



For

CARE Bangladesh

Submitted by

Innvision Consulting Private Limited

Research | Technical Assistance | Project Management

September 26, 2017

INN  **VISION**

Research | Technical Assistance | Project Management

Acronyms

BDT	Bangladeshi Taka
EKN	The Embassy of the Kingdom of the Netherlands
FAO	Food and Agriculture Organization of the United Nations
FGD	Focus Group Discussions
GO	Government Organization
HH	Household
IDI	In-depth Interviews
KU	Krishi Utsho
MFI	Micro Finance Institute
NGO	Non-Government Organization
Para-vet	Para-veterinary Workers
RDA	Rural Development Academy
SDVC	Strengthening the Dairy Value Chain
UAO	Upazila Agriculture Officer
UFO	Upazila Fisheries Officer
ULO	Upazila Livestock Officer
WEE	Women Economic Empowerment

Acknowledgement

We acknowledge the support provided by the people of Krishi Utsho Micro-franchise project under CARE Bangladesh in undertaking the study to find out the impact among the franchisees and farmers in 6 districts in the North and South Western part of Bangladesh.

We would like to thank Maruf Azam, Md. Salim Hosain, Sabrina Sahrin and Sazidur Rahman for providing us useful directions that helped us synthesize and present the key findings of the study. We would also like to thank Krishi Utsho team for helping us in our field investigation and assisting us with strategic guidance to analyze the findings and formulate the recommendations.

We also acknowledge the contribution of all the respondents of this study. Without their time and inputs, this study would have been incomplete. We specially acknowledge the support that we received from the Krishi Utsho franchisees who participated in the In-depth Interviews (IDI) and the Focus Group Discussions (FGDs).

Executive Summary

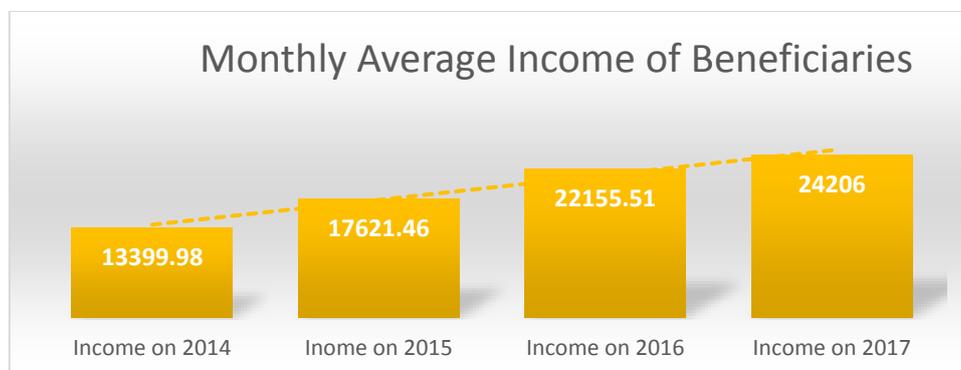
Krishi Utsho Micro-franchise project is an emerging social enterprise project. It runs on a micro-franchise model by CARE Bangladesh. KU started in the year 2012, as a part of Strengthening the Dairy Value Chain (SDVC) project to provide timely access to affordable and quality agro inputs and advisory services to rural smallholder dairy farmers, particularly women. Later on with the support from the Embassy of the Kingdom of the Netherlands (EKN), the project selected shops in villages to ensure last mile access and branded 198 shops so far under KU brand. Those branded shops or franchisee are acting as a one stop solution center for more than 45,000 smallholder farmers combined, particularly for vulnerable women in North-East and South-West regions in Bangladesh, and thereby contributing to increased productivity and ensuring resilience in livelihood. KU will be expanding the product line in the franchisee shops according to farmers' need. The purpose of this impact assessment was to identify the project impact on the beneficiary groups so far, to capture deviation (intended and unintended) from what it originally set out to do. The assessment thus intends to look at the model's sustainability even after the project ceases to exist and make recommendations along this line. The information from this assessment will be used internally to make necessary adjustments, so that the project will achieve its intended objective and outcomes.

Methodology:

An inception meeting followed by desk research was done by the consultants to understand the background, objectives and activities of the project. To assess the economic and social impact along with the customer satisfaction in the project areas, Innovision used a questionnaire and a checklist (duly approved by CARE Bangladesh). 382 sample beneficiaries were interviewed where the sample size was determined ensuring at least 25% female respondents. The samples were proportionately distributed in the targeted 6 districts. In each district, Innovision conducted 1 FGD with the beneficiary farmer, 1 IDI with franchisee along with the pre-set number of farmer interviews. After the data were collected, it was analyzed and triangulated with the qualitative information to prepare the report.

Key Findings

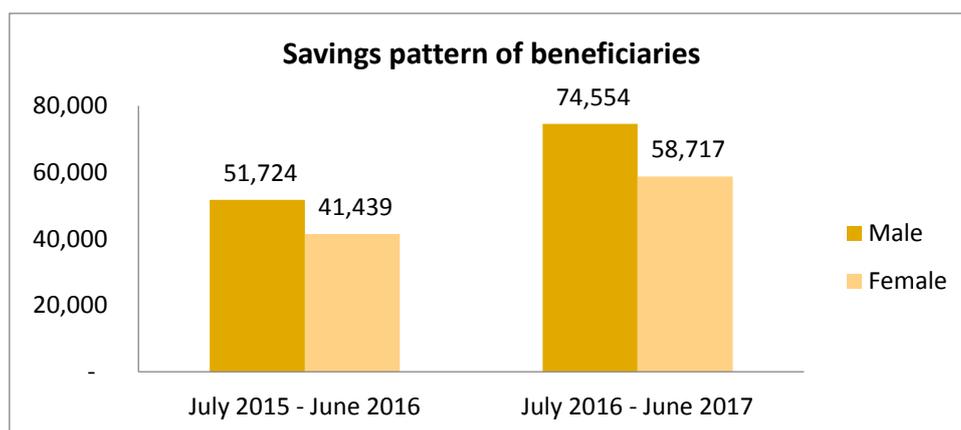
Income: The income of the beneficiaries has increased from BDT 22,155 (USD 276.94) in 2015-2016 to BDT 24,206 (USD 302.58) in 2016-2017, which is 9.26% higher than previous year. 90% households have more than one earning members, which indicates more people are engaged in economic activities. The involvement of KU beneficiaries in income generating activities are cattle farming (359) crop production (338) and poultry rearing (294). This means a single beneficiary is involved in more than one economic activity.



Family Expenditure: In the majority of the households, the highest expense was incurred in food category (64%) followed by education (13%), healthcare (8%), communication (8%) and clothes (7%). During FGDs farmers expressed that with the increase in their income, their ability to purchase

nutritious food increased. In terms of education, the increase in income has enabled them to send their children to school and afford private tutors. The education expense is higher for the families where one or more family members are studying in higher grades (SSC and upwards) due to the cost of private tutors and lodging.

Savings: The beneficiaries increased their savings by 44% from last year. In 2015-16 the overall average savings was BDT 49,059 (USD 613.24) which increased to BDT 70,450 (USD 880.63) in 2016-17. For male respondents, this percentage increased to 44% and for female respondents the percentage increase is 42%.



Product and Services: Around 90% respondents showed good satisfaction towards the products and services available at KU franchisee, which is much higher compared to other available shops (64%) in the locality. This means KU is advancing quality and preferred products at the farmers' level in the targeted areas which contributes to the higher profitability at recipient level.

Economic Aspects: Frequency of visits in KU has increased in the surveyed year (4 times in 2017 in place of 3.71 times in 2016). The increase in customer base in wider geographic areas along with higher volume of purchased products, the franchisee needs to spend more time and money on traveling.

Social Impact: Participation of female beneficiaries in decision making process at household level has increased compared to last year. Some indicators showed a significant difference over the previous year like decision on the household money earned, 9% of the female respondents are taking decision on household money earned by themselves.

On the other hand, an average of 95% of the total female respondents are not involved in the community level groups. Whenever the female attended in *salish*¹ meetings in village they rarely speak at those.

Recommendations:

The recommendations are based on field observations and suggestions from interviewed farmers and franchisees. These are grouped into economic aspects and social aspects.

¹ *Salish* - social system for informal adjudication of petty disputes, both civil and criminal, by local notables.

Economic Aspects

- **Involve private input companies to promote improved technologies:** The private sector is the leading actor in the input market and private sector companies ensure availability of inputs in the market. The linkage between input companies and the franchisees will contribute to the availability of product and relevant technologies in targeted villages. Initiatives such as engaging franchisees in the distribution networks, capacity building of the franchisees in terms of product and relevant technology, promotional support to boost up the sales of the franchisees etc. should be taken from KU to make the initiative sustainable.
- **Develop capacity of franchisees:** Capacity development of the franchisees will make them knowledgeable on quality seeds, improved crop management and crop protection activities, appropriate harvesting and post-harvest operations. Then the franchisees can disseminate the knowledge to the farmers (as an embedded service). As a result, their customer coverage will be increased with regards to seeds, fertilizer, pesticide etc.
- **Promote improved organic fertilizer at the household level:** The franchisees who are endeavoring to offer commercial compost confronting challenges. The client base of franchisee is a bit reluctant about it. The particular franchisees considered natural compost that takes a much longer time. In such manner, KU can connect with franchisees in activator business for organic fertilizer production.

The franchisees can offer Trichoderma (a natural beneficial fungus which can decompose organic material effectively) activator to their client base so farmers can produce quality compost effectively and quickly with their accessible natural materials (straw, kitchen waste, cow dung and so on.) at the household level. The quality of the traditional compost produced in household level is low as it is not covered in rain and sun for 3-4 months. In addition, Trichoderma is a bio-pesticide which will decrease pesticide use in crop fields. Production of Tricho-compost at family level will include more female individuals in the generation procedure. There are cases in Bogra where producers offering Tricho-compost inside the local areas and traders. Franchisees can likewise start this business to grab potential market opportunity. To inspire farmers with respect to use of organic fertilizer KU should conduct some promotional activities like demonstration and farmers field day at community level.

- **Conduct needs assessment study for inputs:** As some of the regular items for the cattle are unavailable at the franchisee shops, the cattle farmers need to go to other input shops for these regular inputs. KU can conduct an assessment in order to identify the range of products and update the portfolio of the franchisees accordingly.
- **Conduct trial to select the suitable feed for the cattle farmers:** The interviewed farmers and franchisees mentioned that other good quality commercial feeds are available in the market. Some of farmers have already shifted to other feeds. In this circumstances, KU can conduct a test to find suitable feed brands and offer multiple brands at their Franchisees.
- **Promote range of customized machinery service:** In order to mitigate the problem of shortage and high wages of laborers during particular stages of the cropping season, “Combined harvester” can be introduced. This machine can do harvesting, drying, grading and bagging in a very short time. Franchisees can provide this service in the rice based areas. This can reduce the cost of production for the farmers and franchisees will be able to earn more money.

- **Involve more female franchisee:** Since the female farmers are more comfortable with the female franchisees and female farmers are actively involved in cattle farming, KU should engage a number of female franchisee at the community level. Social barriers might interrupt the process and community level dialogue will be required to influence the perception about engaging women in at franchisee level.

Social Aspects

- **Develop gender focused content and incorporate in project intervention:** Women are less involved at the community level and it interrupts their authority in the decision-making process. Steps such as awareness building can be organized through different events and publications. It might increase the mobility of women within and outside their residence compared to current situation.
- **Inclusion of young, educated franchisee:** Few franchisees are unsuccessful to update themselves with the new technology. They cannot add value by sharing technical knowledge with the farmers which impedes the overall development of the program. Inclusion of educated, young, energetic, entrepreneur minded franchisees will improve the dissemination of knowledge. They are likely to contribute better compared to less educated franchisees.
- **Capacity building of the female beneficiaries:** Since female farmers limit their social interaction and have less communication outside their relatives, they are less knowledgeable than male farmers. They mentioned their need for more focused and need based training. Association of youthful female beneficiaries may be more compelling to transfer knowledge at the family level.

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1. Introduction:

1.1 Background of the study:

Krishi Utsho Micro franchise is an emerging social enterprise project run by CARE Bangladesh. Krishi Utsho (KU) was initiated by CARE in 2012 as a part of “Strengthening the Dairy Value Chain” (SDVC) project to provide timely access to affordable and quality Agro inputs and advisory services for rural smallholder dairy farmers, particularly women. Later on with the support from the Embassy of the Kingdom of the Netherlands, KU has expanded the range of its product line. KU franchisees sell a variety of quality agricultural inputs at the village level and provide formal private extension and advisory services to the farmers living in their communities. Different shops owned by different individuals operate in the project region but are identified under the common brand of Krishi Utsho. Through selecting and branding franchisees at the very last mile the network acts as a one stop solution center for over 65,000 smallholder farmers, particularly vulnerable women in western Bangladesh, contributing to their increased productivity and resilience.

The social enterprise project operates in the South West and North West regions of Bangladesh. Presently, KU has 183 shops in its network and serves more than 30,000 marginal farmers. The project benefits market actors from farmers to agro input suppliers. The project trains targeted input retailers and link them to private sector suppliers. Farmers are able to procure high-quality agro products from the retailers and also receive expert technical advice. This will ensure availability of quality products to enables targeted households to increase the production of livestock and milk to meet their nutrition requirements as well as increase the income of farmers and shops owners. The project ensures the good quality of end products through its training and workshops. KU also facilitates women entrepreneurship and paves the way for women empowerment.

1.2 Purpose of the study:

The purpose of the study is to provide information on immediate impacts on target groups due to this project. This information will be used internally to make necessary adjustments so that the project can achieve its intended objective and outcomes.

1.3 Objectives of the study:

The overall objective of this impact monitoring is to assess the economic and social impact of target groups, satisfaction level of customers and stakeholders of this project.

The specific objectives are to:

- Provide information on the quantitative and qualitative performance of implementation of this project.
- Identify key challenges and recommendations for future programming
- Assess the extent to which the Krishi Utsho project has met target groups’ intended outcomes and outputs
- Understand what positive and negative outcomes (both expected and unexpected) resulted from the project at household, community and market levels;
- Assess how women and men have benefited differently

1.4 Limitations of the study:

The study team depended on the franchisee to find the beneficiary farmers. Also, the study team could not visit a significant number of the franchisee to assess more accurately due to bad weather conditions. The franchisees are in the last mile of the villages in most of the cases and due to road communication problem, it was not possible to cover multiple unions in a single day.

At the assessment period aman rice transplantation was going on and male members were not available at day time so male respondents were 1% lower than the plan.

The farmers do not document the accounting figures so the response given are from their memory and obviously, there is recall bias.

2. Research Methodology:

2.1 Research Methods and tools:

This investigation was conducted in July 2017 with support from KU team in the north-west and south-west regions of Bangladesh. The assessment used both qualitative and quantitative survey through face to face interview technique with the help of pre-designed structured questionnaire and checklists. The assessment involved in-depth interviews with project beneficiaries, franchisees, field facilitators, project management team. To cross check the field findings at individual farmers, FGDs were conducted in each surveyed districts of the KU project area.

Apart from the in-depth interview, the assessment team reviewed the background documents shared by the KU, CBDO. This includes Economic and Social Impact Report, Socio-Economic Impact Analysis 2017, log-frame of the project, Krishi Utsho Innovation Brief 2015, Krishi Utsho Innovation Brief 2016, Krishi Utsho Innovation Brief 2017, Franchisees list and location, Case Study, Questionnaire of 2016 assessment etc.

Sample design and location: The project has reached so far 30,957 farmers of Bogra, Jessore, Pabna, Rangpur, Satkhira, and Sirajganj, which constituted as the population for sampling. Keeping a 95% confidence level and 5% confidence interval gives a sample size of 380 according to Macorr's.²

The executed sample size was 382 instead of committed 380 samples and it had been distributed proportionately considering district wise percentage of the beneficiaries.

Table 1 Sample distribution in targeted districts

District	Beneficiary	Percentage	Sample distribution (planned)	Sample distribution (achieved)	Number of Female samples	Number of Male samples	FGD	In-depth Interview
Bogra	18,868	61%	232	231	58	173	1	1
Jessore	1,481	5%	18	18	5	13	1	1
Pabna	1,812	6%	22	22	6	16	1	1
Rangpur	2,362	8%	29	30	14	16	1	1
Satkhira	1,745	6%	21	22	5	17	1	1
Sirajganj	4,689	15%	58	59	12	47	1	1
Total	30,957	100%	380	382	100	282	6	6

2.2 Survey Execution:

Innovision maintained rigorous quality control measures at each level of the survey process. The questionnaire was designed based on the survey objectives. It was finalized after consulting with KU team. One-day training session was arranged (22 July 2017) where the whole questionnaire was briefed to the enumerators. Two project officials of CARE were present in the training session. Selection of the enumerators was done after taking a mock test.

Data quality control:

All of the filled up questionnaires were checked by the coding team before data entry started. No modifications were done without calling back to the respondents. Besides, 20% interview was back-checked and during another 30% interview supervisors accompanied the enumerators.

² <http://www.macorr.com/sample-size-methodology.htm>

Data analysis plan: Data analysis was based on the triangulation of data collected using different methods/sources during the data collection phase. Triangulation was applied to increase the credibility and validity of the results, and cross-checking of information was done to the extent possible in order to minimize any bias.

3. Results and Discussion

3.1 Findings at Beneficiaries levels:

3.1.1 Demography of the beneficiaries:

The average age of the respondents is 42 years. The average age for men is 43 years and for the female it is 39 years. Among the six districts, respondents from Bogra, Sirajgonj & Rangpur stand with the highest average age of 43 years. Jessore holds the lowest average age of 37 years. Pabna & Satkhira centers hold the average age of 39 years and 38 years respectively. (Annex-Table 1)

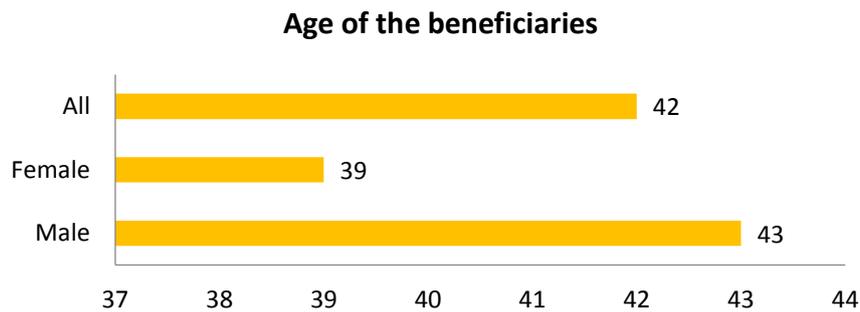


Figure 1: Age of the beneficiaries

The data (Annex Table 2) reveals that the ruling age range among the 382 respondents is 26 to 35 years of age (29.3%). Male age range dominates at the age range of 36 to 45 (26.9%) and at 26 to 35 (26.1%) whereas female respondents ruling at 26 to 35 (38.4%).

Education:

The level of education shows (Figure 2) that, overall 23% respondents reported themselves as illiterate, 13.4% reported that they have got primary level of education (Class 5), 9.9% got the SSC/ Equivalent level of education and only 3.4% of total respondents' availed honors or masters level of education.

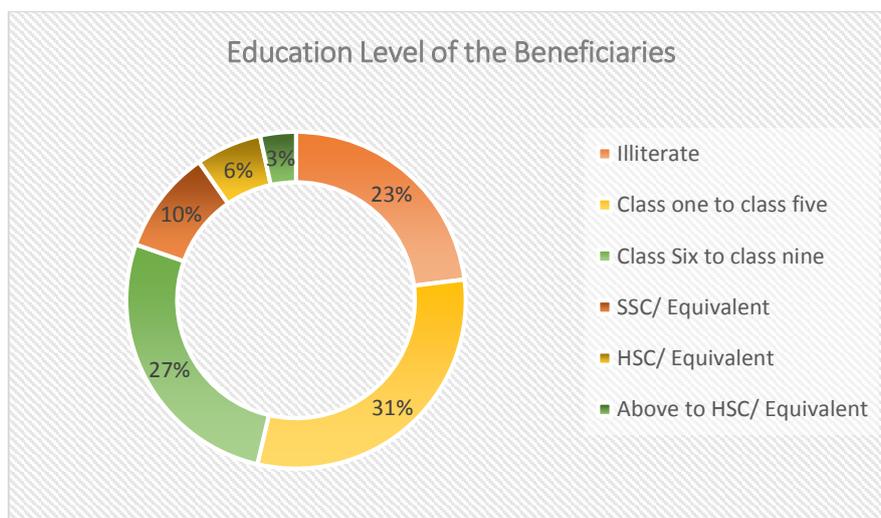


Figure 2: Education level of the respondents

The data (Annex Table 3) shows on the basis of gender, 22.6% male respondents are illiterate whereas this figure increased to 24.2% for female respondents. At the level of primary education, 12% of male respondents avail the primary level of education whereas 17% female availed primary level of education. At the SSC/ Equivalent level, 13.1% male respondents got SSC/Equivalent education whereas only 1% of female respondents received SSC/Equivalent level of education. The same scenario is there for the higher education (Honors/Masters), 12% of male respondents got a higher level of education whereas this percentage drops to 1% in case of female respondents.

Family Head

Among the 382 respondents, 251 respondents were the head of the household. Among the head of the households 95.2% are male and 4.8% are female respectively.

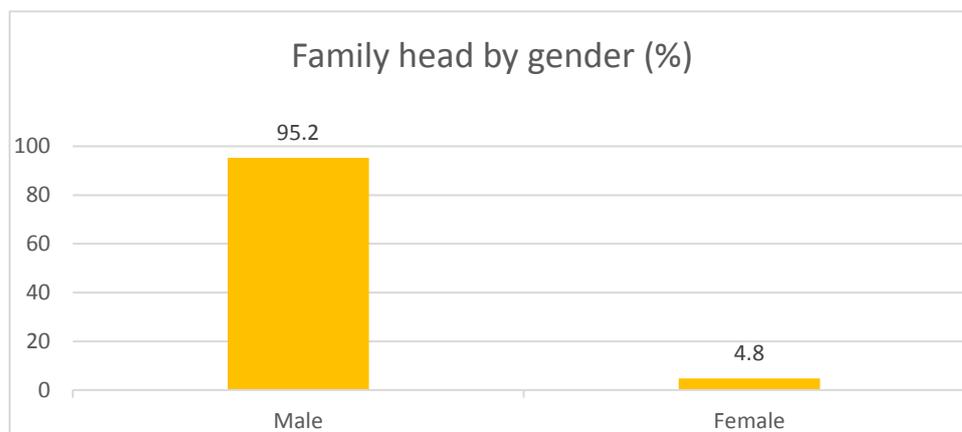


Figure 3: Family head by gender

Due to the social and family norms male are usually the family head. In absence of male (father, husband etc.) female member act as family head. This is the reason for the lower percentage for female respondents.

Earning Family Member

The table shows (Annex table 4) a comparison of male & female respondents regarding the number of earning member in the family. For the male respondents, the average member of the family is 5 where the ratio of male, female, son and daughter is 2:2:1:1. On the other hand, Female respondents' households contain on average of 5 members in their families as well where the ratio of male, female, son and daughter is 1:1:1:1. For both male and female respondents, most families have on average of 2 earning members.

Earning member at HH level

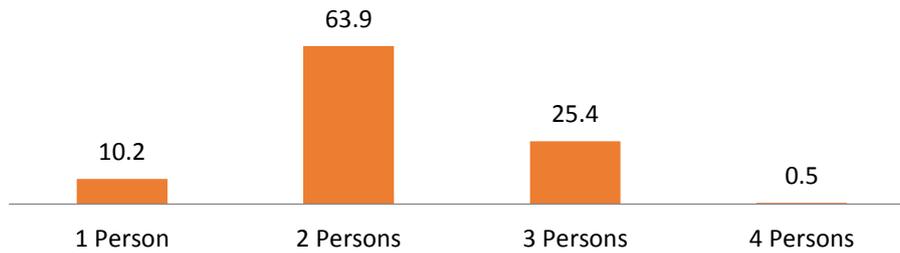


Figure 4: Earning member at household level

The graph shows that around 90% households have more than one earning members. It indicates more people are engaged in economic activities. Female members are engaged in cattle farming as well as homestead vegetable and fruit gardening whereas males are engaged in crop production activities, milk selling, small business. activities. The female member of small/poor farm families also helped male counterparts in crop production.

3.1.2 Household Income

The average monthly income of farmers is increasing year by year. The increase was 9.25% for 2017 compared to last year. The mean income in July 2017 was BDT 26,234 which was 18.4% higher than the mean monthly income in 2016 (BDT 22,155.51) (USD 276.94³). Figure 5 shows the trend of household income of farmers for last 4 years.

Monthly Avg. Income of Beneficiaries

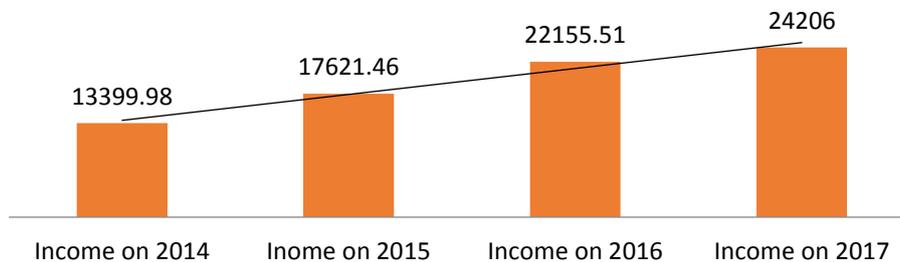


Figure 5: Comparison between monthly average incomes of beneficiaries (2014 - 2017)

The following table shows the growth rate compared to previous year and the growth rate compared to 2014. The growth rate gradually decreased over the year. However, 81% increase in income is observed in 2017 compared to 2014.

Table 2 Growth pattern of income at household level

Year	Income	Compared to last year	Compared to 2014
2014	13,399.98	-	-
2015	17,621.46	32%	32%
2016	22,155.51	26%	65%
2017	24,206	9%	81%

³ 1 USD – 80 BDT

The study found 18 income sources of the HHs with the comparison of last year total income and last month income (Annex Table 5). Data shows that on an average 39.1% income came from cattle farming. The income from livestock is followed by agriculture (22%), business (13.8) and laborers (6.3%). The contribution of poultry and fisheries are 3.2 and 3.4 percent respectively. Also, the farmers are getting higher profit from beef fattening. According to the interviewed franchisee, Quail rearing is getting popularity in the program areas. The profitability of quail rearing is higher compared to broiler and layer.

Household Expenditure:

The figures in the graph (Figure 6) reveal that, food (64%) is the maximum cost item for the HHs. Education (13%) is the second highest cost bearer. The average cost for Healthcare & communication is same (8%) for the surveyed households. For details see the expenditure table 6 in the annex.

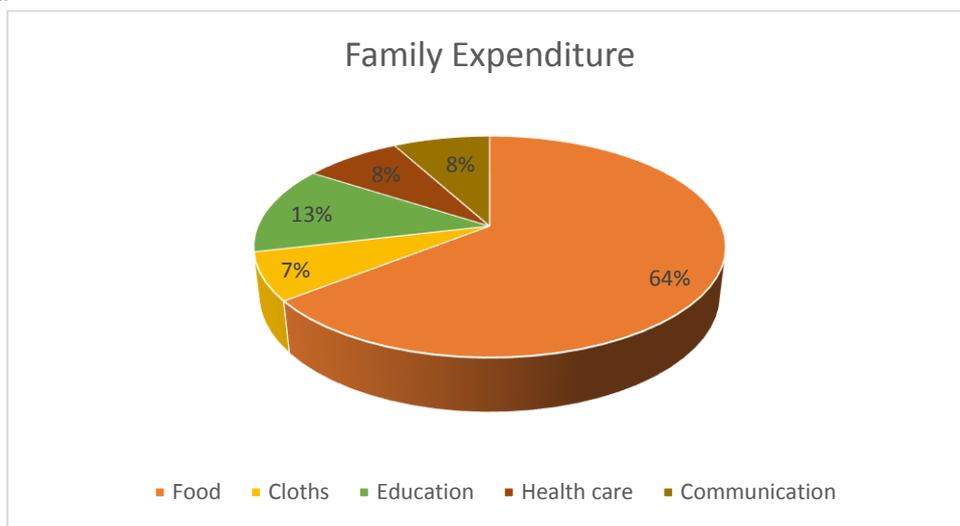


Figure 6: Family expenditure

The nutritional status of the household has developed in recent years. According to the beneficiaries, they try to keep good in their regular dietary. Also, the recent price hike of cereals (rice) may have a contribution to increased food cost. Even the able beneficiaries try to have beef 4-5 times in a month which is costly nowadays.

The guardian is each family is concerned about the education of the boys and girls; however the illiterate portion is comparatively higher for respondent farmers. The education expense is higher for those families whose members are in the upper level (SSC to upwards) for private tutors, lodging cost, communication etc. According to the respondents, health care cost is mainly for children and age old members of the family. Due to increase mobility for economic activities communication cost has also mentionable they added.

Savings:

The table shows two timelines (timeline 1: July 2015 - June 2016 and Timeline 2: July 2016 - June 2017) to compare the savings status of the respondents. The respondents increased their saving by 44% from the timeline 1. In timeline 1, overall average savings was BDT 49,059 (USD 613.24) which increased to BDT 70,450 (USD 880.63) in the timeline 2. For male respondents, this percentage increased to 44% and for female respondents the increase was 42% (Figure 7). So, a sharp increase is evident in the savings status of the respondents.

Table 3 Savings pattern

Time period	Male	Female	All
July 2015 - June 2016	51,724	41,439	49,059
July 2016 - June 2017	74,554	58,717	70,450
% Increase	44%	42%	44%

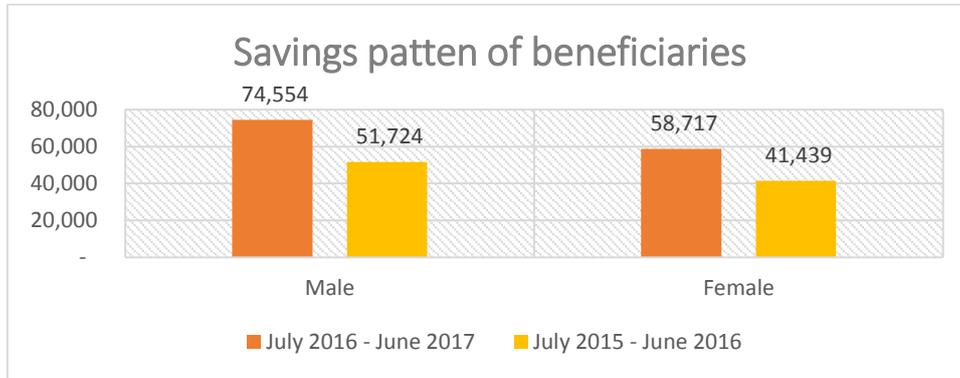


Figure 7: Savings pattern of beneficiaries

Utilization of Savings:

The figure 8 shows that 28% of total savings of the respondents are utilized for land purchase. The second highest utilization is personal expenses where it is used for performing hajj, family members wedding expenses etc. The data (Annex Table 7) shows that the household used their savings (13% each) to release mortgaged land and deposited in the financial institute.

Utilization of savings at HH level

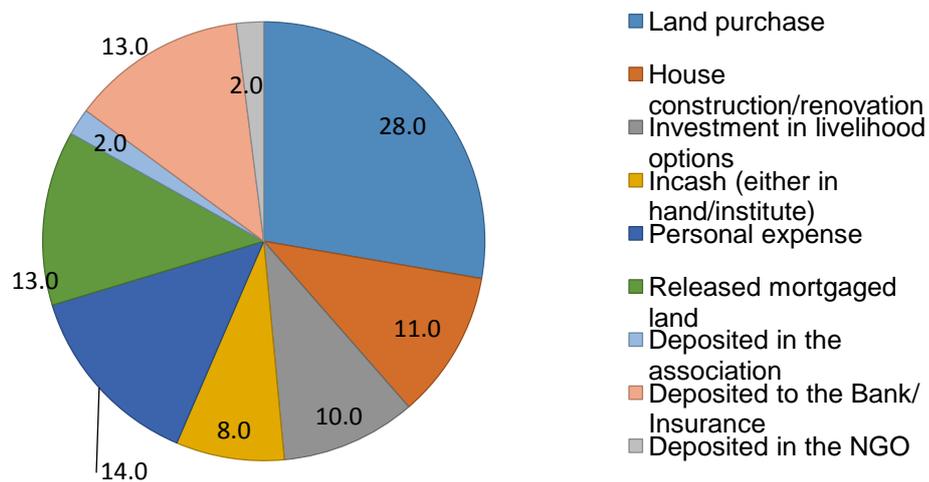


Figure 8: Utilization of savings at household level

The beneficiaries usually purchase land to attain social dignity and to expand the farming. They feel better off when they go for house reconstruction and renovation. During marriage ceremony of family members, household has to spend a significant amount. So the head of household usually tries to save money for that. Moreover, to get returns from livelihood options farmers need to reinvest regularly.

Loan incidence:

59.7% of the total respondents availed loan. 58.3% of male respondents responded positively to loan incidence and 63.6% of female respondents mentioned that they took loans. There is a sharp indication that women respondents respond more positively than men respondents regarding the loan incidence. MFIs prefer female for the loan since women are traditionally more sincere regarding pay back of money. The respondents expressed that they had taken a loan only when it is required to meet the specific purpose.

Table 4 Loan incidence at farmers' level

	Male	Female	All
Yes	58.3	63.6	59.7
No	41.7	36.4	40.3
All Respondent	283	99	382

Sources of loan

The figure 9 shows that MFI/NGO is the most preferred source for the loan. This sector provides loan easily if husband and wife of HH agreed to get it. There is no processing hassle and it takes less time. For availing loan from bank, it requires different stages of processing though the interest rate is lower than MFI/NGO. The interviewed respondents reported that Mohajan⁴, Samity⁵, mortgage⁶, etc. takes the highest interest on loan for the HHs. From that particular source, HHs can avail on average BDT 20,000 without interest and 66,000 with interest. Respondents also reported that they can get on average BDT 76,000 from Bank and BDT 43,000 from MF/NGO with interest. Apart from this, relatives & neighbors are also one of the major loan providers for the HHs. For details see the Table 8 of Annex.

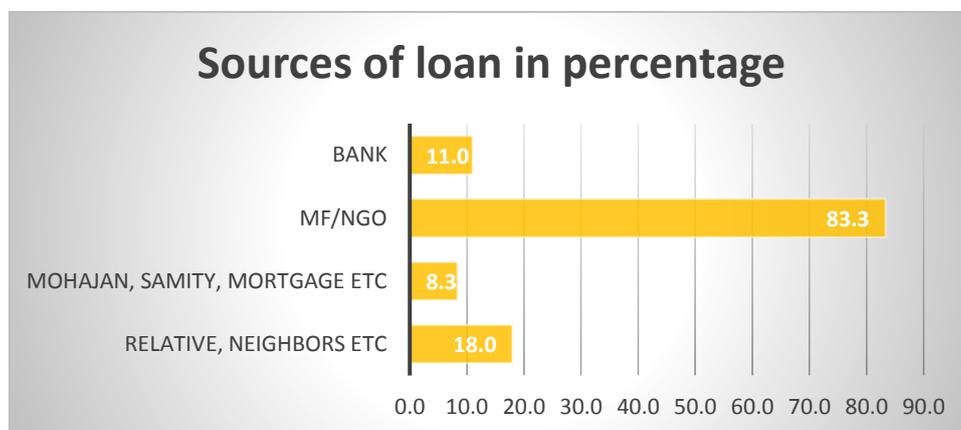


Figure 9: Sources of loan (in percentage)

3.1.3 Nutritional Status:

The following table shows the respondents' nutritional intake of last week (from the date of survey). Overall, 83% of respondents provided positive response by giving "YES" response towards the mentioned nutritious elements. This number stands at 84% for male respondents and 82% for female respondents. The data also reveals some big response gap for some nutritious elements. For organ meats, only 29.3% respondents said they availed organ meat last week. Same thing goes for "other

⁴ Mohajan - people involved in money lending at the local level

⁵ Samity - the association formed by people voluntarily for saving money and disburse loans

⁶ Mortgage - convey (a property) to a creditor as security of loan

fruits" which stands at 35% positive response of total respondent. Overall 83% positive response means the current nutrition gap is 17% (as per the response).

The figure is showing some differences between male and female respondents. The male is taking more in case of Vitamin A rich fruits, other fruits, flesh meat and sweets compare to female. On the other hand, the female is taking vegetables more than male.

As per FAO guideline⁷, our mean dietary diversity score is 13 (maximum 16, minimum 9) which means that the household members consume food from 13 food groups out of 16 groups within one week.

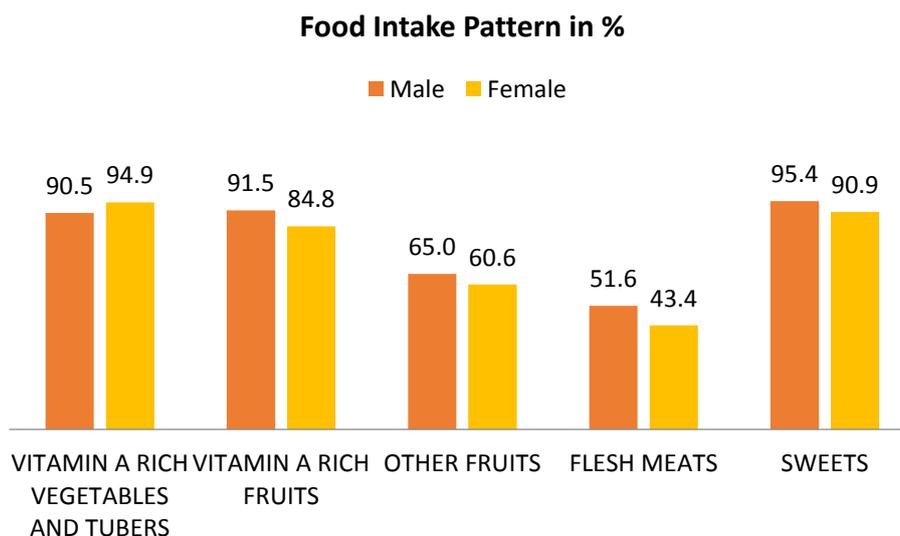


Figure 10: Food intake pattern (in percentage)

The dairy farmers expressed that each of the family members drink milk every day and they consider it as a source of balanced diet. There are some households that sell the remaining part of milk after family consumption. There were some projects in the targeted areas that promoted nutritional diet among the household members. According to the respondents, with the increase of income, they are keeping more protein (meat, fish etc.) in their dietary menu compared to cereals (rice). Also, they expressed that seasonal fruits consumption (mango, guava etc.) has increased and they also took foreign fruits (apple, orange, malta), particularly in winter. Most of the household members, particularly young boys and girls regularly consume egg as duck or hen are common in rural households.

3.1.4 Source of information (Technology transfer)

According to data (Annex Table 10), 78.5% of total respondents reported that they get technology related information from the KRISHI UTSHO (78.8% of the male respondents and 77.8% of the female respondents). Apart from the KU, 61.3% reported about lead farmers, 90.8% reported about neighbors/friends/relatives, 87% reported about government extension body and 39% reported for other input retailer's/service providers from where they can get information regarding the technology transfer. Figure 10 shows the percentage for the source of information.

⁷ Guidelines for measuring household and individual dietary diversity

Sources of information

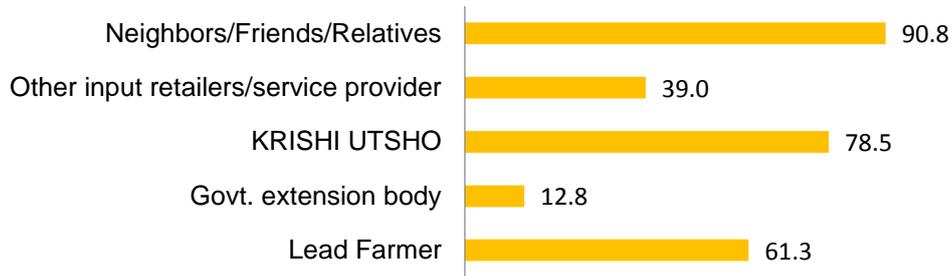


Figure 11: Sources of information

Lead farmers and neighbor farmers are overlapped in many cases. The percentage is higher for neighboring farmers for the theory "seeing is believing". It is clear from the graph that KU is playing a significant role for new input and technology transfer. According to the respondents, the role of KU in this particular area is increasing day by day. The role of government part is insignificant due to lack of manpower and resource constraints.

3.1.5 Customer Satisfaction of KU

Frequency of visit at KU

The following graph shows that the farmers usually visit KU particularly for feed, cattle floor mat and medicines. It can be concluded from the figure 11 that KU should widen its product portfolio with seeds, fertilizer, pesticide etc., which are required by farmers regularly. According to the respondents, they need to visit other input shops for regular cattle items like chaff, salt, bran etc. The beneficiaries also expressed that they will benefit more if they get their regular inputs in KU on time. The figures in the graph is based on valid count number.

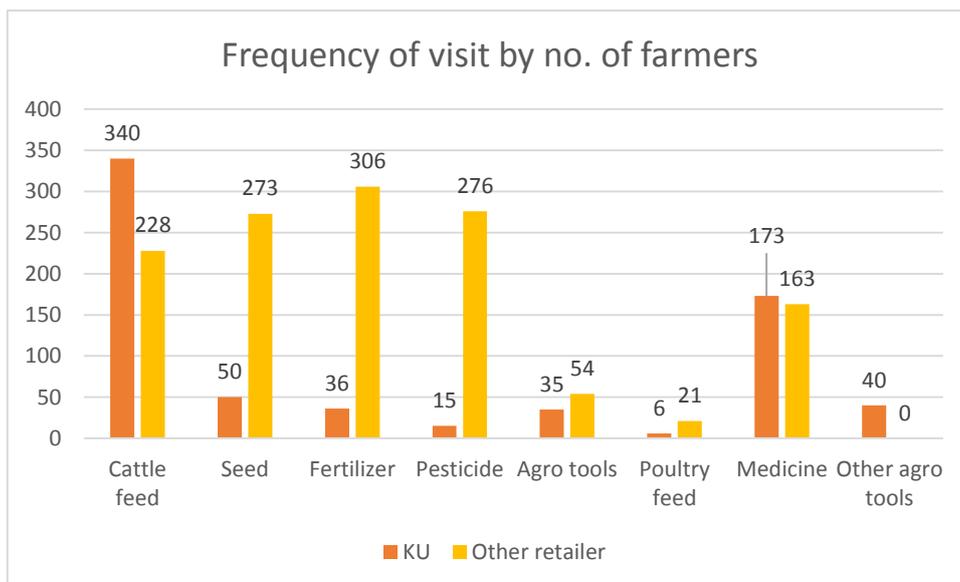


Figure 12: Frequency of visit by number of farmers

The data (Annex Table 11) shows that average purchasing frequency is 2.5 times per three months whereas from the other shops purchasing frequency is 2 times per three months. The data shows that

purchasing frequency from KU is better than purchasing frequency from other shops for cattle feed and medicine.

As far as the gender perspective is concerned, male respondents' purchasing frequency 2.66 times/three months from KU and 2.20 times/three months from the other retailers whereas female respondents' reported that they have a purchasing frequency of 2.5 times/three months from KU and 2.25 times/ three months from other retailers. So there is no significant difference between male and female in terms of purchasing frequency.

Moreover, the frequency of visits at KU has increased over two years which is reflected in the graph below.

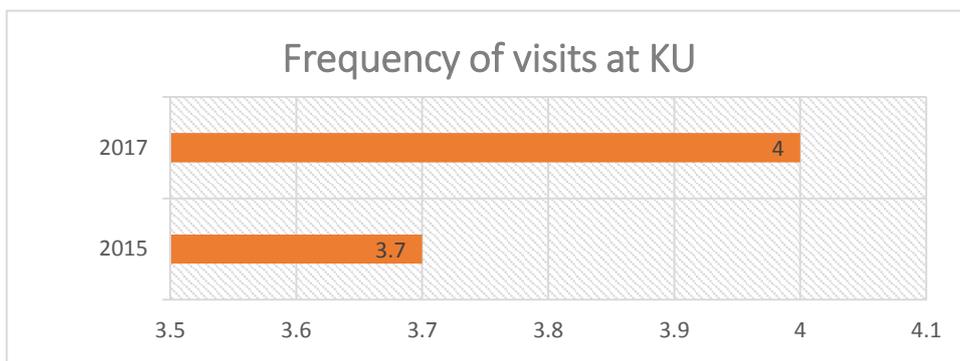


Figure 13: Frequency of visits at KU

Impact (distance, money spent and time spent) of KU over others on farmers:

Figure 14 clearly shows the impact of KU over other input shops at beneficiary level. In most of the cases, the location of KU is at the doorsteps of the farmers. On the other hand, other input shops are located at the market places and to visit those requires traveling either on foot or local vehicle. The average distance of the KU center is 1 Km and for the other retail shops, this distance is 2.2 km.

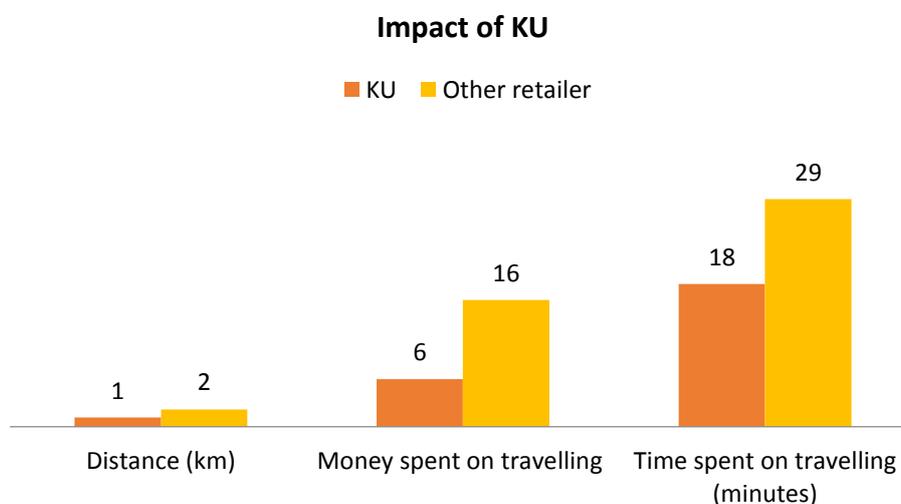


Figure 14: Impact of KU

Average time required for traveling towards KU is 18 minutes and for the other retail shop, this time requirement is 29 minutes. Time-saving is also a crucial factor for the farmers as they can utilize that time for other farming activities. Also, the usage of products and services depends on the time required at farmer's level.

Farmers could save on average 62.5% money on the account of traveling because of KU (BDT 6) (USD 0.075) over other input shops (BDT 16) (USD 0.2). The cost will be reduced with the frequency of visit for product purchase. All of the respondents agreed to these benefits at beneficiary level.

Products and Services

The data (Annex Table 14) shows that 89.82% of total respondents showed good satisfaction towards the products & services available at KU whereas 64% of total respondents showed good satisfaction towards the other retail services. Only .19% reported to be poorly satisfied towards the KU and .20% are poorly satisfied towards the other retail services. So the KU is promoting quality inputs at farmers' level which contributes towards the higher productivity at beneficiary level.

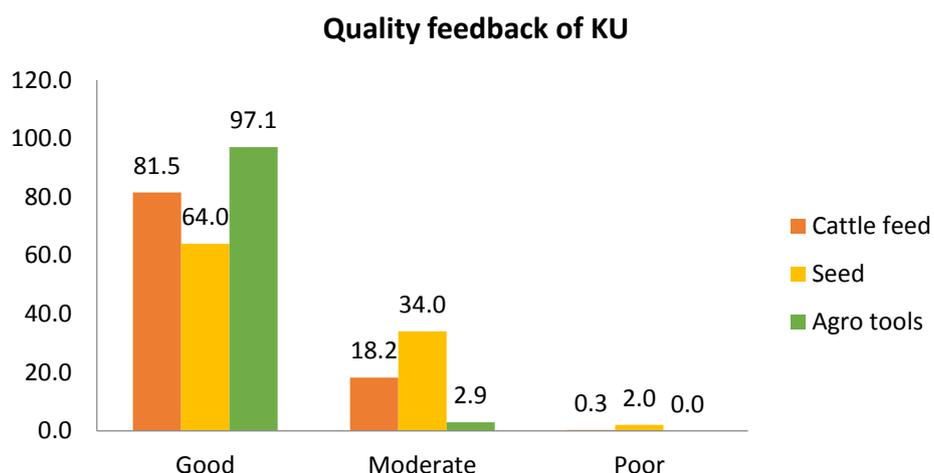


Figure 15: Quality feedback of KU

Figure 15 shows feedback of customers for selected 3 items. It can be concluded from the figure 13 that there is a need to promote better quality seeds at farmers' level. Due to few incidence franchisees are now selling seeds after conducting germination test. Relevant information dissemination is important along with seeds selling by the franchisees.

The below figure is showing that customer rating for cattle feed for KU is the same for the last two years.

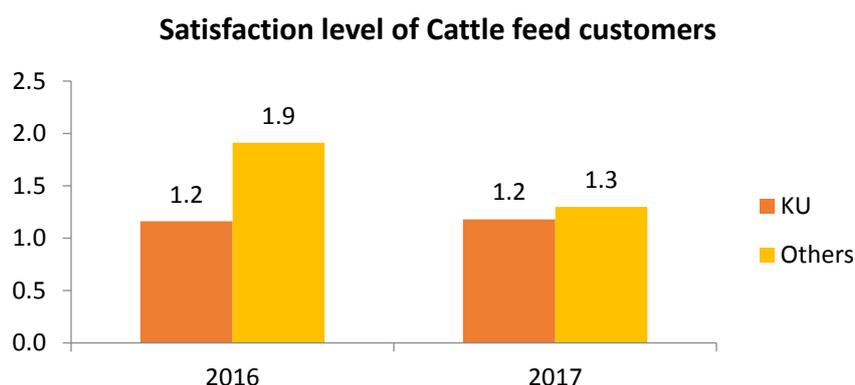


Figure 16: Satisfaction level of cattle feed customers

Economic Impact

Mean comparison of cost and time between 2015 and 2017 against various indicators are shown in the following table.

Table 5 Mean Comparison of Cost and Time

Indicator	2015	2017	Difference	Remarks
Frequency of visits	3.71	4	-0.3	KUs are more vibrant than before
Distance Travelled for Feed	0.98	1.17	0.2	Distance has increased due to coverage of larger geographic areas of KU and increased customer base of franchisees
Time spent in traveling for feed	12.12	16.73	4.62	Time has increased due to carrying of larger volume of goods particularly for increased feed usage along with coverage of wider geographic customer
Money spent in traveling for feed	5.69	8	2.31	This is also related to volume of products carried by the customers and distance of customer base
Distance Travelled for Medicine	1.67	1	-0.67	Medicine is available in older KUs where neighbor farmers are the customer
Time spent in traveling for Medicine	15.55	16.5	0.95	Customers from distant areas are purchasing from KUs
Money spent in traveling for Medicine	8.27	3.41	-4.86	Customers are purchasing medicine along with other products. Thus average travel cost is going down

Attitude of Service Provider

The data (Annex Table 15) shows that 90% of total respondents showed good satisfaction level regarding the attitude of the service providers of KU which has been fallen down to 69% for other retail shops. 9.8% of the total respondent stated that they are moderately satisfied towards the attitude of the service providers of KU and 22% for other retail shops. Many of the franchisees

working with CARE for a long time and they are respectful to the farmers. Thus satisfaction level is higher for KU in terms of attitude.

Usage of Services:

The figure 17 shows that requirement of veterinary and agricultural service is higher compared to others. The previous livelihood options data is also consistent with this figure. The cattle farmers are more conscious about the diseases of their livestock. This is also because the loss of a cattle is a huge loss for the farmers. Field investigation suggests that requirement of agricultural services is high at farmer's level. The figures in the graph are based on a percentage of total service receiver respondents (370).

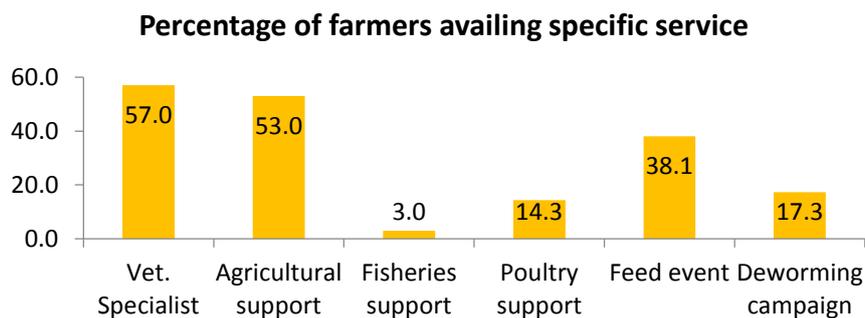


Figure 17: Percentage of farmers availing specific service

Satisfaction level of service receiver

Among the service receiver farmers, the level of good satisfaction is found pretty high (more than 90%) for veterinary, poultry, feed event and deworming campaign (Annex Table 18). It can be concluded from the data that good satisfaction level needs to increase for fisheries sub sector.

Impact of KU Services in farming

The figure 18 shows that satisfaction level is good (more than 90%) for veterinary, poultry etc. services. For fisheries the level of impact needs to improve further, the figure stands at 63.4% currently.

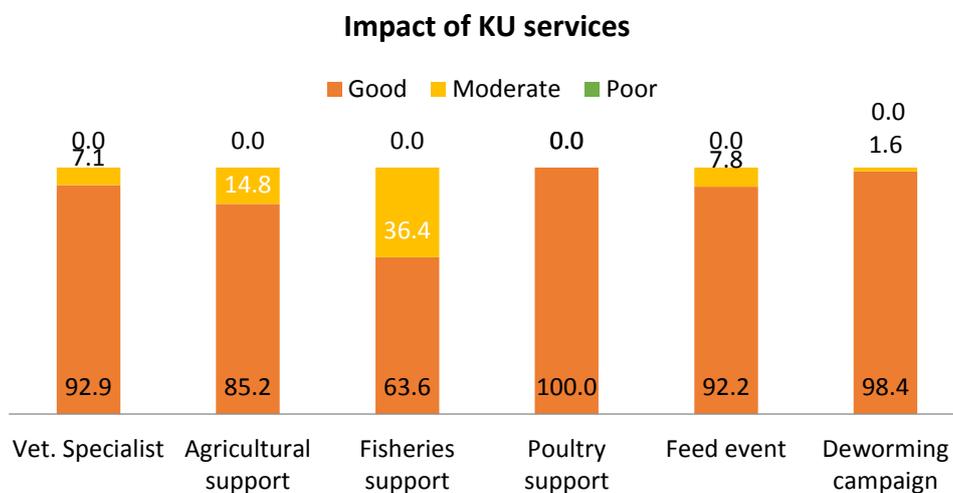


Figure 18: Impact of KU services

Among the respondents, 88% believes that they had a good impact on their farming techniques. 11% of the total respondents reported that they had moderate impact on their farming techniques (Annex Table 19).

The data (Annex Table 20) shows that 91.05% respondent was happy about the available services and among the male respondents 92% are reported to be happy while 87% of the female respondents are reported to be happy with the services.

3.1.6 Social Impact

Women Economic Empowerment (WEE)

WEE indicators data table (Annex table 21) showed 13 broad aspects of their HHs and their status of decision making. The table reveals that around 6% of the total female respondents are able to make their decision alone in every aspect of decision making. 36% of them mentioned that they have made decisions with the help of their husbands or other adult family members. When a discussion with the wife is concerned, 50% of the female reported their husbands make their decision after discussing with them.

Moreover, the table below is also showing the decision making authority of female beneficiaries has increased significantly over the previous year. The situation is not completely in favor of the women, but at least there is a trend for betterment of the women empowerment situation.

Table 6 Trend of Women Economic Empowerment at beneficiary level

Decision Area	Female Alone in 2016	Joint Decision 2016	Female Alone in 2017	Joint Decision 2017
Decides on the use of household money earned	0	46%	9%	39%
Decides on the use of household cash savings	2%	46%	9%	39%
Decides on the taking of a loan	1%	59%	4%	33%
Decides on spending money on education for children	3%	70%	8%	35%
Decides on spending money for health care of family members	7%	66%	6%	41%
Decides on when to have children	1%	79%	4%	36%
Decides on the marriage of your children	0	54%	5%	34%
Decides on asset purchases	0	83%	4%	35%

Mobility:

The table (Annex Table 22) showed the mobility status of the female respondents with broad indicators comprising different areas of travel. To observe the status of their mobility some proxy indicators also used. The table showed that on average 55% of the female respondents can move alone in different places like market, neighbors' home or festivals. 5.9% of them don't need any permission for their mobility, 32.3% thought they need their husbands' help for their mobility and 6.7% thought they need others' help for their mobility.

Participation in Community Level:

The data reveals on average 95% of the total female respondents don't have any strong role in the community level group as they reported "Not Applicable". 1.7% are posted as chairperson of different community groups. .11% of them reported themselves as secretary of community groups, 1.01% of them reported themselves as the cashier and 2.2% of them are committee members. For details see the Annex Table 22.

Table 7 Participation of women at village *salish* meeting

Have you ever attended a Salish meeting in your village?	No	88.9
	Yes	11.1
Did you speak at the meeting	No	92.9
	Yes	7.1

The table showed that only 11.1% attended in Salish meeting (Social system for informal adjudication of petty disputes both civil and criminal, by local notables) in their villages and only 7.1% of the women who participated actually spoke at those meetings.

3.1.7 Qualitative findings from FGD

The cattle farmers feel encouraged when they get a good price of milk and reduce the feed use when milk price becomes lower. Still, dairy farming is more profitable than agriculture, hence farmers are more interested in livestock. The main problem in dairy output market is uncertain market as the large processors suddenly stops purchasing once or twice in a week particularly in monsoon or immediately after Eid vacation. The producers become helpless and forced to sell their milk at a much lower price.

In addition to that dairy farm owners are not knowledgeable about the Digital Fat Testing machine. The farmers complained the reading is always same over the year. The farmers have serious allegation over the reading of fat testing machine in almost every cluster. The milk collector fix rate by his own choice. The farmers are bound to sell to him as there is no other alternate market. Recently their profitability has decreased as feed cost is becoming costlier day by day but milk price is almost the same.

The veterinary services are not readily available in many areas. If the cattle become sick at evening the farmer needs to wait until next morning for the veterinary specialist.

The farmers also learned about UMS in meeting sessions but did not practice it as they consider it as laborious. The respondents try to adopt those technologies whose returns are comparatively higher. The farmers are experienced now they can make necessary adjustment during the different growth stages of the milking cow.

The farmers use cow dung as fuel to cook food during the dry season and stock additional cow dung in a pit to produce manure. For larger sized farms, cow dung management is a problem and they just throw it out.

The main problems in agriculture are the shortage of laborers and cost of production is increasing day by day. Soil fertility is also decreasing due to excess and imbalanced use of chemical fertilizer and also using excessive pesticide due to fear of crop failure. Farmers are also using hormones and vitamins along with fertilizer to get a higher yield. Mechanization can reduce the dependence on human labor.

The farmers use seasonal crop loan mainly during potato season to get lease of additional land. They repay the loan after crop harvest period. The interest rate in commercial and specialized banks is lower but it has a lot of paper works to get the loan. To avoid processing difficulties farmers usually avail loan facilities from MFI and NGOs.

The farmers do copy the technology from lead farmers or user farmers who get a superior result. They discuss among each other about the new product and technology.

The female members of the households are mostly involved in dairy farming and the male partner is mostly involved in agriculture and other livelihood options. The female farmers expressed that male are more knowledgeable as they interact with different people as well as they are experienced. In terms of household work and dairy farm management, women take more responsibility and for money related issues male play prime role. The female members can save some money from milk selling. Women when going to the outside of the village usually go with the husband. Women take individual decision to purchase clothes for herself and children.

Female members in small farm families take part particular activities of crop production. Women are also involved in homestead vegetable farming. Females participate more in maize and potato post-harvest operations.

In case of monetary issue, the males take the decision but share with their female counterpart. Women are more involved in housekeeping and male in economic activities in south-western districts.

Previously women were not involved in input purchase. Due to KU, they are purchasing cattle feed from their own village. The relationship between women farmer with franchisee is good. So they feel comfortable with KU.

The farmers expect diversified products in KU like chaff, bran, salt, medicine, vitamin, seeds, fertilizer etc. as these products are required by them regularly. Most of the cattle farmers want veterinary services from KU at least once in a month. KU was supposed to provide different products and services but only feed is available in newly established KU shops. KU can establish better brand image compared to other input retailers by ensuring relevant services.

Shukmon Begum, a franchisee of Jessore Sadar rightly quoted "I am no more a housekeeper and dairy farmer only, also a trader. I am getting extra income and surrounding farmers respect me more"

3.2 Findings at Franchisee Level:

Many of the franchisees are involved with different other income generating activities like milk agent, paravet doctor etc. Mostly small and female farmers are visiting KU compared to large farmers. The franchisees started their business with cattle feed supplied by CARE. Previously, female farmers were not involved in feed purchase, but after the meetings they are getting involved in feed purchase. Farmers' meeting help franchisees to get more customers. In order to get sales increment, few franchisees also conducted some awareness activities like mike, posturing, leaflets distribution etc. Farmers expect diversified agri-input products (seeds, fertilizer, pesticide, vitamins etc.) and veterinary services as well through KU.

3.2.1 Benefit, Portfolio, and Challenges

The benefit of franchisee:

It is revealed from the in depth interview with the franchisee in the targeted districts that average monthly income of them ranges from BDT 5000 to BDT 20,000. Their sales are increasing day by day with the increasing customer base. The geographic area covered by the franchisees ranges from 4-30 villages. Obviously, they have a fixed customer base as well as a separate floating customers. There are some franchisees that trade some other products along with KU supplied products to generate more income out of the venture.

The franchisees reported that their interaction with different level of people has increased manifold due the activities of KU. As a result, their social dignity has increased. Their suggestions are now acceptable to the surrounding people. Many of the franchisees are involved with different associations like the market committee, mosque committee etc.

The franchisees also got a chance to work with different extension bodies of government like District Livestock Officer (DLO), Upazila Agriculture Officer (UAO), Upazila Fisheries Officer (UFO) etc. during execution of different events organized by KU. Afterwards, these officials accompanied the respective franchisees during their field visits. Thus their acceptability has increased at farmers' level.

Portfolio:

Every franchisee started their business with the cattle feed. Gradually they are diversifying their portfolio as per the strategic decision of KU. Cattle floor mat is an innovative product for dairy farmers in the targeted areas. The franchisee who have paravet experience, also sell medicines, vaccines, vitamins etc. Recently some experienced franchisees started selling of agro machinery and equipment like the sprayer, chopping machine, foot pump, power tiller etc. Some of them also started to sell poultry feed, fish feed and fingerlings periodically. Some franchisees in vegetable production areas also sell fertilizer though it is a slow item. Farmers do not like loose organic fertilizer (vermin-fertilizer) that's why the franchisees do not sell this item. For machinery, the franchisees took order from farmers then place it to CARE. Moreover, some franchisees started seeds business from last year particularly for potato and rice seeds.

Challenges:

KU is providing quality feed but some farmers are getting better output from few other feed. So KU feed quality needs to improve to get a higher market share. Many of the franchisees could not provide technical support to crop and fish farmers as they do not have adequate knowledge on these issues. In that case, they connect the farmers with the respective resource personnel. The interviewed franchisees expressed that there is a positive correlation between events in the respective areas and increased sales. For the training events they still depend on KU team and resource personnel. A significant number of franchisees who are involved with CARE for a long time have experience solely on livestock. They do not have the capacity to suggest farmers on the regular problems in agriculture, poultry, and fisheries. Thus overall input share is low for the KU.

Moreover, Artificial Insemination practice can increase their business but only few of them can do that. In some areas local para-vet service is absent and as a result the interviewed franchisees felt the requirement of a paravet doctor in their areas. According to KU franchisees, they could not include the medicines, vaccines, vitamins etc. in their portfolio due to the absence of local para-vet.

Sometimes the franchisees fail to restock products on time and the unavailability of the products lead to customer dissatisfaction. Ensuring delivery of products to franchisees on time would mitigate dissatisfaction among farmers. Also, due to lack of technical knowledge among the franchisees, they fail to answer questions from farmers which can be addressed by arranging product and agricultural training.

The franchisees are not directly linked with the input suppliers/companies so information gap can happen. Few franchisees reported crop failure due to the relevant technical information gap. In those areas sales of seeds is comparatively lower.

KU wants to promote organic fertilizer for safe and green agriculture. The franchisees are demanding to introduce commercial fertilizer, since they often find difficulties as the farmers consider their traditional fertilizer is sufficient. In reality, farmers are using inferior quality organic fertilizer produced in their household.

3.3 Success Stories:

“KRISHI UTSHO” opens new dimensions for Shafiqul in agriculture & cattle farming

Shafiqul Islam from Bogra used to run a dairy farm with four cattle. He also cultivated rice, potato and other vegetables in his farm land to supplement the modest income from his dairy farm. He always had a dream of running a large dairy farm, however the meager return from the dairy farm was only sufficient to bear his day to day expenses. He could not earn a good return from agriculture cultivation as he was not knowledgeable about the benefits, usage and application of commercial inputs. His income was spent mostly to bear the day to day expenses of his five-member family.



Two years back he heard the name of KU and became interested to attend the campaign organized by KU. He attended a feed campaign meeting in his village where he was informed about the benefits of using commercial feeds. He learnt that he can earn more if he used commercial feed instead of traditional feed as the commercial feed has high nutritional value. He also learnt about the proper feed management of dairy cows which would increase the milk of the cows. This made him interested about commercial feed and he met a local franchisee to purchase commercial feed. He decided to trial the commercial feed in his farm.

Within one month he noticed that the cows were producing more milk than before. He also used coconut oil cake as per the suggestion of the franchisee to increase the fat content of the cow's body, as the price of milk solely depends on the fat content of cow milk. After getting tremendous results, Shafiqul joyfully claimed that: "The fat content of my cow is the highest among all cows in my village." He now gets 5 liters more than the daily 20 liters he used to get using traditional feed which translates into additional monthly income of BDT 4,125 (USD 51.56). Shafiqul also observed his cows were in heat after 40 days of giving birth. Before feeding the commercial feed, this period was around 6 months. He believes the KU feed may have some biochemical (hormonal) effect over reproduction capacity.

The cow dung produced from the cattle also brought benefits for him as he believes cow dung from the KU cattle contains high plant nutrients. He used the cow dung on his potato field and got 100 mounds of table potato from thirty-three decimal of land whereas in the last year, from the same land, he got 80 mounds⁸ of products. The increased production of 20 mounds translated into an additional income of BDT 7,500 (USD 93.75). According to him, "Additional production was only possible due to the quality of seeds purchased from KU."

“Now I can move forward to invest more to enlarge my cattle farm and agricultural land.”

⁸ 1 Mound = 40 KG

With his additional income from the dairy farm and agriculture, he has purchased 14.5 decimals of land recently. Also, he is reconstructing his house gradually with bricks instead of mud. His wife is also involved in cattle farming along with housekeeping. She manages the dairy firm when her husband remains busy with crop cultivation. They can also buy new clothes for their children with their income. Shafiqul believes that KU made all these positive impacts in his life.

Transformation of a milk van puller to a successful franchisee

Md. Ferdous Alam used to be a van puller who transported the milk of the dairy farmers to the collection points. As he saw that acting as a commission agent will be more profitable than van pulling, he started to buy the milk from small farmers and sell them to the collection points. Day by day, he increased his customer base and had around 250 dairy farmers in 2015.



In 2015 he got involved with KRISHI UTSHO and got selected as one of the franchisees of this project. KU trained him on improved dairy cultivation so that he could provide technical support to his dairy farmers. The project also supplied him with commercial cattle feed to sell to his customers. With the support of KU, he established an agriculture input shop where he sells cattle feed, seeds, chopper machine, foot pump, sprayer, cattle mat etc.

With the establishment of the input shop, he has increased his customer base to around 550 farmers of whom 500 are women. He has noticed that after using the commercial feed, the daily milk production of the small dairy farmers has increased. Seeing the benefits, more and more dairy farmers have approached him to know about the benefits and application of the commercial feed. Ferdous Alam claimed that local farmers received a number of benefits from KU. According to him,

“The establishment of an input shop has reduced the transportation cost & time of the dairy farmers. Before they needed to go to the local market to buy inputs, now they can buy from my shop which is in my locality. I even, sometimes, deliver the inputs to the doorsteps of the dairy farmers through my milk collection channel.”

Before having linkage with KU, he used to collect around 800 liters of milk daily, now he collects around 1,800 liters. As he has almost doubled his customer base through KU, he now earns around BDT 75,000 (USD 937.5) more from his milk collection business monthly. He also collects more milk from the dairy farmers who are using the commercial feed. He earns an additional income of BDT 25,000 (USD 312.5) through the sale of inputs from his shop. Seeing his success, a new feed company from Gazipur has approached him to act as their distributor.

But he feels the necessity of a livestock doctor in his locality as many farmers come to him with a number of problems but it is difficult for him to provide the solutions to all the problems.

He has plans to expand his input business. He wants to sell large agriculture machinery such as tractors. Besides, he is targeting to sell 100 MT of potato seed in the upcoming season to ensure quality seed in his locality. From this year, he is also selling rice seeds after getting confirmation of the germination to avoid any failure at field level. He wants to ensure services for cattle farmers by tagging a veterinary doctor in KU shop so that the dairy farmers get good advice. If he can appoint a livestock doctor, then he will also add medicine and vaccines in his product category.

Shukmon Begum - A Symbol of Women Economic Empowerment

Shukmon Begum, a dairy farmer from Potengali Village Jessore Sadar, attended a training program on improved cattle management earlier this year. In the training program, one of the sessions was conducted by a KU representative who discussed about the business opportunities with Krishi Utsho. He described the business startup process and encouraged the participants to join the program. She found it very promising and immediately discussed with her family members. She also took feedback from her neighbors who were cattle farmers and expressed the need of the KU products in the village. Soon she communicated with the KU representative and started her new venture from May 2017.

Before becoming a franchisee, Shukmon Begum was a dairy farmer and home maker. She had no significant contribution to the family income and almost no involvement in family decision making process. After she got involved in feed business and started contributing to family through her income, she feels her opinion is more valued in family decision making process. At the same time, it has helped her to emerge as an opinion leader among her female customer base.

As she is quite new in the franchisee program of KU, CARE Bangladesh is providing her with feed on 15-days credit support to keep her encouraged and motivated. She pays for the products immediately after sales to KU. Currently, she sells cattle feed only and has a small base of regular customers (20-25 cattle farmers) where most of them are female. She now has more interaction with people which has helped her to increase her confidence and cattle related knowledge. She is also paving the path for aspiring female entrepreneurs in her locality.

Shukmon Begum received good response on her products and plans to get more products from CARE to expand her business. She feels capacity building training from CARE on KU products and services would help her to connect easily with her customers and so that she can provide technical support as an additional service.

4. Recommendation and Way forward:

This study informs about current status, various issues and components of “Krishi Uthsho” project. At the same time, it identifies some important issues which could be used for designing the interventions or similar projects. The recommendations are based on field observations and suggestions from interviewed farmers and franchisees. These are grouped into two areas -- Economic aspects and Social aspects.

4.1 Economic Aspects

Involve private input companies to promote improved technologies:

Recently private sectors are dominant in input markets and related technology dissemination activities. The private sector can ensure availability of the inputs in the market. KU does not have own products, they get products from input companies and enterprises. Private companies also promote their products in different geographic areas. So the linkage between those companies and the franchisees will contribute to the availability of product and relevant technologies in targeted villages. KU/CARE Bangladesh can take multiple initiatives such as engaging franchisees in the distribution networks of other companies, capacity building of the franchisees in terms of product and relevant technology by the companies, promotional support to boost up the sales of the franchisees etc. Thus, KU will be in a sustainable position after project phase out and can transform it as a social enterprise.

Develop capacities of franchisees: Most of the franchisees expressed that they are not capable of providing technical support to the farmers particularly in crops and fisheries subsectors. The study data also indicates that KU has a scope to contribute more in crop and fish sub sectors. So the KU management can take initiative to make the franchisees knowledgeable on quality seeds, improved crop management and crop protection activities, appropriate harvesting and post-harvest operations. If the franchisees become knowledgeable on required technical aspects, they will be able to serve the farmers more effectively (as an embedded service). Thus their customer coverage will be increased with regards to seeds, fertilizer, pesticide etc. Currently, the farmers of the respective areas are mostly dependent on other input retailers for information.

The female franchisees feel that male franchisee are more knowledgeable in agri-input business. It would be beneficial for the female franchisees if a separate capacity building session is introduced especially for them.

Promote improved organic fertilizer at the household level: The franchisees who are trying to sell organic fertilizer are facing difficulties. The customer base of commercial organic fertilizer is insignificant at present. The respective franchisees considered organic fertilizer as the slowest item. The strategy of CARE is to promote safe agriculture with judicious use of agro chemicals. In this regard, KU can engage franchisees in activator/inoculant business for organic fertilizer production.

Trichoderma- a soil borne beneficial fungus can act as an activator. This activator is commercially available at Rural Development Academy (Bogra). It can decompose organic materials within 30-40 days whereas it takes several months in current farmers' practices.

The franchisees can sell Trichoderma activator in their customer base so that farmers can produce quality organic fertilizer easily with their available organic materials (straw, kitchen waste, cow dung etc.) at the household level. The farmers particularly vegetable and potato farmers are using compost which is produced at their household. The quality of the traditional compost produced in farmers household is low as its exposed in rain and sun for 3-4 months. Moreover, Trichoderma has a bio-pesticidal effect which will reduce pesticide use in crop fields. RDA usually trains up service providers

and farmers on Tricho-compost fertilizer production technology. Production of Tricho-compost at household level will involve more female members in the production process. There are cases in Bogra where producers are selling Tricho-compost within the community. KU franchisees can also enter into this business to cater new market opportunity.

To motivate farmers regarding usage of organic fertilizer KU should conduct promotional activities like demonstration followed by field days at community level. KU can offer range of organic fertilizers (packed commercial organic fertilizer, Trichoderma enriched commercial organic fertilizer, vermi-compost, Trichoderma activator for compost production at household level etc.) to satisfy the need of different categories of farmers.

Conduct needs assessment study for inputs: The interviewed franchisees are currently selling commercial feeds for the cattle but some regular items (e.g. chaff, bran, oil cake etc.) are absent there. As a result, the cattle farmers need to go to other input shops for these regular inputs. The farmers in the targeted areas want all types of inputs in the franchise to save their time and money. So KU can conduct a need assessment study to select the range of products for the respective area. The appropriate product portfolio required for farmers will ensure sustainability of franchisees through increased trade volume and customer base.

Conduct trial to select the suitable feed for the cattle farmers: Krishi Utsho promoted a particular branded feed for the cattle farmers since its inception. The interviewed farmers and franchisees expressed that recently there are other commercial feeds in the market, which has better quality compared to KU supplied feed. As a consequence, few farmers have already switched to those feeds knowing the benefit from their neighboring farmers. So KU can conduct a trial to find more suitable feed brands and offer multiple brands at the franchise considering both the price and quality of the feed.

Promote range of customized machinery service: Recently KU is selling some regular agri machinery like power tiller, chopper machine, foot pump etc. The interviewed farmers expressed that they are facing difficulties for the shortage and high wages of laborers during particular stages of the cropping season. For instance, harvesting cost of rice is increasing every year. On the other hand, “Combined harvester” which is available in the market is not affordable by the individual farmer. This machine can do harvest, drying, grading and bagging within a very short time. So franchisees can provide this service in the rice based cropping patterned areas (e.g. Rangpur Sadar, Bogra and Sirajganj). This modern machine can reduce the cost of production significantly and franchisees will be able to earn more money.

Involve more female franchisee: One of the main objectives of KU is to ensure availability of agri inputs among small farmers particularly female. Considering the socio cultural context of Bangladesh female farmers feel comfortable with the same counterpart. Still, cattle farmers are the main customer of KU and female farmers are actively involved in cattle farming. To serve a number of female farmers KU should engage a number of female franchisee at the community level. Though KU is trying to involve female franchisee still the number is very low because of social barrier. Community level dialogue might improve the perception about engaging women in agri-business.

4.2 Social Aspects

Customized training for female franchisees: As the male franchisees have been involved in these types of business for comparatively longer period of time, they can utilize their experience for running their business. Female franchisees are comparatively new in the market and had less exposure to business. As a result, the female franchisees consider male franchisees more knowledgeable in agri-

input business compared to them. It would be beneficial for the female franchisees if a separate and customized (more in-depth) capacity building session (on running business and agriculture) is introduced especially for them. Moreover, comparatively newer intervention area such as Jessore and Sathkhira need intensive training for the female franchisees.

Develop gender focused content and incorporate in project intervention: It has been evident that women participation level at the community level are very weak. Although they have gained more authority in their decision-making process. Sensitization of family members are required for mainstreaming women in this sector. KU/CARE can develop awareness building contents that can be delivered through different events and publications. Through this initiative, the actors will be sensitized in terms of gender aspects. Thus, it might increase the mobility of women within and outside their residential locality compared to current situation. Also, it is required to deliver the balanced nutrition focused messages in different events as female members are taking a bit less diversified food items (e.g. fruits) compare to male partners.

Inclusion of young, educated franchisee: Due to lack of education, few of the franchisees fail to update themselves with the new upcoming technologies. As a result, while retailing the agro-inputs, they cannot add value by sharing technical knowledge with the farmers, which impedes the overall development of the program. It is advisable to select educated, young, energetic, entrepreneur-minded franchisees who would spontaneously transfer agro-inputs related knowledge with the target group to assist them further. They can also learn and contribute to capacity development of the farmers more effectively if they are provided training compared to less educated franchisees.

Capacity building of the female beneficiaries: According to the opinion of the female farmers, since they are socially restricted within households and have less interaction outside the family members, they are less knowledgeable compared to their male counterparts. They voiced their need for a more focused and need based training on inputs and agriculture technologies. Involvement of young female beneficiaries might be more effective to transfer product and relevant technology at the household level.

Annex:

Annex 1: Data Tables:

center							gen		All
Rangpur	Bogra	Siraganj	Pabna	Jessore	Satkhira	Male	Female		
43	43	43	39	37	38	43	39	42	

	center						gender		All
	Rangpur	Bogra	Siraganj	Pabna	Jessore	Satkhira	Male	Female	
Upto 25	0.0	8.2	3.3	4.5	5.6	23.8	7.4	7.1	7.3
26 to 35	31.0	28.0	25.0	40.9	44.4	28.6	26.1	38.4	29.3
36 to 45	37.9	23.7	36.7	36.4	38.9	14.3	26.9	30.3	27.7
46 to 55	17.2	22.4	21.7	9.1	11.1	28.6	21.9	18.2	20.9
More than 55	13.8	17.7	13.3	9.1	0.0	4.8	17.7	6.1	14.7
Base	29	232	60	22	18	21	283	99	382

	Rangpur	Bogra	Siraganj	Pabna	Jessore	Satkhira	Male	Female	All
Illiterate	37.9	23.3	23.3	4.5	22.2	19.0	22.6	24.2	23.0
Class one	0.0	3.0	11.7	9.1	0.0	0.0	5.7	0.0	4.2
Class Two	0.0	2.6	6.7	0.0	0.0	0.0	1.8	5.1	2.6
Class Three	0.0	4.3	10.0	4.5	5.6	14.3	6.0	4.0	5.5
Class Four	3.4	4.7	6.7	9.1	0.0	4.8	4.6	6.1	5.0
Class Five	13.8	12.1	6.7	36.4	16.7	19.0	12.0	17.2	13.4
Class Six	0.0	4.7	3.3	0.0	11.1	0.0	3.9	4.0	3.9
Class Seven	6.9	3.0	0.0	4.5	5.6	9.5	1.1	10.1	3.4
Class Eight	17.2	7.3	5.0	27.3	11.1	4.8	6.0	17.2	8.9
Class Nine	3.4	12.9	8.3	4.5	5.6	9.5	11.0	9.1	10.5
SSC/ Equivalent	10.3	11.2	11.7	0.0	5.6	4.8	13.1	1.0	9.9
HSC/ Equivalent	3.4	7.8	5.0	0.0	5.6	4.8	8.1	1.0	6.3
Honors/ Equivalent	3.4	2.6	1.7	0.0	11.1	9.5	3.9	1.0	3.1
Masters/Equivalent	0.0	0.4	0.0	0.0	0.0	0.0	0.4	0.0	0.3
Base - All Respondent	29	232	60	22	18	21	283	99	382

Table 4 Number of earning family members

	Male	Female	All
Total Family Size	5	4	5
Family Size (Male)	2	1	2
Family Size (Female)	2	1	1
Family Size (Son)	1	1	1
Family Size (Girl)	1	1	1
Number of Earning Members (Total)	2	2	2
Number of Earning Members (Male)	1	1	1
Number of Earning Members (Female)	1	1	1

Table 5 Household income in percentage by category

	Count	Male	Female	All
		Yearly Income	Yearly Income	Yearly Income
Beef fattening and dairy	359	40.1	35.4	39.1
Poultry	294	3.4	2.4	3.2
Crops	338	21.4	24.1	22.0
Fisheries	50	3.3	3.8	3.4
Laborers	110	5.8	7.9	6.3
Business	100	15.2	8.8	13.8
Richshaw/van pulling	19	1.4	2.1	1.6
Handicrafts	17	0.4	1.0	0.5
Remittance	9	2.5	2.7	2.6
Service & 11 same	38	5.0	6.8	5.4
Union Parisad Member	2	0.0	0.3	0.1
Private Tuition	3	0.1	.	0.1
Non Agriculture Labor: /Mason/ Katmistri/Trac Driver/CNG Driver/ Coach Driver/ baik Driver	8	0.7	2.7	1.1
Pension	2	0.1	.	0.1
Land measurement (Amin)	1	.	1.0	0.2
Online Business	1	.	1.1	0.2
Lease Land	2	0.2	.	0.2
Help from relatives	2	0.1	.	0.1
Base - All Respondent	382			

Table 6 Family expenditures

Expenditure sources	Total			
	Last month expenditure	Last Month Contribution	Last year expenditure	Last Year Contribution
Food	6,853	58%	79,609	65%
Cloths	1,399	12%	9,180	7%
Education	1,430	12%	15,393	13%
Health care	1,344	11%	9,515	8%
Communication	871	7%	9,373	8%
Total	11,897	100%	123,070	100%

Table 7 Utilization patterns of saving

Utilization Areas	Male	%	Female	%	All	%
Land purchase	152,903	26%	207,727	42%	167,262	28%
House construction/renovation	82,064	14%	36,273	7%	67,464	11%
Investment in livelihood options	59,777	10%	50,225	10%	56,925	10%
In-cash (either in hand/institute)	46,606	8%	41,779	8%	45,472	8%

Personal expense : Perform Hajj/wedding	83,333	14%	.	0%	83,333	14%
Released mortgaged land	69,583	12%	113,333	23%	78,333	13%
Deposited in the association	.	0%	10,000	2%	10,000	2%
Deposited to the Bank/ Insurance	88,000	15%	30,000	6%	79,714	13%
Deposited in the NGO	12,667	2%	8,250	2%	10,458	2%
Total	594,933	100%	497,587	100%	598,961	100%

Table 8: Sources of loan

		Male	Female	All
Relative, neighbors etc.	With interest	34,667	10,000	31,143
	Without interest	10,804	7,033	9,316
Mohajan, samity, mortgage etc.	With interest	18,691	27,500	20,046
	Without interest	73,286	15,000	66,000
MFI/NGO	With interest	43,663	44,036	43,771
Bank	With interest	86,250	36,600	76,320

Table 9 Food Intake status

		Male	Female	All
Cereals	No	0.0	0.0	0.0
	Yes	100.0	100.0	100.0
White Roots and Tubers	No	0.0	0.0	0.0
	Yes	100.0	100.0	100.0
Vitamin A Rich Vegetables and Tubers	No	9.5	5.1	8.4
	Yes	90.5	94.9	91.6
Dark Green Leafy Vegetables	No	0.0	0.0	0.0
	Yes	100.0	100.0	100.0
Other Vegetables	No	9.2	10.1	9.4
	Yes	90.8	89.9	90.6
Vitamin A Rich Fruits	No	8.5	15.2	10.2
	Yes	91.5	84.8	89.8
Other Fruits	No	35.0	39.4	36.1
	Yes	65.0	60.6	63.9
Organ Meat	No	71.0	69.7	70.7
	Yes	29.0	30.3	29.3
Flesh Meats	No	48.4	56.6	50.5
	Yes	51.6	43.4	49.5
Eggs	No	8.5	6.1	7.9
	Yes	91.5	93.9	92.1
Fish and Seafood	No	48.8	49.5	49.0
	Yes	51.2	50.5	51.0
Legumes, Nuts and Seeds	No	3.9	4.0	3.9
	Yes	96.1	96.0	96.1
Milk And Milk products	No	12.4	14.1	12.8
	Yes	87.6	85.9	87.2
Oils and Fats	No	0.0	0.0	0.0
	Yes	100.0	100.0	100.0
Sweets	No	4.6	9.1	5.8
	Yes	95.4	90.9	94.2

Spices, Condiments, Beverages	No	0.4	0.0	0.3
	Yes	99.6	100.0	99.7
Base - All Respondent		283	99	382

Table 10: Sources of information for technology transfer

		Male	Female	All
Lead Farmer	No	38.5	39.4	38.7
	Yes	61.5	60.6	61.3
Govt. extension body	No	84.5	94.9	87.2
	Yes	15.5	5.1	12.8
KRISHI UTSHO	No	21.2	22.2	21.5
	Yes	78.8	77.8	78.5
Other input retailers/service provider	No	58.0	69.7	61.0
	Yes	42.0	30.3	39.0
Neighbors/Friends/Relatives	No	9.2	9.1	9.2
	Yes	90.8	90.9	90.8
Base - All Respondent		283	99	382

Table - 11 Frequency of purchase a quarter of the year (Ref. Q9 & Q10)

Name	Valid Number (Count)		sex				All	
			Male		Female			
	KU	Others	Q9	Q10	Q9	Q10	Q9	Q10
Cattle feed	340	228	8	8	7	6	7	8
AI service	72	57	1	1	1	1	1	1
Seeds	50	273	2	2	2	2	2	2
Fertilizer	36	306	4	3	2	3	4	3
Pesticide	15	276	2	3	1	2	2	2
Agro tools	35	54	1	1	1	1	1	1
Fish feed	12	11	4	3	6	3	4	3
Poultry feed	6	21	2	4	2	3	2	4
Medicine	173	163	3	2	2	3	2	2
Vaccine	70	47	1	1	1	2	1	1
Agricultural service	103	82	2	1	3	1	2	1
Cattle floor mats	40	0	2	.	2	.	2	.

Table-12 Distance of KU and other shop (km)

	Valid Number (Count)		sex				All	
			Male		Female			
	Q9	Q10	Q9	Q10	Q9	Q10	Q9	Q10
Cattle feed	247	224	1	2	1	2	1	2
AI service	60	55	1	3	1	3	1	3
Seeds	38	271	1	2	2	2	1	2
Fertilizer	29	303	1	2	1	2	1	2
Pesticide	11	274	1	2	1	2	1	2
Agro tools	28	54	1	2	1	2	1	2
Fish feed	10	11	1	1	0	1	1	1
Poultry feed	6	21	1	3	2	2	1	3

Medicine	127	161	1	2	1	2	1	2
Vaccine	58	46	1	4	1	3	1	3
Agricultural service	77	82	1	3	1	4	1	3
Cattle floor mats	37	0	1	.	1	.	1	.

Table 13 Money spent on travelling for KU and other shops

	Valid Numbdr (Count)		sex				All	
	Q9	Q10	Male		Female		Q9	Q10
			Q9	Q10	Q9	Q10		
Cattle feed	172	209	8	18	9	20	8	19
AI service	19	53	5	20	10	23	6	21
Seeds	24	197	10	14	11	14	11	14
Fertilizer	21	241	14	16	18	15	15	16
Pesticide	7	189	17	14	6	12	11	14
Agro tools	23	54	9	17	7	24	8	18
Fish feed	8	9	13	14	10	33	12	19
Poultry feed	2	18	0	18	32	18	11	18
Medicine	36	140	3	16	3	18	3	16
Vaccine	7	45	1	21	2	19	1	20
Agricultural service	18	75	1	19	5	21	2	19
Cattle floor mats	27	0	7	.	10	.	8	.

Table 14 Time spent on travelling (minutes) for KU and other shops

	Valid Numbdr (Count)		sex				All	
	Q9	Q10	Male		Female		Q9	Q10
			Q9	Q10	Q9	Q10		
Cattle feed	340	228	17	28	17	28	17	28
AI service	72	57	18	38	25	46	19	40
Seeds	50	273	19	28	22	25	20	27
Fertilizer	36	306	16	28	32	25	21	27
Pesticide	15	276	26	28	37	26	32	28
Agro tools	35	54	19	27	21	26	19	27
Fish feed	12	11	21	15	18	30	20	19
Poultry feed	6	21	12	30	28	20	18	27
Medicine	173	163	17	30	16	30	17	30
Vaccine	70	47	16	44	18	31	16	42
Agricultural service	103	82	19	32	19	30	19	31
Cattle floor mats	40	0	17	.	21	.	17	.

Table 15 Customers feedback quality of products

		Male		Female		All	
		Q9	Q10	Q9	Q10	Q9	Q10
Cattle feed	Good	81.0	70.5	82.6	57.7	81.5	67.5
	Moderate	18.5	29.5	17.4	42.3	18.2	32.5
	Poor	0.4	0.0	0.0	0.0	0.3	0.0
Base		248	176	92	52	340	228

AI service	Good	90.7	56.8	100.0	53.8	93.1	56.1
	Moderate	9.3	40.9	0.0	46.2	6.9	42.1
	Poor	0.0	2.3	0.0	0.0	0.0	1.8
Base		54	44	18	13	72	57
Seeds	Good	65.4	59.0	62.5	61.9	64.0	59.7
	Moderate	30.8	40.5	37.5	38.1	34.0	39.9
	Poor	3.8	0.5	0.0	0.0	2.0	0.4
Base		26	210	24	63	50	273
Fertilizer	Good	80.8	68.5	60.0	69.0	75.0	68.6
	Moderate	19.2	31.1	40.0	31.0	25.0	31.0
	Poor	0.0	0.4	0.0	0.0	0.0	0.3
Base		26	235	10	71	36	306
Pesticide	Good	85.7	72.8	50.0	74.6	66.7	73.2
	Moderate	14.3	27.2	50.0	25.4	33.3	26.8
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		7	213	8	63	15	276
Agro tools	Good	96.4	82.2	100.0	100.0	97.1	85.2
	Moderate	3.6	17.8	0.0	0.0	2.9	14.8
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		28	45	7	9	35	54
Fish feed	Good	70.0	75.0	100.0	33.3	75.0	63.6
	Moderate	30.0	25.0	0.0	66.7	25.0	36.4
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		10	8	2	3	12	11
Poultry feed	Good	75.0	73.3	50.0	66.7	66.7	71.4
	Moderate	25.0	26.7	50.0	33.3	33.3	28.6
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		4	15	2	6	6	21
Medicine	Good	90.2	71.2	95.0	76.3	91.3	72.4
	Moderate	9.8	28.8	5.0	23.7	8.7	27.6
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		133	125	40	38	173	163
Vaccine	Good	93.9	75.0	95.2	71.4	94.3	74.5
	Moderate	6.1	25.0	4.8	28.6	5.7	25.5
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		49	40	21	7	70	47
Agricultural service	Good	96.1	80.6	88.9	75.0	94.2	79.3
	Moderate	3.9	19.4	11.1	25.0	5.8	20.7
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		76	62	27	20	103	82
Cattle floor mats	Good	94.1	0.0	100.0	0.0	95.0	0.0
	Moderate	5.9	0.0	0.0	0.0	5.0	0.0
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		34	0	6	0	40	0

Table 16 Attitude of service providers

	Male	Female	All
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		Q9	Q10	Q9	Q10	Q9	Q10
Cattle feed	Good	95.2	80.1	92.4	78.8	94.4	79.8
	Moderate	4.8	19.9	7.6	21.2	5.6	20.2
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		248	176	92	52	340	228
AI service	Good	100.0	70.5	100.0	61.5	100.0	68.4
	Moderate	0.0	29.5	0.0	38.5	0.0	31.6
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		54	44	18	13	72	57
Seeds	Good	80.8	77.6	79.2	71.4	80.0	76.2
	Moderate	19.2	22.4	20.8	28.6	20.0	23.8
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		26	210	24	63	50	273
Fertilizer	Good	76.9	75.3	90.0	73.2	80.6	74.8
	Moderate	23.1	24.7	10.0	26.8	19.4	25.2
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		26	235	10	71	36	306
Pesticide	Good	85.7	80.3	87.5	74.6	86.7	79.0
	Moderate	14.3	19.7	12.5	25.4	13.3	21.0
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		7	213	8	63	15	276
Agro tools	Good	85.7	82.2	71.4	77.8	82.9	81.5
	Moderate	14.3	17.8	28.6	22.2	17.1	18.5
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		28	45	7	9	35	54
Fish feed	Good	80.0	75.0	100.0	66.7	83.3	72.7
	Moderate	20.0	25.0	0.0	33.3	16.7	27.3
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		10	8	2	3	12	11
Poultry feed	Good	100.0	86.7	100.0	83.3	100.0	85.7
	Moderate	0.0	13.3	0.0	16.7	0.0	14.3
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		4	15	2	6	6	21
Medicine	Good	97.0	72.0	100.0	65.8	97.7	70.6
	Moderate	3.0	28.0	0.0	34.2	2.3	29.4
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		133	125	40	38	173	163
Vaccine	Good	98.0	67.5	100.0	71.4	98.6	68.1
	Moderate	2.0	32.5	0.0	28.6	1.4	31.9
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		49	40	21	7	70	47
Agricultural service	Good	98.7	75.8	77.8	70.0	93.2	74.4
	Moderate	1.3	24.2	22.2	30.0	6.8	25.6
	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		76	62	27	20	103	82
Cattle floor mats	Good	88.2	0.0	66.7	0.0	85.0	0.0
	Moderate	11.8	0.0	33.3	0.0	15.0	0.0

	Poor	0.0	0.0	0.0	0.0	0.0	0.0
Base		34	0	6	0	40	0

Table 17 Services of KU availed by farmers

		sex		All
		Male	Female	
Vet. Specialist	Yes	100.0	100.0	100.0
	No	0.0	0.0	0.0
Base		158	53	211
Agricultural support	Yes	100.0	100.0	100.0
	No	0.0	0.0	0.0
Base		145	51	196
Fisheries support	Yes	100.0	100.0	100.0
	No	0.0	0.0	0.0
Base		8	3	11
Poultry support	Yes	100.0	100.0	100.0
	No	0.0	0.0	0.0
Base		41	12	53
Feed event	Yes	99.1	100.0	99.3
	No	0.9	0.0	0.7
Base		107	34	141
Deworming campaign	Yes	100.0	100.0	100.0
	No	0.0	0.0	0.0
Base		42	22	64

Table 18 Satisfaction level for KU services

		sex		All
		Male	Female	
Vet. Specialist	Good	97.5	96.2	97.2
	Moderate	2.5	3.8	2.8
	Poor	0.0	0.0	0.0
Base		158	53	211
Agricultural support	Good	91.0	84.3	89.3
	Moderate	8.3	15.7	10.2
	Poor	0.7	0.0	0.5
Base		145	51	196
Fisheries support	Good	75.0	33.3	63.6
	Moderate	25.0	66.7	36.4
	Poor	0.0	0.0	0.0
Base		8	3	11
Poultry support	Good	100.0	100.0	100.0
	Moderate	0.0	0.0	0.0
	Poor	0.0	0.0	0.0
Base		41	12	53
Feed event	Good	99.1	100.0	99.3
	Moderate	0.9	0.0	0.7

	Poor	0.0	0.0	0.0
Base		107	34	141
Deworming campaign	Good	100.0	100.0	100.0
	Moderate	0.0	0.0	0.0
	Poor	0.0	0.0	0.0
Base		42	22	64

Table 19 Impact level of KU for services in farming practices

		sex		All
		Male	Female	
Vet. Specialist	Good	93.7	90.6	92.9
	Moderate	6.3	9.4	7.1
	Poor	0.0	0.0	0.0
Base		158	53	211
Agricultural support	Good	87.6	78.4	85.2
	Moderate	12.4	21.6	14.8
	Poor	0.0	0.0	0.0
Base		145	51	196
Fisheries support	Good	75.0	33.3	63.6
	Moderate	25.0	66.7	36.4
	Poor	0.0	0.0	0.0
Base		8	3	11
Poultry support	Good	100.0	100.0	100.0
	Moderate	0.0	0.0	0.0
	Poor	0.0	0.0	0.0
Base		41	12	53
Feed event	Good	95.3	82.4	92.2
	Moderate	4.7	17.6	7.8
	Poor	0.0	0.0	0.0
Base		107	34	141
Deworming campaign	Good	97.6	100.0	98.4
	Moderate	2.4	0.0	1.6
	Poor	0.0	0.0	0.0
Base		42	22	64

Table 20 Comparison (before and after)

		sex		All
		Male	Female	
Vet. Specialist	Happy	94.3	94.3	94.3
	Unhappy	5.7	5.7	5.7
Base		158	53	211
Agricultural support	Happy	92.4	96.1	93.4
	Unhappy	7.6	3.9	6.6
Base		145	51	196
Fisheries support	Happy	75.0	33.3	63.6
	Unhappy	25.0	66.7	36.4

Base		8	3	11
Poultry support	Happy	100.0	100.0	100.0
	Unhappy	0.0	0.0	0.0
Base		41	12	53
Feed event	Happy	94.4	97.1	95.0
	Unhappy	5.6	2.9	5.0
Base		107	34	141
Deworming campaign	Happy	100.0	100.0	100.0
	Unhappy	0.0	0.0	0.0
Base		42	22	64

Table 21 Women Empowerment

	can decide alone	can decide with husband or adult male family member	Not involved in decision	Not applicable
Decides on the use of household money earned	9.1	39.4	1.0	0.0
Decides on the use of household cash savings	9.1	39.4	1.0	2.0
Decides on the taking of a loan	4.0	33.3	1.0	10.1
Decides on spending money education for your children	8.1	35.4	0.0	6.1
Decides on spending money for health care of family members	6.1	41.4	1.0	0.0
Decides on when to have children	4.0	36.4	0.0	5.1
Decides on the marriage of your children (expanse, age and partner)	5.1	34.3	0.0	22.2
Decides on asset purchases (eg type, amount)	4.0	35.4	1.0	6.1
Decides on input purchase and new technology adoption	4.0	27.3	1.0	10.1
Buying small food items, groceries	29.3	34.3	1.0	0.0
Buying clothing for yourself and your childre	9.1	42.4	0.0	1.0
Buying or selling jewellery	6.1	27.3	0.0	16.2
Buying or selling major household asets (land, livestock, crops etc.)	4.0	38.4	0.0	1.0

Table 22 Mobility

Are you allowed to travel to the local market to buy things	No permission	5.1
	Alone	56.6
	With Husband	34.3
	With others (father, brother etc)	4.0
Are you allowed to travel to the local	No permission	13.1

fair, amusement event	Alone	38.4
	With Husband	42.4
	With others (father, brother etc)	6.1
Are you allowed to travel to a local health center or doctor	No permission	0.0
	Alone	54.5
	With Husband	38.4
Are you allowed to travel to a training session	With others (father, brother etc)	7.1
	No permission	16.2
	Alone	50.5
Are you allowed to travel to homes of friends/ parents home in the neighborhood	With Husband	25.3
	No permission	0.0
	Alone	67.7
Are you allowed to travel to NGO, bank or any institute	With Husband	28.3
	No permission	5.1
	Alone	58.6
Are you allowed to travel to a nearby religious facilities?	With Husband	27.3
	No permission	1.0
	Alone	59.6
	With Husband	30.3
	No permission	9.1
	Alone	9.1

Table 23 Participation at community level

Village Savings and Loan Association (VSLA)	Not Applicable	82.8
	Chairman	6.1
	Secretary	1.0
	Cashier	5.1
	Committee member	5.1
Farmers Field School for agriculture Livestock and fisheries?	Not Applicable	91.9
	Chairman	3.0
	Secretary	0.0
	Cashier	0.0
	Committee member	5.1
Mothers group who attend in the courtyard session	Not Applicable	94.9
	Chairman	2.0
	Secretary	0.0
	Cashier	2.0
	Committee member	1.0
Youth group	Not Applicable	100.0
	Chairman	0.0
	Secretary	0.0
	Cashier	0.0
	Committee member	0.0
Women support group	Not Applicable	91.9
	Chairman	3.0
	Secretary	0.0
	Cashier	1.0
	Committee member	4.0

UP Special Committee	Not Applicable	100.0
	Chairman	0.0
	Secretary	0.0
	Cashier	0.0
	Committee member	0.0
UP Standing Committee	Not Applicable	100.0
	Chairman	0.0
	Secretary	0.0
	Cashier	0.0
	Committee member	0.0
UP disaster committee	Not Applicable	100.0
	Chairman	0.0
	Secretary	0.0
	Cashier	0.0
	Committee member	0.0
Other	Not Applicable	93.9
	Chairman	2.0
	Secretary	0.0
	Cashier	1.0
	Committee member	3.0

Annex 2: Questionnaire

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Final

QUESTIONNAIRE										
Project:	IMPACT ASSESSMENT @KRISHI UTSHO									
Check Details	FC. Name:			FS. Name:			Other Official:			
	Code	Sign	Date	Code	Sign	Date	Code	Sign	Date	
Accompany Call	1			1			1			
Back Check	2			2			2			
Scrutiny	3			3			3			
Center	Rangpur			1	Bogra			2	Siraganj	
	Pabna			4	Jessore			5	Satkhira	
Gender	Male			1			Female			2
Name of Respondent										
Address in Full										
Landmarks										
Interview Time	Start			End	Date			1 7		
Mobile No.										
Name of FI							Code			

সালাম/আদাব আমি-----“Innovision Consulting Private Limited” একটি গবেষণা প্রতিষ্ঠান থেকে এসেছি, আমরা বিভিন্ন সময়ে বিভিন্ন বিষয়ে জরিপ করে থাকি বর্তমানে আমরা আপনাদের এলাকায় CARE Bangladesh কৃষি উৎসের মাধ্যমে ক্ষুদ্র কৃষকদের কৃষি ও গবাদি পশুর অবকাঠামো গত সুবিধা (বীজ,সার,ঔষধ,খাদ্য এবং পরামর্শ)দেওয়া হয়েছে এই সেবা পাওয়ার পর আপনাদের উপর কি প্রভাব পড়েছে(যেমন আয়,সঞ্চয়,ঋন,নারীর ক্ষমতায়ন, পরিবারের সিদ্ধান্ত নেওয়া এবং কর্মউনিটিতে অংশ গ্রহন)।সে বিষয়ে আমরা আপনাদের মতামত জানতে এসেছি। এ বিষয়ে আপনার মূল্যবান মতামত দিয়ে আমাকে সহযোগিতা করলে উপকৃত হব।

Signature of Interviewer

Q.1.	আপনার বয়স কত? Age	_____ বছর (Years)
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Q.2.	আপনি কোন ক্লাস পর্যন্ত পড়া-লেখা করেছেন? Education	স্কুলে যায়নি/ অশিক্ষিত (No school)	0		
		আপনি কোন ক্লাস পর্যন্ত লেখাপড়া করছেন (ক্লাস অনুযায়ী নাম্বারিং করুন) (1 থেকে 9)			
		এসএসসি/ সমমান (SSC/ Equivalent)	10		
		এইচএসসি/ সমমান (HSC/ Equivalent)	12		
		স্নাতক/ সমমান (Honors/ Equivalent)	15		
		স্নাতকোত্তর/ সমমান (Masters/Equivalent)	16		
Q.3.	আপনার বৈবাহিক অবস্থা কি? Marital Status	বিবাহিত (Married)	1		
		অবিবাহিত (Unmarried)	2		
		বিধবা (widow)	3		
		তালক প্রাপ্ত (divorced)	4		
Household Information					
Q.4.	আপনি কি পরিবারের প্রধান? Household Head	হ্যাঁ (Yes)	1		
		না (No)	2		
Q.5.	আপনাদের পরিবারে মোট সদস্য সংখ্যা কতজন? Family Size	_____ জন			
Q.6.	এদের মধ্যে পুরুষ,মহিলা ছেলে এবং মেয়ে কত জন?	পুরুষ	মহিলা	ছেলে	মেয়ে
Q.7.	আপনাদের পরিবারে উপার্জনকারীর সংখ্যা কতজন? Number of Earning Members	_____ জন পুরুষ- _____ মহিলা-			

Q.1. Household Income in BDT, Mention the members number like father, husband etc.
পারিবারিক সদস্য অনুযায়ী

:

Sub-sector	Last month			July 2016-June 2017		
	Member 1	Member 2	Member 3	Member 1	Member 2	Member 3
Beef fattening and dairy গরু মোটাতাজা করণ ও দুধ থেকে আয়						
Poultry হাঁস মুরগী পালন						
Crops শস্য						
Fisheries মৎস্য						
Laborers দিনমুজুর						
Business ব্যবসা						
Richshaw/van pulling						

রিকশা/ ভ্যান চালানো						
Handicrafts হস্তশিল্প						
Others (Specify)অন্যান্য						

Q.2. Family Expenditure in BDT: পারিবারিক ব্যয়

Head (বিষয়)	Last month	July 2016-June 2017
Food খাদ্য		
Cloths কাপড়		
Education শিক্ষা		
Health care স্বাস্থ্যসেবা		
Communication যোগাযোগ		

Q. 3. Yearly Savings (Additional amount of money after covering all the expenditures in a year):

Amount in BDT বাৎসরিক সঞ্চয়(সংসারে সমস্ত খরচ বাদ দেওয়ার পর যে টাকা থাকে)

July 2016- June 2017	July 2015- July 2016

Q.4. How did you use your savings in last year? গত বছর এই সঞ্চয় দিয়ে আপনি কি করেছেন?

Head (বিষয়)	Amount in BDT (July 2016-Jue 2017)
Land purchase জমি কেনা	
House construction/renovation বাড়ি বানানো এবং মেরামত করা	
Investment in livelihood options জীবিকার জন্য বিনিয়োগ	
Incash (either in hand/institute) নগদ টাকা (হাতে বা কারো কাছে)	
Others(Specify) অন্যান্য	

Q.5. Loan (ঋণ)

Do you or your family members taken any Loan: Yes 1 No 2
 আপনি বা আপনার পরিবারের কেউ কি লোন নিয়েছেন:

Q. 6. If yes, then যদি হ্যাঁ হয়

Source of loan লোনের উৎস	Amount in BDT	
	With interest	Without interest
Relative, neighbors etc.(আত্মীয়, প্রতিবেশী)		
Mohajan, samity, mortgage etc.মহাজন,সমিতি,বন্ধক ইত্যাদি		
MF/NGO মাইক্রো ফাইনান্স/ এন জি ও		
Bank ব্যাংক		
Others (specify) অন্যান্য (উল্লেখ করুন)		

Q. 7. Nutritional Status

Take information from last week food intake

SL	Food Group	Examples	Yes- 1 No-0
1	CEREALS(দানাদার)	corn/maize, rice, wheat, sorghum, or any other grains or foods made from these(e.g. bread, noodles, or other grain products) + insert local foods(ভূট্টা, চাল, গম, বালী, কাউন, চীনা ইত্যাদি থেকে প্রস্তুতকৃত খাদ্য) রুটি, নুডুলস ইত্যাদি	
2	WHITE ROOTS AND TUBERS(সাদা মূল এবং কন্দ)	white potatoes, white yam, white cassava, or other foods made from roots(আলু, গেছো আলু, কাসাভা এইসব থেকে প্রস্তুত কৃত খাদ্য)	
3	VITAMIN A RICH VEGETABLES AND TUBERS(ভিটামিন-এ সমৃদ্ধ শাকসব্জি এবং কন্দ)	pumpkin, carrot, squash, or sweet potato that are orange inside + other locally available vitamin A rich vegetables (e.g. red sweet pepper) (ভিটামিন-এ সমৃদ্ধ শাকসব্জি এবং কন্দ- কুমড়া, গাজর, মিষ্টি আলু ইত্যাদি যাদের ভিতরের অংশ কমলা এবং স্থানীয় ভাবে প্রাপ্য ভিটামিন এ সমৃদ্ধ শাকসব্জি)	
4	DARK GREEN LEAFY VEGETABLES(গাঢ় সবুজ রঙের শাকপাতা)	dark green leafy vegetables, including wildforms + locally available vitamin A rich leaves such as amaranth, cassava leaves, kale, spinach(কচুশাক, ডাটা, পুইশাক ইত্যাদি সবুজ রঙের শাক)	

5	OTHER VEGETABLES(অন্যান্য শাকসব্জি)	other vegetables (e.g. tomato, onion,eggplant) + other locally availablevegetables(টমেটো, পটল,চিচিঙ্গা ইত্যাদি)	
6	VITAMIN A RICH FRUITS(ভিটামিন-এ সমৃদ্ধ ফল)	ripe mango, cantaloupe, apricot (fresh ordried), ripe papaya, dried peach, and 100%fruit juice made from these + other locallyavailable vitamin A rich fruits(আম,পেপে,কলাসহ অন্যান্য স্থানীয় ফল এবং এসব ফলের জুস)	
7	OTHER FRUITS(অন্যান্য ফল)	other fruits, including wild fruits and 100% fruit juice made from these(অন্যান্য ফল এবং ফলের জুস)	
8	ORGAN MEAT(অঙ্গ মাংস)	liver, kidney, heart or other organ meats orblood-based foods(কলিজা,গুর্দা,ফুসপুস যা রক্তের সাথে জরিত থাকে)	
9	FLESH MEATS(শাঁস মাংস)	beef, lamb, goat, rabbit, game,chicken, duck, other birds, insects(গবাদি পশু পাখির মাংস)	
10	EGGS(ডিম)	eggs from chicken, duck, guinea fowl or any other egg(মুরগি,হাস,কোয়েল পাখি অথবা যে কোন ডিম)	
11	FISH AND SEAFOOD(মাছ এবং সামুদ্রিক খাদ্য)	fresh or dried fish or shellfish(তাজা এবং শুকানো, কাকড়া সহ)	
12	LEGUMES, NUTSAND SEEDS(শুটি এবং বাদামজাতীয়)	dried beans, dried peas, lentils, nuts, seedss or foods made from these (eg. hummus, peanut butter)(বাদাম,শিমের বীজ,ডাল ইত্যাদি থেকে প্রস্তুতকৃত খাদ্য)	
13	MILK AND MILKPRODUCTS(দুধ এবং দুধ জাতীয় খাদ্য)	milk, yogurt or other milk products(দুধ, দই বা অন্যান্য দুধের পণ্য)	
14	OILS AND FATS (তেল এবং চর্বি)	oil, fats or butter added to food or used for cooking(তেল, চর্বি এবং মাখন সহ রান্না জন্য ব্যবহৃত)	
15	SWEETS(মিষ্টি)	sugar, honey, sweetened juice drinks, sugary foods such as chocolates, and cakes চিনি, মধু মিষ্টিশুক জুস, চকলেট এবং চকলেটের মত চিনির খাবার	
16	SPICES,CONDIMENTS,BEVER AGES(মসলা,মসলাদি, পানীয়)	spices (black pepper, salt), condiments (soy sauce), coffee, tea, beverages(মশলা (কালো মরিচ, লবণ),মসলাদি (সয়া সস), কফি, চা, পানীয়)	

Q. 8. : From where do you get information on new product/technology.

নতুন পণ্য সম্পর্কে কিভাবে জানতে পারেন:

	Yes-1	No-0
Lead Farmer প্রধান চাষি		
Govt. extension body সরকারী সম্প্রসারণ প্রতিষ্ঠান		
KU কৃষি উৎস		
Other input retailers/service provider অন্যান্য সেবা দানকারী/উপকরণ সেবাদানকারী থেকে।		
Neighbors/Friends/Relatives(প্রতিবেশী, বন্ধু, আত্মীয়)		
Others (Specify)অন্যান্য		

.Q. 9. Access to Agriculture Service Providers (KU) কৃষি সেবাদানকারী অন্যান্য দোকান

(Code: Good 1, Moderate 2, Poor 3)

Name of the input ইনপুটের নাম	Frequency in a quarter তিমাসে কত বার ক্রয় করে	Distance (km) দূরত্ব (কিমি)	Money spent on travelling যাতায়াত ব্যয়	Time spent on travelling (minutes) যাতায়াতের সময় মিনিট	Collector (M/F) সংগ্রাহক (M/F)	Quality of product (Good, Moderate, poor) পণ্যের গুণগত মান	Attitude of service provider (Good, Moderate, Poor) সেবা দানকারীর আচরণ
Cattle feed পশুর খাদ্য							
AI service কৃত্রিম প্রজনন							
Seeds বীজ							
Fertilizer সার							
Pesticide কীটনাশক							
Agro tools কৃষি যন্ত্র							
Fish feed মাছের খাবার							
Poultry feed হাঁস মুরগীর খাবার							

Medicine ওষুধ							
Vaccine টিকা							
Agricultural service কৃষি সেবা							
Others (Specify) অন্যান্য (উল্লেখ করুন)							

Q.10. Access to Agriculture Service Providers (other shop)

(Code: Good 1, Moderate 2, Poor 3)

Name of the input ইনপুটের নাম	Frequency in a quarter তিমাসে কত বার ক্রয় করে	Distance (km) দূরত্ব (কিমি)	Money spent on travelling যাতায়াত ব্যয়	Time spent on travelling (minutes) যাতায়াতের সময় মিনিট	Collector (M/F) সংগ্রাহক (M/F)	Quality of product (Good, Moderate, poor) পণ্যের গুণগত মান	Attitude of service provider (Good, Moderate, Poor) সেবা দানকারীর আচরণ
Cattle feed পশুর খাদ্য							
AI service কৃত্রিম প্রজনন							
Seeds বীজ							
Fertilizer সার							
Pesticide কীটনাশক							
Agro tools কৃষি যন্ত্র							
Fish feed মাছের খাবার							
Poultry feed হাঁস মুরগীর							

খাবার							
Medicine ওষুধ							
Vaccine টিকা							
Agricultural service কৃষি সেবা							
Others (Specify) অন্যান্য (উল্লেখ করুন)							

Q. 11. Information services by KU কৃষি উৎস থেকে কি সেবা পেয়েছেন
(Code: Good 1, Moderate 2, Poor 3
Code: Happy 1, Unhappy 2, Same 3)

	Have you availed this service (Y-1/ N-0) আপনি কি সেবা নিয়েছেন	Are you satisfied (Good, Moderate, Poor) আপনি কি সন্তুষ্ট হ্যাঁ-	Did it have any impact on farming technique (Good, Moderate, Poor) চাষের পদ্ধতিতে কোন প্রভাব পরেছে	Comparison (before and after) Happy, Unhappy, Same আগে পড়ে তুলনা করুন ভালো-
Vet. Specialist ভেটানারী স্পেশালিষ্ট				
Agricultural support কৃষি সহায়তা				
Fisheries support মৎস্য চাষে সহায়তা				
Poultry support হাঁস মুরগী পালনে সহায়তা				
Feed event খাদ্য				

ইভেন্ট				
Deworming campaign কৃষি নাশক কর্ম সুচি				

Q. 12. Women Empowerment নারীর ক্ষমতায়ন

(Code: 1 can decide alone, 2 can decide with husband or adult male family member, 3 Husband makes decision after discussion with wife, 4 Not involved in decision, 5 Not applicable)

	Code
Decides on the use of household money earned গৃহস্থলি আয় কিভাবে ব্যবহার হবে সিদ্ধান্ত কে নেয়	
Decides on the use of household cash savings গৃহস্থলি সঞ্চয় কিভাবে ব্যবহার হবে সিদ্ধান্ত কে নেয়?	
Decides on the taking of a loan লোণ নেয়ার ব্যাপারে সিদ্ধান্ত কে নেয়	
Decides on spending money education for your children বাচ্চাদের পড়াশোনার জন্য অর্থ ব্যয়ের সিদ্ধান্ত কে নেয়	
Decides on spending money for health care of family members পরিবারের সদস্যদের স্বাস্থ্যসেবায় অর্থ ব্যয়ের সিদ্ধান্ত কে নেয়	
Decides on when to have children কখন সন্তান নিবে সিদ্ধান্ত কে নেয়	
Decides on the marriage of your children (expanse, age and partner) সন্তানের বিয়ের সিদ্ধান্ত কে নেয় (বয়স ও সঙ্গী)	
Decides on asset purchases (eg type, amount) সম্পদ কেনার ক্ষেত্রে সিদ্ধান্ত কে নেয় (ধরন, পরিমাণ)	
Decides on input purchase and new technology adoption টেকনলজির ব্যবহার ও উপকরণ ক্রয়ের সিদ্ধান্ত কে নেয়	
Buying small food items, groceries মুদিখানা আইটেম ছোট খাদ্য সামগ্রী ক্রয়ের সিদ্ধান্ত কে নেয়	

Buying clothing for yourself and your childre নিজের এবং আপনার সন্তানদের পোশাক কেনার সিদ্ধান্ত কে নেয়	
Buying or selling jewellery গহনা ক্রয় বা বিক্রয় সিদ্ধান্ত কে নেয়	
Buying or selling major household asets (land, livestock, crops etc.) পরিবারের সম্পত্তির কেনা বা বিক্রয় করা গুরুত্বপূর্ণ সিদ্ধান্ত কে নেয় (ভূমি, পশুসম্পদ, ফসল ইত্যাদি)	

Q. 13. MOBILITY গতিশীলতা

	Yes			No
	Alone- 1	With Husband- 2	With others- 3 (father, brother etc)	0
Are you allowed to travel to the local market to buy things স্থানীয় বাজারে যাওয়া এবং জিনিষপত্র করার অনুমতি আছে কিনা				
Are you allowed to travel to the local fair, amusement event আপনি স্থানীয় মেলা, চিত্তবিনোদন ভ্রমণ করার অনুমতি আছে কিনা				
Are you allowed to travel to a local health center or doctor আপনি কি স্থানীয় স্বাস্থ্য কেন্দ্র বা ডাক্তারের কাছে যাওয়ার অনুমতি আছে কিনা				
Are you allowed to travel to a training session আপনাকে একটি প্রশিক্ষণ সেশন অংশ গ্রহন করার অনুমতি আছে কিনা				
Are you allowed to travel to homes of friends/ parents home in the neighborhood আপনার প্রতিবেশীর বাড়ীতে বন্ধুদের বাড়িতে / পিতামাতাদের বাড়িতে ভ্রমণ করার অনুমতি আছে কিনা				
Are you allowed to travel to NGO, bank or any institute আপনি কি এনজিও, ব্যাংক বা যে কোন ইনস্টিটিউটে যাওয়ার অনুমতি আছে কিনা				

Are you allowed to travel to a nearby religious facilities? আপনি কাছাকাছি কোন ধর্মীয় অনুষ্ঠানে যাওয়ার অনুমতি আছে কিনা				
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Q.14. Participation in Community Level কমিউনিটি লেভেলের অংশগ্রহণ

Which of the following groups are you a member of or in a responsible position? নিম্নলিখিত দলগুলির মধ্যে আপনি কোনটির গুরুত্ব পূর্ণ অবস্থানে সদস্য হিসেবে আছেন?

Example: Chairman-1, Secretary-2, Cashier-3, Committee member-4. Not Applicable-0

Village Savings and Loan Association (VSLA)? গ্রাম সঞ্চয় এবং ঋণ এসোসিয়েশন	
Farmers Field School for agriculture Livestock and fisheries? কৃষক মাঠ স্কুল (মৎস, পশু, কৃষি)	
Mothers group who attend in the courtyard session. মায়াদের জন্য উঠান বৈঠক	
Youth group যুব সমিতি	
Women's support group মহিলাদের সহযোগী গ্রুপ (EKATA, VDC, , MCHN mothers, Women Empowerment, EVAWF Forum, BRAC PalliSamaj, NariPokkhoDorbar network etc.) (ইকাটা, ভি.ডি.সি., এম.এচ.এন. মা, নারী ক্ষমতায়ন, ইভাওয়েফ ফোরাম, ব্র্যাক পল্লী সামজ, নরিপোকখো ডোবারবার্ড ইত্যাদি)	
UP Special Committee ইউনিয়ন পরিষদ বিশেষ কমিটি	
UP Standing Committee ইউনিয়ন পরিষদ স্ট্যান্ডিং কমিটি	
UP disaster committee ইউনিয়ন পরিষদ দুর্যোগ কমিটি	
Other (specify) অন্যান্য উল্লেখ করুন	

	Yes-1	No-0
Have you ever attended a Salish meeting in your village? আপনি কি কখনও আপনার গ্রামে শালিশ বা মিটিং এ অংশগ্রহণ করেছেন?		
Did you speak at the meeting? আপনি সেখানে কোন কথা বলেছেন কিনা?		

Annex 3: Terms of Reference – Impact Assessment/Monitoring of Krishi Utsho Project

1. Background

Krishi Utsho (KU), the agro input retailers' micro-franchise network was initiated by CARE in 2012 as a part of strengthening the Dairy Value Chain (SDVC) project to provide timely access to affordable and quality Agro inputs and advisory services for rural smallholder dairy farmers, particularly women. Later, with the generous support from the Embassy of the Kingdom of the Netherlands, KU expanded the range of its product line. KU franchisees sell a variety of quality agricultural inputs at the village level, and provides formal private extension and advisory services to the farmers living in their communities. Through selecting and branding franchisees at the very last mile the network acts as a one stop solution center for over 40,000 smallholder farmers, particularly vulnerable women in western Bangladesh, contributing to their increased productivity and resilience. With a smart business plan, KU transforming from a development project to a commercially viable social enterprise. The objective, outcomes and outputs of this project;

Objective: By the end of August, 2018 65,000 smallholder farmers, including 26,000 women farmers, have improved agriculture income.

Outcomes: (I) By the end of August 2018, Krishi Utsho franchisees continue to offer agriculture and livestock inputs (quality seeds, fertilizers, chemicals, medicine, feed) as well as advisory services (technical assistance) to small holder farmers at their doorsteps, **(II)** Small holder farmers avail agriculture and livestock inputs and technical assistance offered by KU franchisees and recognize them as the primary source for input supplies and technical assistance.

Outputs: (I) a wide range and variety of inputs and services added to the portfolio of products carried by the KU franchisees, along with inputs and services promoting climate smart agriculture, **(II)** KU service coverage expanded through a network of 230 franchisees in 6 districts reaching small holder farmers, including women with relevant inputs and services, and **(III)** KU has developed institutional/organizational capacity to service, manage and continue to expand the franchise network.

II. Purpose

This projects has been implementing since 2015, and will be ended on 2018. Using internal capacity, two annual assessments were conducted, which were focused more on the achievements due to projects interventions. At this mid period of this project, this year an impact monitoring has been planned to see the changes happened at target group and stakeholder level due to this project's interventions. In addition to project's regular monitoring data, which is focused on the target vs achievement, this assessment will provide information on immediate impacts on target groups due to this project. This information will be used internally to make necessary adjustments, so that the project will achieve its intended objective and outcomes at the end.

III. Objective

The overall objective of this annual impact monitoring is to assess the economic and social impact of target groups, and satisfaction level of customers and stakeholders of this project.

The specific objectives are;

- To provide information on the quantitative and qualitative performance of implementation, of this project.
- To make some immediate recommendations on interventions and approaches of this project to take corrective measures.
- To assess the extent to which the Krishi Utsho project has met target groups intended outcomes and outputs

Three areas (economic impact, social impact and customer satisfaction) will be the focus in this impact monitoring;

Economic Impact	Social Impact	Customer satisfaction
<ul style="list-style-type: none"> ▪ Income ▪ Saving ▪ Loan 	<ul style="list-style-type: none"> ▪ Women empowerment ▪ Household Decision making ▪ Mobility ▪ Participation in community level 	<ul style="list-style-type: none"> ▪ Product ▪ Service

IV. Design and Methodology

The assessment shall adopt both qualitative and quantitative methods to collect information from target group and stakeholders. This project is being implemented in two zones; (i) North zones-Bogra, Sirajganj, Rangpur, Pabna and (II) South zones-Jessore, Satkhira. It has been decided that the data needs to be collected from all the implementation districts mentioned above. The sampling approach would be applicable to select respondents for data collection. The following methods will be applied;

- The assessment will be conducting on the basis of pre-determined areas mentioned in the ToR.
- Conduct a primary survey with the target group, customers and stakeholders using appropriate methodology using both quantitative and qualitative methods.
- The sample size for this assessment will be appropriately selected. The consultant team must ensure that the procedure of sample design causes the least sampling error and helps to control the systematic bias in an efficient way.
- Review previous assessments and used as reference.
- The assessment will prepare and use appropriately designed questionnaires and interview guides to gather information from various stakeholders.
- Whatever methodology is used, the study design, data collection and analysis should be done in a way that is able to generate findings consistent with the assessment objectives.

Based on the above guidance and experience from conducting similar assessments, the consultant/firm will propose the most appropriate data collection methods, which will be discussed and agreed upon with the Krishi Utsho and PEARL team of CARE Bangladesh. The consultant team will adopt the appropriate sampling method that will allow correct conclusions about the project target group. This method will be finalized involving project team and PEARL team of CARE Bangladesh.

V. Responsibilities

Consultant/Firm shall be responsible for the following;

- A desk review/research of project information that includes proposal, previous assessments.
- Interviews with Project Management Team (PMT), and partners to collect information on achievements and impact and difficulties faced by the project including the management aspects of work
- Interviews with key project stakeholders to assess the degree to which project has had the intended impact; and what could have been done differently or better, so that the lessons can be learned.
- FGDs with farmers groups to measure the degree of achievements with respect to LFA
- Evaluators would normally present a preliminary overview of their findings to the project team in-country and receive comments from stakeholders before preparing the draft evaluation report.
- Evaluators should submit the draft report to the project team for written comment before finalizing the report, to minimize the chance of inaccuracies and to maximize ownership of the findings.
- Monitor the data collection and ensuring data quality assessment through necessary supervisory hierarchy and technical backstopping

- Conducting surveys in a respectful manner and while undertaking assignment, which includes not making any promises or commitments to communities and any other persons, on behalf of CARE Bangladesh
- Adhering to the agreed time-frames with regard to all activities outlined in the timeline

Krishi Utsho team is responsible for;

- Facilitate agreements with the consultant team through the Procurement Unit.
- Provide all the necessary reference documents for the consultant team.
- Provide comments on and approve the study design and tools based on the inception note.
- Provide feedback to the inception and final reports.
- Organize validation workshop of after receiving the final report of the impact monitoring.

VI. Deliverable

- Draft report (soft copy) and final report (both electronic and hard copy)
- Presentation of the key findings

VII. Timeframe

Specific Tasks, Outputs, and Time Frame

Task	Output	No. of Days/Time Frame
Assign Dedicated Project Manager	Overall project plan, update	
Hiring, Training and Managing the Enumerators	Names and details of hired enumerators A training Report on the training event	
Data Collection	Completed survey Questionnaires	
Data Digitalization and Cleaning	Primary Dataset in a spreadsheet format	
Data analysis	Group of data set which related the M&E indicator of the project.	
Report	Final report based on the data analysis which will follow DCED format	

VIII. Selection criteria

Consultant/firm will be selected based on both Technical and Financial scores and criteria. Evaluation committee members will review the technical proposal first and upon receiving of successful technical proposal, committee will scrutiny the financial proposal of technically eligible firms. The ration of technical and financial proposal will be 70:30 respectively.

The following areas will be served as criteria for technical proposal (100 marks) assessment:

- Firm's Previous experience regarding donor, similar work (20)
- Team composition and relevancy (20)
- Time-bound rollout plan (20)
- Data collection, quality assurance, data management plan & smart tools/sound equipment usage (30)
- Analysis plan (10)

IX. Authority

All drafts and final reports including the raw data should be submitted to CARE Bangladesh in both hard copy and electronic versions. The ownership of the report for publication rests with CARE Bangladesh. All the data and the reports including the findings and recommendations will remain the property of CARE Bangladesh and must not be published or shared with a third party by the

consulting agency. Any changes in the agreed on deliverables must be approved by CARE Bangladesh.

Terms and condition:

- Before starting project, Project plan and time line must be share.
- Recruit a gender balanced research.
- Prepare the protocol in coordination and consultation with Krishi Utsho and pearl team.
- In consultation with Krishi Utsho and pearl team, design and review the methodology, sampling framework and survey instruments as well as translate the survey forms into Bengali.

Consultant Professional Service Fees- may be subject to taxation

Description	Currency	Daily Rate	Number Days	Amount

Consultant Administrative Costs – may not be subject to taxation

Description	Currency	Unit Cost	Number Days	Amount

Administrative Costs: Such costs could include transportation, air tickets, lodging, per diem, departure taxes, training logistics, enumerators, interpreters, etc. Note that per diem and lodging rates will be per CARE country office policy. No reimbursable expense in excess of _____ [Amount] (currency____) shall be incurred without CARE's prior written approval. If Vendor travel reimbursement shall be made under this Agreement, then Vendor shall follow CARE's travel policies and be subject to CARE per diem rates

Total Consultant Fees

Professional Fees: _____ [Local currency] or USD [Amount is subject to tax]

Administrative Costs: _____ [Local currency] or USD [Amount may not be subject to tax]

Terms of Payment

The Consultant will be paid as per the following schedule:

Consultant Professional Service Fees: At the conclusion of the assignment or as described below.

Consultant Administrative Costs: At the conclusion of the assignment or as described below.

Payment will be by cheque or via bank transfer. If bank transfer, provide the following information:

Bank Name: _____

Bank Address: _____

Account Name: _____

Account Number: _____

Sort/Swift Code: _____