Socially inclusive market structure increases access to markets and inputs for smallholder producers.

**MS. MORTUZA BEGUM’S STORY**

In 2017, Ms. Mortuza Begum joined the United States Agency for International Development’s (USAID) Sustainable Agriculture and Production Linked to Improved Nutrition Status, Resilience, and Gender Equity (SAPLING) Resilience Food Security Activity. The mother of five children from Fashiyakhali Union, Lama Upazila joined as a member of a village-level integrated, enhanced homestead food production group. A year later, she also joined a SAPLING income generating activity group as a commercial banana producer.

Creating inclusive market structures is necessary in hilly areas such as Bandarban where ethnic diversity is high and the population density is low.

Recognizing her keen business acumen, Ms. Mortuza was later selected by her producer group to serve as a Local Business Advisor (LBA).

Her training and work as an LBA involved:

01 Representing producers to buyers.
02 Facilitating access to input providers.
03 Enabling producers to buy high quality seeds and other inputs at lower costs through group rates.
One of SAPLINING’s 19 Aggregation Points is based in Ms. Mortuza’s village. The Aggregation Point enables producers from surrounding areas to:

- Consolidate produce.
- Engage in group sales to both local and distant buyers.
- Connect with larger markets at the union or sub-district (upazila) levels.
- Overcome limited personal capacity to sell and/or transport products by themselves.

Through Aggregation Points, producers increase their negotiation power, and benefit from buying and selling goods. They are freed of the need to travel extensively across rough terrain.

Buyers also benefit from Aggregation Points, having access to quality produce through a convenient collection mechanism.

Most LBAs represent an average of seven villages. They represent both farmer’s groups who sell surplus produce, and smallholder commercial farmers.

Ms. Mortuza is now earning a lot more as a result of her participation in SAPLINING’s activities to increase market access for mostly women smallholder farmers. She has earned so much from her own sales and commissions that she has been able to build a home. Ms. Mortuza can now provide for all her family’s needs.