

MAKING MARKETS WORK FOR  
POOR AND EXTREME POOR WOMEN  
IN BANGLADESH  
the experience of Samriddhi



Text

**Jane Carter**  
**Md. Gias Uddin Talukder**  
**Zenebe Bashaw Uraguchi**

Photos

**Samriddhi archives**

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House 13/A NE (K), Road 83  
Gulshan 2, Dhaka 1212  
Bangladesh

Tel: (880)-2-8829208, 8827633  
8815688

Email: [infobd@helvetas.org](mailto:infobd@helvetas.org)

Web: [www.bangladesh.helvetas.org](http://www.bangladesh.helvetas.org)

and

Swiss Agency for Development and Cooperation (SDC)  
Bay's Edgewater, 8th Floor, Plot 12, North Avenue, Gulshan 2, Dhaka 1212,  
Bangladesh

Tel. +88 02 881 23 92/94

Fax +88 02 882 34 97

Email: [dhacoo@eda.admin.ch](mailto:dhacoo@eda.admin.ch)

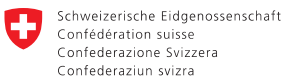
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the experience of Samriddhi

*Samriddhi*  
enhancing rural prosperity through  
market development in Bangladesh

funded by **SDC** and implemented by **HELVETAS Swiss Intercooperation**



Swiss Agency for Development  
and Cooperation SDC



**HELVETAS**  
Swiss Intercooperation

BANGLADESH



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# Introduction

It is often argued that it is extremely difficult to engage very poor people, especially women, in market and value chain development - at least in a manner that brings them dignity and sustainable benefits. This paper examines how the project Samriddhi has tackled this challenge, looking at both key success factors and challenges.

Samriddhi (meaning “prosperity” in Bengali) aims to contribute to the sustainable well-being and resilience of poor households in selected areas (in Rajshahi and Rangpur divisions and Sunamganj district) of Northern Bangladesh through economic empowerment. It does this through the promotion of specific markets and value chains as shown in Table-1 below, alongside human and institutional development (HID).

Since 2010, the project has adopted an explicit M4P approach, “Making Markets Work for the Poor”, entailing careful value chain analysis and selective interventions. HID activities were continued as a separate project component, but only up to July 2013. Supported by the Swiss Agency for Development and Cooperation (SDC) and implemented by HELVETAS Swiss Intercooperation, both of which have clear organisational policies with regard to the promotion of gender equality, the project has always sought to include women as well as men in its activities. Initially a gender equity mainstreaming (GEM) approach was adopted, aiming to include women in activities and raise general awareness on gender amongst project partners. More recently, there has been a deliberate focus on increasing the number of women actively participating in the project.

**Table-1: Men and women producers in value chain development under Samriddhi**

Value chain	Number of producers (Dec. 2012)		Location	Assets/inputs required
	Men	Women		
Bull fattening	26,721	9,388	Bogra, Rajshahi, Rangpur and Sunamganj	Calf, initial investment, feed, shed / stall, medicine
Chicken	15,772	96,884	Bogra, Rajshahi and Rangpur	Chick, coop, shed, feed, vaccine
Cotton crafts	2,532	20,486	Bogra, Rajshahi and Rangpur	Device, sewing machine, fabric
Dairy	25,065	14,099	Bogra and Rangpur	Cow, shed, feed, vaccine
Duck	20,523	87,492	Bogra, Rajshahi, Rangpur and Sunamganj	Duckling, feed, coop, vaccine
Fish	65,925	12,557	Bogra, Rajshahi, Rangpur and Sunamganj	Fingerlings, water body (pond, river), nets, boat, feed
Fruits	61,702	10,045	Bogra, Rajshahi and Rangpur	Land, seedling, fertilizer, initial investment
Goat	14,162	44,847	Rajshahi and Rangpur	Nanny goat, feed, vaccine, shed
Jute crafts	3,127	3,821	Bogra and Rajshahi	Land, seed, raw jute, production centre
Medicinal plants	21,654	29,903	Bogra, Rajshahi and Sunamganj	Land, seed and seedling, collection centre
Plant crafts	10,782	15,516	Bogra, Rajshahi, Rangpur and Sunamganj	Raw material, production centre
Vegetables	49,566	25,534	Bogra, Rajshahi, Rangpur and Sunamganj	Land, seed, fertilizer, collection centre



Given that M4P projects in general have often been criticised for “gender blindness”, the project staff have been interested to contribute to and learn from a joint initiative between SDC, the Swedish International Development Cooperation Agency, Sida, and the UK’s Department for International Development, DfID, on combining WEE, “Women’s Economic Empowerment” with M4P<sup>1</sup>. Recommendations arising from this initiative, most

notably from proposed guidelines for future projects<sup>2</sup>, have been used in reflecting on Samriddhi’s experience. Seven aspects were found to be particularly important, as given below and used to structure this document. For those familiar with the M4P approach, these aspects can readily be linked with the logic of the five parts of the M4P project cycle, as given on the right hand side.

**Table-2: Key success factors for WEE as linked to the parts of M4P project cycle**

▶ focusing explicitly on women from the start	Setting the strategic framework and Assessing change (monitoring)
▶ good context analysis/research	Understanding market systems
▶ defining the business case for women's involvement	Deepening sustainable outcomes
▶ selecting and providing capacity building to partners/market actors	
▶ addressing constraints experienced by women	
▶ building capacity and systems to tackle gender	Facilitating systemic change
▶ considering the potential to scale up.	

1. See Jones, Linda 2012 Discussion Paper for an M4P WEE Framework The Springfield Centre for Business Development, Durham, UK. January 2012

2. Coffey Consultants 2012 International M4P and Women's Economic Empowerment.Phase 2: Guidelines for Incorporating WEE into M4P Programmes DFID M4P Hub May 2012.



# Gender relations in Bangladesh

Before discussing the specifics of women and men's involvement in Samridhhi, an overview of gender relations in Bangladesh helps to set the scene. Since gaining independence in 1971, the country has made considerable progress in narrowing the major gaps in life opportunities that existed between men and women. A series of policy level initiatives, including the recently approved National Women's Development Policy (2011), have sought to promote the position of women. Women's educational achievements have risen steadily, with parents being encouraged to send their girl children to both primary and secondary school through government stipends. Women are also able, to a large extent, to control their own fertility; ready access to birth control has resulted in the average number of children a woman will have in her lifetime dropping from 6.9 in 1971 to 2.3 in 2010. Economically, women have particularly benefitted from two major trends: the accessibility of micro-credit (as spearheaded by the Grameen Bank), and the rise of the garment manufacturing industry in Bangladesh. The latter has given many young women a previously unavailable opportunity to earn a wage, even if small, and gained through working in cramped or unsafe working conditions. Knock-on effects have been a reduction in early marriages and a reported greater voice in household-decision making. Bangladesh now ranks 86 out of 135 in the Gender Gap Index (2012) – well

ahead of Pakistan (134) and also India (105)<sup>3</sup>. Indeed, according to a recent up-beat assessment of its economic development by The Economist, “Bangladesh's record is, on balance, a good one. It shows that the benefits of making women central to development are huge.”<sup>4</sup>

Nevertheless, there are many ways in which women are systematically

## A male labourer's view of women – outdated or still pertinent?

“Village women don't know how to work. They don't know how to do anything. They're stupid. Even if a man is not educated, he can travel to ten different places and learn ten different things. But women are always inside, so they have no intelligence. They don't know how to travel the right path. That's why we have to teach them.” Korim picks up the iron pipe. “Sometimes we have to teach them with this.”<sup>5</sup>

discriminated in Bangladesh through social norms, and in some cases laws, that enforce the dominance of men. Although equal rights for women and men upheld in legislation in the State and public sphere, in the private sphere, there are significant inequalities. Family law as currently practised is based on Islamic principles and provides women with lesser rights with regard to marriage, divorce, guardianship and custody of children, and property (especially land); a daughter inherits one

half of what a son inherits. If the new National Women's Development Policy is enforced, equal inheritance will be introduced. The policy has however met with considerable resistance from conservative elements, particularly in rural areas, and remains to be implemented.

In public decision-making, men take the lead and although women's political representation is ensured through a system of one third reserved seats (at local level), these seats tend to be perceived as holding less authority than non-reserved seats. Women's access to public services, including health care, can often only be gained through the support of a male family member. Female and male roles remain sharply differentiated, and in more conservative parts of the country, women are expected to focus on caring (particularly child-raising) and productive tasks within the household, with few outside interactions and very limited mobility. Submission to male authority, upholding the family honour by avoiding contact with men who are not relatives, and generally putting family before personal needs and wishes are socially expected norms for women in such areas. This may be reinforced by fear; levels of violence against women in Bangladesh are quite high and probably under-reported. A comment made to a researcher some 40 years ago by a village man living in Rajshahi division who was known to regularly beat his wife is illustrative of rural attitudes - attitudes that still prevail in some quarters.

3. <http://www.weforum.org/issues/global-gender-gap>

4. <http://www.economist.com/news/briefing/21565617-bangladesh-has-dysfunctional-politics-and-stunted-private-sector-yet-it-has-been-surprisingly>

5. Excerpt from Hartmann, B. and Boyce, J.K. 1983 A Quiet Violence: View from a Bangladesh village p.80

# Overview of the way that Samriddhi addresses gender and women's empowerment

Although Samriddhi began activities in 2010, it builds on a history of some 20 years of Swiss engagement in rural development in Rajshahi division. This spanned a Village and Farm Forestry Project, followed by the Livelihoods, Empowerment and Agroforestry (LEAF) and the Sustainable Access to Agroforestry Knowledge, Technology and Information (SAAKTI) projects. Under these projects, poor men and women received capacity building and formed groups to work together for their own development. The result is a significant resource pool of skilled and motivated individuals, open to development opportunities. The difference in Sunamganj, and other parts of the North West where activities only began in 2005, is evident in terms of a far greater need for awareness raising and capacity building.

In the context of value chain development, producer groups are known as Micro and Small Enterprises (MSE), whilst

individuals providing them with advice and material inputs are known as Local Service Providers (LSP). There is usually 10 - 15 LSP per Union the lowest administrative unit in Bangladesh). Most LSP are members of a Service Provider Association (SPA) which are at the sub-district (Upazila) level. As part of support for human and institutional development, female mentors have been trained at community level; their activities are supported by Field Facilitators who are staff of Non-Governmental Organisation (NGO) partners. Other staff members of partner NGO perform a variety of support functions, whilst staff of Samriddhi focus particularly on value chain advice and linkages to private sector actors. These range from small traders to large companies. The main categories of individuals involved in the project may thus be defined as shown in the table.

**Table-3: Categories of individual men and women directly involved in Samriddhi (December 2012)**

	Number of men	Number of women
Clients (producers) - many of whom are organised in Micro and Small Enterprises (MSE)	236,214 (92,736 organised in MSE)	277,295 (82,238 organised in MSE)
Business Management Committees (BMC)	14,251	9,904
Local Service Providers (LSP)	2,280	636
Female Mentors (under HID component)	-	4,970
Partner NGO Field Facilitators	54	19
Project staff	46	9
Private sector/Traders	105 (Men-led)	4 (Women-led)
Private company employees (ACME is taken as an example)	7,000	600
ACME's employees under the herbal section	55	15

This paper primarily focuses on women as clients, whilst discussing the role of women and men in other capacities under appropriate sections.

## Including a WEE perspective from the start



“Many NGO are saying that we men are dominating women, that we make all the decisions. But it's not true – we value our women and we discuss things together.”

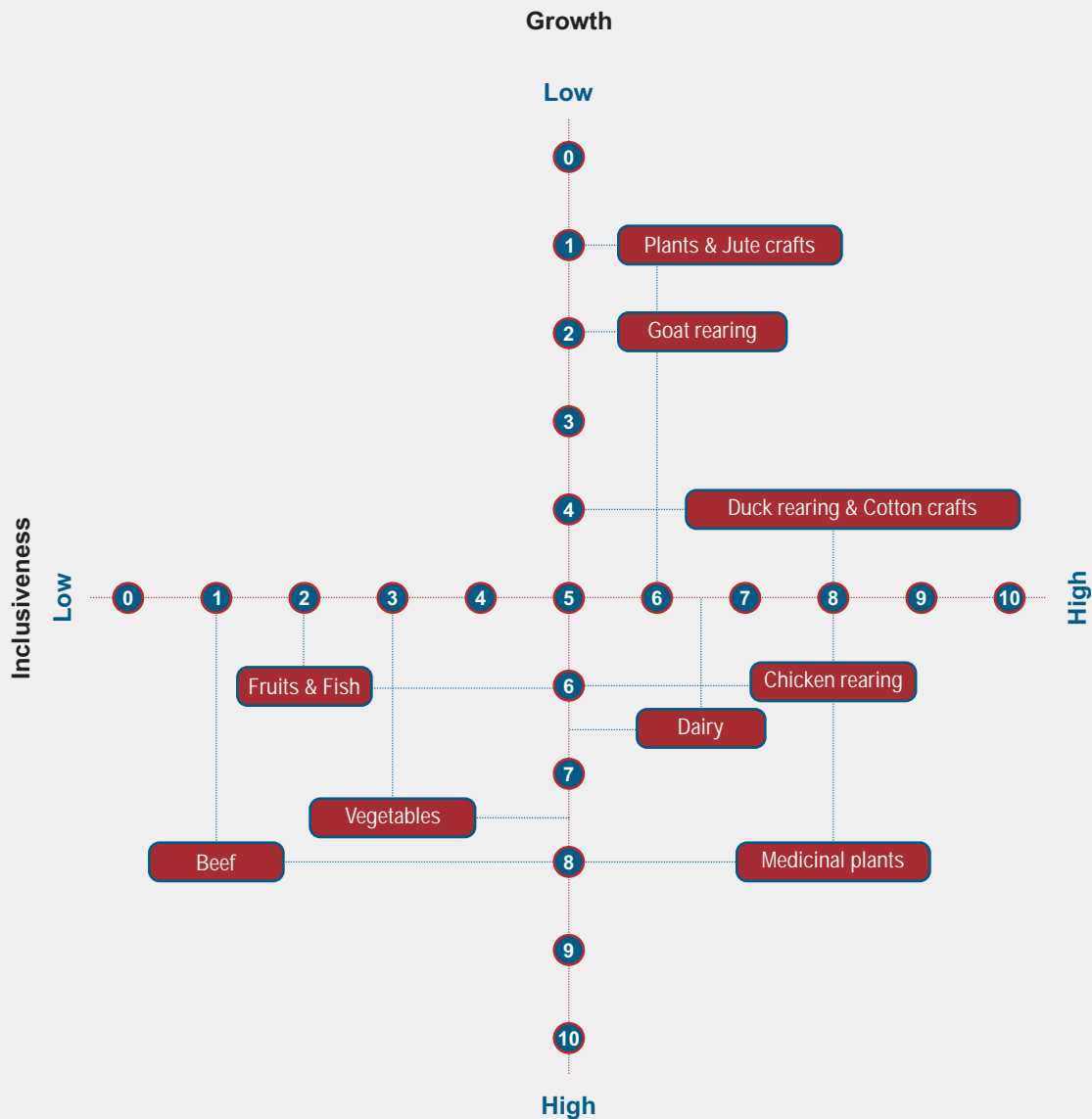
**Abu Talib**, LSP-Business,  
Gangdhopapara village, Zeopara , UP,  
Puthia UPZ, Rajshahi District

The experience of Samriddhi echoes the wider recommendation of the M4P-WEE guidelines, that it is necessary to make women's economic empowerment an explicit goal in order to make tangible progress in this regard. This means including WEE in the project cycle from the beginning, in the logical framework, the indicators and in the baseline data (ensuring that data is sex-disaggregated). Monitoring and evaluation must then be done in a sex-disaggregated manner. Gender awareness on the part of men and women is undoubtedly necessary in preparing the ground, and its importance should not be underestimated: a focus on women will not be successful if it is opposed by men. In Rajshahi, this awareness-raising was achieved by the project and its predecessors in the years leading up to 2010; a quote from a man involved in the bull fattening value chain is illustrative in this regard.

For 2010, the project baseline data revealed that out of 295,269 producers, women numbered 153,540 (52%) and men, 141,729 (48%). Through placing a deliberate focus on women, by 2012 the project was able to increase the number to 277,295 or 54% of all producers.

One of the most crucial aspects dictating the involvement of women in a market support project – as clients and as service providers - is the choice of value chain. In Samriddhi, this choice was originally partially dictated by earlier project activities. Thus 12 value chains were taken up, spanning a very wide range of producers – including rearers of livestock large and small, fruit and vegetable growers, basket weavers, and garment manufacturers. An analysis of these value chains reveals that there are major differences between them regarding their overall economic potential – both for achieving added value for the producer and for sustainable growth. At the same time, there are major differences in the level of involvement of women and the extreme poor (inclusiveness). This may be plotted on a graph as follows.

Graph showing economic potential versus inclusiveness of the 12 value chains supported under Samriddhi (December 2012)



This graph makes clear the correlation between financial potential and women's involvement, with women tending to be involved in value chains that have the least potential for added value. Value chains that are considered socially appropriate for women are generally those that

- are located close to, or at least not far from, home
- require particular dexterity or patience, and/or
- include a degree of nurturing.

Unfortunately most of these value chains (bull fattening is an exception) are not highly profitable.

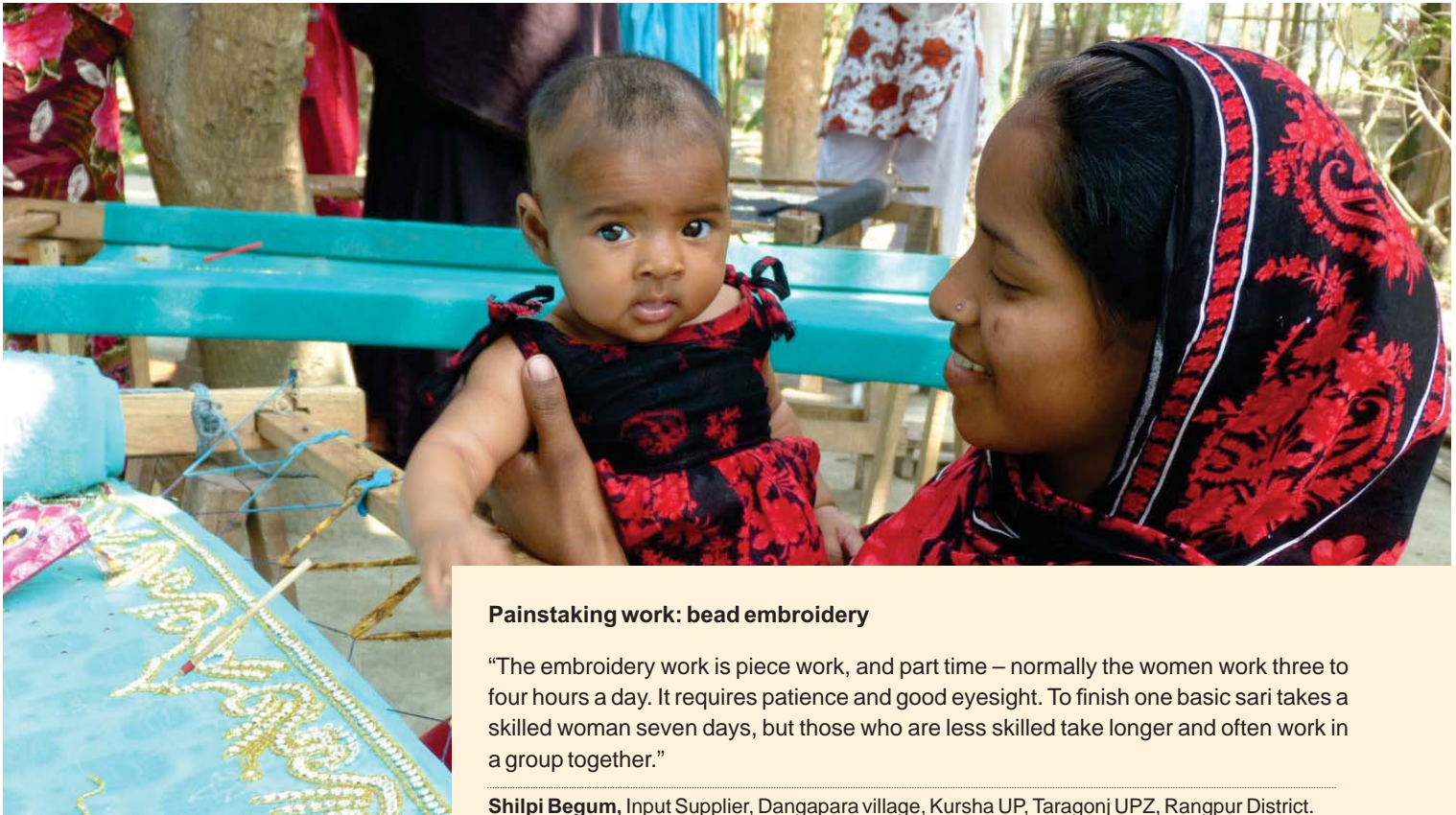


#### Close to home: poultry rearing

"We have experience in raising poultry by the traditional method. It's easy for us, right by the home. We mainly sell the eggs but also eat them when we need nutritious food.

Poultry rearing is something we can do by ourselves, and keep the money ourselves. So if we have a need for sudden cash, we have it – we don't need to bother our husbands."

**Habiba Akter**, DokKindeshibai village, Kathali UP Jaldhaka UPZ, Nilphamari District



### Painstaking work: bead embroidery

“The embroidery work is piece work, and part time – normally the women work three to four hours a day. It requires patience and good eyesight. To finish one basic sari takes a skilled woman seven days, but those who are less skilled take longer and often work in a group together.”

**Shilpi Begum**, Input Supplier, Dangapara village, Kursha UP, Taragonj UPZ, Rangpur District.

From a gender perspective, the value chains on which Samridhi decided to focus and build the engagement of women are of two types:

- those generally regarded as “suitable for women”: cotton crafts, medicinal herbs, traditional poultry, ducks and goats; and
- those in which women have some involvement, and there is potential for women and men to work together: milk production, bull fattening, and fruit and vegetable production.

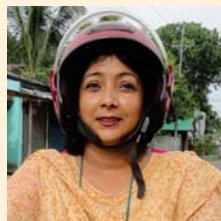
In the latter case, it is important that women are explicitly supported and trained at the start to ensure that they are able to play an active role that is respected by men. This is well illustrated in the case of the bull fattening value chain. Project staff members were at first dismayed to find that although women received training, after a few years, it was men who seemed to be dominating the MSE. However, the women involved do not necessarily see this as a problem, as explained in the text box.



### A caring task: bull fattening

“Most of the bull-fattening work is done by us women – cutting the grass for fodder, mixing the food, cleaning the stall. The bulls know us. Indeed, when the time comes for the trader to take them away, we have to be there to persuade them to enter the vehicle – otherwise it’s difficult to get them to go.”

**Runi Begum**, MSE President, Business Management Committee Head and Chief of the bull fattening network, Gangdhopapara village, Zeopara UP, Puthia UPZ, Rajshahi District



### Successful women's enterprises taken over by men?

In Dadpur village, Borogachhi UP, Paba Upazila, Rajshahi district, a business management committee was established in 2010. The original members numbered 9 women and 6 men, with a committee of five: 4 women and 1 man. By early 2013, the members had increased to 25: 8 women and 17 men, with a committee composition of 3 women and 2 men. Clearly men had become interested in the bull fattening business. The explanation for this is however not simply that the men had taken over from the women. In some households, at least, the increase in male involvement is a sign of better gender relations – with the husband helping the wife in the burden of buying the food for the animal, cutting fodder, and going to the market. The two are working more together, and with their added income, valuing their increased mutual cooperation and decision-making.

**Kazi Zannatul Ferdous**, Field Facilitator, MSP, (MSP is one of the partner NGO of Samridhi)

## Context analysis (research): Understanding women's constraints and opportunities



As has been noted, Samridhi grew out of a number of earlier projects, and thus the broad context of gender relations, and how these influence market opportunities, was well known to the project designers.<sup>6</sup> The most significant constraints faced by women were identified as limited financial assets, limited mobility, poor self-confidence and knowledge, limited decision-making powers, and physical weakness (which may be ascribed to poor nutrition and limited access to health care). Limitations in education were not considered so important given the fact that the value chains concerned only require basic literacy and numeracy. Many Bangladeshi women have such basic skills, at least amongst the younger generation.

### Limited financial assets

As already noted, under current family law, Bangladeshi women, both as daughters and wives, are entitled to only limited inheritance. This is often compounded by women being unable to claim what is theirs by law. Generally husbands own

all the family assets, so a divorced or widowed woman can be rendered destitute. Widespread access to micro-credit via NGO and national banks, without the need for collateral, has opened many opportunities for women. Indeed, Bangladesh's experience with micro-credit has become a powerful development narrative and has received much public acclaim as a tool for poverty reduction. Its contribution lies in making small, affordable loans available to poor women and men, and in particular to millions of women in the rural areas. Nevertheless it should be noted that interest rates remain significant, generally 18-24% per annum. This can dissuade many women from taking loans, especially women who are somewhat timid and/or have limited exposure to outside opportunities.

6. Samridhi was designed by staff of SDC and of Intercooperation, the organisation which then merged with HELVETAS to become HELVETAS Swiss Intercooperation in July 2011.

## Fear of debt



“I am a poor person so I cannot take a loan as I cannot be sure of paying back the interest.”

**Saleha Begum** DokKindeshibai village,  
Kathali UPJaldhaka UPZ, Nilphamari District.



“Once I borrowed 30,000 taka from one money lender when I expanded my business through increasing the number of ducks from 50 to 200. I was able to pay back the money, as my business went well but I will not take any loan in future as the interest rate is extremely high.”

**Rehena**, Kartikpur village, Sulla UP,  
Sulla UPZ, Sunamganj District

It may also be noted that access to micro-credit is much easier for married than for divorced or widowed women. In particular, older women deemed unable to work (the age of 50 is taken as the limit), have no chance of getting a loan if they lack a husband or collateral, as outlined in the text box below.



If different value chains are viewed against this problem of limited access to credit, it becomes clear that some are not an option for very poor women, especially those who are older, divorced or widowed. The value chains that are most feasible for such women are medicinal plants and duck rearing; by contrast, bull fattening, fruit and vegetable cultivation require a certain level of assets. Even in value chains in which women are traditionally involved (such as poultry and duck rearing), men tend to dominate bigger and more profitable poultry farms, while women are mainly engaged in backyard poultry. The same is true in the duck value chain, where men are likely to be involved in more profitable hatching and nursing of ducks. In cotton crafts, men producers are more likely to own devices such as handlooms for making more profitable products such as blankets, and they have the mobility to engage in buying inputs and understanding the market for their business.

In any form of production, an expansion of activities generally requires investment – and here the project has found that women's MSE often face a major challenge. Only 50% of MSE with a business plan are able to obtain the finances they require to implement it. Some of the challenges faced by women in particular include the limited source and type of adapted finance, the system of small amounts of credit which is based on short-term instalments and repayments, weak savings and over-indebtedness, high transaction costs and rigid collateral requirements from banks, and high interest and fettering agreements from informal sources. These all lead to the financial exclusion of women producers, compounded by their lack of skills and knowledge about formal services/products, their limited information and knowledge of services/products, and their lack of choice of different services/products.

### Limitations in women's access to credit

“At MSP, we follow the usual NGO guidelines for offering micro-credit, even though these are discriminatory against women. We need to be sure that the person seeking a loan is credit worthy. So we do not offer loans to a woman who has no regular income, no fixed assets, no collateral documents, is unmarried, widowed or divorced, or is over 50. Such a woman will not get credit from any NGO. Let me give the example of Naima, a woman who lives close to our office. She has a husband who has three wives. He has divorced her thrice and each time returned – but he moves regularly from one wife to the next. Naima Begum is about 40 and has one daughter, aged about 10. We cannot offer her credit. We tried to find a small job for her as a peon in the office, and now we arranged for her a small job in a school as a cleaner, but it pays very little. She is ineligible for any loan.”

**Rahima Rajib**, MSP (Samridhhi partner NGO) Executive Director

## Limited mobility

The degree to which women in Bangladesh can move about freely depends a great deal upon their individual family circumstances as well as the particular community in which they live. “Family circumstances” in this respect include the attitude of other members, as well as their financial status. Husbands or fathers generally dictate how much a woman can move about, although mothers-in-law can also be highly influential, especially regarding recently married daughters-in-law. Often well-to-do families place particular emphasis on women’s seclusion from the public eye, whereas women belonging to extreme poor families have no option but to be active outside the home to gain an income. Although it is clear that a supportive husband is the ideal, poor women without a husband may actually have more freedom of both movement and decision-making than women with unsupportive husbands.



### Freedom of movement

“It’s easier for us to get about and make our own decisions without a husband present.”

**Hosniara Begum**, Chairwoman, Medicinal plants MSE, Madhya Ramchandrapur village, Hossainpur UP, Palashbari UPZ, Gaibandha District.

In communities with conservative religious leaders, women are expected to keep to the home and wear “purdah” if going outside – but in general such communities are not ones in which Samriddhi chooses to operate. It is common throughout rural Bangladesh, however, for lone travel by women to be criticised – with the riding of a bicycle or motorbike being considered highly daring, although it is generally accepted in the case of women working for local NGO (since their job and thus salary is dependent on them so doing). This has very clear consequences on earning potential and ability to participate actively in value chain development activities – especially in becoming LSP.



### Limited mobility means less income

A clear example of the discrepancy in earnings between a woman and a man is that of two LSP in Durgapur Upazila. Shilpi and Salim both have the same educational qualifications, and both trained at the same time as an LSP. However, Shilpi is now earning Taka 500 per month whereas Selim is earning some Taka 4,000 per month. The reason for this is his greater mobility. He can ride a bicycle and reach areas far from home, as well as being able to work in the evenings if this is more convenient for his clients. He is thus able to provide services to a far greater number of clients than is possible for Shilpi, who is far less mobile. Modesty prevents her from riding a bicycle (she is unmarried and her parents forbid her to do so); for the same reason, she must stay at home after dark and cannot provide services then.

**Mizanur Rahman**, Field Facilitator-SPA, Sachetan, Samriddhi Project’s partner NGO.



“Women LSP are becoming more and more capable day by day. They are increasing their capacity and working hard. If one wanted to do my job, I estimate she could take over some 60% of what I do, but not all. A woman cannot go such distances or work in the evenings, she must return to her home before dark.

**Rafiqul Islam**, Collector and Head of SPA Medicinal Plants Kettarpara village, Mohodipur UP. Palashbari UPZ, Gaibandha District.



## Low self-confidence and poor knowledge of available opportunities

Despite the many achievements made in Bangladesh regarding women's empowerment, many rural women remain poorly informed about opportunities available to them to improve their livelihoods, and lack the confidence to seek information or support. Samriddhi staff members see a clear difference in this respect between districts in which there has been long-term support, versus districts in which operations commenced quite recently. The importance that communities attach to the usefulness of community organisations, such as Ward Platforms (WP) which serve as local catalyst for development, is higher in areas like Sunamganj where the role of local government bodies is limited. This difference also represents an opportunity – as through study tours and exchanges, successful examples of enterprising women's groups or individuals can serve to inspire less confident women.

7. See for example Uruguchi, Z. 2010 Food price hikes, food security, and gender equality: assessing the roles and vulnerability of women in households of Bangladesh and Ethiopia Gender and Development 8: 3 p.491-501

## Limited decision-making powers

As the above discussion indicates, women must generally defer to their husbands, fathers or brothers in family decision making, a situation that plays out again at community level and in higher political decision making, despite the presence of a woman Prime Minister. It is striking that the women who have achieved the most through their involvement in project activities all attribute this in part to their husbands allowing them to take decisions regarding their economic activities, or in more significant matters, discussing and deciding jointly (see the personal example of Nur un Nahar in the final section).

## Physical weakness

Traditionally, women in Bangladesh are expected to serve food to their husbands first, then the children, and to eat whatever is left over. This often results in a poor nutritional status – both for themselves and their young children, in particular.<sup>7</sup> In addition, women can rarely seek medical care themselves, but have to wait until a male relative can accompany them. Access to more nutritious food was one of the factors behind the original choice of some of the value chains supported under Samriddhi – notably milk, poultry, fruit and vegetable production.

# The business case for women's involvement

At the time of project design, the business case for involving women rather than men in particular value chains was not specifically argued in the project document. Indeed, the objective was simply to improve the incomes of both poor men and women. However, there are a number of arguments that could be used to favour women specifically, these deserve reflection.

## Cheap, willing and flexible labour

Rural women in Bangladesh do not have a huge range of opportunities to earn money, and all the value chains supported by Samriddhi provide a more desirable way to do so than agricultural labour. In many ways, women make a desirable labour force as far as outside companies are concerned (particularly in the garments and medicinal plants sectors), one which is generally compliant, flexible, and inexpensive. The obvious downside of this - the potential for exploitation - is discussed later. The important challenge of ensuring that women receive a fair wage for the work they do should not be underestimated.

## Specialist skills

Although the skills that women are widely acknowledged to possess – dexterity, patience, care – are not highly valued in financial terms, they can be used to make a business case. Furthermore, given the quite strong gender differentiations in roles in Bangladesh, there is also a preference for women to receive services from other women. In service provision, women LSP report no difficulty in attracting clients or being paid the same for the same or similar services; they consider their specialist skills to be in considerable demand (see box).

## Reliability

In the micro-credit industry, women are known to be more reliable in timely repayments on loans than men. The reliability of women in producing goods or services according to agreed deadlines is probably a business case that could be argued more strongly.



### Gender-based specialisations amongst agricultural and livestock LSP

“Our expertise is the same but our specialisation is different”

#### Agriculture

- Men can climb trees for spraying and collecting grafting material; they also tend to be particularly specialised in pesticide and fertilizer application.
- Women tend to be good in disease identification, in nursery management, and in the selection of the best varieties for a given site.

#### Livestock

- Men generally provide vaccines to all animals; they also perform castrations, artificial insemination (AI); and assist in all deliveries, including cows
- Women generally work with smaller livestock but can have particular expertise in deliveries.

However, women LSP earn far less due to their more limited range of specialisations and, in particular, their limited mobility.

**Manowara Yasmin**, Chairperson, Charghat SPA, Rajshahi

**Source:** SPA Charghat, Holdigachi village, Salua UP, Charghat UPZ, Rajshahi District

## Choice and capacity building of partners/actors

Samriddhi works with a wide variety of partners and actors. In some cases there was a choice in such collaborations; in other cases there was none (only one potential actor being present). Where there is a choice, the track record in gender of potential collaborating organisations is taken into account in selection. Indeed, it is increasingly recognised that the support of collaborating organisations in pro-actively involving women is crucial. The 2012 gender audit of the project (see next section) highlighted NGO partners as being insufficiently gender aware or responsive, and since then an effort has been made to provide training to enhance capabilities. Partner NGO are included as members of the regional gender taskforces of Samriddhi and are being given orientation training by the project on Gender Equity Mainstreaming through meetings and workshops.

Amongst the LSP, gender awareness has been particularly promoted through their SPA, with the project's widely used tool of Participatory Gender Analysis (PGA) being the point of entry for reflection and discussion (as further explained in the later section on building capacity and systems to tackle gender).



“Inclusion of Partner NGO in the regional taskforce of Samriddhi helps minimising understanding gap between the Partner NGO and Project staffs”

**Serajul Islam**, the Executive Director of ERA, partner NGO of Sunamganj

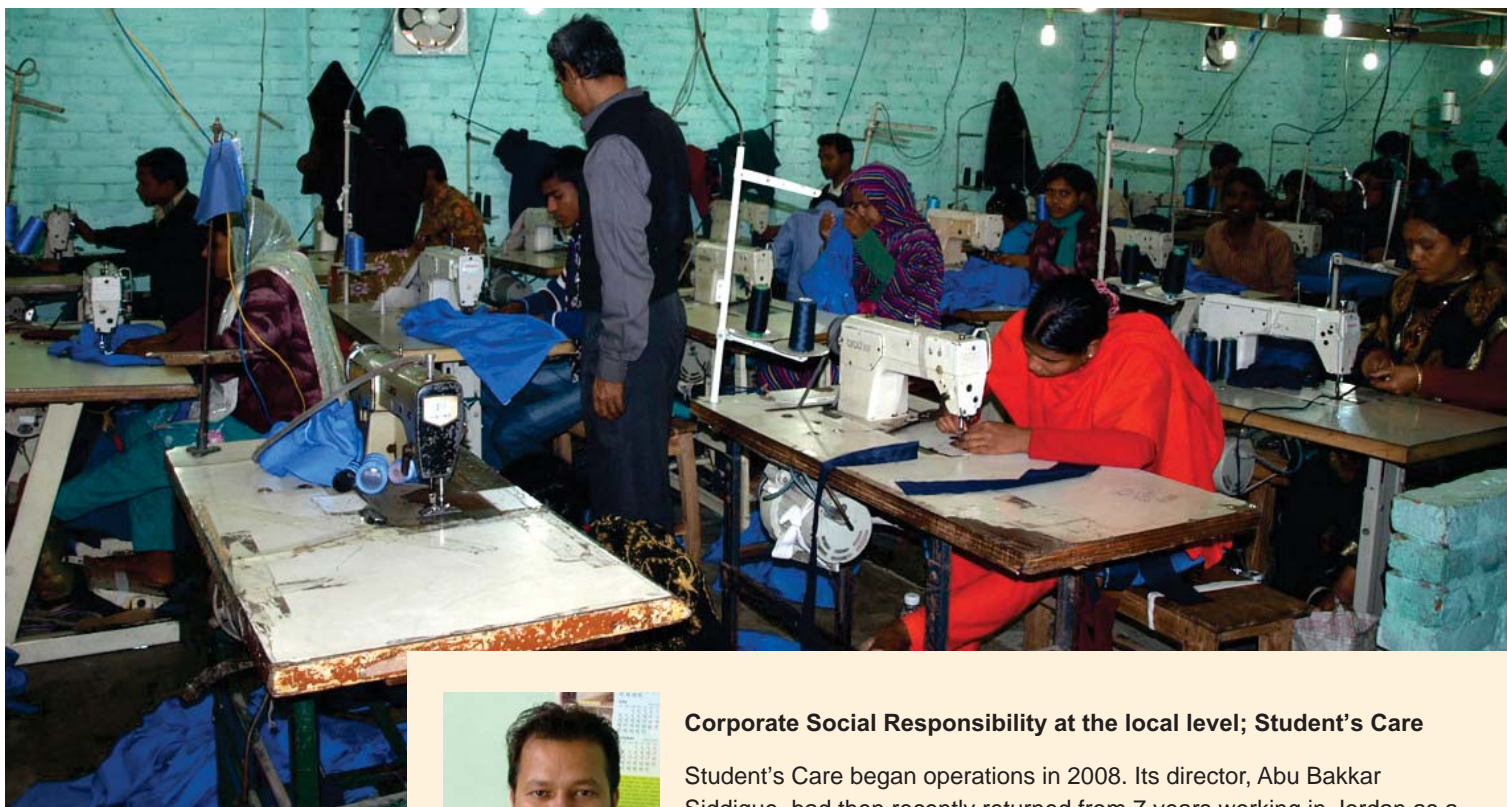


“During the PGA we found no woman in the executive committee of our SPA. We included women and are developing their participation, negotiation and representation skills as members of the SPA's executive committee”

**Obydul Haque**, President, Badargonj SPA, Rangpur.



Within the private sector, collaboration is sought with companies that pride themselves on employing women as part of their corporate responsibility. Here a pertinent example is Student's Care (see box), which takes the employment of poor, landless women as part of its business model.



### Corporate Social Responsibility at the local level; Student's Care

Student's Care began operations in 2008. Its director, Abu Bakkar Siddique, had then recently returned from 7 years working in Jordan as a supervisor in a garment factory, and was looking for a business opportunity. He began with the purchase of 5 sewing machines of the simplest type, with the idea of making school uniforms for individual clients. It soon became apparent to him, however, that he could produce such uniforms more cheaply in bulk, and that this represented a major gap in the market.

Mr Siddique approached the Head Teacher of a local school and the Education Officer, and pointed out to them that the system of parents arranging school uniforms themselves meant that some children had far better quality uniforms than others, so that poor children were quickly stigmatised. He offered to produce uniforms of a standard quality to all the students at a lower price. Indeed, he went further, offering a certain number of free uniforms for the poorest children, as identified by the teachers. This offer was readily taken up, and now many schools are placing bulk orders. Three years ago he was operating in 3 UPZ; now he is supplying schools in 16 UPZ. His small factory (which now contains multi-functional, powerful machines) has increased to almost maximum capacity, and he has started up 8 sub-centres in neighbouring rural areas. Overall, he is employing 270 people (245 women and 25 men) in garment production, plus 25 salespersons (2 women and 23 men).

The establishment of the sub-centres has been conducted with the support of Samriddhi. All the workers are women from poor or extreme poor backgrounds who are supplied with training, a workplace (the construction of which is partly contributed by the women themselves), and an electricity supply. The women also purchase their own sewing machines. Mr Siddique says that he is proud of this arrangement and will continue it in future even though his main factory is more profitable. His reasons are twofold:

- the sub-centres are cheap to run and can continue operating even when there is a power cut; thus they are complementary to the main factory
- in terms of social responsibility, he feels proud about offering employment to the women.

For the future, Mr Siddique is looking towards the Dhaka market, which could be extremely profitable. Essentially, his strategy is of producing high volumes at low prices – and of making a profit in a way that gains him respect in the community.

Interview with **Abu Bakkar Siddique**, Proprietor, Student's Care, Dimla, Dimla UPZ, Nilphamari District.

# Addressing the constraints experienced by women

The constraints faced by women identified and described earlier were all broadly factored into project design. Yet what this means in practice is a degree of compromise in achieving women's economic empowerment, as outlined below. These experiences highlight the difficulty of trying to promote change in the position of women whilst working within wider societal structures that are essentially discriminatory.

## Limited access to financial products and services

As noted in a previous section, despite the widespread provision of micro-credit in Bangladesh, it is not accessible to all women. Perhaps even more importantly, those women who are able to access micro-credit cannot always do so in a manner convenient to them, and/or lack the knowledge to make the best use of it. Samriddhi has tried to address these challenges by broadening lending sources (from micro financial institutions to traders and banks) and the type (cash and in-kind) of financial products. Without such skills, there is a risk that women (or men in a similar borrowing position) focus on responding to immediate problems and needs and give little time to consider options, trade-offs and the longer-term consequences of over-indebtedness and erosion of assets.

A number of women producers have benefited from the services of capable and professional LSP in making better financial decisions, accessing financial products and services, building assets, overcoming vulnerability and planning towards their economic security. This has been coupled with the growing competence and organisational strength of MSE and their networks through the services of local service providers. In addition, Samriddhi has facilitated the enhancing of producers' capacities to develop and implement viable business plans by integrating financial savings as part of their business for investment.

## Mobility

The main way in which women's mobility constraints have been addressed through Samriddhi is to "bring work to women" rather than attempting to "bring women to work". This is obvious in the choice of value chains that allow home-based production.



### Beyond credit availability: addressing limited access to financial products and services

In 2006, Diba, a landless woman from Fenerback UP of Jamalganj Upazilla,

Sunamganj district, joined a community based organisation. She and the other group members clubbed together their savings and reared ducks mainly for egg production, with each member possessing two or three birds. Gradually, they increased the number of ducks. In 2007, Diba took loan of Tk 14,000 Taka from CNRS and Grameen Bank, a loan for which she was eligible as an extreme poor person. She thus increased her egg production. When in 2010, the community based organisation evolved into an MSE for duck egg production under the Samriddhi project, Diba bought 150 ducks through a loan from a trader. Gradually expanding her business, by early 2013 she owned 750 ducks with an investment of Tk 180,000 received as loan from traders. Her average monthly income had at this point reached Tk 1,300. According to Diba, the main source of her success is the functional relationship with traders that she has developed, based on mutual trust. She has become confident in her business skills, and her ability to sustain her livelihood in future.

In addition, the private sector has been encouraged to locate production and collection as close as possible to women's homes. Examples include the establishment in rural areas of garment manufacturing sub-centres, basket-weaving production centres, and medicinal plant collection points.



### Bringing collection points to women: a response to their limited mobility

“The construction of the collection centre here has made a big difference to the women producers, as now they can easily bring the dried leaves themselves. They don't have to pay for gunny bags or transport – the collection point is just close to their homes.”

**Yunus Ali**, LSP Medicinal Plants, Dighalkandi village, Lahiripara UP, Bogra Sadar UPZ, Bogra District.



### A role model for other women?

“I travel wherever I have to for my job. My husband is happy about the money I make and has no problem with me getting about. I always have my mobile phone with me, it's essential for my work.”

**Minoti Rani**, Centre-in-Charge, Singpara Production Centre, Balapara UP, Dimla UPZ, Nilphamari District.

Another way of addressing mobility issues is to encourage women to get about. Study tours and exchange visits effectively serve this function to a certain extent, but the real issue is daily mobility. Thus women who travel around - such as LSP, the Centre-in-Charges of garment sub-centres, female mentors, or the suppliers coordinating embroidery value chains - serve as important role models to others. The more women travel independently, the more this is likely to become acceptable behaviour – but such processes take time. Generally, the project tries to support attitudinal change at community level through group discussions between opinion leaders and other men and women, in order to minimise the risk of any backlash from more conservative elements.

## Motivating and training women

Supporting women to build their capacities and in so doing, increase their self confidence has been an important part of Samriddhi's activities from the start. Here the LSP have played a crucial role in providing women with accessible, affordable and quality services. The number of women producers who received services from LSP increased from 110,615 in 2010 to 201,655 in 2012. In comparison, the number of men producers showed an increase from 94,702 in 2010 to 193,747 in 2012. LSP services have enabled more and more women to enter into organised production and the marketing of products, even though the number of men-led producers' groups has increased at higher pace than women-led producers' groups. Overall, more women than men producers are satisfied with the usefulness, quality and availability of the services facilitated by Samriddhi. Of course, this may reflect lower expectations amongst women and thus a greater readiness to be satisfied – but it is nevertheless important that women rate services highly. This has further contributed to boosting the confidence of women and their status in the household. It is reported that an increasing number of women are involved in decision-making over on asset selling in households. A sample survey of women from more than 500,000 households revealed that women who were frequently involved in decision-making over asset selling in households increased from 37% in 2010 to 57% 2012.



### Empowering women through capable and professional women Local Service Providers (LSP)

Shopna Rani epitomises the struggle and success of building women's capacity and helping others overcome their lack of skills and confidence. She lives in Habibpur village under Habibpur union of Sulla Upazilla, Sunamganj

district. In 2009, she was selected by the community as an advanced farmer in vegetable cultivation and ultimately became an LSP-vegetables through several training sessions and support facilitated by the project. She was able to actively support women producers, encouraging them to organise themselves through field based training on vegetable cultivation. The benefits of this convinced women producers to pay for her services, further contributing to Shopna's determination to widen and increase her outreach. From her increasing income, she is able to save Tk 200 per month. She is a popular LSP-vegetable among women, and is widely acknowledged for her contribution to the empowerment of women producers. Exuding great confidence, she states her aim as follows, “I'll be the best expert and skilled Local Service Provider and will particularly focus my efforts on the poor and extreme poor households through ensuring affordable and quality services and inputs”.



## Decision-making authority

Generally speaking, earning money tends to bring women greater possibilities for participating in household decision-making. This is widely reported by women who have successfully engaged in value chains supported through Samriddhi, although it may also be true that women most able to benefit from external support have husbands who are more inclined to listen to them. Women who take on advisory or support roles to others, such as LSP and female mentors, further enhance the general status of women as active citizens. To date, Samriddhi has largely promoted women's participation in decision-making through working with women themselves. The project is also considering future ways of encouraging men linked to the project to be “male mentors”, helping to change conservative attitudes amongst other men.

## Low income and low return on labour

The finding that women tend to be engaged in less financially rewarding enterprises than men is not unique to Samriddhi, but one commonly reported in M4P projects. Due to their low financial potential, Samriddhi's mid-term review recommended the discontinuation of support for plant crafts (notably basket

weaving), jute crafts (rope making and other products such as mats) and cotton crafts (notably garment manufacture and embroidery), even though women are particularly engaged in both. On further analysis, the project decided to retain cotton crafts as it is such an important sector for women and has considerable growth potential. However, support for the plant and jute crafts value chain was discarded due to the very limited income generation potential coupled with poor options for market growth (up-scaling).

Women engaged in value chains generally seem to be glad of the opportunity to make some money rather than none at all. In many cases their aim is to supplement their income rather than to develop a main source of livelihood. However, there can be a fine line between supporting women to gain some sort of income, and promoting a form of exploitation – or at least gross inequality in benefit distribution. Thus for example, whilst the rapid growth of the medicinal plant value chain may be considered a huge success in terms of giving many landless women the opportunity to earn a little cash, more could still be done to increase the margin of gains for women producers. Through the facilitation of Samriddhi, private companies involved in medicinal plants have decided to increase the price for herbs, in addition to substantially contributing to the expansion of multi-purpose collection centres. These centres located close to producers facilitate the delivery of leaves to the company, and for the company to supply of inputs and advice; thus overall they enhance producer productivity, at the same time as making matters easier for the women.



### The viewpoint of a medicinal plant buyer: ACME Ltd

ACME is a major producer of herbal medicines in the Bangladesh market. Most of the raw ingredients for ACME's products are sourced from India and China, often from wild collections, because until recently there was no local source. They were therefore interested to participate in a workshop in 2007 (organised at the time by LEAF) that brought together producers, traders and buyers. ACME expressed interest in purchasing bashok, (*Adhatoda zeylanica*), tulsi (*Ocimum sanctum*) and kalomegh (*Andrographis paniculata*), and was particularly struck by the possibility of sourcing dried bashok leaves from groups of landless women who would cultivate and collect the plant along rural roadsides. This was at the time a new idea, but with the support of Union Parishads, which see this use of public land as an excellent means of poor women being able to gain a small income, it has rapidly flourished.

ACME began by offering to subsidise a bashok collection centre by 10%, knowing that LEAF would also provide support. The response in terms of production was so encouraging that they have increased their subsidy for the collection centres over the years to 50 and now 75% (whilst the project no longer provides any input). They have also increased the price paid each year per kilo of dried leaves each year from Taka 17 in 2011 to Taka 32 in 2013 – guaranteeing the same price over the full year although the market price fluctuates. This is easily possible as their demand for bashok has increased from 2,000 kg in 2011 to 20,000 kg in 2013, due both to high product demand and the introduction of new products containing bashok on the market. In particular, they have diversified into herbal treatments for livestock.

ACME is now obtaining inputs from some 6,000 producers through 300 LSP – amongst the producers, 80% are women, whereas in the case of LSP, most (220) are men, there being only 80 women LSP. Abdul Salam observes, “Since the women are living in the area, taking up leaf collection for a few hours a day, they are happy to do it. Men would not be interested, though – there's not enough money in it for them”. On average, the women collectors make some Tk 400 – 500 per month. This year ACME is providing a further incentive to producers by offering a

prize of at least Tk 10,000 to the group producing the highest amount. According to Abdul Salam, Assistant Manager, Bogra, “Whatever the producers are able to provide, we will buy” for two main reasons. Sourcing locally is

- much cheaper
- better quality, as the inputs can be more readily controlled – the company insists that no pesticides are used, and that the only fertilizer applied to the plants is organic.

A third less reason also cited is the company interest in support landless woman – this demonstrates corporate social responsibility, and is personally supported by the company's Executive Director, although it is not yet advertised on products. Still only 25% of all the bashok they use is sourced locally.



## Multiple demands on time

Interventions encouraging women to take an active role outside the home often fail to take sufficiently into consideration the other demands on women's time. In most countries of the world, the numerous domestic demands of running a household – caring for children or elderly relatives, cooking, cleaning and washing – tend to remain woman's work, even when both husband and wife are working outside the home. Thus gender studies have highlighted the risk of women becoming over-burdened.

In the case of women involved in the Samriddhi value chains, it is not clear that an excessive work burden is indeed a risk or a limitation to current activities. This probably depends on the individual circumstances of different women – on the amount of agricultural land and livestock that they have to manage, including processing crops into food, and the support that they receive from other relatives, particularly mothers-in-law. It seems likely that the poorest, landless women actually have the most time available, as illustrated by the observation in the text box – made on the basis of fieldwork conducted nearly 40 years ago. This places in perspective the desirability of any income-generating options in rural areas.



### Poor, landless women probably have more time for income-generating activities

“Poor women....frequently complain of too much leisure. The wives of poor peasants have few cattle to tend or crops to process, and all too often nothing to cook. Landless labourers’ wives have even less to do at home, since their husbands bring home rice already husked. Many poor women seek to supplement their husband’s meagre incomes by working in more prosperous households, but employment is scarce, especially in the slack period before the harvest.”

Source: Hartmann and Boyce, 1985: 87

Women producers questioned on the subject are very clear that they are happy to have the opportunity to earn money, and that this enhances their status in the household. They added that child care is not a problem as other women household members, particularly mothers-in-law, are willing to take over this task since the result is additional family income.



### More work is not necessarily a burden

“Of course our daily work has increased, but this is not a burden to us. We are happy to be making money and to be able to decide what to spend it on.... For example, household utensils, educational materials for our children, even a sari for ourselves.”

**Lili Begum**, Secretary of Business Management Committee, Horishovapara village, Goyabari UP, Dimla UPZ, Nilphamari District.

Nevertheless, potential constraints to women through other demands on their time are a matter that Samriddhi staff intend to investigate systematically in future, and to facilitate solutions if found necessary. The most obvious of these is support for child care – and in this respect, some basic facilities have already been set up. Thus in some producer centres for basket weaving, a protected area for children to play whilst observed by their mothers has been established.

## Nutritional and health issues

As already noted, it was anticipated that women's involvement in fruit, vegetable, poultry and milk value chains would increase their access to nutritional food. There is anecdotal evidence to suggest that this is the case, although no systematic survey has been conducted.

Although awareness-raising on nutrition was part of earlier mobilisation efforts, it was not fully anticipated by the project that women's eating patterns would change as a result of them conducting paid work. However, women working in garment sub-centres report that they now eat more nutritious food in order to maintain their eyesight. Some companies are also starting to provide an optician service to detect eyesight problems at early onset, and provide glasses.

### More nutritious food

“We know that sewing all day can give eye problems. For this reason we are taking more nutritious food like milk, small fish, pumpkin and spinach. A health worker gave us training in these matters – but some of us also learned such things in school.”

**Lili Begum**, Secretary of Business Management Committee Horishovapara village, Goyabari UP, Dimla UPZ, Nilphamari District.



“From my sewing I can now purchase many things including nutritious food for myself and for my two children. My dream is to increase my business so that more poor women can get opportunity to work with me for increasing their income.”

**Mst. Moktarina Begum (Omesa)** lives in Khoyarbari village under Vogdanga Union of Kurigram Sadar Upazila, Kurigram District.

## Building capacity and systems to tackle gender

Samriddhi builds on long-standing earlier efforts to promote gender awareness in its area of operations, efforts that have continued under HID component of the project. At project level, the management strives to be highly gender sensitive; a gender audit<sup>8</sup> conducted in 2012 found that 70% of the staff believed that the management is committed to gender mainstreaming, and that 79% of staff had received gender training. A few other key points noted in the gender audit are given in the text box.

### Gender equality in Samriddhi staffing

The 2012 gender audit found, amongst other aspects, that

- In recruitment, preference is given to women over men in case of similar qualifications, with particular efforts being made to recruit women at more senior levels
- Job descriptions are gender inclusive, and gender is included in staff performance reviews
- Affirmative action is conducted for women staff members when necessary to ensure representation participation in workshops, training, etc.
- Office facilities are woman-friendly; office hours are reasonable (9-5); transport is provided to the home in the case of arriving late from the field; and an opportunity to share gender issues is provided in regular weekly meetings
- Priority is given to ensuring the security of women staff and a policy of zero sexual harassment is enforced

Nevertheless, the audit also noted that women only represent some 20% of all staff, with only two women being present amongst the eight senior staff. This reflects the difficulty faced by women in Bangladesh in developing a professional career.

**Source:** Pervin, 2012

Overall responsibility for gender-responsiveness in Samriddhi is vested in a Gender Focal Point, who both ensures a coordinated approach in project activities and also participates in a national, SDC-supported gender platform. This provides an opportunity to learn from the experience of other projects and bring in fresh ideas to the project, although so far the main task has been to explain Samriddhi's experience to others (see quote).



### Sharing experiences with regard to gender tools

"I presented the tools and shared our experiences at a platform meeting. The members were very keen to learn about the tools,

particularly as they were applied in a market development project. The tools for Micro & Small Enterprises and for Service Providers' Associations created an enabling environment to take forward the process of women's economic empowerment faster"

**Archana Nath**, Regional Coordinator Rajshahi and Gender Focal Point, Samriddhi.

Perhaps the most important gender tool used under the project is Participatory Gender Analysis, in which local Female Mentors have been trained to conduct in various settings – at community meetings (ward platforms), for SPA, and for MSE. The text box provides an illustration of how this works.

8. Pervin, Shamina (2012) Gender Audit of Samriddhi, September 2012, Helvetas Swiss Intercooperation Bangladesh



### Participatory Gender Analysis (PGA): an example provided by a Female Mentor

“As Female Mentor, I conducted a PGA with the local MSE, comprising 25 women and 18 men. We went through the usual process of identifying in separate men's and women's groups

who did what task, and then bringing the two perspectives together. As a result, the participants identified three main issues. These were that

- the income of women is less than that for men;
- women participate less than men in training; and that
- enterprises in which women are engaged give a lower, more sporadic income than those in which men are engaged.

The resulting plan had three parts. These were to

- find ways to increase women's income;
- ensure that women have more training opportunities; and to
- involve women in enterprises that give them greater opportunities to earn and to work longer hours. Specifically in this respect, the group identified the possibility of training women to operate powerful sewing machines so that they can be employed in garment manufacture on a full time basis.

Now they are trying to implement this plan. I have done so many such exercises now that I don't have to use the posters any more – I know the PGA process by heart. I can easily hold meetings to discuss such matters and talk to new groups without reference to any awareness raising material.”

**Shantona Begum**, Female Mentor, Madhumazira village, Lahiripara UP, Bogra Sadar UPZ, Bogra District .

## Scale potential



Clearly the impact of Samriddhi on the lives of many women depends on the degree to which it can reach scale. Yet as already noted, there can be an inverse correlation between reaching scale and reaching women – in that once a value chain is perceived to have major economic potential and/or requires a presence in markets a little way from the producer, it is more likely to be dominated by men. This said, probably the value chain with greatest scale potential that is currently facilitated through Samriddhi is that of medicinal plants. The demand for the product is high, and the potential supply, through the planting of underutilised roadsides by landless women, is also high. The challenge for the future will be supporting the women producers to gain a fair wage that reflects the profits made by the companies, at the same time as enhancing the

opportunities of those who wish to become LSP and collection centre managers to become so.

Scaling up can also typically be achieved through contributing to the development of new, or the change of old, government policies in a way that is favourable to the target group. However, this is often difficult to achieve, and tends to require concerted efforts from many different actors. For example, Samriddhi has identified the sale of cheap imported milk powder as a factor limiting the price of milk and thus the expansion of small local milk producers. Yet the pricing of milk is a sensitive issue with many political implications that go beyond the scope of Samriddhi's influence.

## Conclusions

The introductory paragraph of this paper stated the commonly argued view that it is difficult to engage very poor people, especially women, in market and value chain development. The experience of Samriddhi – and other projects in

Bangladesh like it - proves even if it is not easy, it is certainly possible. Indeed, the resourcefulness and degree of business acumen of some poor, landless women can be a source of inspiration – as witnessed by the example of Nurun Nahar Begum (see text box).



### A successful, previously landless, woman: Nurun Nahar Begum

Nurun Nahar Begum is now in her early 30s, and lives on a small compound of 12 decimals of land that she and her husband have managed to buy. It lies in the village of Hardguria, Hossainpur, Palasbari UP, Palashbari UPZ, Gaibandha District. The two of them were landless when they were married – Nurun Nahar had then only completed class 5 at school and was just 13 years old. She gave birth to their first child, a son, at the age of 14. The couple has since had one more son and a daughter. Early on in their marriage, they had no home of their own and had to move from place to place, making do on the income that he

could make as a rickshaw puller. However, Nurun Nahar had clear ambition to improve their situation, using small loans from micro-credit organisations.

She began with tailoring, buying a sewing machine on credit. With the money made from tailoring and rickshaw pulling, they managed to buy their land for Taka 20,000. Then her husband had a contact with the NGO Uddyog, and as a result she heard about the possibility of cultivating medicinal plants. She got involved, and is a regular collector. In addition, she set up her own small nursery of 1,000 plants which sell for Tk 3 each. She estimates that the medicinal plants bring her a monthly income of TK 3,000-4,000, and her sewing about the same. With this income she has managed to install a hand pump for drinking water (Tk 6,000), and bought some livestock. They now have a cow, three goats and four ducks. Some of the cow's milk she has in the past sold, but she says the milk is mainly for her children, to help them in their studies – all are at school, and her elder son will sit his SLC shortly. Although the village is without electricity, the children can also study at night because she took advantage of a

Rural Services Foundation offer of hire purchase of a solar panel. This cost Tk 46,000, but she has also used it as a way to make money through offering to recharge mobile phones. This brings in about Tk 500 per month.

It is not medicinal plants alone that have made a difference to Nurun Nahar's life; they are just one part of the family's overall livelihood strategy. She has made use of many loan opportunities - currently having three outstanding loans, all of which she is paying back according to schedule. Thus she has taken Tk 25,000 from ASA to buy a tempo for her husband; Tk 18,000 to build a house for her elder son (now aged nearly 18); and Tk 11,000 from the Grameen Bank to purchase cloth for her tailoring.

Nurun Nahar Begum gives two main reasons as to why she has been able to do so much to improve her situation and that of her family.

“One reason is that I am a good thinker; I can see opportunities and make plans about how to realise them. The second reason is my husband – he's very supportive, and we always discuss things together. If I have an idea, he never stops me from doing it.”



Nurun Nahar Begum is perhaps an exception, but her example also illustrates the fact that women, like men, are heterogeneous, with different hopes, aspirations and beliefs. Women in Bangladesh share various life challenges that they may be better able to tackle as a group, but they may also have very different individual wishes and needs, as influenced by their background, beliefs and family circumstances. It is important for any development project to recognise this. Perhaps one of the strengths of Samriddhi is the range of support that it offers – in building the capacities of women as individuals and in groups; in strengthening their income generating potential and thus their financial assets; and in supporting them to have a greater voice – indirectly, in the household, and directly, through MSE and SPA.

This paper has discussed a number of key factors that are likely to determine whether or not women are genuinely involved in market development projects (M4P or other). We hope that it

has made a convincing argument for the need to focus on women and men separately from the beginning; not excluding men, but recognising that their opportunities and interests may be different from those of women. In many cases, women are likely to need more, and different, support. A good context analysis is essential, coupled with a clear definition of the business case for women when choosing the sector(s) for intervention. The selection of partners and market actors can be a further crucial point in project implementation through which women may be either included or excluded. Since women may often face particular constraints in participating in value chain activities, such constraints need to be pro-actively identified and addressed. Concomitant with this is a need to build capacities in the project team, amongst partners and, crucially, at the community level itself, to recognise and challenge gender inequalities. Finally, the greater the scaling up potential for an intervention involving women, the greater, of course, the potential impact on women's lives overall.



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## About Swiss Agency for Development and Cooperation (SDC)

The Swiss Agency for Development and Cooperation (SDC) is Switzerland's international cooperation agency within the Federal Department of Foreign Affairs. The Swiss development cooperation gives priority to poverty reduction. Globally, SDC endeavours to foster economic self-reliance and state autonomy, contribute to the improvement of production conditions, help in finding solutions to environmental problems, and provide better access to education and basic healthcare services in partner countries.

### SDC in Bangladesh:

SDC has been working in Bangladesh since latter's independence. SDC considers Bangladesh as one of its priority countries in regards to long-term development cooperation efforts. The objective of SDC's country programme is to improve well-being as well as social, economic and political participation of the poor and disadvantaged by enhancing access to employment and income opportunities, services and decision-making processes.

### The SDC Country Programme focuses on three thematic areas:

**Skills Development:** Supporting skills development of the poor women and men in Bangladesh for better economic condition.

**Markets for the Poor:** Helping people to earn additional income and reduce vulnerabilities by making market work better for the poor women and men.

**Local Governance:** Contributing to functional and participatory local governance system in the country and better access to resources and services at local level.

Gender equality is addressed as a crosscutting theme in all SDC-funded interventions in Bangladesh. Given the vulnerability of Bangladesh to disasters, which will increase with climate change, Disaster Risk Reduction (DRR) issues are mainstreamed in the relevant projects.

## About HELVETAS Swiss Intercooperation

HELVETAS Swiss Intercooperation is a member-based, non-profit association. It emerged in 2011 as a result of the merger of Intercooperation, Swiss Foundation for Development and International Cooperation, and HELVETAS, Swiss Association for International Cooperation.

HELVETAS Swiss Intercooperation is present in more than 30 countries in Africa, Asia, Latin America, Central Asia and Eastern Europe. Its vision is a just and peaceful world in which all human beings live in a self-determined way in dignity and safety, are able to satisfy their basic needs, have access to resources and services which are indispensable for life, and take care of the environment.

### Thematic working areas of HELVETAS Swiss Intercooperation are:

- Water & Infrastructure
- Rural Economy
- Education & Skills Development
- Governance & Peace
- Environment & Climate

In Bangladesh, we started working in 2000 at the request of the Swiss Agency for Development and Cooperation to manage its Sustainable Land Use Programme. Since then, our portfolio has grown to include local governance, livelihoods, value chain and market development, as well as drinking water and natural resource management projects.

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# Samriddhi

enhancing rural prosperity through  
market development in Bangladesh

funded by **SDC** and implemented by **HELVETAS Swiss Intercooperation**