





Report Prepared by:



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Executive Summary

"Strengthening the socio-economic and cultural rights of ethnic women in Bandarban" project has been implemented during (December 2011- July 2013) in 21 villages of four unions (Lama: Lama Sadar and Gozalia, Alikadam: Alikadam and Choikkong) of Bandarban district, with the objective to socially and economically empower 504 women from 4 different ethnic groups (Mro, Tripura, Tangchanga and Marma). AECID (Spanish Agency for International Development Cooperation) funded the project, while Asociación AIDA, Ayuda Intercambio y Desarrollo with TARANGO (Training Assistance and Rural Advancement NGO) implemented the project. The project was committed to: a) Contribute to the elimination of all forms of discrimination and marginalization of indigenous people, with particular attention to those forms experienced by indigenous women, and b) Initiate specific actions to support gender equality and empowerment of women in the informal economy and unpaid work. The project aimed at promoting indigenous women's right through development of income opportunities, supporting women's savings and investment for IGA and micro businesses, strengthen marketing for local products and the awareness raising about gender equality with women, men and local leaders. Gender mainstreaming was one of the fundamental approaches of the project and an essential point for project's outcomes. To be concise, the project had two major objectives; a) To improve economic livelihoods of the indigenous women through various income generation activities, technical know-how on on-farm and off-farm productions, and market promotion, and b) To promote gender equity and improvement of women's social condition and decision making power through gender training, capacity building for leadership skills, awareness raising.

The main objective of this end line survey and impact study is to understand the impact drawn by the project especially at the beneficiary level. And to obtain the objective, the study emphasized on looking into two specific aspects of project impacts, i.e., 1) Development and building inclusive financial markets for the poor (women beneficiaries and their families), and 2) Improvement, enhancement and dissemination of production systems and locally adapted techniques to improve productivity and diversification through sustainable exploitation of resources.

Furthermore, the study analyzes how the project complement with the issues, like, relevance, sustainability, effectiveness, efficiency, feasibility, coverage.

Methodology

The methodology started with a desk review of the documents provided by AIDA. It helped to have an understanding of the project and to formulate the draft questionnaire for individual survey and checklists for FGDs which were finalized through consultations between the two parties.

FGD was used as the predominant technique for field data collection conducted by the team with direct beneficiaries. Total 6 FGDs were conducted. Through FGDs the team observed development intervention, its approaches, participation process, benefits, success stories, obstacles, draw backs, limitations and future direction. Besides, individual interviews were also conducted by trained enumerators to collect data from direct beneficiaries. Please note that, the individual interview was conducted based on structured question guide whereas FGDs were conducted through open ended questions as relevant.

On completion of data collection, the collected data were validated, captured and duly analyzed with SPSS. A draft report was prepared and shared with AIDA and TARANGO for feedback. After incorporating feedback, the report was finalized.

Findings and Analysis

Relevance

The strategic intents of the project and how the activities are better fitted or not with the intents have been analyzed in this section.

The strategy was to empower ethnic women economically, socially and culturally incorporating gender and human rights. The life and reality of ethnic women is different than that of other women of Bangladesh. An ethnic woman usually participates in all type of activities with her male counterpart but she does not have the right to decide over the earning. What to do with the earning is predominantly decided by the male counterpart. Thus these women are pushed back and their voices and desires remain unheard in the male-dominant society. As a result, despite doing the hard work aside by male, women are hardly allowed to participate in economic decision making. Moreover, women are facing discrimination in different ways. Compare to men, women are not valued equally for their work; do not enjoy equal access to equal and valuable jobs. But they are taking the double burden of productive and reproductive work.

As per strategy, women were engaged in income generating activities (IGAs) on agriculture, weaving and handicrafts by enabling their knowledge and skill through training under the facilitation of the project. Moreover, it was not only limited in training but was rather an extensive process. After training, monitoring was incorporated to sensitize the knowledge so that they can adapt to it despite different adversities.

However, only economic activities were not enough to empower women and advancing gender equality and human rights. To address the dynamic and relational nature of discrimination due to male dominant setting, a combination of activities in various spheres of women's life was needed. Therefore, to train and aware women in human and gender rights, side by side different advocacy programs, like, gender training for husbands and wives, leadership sessions, workshops, seminars, etc were organized during the project period.

Therefore, the project had a set of strategies and comprehensible combination of activities from the beginning. The targeted activities were designed in details when necessary. The project completed 100% of targeted activities in time or even before which stands as a symbol of significant achievement and that justifies project's approach to the problems was not only appropriate but also well defined.

Efficiency

Efficiency stands for measuring of how economic the project was in managing resources towards achieving the intended result.

In terms of value, the total additional benefit generated by IGAs under different interventions is around 2 times higher than the total cost of the project which is certainly a significant achievement for such a short term project. With the cost of the project, it was possible to equip targeted ethnic women with agriculture and weaving training, micro business management and marketing training, gender and human rights workshop, leadership session, better quality seed, nurseries in their surrounding, better irrigation system, linkage with local agriculture office, etc.

The current average IGA income per beneficiary is found to be 8,725 Taka or USD 109. Total additional production generated from IGAs, promoted by the project has direct impact to GDP. This impact, if calculated might be very little compare to total domestic production but the additional production resulted is due to sufficient and timely allocation of resources by project.

These considerations made the project stand for strong value for money.

Effectiveness

In this point the evaluation will take a look at the objectives, indicators and approach of the intervention.

The objectives were formulated under two broad categories, general and specific. Indicators were put only against specific objectives. Attempt was there to establish a clear connection between objectives and indicators so that it could be realized easily. Also, the approach/model of implementation of the project can be anticipated from set of indicators as they are specific, time-bound and logical.

The project core effectiveness came from guiding and using its staffs as they acted as the main agent to monitor the activities of the beneficiaries. Training was the key to transfer knowledge, information and skills to the beneficiaries. All the trainings were conducted by the specialist in each area - agricultural, gender, weaving, VSLA. The project staffs, also trained through experts with separate modules on agriculture, weaving and gender before starting to work were locally placed, which allowed them to monitor the field level activities meticulously. Considering the nature of the project, forming and guiding the VSLA groups through guiding the project staff - was crucial to the project's impact results.

Impacts

Agriculture

Based on the findings from baseline study, the project developed a training module on agricultural practices with the help of a resource personnel having expertise on local agriculture. This training manual had been effectively utilized during staff training and farmer's training programs.

Findings suggest that, the training helped indigenous women to learn things that they did not know before. Most of the women (57%) found the training very useful where they got to learn about soil management, pest control, fertilizer usage, planting methods, composting and many others. The impacts of this training have been detailed in three aspects, Technical Impact, Social and Behavioral Impact and Economic Impact.

Technical Impact

Land suitability was an important learning for the beneficiaries. Now they are well informed that every land is not suitable for every crop rather particular land is suitable for particular crop as type, texture, nutrient-content, water holding capacity and soil reaction are different in different soil. Previously these farmers used to sow seeds in haphazard pattern and therefore weeding and other management practices were difficult. After getting the knowledge now they are practicing line sowing (32%). Likewise they also have changed their practice in case of fertilization, seed and pest management.

Irrigation has been a major problem for the farmers in the area especially, during summer. The project came up with technology to preserve rain water for irrigation in summer time. It was revealed from the assessment that, the idea was innovative as well as the best possible solution under the circumstances. Moreover, 2 nurseries, established through the project support are producing different saplings and seedlings. Among the surveyed, 21% brought samplings from nurseries and 61% of them found those very useful.

Social and Behavioral Impact

It was found that most of the farmers changed their traditional cultivation practices. In addition to practicing different improved productions and management practices, they were found treating seed with bavistin (seed treating chemicals), using hybrid seed varieties instead of local low yielding varieties, and planting saplings through maintaining specific distance. Moreover, the trained female farmers did not keep the knowledge within themselves, rather they shared the knowledge with their male family members (husbands, sons, brothers) as well as among the community members.

The beneficial group farmers are producing quality products after training season. Social status and status within their families have increased for the trained female farmers. Also, women's participation in decision making especially, in crop production related issues has increased.

Economic impact

Agriculture

Farmers experienced 40-50% yield increase from that of previous year in rice, tobacco, chili, cucumber, potato, french bean, sweet gourd, water melon and papaya. 90% women reported that crop production increased in last year than the previous year. Most of the respondents mentioned timely cultivation (46%) and rainfall (42%) as reasons for increased production. The training helped female farmers to learn about the exact time of cultivation with also time of rainfall. Henceforth, this is to be stated that trainings had direct impact on increased agriculture production.

Better yield and quality crops resulted in more income for the farmers. The study findings suggest that in the current year total average income from agriculture is 69,199 Taka which was 37,309 Taka in last year (meaning, 85% increase from last year). The beneficiaries attributed the reasons for getting more income like, cultivation of improved variety and quality seed, pinching (removal of undesirable fruits), fertilization, pesticide application, etc. which they learnt from the training programs. Furthermore, the beneficiaries received seeds free of cost from the project which allowed them having increased income without any investment cost.

VSLA

VSLA enabled its members to save and loan money; which was hardly possible before as no banking and microfinance services were available in the area. In their words, "Due to VSLA we are now able to save and to take loan according to our wish. Previously we did not have access to facilities, but we always wanted to save some money".

Therefore, VSLA was a timely and creditable initiative introduced by the project among the ethnic women. The survey found that all members had savings and 87% of the members had loans with VSLA. The average savings was reported to be 1,798 Taka.

Weaving

Weaving is one of the IGAs promoted by the project to economically empower ethnic women. The project promoted mobile way of weaving which was new to many of the beneficiaries. Training was a mean to stimulate and engage targeted weavers in improved production. A number of topics were discussed in the training and the respondents (63%) found the training very useful. They got to learn about new products, design variation, use of raw materials, better finishing, efficiency and all women admitted of applying those learning into practice.

Among the surveyed, there were 17 weavers who were able to sell their products in 2011 where the average sale was 1,747 Taka. In 2012, 57 weavers sold their products and the average sale was 2,450 Taka, as reported. All these income were an addition to household income basket, generated solely by female counterpart of household.

Gender Impact

Gender mainstreaming has been one of the core strategies of the project to promote gender equality and to attain increased women rights among the ethnic communities in the project intervention area. The gender training had significant impact in the lives of women in the project area. For the first time, through the gender training, women had the opportunity to share their opinions, feelings and thoughts in front of their husbands. They were able to compare themselves with men and realize they are equally important in their families and communities. During the initial Gender Analysis, it was noted that women in the family had very little or no say in major decision making in the family. For example: buying property, renovation of house, loans, livestock purchase. However, during the mid-term gender analysis, a change was noted as the beneficiaries (women) from all communities highlighted their increased participation in the discussions related to these decisions. The study findings also confirm that women's roles in their families and communities have taken a new dimension- their voices are heard, their opinions are respected by the male members, and their decisions in many cases are accepted by others.

Women's active participation in trainings, meetings and other activities motivated them in taking part in discussions and expressing opinions which resulted into self-esteem. Moreover, women, while having better knowledge about marketing, can suggest as well as decide regarding where and when to sell their products, and negotiate for a better price.

Sustainability

If sustainability is measured for IGAs, then it can be said that, for agriculture - since agriculture is the main occupation for most of the beneficiaries therefore learning regarding this IGA is likely to stay with them. For weaving - if the linkage between TARANGO and the ethnic women becomes stronger in future then weaving is more likely to flourish. Beneficiaries are more conscious about their rights than any time before. Moreover, through VSLA, women are more organized than before to raise their interests and voice among the communities, groups

Feasibility and Coverage

The specific objective of the project was- "Economic social and cultural empowerment of 500 indigenous women, through the production and sale of handicrafts, weaving and agricultural products, incorporating gender and human rights within their own community, in the villages of Lama and Alikadam" which does comply with the third goal of MDGs and also the project's operational strategy go along with the eighth goal of MDGs, which is- "Develop a global partnership for development". Therefore, the project objectives worked to fulfill two MDGs.

According to baseline, average household income of the targeted group was 4,672 Taka or USD 58 which is lower than the national average income in Bangladesh. According to the latest Household Income and Expenditure Survey (HIES)¹, in Bangladesh, the average monthly household income is 11,479 Taka or USD 143 per month. The survey further concludes that the average income in rural area is 9,648 taka per month whereas in urban area it is 16,475 taka per month. All targeted beneficiaries were indigenous women coming from four ethnic groups, namely Tripura, Marma, Mro and Tangchongya. Therefore, the criteria of beneficiary selection fitted well with the project's population profile.

¹ The survey is conducted by Bangladesh Bureau of Statistics (BBS) in every five years and was last conducted in 2010.

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Introduction

The project, "Strengthening the socio-economic and cultural rights of ethnic women in Bandarban" was funded by AECID (Spanish Agency for International Development Cooperation) and was implemented by Asociación AIDA, Ayuda Intercambio y Desarrollo with TARANGO (Training Assistance and Rural Advancement NGO) in 23 villages of Lama and Alikadam upazilas of Bandarban district of Chittagong Hill Tracts (CHT), Bangladesh.

The geographical location of the project intervention is a hilly area that is traditionally populated by indigenous groups of people who identify themselves by their own languages, culture, religions, traditions, crop techniques and food habits. Until 1997, the population of the CHT area remained distant from mainstream national development efforts due to two decades-long guerilla fight between the Bangladesh Armed Force and the indigenous movement activists. On December 2, 1997, a peace agreement between the both parties was signed. Since then, a few development projects have been undertaken for infrastructure and livelihoods improvements of the CHT region and its population.

Improving agriculture techniques used by 236 beneficiaries and promoting their traditional weaving technique to 264 women in order to diversify the diet and ensure stock of food during the year as well as increase the income of the families is the main objective of the intervention.

Study Objectives

Following the Terms of Reference (TOR), this impact study attempts to fulfill two major purposes; i.e.:

 Assessing the results achieved at the end of the project implementation and comparing the situation ex-ante.

Evaluate several components of the project as relevance, sustainability, effectiveness, efficiency, viability and impact of the project at its completion.

Therefore, the impact study covers the following specific areas:

- i. Impact on agriculture production and diversification
- ii. Impact on weaving production and diversification
- iii. Implementation of micro-businesses
- iv. Impact of VSLAs (Village Savings and Loan Associations)
- v. Participation of women at productive, reproductive and social activities, and
- vi. Participation of local authorities in the project interventions

Structure of the report

The report is structured in a manner which takes its readers through the process followed for the assessment. The findings from the evaluation were collated under the mentioned thematic areas of assessment, as mentioned in the ToR:

Relevance: Assess the relevance of the proposed goals of the project in comparison with the Government of Bangladesh priorities, AECID, MDGs and concerned stakeholders ones. Also, assess the relevance in term of time-frame of the activities.

Efficiency: Develop an analysis of output achieved compared with resources implemented.

Effectiveness: Compare the output expected and the level of achievement.

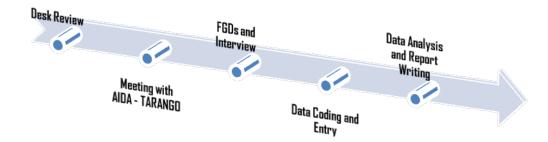
Sustainability: Impact how, at the end of the project implementation, the result achieved keep increasing through the weaving the traditional clothes and sales, agricultural product producing and sales, management of the nurseries. Consider the role of involvement in the sustainability of the stakeholders (beneficiaries, government, and extension office of ministry of agriculture). Assess the project management skills of the organization.

Impact: Assess the overall impact of the intervention, from a social, economic, gender and environmental point of view, impact from an ethnic and cultural point of view.

Feasibility: Assess the feasibility of the project and analyze the different aspects with a holistic approach.

Coverage: Criteria of selections of the beneficiaries.

Methodology



Desk Review

Desk review was done based on the documents provided by AIDA to have information and understating about the project. The outcome of the desk review was - draft questionnaire for individual survey and checklists for FGDs. The following is the list of documents those were reviewed.

Project Documents

- ✓ Baseline study report
- ✓ Proposal of the project
- ✓ Gender analysis matrix report
- ✓ Logical framework analysis of the project
- ✓ AIDA gender module
- ✓ Gender analysis report
- ✓ Village Savings and Loan Associations (VSLAs) Manual
- ✓ Leadership and Self Esteem
- ✓ Participatory sessions for women's groups- Hand book for facilitators
- ✓ Market study report
- ✓ Rain water harvesting study

Meeting with AIDA and TARANGO

A meeting was held between SA Associates and AIDA-TARANGO to exchange understanding about the project and to finalize the individual survey questionnaire at AIDA Bangladesh country office.

Interviews with Project Stakeholders

It was necessary to collect information on achievements, impacts and difficulties faced by the project including the management aspects, hence project stakeholders were interviewed. Other than the implementing agencies and beneficiaries, the stakeholders of the project include – local elites known as "karbari", local union

parishad office, local agriculture office, local social welfare office and other local NGOs working in the territory.

Focus group discussion and Interviews in the field

FGDs were used as major techniques for field data collection. It helped to collect verdict of the program beneficiaries regarding the agriculture production, diversification, micro-business growth, impact of savings and loan association. It also helped to understand participation of women in the development process. Through FGDs the team observed development intervention, its approaches, participation process, benefits, success stories, obstacles, draw backs, limitations and future direction. FGDs were conducted by the team comprising of Lead researcher, analyst, agriculturist and gender expert with direct beneficiaries. Total six FGDs were conducted. All the participants of the FGDs were contacted and managed by Tarango. The details of the FGDs are provided in the following table.

SI	FGDs with	Total partici pants	Lead facilitator	Objective	Rationale
1.	Karbari	7	Lead researcher	To understand ad capture the changes brought by the project at community level	Karbaris are the representatives of the community. Therefore, they are the main stakeholder to understand the changes brought by the project at community level.
2.	VSLA- weaving and agriculture	21	Lead researcher/an alyst/gender expert	To understand and capture the level of participation of women engaged in weaving and agriculture	All these women got training on agriculture and weaving. Therefore, they are the main stakeholder to explain the changes they are having after the training.
3.	Husband and wife	6+6=12	Lead researcher/an alyst/gender expert	To understand and capture the changes of women at household level.	The purpose of the FGD was to understand the participation of women in different aspects in the

					presence of their counterpart.
4.	FGDs with VSLA- weaving	10	Lead researcher/an alyst/gender expert	To understand and capture the changes of women engaged in weaving.	·
5.	FGDs with VSLA- agriculture	15	Agriculturist	To understand and capture the changes of women engaged in	·
6.	FGDs with VSLA- agriculture	12		agriculture.	to explain the changes they are having after the training.

Individual interviews were also conducted by trained enumerators to collect data from direct beneficiaries. Total 212 women were interviewed and among the interviewed, 112 women were engaged in agriculture and 100 were engaged in weaving. Here project staffs worked as enumerators who were trained beforehand by the team. This is also needed to mention herein that, the individual interview was conducted based on structured question guide whereas FGDs were conducted through open ended questions as relevant.

Data coding, entry, analysis and Report Writing

On completion of data collection, the collected data were validated, captured and duly analyzed. For data analysis, statistical software, SPSS was used. After analyzing the data, a draft report was prepared. Upon completion, the draft report was shared with AIDA and TARANGO for feedback, after incorporating feedback the report was finalized.

Findings and Analysis

Following sections outlines the finding and relevant analysis from the assessment.

Relevance

In this point the evaluation will take a look at the strategic intents of the project and how the activities are better fitted or not with the intents.

The project worked to improve the life of ethnic women who are pushed back as moot consequences of male-dominant society and thus are unable to participate in the activities needed to change their own life and livelihood, to build self esteem and confidence towards greater change. However, the gender relationship in ethnic community is quite pragmatic and based on economic needs. The women work side by side with the male members of their household to fight against poverty and natural disasters. However, they are still being discriminated in the following key areas:

Wage disparity	Women have to face wage disparity. Despite having the value and quality in work, women get lower amount than that of men.
Double	But the women are taking double burden of reproductive and
work	productive work whereas the men are engaged only in productive
	work.
Livelihood	Women lack access to equal and valuable job as compare to male.
Market	Women's knowledge and information on markets are severely
Access	constrained by their limited access to market.
Land	Only a very limited percentage of ethnic women have ownership title
ownership	on land.

The strategy behind this work was to empower women economically, socially and culturally incorporating gender and human rights. Before doing that, the project had to consider the gender relationship exist in the ethnic communities.

As per strategy, the project focused on income generating activities (IGAs) for economic empowerment of ethic women and on advocacy for social and cultural empowerment.

Through different interventions women were engaged in income generating activities (IGAs) on agriculture and weaving by enabling their knowledge and skill through training on those activities. It was revealed from the project documents that, facts, like; cultural relevance, market demand and growth were in consideration while selecting the IGAs which allow women to independently acquire their income. Moreover, it was not only limited in training rather extensive after training monitoring was incorporated to sensitize the knowledge so that they can adopt it despite different adversities.

Economic activities are not the only means which help women empowering themselves and advancing gender equality and human rights. There needs to be a combination of activities in various spheres of women's life that address the dynamic and relational nature of discrimination due to male dominant setting. Economic empowerment can, however, provide incentives to change the patterns of traditional behavior to which a woman is bound as a dependent member of the household. Keeping this in mind, side by side different awareness programs, like, gender workshop, seminar, meeting, etc were organized throughout the project period to train and aware women in human and gender rights.

All the activities undertaken during the project period were not limited only within women but also included their husbands to obtain a greater impact in their communities. Moreover, following an inclusive development approach, local leaders and senior community members were included in gender workshops and in community awareness interventions.

It is apparent that from the beginning of the project there was a set strategy and had a comprehensible combination of activities to achieve that. The activities were designed in details, taking all the tactical elements and their viability, period, space etc in consideration and ensuring the scope of engaging different stockholders. It is hard to comment on the number of activities, whether sufficient or insufficient. But, completion of 100% of targeted activities in time or even before is a significant achievement and that justifies project's approach to the problems was not only appropriate but also well defined.

Efficiency

Resource management is crucial for success of any project. Efficiency stands for measuring of how economic project was in managing resources towards achieving the intended result. Therefore, here the assessment considered the benefit generated through project at different level kept an eye at the resources, indispensible to function.

According to baseline average household income of the targeted group was 4,672 Taka or USD 58. The current average IGA income per beneficiary is found to be

8,725 Taka or USD 109. In terms of value, the total additional benefit generated by IGAs under different interventions is around 2 times² higher than the total cost of the project. This is certainly a significant achievement for a 20 month project, created value over incurred cost in such a short time. This assessment hardly permits indepth analysis of the impact of this additional benefit but surely this has a multiplier effect³ in the life of the beneficiaries group as well as in the overall economy of the project area which needs to be addressed and thus consequences are to be analyzed. Therefore, we recommend project to conduct a separate study on multiplier effect of additional income in the life of ethnic women.

Since IGAs of the project were related to manufacturing so another way total additional production generated from those IGAs has direct impact to GDP. This impact, if calculated might be very little compare to total domestic production but the additional production resulted in due to sufficient and timely allocation of resources by project. Besides with the allotted resources, it was possible to equip targeted ethic women with agriculture and weaving training, micro business management and marketing training, gender and human rights workshop, leadership session, better quality seed, nurseries in their surrounding, better irrigation system, linkage with local agriculture office, etc, in time.

These considerations made the project stand for strong value for money⁴.

Effectiveness

In this point the evaluation will take a look at the objectives, indicators and approach of the intervention and whether or not project's operational approach was effective in addressing the project's objectives.

Objectives and indicators

At the beginning the project created its model of implementation based on the results of the baseline, the analysis of gender and the most profitable income generating activities in the area. The staffs of the project were trained in these subjects.

Accordingly, objectives were formulated under two broad categories, general and specific. Indicators were put only against specific objectives. Attempt was there to establish a clear connection between objectives and indicators so that it could be

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² Total cost of the project is 162,500 Taka (considering land and buildings, constructing and reform and technical services which were directly essential to make the service available for the beneficiaries) and the total benefit generated by the project is 432,500 (8725*500); which is 2.58 times higher than the cost.

³ A popularly known economic term, for further details please visit through the link, http://www.economicsonline.co.uk/Managing the economy/The multiplier effect.html

⁴ A popular term, mainly used in economics and business discipline but also have wide spread use in development arena, for further details please visit through the link, http://www.oecd.org/dac/effectiveness/49652541.pdf

realized easily. Also, the approach/model of implementation of the project can be anticipated from set of indicators as they are specific, time-bound and logical.

Operational approach

With 500 target ethnic-women from 2 upazilas, the project adopted group based approach to implement its activities. Consequently women were united into groups under the direct supervision of project staff. All groups were village based and therefore, participation of all ethnic groups and IGA activities of that village was included. Almost all groups were composed of mixed IGA women – some engaged in agriculture and other in weaving. Around 20 such groups were formed and all were found active till date when this study was conducted. It is usually human resource intensive as it requires more handholding in forming and guiding the groups. Also the beneficiaries chosen for the project were located scattered in hilly areas, which made the project staffs work hard to handle beneficiaries and thus to organize them into groups. The project core effectiveness came from guiding and using its staffs as they acted as the main agent to monitor the activities of the beneficiaries. Training was the key to transfer knowledge, information and skills to the beneficiaries. All the trainings were conducted by the specialist in each area agricultural, gender, weaving, VSLA. The project staffs, also trained through experts with separate modules on agriculture, weaving and gender before starting to work were placed locally, which allowed them to monitor the field level activities meticulously. Considering the nature of the project, forming and guiding the groups through guiding the project staff - was crucial to the project's impact results; reported in section 3.4.

Following table represents the major indicators set by the project.

Indicators

500 women have been trained in income generating activities (150 weaving textiles 100 handicrafts, 250 agriculture, 500 micro-business and 500 are organized in savings groups)

100 women from the villages of Lama and Alikadam increase their income by at least 30% from the baseline, through the production and sale of traditional handicrafts from the 18th month of the project

150 women from the villages of Alikadam increase their income by at least 30% from the baseline, through the production of quality weaving textiles from the 18th month of the project.

250 women from the villages of Lama improve their families' nutritional diet and increase their income by at least 20% compared to the baseline, through the marketing of agricultural products from 14th month of the project.

At least 30% of the 500 women in Alikadam and Lama start their micro-business and

increase revenue at least 30% compared to baseline prior to project completion.

500 women get loans and generate savings through the VSLA from the 14th month of the project.

The 500 benefiting women participate equally in the economic management of revenues made and in the family economy before the project completion.

500 benefited women have a more independent time management before the end of the project.

The rate of implementation (please see "impact" section) of the above indicators within the project's lifetime suggests that this was a well-formulated and effectively executed project. It had good disaggregated indicators. The project's planning was sound; hence, nothing of unexpected sort had happened during the implementation phase.

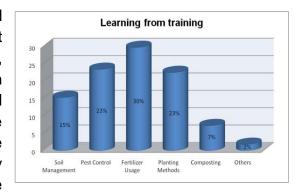
Impacts

Agriculture

Selecting agriculture as an IGA was an automatic choice for the project since most of the households were dependent on agriculture for their living (according to baseline study). Based on the findings from baseline study, the project had developed a training module on agricultural practices. The training module focusing on different crops was developed with the help of a resource personnel having expertise on the region's agriculture. This training manual had been utilized effectively during staff training and farmers training programs. The project also engaged resource personnel from the government's agricultural department in its various training programs at times, when possible.

Training and Its Impact

Findings suggest that, the training helped the women to learn things that they did not know before. Even several assessments, both formal and informal proved that women are now better informed about agricultural practices. Α number of topics were discussed in the training and the respondents (57%) found the trainings very useful. 42% of the respondents graded the



training useful. But all the respondents confirmed that they did not participate in such

training before. They got to learn about soil management, pest control, fertilizer usage, planting methods, composting and many others and all of them admitted of applying those learning into practice. The respondents were asked to grade the quality of the training which they found difficult since it was their first training as such and therefore had hardly any ground of comparison to make. Percentage of satisfactory and very satisfactory was same, 49%.

The following sections will highlight some impacts of the training on the knowledge and practice of beneficiaries. For better explanation impacts are shown in three aspects, Technical Impact, Social and Behavioral Impact and Economic Impact.

Technical Impact

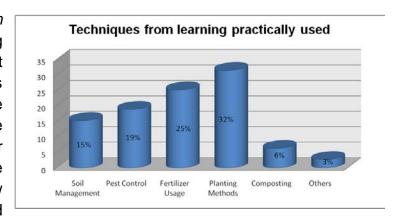
It highlights mainly on the changes of knowledge level and practice of the beneficiaries revealed from FGDs and interviews.

Crop Land Suitability: Land suitability is an important factor which needs to be considered while farming. Beneficiaries are well informed that every land is not suitable for every crop rather particular land is suitable for particular crop as type, texture, nutrient-content, water holding capacity and soil reaction are different in different soil. On the other hand, different type of crops required different soil micro environment.

Sowing/Planting method and time: The women also learned about different sowing methods, size of pits, depth of sowing for different cucurbitace (gourd family) and climbing type vegetable and fruits. Previously these farmers used to sow seeds in haphazard pattern and therefore weeding and other management practices were difficult. Now they are practicing line sowing (32%).

Fertilization: The female farmers hardly knew about fertilizer, a basic input for growth and development of crops and its usage. In the training program they were introduced with the important chemical fertilizers and their functions. Farmers were found procuring important fertilizer prior to crop production and using it (6%).

Low cost compost production technology: In the training session low cost compost production technology was demonstrated so that female farmers could easily produce the organic fertilizer in their respective household with the available organic raw materials. Finding suggested



that 6% were engaged in compost making and thus using it in their crop field.

Importance of quality seed: The female farmers used to retain seeds for crop production. But to retain seeds, comprehensive technical know-how is needed; which involves several steps to be followed⁵. If the seed retention is not done properly then the seeds get inferior. Due to this, these female farmers were not getting optimum yield. The knowledge on importance of quality seeds was totally absent among themselves. From the training female farmers learnt about techniques to recognize quality aspects of different type of seeds, seed preservation techniques, etc. The trained female farmers are now aware about the quality aspects of seeds for increased crop production.

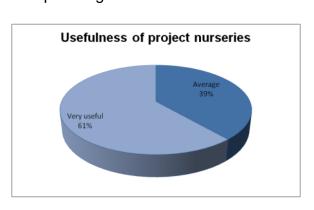
Pest management: Farmers used to depend on nature for crop production as they were not informed about the improved crop production technologies. The training program successfully covered pest management aspect for different targeted crops. The trained female farmers could identify different diseases and insects of different crops. Now, they are even able to protect their crops with some specific pesticide which they have learnt from the training program.

Water harvest and low cost irrigation system: The training demonstrated low cost irrigation system especially, in order to minimize cost of production and successful crop production.

Water Reserving Irrigation System and Nursery: Irrigation has been a major problem for the farmers in the area especially during summer (from March to June). The project came up with three pilot interventions to preserve rain water for irrigation in summer time. It was revealed from the assessment that, the idea was innovative as well as the best possible solution under the circumstances.

Though two pilot interventions have been finished in March of this year but the third intervention has just been laid and therefore, farmers are yet to receive the service from this irrigation project but it was revealed from the assessment that farmers are well aware of the system and eager to use it in upcoming cultivation season.

Two nurseries, established through the project support are producing different saplings and seedlings. People involved in nursery management received intensive trainings on nursery management and production technology aspects. To ensure better accessibility and demonstration, the nurseries were established near the main roads. These



nurseries sell sapling and seedlings to its group member less than the market price. It has been reported that the nursery business is generating benefit at one (input):

⁵ For further details please visit, http://howtosaveseeds.com/table.php

three (output) ratios. Among the surveyed, 21% brought samplings from nurseries and 61% of them found those very useful.

Social and Behavioral Impact

It highlights in detail on the changes of cultivation practice of the beneficiaries revealed from FGDs and interviews.

Adoption: It was found that most of the farmers had changed their traditional cultivation practices. In addition to practicing different improved production and management practices, they were found treating seeds with bavistin (seed treating chemicals), using hybrid seed varieties instead of local low yielding varieties, and planting saplings through maintaining specific distance and so on.

Information sharing: The trained female farmers shared the knowledge got from the training with the male part (husband, son, brother) of respective families. As the male parts did not get training on agriculture so they were very happy to know different aspects of improved cultivation techniques. Also, the female farmers were informing other neighboring farmers who come to them to learn specially about pest management.

Stronger linkages with traders: The farmers are producing quality products after training sessions. As paikers/traders are getting more quality products from these respective villages therefore, frequency of their visits has increased.

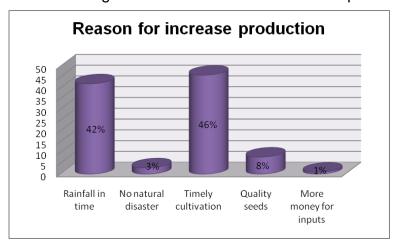
Recognition: Social status and status within the family have increased for the trained female farmers. Wives are respected by their husbands and they are also well known to karbari (local traders). Women participation in decision making especially in crop production related issues has increased which used to be dominated by men.

Economic impact

It highlights in detail on the economic changes of the beneficiaries due to adoption of

better cultivation techniques, as revealed from FGDs and interviews.

Increased yield: Farmers experienced 40% to 50% yield increased from that of previous year in rice, tobacco, chili, cucumber, potato, French bean, sweet gourd, water melon and papaya. Moreover crop



quality was better than before which helped them to get a better market price. 90% of the respondents stated that crop production had been increased in last year than the previous year. The details about the production increase can be found from the table where a comparison of the production between the last and current year has been shown.

Crops Name	Production (Kilogram)			
	Last Year	This Year		
Rice	1245	1423		
Tobacco	299	508		
Potato	75	178		
Water melon	-	-		
Chili	65	154		
Cucumber	158	373		
Papaya	150	200		

Most of the respondents mentioned timely cultivation (46%) and rainfall (42%) as reason for increase in production. The training helped participants to learn regarding the exact time of cultivation which also time of rainfall. So clearly that learning had direct impact on increased production.

Increased income: Better yield and quality crops resulted in increased income for the farmers. One farmer got 31,500 Taka by cultivating watermelon which was 15,0000 Taka in the previous season. Findings suggest this year average total income from agriculture is 69199 Taka which was 37309 Taka in last year; 85% increase from last year. The beneficiaries attributed the reasons for getting more income like, cultivation of improved variety and quality seed, pinching (removal of undesirable fruits), fertilization, pesticide application etc. which they learnt from the training program.

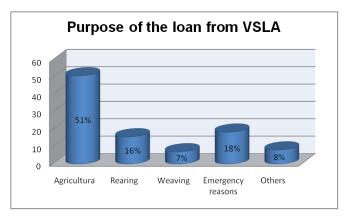
Reduced incidence of crop loss: Farmers used quality seed which resulted in high-quality crops. Besides, they adopted appropriate crop management practices which helped the produce to be protected from pest. Thus, the farmers substantially were able to reduce their crop losses. One farmer noticed around 5% crop loss which was around 20% before. Besides, the farmers mentioned of having reduced costs for agriculture production.

Price setting and Marketing: Marketing the produce at appropriate price is important to sustain agriculture and the associated farmers. Therefore, intervention was taken to train farmers on these issues. Findings suggest, the farmers are informed about importance of cleaning, grading etc on storage and marketing of the produced crop. They are now practicing appropriate post harvest activities to some extent. For instance, potato farmers grade potato in three categories- small, medium and large to get higher market price. Similar finding came out from individual interviews where over 80% were confident that they are able to market their product by setting right

price. Moreover, these female farmers are now able to improve their existing fruit varieties (mango, litchi) through vegetative propagation (grafting). They learnt this technique for the first time through the hands on training.

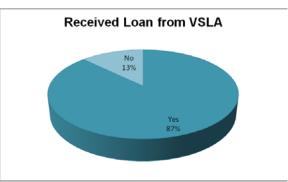
Village Savings and Loan Associations (VSLA)

Future is always uncertain as we all know. To tackle this uncertainty, savings could be an important element, especially for the people whose right and independent existence are being exposed to the surroundings. coercion bν Considering this, project formed and initiated saving groups, known as VSLA which helped beneficiary

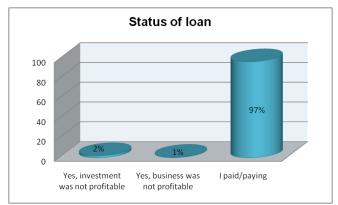


women to save and loan money as necessary. Total 23 VSLA, the same group done for implementing training and other activities, comprising 20 to 25 members in each group were found active till date when this study was going on.

VSLA enabled its members to save and to get loan; which was hardly possible before as no banking and microfinance services were available in the area. In their words, "Due to VSLA we are now able to save and take loan according to our wish. Previously we did not have access to facilities. But we always wanted to save some money".



Therefore, VSLA was a timely and worthy initiative introduced by the project among



the ethnic women. It was found from the survey that all members had savings and around 87% of the members had loans with VSLA. The average savings was reported 1798 Taka.

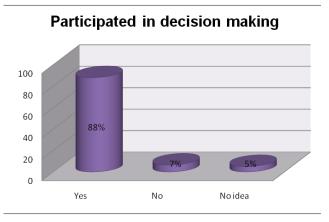
The purpose of taking loan is various, mainly depends on the extent of urgency. But since this loan

was taken by women who are engaged in different IGAs and therefore the purpose of loan lied with the IGAs, like, 51% took loan for agriculture, 16% took it for rearing and 7% for weaving. 18% of the respondents took it for emergency reasons.

97% of the respondents stated that they were paying or had paid the loan back to VSLA. The number is significant if it is compared with other formal microcredit programs/organizations. For example, Grameen Bank reported loan recovery rate as 96.67 percent⁶. The number stands for an achievement of an informal village savings and loan group. Over 90% reported that they had got profit which is on an average 225 Taka per person from VSLA.

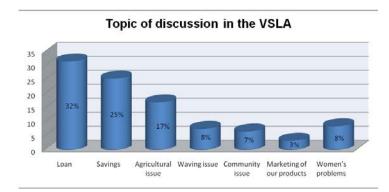
It is needed to mention herein that any decision regarding VSLA is taken with the consent of every member. Such policy was found in practice when 88% respondents

participated in the survey reported that they were active in decision making of VSLA. Though project wanted everyone to participate in such case but some could not participate despite having the opportunity, which is natural. This also occurred as the level of education, understanding, mentality, age, appearance of all members is not the same. This gap hardly comes



out in a gathering or group meeting rather in one to one discussion.

The VSLA meetings were supposed to be held twice in a month. While respondents were asked, 84% said that they were participating in VSLA meeting twice a month.



14% were found participating in meeting whenever they could and 3% participating once in a month.

Various topics were discussed in VSLA meetings ranging from loan, savings to IGAs in which members were involved. Also, community issues, women's

problem barely missed out from the discussion. Women were happy to take part in such discussion which came to their life like a mere incidence due to these meetings. Most importantly, to most of the women VSLA was like a platform to raise their voice by giving up inertia, progressing towards advancement.

⁶ http://www.grameen-info.org/index.php?option=com_content&task=view&id=26&Itemid=175

Weaving

Weaving is one of the IGAs promoted by the project to economically empower ethnic women. Here, data and analysis are presented in detail to realize the impact brought by the intervention through weaving.

Length practicing waist loom weaving

All my life 12%

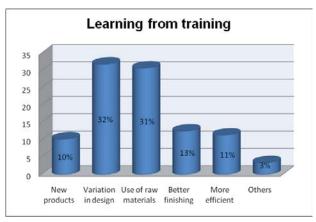
1 year 49%

>5 year 8%

of project. Otherwise, 31% took it as profession for over 10 years, 8% for over 5 years and 12% were doing it all their life but they used to do weaving in a fixed-way⁷. The project promoted mobile-way⁸ of weaving which was new to all of them. Therefore, training was the means to stimulate and engage targeted weavers. A number of topics were discussed in the training and the respondents found the training very useful (63%). 34% graded

Ethnic women were found engaged in this type of work aside by their regular engagement in household work therefore weaving was as an additional source of income. According to the data reported by the beneficiaries around

49% came into the light of such income generating activity under the facilitation



the training useful. But all respondents stated that they did not participate in such training before. They got to learn about new products, design variation, use of raw materials, better finishing, efficiency and many others and all of them admitted of applying those learning into practice.



Sector expert suggests learning of the work in such way takes around 40 days for a fresh woman; not engaged in such work before and so was duration of training provided by the intervention – indicates how well the project followed the result of training needs assessment.

Productions from weaving carry the signs of ethnic history, art, and culture. This survey

⁷ Fixed way of weaving refers to the machine by which mainly weaving is done, is fixed and that is why a separate and dedicated space is required to place the machine. It is inflexible and comparatively time consuming.

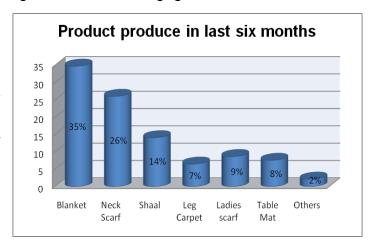
⁸ Mobile way of weaving refers to the machine by which mainly weaving is done, is movable/portable and that is why it can be done anywhere requiring little space. No dedicated place is required for the machine and thus it is more flexible and comparatively less time consuming.

took an account of the products produced in last six months and found a range of products, like, blanket (35%), neck scarf (26%), shaal (14%), leg carpet (7%), table runners (8%) and many others (2%) manufactured by ethnic women. The following table provides a snapshot about the products by different ethnic groups.

Products/Ethnicity	Tripura	Tangchangya	Mro	Marma
Blanket	19%	6%	3%	71%
Neck Scarf	35%	0	0	65%
Shaal	38%	31%	0	31%
Leg Carpet	0	0	0	100%
Ladies scarf	25%	75%	0	0
Table Mat	14%	43%	0	43%
Others	0	0	50%	50%

While asking about the basis of estimation of their work or production; over 70% of women said that they had done it based on pre-orders. This resulted due to the marketing plan which was developed by the project to aid the beneficiaries in selling and marketing their products. Under the marketing plan of TARANGO, the project implementing agency and also very well known for producing, selling and marketing of different handicrafts product in national and international arena was tagged with the beneficiaries. Aside by TARANGO, the project engaged the beneficiaries with some other regional buyers from Bandarban. Also, the project tried to use different selling platforms, like, national or regional fairs and engaged the beneficiaries with

the platforms. As per plan all the buyers give work to the beneficiaries upon demand of the market. All producers, regardless of the work get paid on a per piece basis. Therefore, earning of manufacturer depends on number of pieces one manufacturer can produce in number of days. If the system is analyzed then we can say that it is undoubtedly an opportunity for those who are

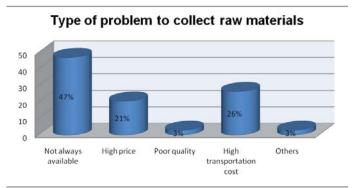


enthusiastic, quick leaner and skilled to earn more.

But against the backdrop it can be said that, though weaving producers are independent but their work is based on the pre-orders. This only indicates the dependency of producers on buyer for work. Though survey findings suggest, 30%

were selling their products in local market but according to FGDs, the volume sold in local market was very low and not regular. In their words, "if TARANGO is not here then how will we get the work? As it is giving us order that is why we are working. Local demand is less and we do not have access to any other market". The level of skill varies from producer to producer; which acts as the main determinant of the time needed to produce products and of the earning also. Therefore, it can be time consuming to convert the effort into earning for women, who are less patient and less attentive to detail.

Main raw materials needed for manufacturing are – fabric, clothes, color, etc. Manufacturer collected raw material either from local market (60%) or from NGOs



(34%). 60% respondents did not face any problem in collecting raw materials. But the survey wanted to know the problems facing by 40% manufacturers to collect raw materials in detail, where 47% mentioned that desired raw materials were not always available and 21% pointed out

high price of raw material as a problem. Transportation cost, regarded as a problem by 26% which was kind of obvious for hilly areas.

Among the surveyed, there were 17 weavers who were able to sell their products in 2011 where the average sale was 1,747 Taka. In 2012, 57 weavers sold their products and the average sale was 2,450 Taka, as reported. All these income were an addition to household income basket, generated solely by female counterpart of household.

Gender Equality and Women's Rights

As mentioned earlier, gender mainstreaming has been one of the core strategies of the project to promote gender equality and to attain increased women rights among the ethnic communities in the project intervention area. This part of the report will

state how and to what extent the project has brought meaningful changes in terms of gender equality and women empowerment among the ethnic women and their communities.

Prior to the project interventions, women and different stakeholders in the project area were hardly aware of women's rights and their voices were



rather remote with regard to decision making in their families as well as in the

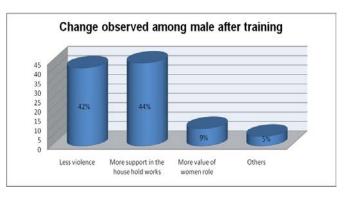
communities. Promoting women's rights was an integral part of the project which was through holding trainings and workshops together with men and women family members, local leaders, and other stakeholders.

The FGD findings state that both men and women obtained knowledge on gender roles in family and in community from gender trainings. Now, both men and women understand that both boys and girls in family, and men and women in community, are to receive equal importance and attention. 70% of the survey respondents stated that "Men and women should receive equal treatment..

Men in focus group discussion mentioned that they had learned a lot from the gender training, such as, importance of raising both boys and girls with equal importance, husbands' role to support women in household chores, not to treat women as property, to show respect to women's opinions, and to respect girls and women in public spaces. They took the learning of gender training as - to be good to their wifve and not to deprive the girl children. Men felt that they understood the contribution of women from the exercise in training while they had to list down men's and women's work in everyday life. One man in discussion mentioned, "My wife can earn from weaving and now she can invest from her VSLA group by taking loan. I understand her contribution and thus, I want to help her in household work(like cooking or taking care of child) while she is busy with weaving".. Domestic violence (beating up wives and children) was one of the problems that women faced which reduced to a great extent among the families where men attended gender training provided by the project. Consumption of alcohol among men has reduced too. Besides, after gender training, some of the men got rid of certain behaviours that were dominated by superstitions against women, such as not touching women's clothes because of the fear of bad luck. Inter-personal relationship among husbands and wives has improved.

The gender training had significant impact in the lives of women in the project area. For the first time, through the gender training, women had the opportunity to share

their opinions, feelings and front thoughts in of husbands. They were able to compare themselves with men and realize they are equally important in their families and communities. During the initial Gender Analysis, it was noted that women in the family had very little or no say in major decision making in the family.



example: buying property, renovation of house, loans, livestock purchase. However, during the mid-term gender analysis, a change was noted as the beneficiaries (women) from all communities highlighted their increased participation in the discussions related to these decisions. The study findings also confirm that women's

roles in their families and communities have taken a new dimension- their voices are heard, their opinions are respected by the male members, and their decisions in many cases are accepted by others.

Women's active participation in trainings, meetings and other activities motivated them in taking part in discussions and expressing opinions which resulted into self-esteem.

In addition to self esteem, in the gender training women learned accounting of their income and obtained negotiating skills for better price of their products. . Before the training, husbands were hardly listening to their wives to take economic decision for family but now, substantial number of husbands appreciates women's income and decisions, discussing with them to take family decisions, helping them in household work (44%). For example, a woman stated, "My husband never liked helping me with my household work like collecting water from far away but now after the training he has changed. He collects water and shares my work load. This is a big change made by the training". Women expressed that they can discuss and share their opinion regarding family economic planning with husband because husbands now realize their contribution to the family.

Equality Issues

The assessment also explored the impact on gender equality in the economic management of revenues made in the family. This impact has been measured through indicators well accepted for gender equality evaluation. Accordingly, few indicators were set to understand the improvement of target beneficiaries in decision making at household financial management.

After analyzing the findings it can be said that now women participate in decision making of household revenue management. Magnitude of participation vary but women are heard and consulted by male family members before making any economic decision. Since women have earnings of her own and 67% said that they were independent in spending her earned money. Before using loan or saving they have to decide by discussing with husband (28%) or with other adult male family member (40%). Sales are directly linked with revenue generation in which women also have admirable participation.

Response/Equality Issues	Spending money	Use of loans	Selling of	Selling of
	that you yourself	or savings	weaving	agricultural
	have earned		products	products
Can decide alone	67	32	47	26
Can decide with husband or other	23	40	22	27
adult male family members				
Husband makes decision after	10	28	8	31
discussion with wife				
Not Applicable	-	-	23	16

Case: Agriculture

A trained female farmer has a novel position in her family and community

Aung cra marma, a 26 years old female farmer has been engaged in cultivation of different crops for 10 years but hardly can manage to get a good return out of her hard work. She had no formal learning on agriculture until 2011, when she got to know an NGO, TARANGO through a local "Karbari" who suggested her to join a farmer's group formed by TARANGO. With her little education, she felt motivated to become a member of that group. After joining the group she received five-day-long training on agriculture where she learned about different basic knowledge of cultivation procedure, production technology, crop management, compost production technology, orchard management, low-cost irrigation technology, quality seed, etc. She, motivated with her knowledge, took lease of a land of 160 decimals in addition to her three acres of land. She cultivated different types of vegetables like cucumber, water melon, potato, French-bean, sweet gourd, yard long bean. She was highly benefitted in terms of yield due to adoption of improved production and management practices, and as a result, her income increased by more than double. Her income status from agriculture as follows:

Previous year of training	First year after training	Second year after training
1.5 lacs	3.15 lacs	4 lacs (expecting)

Now she is contributing more to her family expenditure aside by her businessman husband. She is sponsoring education expenses of her orphan nephew. With her additional income she bought a space for shop in the local market. She has also established an orchard to get more return from agriculture. Her recent success in agriculture has made her famous in locality and offered her a position in her family. Now, she helps her community members with knowledge on agriculture. She dreams to be involved in agricultural commodity trading in the future.

Case: Weaving

Discovering weaving as a way of additional income

Ma Yaw See, came to know about weaving from one of her neighbors. It was back in 2012, when that neighbor told her to join a group, formed by TARANGO. Out of curiosity, she joined the group without much expectation. After joining the group She received 40 days-long training on weaving. It was her first experience of doing such work but she loved it. With her dedication, she learned it quickly and started producing different products, like neck scarf, bed cover, etc. Her products were praised and she quickly got some delivery orders from TARANGO. Since then she is weaving. There are also some local buyers who give order directly to her. So far, she

has managed to earn around 6,000 Taka in total from weaving. Her husband, who also took part in gender training, has been helpful throughout her journey from learning to earning. In her words, "My husband understands my contribution and he helps me in household work like cooking or taking care of child while I am busy with weaving". She aspires to learn more and become a master of the work.

Sustainability

At this point we had to find out whether beneficiaries understood the usefulness of the work that they were engaged with. One of the indicators could be the result of the activities. Alternatively, when the project started to work with the beneficiaries quite naturally it created some expectation among them. Of those, activities result close to expected are more likely to be continued over the time and the same is applicable for all activities.

The sustainability of weaving as an IGA largely depends on efficient marketing and linkages with buyers. The women engaged in this IGA are already trained up to grow an economic agent generating additional income for their households. If Tarango or Aida continues finding markets for the products and linking them directly to the beneficiaries- the income opportunities of the women weavers can be sustainable. Since agriculture is the main occupation for most of the beneficiaries, learning regarding this IGA is likely to stay with them. Also practice of this learning resulted better production and increased income. Women (beneficiaries) are conscious about their rights and roles than any time before. Moreover, they are more organized than before which is necessary to protect their rights and enable them for productive work. These women were organized in VSLA groups, an opportunity created by the project to function as to save and to borrow money for the members. VSLA helped women to be solvent and thus to be praised in the society. Individuals feel stronger when united so do the members of VSLA who perceive VSLA as a platform to raise their voices, share their opinions, and to exchange their knowledge. Local elites (karbari) are more accessible to women so for any household and social causality this connection will work to protect the rights of them. As project engaged government agriculture officials in different events and activities, therefore the government people are better linked with the beneficiaries, which would work to get updated knowledge and technology.

Irrigation intervention will be taken care of by the people of the community therefore this is going to be sustained at the interests of them. Nursery will be handed over to a local NGO which is going to be responsible to maintain it in a sustainable way.

Even though it was a short project in terms of duration, yet it has proven to be successful in terms of establishing sustainable linkages among the ethnic communities, government agencies (Department of Agriculture), and local stakeholders.

Feasibility

The specific objective of the project, "Economic social and cultural empowerment of 500 indigenous women, through the production and sale of handicrafts, weaving and agricultural products, incorporating gender and human rights within their own community, in the villages of Lama and Alikadam" comply with the third goal of MDGs (Millennium Development Goals)⁹ "Promote gender equality and empower women".

Also the project engaged TARANGO, a development organization based in Bangladesh, to implement the project and side by side worked with government agriculture department. All these initiatives go along with the eighth goal of MDGs, "Develop a global partnership for development".

Therefore, the project objectives worked to fulfill the two goals of MDGs.

Coverage

Coverage stands of evaluating the criteria of beneficiary selection. The main criteria of selecting beneficiary were - income, agricultural land holding, gender, ethnicity and zeal to be improved.

According to baseline average household income of the targeted group was 4,672 Taka or USD 58 which is lower than national average. According to the latest Household Income and Expenditure Survey (HIES)¹⁰, in Bangladesh, the average monthly household income is 11,479 Taka or USD 143 per month. The survey further concludes that the average income in rural area is 9,648 taka per month whereas in urban area it is 16,475 taka per month. It was found from the survey that respondents were holding two types of land for cultivation; plain and hilly. Average size of plain land for cultivation was around 99 decimals and average size of hilly land for cultivation was around 290 decimals. All targeted beneficiaries were indigenous women.

As reported in baseline report there are eleven ethnic multi-lingual minorities in the Chittagong Hill Tracts (CHT) region of Bangladesh and they are: Bawn/Bawm, Chak, Chakma, Khyang, Khumi, Lushei/Lushai, Marma (Maghs), Mrus/Mro (Moorangs), Pangkhua/Pankhua, Tangchangya, and Tipperas (Tipras) but in Alikadam there are 6 and in Lama 7 ethnic minorities are living. Among the respondents in endline survey, four ethnic groups, namely Tripura, Marma, Mro and Tongchongya were found which goes with the intended target of the intervention.

⁹ http://www.un.org/millenniumgoals/

The survey is conducted by Bangladesh Bureau of Statistics (BBS) in every five years and was last conducted in 2010.

It was revealed from the assessment that, targeted women were enthusiastic to have change in their life. Therefore, the criteria of the selected beneficiaries also better fitted with the intended target of the project.

Learning and Way Forward

The land used for water preservation during rainy season is under private ownership which might raise complicacy in future. Land ownership is a complicated issue which becomes more complicated while the matter comes to use any private land for community or collective benefits. Since the irrigation system has been formed for common interest therefore, all relevant decisions shall be made with the consensus of everyone associated with irrigation. People might feel less or no ownership of the system which will allow them to use the preserved water in summer time as their right to make decision over this may be constrained due to less or no land ownership. As a result, continuous check and balance of the system created for irrigation might be hindered significantly. If the land owner becomes the only liable person for the project then it may turn into solo venture.

The project played an important role with regard to improved market linkages for the women producers. Women have options – when to sell and when to sell their products and ask for a better price. However, the demand in local market is not very promising and irregular. Henceforth, AIDA/ TARANGO may think of a sustainable way- how the women can get an access to markets outside CHT.

Economic empowerment of women still remains an expectation in Bangladesh. The project rightly identified concerns that hinder ethnic women to become empowered economically, socially and culturally and focused on agricultural and weaving IGAs which allowed women to acquire their income incorporating human and gender rights. All men and women appreciated the gender training as they were benefited out of the training; Relationship among men and women in families has improved. Women's opinions are heard by the male members. Women's decisions are respected with regard to family income and expenditures, wealth, children's future, etc. Women's mobility has increased, so has their roles and participation in community activities.

Despite a rather short time period, the project has achieved its major objectives and bring positive changes among the ethnic communities in terms of: improved gender and women's rights, increased income of women, improved livelihoods and women and their families, improved social harmony/ relationship among men and women in families and in communities.

Project external evaluation

for

"Strengthening Socio-Economic Rights and Cultural Rights of Indigenous Women in Bandarban, Bangladesh"

Res	spondent Category: Farmer We	aver	
	Household (HH) No. t		
	Date of interview t		
	Survey Area	Code	Name
	Upazila		
	Union		
	Village		
0			
		Code	Name/Signature
	Code of Investigator		
	Signature		
	Code of Supervisor ②		
	Signature		
	Code of Data entry Operator ●		

Conducted by: S A & Associates
Funded by: AECID
Implemented by: AIDA & TARANGO

- Use two digit codes starting from 01
- **2** Use two digit codes, starting from the number next to the last code number of the investigator
- Use two digit codes

V001	Name of Respondent :	Code	
V002	Respondent's Age:	Year	
V003	Respondent's Ethnicity:	Code	
	Code: 1= Tripura; 2= Tangchangya; 3= Mro; 4= Marma		
V004	Respondent's Educational Qualification:		
	Code: 1= Illiterate; 2= Can Sign only; 3= Self educated (Can read		
	& write); 4= Primary level; 5= up to junior secondary level; 6= up	Code	
	to secondary level; 7= SSC or equivalent; 8 = HSC or equivalent;		
	9 = Bachelor Degree or equivalent; 10 = Post graduate & above		

Section A: Household primary and socio economic status

V005	If the head of the household is female, then which of the following is applicable? Code:1 = Married and living with family; 2 = Widow; 3 = Divorced; 4 = Abandoned by husband; 5 = Husband disabled; 6 = Others	Code	
V006	How many people eat from the same cooking pot?	Number	
V007	Number of leaving room/house you have?	Num;ber	
V008	Do you have electricity connection at your house? Code: 1 = Yes; 2 = No	Code	
V009	Is any of your family member currently receiving saftynet support? Code: 1 = Widow allowances; 2 = Old age allowances; 3 = VGF/VGD; 4 = Freedom Fighter allowances; 5 = Disiable allowance; 6 = Others (specify); 7 = None	Code	
V010	Primary and secondry source of income of the household: Code:1 = Agriculture: Farming on own or rented-land; 2 = Agriculture: Wage labor; 3 = Weaving/Crafts; 4 = Micro Business	Primary	
	owner/employer; 5 = Employed in the household; 6 = Service, 7 = Others (Specify)	Secondary	

Section B: Status of Household income and expenditures (last one year)

	Source of income during last 12 months	Who was involved? Code: 1= Male; 2= Female; 3= Both	Total (Taka)	Income
V010a	Homestead gardening			
V011	Crop/Fruit/Vegetable production			
V012	Small trading/Vendor			
V013	Day labor (farm/nonfarm)			
V014	Weaving			
V015	Others			

Section C: Household monthly Expenditure:

V016 Total monthly expenditure of the family	Taka	
--	------	--

Section D: Savings and credit related information:

V035	Do any of your family members have loan (appart of the VSLA)? Code: 1= Yes; 2= No → skip to v500	Code	
V036	Who took?		
	Code: 1= Me; 2= My husband; 3= My father; 4= Other male	Code	
	member of the family; 5= Other female member of the family		
V037	NGO	Taka	
	Name	iana	
V038	Society/CBO	Taka	

	Name		
V039	Traditional Money Lender	Taka	
V040	Friends, Relatives (no interest)	Taka	
V041	Institution/Bank	Taka	
V042	How much savings do you have in hand as of today?	Taka	
V043	How much did you pay back as of today?	Taka	

Section E: Participation in Different Community Organization:

V044	Did you take any loan from the VSLA? Code: 1= Yes, 2= No	Code	
V045	What was the purspose of the loans? Code: 1= Agricultural; 2= Rearing; 3= Weaving; 4= Emergency reasons 5= Others(specific)	Code	
V046	Did you find any problem to repay your loan? Code: 1= Yes, the activity where I invested the money was not so much profitable; 2= Yes, I found problems because I did not use the money for a profitable activity; 3= No, I paid it back // I am paying regularly	Code	
V047	Do you have savings there? Code: 1= Yes; 2= No	Code	
V048	If yes then, How much did you save during the last year through the VSLA?	Taka	
V049	How much profit did you get from the last share out (interest)?	Taka	
V050	Have you ever participated in decision making at your VSLA meeting? Code: 1=Yes; 2= No; 3= No idea	Code	
V051	How many times did you participate in VSLA meeting within last six month? Code: 1= once a month; 2= twice a month; 3= whenever I can	Code	
V052	What do you discuss in the VSLA group? Code: 1= loan; 2 = savings; 3 = agricultural issue; 4 = waving issue; 5 = community issue; 6 = marketing of our products; 7 = women's problems; 8 = others	Code	

Section F: Agriculture

(This section will be applicable for the beneficiary farmers)

	•			
VC	053	How much land (in decimal) do you use for cultivation?	Plain	
			Hilly	
VC	054	What type of crop do you produce in that land?	Long	
		Code: 1= Rice; 2= Tobacco; 3= Potato; 4= Spices; 5=	term	
		Water Melon; 6= Chili; 7= Tomato; 8= Sweet Gourd; 9=	Mid-	
		Sweet Potato; 10= Cucumber; 11= Okra; 12= French bean;	term	
		13= Coriander; (Short term);14= Mango; 15= Orange; 16= Guava; 17= Litchi (Long term); 18= Papaya (mid-term); 19= Others	Short term	

V055	Is there any decrease or increase in production last year? Code: 1= increase, 2= decrease; 3 = same	Code
V056	If decreased, what is the reason to decrease the	Code
	production?	Code
	Code: 1 =Drought; 2= Access rain fall; 3 = Land slide; 4 =	Code
	Attack from animals from forest; 5= Low quality of seeds	
	/seedlings; 6= Attack from insects; 7=Use of less fertilizer; 8= Use of excess fertilizer; 9= Unfertile land; 10= Rat flood; 11 = Financial crises in the familiy 12 = Less land available; 13 = others	Code
V057	If increased, what is the reason to increase the production?	Code
	Code: 1= Rainfall in time; 2= No natural disaster; 3 =	Code
	Timely cultivation; 4 = Good quality seeds /seedlings; 5 = Apply of fertilizer in time; 6 = Apply of pesticide in time;	Code
	7 = Timely steps to protect diseases; 8 = More knowledge, 9 = more seeds; 10 = More land available; 11 = More money for inputs available; 12 = Others	Code
V058	Have you used project nurseries during last year? Code: 1= Yes; 2= No 3 = Very little	Code
V059	Did you buy any product from the nursery? Code: 1= Yes; 2= No	Code
V060	Did you find it useful? Code: 1= Average; 2= Very useful; 3= Useful; 4= Not very useful; 5= Not useful	Code

Section G: Production of last 12 Month (kg) and sale

	Crops	ps Last Year			This Year		
	Name	Producti	Consumpti	Sale	Producti	Consumpti	Sale
		on	on	(Taka)	on	on	(Taka)
		(Kilogra	(Kilogram)		(Kilogra	(Kilogram)	
		m)			m)		
V061	Rice						
V062	Tobacco						
V063	Potato						
V064	Spices						
V065	Water						
	melon						
V066	Chili						
V067	Tomato						
V068	Sweet						
	gourd						
V069	Potato						
V070	Cucumbe						

	r			
V071	Okra			
V072	French			
	bean			
V073	Coriander			
V074	Mango			
V075	Orange			
V076	Guava			
V077	Litchi			
V078	Papaya			
V079	Others			
V080	Total			

Section H: Training

V081	Did you receive any kind of training during last 2 years? Code: 1= Yes; 2= No	Code	
V082	If yes, please mention in which issues you received the training Code: 1= Agriculture; 2= Gender; 3= Weaving; 4= Micro business; 5= Others	Code	

Section I: Agriculture Training

V083	How many training did you received on agriculture during last 2 years?	No
V084	Please mention the topic of those trainings: 1:	
V085	Who conducted that training? 1:	
V086	What did you learn from those training? Code: 1 = Soil Management, 2 = Pest Control, 3 =Fertilizer Usage, 4 = Planting Methods (depth, mulching etc), 5 = Composting, 6 = Others.	Code
V087	How useful are those learning? Code: 1= Very useful; 2= Useful; 3 = Average; 4= Not very useful; 5 = Not useful	Code

	How was the quality of training?		
V088	Code: 1= Highly satisfied; 3 = Acceptable;2 = Satisfied;	Code	
	4 = Dissatisfied; 5= Highly dissatisfied		
	What techniques were you able to practically use during		
	the last year?		
V089	Code: 1 = Soil Management, 2 = Pest Control, 3	Code	
	=Fertilizer Usage, 4 = Planting Methods (depth,		
	mulching etc), 5 = Composting, 6 = Others		
	Did you see any changes in your production?		
V090	Code: 1= Yes; 2= No;3=Very little; 4= Moderate; 77=	Code	
	Not applicable		
	What kind of changes happened due to practice you're		
	learning?		
V091	Code: 1 = Planted during the right season, 2 = Proper	Code	
, , ,	fertilizers used, 3 = Compost created, 4 = Planted	Codo	
	properly (maintaining the correct distance etc), 5 = Used		
	the correct insecticide/pesticide, 6 = others		
	Have you received any training regarding price setting		
V092	and marketing your products?	Code	
	Code: 1 = Yes , 2 = No		
	If yes, please specify the contents		
,,,,,,	1:		
V093	2:		
	3:		
	4:		
V094	Are you able to set the price for your agricultural product		
	after the training?	Code	
	Code: 1 = Yes, 2 = No, 3 = Not sure		
V095	Are you confident about marketing your products after	0.4	
	the training?	Code	
	Code: 1 = Yes, 2 = No, 3 = Not sure		

Section I: Weaving

(This section will be applicable for weaving beneficiaries)

V096	How long have you been practicing waist loom weaving? Code: $1 = All my life$, $2 = >10 years$, $3 = >5 year$, $4 = 1 year$ (following the training from the project), $5 = 0 years$	Code	
V097	What did you produce in the last six months? Code: 1= Blanket; 2= Neck Scarf; 3= Shaal; 4= Leg Carpet 5= Ladies scarf 6 = Table Mat 7 = Others	Code	
1/000	From where do you collect raw materials?	1 st	
V098	Code: 1= local market; 2= Bandarbam; 3= Other district (Cox's Bazar / Chittagong); 4= NGOs; 5= Others	2 nd	

V099	Do you face any problem in collecting raw materials? Code: 1= Yes; 2= No	Со	de				
V100	If yes then, what kind of problem do you face in collecting raw materials? Code: 1= Not always available; 2= High price; 3= low quality; 4= high transportation cost; 5= Others	Co	de				
V101	How do you forecast your production and sale? Code: 1= Based on preorder 2= Market/seasonal trend 3= Others (Please specify)	Co	de				
V102	Where do you sell your products? Code: 1= Local market/Fair; 3= NGOs; 4= National Market (Dhaka/Chittagong/Fair) 5= International Buyer; 6= Others	Co	de				
V103	What percent is sold to whom? Previous question's code is used	1	2	3	4	5	6
V104	What was your sale in the last year?	Ta	ka				
V105	What is your sale is this year?	Ta	ka				
V106	Do you face any problem in selling your products? Code: 1= Yes; 2= No	Co	de				
V107	If yes, what sort of problems? Code: 1= Cannot get regular buyers; 2= Do not have market information; 3= Others (Please specify) 4= Production cost is very high and buyers price very low, is not worthy	Co	de				
V108	Have you received any support? Code: 1= Aida-Tarango; 2= Other Ngos 3 = Government institutions 4 = Others 5 = No support	Co	de				
V109	If yes then, what was the support about? Code: 1= Loan; 2= Training; 3= Production related; 4= Marketing related; 5= Others (Please specify)	Co	de				
V110	Have you received any training regarding price setting and marketing your products? Code: $1 = Yes$, $2 = No$	Co	de				
V111	If yes, please specify the contents						
V112	Are you able to set the price for your weaving product? Code: 1 = Always, 2 = Sometime, 3 = Never	Co	de				
V113	Are you confident about marketing your weaving products? Code: 1 = Always, 2 = Sometime, 3 = Never	Co	de				

Section I: Weaving Training

	i. Weaving Training	
V114	How many training did you received on weaving during	
	last 2 years?	
	Please mention the topic of those trainings:	
	1:	
V115	2:	
	3:	
	4:	
	Who conducted that training?	
V116	1:	
V 1 10	2:	
	3:	
	What did you learn from those training?	
V117	Code: 1= Making of new products, 2= Variation in design,	Code
V 1 1 7	3= Use of raw materials; 4 = Better finishing (quality) 5 =	Code
	More efficient 4= Others	
	How useful are those learning?	
V118	Code: 1= Very useful; 2 = Useful; 3= Average; 4= Not	Code
	very useful; 5= Not useful	
	How was the quality of training?	
V119	Code: 1= Highly satisfied; 2= Satisfied; 3= Acceptable;	Code
	4= Dissatisfied; 5= Highly dissatisfied	
	What techniques were you able to practically use during	
	the last year?	
V120	Code: 1= Making of new products, 2= Variation in design,	Code
	3= Use of raw materials; 4=	
	Others	
	Did you see any changes in your production?	
V121	Code: 1= Yes; 2= No;3=Very little; 4= Moderate; 77= Not	Code
	applicable	
	What kind of changes happened due to practice you're	
1/400	learning?	0-4-
V122	Code: 1 = Increased production, 2 = Quality product, 3 =	Code
	Better designing, 4 = More designing, 5 = others	
	1 0 0,	l

Section J: Disaster, Unexpected Problems & Coping Strategies

V123	Has your household experienced any major unexpected problems or expenses within <u>last one year</u> ? Code: [1] = Yes; [2] = No	Code	
V124	If yes, what are these?	1 st	

	Code: 1 = Loss of land; 2 = Loss of job; 3 = Unexpected loan	2 nd		
		3rd		
	Major illness; 6 = Death of any income earner; 7 = Threat of			
	eviction/ Land Grabbing; [8] = Theft/robbery/physical assault &			
	harassment; 9 = Others (Specify)			
	If yes, how did you cope with the crisis?	1 st		
	Code: 1 = Gift/contribution from family/relatives/neighbor; 2 =	2 nd		
	Borrow money from family/relatives/neighbor; 3 = Borrow			
	money from moneylender/formal source; 4 = Savings; 5 =	3rd		
V125	Government assistance; 6 = NGO assistance; 7 = Sale of			
V 123	livestock; 8 = Sale of vehicle; 9 = Sale/mortgage of land; 10 =			
	Sale of house; 11 = Sale/mortgage jewelry; 12 = Sale of			
	utensils/appliances; 13 = Household member moved away; 14			
	= Did not take any help; 15 = Borrow money from the VSLA 16 =			
	Others			

Section K: EQUITY ISSUES (Question should be asked to the female directly, without men presents)

To what extent are you (female) able to make the following kinds of decisions? (Interviewer: please ask about each item from the list)

Type of decision:					
Use the following code for V088 to V096-					
Code:	Code: 1 = can decide alone; 2 = can decide with husband or other adult male family				
membe	ers; 3 = husband makes decision after discussion with wife	e; 4 = nc	t involved in		
decisio	n; 77 = not applicable				
V126	Buying small food item, groceries, toiletries	Code			
V127	Buying clothing for yourself and your children	Code			
V128	Spending money that you yourself have earned	Code			
V129	Use of loans or savings	Code			
V130	Buying seeds, fertilizer, plant etc.	Code			
V131	Buying cotton, wool, machinery parts etc. for weaving	Code			
V132	Selling of agricultural products	Code			
V133	Selling of your weaving products	Code			
V134	Expenses for your children's education	Code			
V134	Expenses for your children's marriage	Code			
V135	Medical expenses for yourself or your children	Code			
V136	Expenses for family planning (contraceptives)	Code			
V137	Active participate and involved in Salish/Karbari meeting	Code			
V 137	decision making	Code			
\/138	Did you hear about gender?	Code			
V138	Code: 1=Yes; 2= No	Code			

	What do you understand about Gender equality?		
	Code: 1= Women has to be the first in all; 2 =Men has to		
1/120	,	Codo	
V139	accept the women decision; 3 = Men and women should	Code	
	receive equal treatment; 4 =Men and woman are exactly		
	the same		
	What do you know about women rights?		
V140			
	How many times did you go to talk with the Karbari of		
V141	your village in the last year?	Code	
	Code: 1= once; 2 = one - three times 3 = more than		
	three times; 4 = never		
	How many times did you participate in the Salish (Karbari		
V142	meetings) in your village during the last year?	Code	
	Code: 1= once; 2 = one - three times 3 = more than		
	three times; 4 = never		
1/4.40	Have you observed any change in your husband's	00-1-	
V143	behavior or support after the training?	Code	
	Code: 1= Yes; 2= No		
1/4.4.4	If yes, mention two of the changes		
V144	1:		
	2:		
	What do you think about women beating?		
V145	Code: 1 = Necessary in some case; 2 = Normal between	Code	
	men and women; 3 = A wrong behavior; 4 Never		
	Acceptable Descrit evict in your legality		
V146	Does it exist in your locality		
	Code: 1= Yes; 2= No		
\/4.47	Is there any change in men behaviors after the training on		
V147	women beating?		
	Code: 1= Yes; 2 = very little; 2= No What kind of changes did you observer among the male	1 st	
	What kind of changes did you observer among the male	2 nd	
V148	after the training?		
V 140	Code: 1 = Less violence 2 = More support in the house hold works 3 = More value of women role 4 =	3 rd	
	Others	3	
	Women should		<u> </u>
	Always express their opinion on community issues		
V149	Code: 1=Yes; 2= No	Code	
	Express their opinions only on some issue		
V150	Code: 1=Yes; 2= No	Code	
V151	Express their opinion when men ask them	Code	
V 131	Express men opinion when men ask mem	Code	

	Code: 1=Yes; 2= No		
V152	Avoid participating in public activities Code: 1=Yes; 2= No	Code	
V153	Receive the same share of inheritance than men Code: 1= Yes; 2= No	Code	
V154	If a girl/women from the community is sexually abused then Code: 1= The case has to be solve within the community (through mediation); 2= A case should be filed by the community to the police, only if is the perpetrator is from outside the community; 3= A case should be filed always 4 = No, It's better not so say to anybody	Code	

Section L: PRACTICES

V155	Do you find any change in your behavior (confidence level, shyness, sharing opinions, etc.) after the training? Code: 1= Modest; 2 = Enormous; 3 = None	Code
V156	Do you participate in family decision making more than before? Code: 1=More than before; 2= Less than before 3 = No change	Code
V157	Did you share what you learnt in the leadership sessions with your husband/family members? Code: 1=Yes; 2= No	Code
V158	If yes, what was their reaction? Code: 1= well appreciated; 2= appreciated; 3= moderate; 4 = not appreciated	Code
V159	In the last year do you spend for reproductive activates (household work/ child care): Code: 1= More time than previous years; 2 = Less than previous years; 3 = No change	Code
V160	Does your husband help you in household activity? Code: 1= more than before; 2= less than before; 3= not at all; 77= Not applicable	
V161	Do you provide equal care to boys and girls? Code: 1= always; 2= sometime; 3= not at all; 77= Not applicable	Code
V162	If not at all then who gets more care? Code: 1= boy; 2= girl	Code

1/462	Do you provide equal food to boys and girls?	Codo	
V163	Code: 1= always; 2= sometime; 3= not at all; 77= Not applicable	Code	
	' '		
V164	If not at all then who gets more/better food?	Code	
V 104	Code: 1= boy; 2= girl		
\/16E	For whom you spend more money on education?	Codo	
V165	Code: 1= boy; 2= girl; 3 = equal 77= Not applicable	Code	

FGD Checklist

- ✓ What have you learned from the training?
- ✓ Have shared those learning with your husband? What is his remark about these?
- ✓ Are you practicing those learning? What are the crops?
- ✓ What is the difference you have found in your production after practicing those learning? What are the crops? What specific changes have been found?
- ✓ If you face any problem (production and input related) then where do you go for solution? Are you satisfied with the solution that is provided? Please try to find an example. (N.B. Try to know a bit about irrigation as it is a common problem for the area and project also tried to pilot an alternative technology/way)
- ✓ Who decide of what crop/inputs to produce/use or what not? Husband or wife
 or both by consultation, why is so? Try to get before and after training
 scenario.
- ✓ Where do you sell your crops? Do you sell all your crops in the same market? If yes, why is so? If no, what are the other markets?
- ✓ Do you sell all your crops at the same time or in different segments? If yes in case of at the same time, why is so? If yes in case of different segment, what are the segments (time, market)? How do you determine those segments?
- ✓ Who determine those selling and relevant things? Husband or wife or both by consultation, why is so? Try to get before and after training scenario.
- ✓ Do you face any problem selling your crops? What are the problems? How these problems can be eliminated? What do think if these problems are eliminated then what would be the result?
- ✓ Do you think that, you get right price for your crops? If yes, why is so? If no, why is so? What could be done to get better price? Did project help in this regard? Have your shared your experience with project? What is their comment?
- ✓ Did you take any loan from VSLA to cultivate crops? What are crops for which you have taken loan? Was there any problem in getting loan or did you get the loan on time (as time is crucial for agriculture)? If yes, whay was so? What did you do then?
- ✓ Did you share your learning with other farmers in your community? What was their remark?

N.B.	The crop related questions got modified while talking to weavers.