lack skill in running their business. For example, they are unaware about accounts and bookkeeping, cost benefit analysis, ensuring quality, marketing, financial management, networking etc. It was also revealed that inadequate skills in the modern marketing process is another important barrier. It was also found during the study that women do not have information about the opportunities for skill development provided by the different government institutions and other organizations.
- 7) Insufficient marketing knowledge and linkage: Women have less market connectivity and market linkage. Since they have less or almost no market connectivity/linkage their business/IGAs remain isolated and standalone ventures. As a result, women do not get adequate incentives from their engagement with IGAs which demotivates them to undertake small business/IGAs.
- 8) Access to finance and lack of information about financial institutions: Even though MFIs and other financial service providing organizations exists in the area, yet women from poor and vulnerable community find it difficult to access those opportunities. The terms and conditions for accessing into finance/credit are unfavorable for the women who are down to the pyramid. On the other hand, it was also noted that women were less likely to apply for loans than men due to the fact that they are unaware of the availability of such institutions in their locality.
- 9) Limited freedom of choice of IGA and investment: Women enjoy very less or no freedom to make choice about the type of IGAs they want to get engaged. This hinders her potential and creativity for running the preferred IGA. On the other hand, women are also constrained to invest capital into their business/IGA due to sub-ordinated role in family and community.
- 10) Safety and security: Women feel in-secured to travel beyond their own household for the purpose of purchasing raw material, selling products in the market place and building market linkages for furthering their business. Additionally, the market infrastructure is largely unfriendly to women as there are not enough utilities for women in the existing market places.
- 11) Inadequate knowledge on quality and standard of product: Women have inadequate knowledge on how to ensure quality/standard of the product, for example block boutique making, embroidery, fashion designing etc. require quality for marketing and getting good price. Women only have limited knowledge about quality control. However, when they need to send their goods to larger market systems then they face challenges due to insufficient quality of their product.
- 12) Women are not integrated into the inclusive market system and private sector: Women are not yet integrated into the inclusive market system, and they also lack connectivity/access to the private sector. This limits their business potential to scale up their micro and small business/IGAs.

Climate induced hazards affect the livelihoods: The study area is disaster prone and every year people face cyclone, tidal surge which affects the livelihood of men and women. The business in which poor and vulnerable women are engaged in becomes very difficult when disaster strikes resulting in loss and damage of their livelihoods and enterprise. Under such circumstances women are unable to recover from the loss and damages.

Chapter Five

5. Recommendations and Conclusion:

This section draws recommendations from the main findings that have been narrated elaborately in the study report. The study team clustered the recommendations into six key areas following the Gender Analytical Framework used to conduct this study and WEE framework including assessment on livelihoods options.

1) Diversify women's engagement in economic activities/productive activities

The findings reveal women's micro and small business/IGA activities are concentrated mainly in two key domains. One is agriculture-based activities such as poultry birds rearing; animal husbandry (cow/goat rearing, selling fish, making pati-mora including vegetable cultivation and horticulture. Second one is sewing/tailoring, crafts-Nakshi kantha, Block-Batik and other home-based products. These are traditionally known to be feminine with limited or no value addition. Most of the women's businesses are small & informal. This implies those women's market centric activities are very limited. It is argued that women IGAs that are predominantly practiced in Ramu and Chakaria contribute little in enhancing family income and employment. As a result, increase in number of such IGAs would cause 'redistribution of poverty' rather than alleviating women from the poverty trap. Therefore, there is strong need to diversify women's engagement in IGAs. Local business agents including host of government officials also suggested focusing on diversification of IGAs. Recommendations given by them are that women should get involved with high value IGAs such as computer training, electrical house wiring, repairing refrigerators and air conditioners, driving etc.

In order for diversifying women's traditional IGAs proper training is needed. Majority of women lack TVET training. Training needed to be arranged free and it should also take into account that training time is suitable for women. The need to provide training that is free and takes into account the women's time is critical.

2) Ensure that women have assets

Access to and controls over productive assets such as land, machineries, equipment are key indicators for women to become successful in a competitive market system. The findings indicated that only 31% women have land ownership. This phenomenon is linked with accessing to business capital. Without ownership of land women are not eligible to have big loans from banks or other financial institutions.

To ensure women's access into assets particularly on land and other productive assets need policy advocacy and awareness building of both men and women at family level as well as at community level. Direct asset transfer through government schemes such as "Ekti bari ekti Khamar" could pave the way for women to have ownership on land. Similarly, Social Safety Net Programmes, Destitute Women's support Programs needed to revisit to ensure that women benefits the most.

Some more policy level recommendations are as follows:

- ✓ Provide Legal assistance for getting trade license and other trade documents for women
- ✓ NGOs and government to work together to establish a women's bank.
- ✓ Set up special windows or counters for rural women entrepreneurs in commercial banks
- ✓ Sink interest rate for loans for women entrepreneurs in commercial banks
- ✓ Ensure easy access to loans, and guarantor-free loans for women entrepreneurs
- ✓ Make provisions for infrastructural facilities for women entrepreneurs

3) Initiate changing knowledge, Beliefs and Perceptions/ women's social empowerment

Study findings reveals that current knowledge, belief and perception about women's engagement in micro and small business/IGAs is negative and stereo type. In order to change the current negative narrative about knowledge, belief and perceptions the following recommendations are made.

- ✓ Encourage and motivate women to think positively about their ability and potential. Massive motivational program including mentoring services are needed for women so that they become confident and self-motivated to take up the challenges of running micro and small business/IGAs.
- ✓ Continuous sensitization of women to build their confidence and self-esteem is essential, not only to enable women to believe in themselves and think big in business (that they can run big businesses) but also build business acumen as well as change societal attitudes towards women's engagement in business and work outside the home.
- ✓ Encourage men to support their spouses in terms of sharing of roles in the household, but also to continue their responsibilities in provisioning of the household basic needs, rather than leaving the women to shoulder family welfare expenses.
- ✓ Motivate men to work in cooperation and partnerships with women so that women can dedicate more time and resources to reinvest in their business to facilitate expansion and growth.
- ✓ On board men to decrease male resistance so that women can run their micro and small business/IGAs freely and without any hindrance. Men need to understand that this is good for the entire household.
- ✓ Arrange gender awareness training involving men and women together so that social restrictions on women's mobility and roles, lower confidence and skills, and women-specific risks such as gender-based violence, early marriage and other gendered biases are removed.

4) Undertake Women's capacity building and skill empowerment for micro and small business/IGAs

Findings from the study emphasized on the need for women's capacity building and skill empowerment for running micro and small business/IGAs. FGDs conducted with female participants in Ramu and Chakaria revealed that women have received Gender & Development Training only which indicates women have some training on theoretical aspects of Gender & Development. However, almost all the KII participants recommended that agencies should train women in basic skills and capacities that are likely to enable them to confidently run rural farm and/or non-farm business. Capacity building effort should be on three aspects, i.e., enhancing (a) capacity building on soft skills and (b) providing material support and (c) support from private sector stakeholders.

(a) Capacity building on soft skills

Major areas of training that are recommended for capacity building and skill empowerment are:

- ✓ Arrange motivational training to build positive attitudes and give up many of the traditional thinking and believe.
- ✓ Arrange training sessions that suits with time for women and do not create extra burden for then to participate in the training.
- ✓ Bring agricultural training and advice to women's doorsteps through organizing farmer field schools and mobile phone applications.
- ✓ Infuse business skills on IGAs and for marketable IGAs,
- ✓ Train women to engage in production of high value crops.
- ✓ Marketing knowledge and skills including online marketing;
- ✓ Capacity building on business management and networking;
- ✓ Linking women with appropriate training support organizations;

- ✓ Training women on maintaining standard and quality of products;
- ✓ Knowledge and capacity building on online platform for business and networking

(b) Provide material support

Quality material support is important for women for running their micro and small business/IGAs smoothly. In the context of Ramu & Chakaria it has been noted that women have less mobility as a result they are sometimes unable to secure quality materials for running their business. For example, those women engaged in agriculture and horticulture business needs quality seeds for production. But it becomes difficult to get quality seed, fish feed, veterinary medicines for animal husbandry and rearing poultry birds. FGDs conducted with female groups asserted that women get some material support mainly food and cash grants from the government social safety net programs such as KABIKA, VGF, VGD, allowance for widows, disabled allowance, rural road repairing and maintenance programs. But those social safety net programs hardly make any contribution for running their micro and small business/IGAs. Those supports provides food and subsistence security for poor and destitute women. However, to make the women economically empowered material support along with soft skill support is recommended.

(c) Ensure support from private sector stakeholders

Findings of this study revealed that linkage and or engagement of private sector stakeholders are insignificant in the targeted areas. But private sector stakeholders have immense potential to cooperate and collaborate in scaling up of the micro and small business/IGAs run by women from Ramu and Chakaria. Therefore, efforts should be made to build effective linkage and networking with private sector stakeholders so that women businesses have forward and backward linkages. Such linkages and relationship will boost women's capacity in dealing with larger market system and it will also contribute in building their confidence. Effective support from the private sector enterprises will also work as an incentive for women to come out of the traditional IGA practices and engage themselves in market driven, value added products.

5) Link women with financial service providers to access to finance/credit and control over resources

Access to finance/credit and control over resources are critical for women engaged in micro and small business/IGAs. Data from the survey and insights from FGDs and KII suggest that majority of women said that the source of financing for starting their business came from individual savings funds or family contribution. Only a handful of women have access to NGO led finance and credit support.

Linking women with financial service providing institution alone will not be sufficient for women to ensure their accessibility and participation in the financial market. There is also need for providing training on financial literacy and business skills, e.g., how to put together business plans and making proposals for financing their micro and small business/IGAs. The facilitating agency (YPSA) need to link women to have access into capital both from the government sources (Jubo Unnayan, Department of Social Welfare) as well as NGOs (those who are providing micro finance services) are available in the project locations. YPSA may also undertake advocacy so that women can have access to capital without much rigorous terms and conditions. Implementing agency may also consider to link extreme poor women to have access into social safety net programs and other government schemes so that those women have minimum asset base. The facilitating agency should consider how they can offer women skill and knowledge on how to prepare/or fill up loan applications from institutional financial service providers.

Apart from the above initiative the following steps should also be explored to enhance women's access to finance and credit and to have control over resources.

1. Setting up Women Entrepreneurship Development Cell within the program intervention
2. Identification of successful women entrepreneurs and project them as role models to other women
3. Publication of a local directory of women entrepreneurs
4. Organize women entrepreneurs' conventions at local level
5. Organize meetings with micro and small business/IGA holder to discuss problems faced and take their suggestion to overcome barriers.

6) Power and Decision Making

This study identified that women in the project areas are constrained in independent decision making. They are disempowered due to gender-based barriers, discriminatory property rights and ownership of productive assets, matrimonial and inheritance laws including patriarchal cultural practices. They also face limited mobility, inadequate access to information and lack of access to modern technologies.

In order to sustain the positive trend, the following recommendations are made

1. Develop programmes that encourages men and women working together to bring about transformational change in gender relationships. This should include ensuring men understand what women's rights are; and how barriers to women exercising them can be overcome, reducing their resistance to change.
2. Programme interventions by the facilitating agency should consider training women in basic skills and capacities that are likely to enable them to confidently run rural farm and/or non-farm enterprises. Specifically, there is a need for training on financial literacy and business skills, e.g., how to put together business plans and proposals.
3. Initiative should be taken towards participatory programme designing and to make it sure that interventions are tailored to the local context.

7) Promote inclusive market system and engagement with private sector

To ensure growth of the business, women needed to be linked with inclusive market system. Inclusive market system entails that women also get priority in accessing into the market and equity of women is ensured in the market mechanism. To achieve this facilitating agency needs to work with local market leaders and women entrepreneurs to that they (women) get their rights and entitlements in the market mechanism.

Similarly, engagement with private sector has remained untapped. Vigorous steps should be taken to connect the women with private sector for linkage building and to profit from developing forward & backward linkages for women.

8) Eco-friendly and climate smart livelihoods to be promoted

It has been noted that significant loss and damages are faced by women every year due to natural disasters in the area. This not only causes financial loss but also demotivates women from undertaking business. In order to ensure safeguard that women's business remain safe and secured it is needed to take programs that ensure climate smart IGAs and business. Hence, women should be encouraged to select the livelihoods that are climate smart and can absorb the shocks. At the same time opportunities should be created towards climate smart IGAs and arrange training for women by the service providing agencies.

Case Stories

Case Story-1

Story of Razia Begum: from despair to hope through IGA

Mrs Razia Begum (33) hails from East Maij Para village of Dulhajara Union (Ward no 7) under Chakaria upazila in Cox's Bazar District. Razia has five sisters and two brothers. Among seven siblings of her parents Razia is the eldest. While Razia was 14 years old she was student of grade X. In 2004 Razia appeared in the Secondary School Certificate (SSC) final examination. Unfortunately, she could not pass the exam as she failed to obtain pass mark in Physics subject.

In the meantime, Razia's younger sister Ms. Humaiyra Begum who was then reading in class IX got involved into a love affairs with a young boy. Her parents became worried about their two sisters because both the sisters were beautiful young girls. Thinking of the future of both the sisters her parents arranged marriage of her younger sister Humaiyra. Razia's parents just made engagement of Humaiyra without organizing any ceremony because Humaiyra was younger to Razia. Soon after the engagement of the younger daughter, their parents arranged marriage for Razia. Due to traditional social norms parents of Razia and Humaiyra thought that Razia's marriage should be arrange first. Otherwise, it would be difficult to find a boy for Razia. Another compelling factor was that Razia has become unsuccessful in passing the SSC final examination. Razia was not agreed to marry at such a young age. But due to family pressure and motivation from close relatives she agreed to get married with a day labour Md Rezaul Karim (36).

Deep down in her heart Razia was suffering from pain because her parents stopped her education and arranged her marriage so soon. Before her marriage one of her paternal aunt proposed to Razia's parents to take her in their family and told that they would take the responsibility of her further education and then arrange marriage for her. But Razia's parents did not agree to that proposal and arranged her marriage with an illiterate day labour Md. Rezaul Karim.

Now Razia is a mother of three sons and all the boys are now studying in the school. When, Razia was five (5) months' pregnant of her 3rd child, she dreamt that her husband has married another woman. Her dream came true and she learnt that her has husband married another woman. Her husband Rezaul had abducted other's man's wife who had children and married that woman. Though it was illegal but Razia didn't do anything and kept silent thinking future of her three sons.

Razia was in mental agony and unable to take decision what she should do and can do. However, finally she made up her mind and thought of staying at Rezaul's house thinking about the lives of her three loving sons. Her husband now provides some living cost only for food of Razia and her 3 children. But Rezaul does not provide any educational cost of his 3 children. But Razia is very keen to provide education for her sons. Therefore, she approached her brother to help her to continue education for her sons. Razia's brother bears the cost of education and also gives some money time to time to bear family expenses.

Since Razia had completed grade X level education she got an opportunity in a local NGO to work as an education facilitator. Having this opportunity Razia engaged herself in non-formal education centre of a NGO as a teacher and worked there for some years. From the income she earned as a teacher, she saved some money. With that small amount Razia started making “tupi” (cap) as an Income Generating Activity (IGA). Alongside making cap, Razia is also rearing poultry birds and pigeons at her homestead and selling her products (cap, poultry birds and pigeons) in the local market. All these IGAs have contributed in earning her livelihood. With the income from her IGAs she is now able to meet her family expenses as well as educational expenses of her sons. In the mean time she has rebuild good relation with her husband. Rezaul now sometimes come to see his sons and also provides money for them.

Now Razia’s only dream is to give good education to her sons and make them ideal man. She is also working hard for her IGAs and aims to scale up so that her IGAs turn into suitable small business ventures.

Case Story-2

Sumaiya Akter dreams to start her suitable IGA

Ms. Sumaiya Akter (17) is an adolescent girl. She comes from a very poor family. Her father Md. Nur Hossain (55) is a day labour and mother Mrs. Ayesha (50) is a house wife. They are four brothers and sisters (1 brother 3 sisters). She is the eldest child of her parents. She completed her education up to grade VII. Summaiya wants to continue her studies and needs to take admission in grade VIII. But due to financial crisis she is unable to get admitted and continue her education.

As she has keen interest to continue her studies but she cannot do so thus she is frustrated. Her mother and grandmother say that “she always cries and say ---I can’t be educated”. Sumaiya thinks that if she would get a job/work then she could continue her education.

During the field study, the study team found this adolescent girl participating in the Focus Group Discussion. She listened to all the discussions very attentively. She became inspired by the FGD and developed keen interest to start a suitable IGA. She thinks that if she can start a suitable IGA then it would help to pursue her dream to continue studies.

Sumaiya is now searching for a suitable IGA which is viable and profitable to her. She is of the opinion that if she gets proper guidance and counselling to start an IGA then it will be helpful for her family and also enable her to continue her education.

ANNEXURE

Annex-I: Quantitative Data Collection Tool

Questionnaire for Survey of Women

(Enumerators: Please read out the following part to the respondent and ask for permission before starting the interview).

Greetings! My name is _____ and I am a part of the team doing an “Market Assessment for Identifying Suitable Income Generating Activity (IGA) and Skills Development Opportunities for Women” under the project titled “Sustainable and comprehensive protection program for host communities impacted by the Rohingya crisis in Bangladesh”, which is being implemented by Young Power in Social Action (YPSA). I would like to collect some general information from you regarding the study topic. The information will be used solely for study purpose. Your name or identity will not be disclosed. If you agree to participate and provide us with the requested information, please give your consent below. You can decide to stop providing information at any time.

Do you agree to provide information?

Yes=1

No=2

Name/Code number of respondent: _____

| A. Identification | | |
|-------------------|--|---|
| Sl. No. | Question | Response |
| 1 | Place of residence (Host community member) | Upazila: Ramu/Chakaria Union: Ward: Village: |
| 2 | Marital Status | 1. Unmarried 2. Married 3. Separated 4. Divorcee 5. Widow |
| 3 | Age | |
| 4 | Who is the head of your family? | 1. Self 2. Husband 3. Father 4. Son/daughter 5. In-laws |
| 5 | Are you person with disability | 1. Yes 2. No |
| 5.1 | If yes, do you have difficulties seeing, even with glasses? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all |
| 5.2 | If yes, do you have difficulties hearing, even when using a hearing aid? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty |

| | | |
|-----|---|--|
| | | 4. Cannot do at all |
| 5,3 | If yes, do you have difficulties walking or climbing steps? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all |
| 5.4 | If yes, do you have difficulties remembering or concentrating? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all |
| 5.5 | If yes, do you have difficulties with self-care such as washing all over or dressing? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all |
| 5.6 | If yes, do you have difficulties communicating (using customary language), for example understanding or being understood? | 1. No difficulty 2. Some difficulty 3. A lot of difficulty 4. Cannot do at all |
| 6 | Level of education | 1. Illiterate 2. Primary (I-V) 3. Secondary (VI-X) 4. Higher Secondary (XI-XII) 5. Graduation Level 6. Post-Graduation Level |
| 7 | Ethnicity | 1. Bangali 2. Indigenous 3. Other (Specify) _____ |
| 8 | Main Occupation | 01= Unemployed 02= Agriculture/plant nursery 03= Fishery/fish processing 04= Share cropper 05= Agriculture labor 06= Non-Agriculture unskilled labor 07= House maid 08= Skilled professional (Like Sewing) 09= Livestock 10= Micro/Small business 11= Handicraft 12= Beggar 13= Student 14= Housewife 15= Income Generating Activity (IGA) at home (puffed rice, kantha, quilt, tailoring,..) 16= Government Service/ Private Service 17= Tutor 18. Cooking 19. Compost manure 20= Others (Specify) |
| 9 | How much money on an average do you make per month from main occupation? | Taka |

| 10 | Any secondary Occupation | 01= No secondary occupation 02= Agriculture/plant nursery 03= Fishery / fish processing 04= Share cropper 05= Agriculture labor 06= Non-Agriculture unskilled labor 07= House maid 08= Skilled professional (Like Sewing) 09= Livestock 10= Micro/Small business 11= Handicraft 12= Beggar 13= Student 14= Housewife 15= Income Generating Activity (IGA) at home (puffed rice, kantha, quilt, tailoring etc.) 16= Government Service/ Private Service 17= Tutor 18. Cooking 19. Composting manure 20= Others (Specify) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|------------|--|--|----------|----------|----------|----------|----------|----------|--------|------|--|--|--|--|--|--|--|-------|--|--|--|--|--|--|--|-------|--|--|--|--|--|--|--|---------|--|--|--|--|--|--|--|-------|--|--|--|--|--|--|--|------|--|--|--|--|--|--|--|------------|--|--|--|--|--|--|--|--|
| 11 | How much money on an average do you make per month from secondary occupation? | Taka | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Do you own any livestock? | 1. Yes 2. No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12.1 | If yes, how many do you own? (Tick under appropriate choice) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Owned</th> <th>1) 1-5</th> <th>2) 6-10</th> <th>3) 11-15</th> <th>4) 16-20</th> <th>5) 21-25</th> <th>6) 26-30</th> <th>7) >30</th> </tr> </thead> <tbody> <tr> <td>Cows</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Goats</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Sheep</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Chicken</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Ducks</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Pigs</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Other_____</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | Owned | 1) 1-5 | 2) 6-10 | 3) 11-15 | 4) 16-20 | 5) 21-25 | 6) 26-30 | 7) >30 | Cows | | | | | | | | Goats | | | | | | | | Sheep | | | | | | | | Chicken | | | | | | | | Ducks | | | | | | | | Pigs | | | | | | | | Other_____ | | | | | | | | |
| Owned | 1) 1-5 | 2) 6-10 | 3) 11-15 | 4) 16-20 | 5) 21-25 | 6) 26-30 | 7) >30 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cows | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Goats | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sheep | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chicken | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ducks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Pigs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other_____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | Do you own any land? | 1. Yes 2. No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13.1 | If yes, how many decimals? | 1) < 10 2) 10-30 3) 31--60 4) 61-100 5) > 100 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13.2 | How much of your land is cultivated? | 1) All 2) 3/4 3) Half 4) 1/4 5) Not at all | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| 14 | Do you have any plan to do some other income generating work? | 1. Yes 2. No |
| 14.1 | If yes, what do you wish to do? | 1. Gardening/Cultivation 2. Dairy Farming 3. Cow/goat Fattening 4. Poultry 5. Seamstress 6. Hairdresser 7. Knitting 8. Food Processing 9. Trading 10. Retailing 11. Tailoring 12. Others (Please specify) |
| 14.2 | What are the major problems/challenges to move to your desired livelihood option? | 1. Lack of own land 2. Lack of skill 3. Lack of finance 4. Low prices of output 5. High input prices 6. Poor market network/linkage 7. Input unavailability 8. Others (Please specify) |
| 15. | Who takes decision about household expenditure in your family? | 1. Self 2. Husband 3. Father 4. Son/daughter 5. In-laws |
| 16 | Who controls over family income and asset in your family? | 1. Self 2. Husband 3. Father 4. Son/daughter 5. In-laws |
| 16 | Do you need skill development training for running the business/IGAs? | 1. Yes 2. No |
| 16.1 | If yes, what kind of training is required for running the business/IGAs? | 1. Production procedures 2. Access to finance 4. Market development and business networking 5. Business plan development including cost benefit analysis 6. Supply chain management 7. Human resource management 8. Financial management 9. Customer care 10. Others _____ |
| 16.2 | Do you know which organizations/institute provide those training? | 1. Yes 2. No |
| 16.2.1 | If yes, please mention their name | _____ |

| | | |
|--------|---|---|
| 17 | What are important livelihood options (Micro and Small Business) that are climate resilient in the community especially women rely on them? (Mention top 3 & rate from 1-3) | Option 1: _____ Option 2: _____ Option 3: _____ |
| | Size of the Market | |
| 17.1 | How much demand is there for the product/service? | Option 1: 0 High 0 Medium 0 Low Option 2: 0 High 0 Medium 0 Low Option 3: 0 High 0 Medium 0 Low |
| 17.2 | Is this available in the market? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.2.1 | If yes, how many persons run this business? | Option 1: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 Option 2: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 Option 3: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 |
| 17.2.2 | If yes, how many women among them? | Option 1: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 Option 2: 1) < 5 2) 5-10 3) 11-15 |

| | | |
|--------|---|--|
| | | 4) 16-20 5) 21-30 6) > 30 Option 3: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 |
| 17.2.3 | If yes, are they all making money out of it? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.2.4 | If yes, are there youth engaged with this business? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.2.5 | Is the IGAs suitable for the economically disadvantaged people? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.2.6 | Is this IGAs economically uplift the poor families through involvement in IGAs? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| | Seasonality | |
| 17.3 | Is the business active all year round? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: |

| | | |
|--------|---|---|
| | | 1. Yes 2. No |
| 17.3.1 | If no, Is it only active for few months (two to three months) each year? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.4 | Are the raw materials available throughout the year? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.5 | In which season is the business in high demand? | Option 1: 1. Summer 2. Rainy 3. Autumn 4. Late Autumn 5. Winter 6. Spring Option 2: 1. Summer 2. Rainy 3. Autumn 4. Late Autumn 5. Winter 6. Spring Option 3: 1. Summer 2. Rainy 3. Autumn 4. Late Autumn 5. Winter 6. Spring |
| 17.6 | Is the business affected with erratic rainfall, flood or drought? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| | Growth potential | |
| 17.7 | How much has this business grown in terms of profitability in the past three years? | Option 1: 1. High |

| | | |
|------|--|---|
| | | 2. Medium 3. Low Option 2: 1. High 2. Medium 3. Low Option 3: 1. High 2. Medium 3. Low |
| 17.8 | How many people have been involved in this business in the past years? | Option 1: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 Option 2: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 Option 3: 1) < 5 2) 5-10 3) 11-15 4) 16-20 5) 21-30 6) > 30 |
| 17.9 | How many workers are involved in this business? | Option 1: 1) < 50 2) 50-100 3) 101-150 4) 151-200 5) 201-250 6) > 250 Option 2: 1) < 50 2) 50-100 3) 101-150 4) 151-200 5) 201-250 6) > 250 |

| | | |
|-------|--|---|
| | | Option 3: 1) < 50 2) 50-100 3) 101-150 4) 151-200 5) 201-250 6) > 250 |
| | Buyer requirement | |
| 17.10 | Are there highly defined standards with frequent changes in buyer requirements? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.11 | Are the products basic and with almost no change in requirements over a long period of time? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.12 | How is buyer satisfaction? | Option 1: 1. High 2. Medium 3. Low Option 2: 1. High 2. Medium 3. Low Option 3: 1. High 2. Medium 3. Low |
| | Quality control | |
| 17.13 | Is a high degree of quality control required for the business? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.14 | Is there no quality control requirement? | Option 1: 1. Yes 2. No Option 2: |

| | | |
|-------|--|--|
| | | 1. Yes 2. No Option 3: 1. Yes 2. No |
| | Transportation | |
| 17.15 | Is transportation of the final product required to be managed by the producer? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.16 | Can buyers purchase the product at the producers' doorstep? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| | Cash flow and profitability | |
| 17.17 | Is this a cash business or a credit or a combination of both? | Option 1: 1. Cash 2. Credit 3. Both Option 2: 1. Cash 2. Credit 3. Both Option 3: 1. Cash 2. Credit 3. Both |
| 17.18 | Do you get any credit from your supplier? | Option 1: 1. Yes 2. No Option 2: 1. Yes 2. No Option 3: 1. Yes 2. No |
| 17.19 | What is the profitability of this business? | Option 1: 1. High 2. Medium 3. Low Option 2: 1. High 2. Medium 3. Low Option 3: 1. High |

| | | |
|------|---|--|
| | | 2. Medium 3. Low |
| 18 | If you get support, in which areas of IGAs do you want to be engaged that are related to climate smart livelihoods initiatives (Rate from 1 to 3 in terms of preference order)? | A) Farming activities: 1) _____ 2) _____ 3) _____ B) Livestock products: 1) _____ 2) _____ 3) _____ C) Other small business areas: 1) _____ 2) _____ 3) _____ |
| 19 | Do women access in financial services in your locality? | 1. Yes 2. No |
| 19.1 | If yes, what types of financial services/products are accessible for women? | 1. Savings 2. Investment Capital 3. Women Friendly Loan 4. Digital Financial Services (Mobile banking) |
| 20 | Do women feel any risk to run the business/IGAs? | 1. Yes 2. No |
| 20.1 | If yes, what types of risk are involved here? (Rate from 1 to 3 in terms of intensiveness order)? | 1) _____ 2) _____ 3) _____ |
| 21 | Do women face any Gender Based Violence while running the business or while marketing the product? | 1. Yes 2. No |
| 22 | Do women get enough time to dedicate for the business after taking care of household chores? | 1. Yes 2. No |
| 22.1 | If yes, then who takes care of household chores? | 1. Husband 2. Mother in law 3. Daughter 4. Son 5. Sister in law/sister 6. Others |
| 23 | How the local community perceive the business run by women? | 1. Positively 2. Negatively 3. No reaction |
| 22 | Do women face any barriers in running the business/IGAs? | 1. Yes 2. No |
| 22.1 | If yes, what types of risk are involved here? (Rate from 1 to 3 in terms of intensiveness order)? | 1) _____ 2) _____ 3) _____ |
| 23 | Do women get enough opportunity (space, protection) to sell and buy products/services? | 1. Yes 2. No |
| 24 | Do women treat equally like others to run the business/IGAs? | 1. Yes 2. No |

| | | |
|----|--|---|
| 25 | What areas of IGAs do you recommend for women to be engaged in your community? | _____ |
| 26 | In order to have viable IGA for a sustainable livelihood, who should do what? | 1) Women _____ 2) Communities in general _____ 3) Government bodies at different levels _____ 4) NGOs/CBOs _____ |

Annex-II: Qualitative Data Collection Tools

| (Focus Group Discussion Guide for Women Group) | | | |
|--|------|-----------|-----|
| No. | Name | Community | Age |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |

FGD Introduction (Introduction and Welcome-5 minutes)

- 1) Everyone should participate in the discussion. We want to hear from all of you.
- 2) All the information shared in this discussion should be kept confidential. So, if someone shares a story or information that others did not know, you should not share it outside of this discussion.
- 3) Please do not have additional conversations outside of the group discussion. We want to be respectful to the person who is talking.

Does anyone have any other rules they would like to add to make sure we have a respectful and fun discussion?

Thank you again for your participation. Let's get started.

Checklist for Focus group Discussion (Women Group)

1. To what extent is climate change an issue within the community? Is climate change an increasing problem over the last 3 to 5 years? How has climate change induced disaster has affected your family and your work? What kind vulnerabilities do you face in life and livelihood during the event of climate induced adversities? How climate induced disasters influence in business and income? What can be done to minimize and eventually eradicate poverty from the communities?
2. What experiences were there in the locality in engaging the communities especially women in income generating activities? What are the problems women faces in income generating activities? What economically viable options exist that are climate resilient for engaging current or potential income generating activities practices, with major emphasis for women?

What type of income generating activities do you recommend for engaging the communities (especially women) in the locality? Are the activities stay all year long or seasonal? What challenges & opportunities exist to initiate such new IGAs in the locality? Is there opportunity for business development training for women? What kinds of training women is preferred for running the IGAs? Do women feel safe participating in these trainings? Are there women only spaces? If men and women jointly participate in training, is there the risk that female participants? Do women feel uncomfortable/experience sexual harassment. Are the trainings held at suitable times for women?

3. Do women have enough time to participate in training? Does your husband shoulder the same burden when it comes to doing the housework and looking after the children?
4. Do women access in financial services in your locality? What types of financial services/products are accessible for women? Are these financial services supportive to their business? Why do you think so?
5. Do women feel any risk (financial risk, risk of GBV, extortion, exploitation etc.) to run the business/IGAs? What types of risk are involved here? How can be mitigated those?
6. Do women treat equally like others to run the business/IGAs? Do women face any barriers in running the business/IGAs? What types of barriers are involved here? How can be mitigated those?
7. Have women received any gender training? Who was provided the training? Was the training -useful?
8. What kind of traditional practices follow by the women to run the business?

**(Key Informant Interview- KII for Local Market Actors/Business Agent/Service Providers/
Representative of Local Private Companies/Government Officials/Project Staff)**

Checklist for KII.

1. What economically viable options exist that are climate resilient for engaging current or potential income generating activities practices, with major emphasis for women? What type of income generating activities do you recommend for engaging the communities (especially women) in the locality? What challenges & opportunities exist to initiate such new IGAs in the locality?
2. Is there opportunity for business training for women? Do you see any potential support for business development in the area for women?
3. What are the problems (Lack of skill, lack of finance, low prices of output, high input prices, poor market network, input unavailability etc.) women faces in the business/IGAs? How can these overcome?
4. Do women feel any risk to run the business/IGAs? What types of risk are involved here? How can be mitigated those?
5. Do women treat equally like others to run the business/IGAs? Do women face any barriers in running the business/IGAs? What types of barriers are involved here? How can be mitigated those?
6. Are the existing policies favorable for woman entrepreneurship and business? If yes, how do it fit? If no, what are the challenges there?
7. In order to have viable IGA for a sustainable livelihood, who should do what?

- A. Women _____
- B. Communities in general _____
- C. Government bodies at different levels _____
- D. NGOs/CBOs _____

(Key Informant Interview- KII for Service Providers- Financial Services)

Checklist for KII.

- 1) What kind of financial services and products are available for the business/IGAs for women?
- 2) Do women need collateral or guarantor to borrow money? Do women need to have any savings or capital of their own to access into loan? If yes, how much.
- 3) Is the loan to be paid weekly basis or monthly basis? What is the grace period for a borrower? How much service charge is collected against loan?
- 4) What is the maximum amount or ceiling of loan available for women for the business/IGAs? Is there scope for capital support when micro and small business is initiated by women group? If yes, please tell in brief.
- 5) Are financial services offered on digital platform in your locality? If yes, what types of digital financial services are available and which digital service providers are offering such service? How these services are supportive for the business/IGAs for women?
- 6) Are the existing policies favorable for woman entrepreneurship and business? If yes, how do it fit? If no, what are the challenges there?
- 7) What do you suggest/recommend to make sure access to finance for the business/IGAs for women?