



Impact Assessment Report

on

Empowering Women and Youth for Sustainable Entrepreneurship through Agro-Business



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Acronyms

BDT	Bangladeshi Taka
EWYSEA	Empowering Women and Youth for Sustainable Entrepreneurship through Agro-business
FGD	Focus Group Discussion
HH	Household
HSC	Higher Secondary Certificate
ID	Identity
IDI	In-Depth Interview
IGA	Income Generating Activities
JIT	Just in Time
KU	Krishi Utsho
SA	Sub Agent
SHA	Shop Assistant
ToT	Training of Trainers
WE	Women Entrepreneur
NGO	Non-Government Organization

EXECUTIVE SUMMARY

The idea of EWYSEA (Empowering Women and Youth for Sustainable Entrepreneurship through Agro-business) project was conceived with the objective to create opportunities for earning income and becoming self-reliant, for both rural women and youth groups through avenues of entrepreneurship. Krishi Utsho is a successfully proven supply chain model which has improved the food security situation of vulnerable farmers and their families. As part of its commitment to improve the gender parity in rural areas, where women and youth are the most vulnerable segments of society, and to improve the food security situation in its program areas, KU implemented EWYSEA under its umbrella project to act as a vehicle for support. This endline study was commissioned to assess the economic and social impact of the project and its initiatives on the target groups, and the satisfaction level of customers and stakeholders of the EWYSEA project, with direct impact of EWYSEA on beneficiaries. The endline study was designed as mixed methodology.

In the case of women entrepreneurs, major sources of income were found to be petty trade, agriculture and livestock farming. All depended on cash income and only 33% on in-kind income. Range of monthly average income varied from BDT 2,100-9,300, and major expenditures were for food, health, household purchase and children's education. Most respondents reportedly take household decisions jointly with their husbands; furthermore as earning members in HH they now enjoy more decision making authority. Community level participation has increased since EWYSEA started. Women entrepreneurs found training and awareness sessions conducted by Krishi Utsho highly informative and enlightening, by receiving information on business strategy and marketing.

For subagents, agriculture and livestock farming are main IGA. They spend mostly on food, children's education, health care and household purchases; and 69% save a proportion of their income. Due to EWYSEA, respondents feel independent, confident, outgoing and financially active; enjoy greater freedom and respect in the family and community. They have more decision power in terms of voting, and use of HH cash savings. As a result of the KU training sessions and awareness campaigns, respondents are knowledgeable about agriculture and livestock rearing; and are highly valued in their community.

Major sources of earning for shop assistants are livestock and agriculture. Respondents depend on cash income and average income from various sources varies from BDT 22,700 to 30,500 at HH level. Most respondents reportedly take decisions independently and feel more confident in dealing with people and going outside. Their ability to help other people in the community regarding agriculture and livestock farming, makes them valued members of society.

The youth group covered in the survey comprised of 39% females and 61% males; most live with their parents. 57% are involved in part-time jobs (agriculture, tuition and livestock rearing) while 52% respondents have received vocational training. Major preference is for government jobs, but 16% respondents expressed desire to own and run a small business. While most (70%) are not involved with any social group, 86% think it's important to participate in social activities and 75% want to do so in the future. Respondents have fair knowledge about different social issues, with greater emphasis on poverty and unemployment. Respondents also feel that EWYSEA has had a positive impact on their lives.

Majority of the farmers who purchase products and services from the Krishi Utsho franchisee shops and other touch points (women entrepreneurs, subagents, shop assistants and youth group members) learnt about KU from awareness campaigns conducted in their communities (courtyard meetings & bazaars). Main reason for purchasing KU products/inputs is ability to avail these from places near their homes, saving time and transportation cost. Majority of the respondents opined that KU products are of high quality and reasonably priced. Increases in their livestock productivity such as milk and meat production, was most commonly mentioned result of using KU cattle feed. Productivity in agriculture has also increased due to upgraded seeds and knowledge about farming.

Based on the findings, it is proven that the EWYSEA model is an effective mechanism to uplift the socioeconomic status of vulnerable women and youth in the rural communities. To ensure long lasting and sustainable impact, it is recommended that the project be extended in the future, with greater geographical coverage. Supply and inventory process should be further streamlined for efficiency. This way, not only the direct beneficiaries of EWYSEA, but even the indirect beneficiaries will be benefited.

CHAPTER 1 – INTRODUCTION

1.1 Project Overview

The idea of EWYSEA (Empowering Women and Youth for Sustainable Entrepreneurship through Agro-business) project was conceived with the objective to create opportunities for earning income and becoming self-reliant, for both rural women and youth groups through avenues of entrepreneurship. CARE Bangladesh implemented EWYSEA wherein both women and youth were provided with window of opportunity to participate in various economic activities, and overcome social and cultural barriers to become involved in income generating activities and thereby improve their social and economic standing, both within their families as well as outside in the larger social / community context. In the case of youth, another objective was to empower them with knowledge, skills and awareness of income generating activities within their own communities and villages, so as to discourage large-scale migration of the rural youth to the urban areas. Towards this end, a number of training sessions were planned and executed wherein the youth were imparted knowledge on various like skills, provided with skills development training and exposed to various entrepreneurial ventures as well as provided access to employment opportunities.

Women constitute about half of the population of Bangladesh. Despite significant progresses made over time, the social status of women, especially in the rural areas, remains very poor. Rural women belong to the most deprived section of the society facing adverse conditions in terms of social oppression and economic inequality, and a majority of them belong to the extremely poor percentile. Similarly the youth also are no better off in the rural areas of Bangladesh. There are a number of factors which are responsible for the dismal situation of women and youth:

- **Societal Structures**

Women have forever been considered subordinate to men in Bangladesh's patriarchal societies. The basic tenet is that a woman's domain is within the household while the man's is outside. In this respect, while women do a significant chunk of work every day – doing household chores, ensuring that everyone in the family is well fed and well kept, and also at times helping out in their father's / husband's / brother's work – their contribution is neither monetized nor considered worthy of economic consideration. Moreover, while a boy child is considered a blessing and as a potential source for future income generation, the girl child is viewed as a financial burden on the family that is to be allayed by marrying her off.

As such, women – especially those who live in the rural areas are deprived of not only education and access to economic opportunities but also of their basic rights to being treated equal to men as a human being. This has resulted in oppression of women in various forms and at various levels – both within and outside their households; and has also led to lack of decision making power in the hands of the women.

- **Economic and Financial Constraints**

Due to the financial hardships faced by many households in the rural areas, there is a significant chunk of the youth that is deprived of education and is often exposed to unsocial elements such as drugs, gangs and so on. Some of the youth are also compelled to start early employment, in some cases even as child labor. Moreover, Bangladesh society is structured in a manner where the elders' opinions and views are considered dominant and ultimate compared to those of young people. All of this robs the youth of the opportunity to reach their

true potential as well as achieve any sort of empowerment or even become aware of their basic fundamental rights.

EWYSEA, initiated by CARE, was launched with the aim of ensuring that rural women and youth have access to adequate resources, are made aware of their rights and privileges, and provided with opportunities to become involved in income generation activities. The project also attempted to play a vital role to mitigate the above-mentioned societal and economic barriers, in order to create a smooth path for women and youth to develop ventures for their economic empowerment as well as increase their acceptance – both within the family and the society at large.

EWYSEA was piloted in December 2017, and the first phase of the project officially ended on 31st January 2019. To assess the success of the project and whether it has been effective in achieving its intended objectives and aims, an endline study was commissioned to an independent researcher, Ms. Shireen Abedin, in December 2018. This report highlights the main findings of the endline study and, where relevant, compares the current data with the data obtained in the baseline study that was conducted at the onset of the EWYSEA project in July 2018, to verify if and what changes have occurred as a direct impact of EWYSEA in the specific project areas.

1.2 Project Objective

The project aim was to achieve the following objectives:

- 1 To transform rural women and youth as entrepreneurs and to create opportunities for their continuous and sustainable income generation, by supporting 72 direct and around 7,000 indirect beneficiaries.
- 2 For capacity building of women and youth entrepreneurs, who will be working as change agents, the project proposed to arrange 14 trainings on business development, technical capacity building, and ToT for bringing positive social impact as well as inspire others to participate in new ventures.
- 3 By introducing an innovative distribution model among the entrepreneurs, the project will link with existing supply chain to make a viable business environment for all the stakeholders.

1.3 Project Major Activities

EWYSEA has been implemented with one of the most successful projects of CARE Bangladesh, viz, “Krishi Utsho”, which is a future social enterprise that follows franchise model suitable for the micro level entrepreneurs of rural Bangladesh. The model offers one stop solution center for rural farmers of Bangladesh comprising the product, information, and services. The project mainly focuses on agricultural inputs (like livestock feed, seed, machinery) and services in JIT (Just in Time) through a smart and digitalized supply chain system. The ultimate goal of Krishi Utsho is to support rural farmers to move towards a food secured society by providing them with access to information, networking and that will continue to sustain by using advanced technological service in the agriculture sector of Bangladesh.

The project selected 54 women and 18 youth groups (comprising of 3 – 4 individuals in each) as direct project beneficiaries. The ultimate goal of the project was to make a benchmark by involving women and youth group in agro-business and develop a scalable model that is suitable for the whole country.

1.4 Project Area Coverage

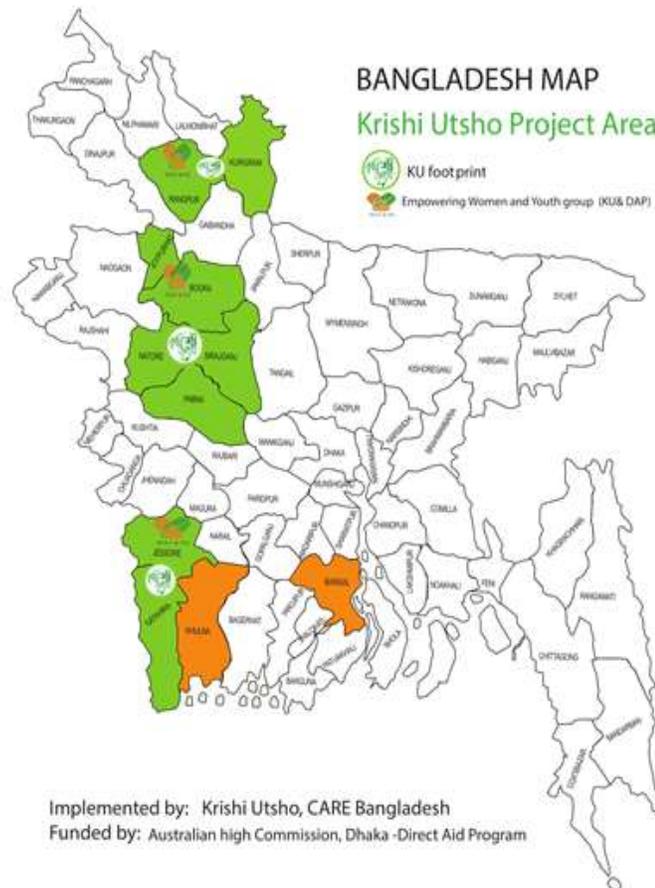
Through a process of extensive investigation and multiple research feedback, EWYSEA was implemented in six different Upazilas from three districts in the northwest and southwest regions of Bangladesh.

Southwest region

- Satkhira Sadar, Satkhira
- Tala, Satkhira

Northwest region

- Shibganj, Bogura
- Gabtoli, Bogura
- Badarganj, Rangpur
- Razarhat, Rangpur



EWYSEA project area coverage

1.5 Participant Groups

EWYSEA was designed keeping in mind two tiers of beneficiaries:

- a) **Direct Beneficiaries:** individuals who would directly receive the project facilities and trainings.
- b) **Indirect Beneficiaries:** farmers (involved in food production by operating a farm or cultivating lands in the selected areas), who would receive agricultural inputs and products from the direct beneficiaries of the EWYSEA project.

The direct beneficiaries were further categorized into:

1. Women Entrepreneurs:

EWYSEA selected women entrepreneurs, with good communication and networking skills, who had their own space for continuing ventures and who were already contributing to HH income.

2. Shop Assistants:

Shop assistants were selected from those women who had at least Higher Secondary Certificate (HSC) and were between 18- 25 years and were willing to continue their education.

3. Subagents:

Women subagents were selected by the KU franchisees from the adjacent villages and these were self-motivated women capable of influencing local people and maintaining good rapport with the franchisees.

4. Youth Groups:

Youth group members were boys and girls who were continuing their graduation or post-graduation study and were interested in social activities and issues such as food security and poverty alleviation.

1.6 Rationale for Endline Study

The purpose of the endline study is to measure the impact of EWYSEA project on the target group. In particular, the survey should provide evidence, whether EWYSEA is effective in supporting marginal group to move towards sustainable social and economic status. This study was necessary to assess the effectiveness and achievements of the EWYSEA project as well as evaluate its feasibility and potential for the various initiatives undertaken to serve its different stakeholders like women entrepreneur, sun-agent, shop assistant, and youth group. This study shows the achievement of aims and objectives of EWYSEA project which were undertaken at the beginning of the project. It also shows comparison with the baseline study in terms of income, expenditure, life style, decision making power in the household and awareness level of the respondents. Comparison of response between the test group and control group shows the level of effectiveness of the project (data tables provided in Annexure). The findings of the assessment survey will help to evaluate the project journey and to make necessary internal modifications so that future phases of the project are able to successfully achieve their intended objectives and outcomes within the target period.

1.7 Objectives of the Endline Study

The overall objectives of the assessment survey were to assess the economic and social impact of the project and its initiatives on the relevant target group respondents vis-à-vis control group respondents, and the satisfaction level of customers and stakeholders of the EWYSEA project, as well as changes experienced in the lives of the beneficiaries of the project and its associated initiatives. The specific objectives of the endline study are:

1. To provide the quantitative and qualitative information on socio-economic status.
2. To make some immediate recommendations on of this project to take corrective measures

Chapter 2- METHODOLOGY

The endline study was designed in a manner to adopt a combination of:

1. Quantitative methods, and
2. Qualitative methods

This was done to elicit the required information necessary to fulfill the objectives of the study. Respondents were selected purposively from each of the geographical areas in which EWYSEA was operational and the study collected information across all target beneficiary groups.

1.1 Tools and Techniques

Based on the objectives of the study, after extensive discussions with EWYSEA and KU Project team members, tools were developed for data collection.

Quantitative Information through Survey

For the survey, standard questionnaires were developed and these were scripted on to the Krishi Utsho digital data collection platform (refer annex 1 for survey questionnaire). Interviewers collected the data for the survey through electronic tablets and the data was recorded live on the data collection platform. Once the field work was completed, the raw data file was exported from the digital data collection platform and the data processing team cleaned the raw data as well as coded all open ended (incl. multiple) responses received. The collected data was then analyzed using SPSS and Microsoft Excel.

Qualitative Information

For FGDs, IDIs and Case Studies – guidelines were developed ensuring that all information required for fulfillment of the study objectives is appropriately captured (refer annex 2, 3 and 4 for qualitative guidelines). The field notes and audio recordings of the sessions were then transcribed by a team of professional transcribers, following which the researchers assigned to the project did an intensive content analysis of all transcriptions and weeded out the relevant and important findings.

Data Analysis Tools

The quantitative data collected through the surveys was tabulated and analyzed using Merlin (customized software), SPSS and Microsoft Excel. For the quantitative data analysis, the recorded interviews and discussion sessions along with the field notes were transcribed, initially in Bangla and then translated to English, by a team of trained data transcribers. The transcripts were then analyzed by the researchers involved for identifying the key themes and content.

Sample Distribution

Sample split (proposed versus achieved) for the survey component is as follows:

Beneficiary category	Test Group (EWYSEA Beneficiaries)		Control group (non-beneficiaries)	
	Proposed	Achieved	Proposed	Achieved
Women Entrepreneurs	13	12	13	12
Shop Assistants	05	03	05	03
Sub Agents	12	13	12	13
Youth Group Members – Females	18	17	18	16
Youth Group Members – Males	24	27	24	28
Total	72	72	72	72
Grand Total	144 respondents		144 respondents	

Table 1: Sample split of EWYSEA project

Area-wise samples covered for both test and control groups, across all the direct beneficiary groups are provided in Table 1a in annex 5.

The sample split across the various qualitative methods and the relevant respondent groups from which information was collected, are as shown in the table below:

Data Collection Method	Respondent Group(s)	Quantity
Focus Group Discussions (FGDs)	Farmers (males and females)	09
In-Depth Interviews (IDIs)	Women Entrepreneurs	02
	Youth group leaders	02
	Sub agents	02
Case Studies	Women entrepreneurs	02
	Youth group leaders	02
	Shop assistant	01
	Subagents	01

Table 2: Respondent groups of the study

Chapter 3- IMPACT EVALUATION of EWYSEA

3.1 Profile of the EWYSEA Beneficiaries (Women entrepreneur, Sub-agent, Shop assistant, and Youth group)

Age of the respondents

As can be seen from Table 3, 50% of the Women Entrepreneur belonged to the age range of 26 – 35 years (50% and 58%, respectively).

Majority of the Sub Agents (46%) belonged to the age range of 26 – 35 years.

Furthermore, 67% of the Shop Assistants belonged to the age range of 18 - 25 years, while 33% were in the 26 – 35 years age range.

Age of respondents	Women Entrepreneurs	Sub Agents	Shop Assistants
18-25 years	17%	23%	67%
26-35 years	50%	46%	33%
35-45 years	25%	15%	-
45 years & above	8%	15%	-

Table 3: Age of Respondents

Education level

Majority of the women entrepreneur respondents had attained JSC certificate (33%), followed by SSC certificate (25%). Similarly, majority of the sub agent respondents had attained JSC certificate (46% respectively). Furthermore, in the case of shop assistant respondents, majority had attained HSC certificate (33%). Figure 1 collates and presents the details of the education levels attained by respondents across the beneficiary groups of women entrepreneurs, sub agents and shop assistants.

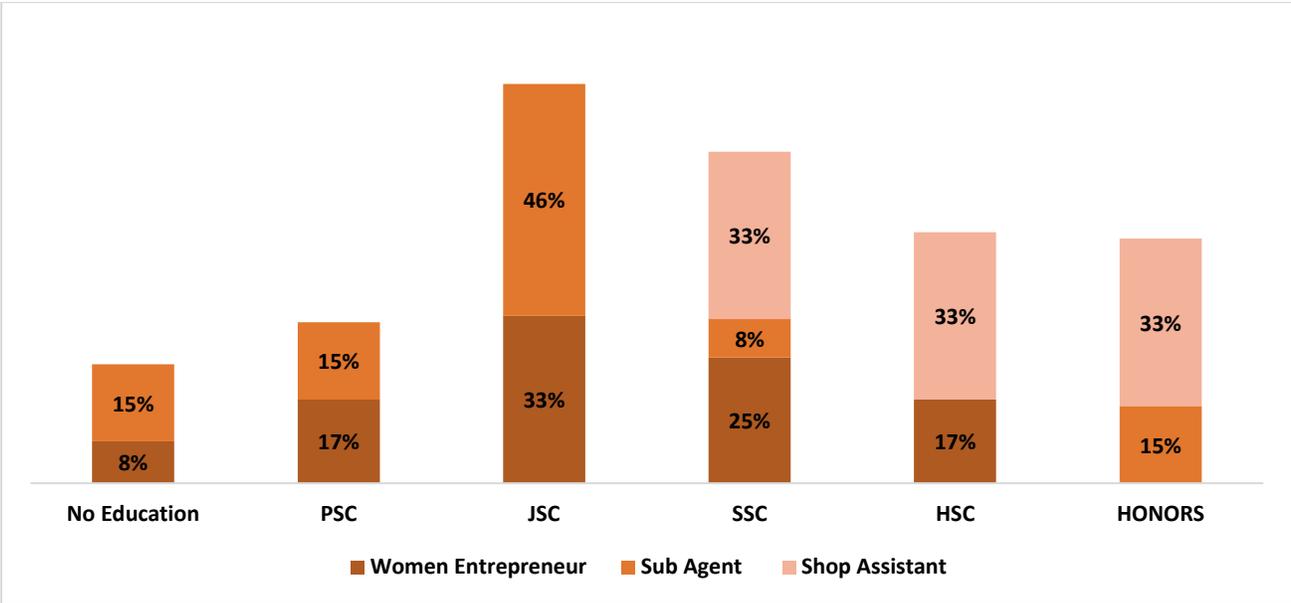


Figure 1: Education level of Respondents

Marital status

In terms of marital status, majority of the women entrepreneurs were married (92%).

Similarly all the sub agents were married (100%).

In the case of shop assistants, 67% respondents were unmarried.

Household head

In most of the households in Bangladesh, males are considered as the heads and the main breadwinners in the family. In the case of both women entrepreneurs and sub agents, only one respondent (8%) in each category stated that she was the household head.

The average size of the family, across all the respondent categories and groups was 4 – 5 members.

Furthermore, in each of the respondent groups, there were a total of 2 members in each family who were contributing to household income.

Youth Group

The gender split of respondents from the youth group beneficiary category is as shown in Table 4.

Sex	Number	Percentage (%)
Youth -Females	17	39
Youth – Males	27	61
Total Sample Covered	44	100

Table 4: Gender split of Respondents

As can be seen from Figure 2, majority of the respondents (84%) live with their parents.

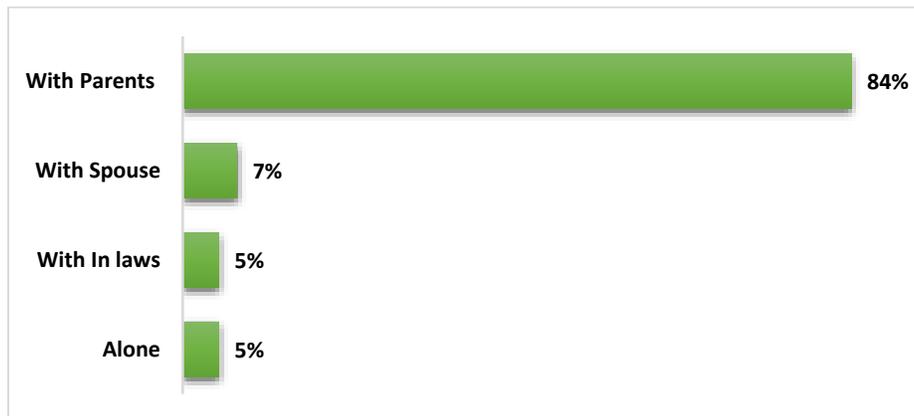


Figure 2: Status of living of youth group

3.2 Economic & Social Status of Women Entrepreneurs

This section presents the key highlights of economic status of women entrepreneurs. The survey was administered to 12 women entrepreneurs in the test group and 12 (similar) respondents in the control group. Control group data has been provided in the annexure.

As per the ToR, the endline study has considered three major indicators to measure the economic status of the beneficiaries group, which are:

1. Income dependency
2. Source of Income & Average
3. Loan Status

To assess the social status of women entrepreneurs, their perceived levels of decision making autonomy, and confidence levels in dealing with the external world as well as membership and participation in various community institutions / organizations were gauged.

Sources of income of Women Entrepreneurs

In terms of sources of income, most of the respondents were involved in a combination of various income generating activities at the household level. Looking at Figure 3, we can see that in the case of women entrepreneurs, major sources of income at the household level were from livestock (poultry/duck/milk sales) and petty trade (both at 83%), and agricultural produce (at 58%).

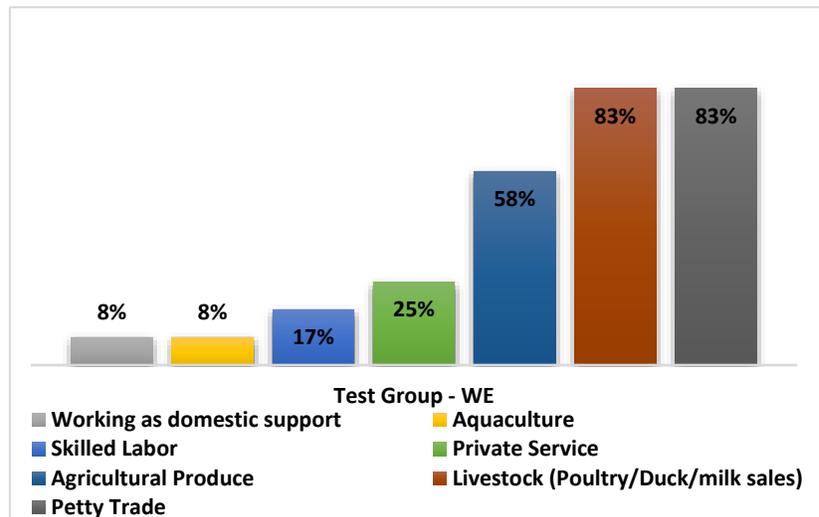


Figure 3: Income sources of the Respondents

Stated average earnings from each income source along with proportion of involvement is given in Table 5 below.

Sources of Income	Women Entrepreneurs	
	Involvement (%)	Average Income (BDT)
Livestock (Poultry/Duck/milk sales)	83%	4300
Petty Trade	83%	4300
Agricultural Produce	58%	4893
Private Service	25%	9300
Skilled Labor	17%	7500
Working as domestic support	8%	2100
Aquaculture	8%	4893

Table 5: Average earning of Respondents from each income sources

On comparing the above information with the baseline data in table 6, it can be seen that there has been a change in the major sources for household income for EWYSEA women entrepreneur beneficiaries; while involvement in

livestock and other sources of income has significantly increased, there has been a marked decrease in income generation dependence from agricultural produce.

Source of Income	Baseline Data	End line Data
Livestock (Poultry/Duck/milk sales)	45%	83%
Agricultural Produce	78%	58%
Working as domestic support	11%	8%
Aquaculture	6%	8%
Other	6%	42%

Table 6: Major sources of earning of Respondents

If we compare this data with the EWYSEA baseline survey done in July 2018, we can see that dependence on in-kind income has substantially reduced amongst the EWYSEA women entrepreneur beneficiaries (refer Table 7).

Responses	Baseline Data		Endline Data	
	Cash Income	In-Kind Income	Cash Income	In-Kind Income
Yes	100%	100%	100%	33%
No	0%	0%	0%	67%

Table 7: Type of income of Respondents (baseline vs endline)

Sources of expenditure of Women Entrepreneurs

For expenditure in various areas, Figure 4 shows that, as expected, for almost all the respondents’, food expenses are the major expenditure area, followed by children’s education, household purchases and health related expenses.

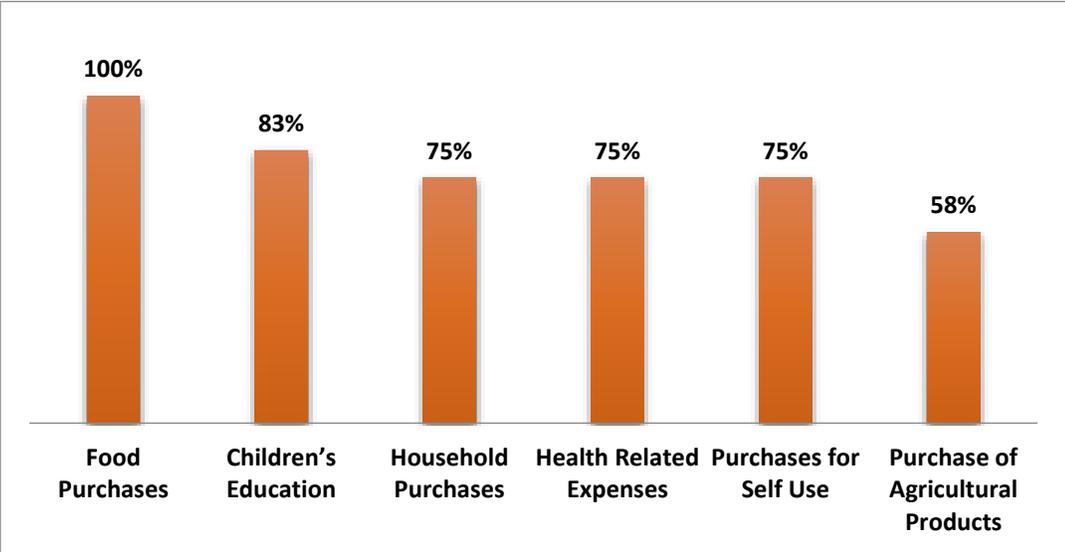


Figure 4: Areas of expenditure of respondents

Household Savings of Women Entrepreneurs

Figure 5 shows that 83% of the EWYSEA beneficiaries have annual household savings; and the average amount of savings is BDT 19,540/- per annum.

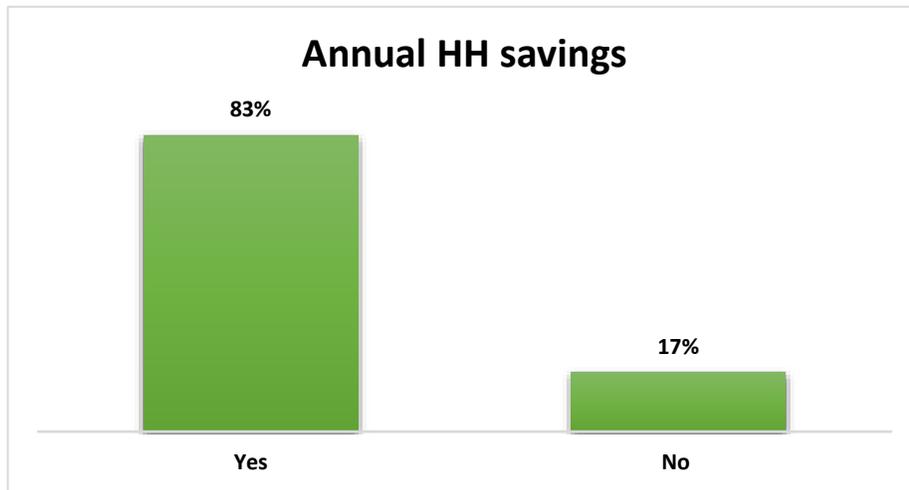


Figure 5: Annual savings of Respondents

Household loans

In terms of availing loans, 67% of women entrepreneurs were found to have availed loans in the past, and the average amount of loan availed was BDT 35,750.



Figure 6: Annual loan of Respondents

A comparison of the above with the baseline data in Table 8, shows that while savings tendency has significantly improved amongst the EWYSEA women entrepreneur beneficiaries, so has their tendency to take loans and the average size of the loan is also higher amongst the women entrepreneur respondents in the endline study.

Incidence	Baseline Data		Endline Data	
	Yes	No	Yes	No
Savings	17%	83%	83%	17%
Loan	17%	83%	67%	33%
Average loan amount in BDT	20,000		35,750	

Table 8: Annual saving and loan (baseline vs endline)

Social status of Women Entrepreneurs

1.2.1.1 Decision making dynamic/ level of confidence

In order to assess the level of autonomy and empowerment enjoyed by the respondents within their households, a set of thirteen statements denoting important decision areas (pertaining to household and children related issues) were administered to the respondents.

Table 9 highlights the findings across the women entrepreneurs for all statements pertaining to household decisions.

DECISION AREAS	Self	Only Husband	Husband & Wife Jointly
Decides on spending household earnings	8%	0%	92%
Decides on the use of household cash savings	8%	8%	83%
Decides on spending money for health care of family members	25%	8%	67%
Decides on whom should vote for	50%	17%	33%
Decides on asset purchases (e.g., type, amount etc.)	16%	17%	67%
Decides on whether to go to the doctor and to which doctor to go to	33%	17%	50%
Decides how to spend your earnings	25%	8%	58%
Decides on daily household purchases (e.g., Food etc.)	42%	17%	42%
Decides on making purchases for agro inputs	25%	33%	42%

Table 9: Household decision making

As we can see from the table above, in most of the cases, respondents have stated that the decisions are taken jointly by the husband and wife. However, in some areas the respondents stated they have better decision making power and these were: (a) deciding whom to vote for, (b) in seeking medical help for self, (c) deciding how to

spend their own earnings, and on (d) making decisions regarding daily household purchases. Table 10 highlights the findings for statements pertaining to decisions regarding children. As can be seen, such decisions are taken jointly by the husband and wife in majority of the cases. Unmarried respondents were not asked these questions and hence, the column for 'not applicable' responses.

DECISION AREAS	Self	Only Husband	Husband & Wife Jointly	Not Applicable
Decides on spending money on education for children	8%	8%	83%	0%
Decides on when to have children	8%	8%	75%	8%
Decides on the marriage of children	8%	8%	75%	8%
Decides on whether to go to doctor, when children are ill	8%	17%	67%	8%

Table 10: Household decision making

Now, comparing the data obtained in tables 9 &10 above, with the baseline data in Table 11, it can be seen that there have been some significant changes in the decision making ability of the household members, specifically in the following decision areas:

1. **Using household cash savings:** there is movement towards greater joint decision making between husband and wife compared to previous data.
2. **Spending money for health care of family members:** also shows a marked increase in joint decision making with significant decrease in husbands taking the decision alone.
3. **Deciding on who to vote for:** shows a marked increase in the respondents being able to decide for themselves with corresponding decrease in joint decision making in this regard.
4. **Making asset purchases:** Both women and husbands alone decision making has reduced, leading to a corresponding increase in joint decision making.
5. **Seeking medical care for self:** respondents seem to have greater power in making this decision.
6. **Spending own-earned money:** greater decision making power in terms of how and where to spend their own earned money now lies with the respondents compared to the past.
7. **Making daily household purchases:** Respondents are now more empowered in making these decisions independently.
8. **Decisions pertaining to children:** across all the statements, there is greater decision now being taken jointly by both husband and wife.

All of the above are movements in the desired direction, signifying that women’s opinions are now given more consideration and importance in various decision making areas, compared to the past.

DECISION AREAS	Baseline			Endline		
	Self	Only Husband	Husband & Wife Jointly	Self	Only Husband	Husband & Wife Jointly
Decides on spending household earnings	6%	33%	61%	8%	0%	92%
Decides on the use of household cash savings	28%	22%	50%	8%	8%	83%
Decides on spending money for health care of family members	28%	44%	28%	25%	8%	67%
Decides on whom should vote for	28%	22%	50%	50%	17%	33%
Decides on asset purchases (e.g., type, amount etc.)	28%	33%	39%	16%	17%	67%
Decides on whether to go to Doctor and which doctor to go to	22%	16%	61%	33%	17%	50%
Decides on how to spend your earnings	17%	39%	39%	25%	8%	58%
Decides on daily household purchases (e.g., Food etc.)	11%	28%	56%	42%	17%	42%
Decides on spending money on education for your children	22%	33%	44%	8%	8%	83%
Decides on when to have children	22%	22%	56%	8%	8%	75%
Decides on the marriage of children (such as age of marriage and choice of partner)	17%	17%	67%	8%	8%	75%
Decides on whether to go to doctor, when children are ill	22%	16%	61%	8%	17%	67%

Table 11: Household decision making (baseline vs endline)

1.2.1.2 Levels of Confidence

A set of four statements denoting levels of confidence in dealing with the external world were then administered to the respondents, and Table 12 highlights the findings. High confidence levels can be attributed to the fact that the EWYSEA beneficiaries feel empowered and confident in dealing with and facing the external world as a result of their income generating capacity due to their association with KU.

Area of Measuring Confidence Level	Confident	Uncertain	Not Confident
Confidence level in talking to men who are not members of your family	75%	8%	17%
Confidence level in taking small financial decisions alone (when buying a saree)	83%	0%	17%
Confidence level for moving alone outside your village or urban area	92%	8%	0%
Confidence level in making decisions regarding household purchases	75%	8%	17%

Table 12: Confidence level of WE in decision making

1.2.1.3 Membership in the community of the respondents

In order to understand their social participation and acceptance in various community institutions, respondents were questioned about their involvement in some of them and the results obtained, are as follows:

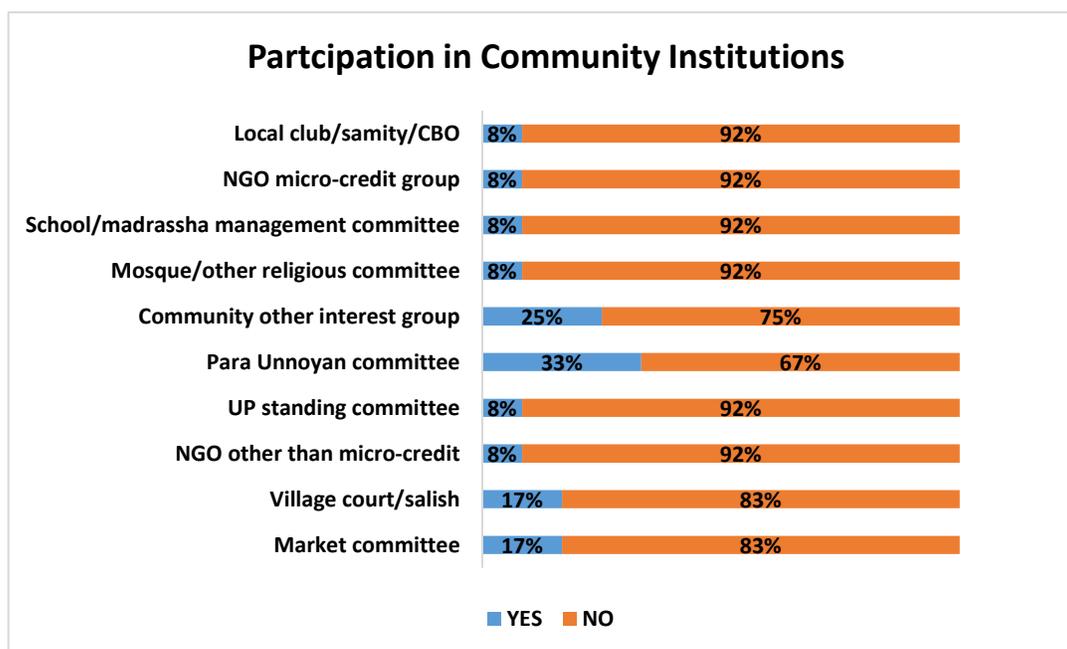


Figure 7: Participation of Women Entrepreneurs in community institutions

As can be seen from the Figure 7 above, majority of the women entrepreneurs are not involved with the institutions within their communities.

3.3 Economic & Social Status of Sub-agents

This section presents the key highlights of the survey economic status of Sub-agents. For the survey the subagents comprised the test group, while women sharing similar characteristics formed the control group respondents. The survey was administered to 13 subagents in the test group and 13 respondents in the control group. Findings from control group are provided in the data tables in the annexure.

As per the ToR, the endline study has considered three major indicators to measure the economic status of the beneficiaries group, which are:

1. Income dependency
2. Source of Income & Average
3. Loan Status

To assess the social status of subagents, their perceived levels of decision making autonomy, and confidence levels in dealing with the external world as well as membership and participation in various community institutions / organizations were gauged.

1.3.1 Source of income of Sub Agents

In terms of sources of income, most of the subagents were involved in a combination of various income generating activities at the household level. Looking at Figure 8, we can see that major sources of income at the household level were from livestock (85%), agricultural produce (69%), and skilled labor (46%).

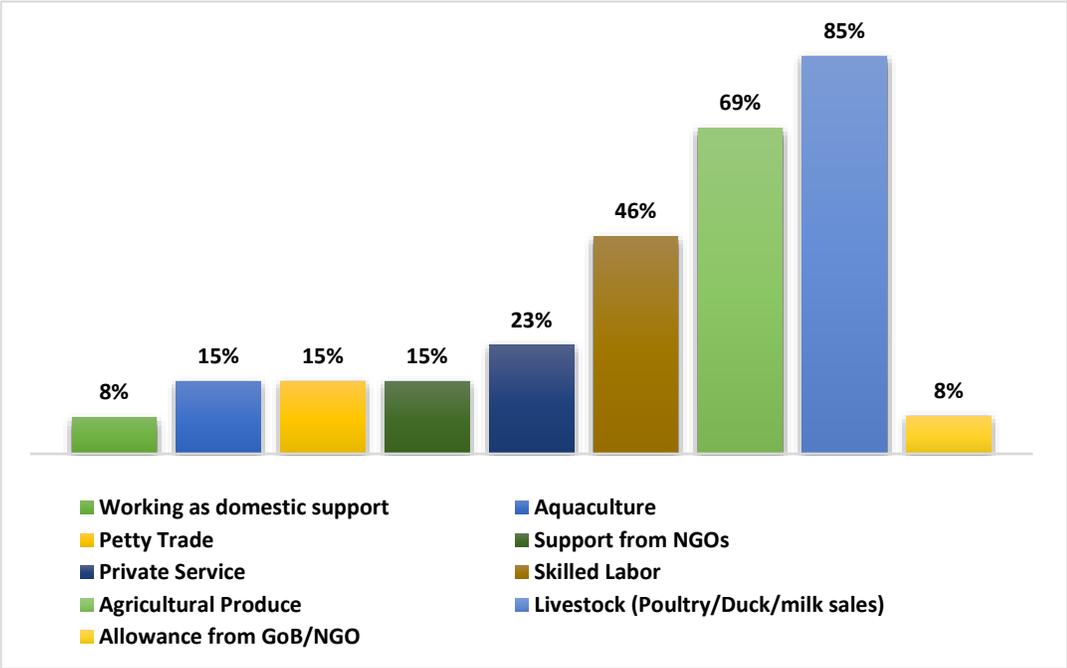


Figure 8: Income sources of Respondents

In terms of dependence on cash income versus in-kind income, 100% of the sub agents were found to be dependent on cash incomes with only 31% mentioning in-kind income. If we compare this data with the EWYSEA baseline survey in table 13, we can see that dependence on in-kind income has substantially reduced amongst the EWYSEA subagent beneficiaries.

Responses	Baseline Data		Endline Data	
	Cash Income	In-Kind Income	Cash Income	In-Kind Income
Yes	100%	100%	100%	31%
No	0%	0%	0%	69%

Table 13: Type of income of Respondents (baseline vs endline)

Average earnings from each income source along with proportion of involvement is given in Table 14 below.

Sources of Income	Involvement (%)	Average Income (BDT)
Working as domestic support	8%	4,000
Aquaculture	15%	8,000
Petty Trade	15%	8,000
Support from NGOs	23%	53,000
Private Service	23%	78,000
Skilled Labor	46%	67,700
Agricultural Produce	69%	244,500
Livestock (Poultry/Duck/milk sales)	85%	208,600
Allowance from GoB / NGO	8%	12,000

Table 14: Major sources of earning of Respondents

On comparing the above information with the baseline data, it can be seen that there has been a change in the major sources for household income for EWYSEA subagent beneficiaries; and involvement in livestock and other sources of income has significantly increased (refer Table 15).

Source of Income	Baseline Data	Endline Data
Livestock (Poultry/Duck/milk sales)	28%	85%
Agricultural Produce	61%	69%
Working as domestic support	16%	8%
Aquaculture	5%	15%
Other	6%	23%

Table 15: Major sources of income (baseline vs. endline)

1.3.2 Sources of expenditure of Sub Agents

For expenditure in various areas, Figure 9 shows that, as expected, for majority of the respondents, food expenses are the major expenditure area, followed by children’s education, household purchases and health related expenses.

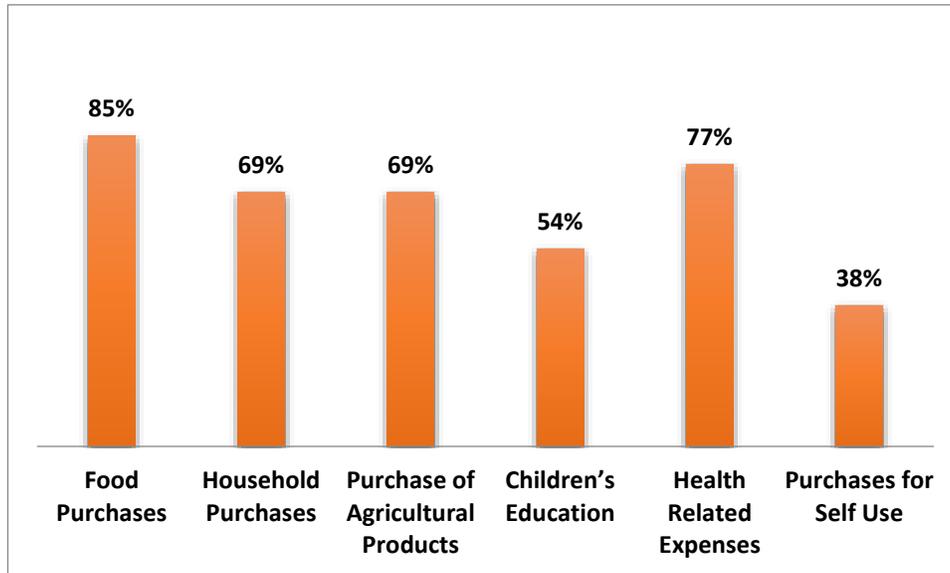


Figure 9: Areas of expenditure of Respondents

1.3.3 Household saving & use of saving

Figure 10 highlights that 69% of the sub agents have annual household savings; and the average amount of savings is BDT 23,000/- per annum.

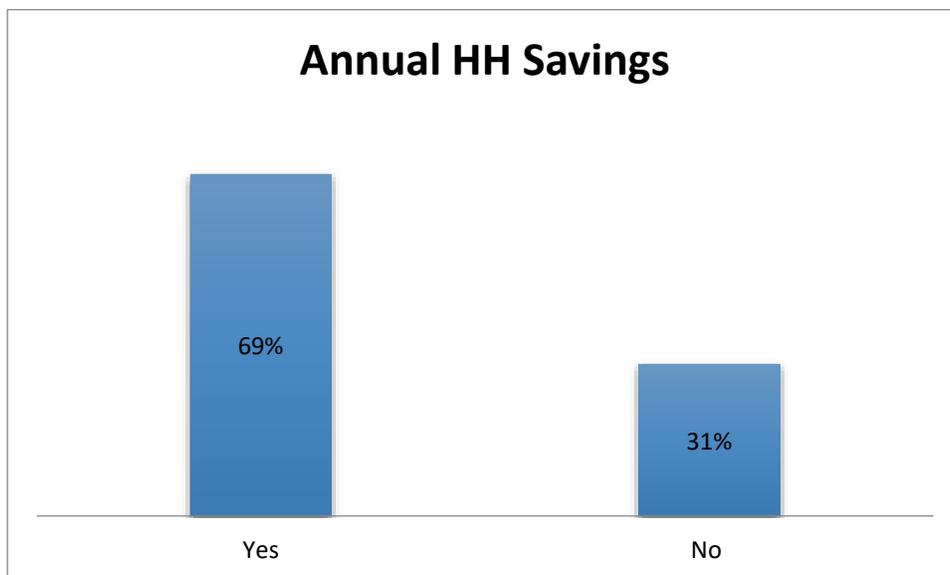


Figure 10: Annual saving and loan of Respondents

1.3.4 Household loan

In terms of availing loans, 92% of the sub agents were found to have availed loans in the past, and the average amount of loan availed was BDT 28,750/-.

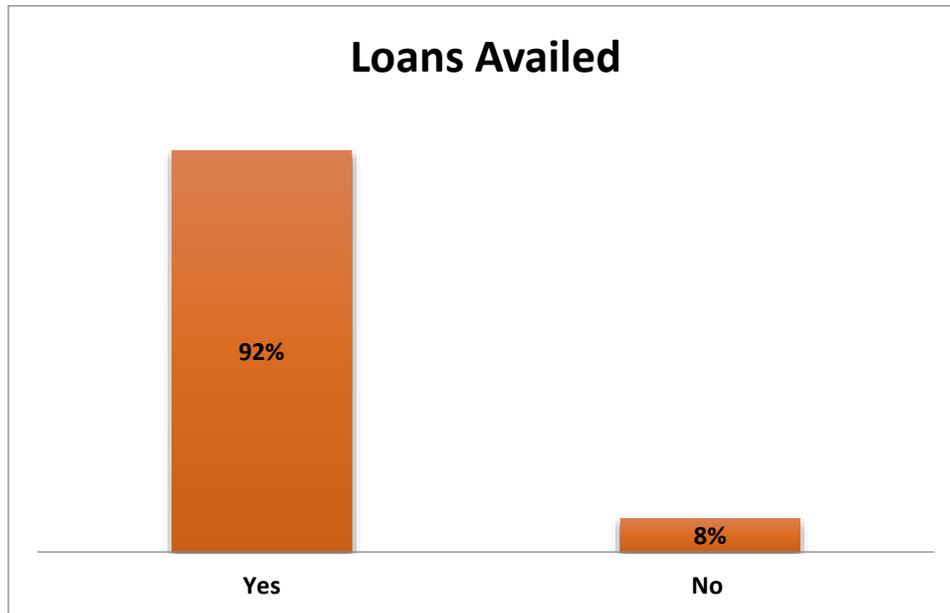


Figure 11: Annual loan of the respondents

A comparison of the above with the baseline data in Table 16 below shows that while savings tendency has significantly improved amongst the EWYSEA subagent beneficiaries, so has their tendency to take loans.

Incidence	Baseline Data		Endline Data	
	Yes	No	Yes	No
Savings	11%	89%	69%	31%
Loan	33%	67%	92%	8%

Table 16: Savings and Loans (baseline vs endline)

1.3.5 Social status of Subagents

1.3.5.1 Decision making dynamic/ level of confidence

In order to assess the level of autonomy and empowerment enjoyed by the respondents within their households, a set of thirteen statements denoting important decision areas (pertaining to household and children related issues) were administered to the respondents.

Table 17 below highlights the findings across the subagents, for all statements pertaining to household decisions.

DECISION AREAS	Self	Only Husband	Husband & Wife Jointly
Decides on spending household earnings	15%	23%	62%
Decides on the use of household cash savings	23%	0%	77%
Decides on spending money for health care of family members	8%	15%	77%
Decides on whom should vote for	30%	15%	54%
Decides on asset purchases (e.g., type, amount etc.)	8%	23%	69%
Decides whether to go to the Doctor and to which doctor to go to	16%	31%	54%
Decides on how to spend your earnings	8%	15%	77%
Decides on daily household purchases (e.g., Food etc.)	15%	31%	54%
Decides on making purchases for agro inputs	23%	46%	31%

Table 17: Household decision making

In most of the cases, respondents have stated that the decisions are taken jointly by the husband and wife, followed by only husbands. Respondents stated they have better decision making power in deciding whom to vote for, and in determining the use of household cash savings. Table 18 highlights the findings for all statements pertaining to decisions regarding children in the household. As can be seen, in matters pertaining to children in the household, decisions are mostly taken jointly by the husband and wife.

STATEMENTS DEFINING DECISION AREAS	Self	Only Husband	Husband & Wife Jointly
Decides on spending money on education for your children	23%	8%	69%
Decides on when to have children	8%	0%	92%
Decides on the marriage of your children (such as age of marriage and choice of partner)	8%	8%	85%
Decides on whether to go to doctor, When children are ill	8%	8%	85%

Table 18: Household decision making

Now, comparing the data obtained in the above tables (17 & 18), with the baseline data in Table 19, it can be seen that there have been some significant changes in the decision making ability of the household members, specifically in the following decision areas:

1. **Spending household earnings:** shows a marked increase in joint decision making with significant decrease in husbands taking the decision alone.
2. **Using household cash savings:** there is movement towards greater joint decision making between husband and wife compared to previous data.
3. **Spending money for health care of family members:** also shows an increase in joint decision making.
4. **Making asset purchases:** there is an increase both in joint decision making and respondents being able to take this decision independently.
5. **Making daily household purchases:** Respondents are now more empowered in making these decisions independently.
6. **Decisions pertaining to children:** across all the statements, there is greater decision now being taken jointly by both husband and wife.

All of the above are movements in the desired direction, signifying that women's opinions are now given more consideration and importance in various decision making areas, compared to the past.

STATEMENTS DEFINING DECISION AREAS	Baseline			Endline		
	Self	Only Husband	Husband & Wife Jointly	Self	Only Husband	Husband & Wife Jointly
Decides on spending household earnings	6%	28%	56%	8%	0%	92%
Decides on the use of HH cash savings	22%	22%	44%	8%	8%	83%
Decides on spending money for health care of family members	39%	11%	39%	25%	8%	67%
Decides on whom vote for	50%	28%	11%	50%	17%	33%
Decides on asset purchases	33%	6%	44%	16%	17%	67%
Decides on whether to go to the Doctor & which doctor to go to	28%	11%	44%	33%	17%	50%
Decides on how to spend your earnings	17%	0%	72%	25%	8%	58%
Decides on daily household purchases	11%	11%	67%	42%	17%	42%
Decides on spending money on education for children	33%	17%	39%	8%	8%	83%
Decides on when to have children	22%	11%	50%	8%	8%	75%
Decides on the marriage of children	39%	6%	39%	8%	8%	75%
Decides on whether to go to doctor, When your children are ill	33%	11%	39%	8%	17%	67%

Table 19: Household decision making (baseline vs endline)

1.3.5.2 Levels of Confidence

A set of four statements are denoting levels of confidence in dealing with the external world were then administered to the respondents and the findings are presented in Table 20.

Area of Measuring Confidence Level	CONFIDENT	UNCERTAIN	NOT CONFIDENT
Confidence level in talking to men who are not members of your family	77%	15%	8%
Confidence level in taking small financial decisions alone	85%	15%	0%
Confidence level for moving alone outside your village or urban area	54%	23%	23%
Confidence level in making decisions regarding household purchases	77%	15%	8%

Table 20: Confidence level of Sub-Agent in decision making

1.3.5.3 Membership in the community of the respondents

In order to understand their social participation and acceptance in various community institutions, respondents were questioned about their involvement and the results obtained are presented visually in Figure 12. Majority of the respondents are not involved with the institutions within their communities.

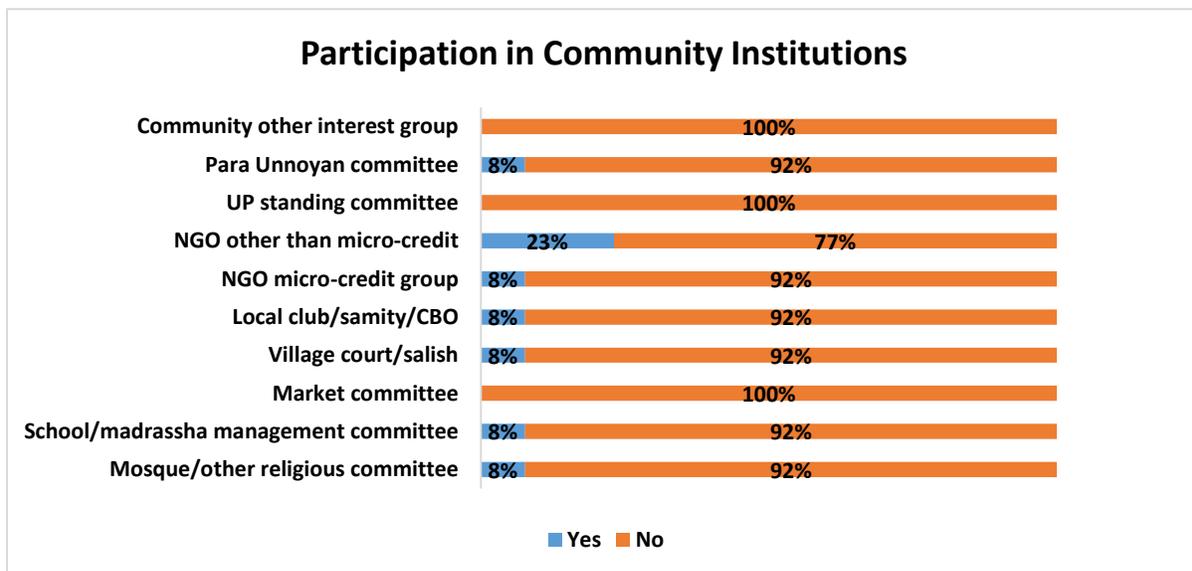


Figure 12: Participation of Respondents in community institutions

3.4 Economic & Social Status of Shop Assistants

This section presents the key highlights of the economic status of the shop assistants. For the survey the shop assistants comprised the test group, while women sharing similar characteristics formed the control group respondents. The survey was administered to 3 shop assistants in the test group and 3 respondents in the control group. Additionally, there was a case study done with a shop assistant. The control group results have been provided in the data tables in the annexure.

As per the ToR, the endline study has considered three major indicators to measure the economic status of the beneficiaries group, which are:

1. Income dependency
2. Source of Income & Average
3. Loan Status

To assess the social status of shop assistants, their perceived levels of decision making autonomy, and confidence levels in dealing with the external world as well as membership and participation in various community institutions / organizations were gauged.

1.4.1 Sources of income of Shop Assistants

In terms of sources of income, Figure 13 shows that in the case of the EWYSEA beneficiaries, that is shop assistants, major sources of income at the household level were from livestock (100%), and agricultural produce (67%).

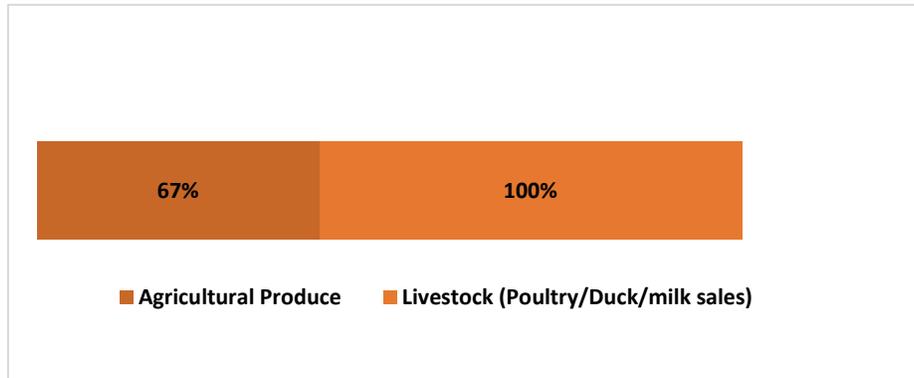


Figure 13: Major sources of earning of Respondents

To assess the levels of income across each earning source, the respondents were asked to state their monthly earnings (in BDT) from each source of income, distinguishing cash from in-kind income, at both household and individual levels.

In terms of dependence on cash income versus in-kind income, all the shop assistants were found to be completely dependent on cash income. If we compare this data with the EWYSEA baseline survey, we can see similar findings.

Responses	Baseline Data		Endline Data	
	Cash Income	In-Kind Income	Cash Income	In-Kind Income
Yes	100%	0%	100%	0%
No	0%	100%	0%	100%

Table 21: Type of income of Respondents (baseline vs endline)

Average household earnings from each income source along with proportion of involvement are given in Table 22 below.

Sources of Income	Shop Assistants	
	Involvement (%)	Average Income (BDT)
Skilled Labor	0%	0
Agricultural Produce	67%	30,500
Livestock (Poultry/Duck/milk sales)	100%	22,700
Allowance from GoB / NGO	0%	0

Table 22: Average household earnings from each income source of Respondents

On comparing the above information with the baseline data, it can be seen that there has been a change in the major sources for household income for EWYSEA shop assistant beneficiaries; and involvement in livestock and other sources of income has significantly increased.

	Baseline Data	Endline Data
Livestock (Poultry/Duck/milk sales)	0%	100%
Agricultural Produce	72%	67%
Skilled Labor	43%	0%

Table 23: Major sources of earnings (baseline vs endline)

1.4.2 Sources of expenditure of Shop Assistants

For expenditure in various areas, Figure 14 shows that, for all the respondents', food expenses, household purchases, purchases of agricultural products and children's education (only in case of married respondents) were the major expenditure areas.

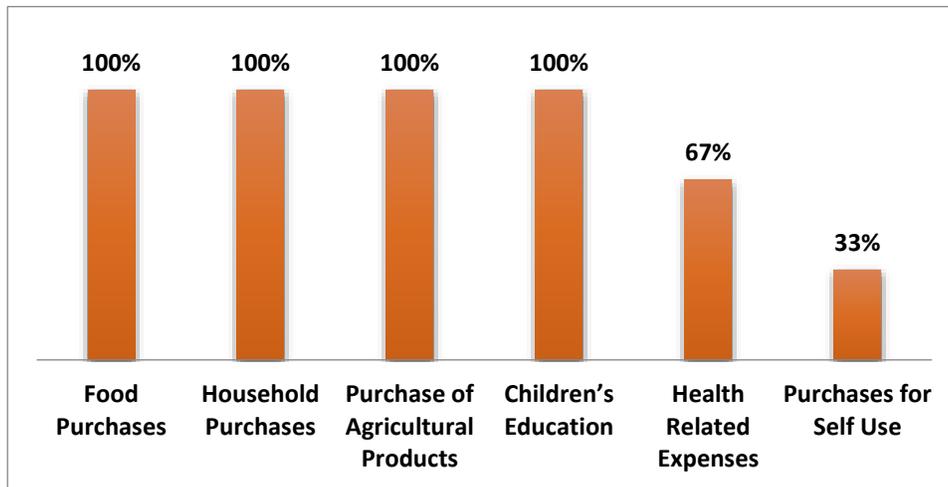


Figure 14: Areas of expenditure of Respondents

1.4.3 Household saving & use of saving

Figure 15 highlights that 33% of the shop assistants have annual household savings.

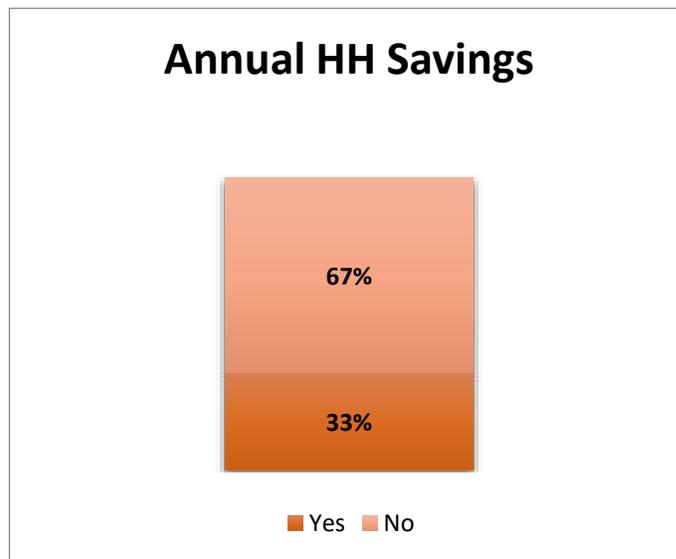


Figure 15: Annual savings of Respondents

1.4.4 Household loan

In terms of availing loans, all the shop assistants were found to have availed loans in the past, and the average amount of loan availed was BDT 15,667. Comparing with the baseline data, it can be seen that the tendency to take loans has significantly increased among EWYSEA shop assistant beneficiaries (100% at present compared to only 14% at the time of the baseline survey).

1.4.5 Social status of Shop Assistants

1.4.5.1 Decision making dynamic/ level of confidence

In order to assess the level of autonomy and empowerment enjoyed by the respondents within their households, a set of thirteen statements denoting important decision areas (pertaining to household and children related issues) were administered to the respondents.

Table 24 highlights the findings for all statements pertaining to household decisions.

DECISION AREAS	Self	Husband & Wife Jointly
Decides on spending household earnings	67%	33%
Decides on the use of household cash savings	67%	33%
Decides on spending money for health care of family members	67%	33%
Decides on whom should vote for	67%	33%
Decides on asset purchases (e.g., type, amount etc.)	67%	33%
Decides on whether to go to the Doctor and to which doctor to go to	67%	33%
Decides on how to spend your earnings	67%	33%
Decides on daily household purchases (e.g., Food etc.)	67%	33%
Decides on making purchases for agro inputs	67%	33%

Table 24: Household decision making (Shop Assistants)

As only one respondent was married (33%), in her case all the decisions are taken jointly. In the case of the remaining respondents (67%) decisions are taken independently by the respondents themselves. Table 25 highlights the findings for all statements pertaining to decisions regarding children in the household. Again as only one respondent was married, in her case the decisions are taken jointly with the husband.

Unmarried respondents were not asked these questions and hence, the column for 'not applicable' responses.

DECISION AREAS	Only Husband	Husband & Wife Jointly	Not Applicable
Decides on spending money on education for children	0%	33%	67%
Decides on when to have children	0%	33%	67%
Decides on the marriage of your children (such as age of marriage and choice of partner)	0%	33%	67%
Decides on whether to go to doctor, When children are ill	0%	33%	67%

Table 25: Household decision making (Shop Assistants)

The findings in the above tables are in line with the baseline data.

1.4.5.2 Levels of Confidence

A set of four statements denoting levels of confidence in dealing with the external world were then administered to the respondents and Table 26 highlights the findings. High confidence levels across each of the decision areas, can be attributed to the fact that they feel more empowered and confident in dealing with and facing the external world as a result of their income generating capacity due to their association with KU through the EWYSEA project.

Area Of measuring Confidence Level	CONFIDENT	UNCERTAIN	NOT CONFIDENT
Confidence level in talking to men who are not members of your family	100%	0%	0%
Confidence level in taking small financial decisions alone	67%	0%	33%
Confidence level for moving alone outside your village or urban area	33%	33%	33%
Confidence level in making decisions regarding household purchases	33%	33%	33%

Table 26: Confidence level of Respondents in decision making

3.5 Economic & Societal Engagement of Youth group members

1.5.1 Employment status of Respondents

Among the 44 youth respondents, 57% are currently employed in part time jobs; this is a significant improvement over baseline survey results, where only 3% respondents were involved in any income generating activities on part time basis.

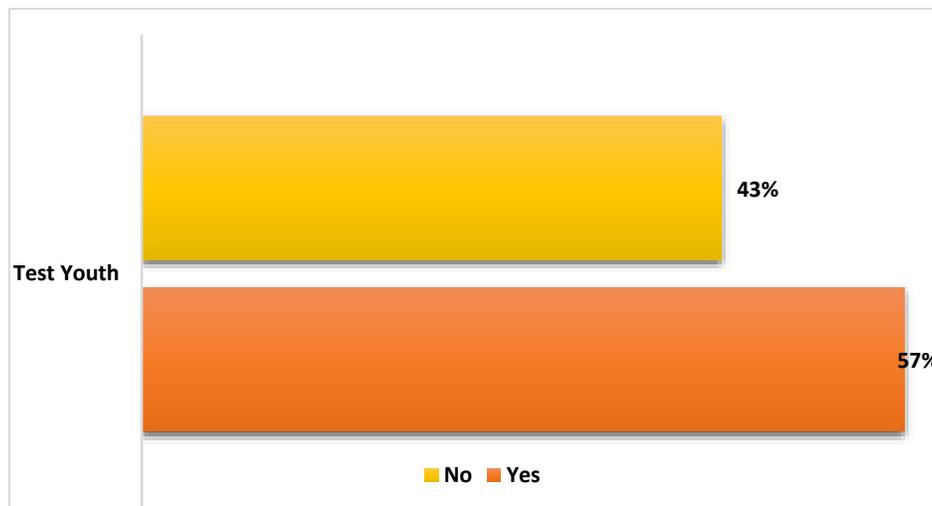


Figure 16: Employment status of Respondents

1.5.2 Sectoral engagement of Respondents

Those who were employed in part time jobs (n = 25), worked across diverse sectors, details of which are presented in Figure 17 below.

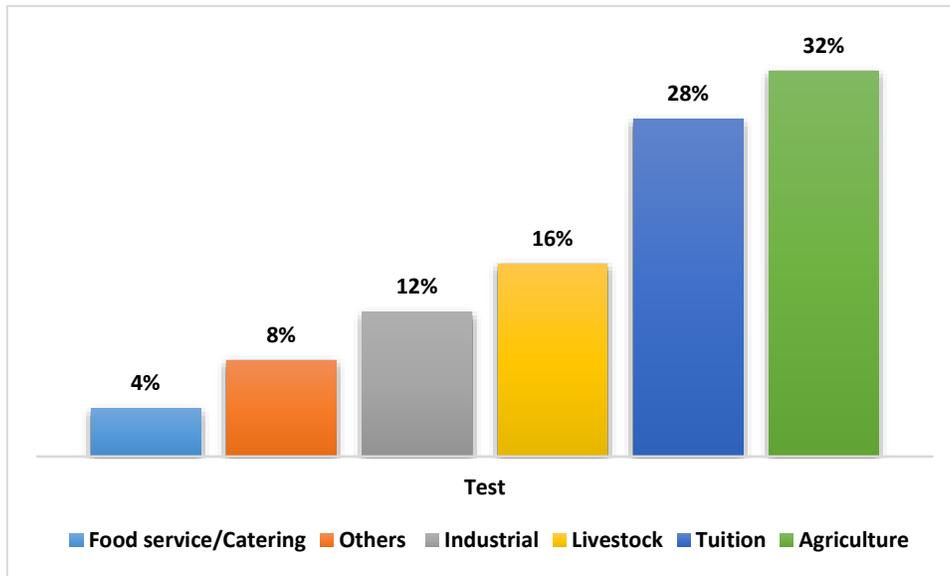


Figure 17: Sectoral engagement of Respondents

As can be seen from the figure, most of the respondents working part-time are involved in sectors such as agriculture (32%), tuition (28%) and livestock (16%).

1.5.3 Average Monthly Income & Preferred Employment Area

Monthly income data earned by respondents working part time show that majority of the respondents (68%) earn less than BDT 5,000. 57% youth respondents answered in the affirmative that they had received some form of vocational training. When asked about their preferred job in the future, Figure 18 demonstrates that majority respondents wanted government jobs followed by possibility of owning a small business.

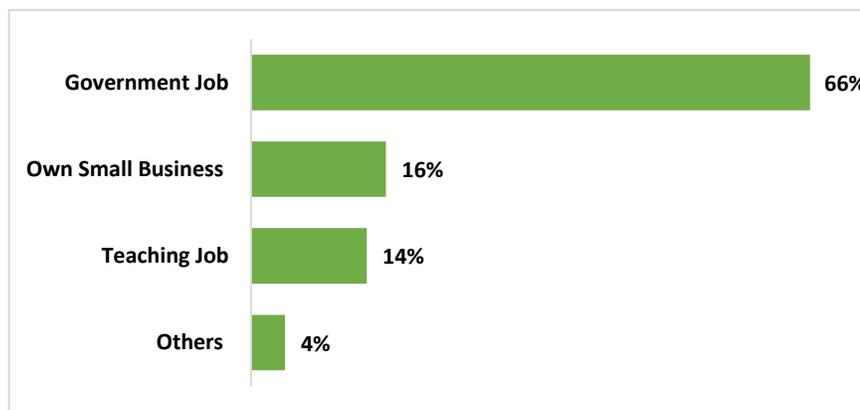


Figure 18: Preferred employment areas

The desire for getting employment in the government sector is similar to that which was observed in the baseline survey (refer table 27). However, in the baseline, 15% respondents aspired for private sector jobs, but in the current study results we see that around 16% aspire for having their own small business. This demonstrates the spirit of entrepreneurship among the youth of today.

Preferred Job Sector	Baseline Youth	Endline Youth
Government Job	54%	66%
Own Small Business	4%	16%
Private Sector Jobs	15%	2%
Teaching Jobs	22%	14%
Others	5%	2%

Table 27: Preferred employment areas (baseline vs endline)

1.5.4 Social Activities and Social awareness of Youth group

Knowledge of and interest in various social issues and participation in social groups and activities are the indicators used to assess the level of social awareness of youths.

1.5.4.1 Participation in Social Groups

Along with assessing the current participation of respondents in various social groups and activities, it is also important to gauge their likeability of participating in such groups and their perceptions about the importance of such participation. Tabulated findings are presented in annexure (refer tables # 53 - 55).

Based on the analysis of the results, only a small percentage (30%) of respondents were found to be participating in various social groups (comprising of 25% males and 19% females). In terms of likeability of being involved in social groups, 75% of the respondents replied affirmatively stating that they liked being part of social activities. Furthermore, 86% of respondents also believed that it is indeed important to participate in social groups and activities.

Comparing the above data with the findings of the baseline study in Table 28, it can be seen that there has been significant improvement in youth participation in social groups and activities.

Response on participation in various social group	Baseline Youth	Endline Youth
Yes	5%	30%
No	95%	70%

Table 28: Interest of youth in social activities

1.5.4.2 Knowledge and Interest Levels across various Social Issues

To assess the levels of knowledge and awareness as well as interest levels across some key social issues, respondents were asked to rate their answers on a 5-point scale, where 5 signified the highest level of knowledge/interest and 1 signified the lowest. The ratings were subjective in nature and were based on how respondents perceived their knowledge and interest levels to be. Table 29 highlights the findings across interest levels for each social issue.

Interest Levels for Various Social Issues	Absolutely not interested	Not interested	Neither interested / uninterested	Interested	Very interested
Poverty	2%	2%	5%	43%	48%
Unemployment	0%	5%	0%	27%	68%
Women Empowerment	2%	0%	5%	39%	55%
Corruption	2%	5%	11%	30%	52%
Raising Voices Against Oppression	2%	5%	5%	36%	52%
Fighting Crimes	0%	0%	11%	27%	61%

Table 29: Interest level of Respondents about social issues

As can be seen in Figure 19, top-2 box score analysis for interest levels amongst youth group respondents, reveals that unemployment and women empowerment are two core social issues that have garnered high interest. Poverty is another area in which the respondents show high interest and concern.

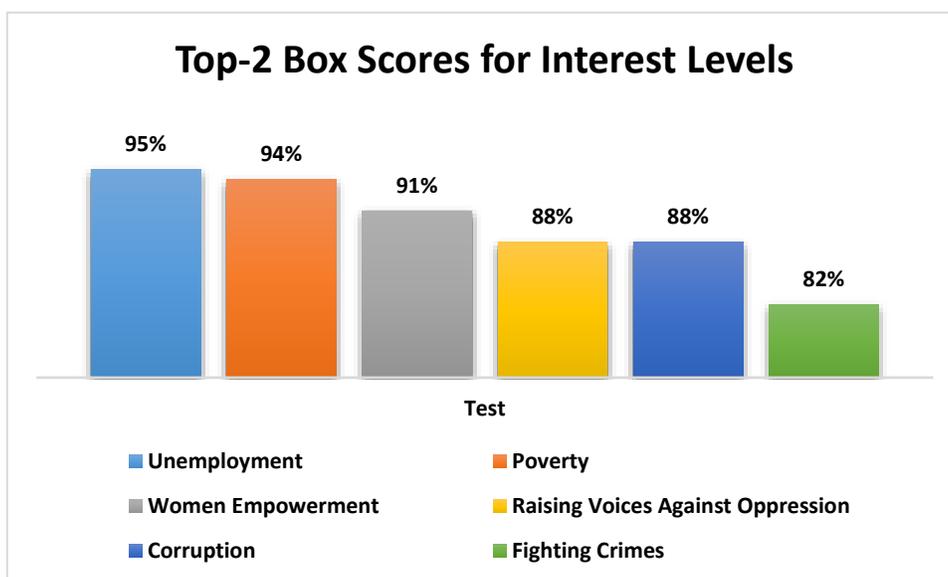


Figure 19: Interest level of Respondents in social issues

Comparing the top-2 box scores for data from the baseline survey and endline study, on interest level of youth across various social issues in Table 30, it can be seen that there has been a significant increase in interest levels among the youth.

Social Issues/Areas	Baseline Youth	Endline Youth
Poverty Alleviation	09%	94%
Voice Raising	21%	84%
Security/crime	11%	82%
Corruption	17%	88%
Women Empowerment	35%	91%

Table 30: Interest level of youth in social issues (baseline vs endline)

Table 31 highlights the findings across knowledge levels for each social issue.

Knowledge Levels on Various Social Issues	No Knowledge	Minimal Knowledge	Neutral	Fair Knowledge	Excellent Knowledge
Poverty	0%	5%	0%	55%	41%
Unemployment	0%	2%	0%	43%	55%
Women Empowerment	0%	2%	14%	48%	36%
Corruption	0%	7%	11%	41%	41%
Raising Voices Against Oppression	2%	2%	18%	34%	43%
Fighting Crimes	2%	0%	16%	36%	45%

Table 31: Knowledge level of Respondents in social issues

As can be seen in Figure 20, top-2 box score analysis for knowledge level, reveals that poverty, unemployment, and corruption are the core social issues that respondents feel they have the most knowledge about.

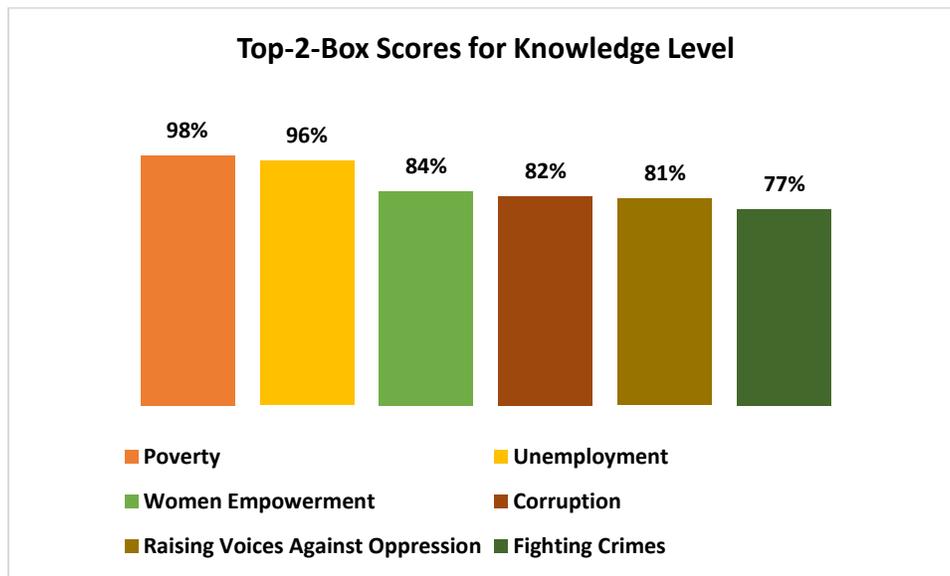


Figure 20: Knowledge level of Respondents in social issues

Comparing the top-2 box scores for data from the baseline survey and endline study, on knowledge level of youth across various social issues in Table 32, it can be seen that youth today are more confident about their knowledge and awareness about various current social issues and concerns.

Social Issues/Areas	Baseline Youth	Endline Youth
Poverty Alleviation	03%	98%
Voice Raising	20%	81%
Security/crime	15%	77%
Corruption	11%	82%
Women Empowerment	34%	84%

Table 32: Social issues awareness of youth (baseline vs endline)

Chapter 4 – QUALITATIVE FINDINGS

4.1 In-depth Interviews

4.1.1 Women Entrepreneurs

In-depth interviews were conducted with two women entrepreneurs who have been involved with Krishi Utsho for quite some time. Both the respondents have a home-based shop from which they sell Krishi Utsho products along with some common grocery items. While in the past one of WE was a housewife (she has been with KU for the past two months), the other respondent had her own home-based shop to sell groceries and she started her journey with KU 8 – 10 months ago. Both agreed that selling KU products, specifically cattle feed, increased their household incomes and their monthly expenditure levels have also increased. Social acceptance levels, respect from community and decision making ability has also increased for them.

Journey with KU

Their journey with KU started when they were approached by KU representatives and they learnt that KU was looking for poor female farmers who would receive training and learn how to sell KU inputs and products, which would enable them to earn money and contribute to their family's welfare and betterment. While respondents feels that KU's cattle feed from KU is the most beneficial as it is her highest selling product. Their rationale for saying so differed based on their perceptions; the respondent who mentioned KU feed stated so because of the '*long shelf life of the product*'. Both respondents customer base comprises of both males and females in the community, and the customers physically come to their home-based shops to take the products. When probed for sources of obtaining Krishi Utsho products, both respondents mentioned that they place orders which are then delivered to their home based shops; however one respondent complained that her placed orders are usually delayed and not fulfilled on time. Only one of the entrepreneurs interviewed stated that she provides services to her customers in the form of educating them about the advantages of using cattle feed supplied by KU franchisee shops. While both attended meetings and trainings, where various essential tips and information regarding farming was shared, respondents could recall what the key discussion points were and finds this useful in her day-to-day work. But only one respondent clearly stated that she can't remember or recall anything as she has forgotten everything. Both mentioned about the vet specialist attending meeting sessions where information about various potential diseases that could afflict cattle were discussed as well as ways to take care of cattle and ensure their good health. Both stocked inventories in their home-based shops and the average size per month was 5 – 8 sacks of feed (equal to their sales volume). One respondent complained that she never received enough products as per her placed order, there was always a deficit in the amount supplied to her. In the last few months she also complained that she hasn't been getting any feed from the KU shops/representatives.

Impact of KU

Both respondents agreed that their business sales volume had increased after they started selling the cattle and this translated to improved living standards for the family, more empowerment in terms of being able to take some decisions for the family with their opinions given more importance, more frequent spending on their health

care as and when needed and greater respect in the community. They also stated that now they socialize more with people, and travel outside their village, if needed. Both attended a number of meetings (3 – 4) and learned essential tips and strategies for business and increasing their sales and how to deal with customers. Both also feel that KU has improved smallholder farmers' access to improved farming techniques, by providing information and KU franchisee shops and other selling points such as women entrepreneurs and sub agents make it more accessible for farmers to purchase necessary inputs and products. So, at an overall level they believe KU has had a positive impact on the farmer's productivity and income levels.

4.1.2 Sub agents

In-depth interviews were conducted with two sub agents who have been involved with Krishi Utsho for few months. One subagent was selected from Shibganj, Bogura and another from Gabindopur, Satkhira. One of the sub-agent is involved with handicraft work along with her associated work with Krishi Utsho, while the other subagent is a housewife who rears poultry. There are three members in both subagents' families, the respondent, her spouse and child.

Journey with KU

One of the subagents stated that she has been working with Krishi Utsho since 2016, while another stated that her association with CARE Bangladesh goes quite a long way back – earlier she used to work as a freelancer for different CARE projects, but currently she only works with as a subagent for the last 5 – 6 months. Both the respondents claimed they came to know about Krishi Utsho from one of the meetings conducted by KU representatives in their community.

As a subagent, one respondent mentioned that she has the responsibility of promoting and informing livestock farmers in the community about the KU cattle feed that ensures good health and better output of cattle such as milk and baby calves. However the other respondent stated that though she had been given some responsibility as a subagent she is not being able to fulfill it as the bazaar is nearby and the community farmers prefer going directly to the market and buying products or availing services. Moreover, she stated that though KU representatives had promised to provide her with cattle feed, however, product not delivered due to time on time order placement. To register as a sub agent, both had to submit copies of national ID card, as well as fill in and submit an application form. Post submission, they were required to attend training sessions and meetings, where important information was shared regarding rearing and taking care of livestock and cattle. Both respondents stated that they joined KU as they wanted to improve their existing situation and financial condition.

Challenges faced, if any, in or after becoming a subagent of KU

One of the subagents mentioned that though she never faced any opposition from outsiders, her husband initially was against the idea of her working as a sub agent, but eventually after attending a meeting or two with her, he realized that the work was not bad and allowed her to become a part of Krishi Utsho as its sub agent. On the other hand, the other respondent suffered a spate of unfortunate incidents, as soon after she joined as a subagent, but KU and her strong willpower helped her overcome her dire situation and now she isn't facing any problems in continuing her work.

Impact of KU

In terms of experiencing positive effects of being with KU as a subagent, there are mixed responses from the respondents. One of the respondents claims that this association has made her more confident and independent, and also ensured personal happiness for her. She has now become more self-reliant and there has been an improvement in her personal finances, though not so much at the household level. She not only gets more respect within her family nowadays with her opinions taken into serious consideration, but is also considered praiseworthy in her community due to the service she renders and her good work performance. She now feels more confident in dealing with others and also can now move freely within and outside her village without restrictions, if work requires her to do so. Regarding her value within the community, she said that she still gets disrespected because of her dire financial situation. She is also facing rising healthcare costs as both her husband and she are going through some health issues and have to be on regular medication and under doctor's care. However, the respondent did admit that being associated with KU and being trained, has made her more knowledgeable, given her more confidence and enabled her to communicate and deal effectively with outside people, something that she used to fear earlier.

Regarding KU's impact on smallholder farmers' access to improved farming techniques, both the subagents gave positive responses. In terms of women and youth empowerment too, both respondents feel Krishi Utsho has had a significant impact, as they are now gainfully employed and can be self-reliant. Both the respondents responded affirmatively that they would like to continue their association with KU in the future, as both believe it will be beneficial for them in the long run.

4.1.3 Youth Group Leaders

In-depth interviews were conducted with two KU youth group leaders. Both of them are students living with their families. One respondent is a third year College student, unmarried and lives with his parents and sibling; the other respondent has completed his Honors degree recently, is married and lives with his parents, sibling, and his wife. Both stated that they manage time to work as a Krishi Utsho youth group leader despite, by prioritizing their activities and allocating time accordingly.

Journey with KU

Both the respondents started their journey with Krishi Utsho through being contacted by KU franchisee owners. Both had to submit copies of National ID documents and academic certificates, sign an application form and provide a passport size photograph for formally signing up. They were told that their work would mainly involve taking the livestock feed from the franchisee shops and then selling them to the community livestock farmers and they would get a lucrative commission per sack of feed sold. This would make them financially more independent. After sign up, both received trainings and attended awareness workshops, where they were informed of the nature of their work, and also given training on basic essentials of marketing and sales.

One of the respondents works in a livestock veterinary clinic, where he also sells livestock medicines. He has been involved with Krishi Utsho for the last one year and his work involves informing community farmers about livestock feed and why they need to use good quality feeds. He is also responsible for ensuring that the community farmers have access to these (KU) good quality feed. The other respondent has been involved with KU since last 8-9 months and is involved with delivering the agro-products from the Krishi Utsho dealer to the farmers, and he also provides service and information about farming. Both respondents further agree that the training sessions and workshops have enhanced their knowledge and given them adequate information about agribusiness and essentials of

livestock farming, that they can provide advice and guidance to the livestock farmers in their community. This has led to an increase in the respect they get as well as their social worth amongst the various members of the community.

Impact of KU

In terms of direct impact of being associated with KU in their lives, the youth group leader who works in the veterinary clinic, has very positive things to say about the initiative. According to him, through his association with Krishi Utsho, his knowledge and business acumen has greatly increased – which has in turn helped him in his work in the veterinary clinic. He has seen both his sales and business volume increase significantly in his workplace and this has led to greater earnings and subsequent greater contribution to household income, expenditure and savings. He has also observed a noticeable difference in the respect and treatment that he receives from the community people; and the same has happened within his own household too. His parents now value his opinions and advice more than ever before. He further feels that whatever he is learning as a youth group leader, will also help him in the future, if and when he starts his own business. On the other hand, things are not looking up much for the other respondent. He stated that as he only gets a commission for selling the livestock feed, his income is variable and this is not enough for a change to be brought about in either his or his household finances. In fact, he even complained that he was expecting a more regular stream of income on monthly basis, and it was this expectation that motivated him to join Krishi Utsho. He also stated that since the high quality the KU feed price is higher than the other feed available in the market which leads to trouble in making successful sales. After receiving trainings and a working opportunity from KU, both aspire to be able to do better in the future. The youth group leader who is working in the veterinary clinic, says, *“I want to do business in the future. In my village, I want to do livestock farming, aquaculture and be associated with all these activities of Krishi Utsho. Government jobs are not for everyone, I don't want to run behind this - I want to be self-reliant and independent”*. The other respondent hopes to get a job that is permanent in nature and pays a regular salary on monthly basis. Both respondents want to stay in their villages and have no immediate plans or desires to move to the city or urban areas.

When asked about their perceptions regarding Krishi Utsho's impact on smallholder farmers' access to improved farming techniques, both respondents were affirmative in their responses. They feel so because now the farmers can easily access the products – either through going to the KU franchisee shops strategically located in the bazaar or even order for home delivery at no additional cost through the youth group leaders and subagents. In terms of empowering women and youth, the respondents feel that Krishi Utsho has been successful. According to them, there have also been subsequent improvements in the social standing of women and youth associated with KU.

Case Studies

4.2.1 Women Entrepreneurs

A Story of Success through Fortitude & Support from KU

Sondha Rani is a woman entrepreneur from Satkhira, who lives with her husband, son and daughter-in-law. She runs a grocery shop wherein she sells food items and cattle feed from KU supplier; and the shop is manned both by herself (in the mornings) and by her husband (in the evenings).

Right after her marriage 22 years ago, Shondha Rani joined her husband in the fields (he is a farmer) and started assisting him and they were doing well. However, while doing some work on the fields one day, she got injured and as such was unable to help out in the fields anymore. Having worked almost all her life, first in her parents' farm and then in her own HH, Sondha was unable to sit idle. Moreover, the household fell on bad times. It was then that Sondha got the inspiration to start doing something else. She started the grocery business (16/17 years ago), right from within her own courtyard, as the demand for food products and daily necessities was high, and also the women in the neighboring households would be willing to purchase from her. She could run this business from within her own home.



One year ago, KU representatives came to her village, conducted a meeting and talked about CARE Bangladesh and its initiatives and activities. They talked to the females in the village about becoming women entrepreneurs and substantiating their household incomes through this income generating opportunity. Sondha was encouraged by both her son and his wife to register as a women entrepreneur. As she was already running a business, adding a new product line could only be beneficial for her and the business and so she signed up. She was taught, through trainings and discussion sessions, how to deal with customers and if necessary, follow up with them from time to time and address their issues and problems proactively. She has also attended several training seminars. By being associated with KU as a woman entrepreneur, her earnings have increased (through selling KU cattle feed), resulting in greater spending ability and ability to decide on making necessary purchases without depending on other's approval or having to take loans. There has been improvement in her family's standard of living and she is now more confident in dealing with people outside her family and also feels more independent and empowered. Her social acceptance and respect within the community has increased manifold as people see her not only as well-off and financially independent but also as someone who has good knowledge about livestock issues and problems, especially those dealing with cattle feed and diseases. Through KU she has learnt to identify the initial onset of rot in the feed, and as such she ensure giving her customers the best product.

Today, Shondha Rani is in a place where she is finally able to lend help and assistance to others, when they need it – something she couldn't do earlier. Also through working with KU her family has become financially stable.

How KU enabled one woman to dream big

Shirin is from Durghata, Gabtoli, and there are three people in her family which includes her husband, her 14 year old daughter studying in class 9 and herself.

Shirin started her life with very limited means when her husband used to earn only Tk. 2000 per month. Despite belonging to a well-off family, she got married with someone who didn't have a permanent job and out of the meager Tk. 2000 he used to earn per month he had to give away Tk. 1500 to his father. Seeing no possible way to make ends meet with this petty amount, Shirin decided to earn money to fulfill



her basic needs. So, she started teaching elderly people in a human rights school in her community (2003) and started earning Tk. 700/month. This additional income made life somehow bearable; however after 3 years the school was temporarily closed down for a period of 9 months. During this period she continued to receive her salary and saved money from household expenses. With these savings she purchased some land and started crop cultivations. Shirin's aspiration to work as a women entrepreneur came from her financial needs and her desire to increase her knowledge. Ms. Hosne Ara, a representative from CARE Bangladesh provided her with the opportunity to get involved with KU, and through this become self-reliant and help her community. At the initial stage of her journey, she was able to earn Tk. 400 per day for the work she did and to her, *"this was a golden opportunity"*. When EWYSEA launched, KU representative again approached her and offered her the opportunity to become a women entrepreneur by setting up a home-based shop. Her husband was always supportive of her desire and interest to work with KU and she strongly believes that this was a turning point in her destiny. Today, she has been able to use her savings and income and has already built her own house – and she believes that this has been possible only because of KU, as her income levels jumped significantly after she came a women entrepreneur (since last 4 - 5 months). In her shop, she sells farming products such as cattle feed from KU and fertilizer from the bazaar. While her association with CARE and later EWYSEA initiative under KU has substantially increased her income, it has also led to many positive changes in her family's standard of living, primarily in improving the food basket consumed at home as well as in enabling expenditures for household purchases. She also feels that her worth and respect in both her household and within the community has increased manifold. Her husband now not only respects her but also considers her as a repository of information and advice for astute savings and investments. She also feels more confident in moving outside her village for work purpose. Just like her income has made a substantial leap after she started working as a woman entrepreneur, she is confident that she can save up to Tk. 20,000-25,000 per annum and she then plans to invest these savings in purchasing more land, building her house and for her daughter's education. She says, *"I wish to make my daughter a doctor"*.

EWYSEA has enabled women like Shirin to become a productive member of society and not only stand on their own feet but also dream of a future that would have otherwise seemed impossible.

4.2.2 Sub Agents

One woman's journey from housewife to a working woman

Begum is married and lives with her spouse and her son, daughter-in-law and his two children. Another of her son lives in Saudi Arabia. She has been involved with KU as a subagent for almost a year now. Her work involves selling cattle feed to livestock farmers; she also collects orders from livestock farmers and places them with the KU franchisee shops. Once the feed is delivered to her, she delivers these to those who placed orders and her profit per sack of feed sold is Tk. 10. Begum came to know about KU from a meeting that was held in her village, where she learnt that KU provides an opportunity to women like her to earn money and become economically stable. Her main motivation to start working as a subagent for KU, was the superior quality of their products, especially cattle feed. She attended a training after registering as a subagent, where they informed the attendees about dos and don'ts of taking care of cattle rearing as well as ensuring their proper feed (when, how and in what proportion). Her first income with KU was Tk. 500/month. Prior to this Begum never even knew or dreamt of ever earning money for the household. As KU subagent, Begum enjoys the privilege of having the feed delivered to her and this very convenient for her, as otherwise she wouldn't have been able to carry the feed over long distances. Through her association with KU, Begum has become more confident, self-reliant and is now able to help and guide others in her community and this has improved her social standing in the community. She is now confident in travelling to distant places, if her work demands it. All of these are changes and developments that Begum could not even dreamt of and she believes that it is only because of KU that she is where she is today.



4.2.3 Shop assistants

Achieving Financial Independence through KU

Mosammat Nisat Jahan Nipa is a final year Madrasah student, who lives in Osmanpur, Rangpur, with her parents and three siblings. Her daily schedule involves praying, studying and going to the franchisee shop. She has been involved with Krishi Utsho for the last 4 - 5 months, and her work involves taking seeds and cattle feed provided by KU and assisting the shop owner in selling these to farmers within the community. The main products in the franchisee shop are livestock feed, paddy seeds, mats for cattle, and grass for cattle consumption. The main reason why she joined Krishi Utsho as a shop assistant was to become financially independent while continuing her studies. She also wants to prepare herself for the future as a successful business person. Prior to joining KU, Nipa has worked in the National Household database preparation fieldwork, where she administered the survey to 180 people to know about their consumption basket (contractual assignment).

Nipa had always known that CARE Bangladesh runs intervention programs in her area. Dalim, who is the owner of the franchisee shop, motivated her to join KU by telling her that this was work that she could continue to do easily while pursuing her studies and it would also make her financially independent and secure. Since joining as a subagent Nipa has attended several training workshops where the main topics of discussion were: women empowerment, resisting against dowry, and child marriage. As a result of her work with Krishi Utsho, both her and her household income levels have increased. She has not only become more determined in pursuing her goals but also more confident and empowered. In terms of business knowledge, she now feels that she knows a lot about farming, which is also beneficial for her own household work (in rearing cattle and livestock) and through the trainings she has also learnt a lot about how to manage the business in the franchisee shop, so that it is operated better. She also wants to continue working with CARE Bangladesh, as she likes the work and the way they work. As a direct consequence of her work with KU, Nipa is now more respected and other people often seek her help for advice, information and services related to farming. People trust her knowledge and expertise and prefer asking her for assistance in their work. She also feels more knowledgeable and confident as well as is more outgoing than before.

4.2.4 Youth Group Leaders

Stories of how KU affected the lives of Youth Leaders

Suraiya- is a college student who lives in Tala, Satkhira with her parents and younger sister. Currently, her father is the sole earning member. She has been working with Krishi Utsho as a youth group leader, for the last 10 months and has pursuing her studies side by side. She got to know about Krishi Utsho from one of her family friends, Mamun, who basically called her after college and asked her about her future plans. He then told her to join Krishi Utsho, as it will be beneficial for her in the long term as it would teach her the ins and outs of how to do business. So she registered by submitting her academic certificate and an application form. Then she underwent training sessions where they provided information on cattle rearing as well as how to establish a business. The attendees were also told that they would be provided with the agro products from KU, and the youth group members would be responsible for selling them. After selling, the profit differential would be the youth group members' earnings. However, with her exams coming up, Suraiya was unable to take the products and requested a time deferment to start working with Krishi Utsho. As such she doesn't have any practical experience working with KU, though she has attended a number of trainings and awareness building workshops – all of which have greatly added value to her knowledge. Community people respect her because despite being so young, she is well-informed and knowledgeable. Even her father consults her for farming issues.



At present, Suraiya has not yet decided what she wants to do in the future. After receiving the training from KU, she now wants to be involved in a job. She also states that once she starts working with Krishi Utsho, she will see if the feed and agro-inputs selling business is beneficial for her and her family or not, and based on that she will decide whether to continue her association with KU or start looking for other livelihood options.

Md. Harunur Rashid - completed his degree in 2017, but did not join any Master's program post that. He lives in Osmanpur, Sarkarpara, Rangpur in a joint family with his parents, siblings, wife and child. His father is the head of the family and was earlier involved in business, but due to some market disruptions he lost his business and is currently unemployed. Nowadays Rashid helps his father in daily farming activities. He has been with KU since the past 10 months and has attended all the trainings. However, he has not bought or sold any products of Krishi Utsho yet. He was offered seeds, livestock feed, and fertilizers - but didn't take anything from Krishi Utsho. He got to hear about KU for the first time from a dealer called Dalim, and learnt that there was a project specifically for students, who are pursuing their studies, where some sort of work or financial assistance would be provided, so as to help them become financially independent. This seemed like a good opportunity for him – as he wanted stay in his own village, pursue his studies and also earn some money for himself at the same time. After registering, he attended a brief training session. The main motivation for Rashid to become a youth group leader was his interest in expanding his knowledge and awareness, about various types of work and opportunities. At present, Rashid is not actively involved in any work with Krishi Utsho; despite having attended all the training sessions and workshops. As a youth group leader, though he has learnt a lot, there have been a tiny financial improvements and changes in his situation. As a result of attending the various trainings, Rashid is now well informed about the right approach for marketing. Looking towards the future, Rashid plans to focus on livestock rearing and agriculture; he is not interested in any kind of jobs. In his words, *“I am only interested in pursuing my business again - if I get the chance”*.

4.2 Focus group discussions

The respondents for the FGD sessions were indirect beneficiaries of EWYSEA, as in they were the farmers and community people who purchased agro-inputs and products from the women entrepreneurs, shop assistants, subagents, youth group members of EWYSEA within their community. In terms of occupational engagement, majority of female respondents were housewives and also involved in cattle / livestock rearing, poultry, and crop cultivation. The male farmers were mostly involved in agriculture, crop cultivation, small business, and livestock rearing. Among 9 FGDs 2 mix groups were conducted in Bodorganj in Rangpur, 3 were conducted in Satkhira (2 female and 1 male group), 1 in Shibganj, 1 in Kurigram and 1 was conducted in Bogura.

Most of the respondents stated that they heard about EWYSEA initiative, during the courtyard meetings (females) or in the bazaars (males) when they went to buy livestock feed or agro inputs and implements. Some also mentioned that they were directly approached by the Krishi Utsho franchisee shop owners and / or people representing Krishi Utsho. Quite a few respondents had also attended seminars and campaigns organized by Krishi Utsho in their areas. The various inputs and products that are purchased by majority of the respondents, are: vaccines for cattle, poultry and ducks; livestock feed; fertilizers; husk for cattle; various food and grocery items; potato and grass seeds for cultivation; and also receive advice on livestock rearing, health and feeding, from time to time. When probed for specific reasons for which the respondents are motivated to purchase products and inputs from Krishi Utsho, the main reasons stated by majority respondents, are proximity to home; no additional carrying charges because goods are delivered; convenient to purchase all necessary inputs and products from one place; high quality of products at reasonable prices; access to information and guidance from the seller; and credit purchase. Majority of the respondents had very positive opinions regarding the quality and pricing of the KU products especially cattle feed. All the respondents stated that the KU cattle feed has resulted in positive growth

and development of their livestock. All experienced increased productivity after using them, which led to increases in income as well as expenditure and savings levels. Additionally, most respondents also received information on various vaccines available for cattle and other livestock; free of cost veterinary services from VET specialists; information on cattle and livestock diseases, usual symptoms to look out for, where to seek treatment and what medicines to use; relevant information and knowledge on farming and cattle rearing and feed, grass farming, crop cultivation, and so on; agricultural support; and diagnostic and curative services for livestock. Majority of the respondents were aware of the Krishi Utsho call center¹ and claimed to have used the support service and find it highly useful and relevant as they can access any and all information through it instantly and also get solutions to their problems.

Respondents experienced a number of changes as a direct result of using Krishi Utsho products. Using the feed, has led to healthier livestock, especially cattle; which led to significant increase in milk production as well as reproduction of calves. Agro inputs and products led to better yields of crops and cultivations. Vaccines for cattle and other livestock have resulted in fewer outbreaks of diseases and better containment of afflictions. All of these, resulted in better earnings, marked increase in income levels, resulting in increased expenditure and savings and investment for the respondents – leading to an improved standard of living. Majority of the female respondents stated their income levels increased and so has their contribution to household income. They now have a greater say in decisions pertaining to the household and family's welfare, their opinions are considered important and worth listening to, their husbands and in-laws respect them more as do their neighbors and community people. Also, these respondents now can spend on their healthcare needs – their own earnings give them this ability. Their mobility has also increased and they enjoy more freedom. Future expectation from KU included: curative treatment for poultry and other livestock, besides cattle; direct interaction with CARE Bangladesh / Krishi Utsho employees – so that they can cite their grievances or expectation directly to the organization; smaller feed packs, as buying the currently available large volume packs is not feasible or affordable for everyone; loans for investing in business / livelihood options at no interest or very low levels of interest, with considerate repayment terms and conditions; fertilizers and insecticides in the KU shops and with the women entrepreneurs and subagents and trainings on soft skills for business and sales. A handful of respondents were found to have availed loans from institutions such as Asha, BRAC, Sonali Bank, Krishi Bank, Grameen Bank, Krishi Foundation, Alor Disha and so on. Each institution had a different interest system and as such, those who had taken loans reported various interest calculations such as interest calculated on a fixed rate, or a fixed amount per Tk. 1000 of loan, and so on. The repayment terms were not favorable and forced them to suffer especially when they had bad or poor yields.

¹ Respondents in the FGD session in Gabtoli, Bogura said they were unaware of the call center support, but liked the idea.

Chapter 5–CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Summarizing the findings of the endline survey and comparing the quantitative data with the results of the baseline survey, it is evident that there have been desirable and positive changes among the targeted direct beneficiaries of the EWYSEA project under the Krishi Utsho program. In the case of the indirect beneficiaries too, it is seen that majority of the farmers have experienced changes in their productivity and income levels, as a result of using KU agro products and inputs.

The study results show, that the beneficiaries of EWYSEA projects are comparatively more involved in agriculture and livestock rearing and consequently have increased income, expenditure and savings. As a result, they can spend more on their children's education, health care and personal use. A very significant finding is that the women involved with EWYSEA enjoy more economic freedom than their counterparts who are not part of Krishi Utsho. The data collected also shows that beneficiaries have greater tendency to save and take loans to invest in agriculture and other livelihood options. This implies greater economic activity. In terms of livelihood options, compared to the baseline data, the EWYSEA beneficiaries show greater engagement with farming and cattle rearing. The current indicators of their economic status shows that the condition of beneficiaries has significantly improved compared baseline study period. All direct beneficiaries claimed benefitting greatly from the trainings conducted by Krishi Utsho, once they were initiated in the EWYSEA project. In terms of social indicators, beneficiaries of EWYSEA project are now more active in their family and community. They have more decision making power than before. There is also more involvement of women in social groups. Youth group members show greater awareness, concern and willingness to be involved in different social issues compared to the past.

An interesting finding during data analysis was that only a handful of respondents were able to make a distinction between the cumulative monthly household earnings versus their own individual contribution to the household income. As such, majority respondents stated only the earnings / income only at the household level. Furthermore, those who mentioned individual earnings, stated very low amounts compared to HH incomes.

It was further seen that in all the categories, respondents scored higher in terms of confidence levels. This can be attributed to the fact that they feel empowered and confident in dealing with and facing the external world as a result of their income generating capacity due to association with KU through EWYSEA. Also in the case of the youth group members, there are more individuals wanting to have own small business, which demonstrates the growing spirit of entrepreneurship among the youth of today. In the qualitative discussions with the youth group leaders, the respondents expressed a desire to stay back within their villages and earn money – which is a positive sign and in line with one of the objectives of EWYSEA, which was to prevent outward migration of rural youth to the urban areas.

In terms of the indirect beneficiaries of EWYSEA, that is the farmers, it can be seen that almost all the farmers mentioned experiencing better livestock and agricultural productivity as a result of using Krishi Utsho products and inputs, which has consequently led to better income levels and an improvement in standard of living and quality of life.

Overall, it can be concluded that all the beneficiaries have experienced better economic and social status within their communities. Thus it is proven that the EWYSEA model is an effective mechanism to uplift the socioeconomic status of vulnerable women and youth in the rural communities.

5.2 Recommendations

Based on the overall findings from beneficiaries of EWYSEA, following are some relevant recommendations that Krishi Utsho should keep in consideration, for sustainability of the positive impacts of EWYSEA.

1. Krishi Utsho is a successful and proven supply chain model that has not only ensured food security for the vulnerable farmers at the last mile of the program intervention areas, but also brought about significant changes in their lives and standard of living. Through EWYSEA, KU has motivated, encouraged, and facilitated the emancipation and empowerment of vulnerable women and youth, and paved the way for them to become active members in the community involved in various agro-based income-generating activities. As such, to sustain and enhance the positive impacts of the project, it is important to transform KU from a supply chain model to a well-established social enterprise venture, which will be equipped to be self-sustaining in the long run.
2. The EWYSEA model is a success in that it has been effective in successfully improving the lives and situations of vulnerable women and youth in the rural communities, through a one-of-its kind immersion of these beneficiaries in mainstream income generating activities. As such, this proven model should be replicated and become an ingrained component of main KU project as well as other intervention projects of CARE Bangladesh.
3. In line with the objectives with which EWYSEA was initiated, which was to improve the economic and social conditions of the beneficiaries, the endline study results show that the project has done well. In order to have a more sustainable and long lasting impact, it is essential that the project be extended in the future, expanding coverage all working areas of Krishi Utsho, so as to have a longer lasting and sustainable impact.
4. As the Krishi Utsho franchisee shops and other selling points such as women entrepreneurs, subagents, shop assistants and youth group members –focus on motivating the farmers and educating them to use the agricultural products and inputs provided by Krishi Utsho, it is essential that the supply and inventory process needs to be streamlined to be made more efficient. This way, not only the direct beneficiaries of EWYSEA, but even the indirect beneficiaries will be benefited and this will in turn help sustain the project focus and impact.
5. In the case of youth, one of the objectives of EWYSEA was to stop the outmigration of rural youth to urban city centers. As the results of the study show, this objective has been partially achieved in that the youth group respondents have expressly stated that they want to work in the villages by using the knowledge and skilled imparted by the project. However, to ensure full-fledged and sustainable success of this objective it is important for the project to explore future absorption of these youth group members into

the KU project so that they can continue to work within their villages. Another avenue would be developing a system of providing these youth small loans as seed money / investment capital, which they can then be used to start up their own work / business. The process will have to be closely monitored initially to ensure that the funds are used for the purpose they are disbursed.

ANNEXURES

Annex 1 –Survey Questionnaire

Survey question of Women entrepreneurship/shop assistant/subagent

E2E Research & Consultancy

Web: www.e2e-research.com

Gender	Male	1	Female	2
Name of Respondent				
Address in Full				

Q.1.	Age	_____ Years	
Q.2.	Education	No school	
		PSC	
		JSC	
		SSC	
		HSC	
		Honors	
		Masters	
Q.3.	Marital Status	(Married)	
		(Unmarried)	
		(Widow)	
		(Divorcee)	
Household Information			
Q.4.	Household Head	(Yes)	
		(No)	
Q.5.	Family Size	_____ persons _____ Adults _____ Children	
Q.6.	Of them, how many are males and how many are females	Adults	Children
		Male	Female
Q.7.	Number of Earning Members	_____ persons _____ males _____ females	

Income

Q8. What is your major source of income? **SINGLE CODED RESPONSE ONLY**

Income Source	Code
Working as domestic support	
Skilled Labor (Specify)	
Agricultural Produce	
Aquaculture	
Livestock (Poultry/Duck/milk sales)	
Petty Trade	
Support from NGOs	
Allowance from GoB / NGO	
Government Job	
Private Service	
Foreign Earnings	

Q9. For each of the income sources listed below how much do you earn: **Interviewer to record answers for each of the income source selected / mentioned above; NUMBER IMPUT ONLY**

Income Source	Household		Own Income		Code
	Cash Income (Taka)	In-Kind Income (Taka)	Cash Income (Taka)	In-Kind Income (Taka)	
Working as domestic support					1
Skilled Labor					2
Agricultural Produce					3
Aquaculture					4
Livestock (Poultry/Duck/milk sales)					7
Petty Trade					9
Support from NGOs					12
Allowance from GoB / NGO					13
Government Job					
Private Service					
Foreign Earnings					

Expenditure

Q10. What is your major expenditure areas?

MULTIPLE CODES ALLOWED

Expenditure Areas	
Food Purchases	
Household Purchases	
Purchase of Agricultural Products	
Children's Education	
Health Related Expenses	
Purchases for Self Use	

Savings

Q11. Do you/your household members have any savings?

(Yes)	
(No)	If respondent selects NO then SKIP Q. 12 and go to Q.13.

Q12. What is the approximate amount of your annual HH savings? BDT _____

NUMBER IMPUT ONLY

	Yes	No
Q13. Have you or your family members ever taken any Loan?		If respondent selects NO then SKIP Q. 14 and go to Q.15.

Q14. What is the approximate amount of the loan taken? BDT _____

NUMBER IMPUT ONLY

Women empowerment& Economic empowerment

Information on empowerment

Q15. SINGLE CODED RESPONSE ONLY ACROSS EACH ROW

Question	Only Husband	Only Wife	Husband and wife jointly
a. Who spends your household earnings?			
b. Who determines the use of household cash savings?			
c. Who decides on spending money on education for your children? (Note: to be asked only if the respondent has any children)			
d. Who decides on spending money for health care of family members?			
e. Who usually decides on when to have children? (Note: to be asked only if the respondent has any children)			
f. Who usually decides on the marriage of your children (such as age of marriage and choice of partner?) (Note: to be asked only if the respondent has any children)			
g. Who decides on whom you should vote for?			
h. Who decides on asset purchases (e.g., type, amount etc.)?			
j. When you are ill, who decides whether to go to the Doctor and to which doctor to go to?			
k. When your children are ill, who decides whether to go to doctor? (Note: to be asked only if the respondent has any children)			
l. Who decides how to spend your earnings?			
m. Who decides on daily household purchases (e.g., Food etc.)?			
n. Who decides on making purchases for agro inputs?			

Q16. Women's economic empowerment / financial decision making, Voice and Rights, Household level decision making.

Note for Interviewer: the following questions must be answered by women only. SINGLE CODED RESPONSES ONLY ACROSS EACH ROW

Question	Confident	Uncertain	Not confident
a. Do you feel confident in talking to men who are not members of your family?			
b. Do you feel confident in taking small financial decisions alone (for e.g. when buying a saree)?			
c. Do you feel frightened of moving alone outside your village or urban area?			
d. Do you feel confident in making decisions regarding household purchases?			

Participation in community Institutions

Q17. Are you a member of any of the following community institutions/committees?

SINGLE CODED RESPONSES ONLY

Institution	Yes	No
Mosque/other religious committee		
School/madrassa management committee		
Market committee		
Village court/salish		
Local club/samity/CBO		
NGO micro-credit group		
NGO other than micro-credit		
UP standing committee		
Para Unnoyan committee		
Community other interest group		

Gender	Male	1	Female	2
Name of Respondent				
Address in Full				

Current Socioeconomic Status

Q1. Whom do you live with currently?

SINGLE CODED RESPONSE ONLY

Options	Select the correct response
Alone	1
With Spouse	2
With In laws	3
With Parents	4
In a mess	

Employment

Q2. Do you have a part-time job?

SINGLE CODED RESPONSE ONLY

Answer	Code
Yes	1
No	2

Q3. If Yes, then in which of the following sectors:

SINGLE CODED RESPONSE ONLY

Answer	Code
Industrial	1
Foodservice/Catering	2
Agriculture	3
Domestic	4
Livestock	5
Aquaculture	6

Other (Specify: _____)	
------------------------	--

Q4. What is your monthly wage from this job?

SINGLE CODED RESPONSE ONLY

Answer	Code
<5000 BDT	1
>5000BDT	2

Q5. Did you receive any technical or vocational training?

Answer	Code
Yes	1
No	2

Q6. What is your "preferred" job?

SINGLE CODED RESPONSE ONLY

Job options	Code
Government Job	1
Private Job	2
Own Small Business	3
Teaching Job	4
Don't Know / Can't Say	5

Extra-Curricular and Social Activities

Q7. Do you participate in various social groups?

SINGLE CODED RESPONSE ONLY

Answer	Code
Yes	1
No	2

Q8. Do you like being involved in social activities?

SINGLE CODED RESPONSE ONLY

Answer	Code
Yes	1
No	2

Q9. Do you think it is important to participate in social activities?

SINGLE CODED RESPONSE ONLY

Answer	Code
--------	------

Yes	1
No	2

Social Awareness

Q10. On a scale of 1 to 5, how interested are you in the social issues in your community mentioned below:

SHOWCARDS TO BE SHOWN TO RESPONDENTS; SINGLE CODED RESPONSE ONLY

Issue: POVERTY

- Not at all interested
- Somewhat interested
- Neutral
- Fairly Interested
- Very Interested

Issue: UNEMPLOYMENT

- Not at all interested
- Somewhat interested
- Neutral
- Fairly Interested
- Very Interested

Issue: WOMAN EMPOWERMENT

- Not at all interested
- Somewhat interested
- Neutral
- Fairly Interested
- Very Interested

Issue: CORRUPTION

- Not at all interested
- Somewhat interested
- Neutral
- Fairly Interested
- Very Interested

Issue: RAISING VOICES AGAINST OPPRESSION

- Not at all interested
- Somewhat interested
- Neutral
- Fairly Interested

- **Very Interested**

Issue: FIGHTING CRIMES

- **Not at all interested**
- **Somewhat interested**
- **Neutral**
- **Fairly Interested**
- **Very Interested**

Q11. On a scale of 1 to 5, what is your current level of knowledge on some of the social issues in your community (for e.g. poverty, employment, and issues of women empowerment)? **SHOWCARDS TO BE SHOWN TO RESPONDENTS; SINGLE CODED RESPONSE ONLY**

Issue: POVERTY

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Issue: UNEMPLOYMENT

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Issue: WOMAN EMPOWERMENT

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Issue: CORRUPTION

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Issue: RAISING VOICES AGAINST OPPRESSION

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Issue: FIGHTING CRIMES

- **No Knowledge**
- **Minimal knowledge**
- **Neutral**
- **Fair Knowledge**
- **Excellent knowledge**

Thank you for your time

Annex 2 – FGD guidelines

Annex 2.1: Guideline for Focus group discussion-Male Farmer

Focus Group Discussions – Male Farmers

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers. We are here today to have a friendly chat with you and we assure you that the information / opinions shared by you will ONLY be used strictly for internal research purposes.

1. Please tell us about yourself – where do you live, how many members are there in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.
2. For how long have you been in this profession of agricultural/livestock/aquaculture farming? What made you choose this as your main source of income generation?
3. Prior to this, were you involved in any other sort of work? If yes,
 - Please tell us what it was.
 - What made you decide to switch to agricultural/livestock/aquaculture farming?
4. How did you come to know about Krishi Utsho?
 - From whom / which source?
 - What did you come to know?
 - Did you attend any seminars or campaigns?
 - If yes, please tell us a little about them?
 - What was discussed – what new knowledge / information did you get from it and so on?
5. What made you interested to purchase agricultural/livestock/aquaculture products and inputs from the women entrepreneurs/youth groups /subagents?
 - What are the current services and products that you avail from them and how?
Interviewer to probe on details of how orders are placed or collected? Whether there is door to door delivery or the respondent has to go and bring the product from somewhere else?

6. What benefits do you get by being able to purchase agricultural/livestock/aquaculture inputs and products from the women entrepreneurs/youth groups /subagents?

Interviewer to probe for details on:

- Perceptions regarding the pricing,
- Perceptions regarding the quality of products and services,
- Whether the distance travelled has reduced or not,
- If they receive updated information on products and technology and so on.

7. Have you observed any changes in your productivity or earning as a result of availing services and / or products from women entrepreneurs/youth groups /subagents?

- What changes did you observe?
- Why do you think this has happened?

8. What sort of agricultural/livestock/aquaculture services do you avail from the women entrepreneurs/youth groups /subagents?

Interviewer to probe for details on:

- relevant information and knowledge sharing,
- diagnostic services,
- curative or treatment services, and so on.

If not mentioned spontaneously, probe for services such as:

- VET specialist,
- agricultural/livestock/aquaculture support,
- aquatic support/fishery support,
- KU marketing events,
- Feed seminars,
- deworming campaigns,
- call center support.

9. Has there been any direct impact on your income levels and standard of living - as a result of purchasing agricultural/livestock/aquaculture inputs and products / availing services from the women entrepreneurs/youth groups /subagents?

- If income levels have increased, how do you spend your increased earnings?
- What plans do you have for savings and investment?

10. Is there any service / product that you would like to avail from the women entrepreneurs/youth groups /subagents, in the future that is not available now? Please tell us in details.

11. Have you ever availed any loans for your agricultural/livestock/aquaculture work? If yes,

- Please tell us what the loan was for, who did you borrow from, what were the repayment terms and conditions.
- What is the current status of those loans?
- Did you face or are facing any problems in repaying those loans? What problems are you facing and why?
- For what purposes did you take those loans?
Interviewer to probe and see if it was taken for the purpose of any business or income generating activities and dig deeper for details.

Annex 2.2: Guideline for Focus group discussion-female Farmer

Focus Group Discussions – Female Farmers

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers. We are here today to have a friendly chat with you and we assure you that the information / opinions shared by you will ONLY be used strictly for internal research purposes.

1. Please tell us about yourself – where do you live, how many members are there in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.
2. For how long have you been in this profession of agricultural/livestock/aquaculture farming? What made you choose this as your main source of income generation?
3. Prior to this, were you involved in any other sort of work?
 - **If YES,**
 - Please tell us what it was.
 - Also what made you decide to switch to agricultural/livestock/aquaculture farming?

Interviewer to try and capture what challenges and barriers were faced by the individual in the previous work

- **If NO,**
 - Please tell us why didn't you do any work outside home earlier?
 - Was there any reservation or barrier from family / relatives / spouse?
 - What happened that made you decide to pursue this work as an agricultural/livestock/aquaculture farmer?

Interviewer to probe for information and see what changed that enabled her to start working.

4. How did you come to know about Krishi Utsho?
 - From whom / which source?
 - What did you come to know?
 - Did you attend any seminars or campaigns?
 - If yes, please tell us a little about them?
 - What was discussed – what new knowledge / information did you get from it and so on?

5. What made you interested to purchase agricultural/livestock/aquaculture products and inputs from the women entrepreneurs/youth groups /subagents?

- What are the current services and products that you avail from them and how?

Interviewer to probe on details of how orders are placed or collected? Whether there is door to door delivery or the respondent has to go and bring the product from somewhere else?

6. What benefits do you get by being able to purchase agricultural/livestock/aquaculture inputs and products from the women entrepreneurs/youth groups /subagents?

Interviewer to probe for details on:

- Perceptions regarding the pricing,
- Perceptions regarding the quality of products and services,
- Whether the distance travelled has reduced or not,
- If they receive updated information on products and technology and so on.

7. Have you observed any changes in your productivity or earning as a result of availing services and / or products from women entrepreneurs/youth groups /subagents?

- What changes did you observe?
- Why do you think this has happened?

8. What sort of agricultural/livestock/aquaculture services do you avail from the women entrepreneurs/youth groups /subagents?

Interviewer to probe for details on:

- relevant information and knowledge sharing,
- diagnostic services,
- curative or treatment services, and so on.

If not mentioned spontaneously, probe for services such as:

- VET specialist,
- agricultural/livestock/aquaculture support,
- aquatic support/fishery support,
- KU marketing events,
- Feed seminars,
- deworming campaigns,
- call center support.

9. Has there been any direct impact on your income levels and standard of living - as a result of purchasing agricultural/livestock/aquaculture inputs and products / availing services from the women entrepreneurs/youth groups /subagents?
- If income levels have increased, how do you spend your increased earnings?
 - What plans do you have for savings and investment?
10. As a result of purchasing agricultural/livestock/aquaculture inputs and products and services from the women entrepreneurs/youth groups /subagents:
- Do you feel that because of your contribution in the family, you are now able to take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
 - Do you feel there is more importance given to your views and opinions in your community? Why do you say so?
 - Do you receive more respect / better treatment from other members of your community?
 - Do you now spend more on your own personal health care than before? Why is this different now?
 - Do you think you enjoy more freedom now in terms of: socialization with others, talking to male members in the community, travelling outside of your villages, and so on?
11. Is there any service / product that you would like to avail from the women entrepreneurs/youth groups /subagents, in the future that is not available now? Please tell us in details.
12. Have you ever availed any loans for your agricultural/livestock/aquaculture work? If yes,
- Please tell us what the loan was for, who did you borrow from, what were the repayment terms and conditions.
 - What is the current status of those loans?
 - Did you face or are facing any problems in repaying those loans? What problems are you facing and why?
 - For what purposes did you take those loans?
Interviewer to probe and see if it was taken for the purpose of any business or income generating activities and dig deeper for details.

Annex 3 – Case Study guidelines

Annex.3.1: Guideline for Case Study-Women Entrepreneurs

RESPONDENT GROUP: Women entrepreneurs', who are part of KU DAP and provide agro-inputs and services to last mile farmers

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that I am here today to know about you, your work and your present situation. I am here today to have a friendly chat with you and understand your life journey till now. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Tell us something about your current business:
 - a. what is the nature of the business,
 - b. where do you operate your business from,
 - c. what products and services do you sell / offer,
 - d. who are your main customers,
 - e. do you stock any inventory? If not, how do you fulfill orders from your customers?

- Since when have you been involved in this business / work? And how did you choose this particular field / sector of work?

- Prior to this, did you do anything else?
 - a. IF YES, probe for:**
 - i. What she did earlier – what type of work or business,
 - ii. Why that line was chosen and
 - iii. Why did she eventually leave that particular work / business?

Interviewer to capture what challenges and barriers were faced by the individual in the previous work /business.

- b. If NO, probe for information on:**
 - i. Why she did not work earlier
 - ii. Was there any reservations or barriers from family / relatives / spouse
 - iii. What changed that made her decide and enable her to work / get involved in income generating activities?

Interviewer to probe for information and see what changed that enabled her to start working.

- How did you come to know about Krishi Utsho? From whom / which source? What did you come to know?

- What made you interested in becoming a KU women entrepreneur? ***Probe for motives and reasons.***

- Did you attend any specific programs, campaigns or events conducted by KU? If yes, which ones did you attend and what did you learn from them – please tell us.
- How has your experience been in terms of being a woman entrepreneur under the Krishi Utsho program? Have you observed any changes in your productivity or earning as a result of this association? What changes did you observe?
- What effect has this relationship with KU had on your income levels and standard of living? How did this happen?
- Has there been any change in your family dynamics?
 - a. Are you now able to take more decisions in your family?
 - b. How did this happen?
 - c. In which areas, are you now able to participate in decision-making? **Allow the respondent to answer spontaneously. If not mentioned, probe for empowerment through decision making in terms of:**
 - d. family expenditure and savings,
 - e. expenditure on children’s education,
 - f. making necessary purchases for the family,
 - g. greater freedom to move or travel around,
 - h. greater opportunities / freedom to socialize with others in the community.
- What facilities or privileges do you enjoy as a KU franchisee shop assistant?
 - a. What support does KU provide to you, in terms of:
 - i. Knowledge and information sharing
 - ii. Business knowledge
 - iii. Access to products and services
 - iv. Capacity building
- Is there any form of support that you would like to avail from KU in the future that is not being extended now? Please tell us in details. (probe: 4 options given in the previous question)
- As a KU woman entrepreneur, have you experienced any changes in the following:
 - i. Status / respect in the community – the way people respect or treat you
 - ii. Wealth Acquisition (land or property acquisition) – have you brought any land or property with your business income or savings?
 - iii. Social Acceptance – are their opinions now considered more important?
 - b. Is there anything that you can do now that you couldn’t do earlier? **Allow the respondent to answer this spontaneously. If the respondent is unable to answer or understand the question, interviewer to help by providing examples such as: as earnings are higher, greater expenditure on education of children or self-development or spending on family members or property**

acquisition or development, land lease, involvement in other income generating activities, the family members can now have more regular meals, etc. that the respondent has been able to do as a result of his 'improved' financial status. in terms of social status please include- attendance in social gatherings, community meetings, taking part in communal meetings etc.

Annex 3.2: Guideline for Case Study-Sub Agent

Guideline for case study – Sub agents

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. I'm here today to discuss about the work that you're doing in collaboration with KU and the impact it has on you as well as the community. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Please tell us something about yourself – what do you do, who all are there in your family, are you studying or have you finished your studies, and so on.
- How do you manage your time between your regular work/ study and your role as youth leader? How does it affect in your regular day to day activity?
-
- Since when have you been involved with KU as a youth group leader?
 - Please tell us about the work that you do with KU. ***Probe for details on what his/her work involves in a detailed manner***
- How has your association with KU been beneficial for you? Has it brought about any changes in your personal situation? Please tell us briefly.
 - Has it improved your financial situation? Household's family situation?
 - Has it improved your status within the family?
 - Has it improved your status within the community? Is there more importance given to your views and opinions now?
 - Has there been any change in the way people in your community now treat you? Do you get more respect than before?
 - Are you able to now take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
 - Has it made you become self-reliant? In what ways?
- How did you come to know about KU? Where did you hear about KU? What did you hear?
- What made you interested to become a part of the KU initiative?
- How did your journey with KU start? What was the process like – for registering, for receiving training and information, for contributing to the KU initiative and its objectives?

- What sort of trainings have you received so far? In your opinion, how have these trainings helped you – both for now and for the future? ***Probe for plans to have own business in the future, work somewhere, pursue higher studies and so on.***
- Now that you have gone through some capacity development and business trainings as part of KU, what are your plans for the future?
 - Would you be interested in pursuing income-generating activities within your village?
 - Or would you want to go to the large cities and towns? Please tell us why you think so. ***Probe for details here, what are the expectations, fears, aspirations, and so on.***
- Has KU been successful in making agricultural/livestock/aquaculture inputs and products accessible for the last mile farmers? Why do you say so?
- Would you want to continue your association with KU in the future? Why do you say so?
- Do you think KU has been successful in empowering women and youth?
 - Has it helped improve their standing in the community / society? Why do you say so? ***Probe for details on how this empowerment has come about.***

Annex 3.3: Guideline for Case Study-Shop Assistant

Guideline for case study – Shop Assistant

RESPONDENT GROUP: Shop assistants working in the KU franchisee shops that provide agro-inputs and services to farmers in the last mile

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that I am here today to know about you, your work and your present situation. I am here today to have a friendly chat with you and understand your life journey till now. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Tell us something about your current work:
 - What is the nature of the business of the shop that you work in?
 - What products and services are sold? **Interviewer to focus on agro/livestock/aquaculture related products and services**
 - Since when have you been working as a shop assistant for the KU franchisee shop? Why did you choose this particular work?
 - What does a normal day at work look like for you? What all activities do you do?
- Prior to this line of work, did you do anything else?
 - **IF YES,**
 - What work were you doing before this?
 - Why did you eventually leave that particular work / business?
 - What challenges or problems did you face in your previous work?

Interviewer to try and capture what challenges and barriers were faced by the individual in the previous work /business
 - **IF NO, AND female shop assistant:**
 - Why weren't you working before?
 - Was there any reservation or barrier from family / relatives / spouse...try to probe for information
 - What changed that enabled you to start working as a shop assistant?
- How did you come to know about Krishi Utsho? From whom / which source? What did you come to know?
- Interaction with Krishi Utsho:
 - What made you interested in working as a shop assistant in the KU franchisee shop?
 - Did you have to fulfill any requirements or formalities before being employed by the KU franchisee shop? If yes, please share details of these with us.

- Did you attend any specific programs, campaigns or events conducted by KU? If yes, which one did you attend and what did you learn from them – please tell us.
- As a result of working as a shop assistant in a KU franchisee shop, have there been any changes in your:
 - Income levels?
 - Household income levels?
 - Expenditure and savings (personal/ family level)
 - Standard of living (personal/ family level)
 - Wealth Acquisition (land or property acquisition) – have you bought any land or property with your business income or savings? (at personal/ family level)

Interviewer to explore what changes happened and how

- What facilities or privileges do you enjoy as a KU franchisee shop assistant?
 - a. What support does KU provide to you, in terms of:
 - i. Knowledge and information sharing
 - ii. Business knowledge
 - iii. Access to products and services
 - iv. Capacity building
- Is there any form of support that you would like to avail from KU in the future that is not being extended now? Please tell us in details. (probe: 4 options given in the previous question)
- As a KU franchisee shop assistant, have you experienced any changes in the following:
 - i. Status / respect in the community – the way people respect or treat you
 - ii. Social Acceptance – are your opinions now considered more important?
- Is there anything that you can do now that you couldn't do earlier? ***Allow the respondent to answer this spontaneously. If the respondent is unable to answer or understand the question, interviewer to help by providing examples such as: as earnings are higher, greater expenditure on education of children or self-development or spending on family members or property acquisition or development, land lease, involvement in other income generating activities, the family members can now have more regular meals, etc. that the respondent has been able to do as a result of his 'improved' financial status. In terms of social status please include- attendance in social gatherings, community meetings, taking part in communal meetings etc.***

Annex 3.4:: Guideline for Case Study-Youth Group Leader

Guideline for case study-Youth Group

RESPONDENT GROUP: Youth Group Leaders, who are part of KU DAP and provide agro-inputs and services to last mile farmers

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that I am here today to know about you, your work and your present situation. I am here today to have a friendly chat with you and understand your life journey till now. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Since when have you been involved with KU as a youth group leader?
 - Please tell us about the work that you do with KU. **Probe for details on what his/her work involves in a detailed manner** How do you manage your time between your regular work/ study and your role as youth leader? How does it affect in your regular day to day activity?
- How did you come to know about KU? Where did you hear about KU? What did you hear?
- What made you interested to become a part of the KU initiative?
- How did your journey with KU start? What was the process like – for registering, for receiving training and information, for contributing to the KU initiative and its objectives?
- How has your association with KU been beneficial for you? Has it brought about any changes in your personal situation? Please tell us briefly.
 - Has it improved your financial situation? Household's family situation?
 - Has it improved your status within the family?
 - Has it improved your status within the community? Is there more importance given to your views and opinions now?
 - Has there been any change in the way people in your community now treat you? Do you get more respect than before?
 - Are you able to now take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
 - Has it made you become self-reliant? In what ways?
- What sort of trainings have you received so far? In your opinion, how have these trainings helped you – both for now and for the future? **Probe for plans to have own business in the future, work somewhere, pursue higher studies and so on.**
- Now that you have gone through some capacity development and business trainings as part of KU, what are your plans for the future?

- Would you be interested in pursuing income-generating activities within your village?
- Or would you want to go to the large cities and towns? Please tell us why you think so.
Probe for details here, what are the expectations, fears, aspirations, and so on.
- What facilities or privileges do you enjoy as a KU youth group leader?
 - a. What support does KU provide to you, in terms of:
 - i. Knowledge and information sharing
 - ii. Business knowledge
 - iii. Access to products and services
- Is there any form of support that you would like to avail from KU in the future that is not being extended now? Please tell us in details.
- Would you want to continue your association with KU in the future? Why do you say so?
- Do you think KU has been successful in empowering women and youth?
 - Has it helped improve their standing in the community / society? Why do you say so?
Probe for details on how this empowerment has come about.

Annex 4 – IDI guidelines

Annex 4.1: Guideline for In-depth interview-Women Entrepreneurs

In-depth Interviews (DAP_WE)

NOTE: All interviewer instructions are Bold and Italicized

WARM UP session

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers, and we assure you that the information shared by you will ONLY be used strictly for internal research purposes.

- Please tell us about yourself – where do you live, how many members are there in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.

Nature of business

- Please tell us in details about the work that you do:
 - Describe the nature of your work / business
 - What are the agro/livestock/aquaculture products that you sell from your home based shop? ***In case respondent mentions more than one product line / category, then ask:***
 - *Of these several categories, which one is the most profitable for you, and why?*
 - Who are your main customers? How do they make the purchases from you? Do they come and collect products from you or do you deliver them? ***Interviewer to probe for details on this – from the stage of order taking to order delivery.***
 - What are your top selling agro/livestock/aquaculture products? And why?
 - What are your lowest selling agro/livestock/aquaculture products? And why?
 - Where do you source these agro/livestock/aquaculture products from? ***Interviewer to probe for details on this – do they visit the market to purchase these products or is it delivered to them. Look for details in the process.***
 - Do you provide any agro/livestock/aquaculture services to your customers?
 - If so, what are they?
 - And how did you acquire the knowledge to provide these services? Or do you offer them through any other third-party?

Probe for visits by the ULO/UFO/UAO in his area

- What's the monthly average size/volume of your:-agro/livestock/aquaculture product inventory? Agro/livestock/aquaculture product Sales? **Interviewer to probe the figure in BDT**

About association with KU

- Now, please tell us about your association with KU.
 - How did you first come to know about KU? From whom /where? What did you hear about it?
 - Why did you decide to become a women entrepreneur under the KU?
 - What support and services do you receive from KU? And how frequently are you provided with these services and support? **Probe for details on the support and services received**
 - As a result of your association with KU:
 - Has there been an increase in your income?
 - Has there been an increase in your sales?
 - Has your family's standard of living improved?
 - **Probe for details on are the children in the family going to school, are they eating more regular meals, is there more intake of protein in their food intake, and so on.**
 - Do you feel that because of your contribution in the family, are you now able to take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
 - Do you now spend more on your own personal health care than before? Why is this different now?
 - As a women entrepreneur, do you think you enjoy more freedom in terms of: socialization with others, talking to male members in the community, travelling outside of your villages, and so on?
 - Have you ever attended any campaigns or seminars or training programs organized by KU? If yes, please tell us briefly about them:
 - how did you come to know about it,
 - what was it all about,
 - what was discussed?
 - how did it help you in your business / line of work?
 - When KU sales executives provide you assistance within your home-based shop premises, for marketing and transactional purposes, what do they usually tell you? How does it help you in your day-to-day business?

Comparison of past vs present

- Now, we would like to talk to you about your financial status and other issues– both before and after your association with KU?
- - For how long have you been involved in this home-based business / shop?
 - Previously, were you involved in anything else other than this business?
 - What did you do earlier?

- What was your monthly income?
- What was your monthly family expenditure and savings?
Why did you change your line of work/business?
- After becoming a KU woman entrepreneur:
 - What is your monthly income like now?
 - Monthly expenditure and savings?
 - Has it increased from before? **Interviewer to ask this question only if respondent had another source of income previously**
 - Have you experienced any changes in the following:
 - Status / respect in the community – the way people respect or treat you
 - Wealth Acquisition (land or property acquisition) – have you brought any land or property with your business income or savings?
 - Social Acceptance – are their opinions now considered more important?
- Is there anything that you can do now that you couldn't do earlier?

Allow the respondent to answer this spontaneously. If the respondent is unable to answer or understand the question, interviewer to help by providing examples such as: as earnings are higher, greater expenditure on education of children or self development or spending on family members or property acquisition or development, land lease, involvement in other income generating activities, the family members can now have more regular meals, etc that the respondent has been able to do as a result of her 'improved' financial status. in terms of social status please include- attendance in social gatherings, community meetings, taking part in communal meetings etc.

Impact of KU on the last mile farmers & the community

- In your opinion, through KU have the smallholders' farmers been able to access improved farming techniques? How has that happened?
- What effect has KU had on the smallholder farmers in your area? Please tell us briefly how KU has improved the lives and income of the last mile farmers.

Thanks

Annex 4.2: Guideline for In-depth interview-Sub Agent

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. I'm here today to discuss about the work that you're doing in collaboration with KU and the impact it has on you as well as the community. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Please tell us something about yourself – what do you do, who all are there in your family, are you studying or have you finished your studies, and so on.
- Since when have you been involved with KU as a subagent?
 - Please tell us about the work that you do with KU.
Probe for details on what her work involves in a detailed manner
- How has your association with KU been beneficial for you? Has it brought about any changes in your personal situation? Please tell us briefly.
 - Has it improved your financial situation? Household financial situation?
 - Has it improved your status within the family?
 - Has it improved your status within the community?
 - Are you able to now take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings.
 - Do you now spend more on your own personal health care than before? Why is that?
 - Has it made you more self-reliant? How?
 - As a KU subagent do you think you enjoy more freedom in terms of: socialization with others, talking to male members in the community, travelling outside of your villages, and so on?
- How did you come to know about KU? Where did you hear about KU? What did you hear?
- What made you interested to become a part of the KU initiative?
- How did your journey with KU start?
 - What was the process like – for registering, for receiving training and information, for starting the work?

- In your opinion, has KU been successful in making agricultural/livestock/aquaculture inputs and products accessible for the last mile farmers? Why do you say so?
- Would you want to continue your association with KU in the future? Why do you say so?
- Do you think KU has been successful in empowering women and youth?
 - Has it helped improve their standing in the community / society? Why do you say so?
Probe for details on how this empowerment has come about.

Annex 4.3: Guideline for In-depth interview- Youth Group Leader

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. I'm here today to discuss about the work that you're doing in collaboration with KU and the impact it has on you as well as the community. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

- Please tell us something about yourself – what do you do, who all are there in your family, are you studying or have you finished your studies, and so on.

How do you manage your time between your regular work/ study and your role as youth leader? How does it affect in your regular day to day activity?

- Since when have you been involved with KU as a youth group leader?
 - Please tell us about the work that you do with KU. ***Probe for details on what his/her work involves in a detailed manner***
- How has your association with KU been beneficial for you? Has it brought about any changes in your personal situation? Please tell us briefly.
 - Has it improved your financial situation? Household's family situation?
 - Has it improved your status within the family?
 - Has it improved your status within the community? Is there more importance given to your views and opinions now?
 - Has there been any change in the way people in your community now treat you? Do you get more respect than before?
 - Are you able to now take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
 - Has it made you become self-reliant? In what ways?
- How did you come to know about KU? Where did you hear about KU? What did you hear?
- What made you interested to become a part of the KU initiative?
- How did your journey with KU start? What was the process like – for registering, for receiving training and information, for contributing to the KU initiative and its objectives?

- What sort of trainings have you received so far? In your opinion, how have these trainings helped you – both for now and for the future? ***Probe for plans to have own business in the future, work somewhere, pursue higher studies and so on.***
- Now that you have gone through some capacity development and business trainings as part of KU, what are your plans for the future?
 - Would you be interested in pursuing income-generating activities within your village?
 - Or would you want to go to the large cities and towns? Please tell us why you think so.

Probe for details here, what are the expectations, fears, aspirations, and so on.

- Has KU been successful in making agricultural/livestock/aquaculture inputs and products accessible for the last mile farmers? Why do you say so?
- Would you want to continue your association with KU in the future? Why do you say so?
- Do you think KU has been successful in empowering women and youth?
 - Has it helped improve their standing in the community / society? Why do you say so?

Probe for details on how this empowerment has come about.

Annex 5 – Survey Data Tables

Survey data of Women Entrepreneurs

Table 1a: Sample split of the respondents (in %)

		Women Entrepreneurs		Sub agents		Shop Assistant		Youth Females		Youth males	
		Test	Control	Test	Control	Test	Control	Test	Control	Test	Control
Bogura	Gabtoli	3	3	3	3	0	0	4	5	4	1
	Shibganj	4	1	2	3	0	1	2	3	6	5
Rangpur	Badarganj	2	4	3	3	2	1	3	3	4	4
	Sariakandi	1	1	0	0	0	0	0	0	0	0
	Rangpur Sadar	0	0	0	0	1	1	0	0	0	0
	Rajarhat	0	0	2	2	0	0	2	2	4	4
Satkhira	Satkhira Sadar	1	2	1	0	0	0	2	2	5	7
	Tala	1	1	2	2	0	0	4	1	4	7
Total Samples		12	12	13	13	3	3	17	16	27	28

Table 1b: Sample split of Women Entrepreneur (in %)

Respondent Split	Number	Percentage
Test	12	50%
Control	12	50%
Total	24	

Table 2: Age of Women Entrepreneur (in %)

Age of respondents	Test WE	Control WE
18-25 years	17%	25%
26-35 years	50%	58%
35-45 years	25%	17%
45 years & above	8%	0%

Table 3: Education of Women Entrepreneur (in %)

Education Level	Test WE		Control WE	
	Number	Percentage	Number	Percentage
No Education	1	8%	1	8%
PSC	2	17%	1	8%
JSC	4	33%	4	33%
SSC	3	25%	3	25%
HSC	2	17%	1	8%
HONORS	0	0%	2	17%
MASTERS	0	0%	0	0%
	12		12	

Table 4: Marital status of Women Entrepreneur (in %)

Marital Status	Test WE		Control WE	
	Number	Percentage	Number	Percentage
Married	11	92%	9	75%
Unmarried	1	8%	3	25%
Total	12		12	

Table 5: Household head of Women Entrepreneur (in %)

Household Head	Test WE		Control WE	
	Number	Percentage	Number	Percentage
HH - Yes	1	8%	0	0%
HH - No	11	92%	12	100%
Total	12		12	

Table 6: Family size of Women Entrepreneur (in %)

Family Size	Test WE			Control WE		
	Average Number	male	female	Average Number	male	Female
Adults	3.33	1.58	1.83	2.5	1.14	1.36
Children	1.5	0.42	0.92	1.86	0.71	1.14
Total	5			4		

Table 7: Earning members of Women Entrepreneur (in %)

Earning members	Test WE		Control WE	
	Average Number		Average Number	
Male	1.25		1.14	
Female	1		0.57	
Total	2		2	

Table 8: Earning sources of Women Entrepreneur, test group (in % and in BDT)

Test - Major Source of Income	Number	Percentage	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	1	8%	2100	0	2100	0	2100	0	2100	0
Skilled Labor	2	17%	15000	0	1000	0	7500	0	500	0
Agricultural Produce	7	58%	33250	1000	22250	0	4750	142.857	3178.571	0
Aquaculture	1	8%	5000	0	0	0	5000	0	0	0
Livestock (Poultry/Duck/milk sales)	10	83%	43000	0	6500	1000	4300	0	650	100
Petty Trade	10	83%	33000	10000	12900	0	3300	1000	1290	0
Support from NGOs	0	0%	0	0	0	0	0	0	0	0
Allowance from Government / NGO	0	0%	0	0	0	0	0	0	0	0
Private Service	3	25%	27900	0	0	0	9300	0	0	0
	12									

Table 9: Earning sources of Women Entrepreneur, control group (in % and in BDT)

Control - Major Source of Income	Number	Percentage	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	0	0%	0	0	0	0	0	0	0	0
Skilled Labor	1	8%	22000	0	0	0	22000	0	0	0
Agricultural Produce	8	67%	25500	0	0	0	3187.5	0	0	0
Aquaculture	1	8%	20000	0	0	0	20000	0	0	0
Livestock (Poultry/Duck/milk sales)	9	75%	11620	0	1550	2100	1291.111	0	172.2222	233.3333
Petty Trade	6	50%	18500	0	12000	0	3083.333	0	2000	0
Support from NGOs	0	0%	0	0	0	0	0	0	0	0
Allowance from Government / NGO	0	0%	0	0	0	0	0	0	0	0
Private Service	2	17%	28250	0	0	0	14125	0	0	0
	12									

Table 10: Expenditure of Women Entrepreneur (in %)

Major-Expenditure Areas	Test Group - WE		Control group - WE	
Food Purchases	12	100%	12	100%
Children's Education	10	83%	9	75%
Household Purchases	9	75%	9	75%
Health Related Expenses	9	75%	7	58%
Purchases for Self Use	9	75%	5	42%
Purchase of Agricultural Products	7	58%	8	67%
	12		12	

Table 11: Saving of Women Entrepreneur (in %)

Savings	Test Group - WE		Control group - WE	
Yes	10	83%	11	92%
No	2	17%	1	8%
	12		12	

Table 12: Loan of Women Entrepreneur (in %)

Ever taken Loan	Test Group – WE		Control group - WE	
Yes	8	67%	8	67%
No	4	33%	4	33%
	12		12	

Table 13: Household decision making of Women Entrepreneur (in %)

Who spends your household earnings?	Test Group – WE		Control group - WE	
Self	0	0%	3	25%
Only Husband	0	0%	2	17%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	11	92%	7	58%
Not Applicable	0	0%	0	0%
	12		12	
Who determines the use of household cash savings?	Test Group – WE		Control group - WE	
Self	0	0%	3	25%
Only Husband	1	8%	3	25%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	10	83%	6	50%
Not Applicable	0	0%	0	0%
	12		12	

Who decides on spending money on education for your children? (Note: to be asked only if the respondent has any children)	Test Group – WE		Control group - WE	
Self	0	0%	0	0%
Only Husband	1	8%	3	25%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	10	83%	6	50%
Not Applicable	0	0%	3	25%
	12		12	
Who decides on spending money for health care of family members?	Test Group – WE		Control group - WE	
Self	1	8%	3	25%
Only Husband	1	8%	3	25%
Only Wife	2	17%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	8	67%	6	50%
Not Applicable	0	0%	0	0%
	12		12	
Who usually decides on when to have children? (Note: to be asked only if the respondent has any children)	Test Group – WE		Control group - WE	
Self	0	0%	0	0%
Only Husband	1	8%	1	8%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	9	75%	8	67%
Not Applicable	1	8%	3	25%
	12		12	
Who usually decides on the marriage of your children (such as age of marriage and choice of partner?) (Note: to be asked only if the respondent has any children)	Test Group – WE		Control group - WE	
Self	0	0%	0	0%
Only Husband	1	8%	2	17%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	9	75%	7	58%
Not Applicable	1	8%	3	25%
	12		12	
Who decides on whom you should vote for?	Test Group – WE		Control group - WE	
Self	3	25%	3	25%

Only Husband	2	17%	3	25%
Only Wife	3	25%	2	17%
Husband & Wife Jointly (refers to parents - unmarried respondents)	4	33%	4	33%
Not Applicable	0	0%	0	0%
	12		12	
Who decides on asset purchases (e.g., type, amount etc.)?	Test Group – WE		Control group - WE	
Self	1	8%	3	25%
Only Husband	2	17%	3	25%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	8	67%	6	50%
Not Applicable	0	0%	0	0%
	12		12	
When you are ill, who decides whether to go to the Doctor and to which doctor to go to?	Test Group – WE		Control group - WE	
Self	4	33%	3	25%
Only Husband	2	17%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	6	50%	9	75%
Not Applicable	0	0%	0	0%
	12		12	

When your children are ill, who decides whether to go to doctor? (Note: to be asked only if the respondent has any children)	Test Group – WE		Control group - WE	
Self	1	8%	0	0%
Only Husband	2	17%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	8	67%	9	75%
Not Applicable	1	8%	3	25%
	12		12	
Who decides how to spend your earnings?	Test Group – WE		Control group - WE	
Self	3	25%	4	33%
Only Husband	1	8%	1	8%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	7	58%	7	58%
Not Applicable	0	0%	0	0%
	12		12	
Who decides on daily household purchases (e.g., Food etc.)?	Test Group – WE		Control group - WE	
Self	5	42%	4	33%
Only Husband	2	17%	2	17%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	5	42%	6	50%
Not Applicable	0	0%	0	0%
	12		12	
Who decides on making purchases for agro inputs?	Test Group – WE		Control group - WE	
Self	3	25%	3	25%
Only Husband	4	33%	4	33%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents - unmarried respondents)	5	42%	5	42%
Not Applicable	0	0%	0	0%
	12		12	

Table 14: Confidence level of Women Entrepreneur (in %)

	TEST WE	CONTROL WE	TEST WE	CONTROL WE	TEST WE	CONTROL WE
	Confident		Uncertain		Not Confident	
Do you feel confident in talking to men who are not members of your family?	75%	67%	8%	25%	17%	8%
Do you feel confident in taking small financial decisions alone (for e.g. when buying a sari)?	83%	83%	0%	17%	17%	0%
Do you feel frightened of moving alone outside your village or urban area?	92%	67%	8%	8%	0%	25%
Do you feel confident in making decisions regarding household purchases?	75%	75%	8%	8%	17%	17%

Table 15: Community participation of Women Entrepreneur (in %)

Are you a member of any of the following community institutions/committees?	Yes		No		
	YES (TEST WE)	YES (CONTROL WE)	NO (TEST WE)	NO (CONTROL WE)	
Market committee	17%	17%	83%	83%	100%
Village court/Salish	17%	0%	83%	100%	100%
NGO other than micro-credit	8%	8%	92%	92%	100%
UP standing committee	8%	0%	92%	100%	100%
Para Annoying committee	33%	0%	67%	100%	100%
Community other interest group	25%	8%	75%	92%	100%
Mosque/other religious committee	8%	0%	92%	100%	100%
School/madrashamgtcomtt	8%	0%	92%	100%	100%
NGO micro-credit group	8%	0%	92%	100%	100%
Local club/samity/CBO	8%	0%	92%	100%	100%

Survey data of Sub Agent

Table 16: Sample split of sub agent (in %)

Respondent Split	Number	Percentage
Test	13	50%
Control	13	50%
Total	26	

Table 17: Age of sub agent (in %)

Age of respondents	Test SA	Control SA
18-25 years	23%	31%
26-35 years	46%	38%
35-45 years	15%	15%
45 years & above	15%	15%

Table 18: Education of sub agent (in %)

Education Level	Number	Test Group SA	Number	Control Group SA
No Education	2	15%	3	23%
PSC	2	15%	3	23%
JSC	6	46%	4	31%
SSC	1	8%	2	15%
HSC	0	0%	1	8%
HONORS	2	15%	0	0%
MASTERS	0	0%	0	0%
	13		13	

Table 19: Marital status of sub agent (in %)

Marital Status	Test group		Control group	
	Number	Percentage	Number	Percentage
Married	13	100%	12	92%
Unmarried	0	0%	1	8%
Widow	0	0%	0	0%
Total	13		13	

Table 20: Household head of sub agent (in %)

Household Head	Number	Percentage	Number	Percentage
HH – Yes	1	8%	0	0%
HH - No	12	92%	13	100%
Total	13		13	

Table 21: Family size of sub agent (in %)

Family Size	Average Number	Male	female	Average Number	male	female
Adults	2.57	1.14	1.43	2.85	1.54	1.23
Children	1.07	0.57	0.50	1	0.77	0.31
Total	4			4		

Table 22: Earning sources of sub agent, test group (in % and in BDT)

Test - Major Source of Income	Number	%age	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	1	8%	4,000	-	-	-	4,000	-	-	-
Skilled Labor	6	46%	65,000	-	2,700	-	10,833.33	-	450	-
Agricultural Produce	9	69%	172,000	40,000	17,500	15,000	19,111.11	4,444	1,944	1,667
Aquaculture	2	15%	-	8,000	-	-	-	4,000	-	-
Livestock (Poultry/Duck/milk sales)	11	85%	167,500	-	41,100	-	15,227	-	3,736	-
Petty Trade	2	15%	8,000	-	-	-	4,000	-	-	-
Support from NGOs	2	15%	50,000	-	3,000	-	-	-	-	-
Allowance from Government / NGO	1	8%	-	-	12,000	-	-	-	-	-
Private Service	3	23%	73,000	-	5,000	-	24,333	-	1,667	-
	13									

Table 23: Earning sources of sub agent, control group (in % and in BDT)

Control - Major Source of Income	Number	%age	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	0	0%	-	-	-	-	-	-	-	-
Skilled Labor	3	23%	48,000	-	-	-	16,000	-	-	-
Agricultural Produce	10	77%	184,500	-	2,000	-	18,450	-	200	-
Aquaculture	0	0%	-	-	-	-	-	-	-	-
Livestock (Poultry/Duck/milk sales)	10	77%	91,500	-	20,000	-	9,150	-	2,000	-
Petty Trade	2	15%	30,000	-	-	-	15,000	-	-	-
Support from NGOs	1	8%	20,000	-	-	-	-	-	-	-
Allowance from Government / NGO	0	0%	-	-	-	-	-	-	-	-
Private Service	2	15%	45,000	-	-	-	22,500	-	-	-
	13									

Table 24: Expenditure of sub agent (in %)

Major-Expenditure Areas	Test Group SA		Control Group SA	
Food Purchases	11	85%	13	100%
Household Purchases	9	69%	9	69%
Purchase of Agricultural Products	9	69%	10	77%
Children's Education	7	54%	6	46%
Health Related Expenses	10	77%	10	77%
Purchases for Self Use	5	38%	6	46%
	13		13	

Table 25: Saving of sub agent (in %)

Savings	Test Group SA		Control Group SA	
Yes	9	69%	5	38%
No	4	31%	8	62%
	13		13	

Table 26: Loan of sub agent (in %)

Ever taken Loan	Test Group SA		Control Group SA	
Yes	12	92%	9	69%
No	1	8%	4	31%
	13		13	
	Test (BDT)	Control(BDT)		
Average loan taken	28750.00	27222.22		

Table 27: Household decision making (in %)

Who spends your household earnings?	Test Group SA		Control Group SA	
Self	0	0%	1	8%
Only Husband	3	23%	8	62%
Only Wife	2	15%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	8	62%	4	31%
Not Applicable	0	0%	0	0%
	13		13	
Who determines the use of household cash savings?	Test Group SA		Control Group SA	
Self	0	0%	1	8%
Only Husband	0	0%	7	54%
Only Wife	3	23%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	10	77%	5	38%
Not Applicable	0	0%	0	0%
	13		13	

Who decides on spending money on education for your children? (Note: to be asked only if the respondent has any children)	Test Group SA		Control Group SA	
Self	0	0%	0	0%
Only Husband	1	8%	4	31%
Only Wife	3	23%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	9	69%	8	62%
Not Applicable	0	0%	1	8%
	13		13	
Who decides on spending money for health care of family members?	Test Group SA		Control Group SA	
Self	0	0%	1	8%
Only Husband	2	15%	5	38%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	10	77%	7	54%
Not Applicable	0	0%	0	0%
	13		13	
Who usually decides on when to have children? (Note: to be asked only if the respondent has any children)	Test Group SA		Control Group SA	
Self	0	0%	0	0%
Only Husband	0	0%	3	23%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	12	92%	9	69%
Not Applicable	0	0%	1	8%
	13		13	
Who usually decides on the marriage of your children (such as age of marriage and choice of partner?) (Note: to be asked only if the respondent has any children)	Test Group SA		Control Group SA	
Self	0	0%	0	0%
Only Husband	1	8%	3	23%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	11	85%	9	69%
Not Applicable	0	0%	1	8%
	13		13	

Who decides on whom you should vote for?	Test Group SA		Control Group SA	
Self	2	15%	4	31%
Only Husband	2	15%	5	38%
Only Wife	2	15%	2	15%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	7	54%	2	15%
Not Applicable	0	0%	0	0%
	13		13	
Who decides on asset purchases (e.g., type, amount etc.)?	Test Group SA		Control Group SA	
Self	0	0%	1	8%
Only Husband	3	23%	6	46%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	9	69%	6	46%
Not Applicable	0	0%	0	0%
	13		13	
When you are ill, who decides whether to go to the Doctor and to which doctor to go to?	Test Group SA		Control Group SA	
Self	1	8%	1	8%
Only Husband	4	31%	6	46%
Only Wife	1	8%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	7	54%	6	46%
Not Applicable	0	0%	0	0%
	13		13	
When your children are ill, who decides whether to go to doctor? (Note: to be asked only if the respondent has any children)	Test Group SA		Control Group SA	
Self	1	8%	1	8%
Only Husband	1	8%	3	23%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	11	85%	8	62%
Not Applicable	0	0%	1	8%
	13		13	

Who decides how to spend your earnings?	Test Group SA		Control Group SA	
Self	1	8%	2	15%
Only Husband	2	15%	6	46%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	10	77%	5	38%
Not Applicable	0	0%	0	0%
	13		13	
Who decides on daily household purchases (e.g., Food etc.)?	Test Group SA		Control Group SA	
Self	2	15%	1	8%
Only Husband	4	31%	6	46%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	7	54%	6	46%
Not Applicable	0	0%	0	0%
	13		13	
Who decides on making purchases for agro inputs?	Test Group SA		Control Group SA	
Self	3	23%	1	8%
Only Husband	6	46%	7	54%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	4	31%	5	38%
Not Applicable	0	0%	0	0%
	13		13	

Table 28: Confidence level of sub agent (in %)

Do you feel confident in talking to men who are not members of your family?	Test Group SA		Control Group SA	
Confident	10	77%	8	62%
Uncertain	2	15%	2	15%
Not Confident	1	8%	3	23%
	13		13	
Do you feel confident in taking small financial decisions alone (for e.g. when buying a sari)?	Test Group SA		Control Group SA	
Confident	11	85%	8	62%
Uncertain	2	15%	1	8%
Not Confident	0	0%	4	31%

	13		13	
Do you feel frightened of moving alone outside your village or urban area?	Test Group SA		Control Group SA	
Confident	7	54%	5	38%
Uncertain	3	23%	4	31%
Not Confident	3	23%	4	31%
	13		13	
Do you feel confident in making decisions regarding household purchases?	Test Group SA		Control Group SA	
Confident	10	77%	8	62%
Uncertain	2	15%	4	31%
Not Confident	1	8%	1	8%
	13		13	

Table 29: Community engagement of sub agent (in %)

Are you a member?	Yes		No	
	Yes (TEST SA)	Yes (CONTROL SA)	No (TEST SA)	No (CONTROL SA)
Mosque/other religious committee	1	1	12	12
School/madrassha management committee	1	0	12	13
Market committee	0	0	13	13
Village court/Salish	1	1	12	12
Local club/samity/CBO	1	0	12	13
NGO micro-credit group	1	1	12	12
NGO other than micro-credit	3	0	10	13
UP standing committee	0	0	13	13
Para Annoying committee	1	0	12	13
Community other interest group	0	0	13	13
Are you a member?	Yes		No	
	Yes (TEST SA)	Yes (CONTROL SA)	No (TEST SA)	No (CONTROL SA)
Mosque/other religious committee	8%	8%	92%	92%
School/madrassha management committee	8%	0%	92%	100%
Market committee	0%	0%	100%	100%
Village court/Salish	8%	8%	92%	92%
Local club/samity/CBO	8%	0%	92%	100%
NGO micro-credit group	8%	8%	92%	92%
NGO other than micro-credit	23%	0%	77%	100%
UP standing committee	0%	0%	100%	100%
Para Annoying committee	8%	0%	92%	100%
Community other interest group	0%	0%	100%	100%

Survey data of Shop Assistant

Table 30: Sample split of shop assistant (in %)

Respondent Split	Number	Percentage
Test	3	50%
Control	3	50%
Total	6	

Table 31: Age of shop assistant (in %)

Age of respondents	Test SHA	Control SHA
18-25 years	67%	100%
26-35 years	33%	0%
35-45 years	0%	0%
45 years & above	0%	0%

Table 32: Education of shop assistant (in %)

Education Level	Number	TEST SHA	Number	CONTROL SHA
No Education	0	0%	0	0%
PSC	0	0%	0	0%
JSC	0	0%	1	33%
SSC	1	33%	0	0%
HSC	1	33%	2	67%
HONORS	1	33%	0	0%
MASTERS	0	0%	0	0%
	3		3	

Table 33: Marital status of shop assistant(in %)

Marital Status	Test Group SHA		Control Group SHA	
	Number	Percentage	Number	Percentage
Married	1	33%	1	33%
Unmarried	2	67%	2	67%
Total	3		3	

Table 34: Household of shop assistant(in %)

Household Head	Test Group SHA		Control Group SHA	
	Number	Percentage	Number	Percentage
HH – Yes	0	0%	0	0%
HH - No	3	100%	3	100%
Total	3		3	

Table 35: Family size of shop assistant (in %)

Family Size	Test Group SA			Control Group SA		
	Average Number	male	female	Average Number	male	female
Adults	3	1.00	2.00	3	1.25	1.75
Children	1.67	0.00	1.67	1	0.50	0.50
Total	5			4		

Table 36: Earning members of shop assistant(in %)

Earning members	Test Group SHA	Control Group SHA
	Average Number	Average Number
Male	1	1
Female	1	0.5
Total	2	2

Table 37: Sources of of shop assistant, test group (in % and in BDT)

Test- Major Source of Income	Number	Test SHA	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	0	0%	-	-	-	-	-	-	-	-
Skilled Labor	0	0%	-	-	-	-	-	-	-	-
Agricultural Produce	2	67%	110,000	-	12,000	-	55,000	-	6,000	-
Aquaculture	0	0%	-	-	-	-	-	-	-	-
Livestock (Poultry/Duck/milk sales)	3	100%	122,500	-	13,700	-	40,833	-	4,567	-
Petty Trade	0	0%	-	-	-	-	-	-	-	-
Support from NGOs	0	0%	-	-	-	-	-	-	-	-
Allowance from Government / NGO	0	0%	-	-	-	-	-	-	-	-
Private Service	0	0%	-	-	-	-	-	-	-	-
	3									

Table 38: Sources of of shop assistant, control group (in % and in BDT)

Control - Major Source of Income	Number	Control SHA	HHI CASH	HHI KND	II CASH	II KND	AV HHI CASH	AV HHI KND	AV II CASH	AV II KND
Working as domestic support	0	0%	-	-	-	-	-	-	-	-
Skilled Labor	1	33%	16,000	-	4,000	-	16,000	-	4,000	-
Agricultural Produce	3	100%	55,000	-	5,000	-	18,333	-	1,667	-
Aquaculture	0	0%	-	-	-	-	-	-	-	-
Livestock (Poultry/Duck/milk sales)	2	67%	20,000	-	1,000	-	10,000	-	500	-
Petty Trade	0	0%	-	-	-	-	-	-	-	-
Support from NGOs	0	0%	-	-	-	-	-	-	-	-
Allowance from Government / NGO	1	33%	40,000	-	-	-	40,000	-	-	-
Private Service	0	0%	-	-	-	-	-	-	-	-
	3									

Table 39: Expenditure of shop assistant(in %)

Major-Expenditure Areas	Test SHA		Control SHA	
	Number	%	Number	%
Food Purchases	3	100%	3	100%
Household Purchases	3	100%	3	100%
Purchase of Agricultural Products	3	100%	3	100%
Children's Education	3	100%	1	33%
Health Related Expenses	2	67%	3	100%
Purchases for Self Use	1	33%	1	33%
	3		3	

Table 40: Saving of shop assistant (in %)

Savings	Test SHA		Control SHA	
	Number	%	Number	%
Yes	1	33%	3	100%
No	2	67%	0	0%
	3		3	

Table 41: Loan of shop assistant (in %)

Ever taken Loan	Test SHA		Control SHA	
Yes	3	100%	3	100%
No	0	0%	0	0%
	3		3	

Table 42: Household decision of shop assistant (in %)

Who spends your household earnings?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	1	33%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	0	0%
Not Applicable	0	0%	0	0%
	3		3	
Who determines the use of household cash savings?	Test SHA		Control SHA	
Self	2	67%	1	33%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	2	67%
Not Applicable	0	0%	0	0%
	3		3	
Who decides on spending money on education for your children? (Note: to be asked only if the respondent has any children)	Test SHA		Control SHA	
Self	0	0%	0	0%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	2	67%	2	67%
	3		3	

Who decides on spending money for health care of family members?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%
	3		3	
Who usually decides on when to have children? (Note: to be asked only if the respondent has any children)	Test SHA		Control SHA	
Self	0	0%	0	0%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	2	67%	2	67%
	3		3	
Who usually decides on the marriage of your children (such as age of marriage and choice of partner?) (Note: to be asked only if the respondent has any children)	Test SHA		Control SHA	
Self	0	0%	0	0%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	2	67%	2	67%
	3		3	
Who decides on whom you should vote for?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%

	3		3	
Who decides on asset purchases (e.g., type, amount etc.)?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%		0%
	3		3	
When you are ill, who decides whether to go to the Doctor and to which doctor to go to?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%
	3		3	
When your children are ill, who decides whether to go to doctor? (Note: to be asked only if the respondent has any children)	Test SHA		Control SHA	
Self	0	0%	0	0%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	2	67%	2	67%
	3		3	
Who decides how to spend your earnings?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%
	3		3	

Who decides on daily household purchases (e.g., Food etc.)?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%
	3		3	
Who decides on making purchases for agro inputs?	Test SHA		Control SHA	
Self	2	67%	2	67%
Only Husband	0	0%	0	0%
Only Wife	0	0%	0	0%
Husband & Wife Jointly (refers to parents in case of unmarried respondents)	1	33%	1	33%
Not Applicable	0	0%	0	0%
	3		3	

Table 43: Confidence level of shop assistant (in %)

Do you feel confident in talking to men who are not members of your family?	Test SHA		Control SHA	
Confident	3	100%	1	33%
Uncertain	0	0%	1	33%
Not Confident	0	0%	1	33%
	3		3	
Do you feel confident in taking small financial decisions alone (for e.g. when buying a sari)?	Test SHA		Control SHA	
Confident	2	67%	1	33%
Uncertain	0	0%	2	67%
Not Confident	1	33%	0	0%
	3		3	
Do you feel frightened of moving alone outside your village or urban area?	Test SHA		Control SHA	
Confident	1	33%	1	33%
Uncertain	1	33%	1	33%
Not Confident	1	33%	1	33%
	3		3	

Do you feel confident in making decisions regarding household purchases?	Test SHA		Control SHA	
	Confident	1	33%	1
Uncertain	1	33%	1	33%
Not Confident	1	33%	1	33%
	3		3	

Table 44: Community engagement of shop assistant (in %)

Are you a member of any of the following community institutions/committees?	Yes		No	
	Intervention	Non-Intervention	Intervention	Non-Intervention
Mosque/other religious committee	0	0	3	3
School/madrassha management committee	0	0	3	3
Market committee	0	0	3	3
Village court/salish	0	0	3	3
Local club/samity/CBO	0	0	3	3
NGO micro-credit group	0	1	3	2
NGO other than micro-credit	0	0	3	3
UP standing committee	0	0	3	3
Para Unnoyan committee	0	0	3	3
Community other interest group	0	0	3	3

Survey data of Youth group

Table 45: Sample split of youth group (in %)

Respondent Split	Number	Percentage
Test	44	51%
Control	42	49%
Total	86	

Table 46: Gender of youth group (in %)

Respondent Split	Test		Control	
	Number	Percentage	Number	Percentage
Males	27	61%	28	64%
Females	17	39%	16	36%
Total	44		44	

Table 47: Living status of youth group (in %)

Whom do you live with currently?	Test Youth	Control Youth
Alone	5%	0%
With In laws	5%	9%
With Spouse	7%	2%
With Parents	84%	89%

Table 48: Employment status of youth group (in %)

Do you have a part-time job?	Number	Test Youth	Number	Control Youth
Yes	25	57%	20	43%
No	19	43%	26	57%
	44		46	

Table 49: Income sources of youth group (in %)

If Yes, then in which of the following sectors	Test		Control	
	Number	Percentage	Number	Percentage
Industrial	3	12%	4	22%
Food service/Catering	1	4%	2	11%
Agriculture	8	32%	8	44%
Domestic	0	0%	1	6%
Livestock	4	16%	1	6%
Aquaculture	1	4%	0	0%
Tuition	7	28%	2	11%
Auto Rickshaw/ Van driving	0	0%	0	0%
Freelancing	1	4%	0	0%
	25		18	

Table 50: Income of of youth group (in %)

What is your monthly wage from this job?	Test		Control	
	Number	Percentage	Number	Percentage
<5000 BDT	17	68%	12	67%
>5000 NDT	8	32%	6	33%
	25		18	

Table 51: Training of youth group (in %)

Did you receive any technical or vocational training?	Test		Control	
	Number	Percentage	Number	Percentage
Yes	25	57%	14	32%
No	19	43%	30	68%
	44		44	

Table 52: Preferred job of youth group (in %)

What is your "preferred" job?	Test		Control	
	Number	Percentage	Number	Percentage
Government Job	29	66%	26	59%
Private Job	1	2%	2	5%
Own Small Business	7	16%	13	30%
Teaching Job	6	14%	2	5%
Don't Know / Can't Say	1	2%	1	2%
	44		44	

Table 53: Community participation of youth group (in %)

Do you participate in various social groups?	Test		Control	
	Number	Percentage	Number	Percentage
Yes	13	30%	10	23%
No	31	70%	34	77%
	44		44	

Table 54: Interest on community participation (in %)

Do you like being involved in social activities?	Test		Control	
	Number	Percentage	Number	Percentage
Yes	33	75%	37	84%
No	11	25%	7	16%
	44		44	

Table 55: Perception regarding community participation of youth group (in %)

Do you think it is important to participate in social activities?	Test		Control	
	Number	Percentage	Number	Percentage
Yes	38	86%	39	89%
No	6	14%	5	11%
	44		44	

Table 56: Interest on social issues of youth group (in %)

	Test		Control	
Poverty - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	1	2%	0	0%
Not interested	1	2%	0	0%
Neither interested nor uninterested	2	5%	2	5%
Interested	19	43%	16	36%
Very interested	21	48%	26	59%
	44		44	
	Test		Control	
Unemployment - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	0	0%	0	0%
Not interested	2	5%	0	0%
Neither interested nor uninterested	0	0%	3	7%
Interested	12	27%	13	30%
Very interested	30	68%	28	64%
	44		44	
	Test		Control	
WOMAN EMPOWERMENT - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	1	2%	1	2%
Not interested	0	0%	2	5%
Neither interested nor uninterested	2	5%	4	9%
Interested	17	39%	18	41%
Very interested	24	55%	19	43%
	44		44	
	Test		Control	
Corruption - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	1	2%	0	0%
Not interested	2	5%	1	2%
Neither interested nor uninterested	5	11%	2	5%
Interested	13	30%	17	39%
Very interested	23	52%	24	55%
	44		44	
	Test		Control	

RAISING VOICES AGAINST OPPRESSION - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	1	2%	0	0%
Not interested	2	5%	0	0%
Neither interested nor uninterested	2	5%	4	9%
Interested	16	36%	14	32%
Very interested	23	52%	26	59%
	44		44	
	Test		Control	
FIGHTING CRIMES - How interested are you?	Number	Percentage	Number	Percentage
Absolutely not interested	0	0%	0	0%
Not interested	0	0%	1	2%
Neither interested nor uninterested	5	11%	4	9%
Interested	12	27%	13	30%
Very interested	27	61%	26	59%
	44		44	

Table 57: Knowledge on social issues of youth group (in %)

	Test		Control	
Poverty - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	0	0%	0	0%
Minimal Knowledge	2	5%	4	9%
Neutral	0	0%	1	2%
Fair Knowledge	24	55%	25	57%
Excellent Knowledge	18	41%	14	32%
	44		44	
	Test		Control	
UNEMPLOYMENT - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	0	0%	0	0%
Minimal Knowledge	1	2%	3	7%
Neutral	0	0%	0	0%
Fair Knowledge	19	43%	20	45%
Excellent Knowledge	24	55%	21	48%
	44		44	
	Test		Control	
WOMAN EMPOWERMENT - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	0	0%	0	0%
Minimal Knowledge	1	2%	6	14%
Neutral	6	14%	9	20%
Fair Knowledge	21	48%	17	39%
Excellent Knowledge	16	36%	12	27%
	44		44	

	Test		Control	
CORRUPTION - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	0	0%	0	0%
Minimal Knowledge	3	7%	3	7%
Neutral	5	11%	3	7%
Fair Knowledge	18	41%	21	48%
Excellent Knowledge	18	41%	17	39%
	44		44	
	Test		Control	
RAISING VOICES AGAINST OPPRESSION - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	1	2%	0	0%
Minimal Knowledge	1	2%	1	2%
Neutral	8	18%	8	18%
Fair Knowledge	15	34%	15	34%
Excellent Knowledge	19	43%	20	45%
	44		44	
	Test		Control	
FIGHTING CRIMES - Level of Knowledge	Number	Percentage	Number	Percentage
No Knowledge	1	2%	0	0%
Minimal Knowledge	0	0%	0	0%
Neutral	7	16%	8	18%
Fair Knowledge	16	36%	13	30%
Excellent Knowledge	20	45%	23	52%
	44		44	