



# BENEFICIARY MARKET BEHAVIOR STUDY

PROSHAR BY EDGE CONSULTING LTD.



## TABLE OF CONTENTS

<b>TABLE OF CONTENTS</b> .....	<b>1</b>
<b>ACKNOWLEDGEMENT</b> .....	<b>2</b>
<b>ACRONYMS</b> .....	<b>3</b>
<b>EXECUTIVE SUMMARY</b> .....	<b>4</b>
<b>1. BACKGROUND</b> .....	<b>7</b>
1.1. PROJECT BACKGROUND .....	7
1.2. RATIONALE OF THE STUDY .....	8
1.3. OBJECTIVE OF THE STUDY .....	8
1.4. LIMITATIONS.....	8
<b>2.0 METHODOLOGY</b> .....	<b>9</b>
2.1 THEORETICAL FRAMEWORK .....	9
2.2 THE APPROACH: QUALITATIVE VS. QUANTITATIVE .....	9
2.3 SAMPLING METHOD .....	9
2.4 SAMPLING DISTRIBUTION .....	11
<b>3. FINDINGS AND ANALYSIS</b> .....	<b>12</b>
3.1 IMPROVING MARKET ACCESS: WHAT THE PROJECT DID .....	12
3.2 BATIAGHATA UPAZILA, KHULNA .....	13
3.3 LOHAGORA UPAZILA, NARAIL.....	20
3.4 SARANKHOLA UPAZILA, BAGERHAT .....	25
<b>4 CONCLUSIONS</b> .....	<b>30</b>
<b>ANNEX</b> .....	<b>32</b>
ANNEX 1: STUDY TOOLS .....	33
ANNEX 2: LENGTH OF OPERATION AND MAJOR SUBSECTOR OF CP .....	37
ANNEX 3: SALES GROWTH TREND OF THE CPs (IN BDT).....	37
ANNEX 4: PROSHAR AND NON-PROSHAR BENEFICIARY PARTICIPATION TRENDS.....	38

*This report is made possible by the generous support of the American people through the United States Agency for International Development (USAID). The contents are the responsibility of ACDI/VOCA and do not necessarily reflect the view of USAID or the United States Government.*

## ACKNOWLEDGEMENT

The successful completion of the USAID/PROSHAR (Program for Strengthening Household Access to Resources (PROSHAR) Beneficiary Market Behavior Study was possible due to the contribution of many individuals. First, I would like to thank Ms. Sree Khan, my team member and gender specialist who contributed significantly to the report, ensuring a thorough analysis of gender dynamics.

The study would not have been possible without the continuous support of the PROSHAR field team based in Khulna as well as iDE field staff. I convey my gratitude to all of them for patiently answering my queries, working for extended hours till late evening, and providing relevant secondary documents.

I would also like to thank Mr. Nazbul H Khan, PROSHAR's director of economic growth, for his excellent guidance in helping develop the research methodology. Special thanks to Ms. Marie Cadrin, PROSHAR chief of party, for providing the background information and project insights that helped inform the design and implementation of the report.

Most importantly, my heartfelt gratitude goes to different market actors and households who took the time to respond to our queries, share their knowledge and experience, and provide invaluable information to accomplish the purpose of this research.

Khairul Islam  
Consultant; and  
CEO  
EDGE Consulting Ltd.

## ACRONYMS

AP	Aggregation Point
CP	Collection Point
CPMC	Collection Point Management Committee
EML	Enhancing Market Linkages
FBA	Farm Business Advisor
FFP	Food For Peace
FBG	Farm Business Group
FGD	Focus Group Discussion
iDE	International Development Enterprises
IR	Intermediate Results
M4P	Making Markets Work for the Poor
PCI	Project Concern International
PG	Producer Group
PNGO	Partner Nongovernmental Organization
PROSHAR	Program for Strengthening Household Access to Resources
PROSHAR-EML	Program for Strengthening Household Access to Resources – Enhancing Market Linkages
SO	Strategic Objective
USAID	United States Agency for International Development

## EXECUTIVE SUMMARY

ACDI/VOCA, in coordination with Project Concern International (PCI), International Development Enterprises (iDE), and three local partner nongovernmental organizations (PNGOs), implemented the Program for Strengthening Household Access to Resources (PROSHAR) in Bangladesh from June 2010 through September 2015. PROSHAR was a five-year, Title II development project funded by the Office of Food for Peace (FFP) within the United States Agency for International Development (USAID).

To address PROSHAR's first strategic objective (SO) to improve income and access to food for poor and "ultra-poor" households, ACDI/VOCA partnered with iDE in 2013 to lead the Enhancing Market Linkages - PROSHAR (PROSHAR-EML) component. PROSHAR-EML assisted in enhancing local market structures that served the needs of the poor and the ultra-poor through two main channels: aggregation points (APs)/collection points (CPs); and farmer business groups (FBGs)/farmer-based advisors (FBAs).

PROSHAR-EML built upon the producer groups developed by PROSHAR and organized them into larger FBGs. These larger FBGs use business plans to help members produce the right quantity and quality of product to achieve higher-value sales with traders at collection points. To assist FBGs with technical weaknesses and to gain access to market information, PROSHAR-EML recruited FBAs. These independent entrepreneurs were selected from FBGs to serve as brokers between FBGs and market traders, earning a commission on each sale. The FBAs were specialized in one of eight subsectors: bamboo craft, poultry/duck, pond fish, vegetables, goat, sesame, karchupi, and tailoring. The tiered structures of producer groups (PG), FBGs, CPs, APs, and FBAs were intended to help poor and ultra-poor farmers increase their sales volumes and become more integrated into the local market.

Project monitoring results revealed that not only did PROSHAR beneficiaries benefit from these improved marketing systems, but non-PROSHAR beneficiaries benefited as well. Consequently, ACDI/VOCA commissioned a market behavior study to determine the extent to which ultra-poor households continue to participate in and benefit from the market structures that the project helped strengthen. As part of the study, PROSHAR and Edge Consult selected a sample group of six CPs and 10 FBGs, both on-farm and non-farm and interviewed key informants. The field investigation took place during August 1-7, 2015, in all three targeted upazilas following desk research and meetings with project personnel.

The four questions that guided the research are presented below along with summaries of project conclusions.

### ***1.) Which socio-economic groups among non-PROSHAR beneficiaries are using the marketing structures established through the project (FBGs, CPs, FBAs, and APs)?***

The socio-economic profile of non-PROSHAR beneficiaries is mostly the same as that of PROSHAR beneficiaries. The large presence of poor people in the project's selected upazilas is the primary reason for this. The scale of operation of the developed market structures is more suitable for small-scale producers who mostly resemble PROSHAR beneficiaries. However, a small portion belong to higher wealth groups. These higher wealth groups were mostly approached by the management body of the CPs to increase their bulked produce to meet quantity requirements of target buyers.

**2.) What is the experience of non-PROSHAR beneficiaries, and what motivates them to utilize the marketing structures established under the project?**

The findings revealed that most non-PROSHAR beneficiaries gained benefits similar to those of PROSHAR beneficiaries. The non-PROSHAR higher wealth groups also participated in the CPs and FBGs. They were attracted to utilize the marketing structures to reduce transportation costs and market fees, saving both time and money. There were also social benefits as the collection point management committees (CPMCs) included local leaders who farmers respected and viewed favorably. Interaction with these leaders was seen to have strong social benefits.

**3.) What are the implications of non-PROSHAR beneficiaries utilizing the marketing structures of the target PROSHAR beneficiary groups?**

Participation of non-PROSHAR beneficiaries, whether in the same socio-economic group or better-off, increased the benefits for PROSHAR beneficiaries. Higher numbers of farmers utilizing the CPs allowed some of the CPs to transition into retail sales points. Considering the surplus volume of PROSHAR beneficiaries and the diverse range of their products, including vegetables, fruits, poultry products, and livestock products, a sales point where farmers have reliable access is very beneficial. Additionally, non-PROSHAR larger-farmer participation attracted traders to purchase commodities from the CPs, which encouraged small farmers to produce more with the knowledge that there was an active market for their products. Small-scale producers' total production surplus alone is not sufficient to attract traders to the CP. Therefore, inclusion of large commercial farmer participation is essential to forming a CP. Additionally, the presence of large commercial farmers did not negatively affect PROSHAR beneficiaries as their product quality is generally better due to more formal training and better produce handling and transport. This enables them to sell at a higher price.

**4.) How are women producers utilizing these newly established market structures, and how are these structure helping them to play an active role in the market?**

As most of the target beneficiaries are women, the overall positive results of the project can be attributed to increased knowledge and indirect benefit flows as a result of project marketing structures. However, their direct access to these structures is limited as most women sell their produce through husbands or children. Only a few visit the CPs if they have no one to transport their commodities. Additionally, an increase in production surplus has increased women's overall income as well as disposable income. With the extra income, women are now able to better manage family expenses, which has led to strengthened male-female household relationships and more recognition of a woman's role in the family. Economic empowerment among women can be observed in non-farm activities as well, particularly if the job is done entirely by women. In such activities, women earn higher levels of income and have more freedom in how to spend it, contributing to increased respect within the family.

The study also revealed the following key findings.

**The targeted upazilas have higher levels of poverty, which led to increased numbers of indirect beneficiaries.** The latest poverty mapping of Bangladesh<sup>1</sup> reveals that two out of the three target districts (Khulna and Bagerhat) belong to the most poverty-prone areas in Bangladesh, with higher numbers of poor and ultra-poor people in these districts. Therefore, there is a higher possibility that poor and ultra-poor people, who are non-PROSHAR beneficiaries, will utilize project-supported market structures. Not all PROSHAR beneficiaries (around 43,000) could directly take part in the

---

<sup>1</sup> The Poverty Maps of Bangladesh, 2010, The World Bank and WFP

PROSHAR-EML (around 7,500) component; however, the project-supported market structures benefited large numbers of PROSHAR and non-PROSHAR groups.

***Selected on-farm subsectors have high unmet demand in the domestic market, and sesame has a strong export market.*** Vegetables and fish were the two primary on-farm subsectors that PROSHAR-EML targeted. These two products have high unmet market demand. The purpose of the project was to promote small-scale homestead-based production and sales of the surplus only after household consumption. The production surplus of project beneficiaries individually or even collectively was not large to encounter the risk of market saturation. The most important outcome is that all PROSHAR beneficiaries have experienced increased production, increased self-consumption, and increased surplus sales either through CP or other ongoing market channels. Additionally, sesame has become an increasingly attractive export-oriented crop with a growing market demand. Therefore, the selection of crops was strategic given strong market demand. The project planned new market channels, such as CPs and FBAs, to provide alternatives and better prices. Some of these alternative channels are working very well while others are not. However, project beneficiaries, who are well trained, are unlikely to face difficulties in finding viable market opportunities given high demand.

***On-farm products are seasonal and not sufficient to keep the CP running year round.*** Vegetables are the major subsector for 15 CPs, while only one CP focuses on fish. These on-farm products are seasonal and therefore not sufficient to keep the CP operating year round. On the other hand, small-scale vegetables at the homestead level can be grown year round. Therefore, in some cases where the CP transitioned into a retail sales point, PROSHAR beneficiaries actually found a more convenient place to sell their smaller surplus.

***Inclusion of larger farmers is essential for a CP to function properly.*** Traders need bulk volumes to maximize their transaction costs. The primary objective of the CPs is to let small-scale PROSHAR beneficiaries sell their products where traders can find large volume at one location. However, in practice, the amount of products PROSHAR beneficiaries produce is too small and not regular enough to attract wholesale buyers. The CPs ran at a larger scale during peak harvest season when large farmers brought their products; CPs then later stopped or became a retail sales point as the volume reduced. This indicates that including large farmers is essential in facilitating small-producer access to traders on a continuous basis.

***Smaller-scale production mixed with training led to higher-quality production and increased market prices.*** The project trained PROSHAR-EML and other PROSHAR beneficiaries to increase homestead production in order to meet household need and sell the surplus in the market. Since the production scale is small and mostly homestead-based, producers could take better care of their farms. This ultimately led to higher yields and better-quality products. Whether in on-farm or non-farm, it is evident that PROSHAR-EML and PROSHAR beneficiaries fetch higher unit prices on average or higher returns on investment from the same scale of production than their non-PROSHAR counterparts. Two key areas of analysis for future interventions will be how to expand homestead operations while still maintaining quality, as well as how to expand production technologies to a greater number of households.

***Appropriate non-farm subsectors provide space for women's economic empowerment.*** In general, non-farm FBGs exhibit better results in terms of women's economic empowerment. Women spend more of their free time beyond household chores on on-farm activities, such as homestead vegetables or pond fish culture. Additionally, these activities generate less income and garner less recognition from men compared to non-farm activities. Moreover, if the non-farm activity is entirely managed by women, recognition from men is even greater as evidenced in the case of Karchupi FBG.

This is the only woman-led activity in which women’s earnings are significant. They have greater control over how to spend the money they earn, whether opening savings accounts in formal financial institutions or directing money to household or personal items.

## 1. BACKGROUND

### 1.1. PROJECT BACKGROUND

ACDI/VOCA, in coordination with PCI, iDE, and three local PNGOs, recently completed implementation of the PROSHAR project in Bangladesh. PROSHAR is a five-year, Title II development project funded by the Office of FFP within USAID. It began in June 2010 and will end in September 2015.

PROSHAR empowers communities through an integrated approach to food security by providing household members with the tools they need to improve their income; health and nutrition; and resiliency. In order to achieve the overall goal of PROSHAR, various activities have been undertaken through three SOs:

- SO 1: Income and access to food for poor and ultra-poor households improved
- SO 2: Health of pregnant and lactating mothers and children under five, with particular attention to children under two, improved
- SO 3: Institutions and households prepared to respond effectively to shocks

The three intermediate results (IR) for SO1 include the following:

IR 1.1 Agricultural productivity increased and diversified

IR 1.2 Market linkages developed and strengthened

IR 1.3 Non-agricultural opportunities expanded and diversified

In April 2013, iDE joined PROSHAR to lead the PROSHAR-EML component, which is a capacity-building initiative for PNGOs to implement market development interventions for both farm and non-farm products, and ultimately assist PROSHAR beneficiaries to create sustainable market linkages.

PROSHAR reached approximately 43,000 beneficiaries through all of its SOs, while SO1 targeted 7,500 beneficiaries. Due to similar intervention locations, beneficiaries who were not part of SO1 had the opportunity to directly realize the benefits of IR 1.2 by accessing improved market linkages, including FBAs, APs, and CPs. Beneficiaries also indirectly realized the benefits of IR 1.1 and 1.3 through peer learning from FBGs and SO1-targeted beneficiaries. Benefits spread beyond PROSHAR beneficiaries to non-PROSHAR beneficiaries as well.

Wider acceptance and usage of improved market structures indicates a strong desire among the poor and ultra-poor to engage in markets. It also raises a concern whether PROSHAR beneficiaries might be marginalized in the long run by larger, more commercial farmers. The Market Behavior Study aims to analyze the wider impact of local-level marketing structures and whether PROSHAR beneficiaries will continue to benefit as non-PROSHAR beneficiaries continue to increase their participation.

ACDI/VOCA commissioned and awarded this study to EDGE Consulting Ltd. through a competitive bidding process. Khairul Islam, an expert on market development, led the two-member study team, and Sree Khan assisted him as the gender specialist. The field investigation took place on August 1-7, 2015.

## 1.2. RATIONALE OF THE STUDY

PROSHAR-EML developed local market structures through the formation of PGs and bulking points to create better market access for both buyers and sellers. Project monitoring results revealed that both PROSHAR beneficiaries and non-PROSHAR beneficiaries participated in and benefitted from this improved marketing system. While the crowding-in of larger numbers of market actors highlights the demand for these structures, it also raises the question of whether poor and ultra-poor farmers could be marginalized in the long term. Therefore, this study aims to assess the behavior of different market actors who benefit from the market structures developed under PROSHAR.

## 1.3. OBJECTIVE OF THE STUDY

The objective of the study was to determine the extent to which ultra-poor households continue to participate in and benefit from the market infrastructure that the project established. The study assessed the impact of participation by non-PROSHAR beneficiaries by assessing the characteristics and experiences of these indirect beneficiaries.

The study intended to answer four key questions:

- 1) Which socio-economic groups among non-PROSHAR beneficiaries are using the marketing structures established through the project (FBGs, CPs, FBAs, and APs)?
- 2) What is the experience of non-PROSHAR beneficiaries, and what motivates them to utilize the marketing structures established under the project?
- 3) What are the implications of non-PROSHAR beneficiaries utilizing the marketing structures of target PROSHAR beneficiary groups?
- 4) How are women producers utilizing these newly established market structures, and how are these structure helping them to play an active role in the market?

## 1.4. LIMITATIONS

There are two main limitations to the study. The first is that the study is qualitative in nature. Disaggregated sales figures by PROSHAR and non-PROSHAR beneficiaries who used the project-supported market structures were not available. This data would be very useful as it could serve as the basis for quantitative analysis to substantiate the qualitative findings.

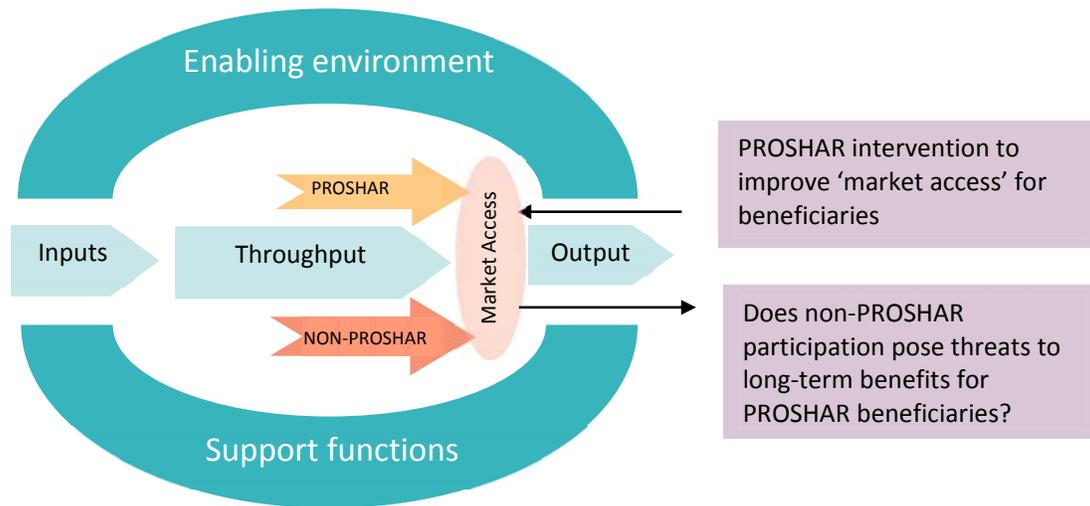
Secondly, the field investigation took place during the lean period for vegetables, and most of the CPs were vegetable producers. Therefore, the study team was not able to directly assess the interaction between vegetable buyers and sellers.

## 2.0 METHODOLOGY

### 2.1 THEORETICAL FRAMEWORK

Making Markets Work for the Poor (M4P) provided the basis for this market behavior study as shown in Figure 2.1. Support functions and the business-enabling environment influence product supply chains, which includes core functions such as inputs, throughputs, and outputs. Taken together, these pieces constitute the market system. As an intermediate result, the project helped improve the market system by increasing production and improving market access for smallholder farmers, who are the target beneficiaries.

**Figure 2.1. Theoretical framework (adopted from Springfield Centre)**



### 2.2 THE APPROACH: QUALITATIVE VS. QUANTITATIVE

The study's authors put forth more effort into formulating qualitative answers to the four key questions mentioned in Section 1.4. They gathered quantitative data on an individual basis, however, it was not analyzed at an aggregate level.

### 2.3 SAMPLING METHOD

The study's authors considered several dimensions in designing the sampling method based on desk research and interviews with project personnel. As the entry point for investigation, it was important to identify a sample group of APs/CPs and FBGs/FBAs that was representative of project beneficiaries. Since APs are generally smaller than CPs and facilitate fewer transactions, study authors decided that CPs provided a better overall picture of the marketing structures. Out of 79 FBGs/FBAs, there are 16 CPs. The study's authors first selected CPs based on desk research, which is explained in the following section. Then, the authors selected FBGs from surrounding or nearby areas based on discussions with project personnel. Since FBGs are on-farm- and non-farm-based, the authors included both types in the sample groups.

## SELECTION OF CPS

The three targeted upazilas are different in terms of location, access to major cities, and vulnerability. Therefore, it was important to cover CPs in all three upazilas. The three upazilas are located in three districts: Batiaghata in Khulna; Lohagora in Narail; and Sarankhola in Bagerhat.

The authors considered several criteria in the selection of CPs across the three upazilas. First, the authors considered the operational life span (age/length of time in business) of CPs: this ranged from six to 18 months (see Annex 2). However, it became clear that operational lifespan has had little effect on the performance of CPs<sup>2</sup>, and therefore, there was no justification to classify them based on this.

Second, the authors considered major subsectors in the study, including all eight that the project worked on. After reviewing relevant project documents, the authors established that the major subsector was vegetables for 15 CPs; fish was also the major subsector for one CP (Annex 2). Therefore, the author decided that this criterion could not be taken into account in the classification of CPs.

Third, the authors considered sales growth trends for PROSHAR and non-PROSHAR beneficiaries in the classification of CPs. Unfortunately, the project recorded the sales value of overall users and not by PROSHAR and non-PROSHAR beneficiaries. Therefore, the authors could not include this criterion (Annex 3).

Fourth, the authors took into account participation growth rates of PROSHAR and non-PROSHAR beneficiaries in CPs to generate the CP typology (Annex 4). The project recorded and analyzed these numbers to develop the following typology:

- Type A: Non-PROSHAR beneficiary participation rate is higher
- Type B: PROSHAR beneficiary participation rate is higher
- Type C: No specific trend

By analyzing the available data (Annex 5), the author established the following categorization.

**Table 2.1: Typology of CPs by Upazilas (Bold indicates selected CPs)**

Upazila	Type A	Type B	Type C
<b>Batiaghata</b>	Chanderdanga, Kayemkhola, <b>Baintola</b>	Vundercote	
<b>Lohagora</b>	<b>Parmollikpur</b>	<b>Makrile</b>	Narandia, Churkhili, Bahirpara, Chardaulatpur, Talbaria
<b>Sarankhola</b>	<b>Dwipchar</b>	<b>Lakortola</b> , Dakkin Rajapur	South Badhal, Saberper

The authors did not select CPs from Type C as it does not exhibit a participation trend. Instead, the authors selected one CP from each upazila within the Type A and Type B categories, for a total of six CPs. When there was more than one CP under a specific Type and upazila, the authors considered two other factors in selecting the most appropriate CP: availability of CPs since each CP works on specific day/s of the week and time; and proximity of FBGs (on-farm and non-farm) in relation to CPs to minimize travel time.

<sup>2</sup> Idem

## SELECTION OF FBGS

The authors selected FBGs after selecting CPs. In each upazila, the authors identified four FBGs, specifically two on-farm and two non-farm, and facilitated consultations between project personnel and male and female groups.

## 2.4 SAMPLING DISTRIBUTION

The final sampling distribution is shown in Table 2.2 below:

**Table 2.2: Sample distribution**

Upazila	CP/FBG-centered	Location	Focus Group Discussion (FGD)		Individual interviews			
			CPMC	FBG (major subsector)	FBA	Trader	Non-PROSHAR beneficiary	KI
Batiaghata	Baintola	Kharabad, Amirpur, Baintola, Khulna	1	2 (fish+veg)	1	2	1	2
	Vundercote	Gouramba Bridge bazaar, Rampal, Bagerhat-Khulna junction	1			2	2	1
	FBG-centered	Gangarampur, Batiaghata, Khulna		1 (sesame)	1			
		Shantinagar, Jolma union, Batiaghata, Khulna		1 (karchupi)	1		2	
Lohagora	Parmollikpur	Parmollikpur, Lohagora, Narail	1	1 (veg)	1	1	1	2
	Makrail	Makrail, Lohagora, Narail	1	1 (veg)	1		1	
	FBG-centered	Kashipur, Lohagora, Narail		1 (bamboo fish trap)	1	1	2	1
Sarankhola	Dwipchar	Nolbunia, Dwipchar Sarankhola, Bagerhat				1	1	1
	Lakortola	Kadamtola, Rayenda, Sarankhola	1	1 (veg) +1 (poultry+goat)		1	3	1
	FBG-centered	Shingbari, Gobinda mondir, Dhanshagor, Sarankhola, Bagerhat		1 (bamboo products)	1		1	
		Khada, Rayenda, Bagerhat		1 (fish)	1			
<b>TOTAL</b>			<b>5</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>14</b>	<b>8</b>

### 3. FINDINGS AND ANALYSIS

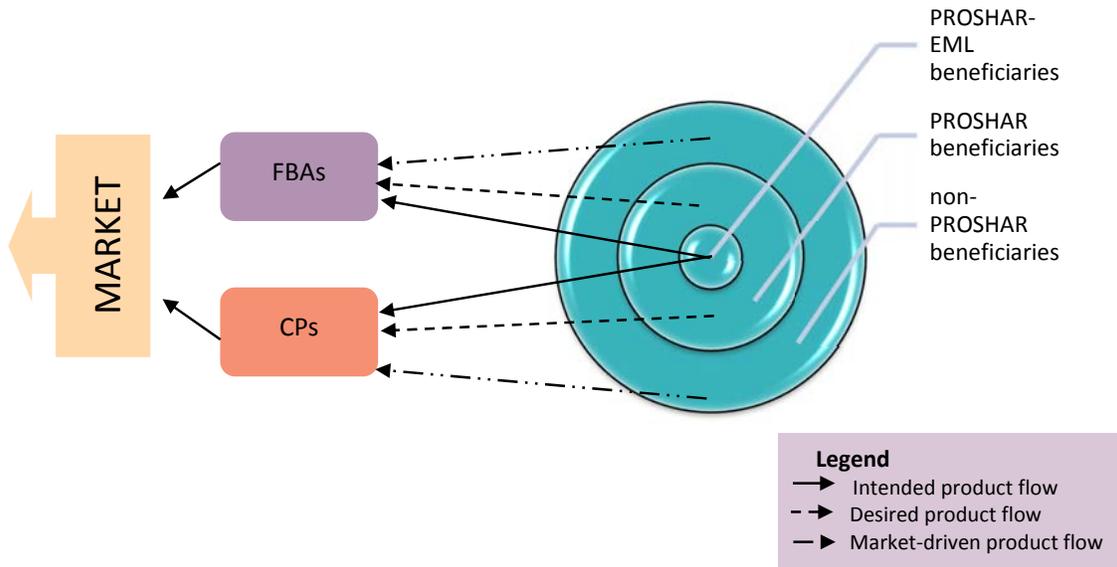
#### 3.1 IMPROVING MARKET ACCESS: WHAT THE PROJECT DID

PROSHAR-EML worked with PGs established by PROSHAR and organized them into larger FBGs that use business plans to help members produce the right quality and quantity of product and to collectively market their produce with traders at CPs. To help PGs and FBGs overcome technical weaknesses and gain access to market information, iDE-PROSHAR recruited farm business advisors (FBAs): independent entrepreneurs who were selected from FBGs to serve as brokers between FBGs and the private sector and earn a commission on each sale. The tiered structure of PGs, FBGs, CPs, APs, and FBAs helps poor and ultra-poor farmers increase sales volumes and become more integrated into the local market.

Through PROSHAR-EML, the project reached a total of 7,500 beneficiaries within the three upazilas (2,500 producers in each) and organized them into FBGs of approximately 100 members each. Each FBG is led by a FBA and specializes in one of eight subsectors: bamboo craft, poultry/duck, pond fish, vegetables, goat, sesame, karchupi, and tailoring. PROSHAR-EML supported relevant market actors to aggregate and bulk products by FBG members through FBA leaders and through CPs to increase the access of more vulnerable groups to local markets. The project also facilitated market linkages with larger local and regional buyers and traders who purchased products and commodities from FBGs to sell to regional and national markets.

PROSHAR-EML enhanced market access for poor producers through two main channels: AP/CPs and FBGs/FBAs. There was occasional overlapping between the two channels as FBG members of one subsector may have access to markets through APs/CP for other products if they live nearby. Some producers close to an AP/CP are part of different FBGs, focusing on different subsectors who may sell a specific product through an FBA and other products through APs/CPs. APs are smaller and are mostly reliant on the FBA to aggregate products and sell to distant markets. Study authors did not assess APs in this study as they were expected to be analyzed based on the dynamics of FBAs and CPs.

FBAs and CPs are located in communities where approximately 7,500 PROSHAR-EML beneficiaries and approximately 43,000 general PROSHAR beneficiaries live, in addition to non-beneficiaries. The following sections analyze market accessibility through two major marketing channels (APs/CPs and FBGs/FBAs) for CPs and FBGs for all three types of beneficiary groups: PROSHAR-EML beneficiaries, PROSHAR beneficiaries, and non-PROSHAR beneficiaries.

**Figure 3.1: Project-supported market access channels**

### 3.2 BATIAGHATA UPAZILA, KHULNA

#### BAINTOLA CP, KHARABAD

##### BRIEF DESCRIPTION

The CP is located next to the baintola haat (local market), and the operating days are also the same. The only difference is that the CP operates early in the morning while the haat starts in the afternoon. Major products such as horticultural items, including vegetables and fruits, followed by fish are traded in the CP. The CPMC is planning to develop a business model to expand CP commercial operations, but no initiatives have been started. The FBG that formed near the CP produces and markets fish (tilapia). However, all FBG members seem to have some level of horticultural production around their homestead. Therefore, this location provides a dual channel (both CP and FBA) market-access opportunity.

##### THE USERS: PROSHAR VS. NON-PROSHAR

The study found that all three types of people, including PROSHAR-EML, PROSHAR, and non-PROSHAR beneficiaries, use the CP as well as the FBA marketing channel. They use the CP to sell their produce while they contact the FBA to get information and knowledge about production, inputs, and buyers.

The socio-economic profiles of non-PROSHAR beneficiaries are mostly similar to those of PROSHAR-EML and PROSHAR beneficiaries. The CP opens up opportunities for males to sell their produce in the early morning so that they can go to the field to work or sell labor, thereby also saving them time. The larger farmers have larger volumes to sell, and they employ agricultural laborers in the field and hence are not as urgent to go to the field. They usually wait for the haat time to sell in bulk when more traders are available. This is also true for large fish farmers. Most large and commercial fish farmers do not take their fish to the CP: they either sell to the traders in the pond or take it to Khulna Rupsha Ghat fish market. That said, most of the non-PROSHAR beneficiaries using the CP belong to the same socio-economic group as PROSHAR-EML and PROSHAR beneficiaries. In the CP,

the number of non-PROSHAR beneficiaries seems to be higher and growing compared to PROSHAR-EML and PROSHAR beneficiaries.

### Key Finding

Another important benefit of PROSHAR CPs was the time savings generated for micro-and small farmers who need to spend the majority of the day laboring on their farms.

### INCENTIVES TO USE PROSHAR MARKETING STRUCTURES

The timing and the location of the CP made it attractive for its users. The male farmers (irrespective of PROSHAR and non-PROSHAR) in the surrounding areas bring their horticultural produce to sell to traders in the early morning and then go to the agricultural field to work. There are traders with permanent shops in the haat, and they are the primary buyers of these products, which they sell to outside traders or local retailers during the haat time. Additionally, as the CP is adjacent to the haat, women producers have the opportunity to sell their surplus produce in the early morning without having to enter the crowded haat area. However, only three out of 10 women in the FGD directly sell their products in the CP.

Fish are also sold in the CP but are mostly brought by male EML-PROSHAR, PROSHAR, and non-PROSHAR beneficiaries.

None of the female fish producers in the FGD or the FBG go to the CP to sell fish. They usually sell fish from the pond to the traders directly, or their male family members take them to the CP or market. The CP currently does not collect any fees from the sellers, compared to the haat which charges small fees to produce sellers.

Since CPs are focused on marketing vegetables, they have a lower sales turnover since the major vegetable season is in winter. However, fish supply is higher in the summer. The fish traders who are using the CP seem to have benefited significantly (Box 3.1).

### Incentives to use PROSHAR Marketing Structures

- Timing and location
- Accessibility for women
- No additional marketing fees
- Fish traders are seeing the CPs as a way to expand their sources of supply (beyond large pond owners or commercial producers)

### Box 3.1: Local supply of fish increased through CP

Mohadev Ghatak is a fish retailer in Baintola. He buys fish from farmers' ponds directly or different wholesale markets to sell in local markets in Baintola. Earlier, the area had a deficiency in fish production. He used to go to Khulna every day to buy fish in bulk, while only occasionally buying fish from local ponds. Now, fish production and supply has increased, and another sales point (CP) for local fish has emerged. He now goes only twice a month to Khulna to buy fish. He prefers to buy from Baintola since the fish are fresh and the travel costs and time are much less. The price for fish in the CP is higher due to freshness, but he still makes a larger profit after factoring in the transportation cost savings of not having to travel to and from Khulna market. If more supply comes through the CP, he is willing to buy more as there is high unmet demand in the area. Approximately 20-25 traders buy fish from the CP every day that it is open. The supply of fish in the CP has also increased from 2-3 mon<sup>3</sup>/day to 5-7 mon/day.

**Key message:** The overall supply of fish has increased in the area due to better know-how, not only among PROSHAR-EML members but also among PROSHAR and non-PROSHAR beneficiaries. Since there is still high unmet demand, conflict between PROSHAR and non-PROSHAR beneficiaries is very unlikely.

The PROSHAR-EML fish members in the area used to harvest once a year and now they harvest twice a year. Their yield has also doubled in each harvest. Earlier, they could not sell fish after home

<sup>3</sup> 1 mon = 37 kg

consumption, and now everyone sells the surplus. Not only has their home consumption increased, but PROSHAR and non-PROSHAR beneficiaries have started following the practices of PROSHAR-EML fish FBG members. They come and seek advice on how to improve their yields. They also sometimes attend PROSHAR-EML beneficiaries' monthly learning meetings. These findings demonstrate the social cohesion between these three different groups of women.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

Increasing numbers of non-PROSHAR beneficiaries seem to have no negative effects on sales and access to the CP for PROSHAR-EML and PROSHAR beneficiaries. The study found two major reasons for this. First, PROSHAR beneficiaries are trained on production techniques, and therefore, their product quality/yield is better compared to non-PROSHAR beneficiaries. Since vegetables and fish are both perishable items, traders look for fresh and good quality products first. PROSHAR beneficiaries have an upper hand here as they have received training and cultivate in small scale: they can take better care with their products, and ultimately, their product quality is better.

*"I see the product and the price, not the face who is selling."*  
- A vegetable trader in Baintola

#### Key Finding

Fish producers are able to realize greater profits from sales points that are geographically closer to the source of product supply due to price premiums based on freshness and quality.

#### FEMALE PARTICIPATION AND TRENDS

Female members of the fish FBG seem to take the maximum benefit out of this group approach and FBA linkage. They have enhanced their production knowledge base through peer learning opportunities and have purchased inputs in groups through the FBA, though they do not sell in groups. Female participation in the market/CP is not very high. Most women tend to sell their produce through husbands or any male family members in the CP. Selling at their doorstep is their first preference. Almost all PROSHAR beneficiaries were found to rear poultry birds as well. While they sometimes sell eggs or birds through the CP, and again mostly through male family members, their first preference is to sell from their house to the traders. Due to project interventions, women can now go out to attend meetings, but it may take more time for them to go to the market to sell things, particularly when there are large male gatherings. Very few women beneficiaries go to the CP to sell their produce.

#### Key Finding

Women have realized the most benefits from the FBG and FBA linkage approach. However, they are still hesitant to market collectively and prefer to sell directly from their doorstep.

#### VUNDERCOTE CP, RAMPAL

##### BRIEF DESCRIPTION

Currently, this CP is merged with the Gouramba Bridge Bazar (Rampal) fish market, which is located in the Batiaghata-Khulna and Rampal-Bagerhat junction and at Rampal side. This market has been in operation for the last 20 years but has been flourishing since 2000 when a bridge was constructed on the river between Batiaghata and Rampal. The Khulna-Batiaghata side has more fish traders while the Bagerhat-Rampal side has more fish farmers. In 2012, there was conflict between the people of these two upazilas, and then a market was developed at the Batiaghata side. The project-supported CP was located at this new market. However, since most fish farmers were on the other side and most traders were in the Batiaghata side, the conflict impacted the effectiveness of the CP. Through the initiatives of local elites on both sides, the conflict was recently resolved; the Rampal market started again, and the CP merged with it. Rampal has its own business association, and some members of the CP are also members of this business association. As an example, the secretary of

Rampal market is also the vice president of the CP. The market is very vibrant and trades approximately 100 mon of fish each day.

#### THE USERS: PROSHAR VS. NON-PROSHAR

As mentioned before, more fish farmers live on the Rampal side while more traders use the market on the Batiaghata side. This has implications for the number of marketing structure users. However, as the market has now merged with the CP, both PROSHAR-EML beneficiaries and PROSHAR beneficiaries are using the market alongside the non-PROSHAR beneficiaries (who had previously been using the market). Therefore, it cannot be said that non-PROSHAR beneficiaries have started to access the CP more than other groups; rather, it is the other way around. On average, non-PROSHAR farmers belong to the highest socio-economic profile (one acre of pond as defined by the project). As described by traders, non-PROSHAR beneficiaries enjoy higher bargaining power as their harvest volume is usually larger; however, this does not mean that small farmers face difficulty also selling their fish. This is unlike other CPs because this market was established long before and targets all types of farmers.

#### INCENTIVES TO USE

As mentioned before, non-PROSHAR beneficiaries had always been using the market/CP. This is one of the biggest wholesale fish markets in the surrounding areas, in an area where the main livelihood is fish culture. This market also operates twice a day: traders take fish aggregated in the morning to distant markets such as Khulna and Dhaka, while the fish sold in the afternoon market is supplied to regional retail markets. Since users may harvest and sell their fish twice a day, this market offers a big incentive to farmers.

#### IMPLICATION FOR PROSHAR BENEFICIARIES

Fish has a high unmet demand throughout Bangladesh. A farmer can sell his/her produce regardless of quantity. Therefore, none of the PROSHAR beneficiaries complained about marketing their products or getting lower prices. The greater the supply of fish, the more income for wholesale brokers in the market. Therefore, everyone wants more fish farmers to come and sell their fish. According to traders who buy fish regularly in this market, PROSHAR farmers have increased sales volumes as their yields increased due to project-supported trainings. Realizing that higher yields may require more investment, farmers reported that the income generated from increased yields was higher than production cost increases.

*"If a farmer brings even one kilogram of fish, his fish is sold immediately."*

- A fish trader in Rampal bazaar

#### Key Finding

Fish traders noticed significant increases in PROSHAR-EML farmer fish yields due to project-supported trainings. Farmers reported that the income generated from higher yields outweighed the increased costs of expanding production.

#### FEMALE PARTICIPATION AND TRENDS

Similar to Baintola CP, female fish farmers do not sell fish in Rampal market. In Baintola, a few women traveled to the market to sell small amounts of surplus, mostly horticultural produce. However, Rampal market is entirely fish-based and located on the main road where women feel less secure.

#### Key Finding

Markets located near main roads, where there are more people, do not create greater access or security for women.

## SESAME FBG, GANGARAMPUR

### BRIEF DESCRIPTION

As this is a field-crop-based FBG, almost all members are male. While members were involved in sesame production even before the group was formed, they received training on technical know-how, which resulted in higher yields. The nearest market is far: they had to incur transportation costs as well as market tolls along with uncertainty over whether the price would be good enough to cover their costs. The traders who come to the doorstep of individual farmers had greater control when negotiating prices. As a group, members now sell to the FBA, which has addressed several of the aforementioned marketing problems.

### Key Finding

Farmers were able to negotiate for better prices and reduce their transportation costs by selling through an FBA rather than individually.

#### The users: PROSHAR vs. non-PROSHAR

Non-PROSHAR beneficiaries are also using the FBA channel to sell their sesame. They are usually larger farmers who have larger plots and produce higher volumes. Due to project-supported trainings, PROSHAR beneficiaries have better quality products and yields.

### Box 3.2

Kakon is the FBA of the sesame FBG group. Before becoming an FBA, he used to produce only 4 mon of sesame in his 50 decimal of land. Total production costs were Tk. 1400 – 1500, and his total profit was around Tk. 2,200. After being trained by the project and using the right seed varieties, he harvested 20 mon of sesame in nearly 100 decimals of land. His production cost increased just proportionately, but his profit was around tk. 43,000. He found that many of his group members enjoyed similar results.

Aside from selling his harvests, he gets a commission on his total volume aggregated from farmers. He also gets commission from selling inputs. He contacts many buyers after aggregation.

He gets almost equal amounts of merchandise from both PROSHAR and non-PROSHAR beneficiaries, though the ratio was much higher in favor of PROSHAR at the beginning. He has seen the yields of PROSHAR-EML and PROSHAR beneficiaries increase as they take his advice and follow the training instructions. For non-PROSHAR beneficiaries, the yield growth is not as pronounced.

Kakon sells mainly to wholesale dealers. If the prices and market demand forecasted are high, he asks his FBG members to produce more. Alternatively, he asks members to produce other products if he has received forecasts of lower sesame prices in the coming season. This information flow is not as strong with non-PROSHAR beneficiaries who do not have as close a relationship with the FBAs. Recently, Kakon signed an agreement with the Agro Processing Center of Koia Bazar. He will buy seeds from them, distribute them to the FBG members, buy back the produce, and sell to the company.

**Key message:** The role of the FBA seems to be the driving factor in bringing about changes among PROSHAR-EML and PROSHAR beneficiaries. They are now realizing higher yields and increased market access. Non-PROSHAR beneficiaries also have access to sell through the FBA but are not posing any threats to project beneficiaries. There is a greater number of embedded services being delivered from the FBA to PROSHAR beneficiaries; for non-PROSHAR beneficiaries, services are limited mostly to market access. This gives the impression of a strong relationship between the FBA and project beneficiaries.

#### INCENTIVES TO USE PROSHAR MARKETING STRUCTURES

The market accessibility problem for sesame was common across the community, whether for small or large farmers. Accordingly, non-PROSHAR beneficiaries also found it financially viable to sell through the FBA. Having access to strong market opportunities, the FBA had incentives to collect more product from farmers. Therefore, there were strong incentives for all value chain actors.

#### IMPLICATION FOR PROSHAR BENEFICIARIES

There were no negative effects on PROSHAR-EML or PROSHAR beneficiaries reported. The non-PROSHAR beneficiaries have higher harvest volumes, and therefore, it is difficult and costlier for them to clean all of their sesame properly, which has implications for unit price: the cleaner the sesame is, the higher the price. PROSHAR-EML and PROSHAR beneficiaries have smaller amounts of harvests and can clean them better. Consequently, they reap a higher unit price.

#### Key Finding

Farmers with higher volumes of sesame (mostly non-PROSHAR beneficiaries) were not able to properly clean all of their seeds thereby resulting in lower prices. Smaller farmers (mostly PROSHAR beneficiaries) who received project training and had lower post-harvest processing costs were able to receive higher prices.

#### FEMALE PARTICIPATION AND TRENDS

As a field crop, sesame is mainly cultivated by male farmers and sold by them as well. Only a few female farmers cultivate sesame on small pieces of land. However, since the FBA aggregates products from all producers at the nearby AP, female members were able to increase their market access. In addition to this benefit, women also improved their technical know-how, which resulted in higher yields and profit.

#### Key Finding

Women were encouraged to produce more sesame, traditionally a male crop, as they were able to market their harvest through the AP and FBA. They also received training through membership in the FBG, resulting in higher yields and income.

## KARCHUPI FBG, SHANTINAGAR

### BRIEF DESCRIPTION

All members of this FBG are women. The enterprise is entirely home-based. Current work opportunities are usually year round with a lean period only between the two biggest Muslim festivals, Eid-ul-Fitr and Eid-ul-Azha. There is clear desire among FBG group members to grow beyond PROSHAR-EML and PROSHAR beneficiaries by opening up opportunities to all rural women in the community.

### THE USERS: PROSHAR VS. NON-PROSHAR

The group started with only PROSHAR-EML beneficiaries. In this model, the FBA brings a work order from the contractor (buyer), supplies all the raw materials to the group members, and brings the finished products back to the buyers. The members get their wages on a piece-basis: the more they produce, the more they can earn. As the FBA's business expanded, group members started to take more work from the FBA and trained their female neighbors and relatives (PROSHAR and non-PROSHAR beneficiaries) to assist them. Gradually, those subcontracted workers became skilled and started taking job orders directly from the FBA. Due to this, PROSHAR-EML beneficiaries lost some income due to the inclusion of others. However, the additional jobs that they subcontracted out were beyond their capacity. From this perspective, the inclusion of other people did not affect them.

### Key Finding

All-female Karpuchi FBGs were able to generate year-round income and employment by contracting out additional work orders coming from FBAs to neighbors and relatives.

### INCENTIVES

Since karpuchi production is entirely home-based and rural women in Bangladesh are inherently skilled at sewing, they found this to be a great opportunity. These women also had the freedom to accept as much work as they could manage, and there were no costs involved other than investing their time. Additionally, they did not need to move far to market the finished products. Since they are not using any familial productive assets apart from their own labor, husbands or male members have little or no claim to their income.

### Women's Incentives to Engage in Karpuchi Production

- Home-based
- No productive assets required
- Builds on an inherent skill (sewing)
- Freedom to manage their own workload
- More control over their income

### IMPLICATIONS FOR PROSHAR BENEFICIARIES

Several aspects may have impacted job access for PROSHAR-EML beneficiaries. First, if they had to buy the raw materials, non-PROSHAR beneficiaries who are better-off financially could enjoy the upper hand. However, this was not an issue as all raw materials were supplied by the FBA. Second, project beneficiaries were provided with initial tools while others had to buy them. Third, the job is skills-based, and socio-economic group status is not an important factor. PROSHAR-EML received formal training while non-PROSHAR beneficiaries learned it from their peers. Finally, wages are based on the number of pieces produced: whoever can work more, can earn more. In general, project beneficiaries are more in need of cash income compared to non-PROSHAR beneficiaries, and therefore, they do more work. With the exception of the lean period, there is strong demand, which is driven by FBAs.

### FEMALE PARTICIPATION AND TRENDS

The FBG provides an exemplary case of not only how to improve market access but also what kind of occupations provide women with real economic empowerment. This occupation does not require any productive assets, which are generally considered to belong to men, beyond their own labor.

Women are able to retain the income generated from the work and are able to invest it in family expenses, such as education and health care. Most interestingly, many women opened savings account in their own names in formal financial institutions or bought something for themselves, such as sewing machines or jewelry. This is unique and a strong differentiating element from most other on-farm-based FBGs.

**Key Finding:**

Female karpuchi producers opened savings accounts in formal financial institutions in their own names and began to purchase productive assets such as sewing machines, indicating a strong element of women's empowerment.

### 3.3 LOHAGORA UPAZILA, NARAIL

#### PARMOLLIKPUR CP, MOLLIKPUR

**BRIEF DESCRIPTION**

The CP was established in a place where there were already several permanent shops, including agri-inputs and grocery stores. Following the establishment of the CP, several other shops, mostly agri-commodity retail stores, were established. The newly established stores sell vegetables along with other daily, small household necessities. They buy those vegetables from homestead vegetables growers, most of whom are either PROSHAR-EML or PROSHAR beneficiaries. The CP acts more like a retail market than a wholesale/aggregation point. Since the CP has begun to sell produce to retail customers, they have less produce to aggregate and sell to wholesalers.

**Box 3.3**

Non-PROSHAR beneficiaries and large farmer participation is required to make a CP function as a wholesale point.

Winter is the main season for vegetable production, and harvests hit the market from January through May. During this time, PROSHAR homestead growers as well as large field growers (non-PROSHAR mostly) harvest their crops. This results in a large volume of surplus in the area, which attracts outside traders to buy from the CP. There is a large wholesale market in the upazila called Lohagora bazaar where traders from within and outside the district come to buy vegetables. During the peak harvest period, traders from Lohagora bazaar only came to the CP a few times to buy in bulk. For traders to aggregate their desired level of volume, project beneficiaries' outputs were not sufficiently large, and hence non-PROSHAR beneficiary outputs were required. However, non-PROSHAR farmers, having larger volumes of vegetables, preferred to sell to the Lohagora bazaar where there are more traders to bargain with. The wholesale price in Lohagora bazaar is lower, but this is acceptable by large farmers as they are sure that their products would be sold. Traders were also happy because they can buy at lower prices from Lohagora.

**Key message:** To successfully achieve the desired objective of a CP (a wholesale point where traders will have the opportunity to buy in bulk), small volumes of outputs will not attract traders. Both large and small farmers need to come together to market their produce collectively. This is applicable for an FBA as well if she or he starts acting as a trader.

**THE USERS: PROSHAR VS. NON-PROSHAR**

The CP, performing as a retail point of sale, is currently selling to people in the community. After receiving training on vegetable cultivation, PROSHAR-EML beneficiaries started producing vegetables on a small scale. This has resulted in an excess supply of different seasonal vegetables in the area. To capitalize on this opportunity, several vegetable retail stores were established and began to buy directly from the CP. The CP also started to buy small amounts of vegetables from homestead

growers. Consequently, other PROSHAR beneficiaries in the area started to grow vegetables in their homesteads. PROSHAR-EML and PROSHAR beneficiaries have found the CP to be a very convenient place to sell their surplus vegetables after home consumption.

The project supported trainings for FBG members on homestead vegetable production, which directly increased vegetable production by FBG members.

Non-PROSHAR beneficiaries mostly grow vegetables in their agricultural fields. During the peak harvest season, when the FBA brought in outsider traders, they also sold part of their harvests through the CP. In general though, most of them take their large volume of products to Lohagora bazaar.

Since the CP has turned into a retail market that contains agri-inputs shops, grocery items, tea stalls, and vegetables, all the nearby households use the CP. Based on this, more non-PROSHAR beneficiaries utilize the CP than PROSHAR beneficiaries. However, analysis suggests that PROSHAR beneficiaries benefited more. First, they were not growing homestead vegetables before. Second, they can also now easily sell their small amount of surplus, including not only vegetables but also eggs, poultry birds, and fruits, to the retail market on a daily basis.

#### Key Finding

CPs provided a market stimulus for other businesses to emerge, including small retail shops that sourced vegetables from the CP. Additionally, small agri-inputs, tea stalls, and grocery stores have been established around the CP as well as a local, authorized seed dealership connected to a national seed company.

#### INCENTIVES TO USE THE PROSHAR MARKETING STRUCTURE

For non-PROSHAR beneficiaries, the incentives are two-fold. First, they can now buy their everyday needs from the market. Second, they have another option for selling their large-volume harvests in addition to Lohagora bazaar.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

The PROSHAR-EML and PROSHAR beneficiaries do not face any negative implications due to the participation of non-PROSHAR beneficiaries. Rather, if the non-PROSHAR beneficiaries would have been more active, the benefits could have increased. Transitioning the CP into a retail point helped project beneficiaries. Non-PROSHAR beneficiaries are the major retail buyers from the CP of different items that are sold mostly by PROSHAR-EML and PROSHAR beneficiaries.

The increased production of vegetables in the area corresponds with sales increases for a project-partner seed company. Consequently, the seed company has partnered with a local input shop, and the availability of those seeds is now ensured beyond the project period.

#### FEMALE PARTICIPATION AND TRENDS

Women largely benefited from the CP and from being FBG members. They received training on homestead vegetable production, which they were not doing before. Since homestead vegetable production falls under the domain of women, they are able to keep the income they generate. They can now feed their family members more vegetables and sell the surplus in the CP, which is a retail point now. They do not need to wait until the CP market day: they can sell whenever they need money. However, very few women access the market directly. Most often send their children to sell, or they ask shopkeepers to take their products and give them money. Since the volume is very small, they have control over the money they earn. According to these women, they do not need to ask their husbands for money to pay for every small expense, such as the cost of children's education

and day-to-day small household needs. This has resulted in a better relationship with their husbands and better recognition as a family member.

#### Key Finding

Women are able to earn and retain income through the sale of vegetables, which allows them to manage household expenses on their own without having to ask their husbands. This has improved family household relationships.

#### MAKRAIL CP, KARIR MOR

##### BRIEF DESCRIPTION

The CP, by nature, is similar to that of Parmollikpur. There was only one permanent shop in the location before the CP was established. Since that time, there is now one agri-input shop, one plastic products selling shop, one poultry shop, one tea stall, and one homeopathy medicine shop. The CP has had a transformational effect on the physical market landscape and is now a place where community members can find many of their daily necessities. While the CP focuses on vegetables, people in the area bring other products, including eggs, poultry birds, fruits, and fish, in small quantities for retail sale. The area is well-known for vegetable production, and the main season is October through April. During the study's field investigation, the CP was closed because there was not a sufficient vegetable harvest at that time. However, the CP is likely to turn into a retail market like Parmollikpur and run year round in the near future.

#### Key Finding

The CP had a transformational effect, catalyzing smaller retail businesses located nearby. While only operational during vegetable season, the CP has plans to operate year round through retail sales of a variety of agricultural products sourced by CP members.

##### THE USERS: PROSHAR VS. NON-PROSHAR

PROSHAR-EML, PROSHAR, and non-PROSHAR all use the CP. The major focus of the project was to support homestead vegetable production, which was primarily managed by women. However, individual and even collective homestead production volume is not sufficiently large enough to attract traders from outside on a regular basis. Therefore, the CPMC invited large farmers near the CP to bring their harvests, and the farmers responded positively. The CPMC also ensured large farmers that they would buy the farmers' products at a market rate. This happened several times, and it encouraged large farmers to utilize the CP. Consequently, during peak vegetable harvest, the number of non-PROSHAR beneficiaries using the CP surpassed the number of PROSHAR-EML or PROSHAR beneficiaries.

##### INCENTIVES TO USE PROSHAR MARKET STRUCTURES

There are two rural haats in the surrounding areas, but both of them operate on different days than the CP. The haats are also a little far from the CP. When the CPMC assured large farmers (non-PROSHAR) that they would buy their products if they were not bought by outside traders, they started to gain confidence and trust in the CP.

#### Key Finding

To attract large farmers to the market through the CP, the CPMC provided a market price guarantee for commercial farmers' produce. This helped increase volumes of commodity sold through the CP and attracted larger buyers.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

Neither PROSHAR-EML nor PROSHAR beneficiaries faced any problems selling their produce related to the participation of non-PROSHAR users. PROSHAR-supported beneficiaries are women, and they received training on how to cultivate homestead vegetables. After the training, all of them started growing vegetables. Since they cultivated on a small scale, they could manage their gardens in a better way. Consequently, the quality of their products has always been considered better compared to the products of non-PROSHAR farmers who grow on a larger scale. This has implications for price as well as for traders who pay a higher price for better quality and fresher products. There was never a reported occurrence of traders preferring the products of non-PROSHAR beneficiaries over those of project beneficiaries.

#### FEMALE PARTICIPATION AND TRENDS

FBG members in this location are all female, and they were trained by the project to cultivate homestead vegetables, which many did not previously do. Now, all members grow vegetables in their homestead and sell the surplus through the CP. However, direct participation in the CP is still very small, and it became even lower when more male participants, all of whom are non-PROSHAR, started to use the CP. Female members usually sell their produce through male family members or children. They use the CP to sell other surplus products, including fruits, eggs, and poultry. Since the quantity of these products is very small, the women usually retain their earnings and spend it on education and small daily necessities for the family. This additional income seems to improve the status of the women in the eyes of their husbands as well.

#### Key Finding

Female participation in the CP reduced after more male non-PROSHAR beneficiaries began to utilize it: women preferred to sell their produce through male family members or children. Since women were still able to retain the income from these sales, this might suggest that women would have greater direct access through CPs as all female groups rather than mixed gender groups.

#### FBA CHANNEL: BAMBOO FISH TRAP FBG, KASHIPUR

##### BRIEF DESCRIPTION

This group is similar to the group in Shantinagar in Batiaghata. One major difference is that producers must procure raw materials with their own resources. All FBG members are women. Fish traps have been produced by both male and female community members for a long time. The project formed the women's group, trained them further, and connected them with an external buyer from Gopalganj, another district where there is high demand for this product through the FBA. Earlier, women were working individually and selling the fish traps to a local trader residing in the community. The trader, in turn, used to sell the fish traps in different districts including Gopalganj. Producers are now able to bypass one tier in the supply chain and are earning more as a result. Earlier, they used to sell each fish trap for Tk. 60-70 to the local trader, and now they are selling them for Tk. 100-110. Through PROSHAR facilitation, the group was able to access a higher-value market.

#### Box 3.4: An improved market channel has been established

Jesmine is the FBA for the fish-trap-making FBG in Kashipur. Like many other women in the community, she used to help her husband make fish traps. After deciding to become an FBA, she now assists members to improve their skills; aggregates orders; and receives a commission from each member for selling their fish traps (Tk. 2 per trap) and from the buyer for supplying each consignment (Tk. 250). In total, she earned approximately Tk. 19,200 (\$247) last year from commissions by supplying around 9,600 fish traps produced by FBG members.

Though she started by aggregating only FBG members' fish traps, with increased demand she started collecting from non-PROSHAR beneficiaries as well. All producers are happy to deliver their products to the FBG since now they get a much higher price than before. The number of PROSHAR-

EML beneficiaries is still higher, but the number of participating non-beneficiaries is increasing. Every two weeks, the FBG receives around 250 fish traps from group members and 150 fish traps from non-beneficiaries. Since there is ample demand from the buyer, there is no risk of PROSHAR beneficiaries losing market share. In addition, since price per trap is based on quality and given that PROSHAR-EML beneficiaries have received formal training, they usually receive a higher price compared to non-PROSHAR beneficiaries.

**Key message:** The project facilitated an alternative and higher-value market linkage. The FBA is the key link in the system, and a steady stream of income will incentivize the FBA to continue providing services to members and non-members.

#### THE USERS: PROSHAR VS. NON-PROSHAR

As mentioned before, the community has a well-established reputation for making fish traps. Most of the people living in this area are poor and have little or no land. Many households rely on fish trap production as their main source of income. The PROSHAR-EML had the scope to form an FBG with a limited number of women. Beyond these members, there are many other women who belong to the same socio-economic segment. Many of them are part of other PROSHAR activities but could not join the PROSHAR-EML due to limited membership in the FBG. There are many other non-PROSHAR women who belong to a similar or the same socio-economic group, or even better-off, and who produce fish traps in their free time. The FBA channel is used not only by PROSHAR-EML but also by PROSHAR and non-PROSHAR women.

#### Box 3.5: PROSHAR and non-PROSHAR beneficiaries use the FBA channel without posing threats to each other

Rehana Begum is a poor woman in the community. Her husband pulls a rickshaw van and they do not have any agricultural land. While she is not part of the FBG and is not a PROSHAR-EML member, she is a member of a PROSHAR group (health). Like many other women in the area, she also produces fish traps but could not get membership into the FBG due to a limited number of membership spots, which was driven by the PROSHAR budget. She observed that FBG members were receiving skills training, aggregating their products, and selling them to an external buyer through the FBA. She also saw that the members were getting higher prices than before. After a while, she asked the FBA whether her products could also be sold through the FBG. The FBA agreed and started to take her products as well as there was unmet demand. Now, Rehana sells most of her products through the FBA and receives a higher price than before. However, she acknowledges that the price is based on quality and that the quality of products produced by trained FBG members is usually better.

Mira Begam, a non-PROSHAR beneficiary, lives in the same community. Her husband has a few acres of agricultural land where he cultivates different crops. Their overall economic condition is better compared to PROSHAR beneficiaries. She knows how to produce fish traps as she used to do it previously. For the last five years, she has not been involved in this activity. She saw that a female local trader/broker (the FBA) lives very nearby and offers much higher prices. Mira also requires medication on a long-term basis for a health condition, and she thought that she could bear the costs of medicine by herself without putting pressure on her husband if she made the traps. Since she had free time for this activity, she started to make fish traps again but not as intensively as PROSHAR beneficiaries. Now, she is also supplying fish traps to the FBA. Though she is doing the same job as other PROSHAR beneficiaries, she is very reluctant to disclose her name. She started to make traps again when she saw that the trader/broker was a woman. It is apparent that, due to her social status, she is reluctant to do business with male traders.

**Key message:** While PROSHAR and non-PROSHAR beneficiaries also use the FBA channel, this does not pose any threat to PROSHAR-EML beneficiaries. Non-PROSHAR women are more reluctant

than project-supported producers to engage in this market if the broker/trader is male. A female FBA incentivized women to take on fish trapping as an additional income-generating activity.

#### INCENTIVES TO USE PROSHAR MARKETING STRUCTURES

There are a number of incentives for PROSHAR and non-PROSHAR beneficiaries to use the FBA channel beyond PROSHAR-EML groups. First, the price per unit is much higher than the local market. Second, they previously had to wait for the local trader to come to them when they wanted to sell their traps. Now, they can deliver their products to the FBA's house at their own convenience. Third, the FBA is located within the community and close to them. Fourth, there is no obligation that they have to sell all their products through the FBA. They can sell partly to the FBA during the lean season and sell directly to the local market from July to October when there is high demand. Fifth, they can also borrow money to buy raw materials from the FBA when they need to. These factors attracted other female producers to sell through the FBA.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

The demand for fish traps is higher than supply, and there are price premiums offered for higher quality traps. PROSHAR-EML beneficiaries received training, and they usually get Tk. 110 for each trap while others often get Tk. 100 if the quality is poorer. As market demand is high, there are no concerns about non-PROSHAR producers stealing market share or lowering the price.

#### FEMALE PARTICIPATION AND TRENDS

Fish trap production is another non-farm job in which women can work in their households, earn income, and have control over the proceeds. There are several clearly positive outcomes to participating in the FBA channel for fish traps. First, they are earning more than before. Second, as part of a group, the social cohesion among them has increased. The women not only talk about work when they meet at the FBA but also other social issues. Third, with increased income, they can now better manage child education costs, health care, and small family expenses, which many rural men in Bangladesh are reluctant to spend their income on.

#### Women's Incentives to Sell Fish Traps Through the FBA

- Higher market prices
- Convenient delivery terms (drop off at FBA home)
- FBA lives in close proximity to the community
- Flexibility to sell to other markets
- Available credit for raw materials from FBA
- FBA is also a woman

#### Key Finding

Fish trap production is a viable off-farm activity for women, and the presence of a female FBA is an attractive market channel. This livelihood activity not only provides personal income for women but also increases their social cohesion through participation in the FBA/DBG.

### 3.4 SARANKHOLA UPAZILA, BAGERHAT

#### DWIPCHAR CP, KHADA, RAYENDA

##### BRIEF DESCRIPTION

The CP is located along a feeder road and just off of the main road. The people in the community grow a lot of vegetables that they take to the Rayenda market to sell. After the project's interventions, supply increased further due to increases in homestead vegetable production. Consequently, the CP attracted the attention of not only the homestead female producers but also larger farmers, since there were fewer vegetables traders in the community.

##### THE USERS: PROSHAR VS. NON-PROSHAR

While both PROSHAR and non-PROSHAR beneficiaries use the CP, the number is higher for the latter since Khada, Rayenda is a vegetable-growing area. Homestead vegetables growers (PROSHAR beneficiaries) have much lower volumes to sell than the non-PROSHAR farmers.

#### INCENTIVES TO USE

Since it is a vegetable-growing area, many large farmers (growing vegetables in more than 50 decimals of land) find it easier to sell through the CP. There is a practice of selling vegetables directly from the field. For a large farmer, it is a better option to sell in the nearby CP than in the field as they have several buyers to negotiate with.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

Non-PROSHAR beneficiary use of the CP has had no negative effects on PROSHAR beneficiaries. The higher the supply in the market, the more traders are attracted to it. Traders' general opinion is that since PROSHAR beneficiaries are homestead-based growers, they can take better care of their product. Consequently, PROSHAR beneficiaries receive a higher unit price. Since there is high demand, no vegetables remain unsold, though the price varies by season and by supply in nearby large markets.

#### **Box 3.6: PROSHAR beneficiary product price is usually higher**

Anwar has been a vegetable trader for the last seven years. He lives in the village where the CP is located. Earlier, he used to buy all vegetables from the farmers' field and take them to large nearby markets such as Rayenda, Tafalbari, Morolganj, and even up to Khulna. Since the CP was established, he now buys 40 percent of his vegetables from the CP and the rest from farmers' fields. According to him, the CP price is a little higher than in the field, but there is an advantage of procuring from the CP as it provides the option of buying multiple types of vegetables from a single spot. Since he lives in the village, he knows who belongs to PROSHAR beneficiary groups. In his opinion, the vegetable quality of PROSHAR beneficiaries is better as they grow on a small scale in the homestead areas and take better care of the produce. As a trader, he needs a large volume of products, and the small-scale homestead growers cannot meet his demand.

He determines his buying price based on several factors. First, he checks the wholesale price of the market where he is going to sell his produce. Accordingly, he calculates all other costs, including transportation, labor, and market tolls, and fixes the maximum price he can pay for a certain commodity. Since PROSHAR beneficiary products are better quality, he checks with them first to see if their price remains within his margin. If it does, he sets a ceiling price based on that. Then he buys large farmers' vegetables, which are usually lower in price as the volume is greater and the seller needs to sell a large amount. Finally, he buys products from PROSHAR beneficiaries at an agreed-upon price if it still remains unsold; this price is usually higher than the larger farmers' price. On many occasions, PROSHAR farmers' products get sold to consumers directly through the CP because the quantity is small, and the products are very fresh.

**Key messages:** Presence of non-PROSHAR beneficiaries is required to attract traders in the CP as the volume of PROSHAR beneficiaries is not sufficient. However, since the quality of the latter group's product is better, it is sold at a higher price. Despite higher CP prices, traders still prefer to buy from the CP because they can buy many different varieties of vegetables at one location.

#### FEMALE PARTICIPATION AND TRENDS

As with other vegetable production-centered CPs, women received training on homestead production and have now increased their production volume. As they take better care of their crops, their product quality is also better. Taking a small amount of vegetables to distant places does not make sense when taking into account high transportation costs. Therefore, the CP provides a convenient opportunity for them to sell the surplus. Similarly for other CPs, female participation in

the CP is much less than male participation: women prefer to sell vegetables through their husbands or children. Sometimes, women will come to the CP with their children, but they distance themselves from the main sales point. They let their children take products to buyers and observe the transaction from a distance. Though the CPs are based on one major subsector, they also provide an opportunity for women to sell their small homestead-based products, such as eggs, fruit, and poultry. These small, periodic sales provide income that is retained by women and used for household expenses.

#### Key Finding

CPs reduce the transportation and marketing costs for homestead vegetable producers. They also provide an opportunity to market other farm products.

#### LAKORTOLA CP, KADAMTOLA, RAYENDA

##### BRIEF DESCRIPTION

This CP is vegetable-focused. It last operated in June 2015 as the supply of vegetables in the community decreased, and the CP could not attract traders to come after the main harvest period. The CP is located beside the main road and is easily accessed by farmers.

##### THE USERS: PROSHAR VS. NON-PROSHAR

Both PROSHAR and non-PROSHAR beneficiaries used the CP when it was operating. The non-PROSHAR farmers are large and seem to be the driving force behind the operation of the CP. PROSHAR beneficiary farmers, most of whom are women, cultivate vegetables in the homestead at a small scale. The CPMC invited non-PROSHAR large farmers to bring their produce to the CP. The CPMC invited traders from nearby markets to come to the CP to buy products, but when the harvests of the large farmers diminished, the traders stopped coming.

#### Box 3.7: Non-PROSHAR large farmers attract traders to come to CP

Shahjahan Molla has been in the vegetable trading business, mainly buying in wholesale and selling in retail in different local markets, for the last twenty years. He lives in the community where the CP is located. He used to buy all his produce from the nearby wholesale markets, including Lakortola bazaar, Rayenda Bazaar, and Amrgachia bazaar, before the establishment of the CP. After the CP was established, he bought 20 percent of his merchandise from the CP and the rest from other markets. His major suppliers in the CP were large farmers who are part of non-PROSHAR beneficiary groups. He found that the number of PROSHAR beneficiaries was greater at the CP, but the volume of their products was much less. He observed that in the beginning, due to promotion, many buyers and sellers gathered in the CP during the vegetable season, but the number gradually decreased. When the supply of vegetables from the large growers diminished in June, the CP closed, and he now buys products from his previous channels again. However, he expects that the CP will open again in the coming vegetable season and that large farmers will bring their produce.

**Key message:** Small homestead-based production may not be sufficient to attract traders as the volume is too low. Therefore, the presence of large farmers is crucial to keep the CP running.

#### INCENTIVES TO USE PROSHAR MARKETING STRUCTURES

Close proximity, little or no transportation costs, and the lack of tolls are the main three reasons why non-PROSHAR large farmers like to utilize the CP. In spite of lower prices in the CP compared to large markets, the large farmers still considered the CP beneficial considering all the marketing costs related to transport to distant markets.

#### Box 3.8: Large farmers see the CP as a new option for selling their produce

Parikhit Chandra Bala, a non-PROSHAR beneficiary, is a large farmer in the area with seven acres of agricultural land. He grows different types of vegetables year round. Earlier, he used to sell all his vegetables in the Rayenda bazaar, but after the CP was established, he sold all his harvest through the CP last season. According to him, the CP can be more effective and take a permanent shape if more large farmers like him bring their harvests there as homestead vegetable growers cannot meet traders' demand.

Tapan Bala, is another non-PROSHAR beneficiary who has two acres of agricultural land. Last year, he cultivated vegetables on 33 decimals of land, and every year he has increased his land size under vegetable cultivation. He credited the PROSHAR project, which promoted vegetable production in the area, for motivating him to increase his production. He also cultivates homestead vegetable production, and he and his family members have learned improved techniques from PROSHAR beneficiaries. According to him, there is mutual respect between PROSHAR and non-PROSHAR beneficiaries despite the varied socio-economic status. He sold 50 percent of his vegetables through the CP last season, which allowed him to spend his entire day working in the field.

**Key message:** Through increased interaction, the sharing of agricultural practices, and collective marketing of their products, PROSHAR and non-PROSHAR beneficiaries have developed a mutual respect for each other despite different socio-economic statuses.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

The participation of non-PROSHAR large farmers actually benefited PROSHAR beneficiaries. When the CP became vibrant due to large farmers bringing in their harvests, PROSHAR beneficiaries then had access to traders.

#### FEMALE PARTICIPATION AND TRENDS

Like other CPs, female participation is very low. While female members increased in number and diversified homestead vegetable production through project-supported trainings, they rarely visit the CP to sell their produce: they mostly sell through their husbands or children. Only one woman among the eight participants in the FGD visited the CP by herself as her husband was sick and her only son does not live with her. The CP helped female members sell other products as well, including poultry, eggs, fruits, and betel nuts. This small but additional income is retained by the women and is used to cover small household expenses.

#### FBA CHANNEL: BAMBOO CRAFTS FBG, AMRAGACHIA, DHANSHAGAR

##### BRIEF DESCRIPTION

All FBG members have been involved in the production and marketing of bamboo-based products for a long period of time. The project formed the FBG with both male and female members and trained them further to improve their skills and extend their product line. The nearby haat is renowned for this type of bamboo product, and traders from outside come here regularly. The producers used to take their products to the haat and sell to the traders at the market price. Very often, the price was not satisfactory, but they could not afford to bring their products back home and incur the transportation costs. Due to this, they were forced to take the price that the traders offered. As part of the FBG, they now are linked to the FBA who runs a shop in the haat and buys the

products from members directly. The FBGs are free to sell in the haat or can sell to the FBA at a pre-fixed price. In this way, FBG members do not need to spend more time at the haat to get a better price and also do not need to bring their products back to their homes if the price is not satisfactory. The FBA either buys the products, or the FBG members can keep their products in his shop.

#### THE USERS: PROSHAR VS. NON-PROSHAR

Technical skills as well as market and price information are provided to the PROSHAR-EML members who are part of the FBG. However, the FBA buys products from both FBG members and non-members as buying only from FBG members is not sufficient to run his business. Currently, he sources only 25 percent of his products from FBG members while the rest come from non-members. Most non-members belong to the same socio-economic profile as PROSHAR-EML, many of whom are members of other PROSHAR activity groups. The majority of members belong to the Hindu minority group. However, a portion of non-PROSHAR beneficiaries, who also sell to the FBAs, belong to a higher socio-economic group. They have their own agricultural land but their main occupation is bamboo production. This group is Muslim and does not need to worry about purchasing paddy as they cultivate it on their own land. Their comparative advantage is that they buy bamboo in large numbers, which reduces their cost of production. They also have access to microcredit, which they use to buy bamboo in bulk.

One additional benefit of the FBG is that some members are planning to start a savings group by themselves. Members of the group will be able to take out loans from the common savings and buy bamboo in bulk. Without a group, this was not possible for them.

#### INCENTIVES TO USE PROSHAR MARKETING STRUCTURE

The FBA has a shop in the haat, which provides another option for non-PROSHAR beneficiaries to sell their products. Currently, the production of bamboo-based products in the area has increased, and the number of traders coming from outside has also increased.

#### Key Finding

The selection of a FBA with their own shop in the haat allows greater market access and flexible sales terms.

#### IMPLICATIONS FOR PROSHAR BENEFICIARIES

Non-PROSHAR beneficiary use of the FBA channel does not have a negative impact on PROSHAR beneficiaries. Portions of the non-PROSHAR group are better-off financially and enjoy a competitive advantage because they can sell at a lower price as their production costs are lower (buying bamboo in bulk). The participation of both groups is a win-win for the FBA as he needs more supply than what FBG members alone can provide.

#### FEMALE PARTICIPATION AND TRENDS

Both male and female family members are involved in this occupation. Men are responsible for buying raw materials, selling in the market, and the provision of inputs (cutting and preparing the bamboo) while women mostly do the weaving. Being part of the FBG has allowed women to acquire better skills. They are now more productive, which has increased family income. Though being part of the FBG has not necessarily brought sales proceeds directly to women's hands as men take the products to the haat, the additional income from increased productivity has given women more recognition. Women can also keep a portion of the additional income to spend on child education or health care.

## 4 CONCLUSIONS

The objective of PROSHAR-EML was to improve market access for target beneficiaries. In achieving the objective, the project developed two market access channels: one through the FBG/FBA and the other through the AP/CP. Both channels proved effective and efficient, though in varying degrees due to several factors, including location, time, subsectors, presence, and interest of traders. Based on the overall findings and analysis, the study has formulated the following conclusions:

1. The socio-economic profile of non-PROSHAR beneficiaries is mostly the same as PROSHAR beneficiaries. The large presence of poor people in the selected areas is the primary reason for this. The scale of operation of the developed market structures is more suitable for small-scale producers who mostly resemble PROSHAR beneficiaries. However, a small portion belong to higher wealth groups. This group was mostly approached by the management body of the CPs to increase their bulked produce to meet specific market requirements.
2. Since most non-PROSHAR beneficiaries belong to the same socio-economic group as PROSHAR beneficiaries, they realized similar benefits. The non-PROSHAR higher wealth groups took advantage of the infrastructure as they saw clear incentives, including the proximity of sales points to their farms, reduced/zero transportation costs, lack of market tolls, and time saved (opportunity costs), among others. There were also social incentives as the CPMCs included local elites: having good relationships with these elites was viewed positively in terms of social benefits.
3. From all perspectives, the participation of non-PROSHAR beneficiaries, whether in the same socio-economic group or better-off, increased the benefits for PROSHAR beneficiaries and was not viewed as detrimental. Higher sales turnover helped the CPs create and sustain momentum, which turned some CPs into retail sales points while several other CPs indicated that they would launch retail operations in the future. Considering the volume of the PROSHAR beneficiary production surplus after home consumption as well as the diverse range of their products (a single household can sell different types of vegetables, fruits, poultry products, and livestock products), a retail point seems more appropriate. On the other hand, non-PROSHAR large farmer participation attracted traders to the CP, which encouraged small farmers in the area to produce more. It is evident that the homestead-based, small-scale producers' surplus is not sufficient to keep the CP running as a wholesale point and to attract traders. If a CP is to function as a wholesale point, the supply of products has to be large enough, which makes commercial farmer participation essential. The presence of large commercial farmers does not affect PROSHAR beneficiaries as the product quality of the latter group is better. The quality is better because beneficiaries have been

trained; they grow on a smaller scale; and they take better care of their crops. As a result, their selling price is higher.

4. As most of the target beneficiaries are women, the overall positive results of the project can be attributed to their increased knowledge and participation (mostly indirect) in the market structures established under the project. However, participation was limited when direct access is considered. Most of the women sell their produce through their husbands or children. Only a few visit the CPs because they either have no one to send to the CPs or have very young children. The few that do go to the CPs will distance themselves and observe their young children's transactions with the buyers. Increased surplus has increased incomes, and as a result, women have more spending power than before. With their extra earnings, women can now take care of some of the family expenses; in the past, they had to ask their husbands for money. This has resulted in better marital relationships and more recognition for women by their families. Additionally, female economic empowerment can be observed in non-farm activities, particularly if the job is done entirely by women. Recognition for their contribution is much higher for non-farm activities. In such activities, women earn higher levels of income and can spend more on their families and themselves.

## ANNEX

1. Study tools
2. Length of operation and major subsector of CP
3. Sales growth trend of the CPs
4. PROSHAR and non-PROSHAR beneficiary participation trends

## ANNEX 1: STUDY TOOLS

### FGD QUESTIONS FOR PROSHAR BENEFICIARIES (MALE OR MIXED)

#### BACKGROUND INFORMATION

Name of the group (if any):

Address/location of the group:

Age of the group (in months):

Members of the group (number):

Male members (number):

Female members (number):

Major subsector/s (if any specific):

1. Why did you join/form the group?
2. Has that purpose been served? If so, how?
3. What are the changes you observed in your business behavior since the formation of/joining the group?
4. Are all these changes linked to economic benefits only or also to social benefits? If so, how?
5. Do all these changes remain in effect now? If not, why not?
6. What percentage of your produce do you currently sell through FBAs/or in APs/CPs? What was the percentage before the formation of/joining the group? Is the percentage changing over time? If so, how and why?
7. How do you view non-PROSHAR beneficiary participation in the CPs/reaching the FBA?
8. Since formation, did anything happen that affected the participation of female producers in the CPs? If so, what and how?

---

### FGD QUESTIONS FOR PROSHAR BENEFICIARIES (FEMALE)

#### BACKGROUND INFORMATION

Name of the group (if any):

Address/location of the group:

Age of the group (in months):

Members of the group (number):

Major subsector/s (if any specific):

1. Who initiated the CP/FBG in your area and why?
2. Before the CP/FBG were established, how were women accessing markets?
3. What were the constraints of participating in these markets for women?
4. Are there any differences in production from those of men and how?
5. What are the specific activities of the CP/FBG? Please describe them.
6. What are the changes you observed in your business behavior since the formation of the CP/joining the group?
7. Who usually takes your products to the market/CP?
8. What are the economic and social benefits of the CP/FBG for you as women?
9. How do you view non-PROSHAR beneficiary participation in the CP/reaching the FBA?
10. What measures can be taken to run the CP/FBG more effectively, and which measures will increase female participation?

---

### FGD QUESTIONS FOR CPMCS

#### BACKGROUND INFORMATION [TO BE COLLECTED PRIOR TO CONDUCTING THE FGD]

Name of the CP (if any):

Address/location of the CP:

Age of the CP (in months):

Major subsector/s (if any specific):

1. How does the CPMC operate? What role do you play?
2. What is your incentive (financial and non-financial) to run the CP?
3. How can you increase your financial incentive? Have you taken any measures so far?
4. Has allowing non-PROSHAR beneficiaries to participate in the CP benefited you? Financially? Non-financially?
5. How would you define the profile of the non-PROSHAR beneficiaries who are participating in your CP in terms of their social and economic status? How are they different from that of PROSHAR beneficiaries?
6. What has changed since non-PROSHAR beneficiaries started to participate alongside PROSHAR beneficiaries in your CP?
7. What differences do you observe between participation by PROSHAR beneficiaries and non-beneficiaries in terms of a) product type; b) sales volume; c) price offered; d) negotiation; and e) reaching buyers?
8. Has participation of non-PROSHAR beneficiaries changed the participation or role of female producers by any means in your CP?
9. Do you do anything to increase the trade in your CP? If so, what?
10. What are the challenges/threats you face in running the CP? Please explain.

---

#### FBA INTERVIEW QUESTION-GUIDE

##### BACKGROUND INFORMATION

Name:

Address/location:

Contact number:

Name of the FBG:

Role as the FBA (in months):

Major subsector/s (if any specific):

1. What did you do before becoming the FBA?
2. Being an FBA, what is different now (as a business person)?
3. Please give a comparative picture before and after becoming an FBA on the following aspects:  
Product portfolio, months of operation, yearly sales volume, yearly gross income
4. In your current operation, what percentage of merchandise comes from the FBG? Where do you buy the rest from?
5. What are the pros and cons for each type of sourcing?
6. Do you always sell at the CP? If not, where do you sell and to whom?
7. Do you get market information about buyers before you sell? Which group of suppliers conforms better to meet those requirements?
8. Is there any difference between male producers and female producers? Who is a better supplier and why?

---

#### NON-PROSHAR BENEFICIARY QUESTION-GUIDE

##### BACKGROUND INFORMATION [WHO USES THE PROJECT-FACILITATED MARKET INFRASTRUCTURE]

Name:

Address/location:

Contact number:

Name of the producer:

Major subsector/s (if any specific):

1. How do you use the market infrastructure (FBG/FBA, CP) facilitated by PROSHAR?
2. Why did you start using this?
3. Has it benefited you? Will you continue using it?
4. What has changed, if anything, in your business operation (cultivation, selling, buying, etc.) since you started using this market infrastructure?
5. What percentage of your produce do you now sell/buy through project-facilitated market infrastructure? Is it changing over time? If so, how?
6. What are your competitive and comparative (if any) advantages over PROSHAR beneficiaries?

#### TRADER INTERVIEW QUESTION-GUIDE

##### BACKGROUND INFORMATION

Name:  
 Address/location:  
 Contact number:  
 Name of the producer:  
 Major subsector/s (if any specific):

1. Where do you buy from?
2. Who do you buy from?
3. While buying, what do you primarily pay attention to: is it price, volume, quality, a combination, or something else?
4. What kind of producers, in terms of profile, can meet your demand?
5. What made you procure from the CP and/or the FBA?
6. Do you get the right type of products in the CP/from FBA?
7. Who are your major suppliers (producers) in the CP in terms of their profile?
8. What type of supplier (producer) has a higher bargaining power? Why?
9. Do you buy from female suppliers (producers) also? If so, are they different than male suppliers? If so, how?

#### KI INTERVIEW QUESTION GUIDE

##### BACKGROUND INFORMATION

Name and designation:  
 Organization:  
 Address/location:  
 Contact number:  
 Relationship (if any) with project-supported market infrastructure:

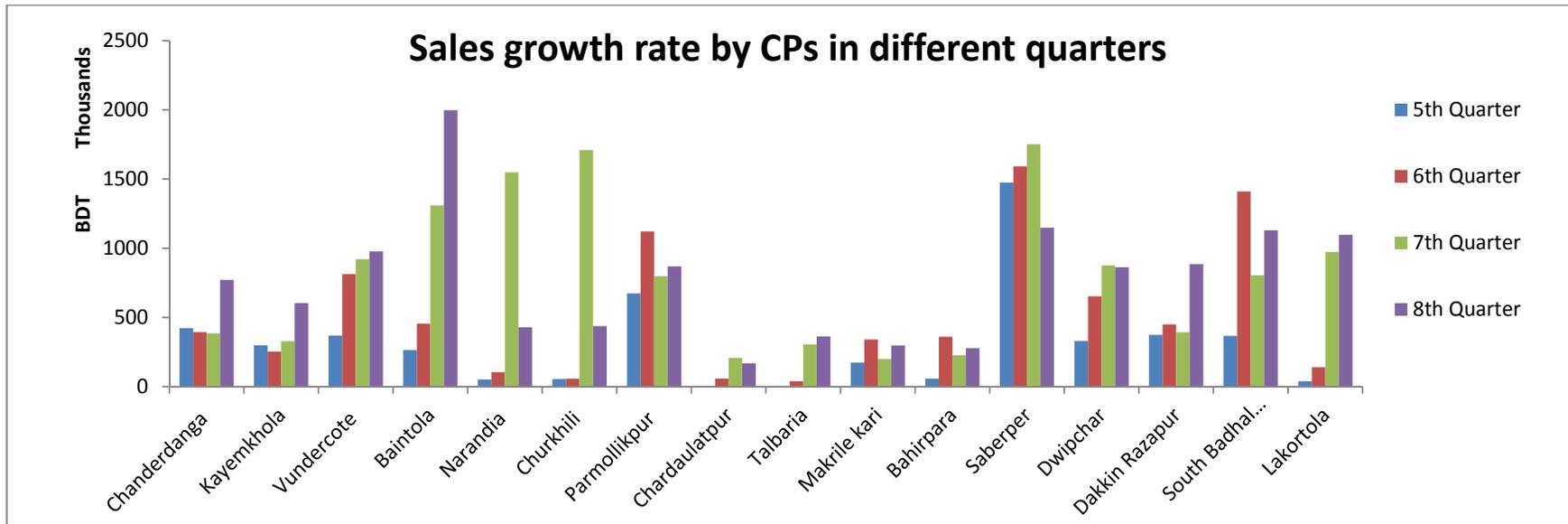
1. Please describe your viewpoint regarding PROSHAR-supported market infrastructure.
2. What did you find to be most effective about this system?
3. What could have been done better?
4. What is your viewpoint regarding the sustainability of the system?
5. In your opinion, is there any conflict between PROSHAR and non-PROSHAR beneficiaries in terms of market participation? If so, what? How do you think these conflicts can be mitigated?
6. How did women benefit (if at all) from this market infrastructure?
7. How do you see this market infrastructure/system in the foreseeable future?



## ANNEX 2: LENGTH OF OPERATION AND MAJOR SUBSECTOR OF CP

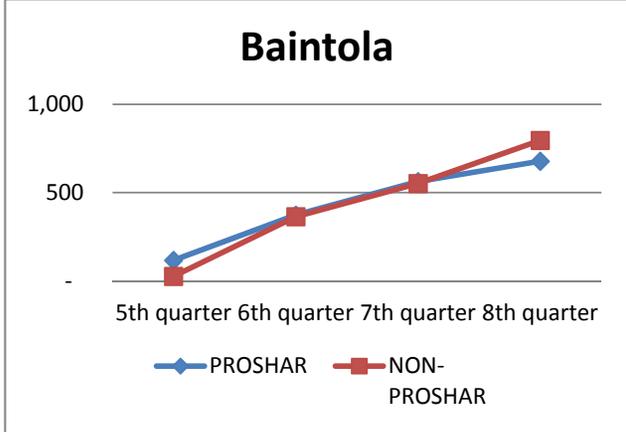
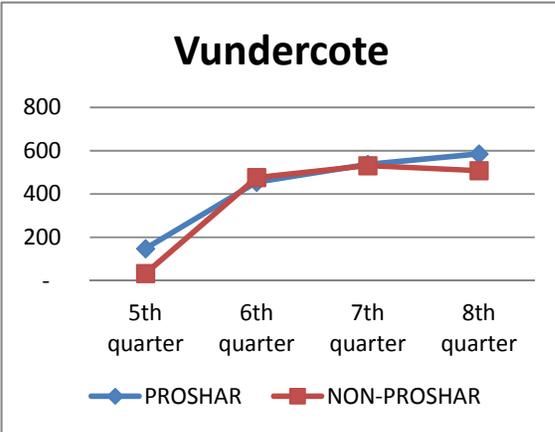
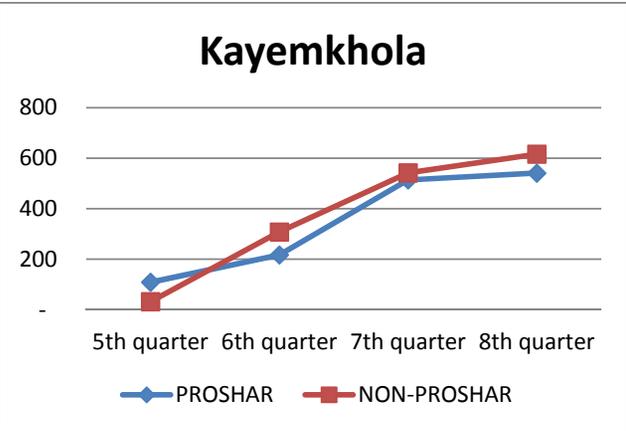
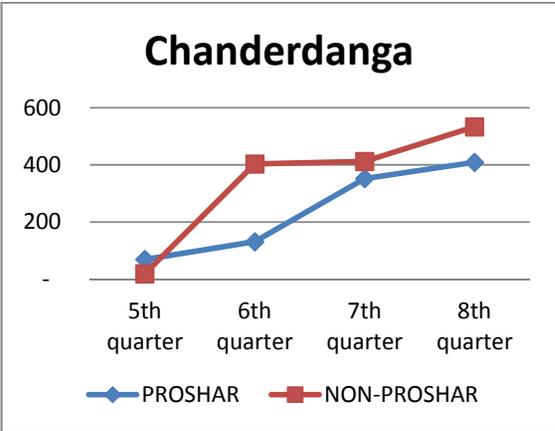
Feature	Batiaghata				Lohagora							Saronkhola				
	Chanderdang	Kayemkhola	Vunderco	Baintola	Narandia	Churkhili	Parmollikpur	Chardaulatpur	Talbaria	Makrile kari	Bahirpara	Saberper	Dwipchar	Dakkin Razapur	South Badhal Ch	Lakortola
Operation	Above 1 year	Above 1 year	Above 1 year	Above 1 year	Above 1 year	Above 1 year	Above 1 year	between 6 - 12 months	between 6 - 12 months	Above 1 year	12 months	Above 1 year	Above 1 year	Above 1 year	between 6 - 12 months	between 6 - 12 months
Major Subsector (product)	Vegetables (brinjal)	Vegetables (bitter gourd)	Fish (Shrimp)	Vegetables (brinjal)	Vegetables (Bitter gourd)	Vegetables (Bitter gourd)	Vegetables	Vegetables (Sweet gourd & Indian spinach)	Vegetables (Brinjal and bottle gourd)	Vegetables (Brinjal and Bitter gourd)	Vegetables (Bitter gourd)	Vegetables (Bottle gourd)	Vegetables (Tomato and Cabbage)	Vegetables (Bottle gourd)	Vegetables (bottle gourd)	Vegetables (bottle gourd)

## ANNEX 3: SALES GROWTH TREND OF THE CPs (IN BDT)

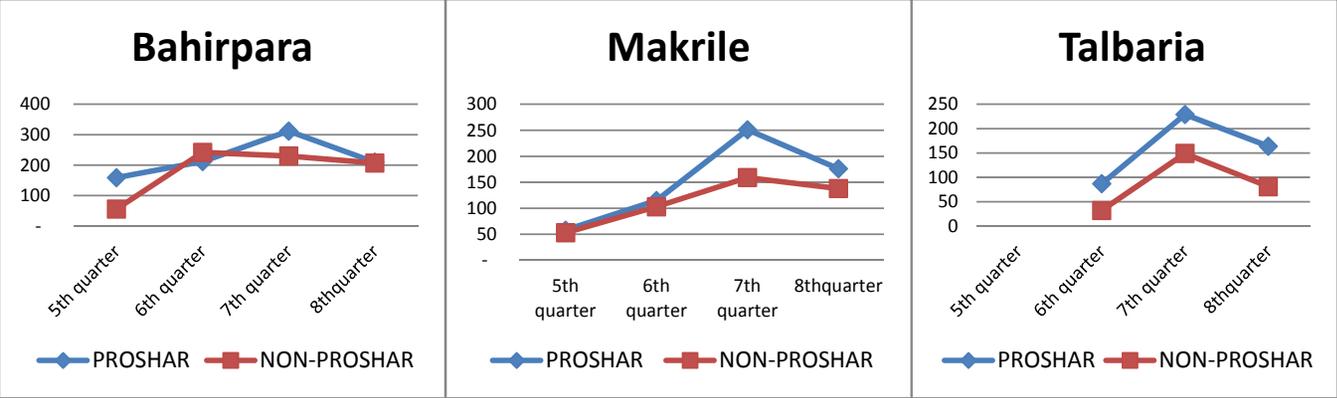


**ANNEX 4: PROSHAR AND NON-PROSHAR BENEFICIARY PARTICIPATION TRENDS**

**BATIAGHATA UPAZILA, KHULNA**



LOHAGORA UPAZILA, NARAIL



SARANKHOLA UPAZILA, BAGERHAT

