

Unnoty Gender Accelerator Program Learning Activity

Prepared By:

Prepared For:

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Overview of the “Unnoty” Gender Accelerator Program (GAP)

What is the Unnoty Gender Accelerator Program?

Objectives, Vision, and Scope of Work of the GAP



Accelerator Program Session Specifics¹

The Unnoty Gender Accelerator Program's central aims are aligned with the goals of the USAID-Feed the Future Rice Diversified Crops Activity (RDC). This includes the following primary objectives¹:

1. Improve food security through systemic changes that increase rural incomes
2. Increase farm productivity
3. Increase participation in profitable market systems

To achieve this, the Gender Accelerator Program held the following sessions and activities to attract, train and aid women entrepreneurs in various rural areas. This included¹:

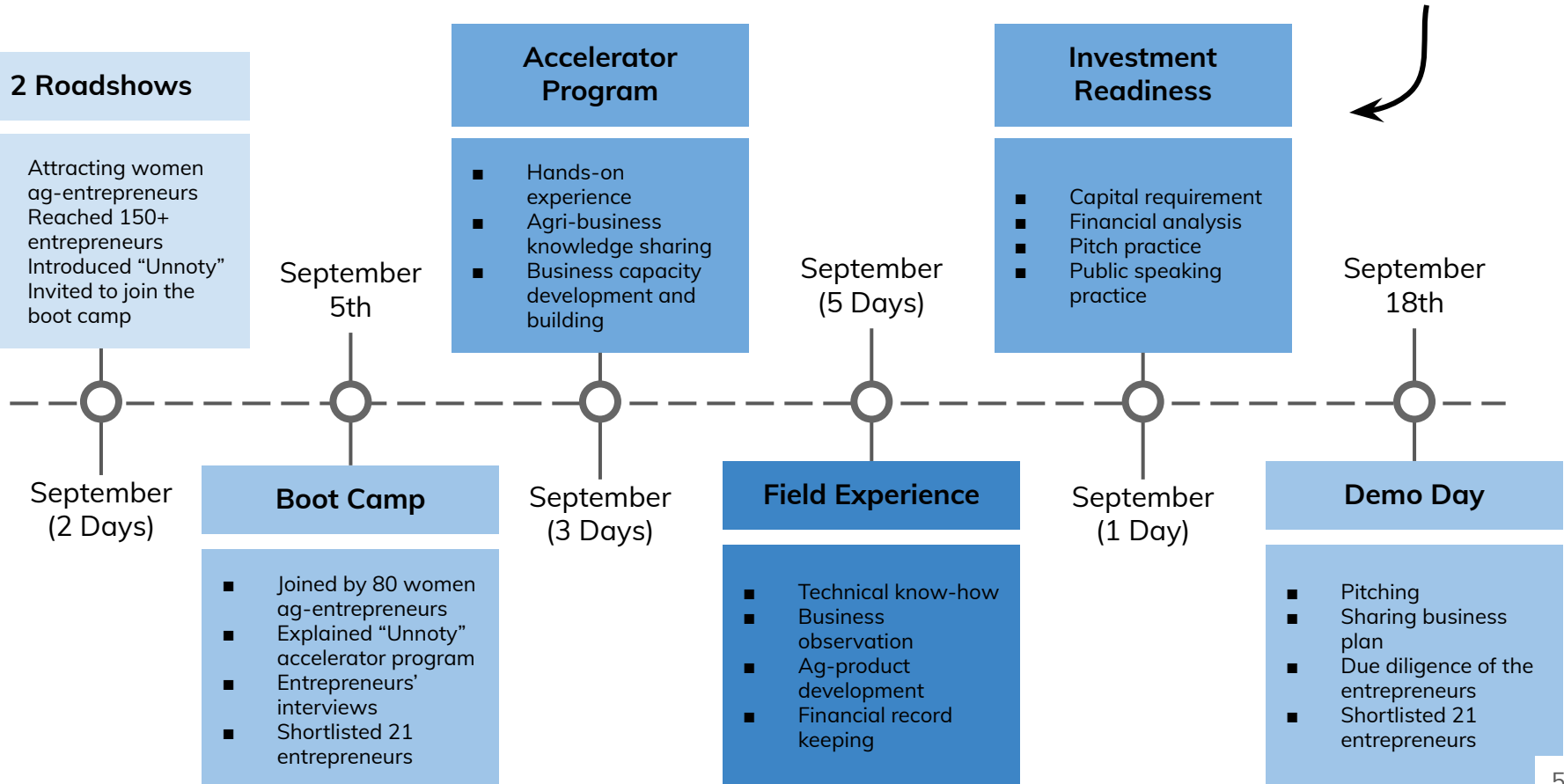
1. Roadshows to attract female participants and potential entrepreneurs
2. Boot Camp to provide teachings including productivity, business expansion, division of capital, and financing
3. Accelerator Program to provide intensive training and support to entrepreneurs selected through the Boot Camp
4. Demo Day for graduates of the accelerator to share their learnings, businesses and experiences.

1. **Workshops** were conducted by industry experts, government personnel, business consultants, gender expert, education psychologist, and local market leaders for providing a holistic knowledge building and experience based learning
2. **Hands-On Learning Sessions** included debates, critical thinking activities, and a presentation of participants' work
3. **Theoretical sessions** covered business principles, business model development, financial governance, branding, technology and more

¹ ACDI/VOCA - Feed the Future Bangladesh Rice Diversified Crops Activity

“Unnoty” Gender Accelerator Program - What Is It?

Process for 3rd Cohort



Key Objectives of the Follow-Up Learning Activity

Assessment of the Gender Accelerator Program Across Four Major Areas



Assessment of Knowledge Shared

- A1.** Application of knowledge shared in participants' own enterprises
- A2.** Development of new products / ventures into new markets
- A3.** Increase in demand for services/products
- A4.** Implementation of new marketing ideas
- A5.** Entering into new business relationship and/or networks
- A6.** Increased access to support services (e.g. banks)
- A7.** Improved financial and business management skills

Gender Specific Barriers

- G1.** Changes in social dynamics
- G2.** Prevalent challenges and barriers to gender-specific development

New or Emerging Challenges

- C1.** Assessment of COVID-19 related challenges

Intra-Household Dynamics

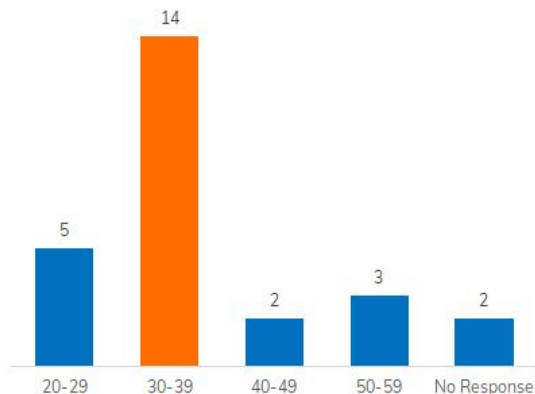
- H1.** Changes in intra-household dynamics, workload, income allocation, leadership roles

Demographic Breakdown of Participants



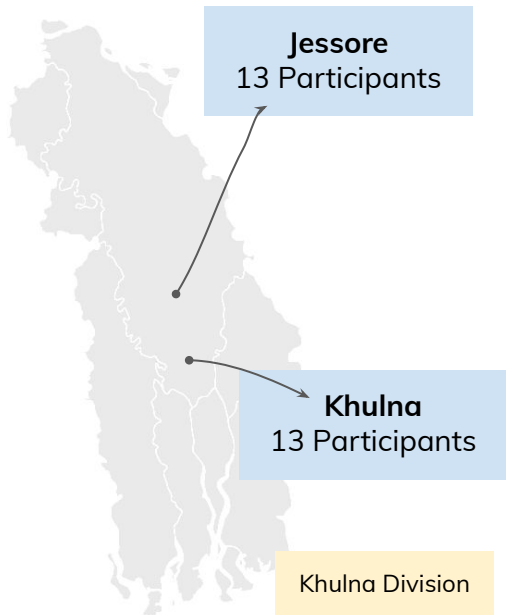
Age Groups

Participants Aged 30-39 Comprises 53% of the Participant Group



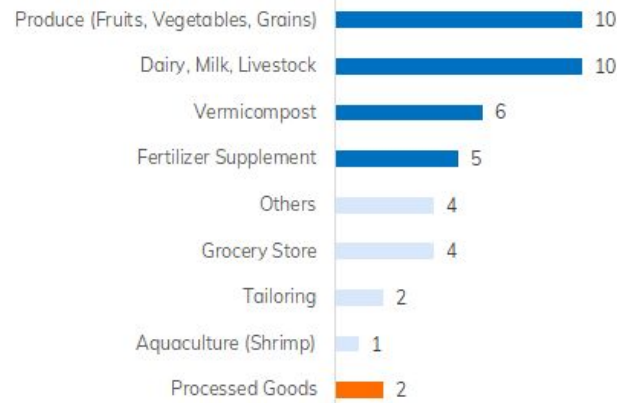
A majority of participants fall under the government definition of youth (aged between 15-35 years).

Location Breakdown



Business Types

Dairy, Produce, and Vermicompost Among the Most Popular Ag-Businesses



Ag-entrepreneurs are diversifying their products, and venturing into new markets.



Reviewing Methodology and Assumptions

Data Collection and Data Analysis

Data Collection Methodology and Statistical Assumptions



Data Collection Methodology

1. **In-depth interviews with 26 graduates** of the Unnoty Gender Accelerator Program
2. Interview spanned **key areas as per the objectives** listed in [slide 5](#):
 - a. Assessment of knowledge shared across 7 areas (A1 to A7)
 - b. State of gender-specific barriers
 - c. Identifying new / emerging challenges
 - d. Gauging changes in intra-household dynamics
3. [Link to questionnaire](#) / interview guide
[Link to data sheet](#) / [analysis sheet](#)

Statistical Assumptions

1. Sample size:

26/59 Interviewed = **44% of Total Population**

- 13 participants from Jessore
- 13 participants from Khulna
- Equal split and representation

2. Scope of the study:

- a. Study ~1.5 years from intervention
- b. Following COVID
- c. Following Cyclone Amphan



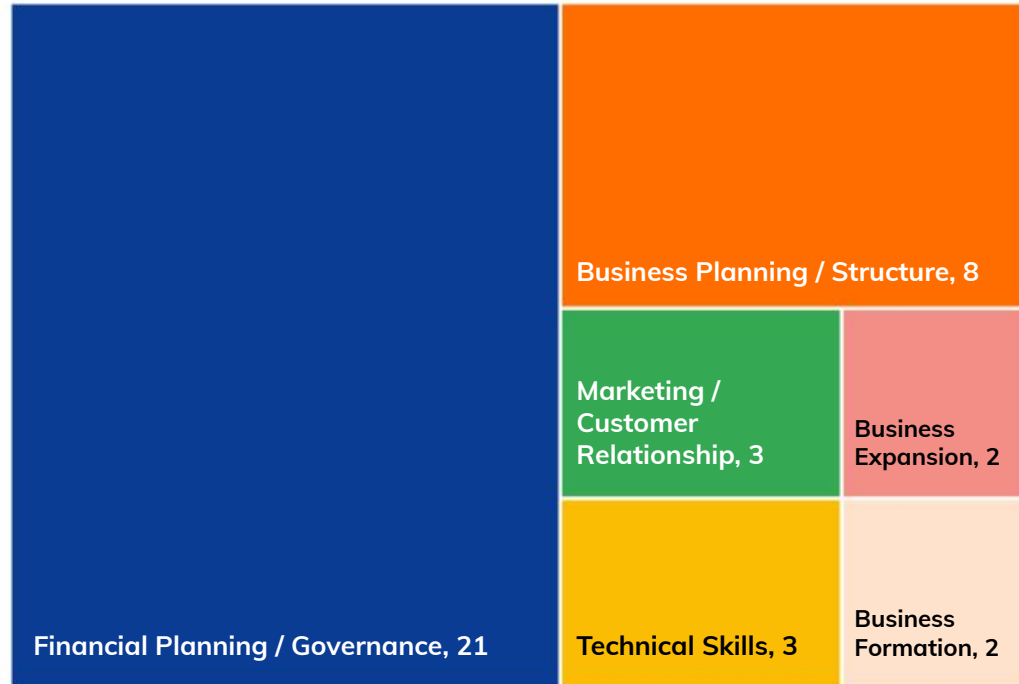
Highlighting the Key Findings and Outcomes

Financial Planning / Governance Reported as the Top Learning

With Planning / Structured Thinking, Customer Relationship Management and Technical Skills



21 Out of 26 Respondents Reported Financial Planning and Governance Skills as Their Top Takeaway



Throughout the data collection/interview process, **respondents repeatedly highlighted two major learning outcomes:**

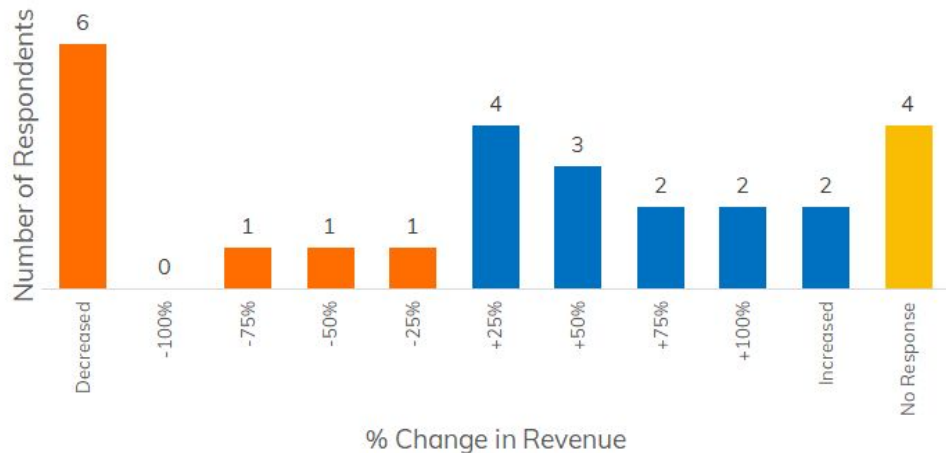
1. **Financial planning and governance** helped entrepreneurs:
 - I. Identify profit and loss,
 - II. Manage their inventories,
 - III. Manage their finances for both business and household
2. In tandem with better financial governance, the entrepreneurs highlighted the **structured and methodical approach to developing and management** as a key takeaway that they were able to implement in their businesses.

Realized Benefits of Customer Relationship and Marketing

Revenue and Customer Acquisition Growth Provides Hope Even Amidst Pandemic Woes



Approximately 60% Respondents Reported Revenue Increases Compare to 40% Who Have Reported Revenue Decrease



While 40% of respondents reported facing revenue losses due to COVID, Cyclone Amphan and other personal circumstances, **50% of respondents (specifically in the vermicompost business) reported revenue increases.**



8 out of the 26 respondents explicitly reported acquiring more customers.



4 of the 8 respondents reported increasing their customer base by 100+ customers.



13 out of the 26 respondents mentioned expanding their business to include new products and ventures into new markets.

New products/markets include

- Processed goods (sweets, puffed rice, pickles)
- Organic fertilizers
- Spices

Why Was the Vermicompost Business Unaffected by Pandemic?



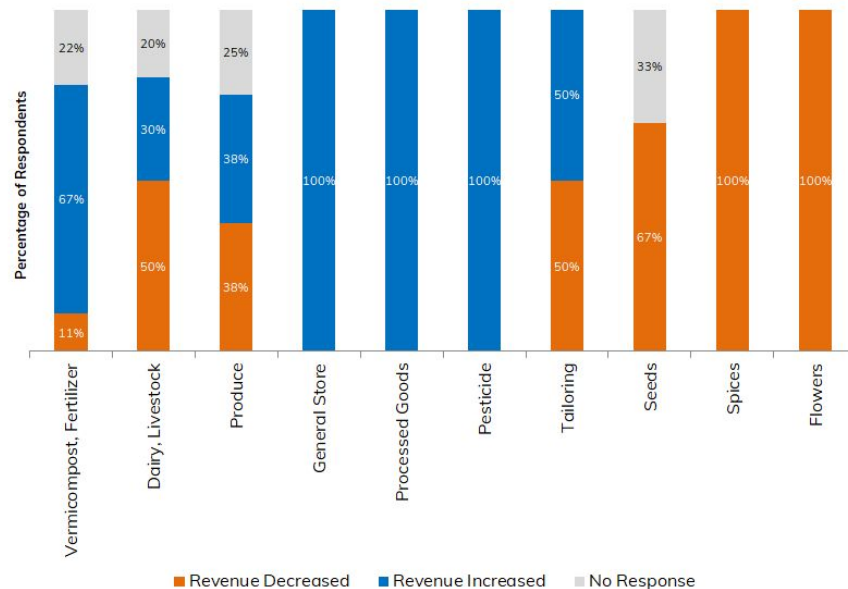
Exceptions Made for Vermicompost Logistics and Increased Demand During Lockdown

The findings suggest that the effects of the pandemic are skewed toward specific product types. Overwhelmingly, the Dairy and Livestock, Produce, Seeds, Spices, and Flowers-related enterprises were disproportionately affected by the pandemic. Within these sectors, entrepreneurs offering these products reported revenue decreases. For example:

1. All but one of the entrepreneurs engaged in the Seeds, Spices, and Flowers sectors reported revenue decreases
2. 50% of entrepreneurs engaged in dairy and livestock production reported revenue decreases due to the pandemic and related challenges
3. 67% of entrepreneurs engaged in vermicompost production reported revenue increases. Displaying resilience through the pandemic.

The commonly reported challenges cited as contributing to the revenue decreases included lockdown and logistical challenges, reduced demand

Dairy, Livestock and Produce-Related Enterprises Among the Hardest Hit by Pandemic / Seeds, Spices and Flowers Entrepreneurs Also Affected



Case Study: Looking Beyond the Challenges to Grab the Opportunities

Processed Goods Provide Opportunity to Venture into Higher-Value Added Production



Washima Mondol's story is one of grit and resilience. The onset of COVID-19 brought forth significant challenges to all entrepreneurs – especially to those engaged in the milk and livestock business. The pandemic-induced lockdown created logistical barriers that resulted in reduced demand, falling income, and wasted product – all contributing to the anxiety of rural entrepreneurs.

Prior to the lockdown Washima's business model was to produce and deliver milk to her customers personally. However, whilst, the lockdown measures severely affected her ability to do so, one thought occupied her deeply; she mentioned “I have to keep my business going somehow”. In a show of pure grit, while the lockdown restricted movement during the day, **in the cover of night at 3:00 AM she would take the fresh milk from her cows, and continue delivery to her customers.**

Alongside her nightly deliveries she recognized a use for her leftover product and to produce higher-value goods. After recognizing the opportunity to make sweets from leftover milk, she invested immediately into a refrigerator to keep her product fresh and began processing the excess (100 - 150 KG) milk she had left over from her livestock into sweets. In an exceptional manner, **her new venture's success allowed her to repay her investment in the refrigerator within 15 days of purchase, and provided funds to purchase land measuring just above 10,000 sqft.**

Finally, **she reported that the skills she took away from the GAP provided her both the planning and management capacities** to effectively manage and grow both her existing business and new venture. Specifically, she reported the financial management and structured business thinking teachings as the most effective and applicable in her existing and new business - allowing her to effectively plan her business operations and growth.



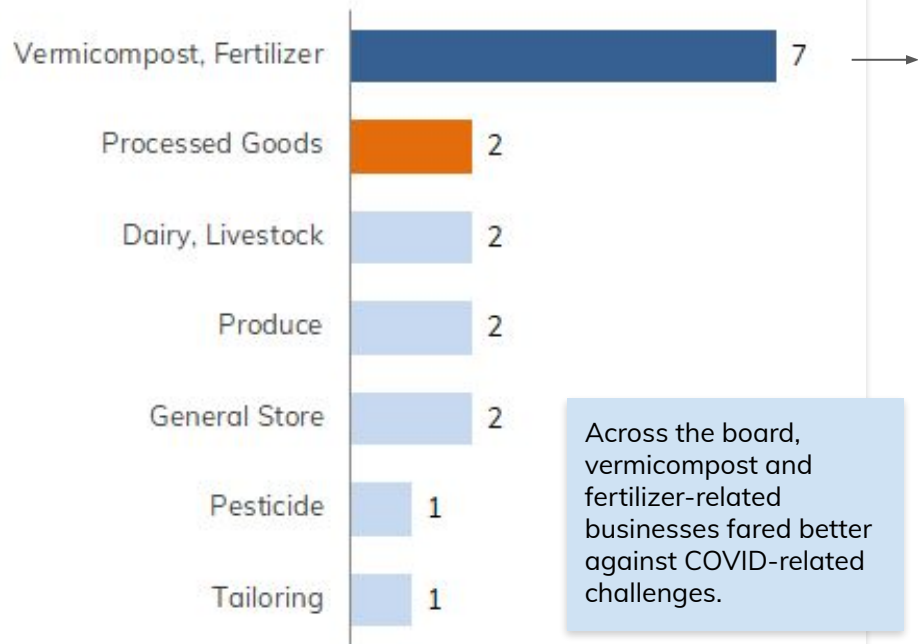
Washima Mondol at “Unnoty” GAP

Why Was the Vermicompost Business Unaffected by Pandemic?



Exceptions Made for Vermicompost Logistics and Increased Demand During Lockdown

7 Out of 13 Respondents Reporting Revenue Increase
Engaged in the Vermicompost Business



According to respondents, **two key factors reportedly contributed to revenue increases** in the vermicompost business:

1. **Respondents reported that exceptions made for vermicompost during lockdown prevented logistical shutdown** for related businesses. This facility was not available to other businesses
2. Increased demand for commercial and recreational farming resulted in **increased demand for vermicompost**

Respondents in vermicompost reported two key factors from the GAP teachings that also contributed to their success

1. **Better financial management** provided **better understanding of real and potential profits and losses**
2. **Greater ability to market** their business was cited as **contributing to greater customer acquisition**

While those who enjoyed greater revenues could plan for future business expansion and household expenses, those that sustained losses were able to recognize those losses and plan accordingly.

Case Study: Leading the Vermi Village, Popularizing the COVID Resistant Business

A Testament to Successful Use Cases Being the Most Effective Initiator of Change



Tonni Golder; Left, at “Unnoty” GAP

After completing her diploma in agriculture and With support and motivation from the Assistant Secretary of the Department of Agricultural Extension, **Tonni Golder at 22 years old, began manufacturing vermicompost, a product around which several businesses have popped up in her local area (Khulna).**

Enduring rebuke, mockery, and a host of negative sentiment in her endeavor, over the course of a few months, **Tonni proved the quality of her product and its effectiveness through using it on her own crops and farming activities.** This successful use case attracted interest from farmers, which inevitably transformed into significant demand for vermicompost. **Building upon that demand, currently, Tonni manages a network of 150 vermicompost suppliers (Vermi Village) - all of them women,** and has recently received the Annual Joyeeta Award 2020, and has been visited by the Minister of Agriculture for her extraordinary entrepreneurial activities; thereby gaining further recognition for both her own enterprise and the Vermi Village as a whole.

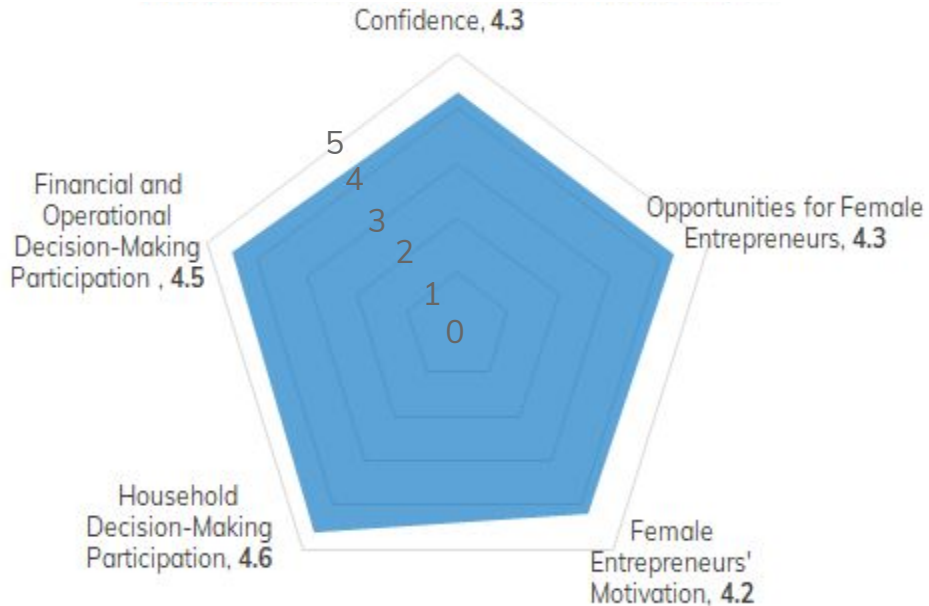
Looking back on her journey, she highlighted that the negativity provided fuel to her fire to develop her business. She now sells directly to farmers and to local stores and manages her own Facebook page to market her products . Furthermore, **she highlighted the importance of the GAP teachings; namely the importance of maintaining books and packaging, teachings she reports has contributed to her profits.** Looking forward, she aims to produce her own packaging and manage her own brand of vermicompost. And in the meantime, she has put her hand towards producing processed goods such as puffed rice and pickles.

Overview of Changes in Workplace and Household Dynamics



Social Dynamics in the Workplace and the Household Changing for the Better

Sentiment Analysis Shows Greater Self-Confidence, Motivation, Household and Business Participation, and Perceived Opportunities for Female Entrepreneurs



Across the board, the interviewed entrepreneurs reported

1. Higher confidence in business decisions
2. Higher participation in financial and operational decisions
3. Higher participation in household decisions (including greater participation in household expenditure decisions and recognition of the importance of work from in-laws)
4. Strong belief that opportunities exist for female entrepreneurs and higher motivation to leverage those opportunities

Entrepreneurs emphasized the **social support received from family (spouse and in-laws included)** as the **learnings were implemented successfully**.

This came as a result of **greater technical know-how, better business management practices**, and an **associated change in social pressure - largely attributed to the learnings from the GAP**

Assessing the Multiplier Effect on the Community

One Person's Education and Successful Application of Learnings Motivates The Community



Breaking down the previous sentiment analysis further to tease out the effect of the GAP teachings on the rest of the community, the sentiment is largely in favor of a skills-based empowerment approach to female entrepreneurship.

Opportunities for Female Entrepreneurs

Index Score: 4.3
indicating strong positive perception

A key factor cited by interview respondents (as being indicative of the growth of opportunities for female entrepreneurs) was the **number and quality of success stories in their local areas and of female entrepreneurs.**

The perceived growth in business opportunities also comes hand-in-hand with the real growth of the vermicompost business, as **there are over 150 female entrepreneurs directly engaged in this work. Many of which, though not graduates of the GAP were taught financial management and technical/agriculture skills by graduates.**

Female Entrepreneurs' Motivation

Index Score: 4.2
indicating strong positive perception

Largely, respondents reported **associating these success stories as being a function of:**

- **Self-dedication**
- **Social/familial support**
- **Skills-based growth**

GAP's support in providing technical skills and backing (to increase confidence) was cited by respondents as a key driver of this strong positive perception of opportunities and motivation.

Changes in Social and Household Dynamics and Its Effects

Confidence in Decision-Making, Familial Support, and Business Growth Go Hand-in-Hand



By far, respondents reported increased participation in household decision making, greater independence, and familial support as key outcomes linked to their participation in the GAP.

Household Decision-Making Participation

Index Score: 4.6
indicating strong agreement and positive perception

Respondents reported the successful application of the GAP learnings as a key driver of increased social and familial support.

Importantly, respondents also reported greater support from their spouses in comparison to prior to attending the GAP. Respondents cited skepticism from spouses, lack of support for female-led entrepreneurship, and reluctance to allow women to engage in work as barriers to their growth and learning. **A common complaint from females in rural areas is the lack of a voice in the household and workplace decision-making process.** The positive change in familial support has begun to break down those barriers and the success is reportedly felt throughout the household.

The index score provided above gauges the **respondents' level of agreement to the statement "I participated better in household decision-making since I have attended the accelerator program"**. The strong agreement to this statement acts as a proxy for the respondents' change in participation in household-decision making.



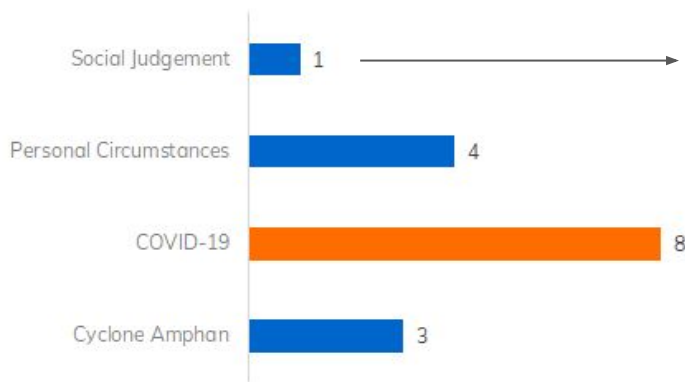
Deep Dive into the Challenges

Highlighting the Core Implementation Challenges



Barriers to Implementation

69% of Respondents Reported External Challenges as the Key Business Barriers



COVID-19 and Amphan significantly impacted business and thereby implementation of program learnings. Personal circumstances (including health issues and familial obligations) also acted as deterrents for implementation of the learnings.

While one person explicitly mentioned social judgement and pressure as a barrier to implementation, **several respondents echoed social factors as being deterrents to pursuing employment or entrepreneurship as a female.**

To challenge this respondents suggested:

1. Educate men in the household and community
2. Highlight success stories of women entrepreneurs
3. Continue providing skills-based training



COVID-19 Barriers

Throughout the data collection/interview process, respondents repeatedly highlighted **loss of sales** as a significant impact of the COVID-19 pandemic.

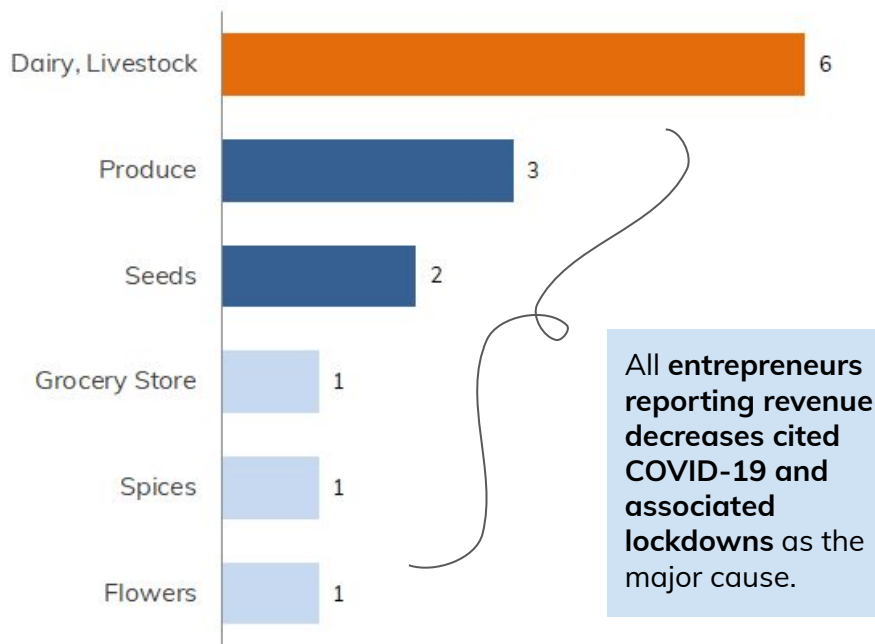
The **lockdown** induced by the spread of the virus shut down major infrastructure creating **logistical barriers**. The logistic-related challenges slowed down buying, selling and trading, generating losses.

Revenue Decreases Felt Largely by Livestock-Related Enterprises



Correlation Between COVID and Livestock-Related Enterprise Losses is Evident

Two Thirds (6 Out of 9) of Respondents That Reported Revenue Decrease Reported Being Engaged in the Dairy, Milk, Livestock Business



Among the hardest hit sectors by COVID-19, the top three were:

1. Dairy / Livestock
2. Produce (Fruits, Vegetables and Grains)
3. Seeds

Entrepreneurs in the Dairy / Livestock and Produce-related businesses were the hardest hit. 6 out of 9 of the respondents, respectively, that reported revenue loss also reported being in those business.

The key challenges highlighted as contributing to this loss:

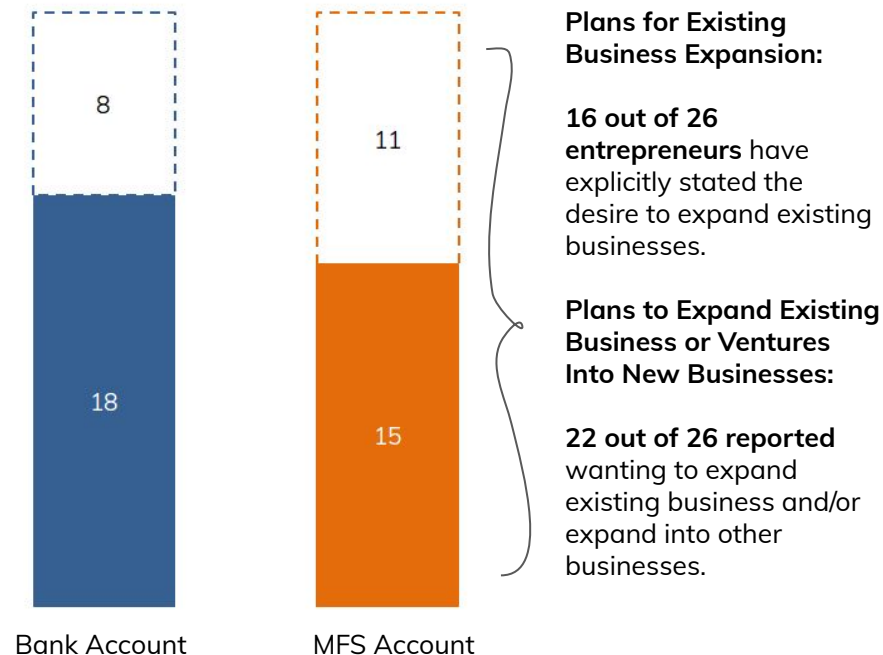
1. The pandemic and associated lockdown reduced the ability to transport goods, especially perishable goods such as dairy and produce
2. Reduced movement resulted in reduced demand for dairy goods
3. Upkeep costs for livestock did not decrease, some entrepreneurs resorted to selling livestock below expected price - making further losses on initial investment

Access to Finance Remains a Significant Challenge

Available Bank Accounts are not Utilized by Entrepreneurs



While **18 Out of 26 Respondents Reported Having a Bank Account**, None Have Taken Out Loans Specifically to Expand Their Business



Two key barriers stand in the way of greater access to finance and business expansion

Supply side:

1. **Creditworthiness** - due to the lack of transactions with the bank, credit history, and consistent record-keeping, loans to micro and small enterprises are considered risky

Demand side:

2. **Lack of relationship with financiers** - anecdotally, the interviewed entrepreneurs reported the lack of a relationship and outreach from banks as a key deterrent to applying for loans
3. **Unused bank facilities** - respondents reported that banks are often too far away from their workplaces, making regular commutes difficult.

Supply-side concerns can be addressed by leveraging the GAP teachings (financial planning, governance, and record-keeping). **Furthermore, the growing agent banking channels must be leveraged to make access to financial services more feasible.**

Both are fleshed out further in the recommendations section.



Paving a Path for Future Programs: Opportunities, Recommendations and Way Forward

100% of Respondents Would Attend Future Programs

All Respondents Explicitly Expressed Their Eagerness to Continue Learning Under GAP



26/26

Respondents reported that they are eager to attend future programs and continue learning under the Unnoty Gender Accelerator Program, citing the following reasons as pull factors:

1. **Increased exposure and social support** - entrepreneurs reported receiving support, greater recognition, and motivating other female entrepreneurs as a result of their attendance at the GAP
2. **Availing specific business consulting services** - among the interviewed entrepreneurs a common demand from the GAP was the support in developing a structured and personalized business plan, expansion plans, financial services support, and other business consultancy
3. **Refresher course and advanced training** - all entrepreneurs reported wanting to reinforce their learnings in future programs and to onboard advanced skills, building upon those existing skills - this includes better financial and operational management practices, and digital training and literacy



What Doors Has GAP Potentially Opened for Entrepreneurs?

Financial Governance, Record Keeping, Business Management - Road to Access to Finance



What reservations do lenders have in disseminating loans to SMEs?

How has the GAP addressed these reservations?

Where can the GAP lean in further?

Banks need information and assurances on:

1. Capital
2. Collateral
3. Character
4. Credit

The GAP activities have provided the **greatest opportunity for developing access to credit facilities**

Unnoty **GAP activity has provided opportunities to avail credit** from lenders by:

1. Providing skills for better financial governance
2. Building a foundation for credit rating through better financial management and record keeping
3. Established a relationship with lenders

Future programs can cater to business expansion through access to finance

1. Formalize record-keeping to fit lenders' requirements (maintain financial reports including revenue, cost, profit, cash flow)
2. Further reinforce relationship with lenders
3. Facilitate access to blended finance, patient capital, impact funds
4. Provide technical assistance and consulting to entrepreneurs to execute growth with received funds

*This opportunity is fleshed out further in the recommendations deep dive section

Deep Dive into Where GAP Can Lean in Further



Formalization, Relationship Building, Access to Finance and Technical Assistance

Area for Consideration

Specific Considerations and Interventions

1. Formalize financing record keeping to fit lenders' requirements

Using the business management teachings from the Unnoty GAP, entrepreneurs now have an initial level of financial governance skills (this includes record-keeping, understanding revenue, cost, and profit, and basic idea of investment). **Future teachings must:**

1. Reinforce and habitualize those teachings within the entrepreneurs,
2. Provide skills that are necessary to improve creditworthiness (this includes being able to track show revenue, cost, profits and cash flow)

2. Further reinforce relationship with lenders

Entrepreneurs have reported a lack of outreach from banks as a deterrent to further engagement. They have also reported the time, cost and effort as being major deterrents to further engagement on the entrepreneurs' part. **The initial linkage between banks and entrepreneurs can be revisited by highlighting and advocating for the relevant financial services, products, and consulting that entrepreneurs can avail.**

3. Facilitate access to blended finance, patient capital, impact funds

Alternative investment instruments can help ensure sustainable financing for smaller-scale entrepreneurs. Specifically, development finance institutions and MFIs such as BRAC can be engaged to provide these funds. **These provisions can be backed by social-impact or development impact bonds being developed and implemented by BRAC (i.e. as sources of funds).** This is particularly important as traditional finance tends not to make financial considerations for impact, social or environmental causes.

4. Provide technical assistance and consulting to entrepreneurs to execute growth with received funds

To ensure that entrepreneurs are able to use funds appropriately, **it is important to provide guidance and consulting services.** This can be provided in two ways:

1. Capacity building sessions to provide broad guidance,
2. One-to-one planning, financial management and fund-use guidance by LCP

Recommendations to Develop Access to Finance

Addressing a Core Challenge for Female Entrepreneurs in Rural Bangladesh



28

The interview respondents have big plans; 22 out of 26 respondents reported wanting to expand their businesses beyond their current capacity or into new ventures. **A core challenge entrepreneurs have faced, however, is the lack of access to finance.** The following table provides recommendations to alleviate several challenges associated with that challenge.

Challenge	Recommendation	Intended Outcome	Implementing Partners/Considerations
Supply-side: Traditional financiers / banks find giving loans to female entrepreneurs in rural Bangladesh risky	Display and ensure the financial management and business operation capabilities of Unnoty GAP graduates. This includes showing revenues, expenditure and profit, standardized record-keeping, and past history of loans and repayment (if applicable)	<ol style="list-style-type: none">1. To display the financial governance capabilities of Unnoty GAP graduates2. To de-risk graduates (from the lenders perspective) as recipients of loans from financiers (not only MFIs)	<ol style="list-style-type: none">1. Re-engage banks that were linked to graduates as part of the Unnoty GAP2. Onboard MFIs as potential financiers3. Develop simple financial reports and reporting formats for graduates as part of the Unnoty GAP (revenue, cost, profit)
Demand-side: Graduates have cited time and effort required to engage with banks a major barrier	Provide a map of agent banking outlets and financial service / consulting centers near to the entrepreneurs	To ensure entrepreneurs know where the nearest bank outlets and financial support is located	Onboard agent banking partners to help develop a consolidated map
	Leverage DFS to facilitate simple transaction such as deposits and payments (outward and inward). 15 out of 26 respondents reported having DFS accounts but only one reported active use for business	To help entrepreneurs reduce time and effort required to make deposits and other simple transactions	Introduce regional operators of DFS (Nagad, bKash) to provide capacity building / advocacy for using DFS
General: Even though a majority of entrepreneurs have bank accounts, they do not actively use them	Habituate entrepreneurs with using bank accounts for making regular deposits and savings. This includes helping to open deposits accounts / savings accounts if those individuals do not already have one	<ol style="list-style-type: none">1. To ensure banks are aware of the financial situation of entrepreneurs. This will help banks conduct due diligence on creditworthiness2. To ensure entrepreneurs are safeguarding their earnings through a formal channel	<p>Discussion with banks to ensure that the accounts opened are appropriate to the requirements of the entrepreneurs (i.e. to avoid account maintenance charges and appropriate minimum deposit requirements)</p> <p>E.g. BRAC Bank's Prothom Account, which requires no trade license, only BDT 500 opening balance, and debit card with no issuance fee</p>

Deep Dive into What Participants Want to Learn

Recommendations and Considerations for the Next Curriculum and Cohort



Broad Learning	Curriculum Consideration	Intended Learning Outcome
Refresher Course	Respondents reported wanting to participate in a review session - revisiting basic financial record keeping, business management practices, business planning, etc.	<ol style="list-style-type: none"> I. Reinforce previously taught skills and concepts II. Gauge the level of retention of those skills and concepts III. Assess applicability of learnings IV. Highlight and reinforce practical and applicable learnings
Marketing, Customer Relationship, and Business Development Training and Facilitation	Respondents venturing into new businesses and adding new products highlighted the need for business development - this can include facilitating buyer-seller relationships, teachings on customer relationship management (soft skills), and teaching quality assurance and management practices.	<ol style="list-style-type: none"> I. Help entrepreneurs expand their business by venturing into new markets II. Help entrepreneurs expand their current operations and acquire new clients III. Provide quality management training to improve potential for client retention
Facilitating Access to Finance (Traditional and Alternative Finance)	Leveraging the financial record-keeping practices that have been learned and implemented, curriculum should consider teaching/facilitating specifics of accessing bank loans and financing (including bureaucratic process), as well as provide a foundation for credit score / gauging creditworthiness. Furthermore, facilitating access to blended-finance, patient capital, and impact funding can help meet the unique financial needs of these entrepreneurs - more so than traditional finance/instruments.	<ol style="list-style-type: none"> I. Follow up with banks and facilitate deeper relationships between those banks and entrepreneurs II. Ensure entrepreneurs are able to meet the requirements of the bank through formalized financial management III. Provide opportunity for business growth by addressing barriers to accessing finance IV. Provide alternative financial instruments and financing options to meet the unique financial needs of entrepreneurs
Digital Literacy and ICT Training	<p>Respondents reported desire for teachings on digital platforms for business development/marketing, and to increase customer base.</p> <p>Provide training for digital literacy (including information literacy and online security), and for marketing, distribution and online payments.</p>	<ol style="list-style-type: none"> I. Leverage the existing DFS ecosystem to ease payment and delivery logistics II. Potential to expand business into other regions with greater security of payments III. Facilitate access to and competency of digital marketing channels to expand customer base and scale business

Case Study: The Case for Including Digital Literacy in the GAP Curriculum

Mother and Daughter Leverage Digital Channels to Grow the Business



In an increasingly interconnected world, the power of digital technologies and communications channels is held by those who know how to leverage it effectively. Debi Golder and her daughter found an opportunity to do so by leveraging the digital channels to market their products and widen their customer base.

While Debi reports having no formal education as being a barrier to business growth, the increasingly tech-adaptable youth (exemplified by **her daughter**) **has provided her the opportunity to expand her business in both number of customers, and products and services. Currently, Debi caters to 10 clients (she had 2 customers a year prior), and provides products and services ranging from vermicompost to packaging, with domestic work, eggs, spices, and milk included.**

Alongside the leveraging digital channels to widen her customer base, expanding her business into new ventures, and including her daughter in the business, **she cited the financial management and structured thinking learnings she acquired at the GAP as key to her ability to effectively manage her business.** She has used those learnings to effectively allocate the profits she receives from her vermicompost business and invest it in her new ventures.

In the future, Debi and her family intend to deepen their knowledge of the digital world - mentioning specifically that a module on digital literacy would provide significant opportunities to those who take it.



Photo Credit:
Dhaka Tribune



Appendix



Appendix 1: List of Participants

Name	Primary Reported Business
Aleya Khatun	Grocery Store, Fertilizer Supplement, Sand
Archana Ghosh	Grocery Store, Vegetables, Milk
Banani Biswas	Vermicompost
Dolly Rani Mondol	Farming, Tailoring
Khadija Khatun	Milk
Papia Roy	Milk
Rabeya Begum	Fertilizers, Pesticide
Sabir Ali	Milk
Shahnaz Parvin	Turmeric Powder, Cumin Powder, Chili Powder
Shepra Rani Ghosh	Fruits, Vegetables, Livestock
Tonni Golder	Vermicompost, Puffed Rice, Pickles
Toposhi Roy	Milk/Livestock
Washima Mondol	Vermicompost,, Eggs, Spices, Milk, Packaging

Name	Primary Reported Business
Brishti Boshak	General Store, Shrimp, Bananas, Lady Fingers, Spinach
Debi Goldar	Vermicompost
Kajol Golda	Vermicompost
Krishna Rani Ghosh	Milk, Vegetables
Moushumi Fouzi	Seeds, Grains
Nasrin Nahar	Seeds, Flowers
Nazma Begum	Vermicompost
Priya Mondol	Milk, Rice, Vegetables
Rozina	Seed, Cow Meat, Milk
Rumpa	Fruit, Milk, Tailoring
Sujota Golder	Rice, Grain, Livestock, Vermicompost
Swapno Mondol	Vermicompost, ING Clerk
Triti Biswas	Medical Instruments, General Goods



Appendix 2: Data Capture Instrument/Data Sheet

Consent Form

LightCastle Partners, in collaboration with ACDI/VOCA, is conducting this study to assess the impact of Unnoty Gender Accelerator Program on participants. This study aims to assess the participants' changes across areas – business performance, financial access and knowledge, social dynamics etc.

It will take max 30 minutes to answer all the questions of this study. There is no remuneration involved in this. Your valuable inputs will be kept confidential and the data will be analyzed and disseminated at an aggregate level. Please feel free to skip the question if you are not comfortable to answer.

Official Stats

Date:

				2	0
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1. Name of the business:
2. Please mention the industry your business falls under:
 - a. Crop Protection (Pesticides)
 - b. Agri-input (Seed, Fertilizer, Vermicompost)
 - c. Crop (Rice, Pulses, Vegetables, Fruits)
 - d. Dairy and Livestock (Milk, Cow fattening, Cattle feed)
 - e. Handicrafts

Link to [Data Capture Instrument/Interview Guide](#)

Link to [Data Storage Sheet](#)

Link to [Data Analysis Sheet](#)

Appendix 3: Photos and Sessions from the GAP Cohorts



Link to [Photo Storage](#) of All Three Cohorts of the Unnoty Gender Accelerator Program



Appendix 4: COVID-19 Precautions During Data Collection



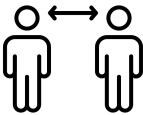
Masks, Sanitizer, Medicine, Social Distancing Maintained Throughout Data Collection Process



Provided supply of masks and ensured participants and interviewers kept masks on at all times during the data collection process



Provided sanitizer and ensured participants and interviewers sanitized frequently and minimized contact



Ensured appropriate social distancing during the data collection process



Held stock of medicine and provided to those reporting feeling unwell or having minor symptoms including headache, fever, and bodyache