

This Case Story was submitted to the 2016 CLA Case Competition. The competition was open to individuals and organizations affiliated with USAID and gave participants an opportunity to promote their work and contribute to good practice that advances our understanding of collaborating, learning, and adapting in action.

Applying Lessons Learned to Empower Women Agro- Retailers in Bangladesh

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What is the general context in which the story takes place?

Agriculture has long been a key area of labor-force participation for Bangladeshi women. Although their traditional role in agriculture has been restricted primarily to production, new opportunities offer great potential for to broaden their participation. Until now, sociocultural barriers, lack of education, and limited capital for women's businesses have impeded their involvement in agricultural input (agro-input) retailing.

As part of the U.S. government's Feed the Future initiative, CNFA is partnering with USAID through the Agro-Inputs Project (AIP) in Bangladesh to raise awareness of high-quality agro-inputs, including seeds, crop protection products, and fertilizers. Through the establishment of a sustainable Agro-Input Retailers Network, AIP provides training and technical assistance on business management and ethics, basic agronomics, safe use and handling of pesticides, and other topics to 3,000 agro-input retailers. Of these 3,000, AIP activities target 300 female retailers through grant funding and tailored training and advisory activities to encourage women's participation in the agro-inputs sector.

To better understand the role of Bangladeshi women in agriculture, AIP conducted a survey in 2013. The findings revealed that 69 percent of female respondents were involved primarily in the production activities; very few were engaged in agro-inputs sales. In response, AIP tailored its 300



Mina Parvin, an AIP-supported agro-inputs retailer, advises a farmer in her shop in Jessore district. CNFA.

matching in-kind grants to help women establish agro-input retail shops in the Feed the Future zone — a completely new opportunity for rural Bangladeshi women.

What was the main challenge or opportunity you were addressing with this CLA approach or activity?

Also in 2013, AIP developed a gender assessment, based on the [Women's Empowerment in Agriculture Index](#), to identify specific actions, with the scope of the project, to address gender equity constraints in the agro-inputs sector. Through this study, AIP learned that the small number of women-run agro-input businesses typically operated out of the women's homes, and that women primarily sold only seeds and fertilizer. The sale of crop-protection products was considered "taboo" for female retailers, due to societal pressures discouraging women from handling chemicals. AIP also discovered that 87 percent of the households in the surveyed area were headed by men, and men claimed sole decision-making authority in a number of areas, including nearly 74 percent of men claiming sole household authority for decisions about the purchase of agro-inputs.

Given these attitudes and the dearth of formal, female-run agro-input shops in Bangladesh, AIP experienced a number of challenges during the grant-making process. Before AIP interventions began, women's engagement in agro-inputs business was virtually nonexistent in the Feed the Future zone, due to sociocultural, educational, and financial factors. Although AIP was able to identify eligible women with strong potential and interest in applying to its grants program, fewer than 5 percent were able to meet basic requirements for education level, business experience, aptitude, willingness to operate a business in the marketplace, capital resources, and consent of their family or community decision makers. Another significant challenge for women was competition with their male counterparts, who were generally experienced, had strong business relationships with private companies and government institutions (for licensing), and had access to business capital.

In other words, AIP found that few of the primary applicants were "grant ready."

Describe the CLA approach or activity, explaining how the activity integrated collaborating, learning, adapting culture, processes, and/or resources as applicable.

Given the cultural nuances of issuing grants to women in Bangladesh, AIP engaged in strong collaboration with three local, women-run NGOs to help identify applicants and implement activities. Together with these partners, AIP analyzed and documented data on grantees, exploring tacit and explicit information through photos and written case documentation and finding that:

- With guided support from male counterparts and the local community, female retailers can act as change agents, opening doors for other women in a traditionally male-dominated environment. Before participating in the AIP grants program, most of the women had been selling tea or groceries, working as tailors, or in other small businesses that required minimal education, expertise, or capital. AIP's grants program opened new horizons for women to shift from petty businesses to formal enterprises.



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- Women required additional technical and business training, given their lack of agro-retailing experience (and generally lower educational level), and they struggled to balance their business endeavors with other responsibilities, such as childcare.
- Although AIP had assumed that receiving the grant and participating in subsequent training would increase the women’s ability to generate more income for their family, the project team underestimated the importance of community acceptance. Many interested women reported that their families or local leaders did not recognize the need for women retailers. At that point AIP introduced two obligatory steps in the grant-making process: ascertaining a client base and garnering community support. The project held sessions in the community to confirm that there was room for the business in the local marketplace and to assure community support through meetings and written consent.
- Despite garnering support for these new enterprises, AIP realized that to ensure sustainability of the women’s businesses and to promote women socially, the project needed to strengthen the women’s leadership and decision-making capacity. This led to the inclusion of a subset of grantees in local “bazaar committees” and an Agro-Input Retailers Network of *upazila* (sub-district) committees.

Another area of learning involved recognizing the importance of buy-in from local institutions and other USAID projects, such as the Women’s Empowerment Activity and the Department of Agricultural Extension agents, who assisted AIP in identifying 11 percent of the grantees. These entities also worked as “goodwill ambassadors” for the grants program, and officials from the Department of Agricultural Extension greatly assisted women retailers in obtaining agro-business licenses (such as for seed and pesticide sales) and took part in the community acceptance sessions. Before working in a new district, the project held an inception session to help mobilize the community to support the women retailers.

Despite receiving verbal and written consent from each grantee’s family and local community leaders, AIP came to realize that male retailers’ acceptance of new female agro-entrepreneurs was crucial. Thus, the project engaged more than 300 male “champions” from existing Agro-Input Retailers Network members to support neighboring grantee-retailers through technical skills strengthening and introductions to input company agents, which helped lead to business relationships. These mentors also provided regular interpersonal counseling and supervision to women, especially in the early stages of their business operations.

From these activities, it became apparent that the introduction of new businesses for women requires strong support and engagement from stakeholders at all levels. Through engaging the different stakeholders, the grants program benefited from synergy with surrounding activities. In addition to the Women’s Empowerment Activity, AIP’s female retailers also connected with the USAID Livestock Production for Improved Nutrition project to discuss opportunities to sell feed. (AIP took specific measures to ensure that the new retailers understood the need to segregate feed from agro-chemicals and that they grasped the basics of the livestock inputs business.)



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Were there any special considerations during implementation (e.g., necessary resources, implementation challenges or obstacles, and enabling factors)?

AIP adapted its grant-making strategy for women retailers after recognizing one unforeseen aspect: although the monetary value of each of the 300 grants was small (\$1,000), executing each grant required considerable involvement from project staff, partner NGOs, and relevant stakeholders. AIP had to double its grants staff while increasing partner NGOs' staff numbers, requiring extensive responsibilities beyond recruitment. AIP trained its grants staff together with NGO staff to provide consistent "frontline" support to grantees after they established their shops, both in terms of fulfilling grant requirements and on technical issues. AIP had the scope to apply a holistic and flexible program approach for recruitment, training, and supportive supervision of the grantees.

The team also observed that simply providing the grant was not enough to ensure sustainability; at least six months of training and ongoing support to grantees after the in-kind procurements were required to maximize long-term participation and ensure steady income, particularly during "lean" seasons. To address grantees' concerns about cash flow during agricultural low seasons (when sales and demand for agro-inputs are minimal), AIP signed a contract with bKash, a private money transfer company, to engage the retailers as bKash agents in a complementary income-generating activity.

AIP also found that training women came with a unique set of challenges. Due to their lower level of education, lack of business expertise, somewhat limited freedom of movement, and general gender segregation in Bangladesh, AIP held "women's only" training sessions. For many grantees, this was their first formal professional training, and therefore required unique participatory approaches. Curriculum was simplified, and held close to the women's residences. Since it was a three-day "residential" training, care had to be provided for young children.

With your initial challenge/opportunity in mind, what have been the most significant outcomes, results, or impacts of the activity or approach to date?

AIP collects evidence of success through its monitoring and evaluation mechanism. Findings show that 64 women retailers/grantees have generated \$436,760 in sales over the last six to nine months and are ensuring high-quality products and advisory services to nearly 5,000 farmers. Apart from collecting quantitative data on sales and farmers' coverage on regular basis, AIP uses a checklist during monitoring visits to track changes in the women's application of best practices in the safe use of inputs, providing embedded services to client farmers, and keeping proper business records. In addition to capturing success through quantitative means, AIP also collects qualitative information through case stories, observations, and semi-structured interviews, which have revealed that female retailers are comparatively good appliers of best practices when compared with their male counterparts.



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In a country where only 34 percent of women are engaged in income generation,¹ AIP's grant program was a first in creating space for women in the agro-inputs sector. AIP plans to share its success with other industry stakeholders through a dissemination workshop in 2017.

What were the most important lessons learned?

Overcoming sociocultural, educational, and financial challenges to create women-run retail establishments in rural Bangladesh required not just collaboration at all levels, but also true buy-in. Links with family, community, government, NGO, and private initiatives are crucial for greater acceptance and business development for these women.

The AIP grants program required intensive and adaptable learning approaches. Relevant communication materials (for knowledge development and behavior change) and continued supportive supervision are essential for developing the grantees' knowledge and expertise.

Projects cannot solve all things for all people. For example, obtaining fertilizer licenses — a complex, lengthy, and rather political process — proved to be a significant challenge. The resulting inability to offer a “one-stop shop” for farmers has undermined some of the women's success. AIP has identified this as an advocacy/lobbying area.

Any other critical information you'd like to share?

The in-kind grant program is part of AIP's larger goal to integrate gender into project activities. AIP continues to increase women's access to agro-inputs and help them gain a stronger voice in the agricultural community in Bangladesh. In the words of Mina Parvin, an AIP-supported retailer who now provides high-quality inputs and services to farmers, “Earlier I was just a sales clerk. Now, I am a businesswoman.”

¹ Bangladesh Bureau of Statistics: “Labour Force Survey 2013” (published in October 2015).

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