



In-depth Monitoring Study of Rural Livelihood Project (RLP)-2nd Phase



Agriculture, Rural Development and Research Sector
Implementation Monitoring and Evaluation Division (IMED)
Ministry of Planning
Government of the People's Republic of Bangladesh

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Abbreviation

ADB	:	Asian Development Bank
BBS	:	Bangladesh Bureau of Statistics
BRDB	:	Bangladesh Rural Development Board
BSS	:	Bittohin Somobay Somiti
DPP	:	Development Project Proforma
DBCCA	:	District Bittohin Central Co-operative Association
DTCL	:	Development Technical Consultants Ltd.
DTM	:	Direct Tendering Method
FGD	:	Focus Group Discussion
GDP	:	Gross Domestic Product
GoB	:	Government of Bangladesh
IGA	:	Income Generating Activities
KII	:	Key Informant Interview
MBSS	:	Mohila Bittohin Somobay Somiti
MDG	:	Millennium Development Goals
NGO	:	Non Governmental Organization
PCR	:	Project Completion Report
PD	:	Project Director
PMO	:	Project Management Office
PPR-2008	:	Public Procurements Rules, 2008
PPS	:	Probability Proportionate Size
PRA	:	Participatory Rural Appraisal
RLP	:	Rural Livelihood Project
SDG	:	Sustainable Development Goals
SRS	:	Simple Random Sampling
ToT	:	Training of Trainers
UBCCA	:	Upazila Bittohin Central Co-operative Association
UPO	:	Upazila Project Officer

Executive Summary

'Rural Livelihood Project' (1st Phase) is one of the biggest projects implemented by the Government of Bangladesh. This project was adopted by the Rural Development and Cooperatives Division and implemented by the Bangladesh Rural Development Board (BRDB). In the Upazila (sub-district) level, the project has been able to create Upazila Bittohin (Asset-less) Central Cooperative Association (UBCCA). The main goal of the project is to realizing the poverty alleviation target of the government through the sustainable/permanent creation of employment opportunity and enhancing income of the targeted population in both agricultural/non-agricultural sectors. The project has been working to contribute significantly in GDP and to reduce rate of poverty within 2021 by creating employment opportunity for under-privileged men and women under registered cooperative society. This project has been contributing for the achievement of most of the targets of SDG, Vision-2021 and 7th Five Year Plan of the government of Bangladesh.

Objective of the Project

- I. Organizing the Rural Bittohin (Asset-less) men & women into Cooperative/Groups & accumulate own capital through shares & savings deposits;
- II. Imparting Cooperative management & other skills training to the Bittaheens to make them able to undertake Income Generating Activities (IGAs) & manage own organizational activities by themselves;
- III. Providing micro-credit to the Bittaheens for undertaking IGAs to enhance their employment avenues & ensure potential income-earning;
- IV. Bringing about women's empowerment through raising their employment, income and awareness and mainstreaming them into the development process;
- V. Making the UBCCAs self-sustaining & viable entities; and
- VI. Reducing Poverty and enhance income level of Bittaheen members in conformity with the Poverty Reducing Strategy (PRS), Millennium Development Goal (MDG) & strategies of the Govt.

Objectives of in-depth Monitoring Study:

- Reviewing and analyzing the description of the project (the background, aims, approval/amendment and financing);
- Data collection, entry/insertion, and presentation in chart and reviewing the progress of overall component based development of the project (actual and financial);
- Reviewing and monitoring the achievement status of the goal of the project;
- Reviewing and monitoring whether the existing purchasing laws (PPA, PPR, Guidelines from the development partners etc.) are properly followed in the procurement of different product, service and activities under the project;
- Reviewing and monitoring whether various products, work and services collected or under the process of collection for the project are received by checking their status according to the specification, quality and quantity of the project purchasing agreement.
- Inspecting the physical works of the project that have been completed or under process and examine the quality of the construction works;
- Analysis, review and monitoring the causes of the problems (if any) of the project regarding delay of finance, delay of purchasing any product and service, mismanagement, increase of project expenditure and allotted time of the project etc;
- SWOT Analysis;
- Suggest specific recommendations on the basis of the findings of the through survey and other related works assigned by the authority; and

- Prepare Inception, draft & final draft of the report on the intensive survey, arrange day long workshop on the issue, submit the final report and draw the attention of the related agency or ministry by arranging workshop.

Research Methodology

The monitoring survey employed formal and informal interviews such as focused group discussion, field survey through questionnaires, primary and secondary information collection, report evaluation, inspection of the project area etc. A total of 2304 samples have been proportionally distributed among existing and new districts. 1632 and 672 samples have been proportionately distributed to existing and new districts respectively. Again, 1632 samples of existing districts have been proportionally distributed among 34 Upazilas and likewise 672 new samples have been proportionally distributed among 14 new Upazilas. Finally, 48 samples have been distributed in each Upazilla. Initially 'Stratified Sampling' technique and later 'Random Sampling' technique has been applied to reach the beneficiaries.

Quantitative Analysis of data obtained from the beneficiaries

- Most of the beneficiaries are women. The project is not that much popular among men due to small amount of credit;
- Due to lack of positive publicity, many of the Bittohin (Asset-less) women living in project areas still have not become members of the society;
- 100% of the beneficiaries have ownership of land to dwell on. But most (66.1%) didn't have any farming land.
- The average annual family income of the beneficiaries is 40,087.24 BD Taka from agricultural activities and 96,509.43 BD Taka from non-agricultural activities. 73% of the members now live in brick built or partially brick built houses due to being members of the association;
- Before becoming members of the cooperative society they were not as much health-conscious. But now they know what kind of services to take and where to get those in case of health issues. 51% of the members now go to Upazilla hospital for healthcare;
- 81.3% members have received microcredit due to being a member of this cooperative society. Rate of repayment is 90%. But 81% members are of the opinion that this loan amount is not enough for them;
- Because of the cooperative society, the unity among the beneficiaries has increased to about 87%. About 66% of the surveyed are of the opinion that their society is running well. 100% of the beneficiaries think that this cooperative is beneficial to them;
- About 82-83% beneficiaries have said that their meetings are held routinely and they attend these meetings regularly;
- 84% beneficiaries have said that they had found new employment opportunities due to being members of this cooperative society;
- Their income has increased 90% due to being members of this cooperative society;
- Due to cooperative activities, 80% of the members had been said that their financial situations have changed. 16% of the members have bought houses, 21% have bought lands, 17% have taken lease of lands on sharecropping basis, 29% have taken mortgage of lands, 29% have bought cattle and 20% have become involved in business;
- Currently 71.4% of the beneficiaries have savings. About 40% members keep their savings in the cooperative society itself. But 29.7% of the members have debts;
- Members of the Cooperative Societies did not receive any functional training – such information about trainings conforms to other findings of this survey;

- 100% members taking part in the survey have informed that the present situation of their Cooperative society is positive and the programs of their societies are running well; and
- Due to being a part of this cooperative society, the awareness about empowerment of woman has been increased. However, the ability to take socially distinct decisions (women empowerment) has not yet increased optimistically for women.

Qualitative analysis of data obtained from the beneficiaries

- A tendency of accumulating own capital by amassing small savings has become a habit of the beneficiaries;
- The beneficiaries tend to use institutional loans after obtaining membership of the society. Usury has declined in project areas;
- Beneficiaries utilize the loans mostly in small business, transport, cloth retailing, fish selling and agriculture;
- Many members have received loans even from other organizations after becoming a member of this society;
- As the withdrawal of loan has to be done through Sonali Bank, a huge amount of time is wasted – sometimes the process takes up to a few days;
- Because of the project implementation, all members are using safe drinking water (Tube well) now;
- All members are using sanitary latrine after being enlisted in the project;
- Members have been empowered by acquiring organizational skills after joining the society;
- Most of the beneficiaries live in brick built or tin shaded houses after being enlisted in the society;
- Training is one of the key elements of this project. Nonetheless most of the beneficiaries have not received any form of training within the last decade;
- The amount of sleeping bed and other household assets (like TV, cows, goats, ducks and hens etc) have been increased in most of the member households after being affiliated with the society;
- At present, most of the beneficiaries use family planning;
- At present, most of the beneficiaries' children go to schools/madrasahs or colleges;
- At present, due to increasing health awareness among the beneficiaries the virulence of dreadful diseases has been decreased; and
- Due to membership of the society the awareness about violence against women has been also increased. But the awareness campaigns should be expanded.

Procurement

In review of the procurement it became evident that the project officials did not completely follow PPR 2003 and 2008 entirely in case of procurement related products, goods, services and construction. For example, in case of repair works and buying computers, the procurement related PPR has not been followed properly.

As the fund was not released in due time and there has been a lack of foresight in management, it was not possible to implement many components of the project properly. According to the approved specifications, the already completed or ongoing works under the project were not of high quality. In addition, inefficiency in management has been observed in the field level. No control of district BRDB office has been observed over UBCCA. The project has not been seeing more success because of complications in salary, promotion and employment of officers and employees.

Strength/Positive dimensions of the project

1. Products by bittohing (asset-less) women are entering the local markets. Participation of women in various sectors of the society is increasing;
2. Bittohin population is becoming aware of their rights, rural poverty is being eliminated and they are being able to feed themselves;
3. The project has been contributing significantly in creating employment opportunities, reducing unemployment rate and inspiring savings accumulation tendency etc.
4. A region or area based bittohin people are being helped to build their savings and capitals through bringing them of an area under cooperation, coordinating them in a team and giving them microcredit;
5. To make sure that the whole society is not affected negatively in case of one member defaulting an installment, IGA based solidarity teams of 5-7 people are introduced in the second phase of the project in order to conduct crediting activity;
6. In the first phase of the project, a fund of taka 193.00 crore obtained from ADB was disbursed as credit. In the second stage, a fund of taka 70.00 crore (GOB) has been allotted for the 38 new Upazilas and is being disbursed in revolving process;
7. Credit ceiling has been set to taka 7,000-30,000/- in the second stage of the project. There were 31 sectors for utilizing credits in the first stage. In the second stage credit is being distributed for 39 different activities; and
8. Information management system of the project has been computerized by bringing the 190 Upazilas of 42 districts of 7 divisions covered under the project.

Weaknesses of the project

1. Not considering the abjectly of poor population while choosing beneficiaries. Even now, many ultra poor remained in every village. There is no strategy to bring them under the project;
2. The allocation of the project was not sufficient. Therefore, disbursement was unable to meet the credit demand. For 38 new Upazilas, 7000.00 lakh taka was allotted for microcredit in DPP. Only 1000.00 lakh taka was available for loan disbursement against that allotment. As distribution of loan was unable to follow DPP, so the expected debt recovery rate has been less. The annual debt recovery rate of the existing and new loan combined is 33%.
3. Officers and employees of different levels in the project do not get their salary in time and there is no guarantee of job security. As a result, the dynamism of activities designed for the field level has been declining day by day. Officers and employees are depressed;
4. Taking long time to get loan and to distribution (A month or more);
5. Trainings for all members were not arranged;
6. The project does not have any scope for individual loans to establish them as entrepreneurs whose capabilities have increased;
7. The microcredit ceiling (7000-30000/- taka which is insufficient against the demand) was not appropriate;
8. Repayment collection in field level was seriously disrupted as most of the employees had left the job in between the end of the first stage (2007) and initiation of the second stage (2012). As a result, most of the UBCCAs could not achieve their target of expected income;
9. There is a lack of transportation systems for conducting project activities and for this reason proper monitoring is not being done in the project works; and
10. Sonali Bank cannot manage time for this project due to many commitments and often it harasses people.

Opportunities of the project

1. Local people have accepted the project well. As a result it is possible to bring the bittohin population back into mainstream by starting large-scale socio economic activities based on this project;
2. Members with enhanced economic abilities can be made into productive institutions through larger amount of fund management and grooming;
3. Everyone has to go through reprimand if one person defaults an installment, so if one member fails to pay the installment, everyone encourages him/her to pay;
4. The members are very confident regarding being able to do small businesses and in its rate of success. Their intention is to expand the businesses through savings and capital investment;
5. The cooperative societies can make bittohin population self-dependent through trainings.

Threats for the Project

1. As fund release is insufficient compared to the demand, it will not be possible to meet the goals of the project in time;
2. The beneficiaries may incur losses without proper cooperation of Sonali Bank or in case of disruption in credit flow;
3. The project does not take into consideration the fact that activities can be hampered in case of natural disasters, and has not taken any preparation or risk mitigation steps.
4. Many members are leaving as a result of not getting loan as per demand; A number of conditions are to be met in order to get a loan, such as forming society and depositing savings in advance before getting the loan;
5. The project's weak administrative management (Even after 18 years it has not been possible to appoint district level officers yet) and lack of coordination, irregular meetings, lack of training of officers of different levels etc. are considered as the risk factors for the project.

Recommendations

Recommendations regarding the training

Development of training modules based on different activities of the project, arrangement of TOTs, need based training, arrangement for trainers' pool for training in the division level and training courses of 5 to 7 days for beneficiaries might be arranged. It could be arranged training program in case of different trade Course like Tailoring, Electrician, Mobile/ Motorcycle/ Television/ Refrigerator servicing, Automobile, *Aminship*. There could be arrangement for re-training if necessary.

Recommendations regarding the credit program activities

- Based on the current circumstances, it is necessary to different types of loan ceiling and is necessary to increase the loan ceiling;
- There could be an arrangement made for additional funds to disburse loan to almost 1 Lac Graduate beneficiaries of the project in small entrepreneur sector and 50 thousands beneficiaries in entrepreneur sector; and
- To make the activities of the project more dynamic, the salary and other allowances of the officials and employees need to be more regular, if total regularity is not possible.

Recommendations regarding the Implementation of the Project

- The project can be expanded to the most backward parts of the country. For this, 50 Upazilla can be brought under the activities of the project especially the recently annexed areas with the mainland. The human resource also needs to be increased accordingly;
- Initiative can be taken to publish the success stories of beneficiaries on the web page. In addition, there could be arrangement to publish the current status of the project, salary and other relevant information of the project in the web-page from the headquarters to the end user;
- There can be necessary amendment of the current DPP of the project in the recommendations of the in-depth monitoring report;
- If a person dies because of any accident or any other reason, the debt should be exempted. The rule regarding this should be revised;
- As it is a government projects, the rate of interest against the borrowed money should be lowered (6- 7%).The members should be given a profit for their savings;
- “One Stop Service’ should be facilitated in the Sonali Bank so that the beneficiaries can withdraw money in the least possible time. In this regard, necessary amendments should be made in the DPP in order to work with other banks;
- There should be a component based implementation of the project. The management skill in the field level required improvement;
- There is a growing necessity of new survey which may shed light on new demands of the people. To increase the mobility of the project, it is essential to implement area based local participatory plan;
- There should be a coordinated monitoring mechanism of the project program;
- There should be ministry based coordinated monitoring mechanism for all the poverty government’s alleviation projects including ‘Social Safety Net’ of BRDB, and
- This project is one of the largest poverty alleviation projects of the government. Activates of the project especially loan disbursement, imparting training etc. have to be continued after the end of the project. The activities of the project can be sustained (as an exit plan) by creating a foundation (Tk. 800 Crore). (Appendix-7). Salary and allowance of the work force can be paid from this project fund.

Conclusion:

Implementation of the different components of the project was not achieved as there was a lack of foresighted planning in the management and money was not available in due time. However, the quality of the already accomplished and current physical work has been maintained moderately as per the approved specification. In addition, a lack management has been observed in the field level. There is no visible control of District BRDB office over UBCCA. The project is running short of expected success as there are complications regarding salary of the officers/staffs, promotion and recruitment.

Establishing the economy, especially the rural economy of Bangladesh, on a solid ground is still a great challenge. The programs implemented under the “Rural Livelihood Project (2nd Phase) should be in future for socio-economic development of the rural bittohin (asset-less) population as part of the greater struggle of overcoming the challenge of rural livelihoods.

Chapter-1

Description of the Project

1.1 Context

In the last two decades, the government has been realizing various projects/programs for the poverty stricken population of the country, mostly living in rural areas, by involving them in income generating activities in order to create employment opportunity and to reduce poverty. The government is running these activities through different formal/informal organizations. The 'Rural Livelihood Project' (1st Phase) was one of the biggest projects implemented at the governmental level. This project was adopted by the Rural Development and Cooperatives Division and implemented by the Rural Development Board. With the financing of ADP, Bangladesh Rural Development Board implemented a project named 'Rural Poor Cooperation Project' in the 82 Upazilas of 13 districts of greater Rajshahi, Pabna, Jessore, and Kushtia in the term of January 1993- December 1998. Later 'Rural Livelihood Project' (1st Phase) was implemented in all together (82 + 52 + 18)=152 Upazilas by covering 82 Upazilas of RPCP project, 52 Upazilas of greater Chittagong and Sylhet district, and 18 Upazilas of greater Dhaka. The cost of the project amounted to Tk. 345 crore.

In the first phase of the project rural poor people were trained on various income generating activities. Later they were provided with loan assistance through Bittohin Somobai Somiti (BSS) (Cooperative Society for the Asset-less People) and Bittohin Mohila Somobai Somiti (MBSS) (Cooperative Society for the Asset-less Women) so that they could participate in various income generating activities. In the first phase of the project 3,343,385 beneficiaries were provided training on various income generating activities. In addition, Tk. 192 crore was disbursed through BSS as recurring debt which later increased to become Tk. 1277.4 crore. Consequently, on the Upazila level the project was supportive of alleviating rural poverty. The project has been successful in creating Upazila Bittohin Central Cooperative Association (UBCCA) in 152 Upazilas of 5 districts in cooperation with primary BSS/MBSS.

From July 2007 to June 2012, the project has been successfully implemented by official decision through self-financing which is reflected in the IMED impact study and Project Conclusion Evaluation Report. During the project (February to May 2006), the Intensive Monitoring Report of the IMED reads "This Project has showed the opportunity to achieve government PRSP goals. GOB should extent the experience to rest of the country". Because of the consistency and success of the project, the Rural Livelihood Project (2nd Phase) was adopted.

The project area was kept unchanged in order to make the Bittohin (asset-less) people self-sufficient through organized primary co-operative society i.e. BSS and MBSS and UBCCA and to maintain the consistency of the first phase. However, the 1st phase had not been able to make the Bittohin (asset-less) people self-sufficient even though it had been running for 9 years. This is because of the reason that the project had been implemented among all the poor people in the Upazilas covered under the project and the people of those areas were greatly benefited. Consequently, population of the poorest regions especially poverty and drought-ridden region of the country were included in the project. Barisal Division as the poorest part of the country and the drought-ridden districts and upazilas of northern region of the country including Rangpur were covered under this project. In continuation of this, the Rural Livelihood Project (2nd Phase) has been adopted which includes (152+38) =190 Upazilas containing 38 Upazilas of Dhaka, Barisal, and Rangpur.

The project has been working to contribute significantly in GDP and to reduce the rate of poverty from 31.50% to 15% within 2021 by organizing the under-privileged men and women and thereby creating employment opportunity for them under the registered cooperative society. The project has also been working in conformity of the goals of MDG, SDG, 7th Five Year Plan and Vision 2021. E.g.

Goal 1. Ending poverty;

Goal 2. Ending hunger and ensuring food security;

Goal-3. Ensuring healthy lives and promoting well-being of all citizens;

Goal-4. Ensuring education opportunities for all citizens;

Goal-5. Achieving gender equality between man and woman;

Goal-6. Ensuring availability and sustainable management of drinking water and sanitation for all citizens;

Goal-7. Ensuring access to electricity to all citizens;

Goal-8. Ensuring economic development for all citizens;

Goal-10. Establishing equality among all in the society;

Goal-11. Ensuring accommodation for all and other relevant goals;

Besides, the project is also assisting the government in achieving most of the goals of vision 2021 e.g. - Goal 6. Empowering women and achieving equality, Goal 7. Economic development and taking steps related to development, as for example-

- Meeting basic needs;
- Development of population and labor force;
- Poverty alleviation;
- Security of food and nutrition;
- Development of health care center;
- Development of education sector;
- Industrialization ;
- Reduction of wastage of energy;
- Infrastructural development;
- Development of accommodation;
- Preservation of environment;
- Ensuring safe water for all and prevention of water wastage.

The project has also been trying to help achieving targets of 7th Five Year Plan besides assisting SDG and Vision 2021. For example, it has working for 1. Facilitating economic opportunities to poor citizens which is one of the main goals of the project; 3. Arranging technical education and training; 11. Environmental development, 14. Ensuring food security and nutrition; 16. Bringing equality between man and woman and empowering women; 17. Development in agricultural sector; 21. Strategic development of health care facilities, 22. Socio-economic development.

The Rural Livelihood Project which is implemented by the Rural Development and Cooperative Division has been trying to contribute significantly in achieving government's goal of socio-economic development by reducing poverty rate through the creation of employment opportunity under Coordinated Cooperative society. Apart from the Division of Rural Development and Cooperatives, others ministries/departments have been implementing various projects for poverty alleviation and socio-economic development.

1.2 Brief Description of the project:

A brief description of the project is given below:

1	Name of The Project	Rural Livelihood Project (2nd Phase)		
2	Administrative Ministry	Rural Development and Cooperatives Division, Ministry of Local Government, Rural Development and Cooperatives		
3	Implementing Organization	Bangladesh Rural Development Board		
4	Financing of the Project	Bangladesh Government and Upazila Bittohin Central Cooperative Association (UBCCA)		
5	Location of Project	190 Upazilas of 42 Districts of 7 divisions		
6	Cost of the Project			
	GOB	UBCCA		Total
	Tk. 1908.545 million (59%)	14056.62 lac (41%)		33142.07 lac (100%)
7	Implementation Period	From July 2012 to June 2017		

1.3. Objective of the Project:

- Organizing the Rural Bittahen (asset-less) men & women into Cooperative/Groups & accumulate own Capital through shares & savings deposits.
- Imparting Cooperative Management & Other skills training to the Bittahens to make them able to undertake Income Generating Activities (IGAs) & manage own organizational activities by themselves.
- Providing micro-credit to the Bittahens for undertaking IGAs to enhance their employment avenues & ensure potential income-earning
- Bringing about women's empowerment through raising their employment, income and awareness and mainstreaming them into the development process
- Making the UBCCAs self-sustaining & viable entities
- Reducing Poverty and enhance income level of Bittahen members in conformity with the PRS, MDGs & strategies of the Govt.

1.4. The state of project's achievement of objective: Reviewing and monitoring

The Rural Livelihood project has been organizing rural underprivileged men and women under registered cooperative societies to create employment opportunity. Consequently, it has been contributing significantly to the government's target of reducing poverty rate from 31.50% to 15% by 2021. As the project is implemented, beneficiaries of the project have enjoyed socio-economic development. In addition, post-training loan facility has helped them to create self-employment. However, the training was not adequate and women empowerment has not been achieved either through the training related to humanitarian development and awareness.

Achievement of the goals of the Project:

- Creation of association/society of Bittohin (asset-less) men and women by organizing them;
- Creation of capital with the small share of members for their secure future;
- Providing training on organized association/society management and income generating activities;
- Disbursing microcredit for creation of employment and growth of income;
- Turning the 190 UBCCAs as the center of development for the beneficiary through their spontaneous participation and making those UBCCAs self-sufficient and autonomous institute;

- f) Bringing 3.6 lac families out of poverty in consistent with the work-plan of the PRSP, MDG, SDG and 7th Five Year Plan.

1.5. Number of Beneficiaries under the project:

a) Organized/covered in cooperatives in 152 Upazilas (Sub district) under RLP	:	507,372 people
b) Getting organized/being covered in cooperatives in 190 Upazilas (subdistricts) in the 2nd phase of the project	:	210,868 people
Total	:	718,240 families

Among the organized beneficiaries, 80% are women.

1.6. Yearly financing (in Lac Taka)

Fiscal Year	Allocation Target By DPP			Actual Allocation			Expenditure		
	GOB	Fund in UBCCA	Total	GOB	Fund in UBCCA	Total	GOB	Fund in UBCCA	Total
2012-2013	500.00	2589.66	3089.66	500.00 (100%)	500.00 (19%)	1000.00 (32%)	459.22 (92%)	500.00 (100%)	959.22 (96%)
2013-2014	7346.00	2865.32	10211.32	2736.00 (37%)	2865.00 (100%)	5601.00 (55%)	2706.00 (99%)	2865.00 (100%)	5571 (99%)
2014-2015	5493.18	2866.72	8359.90	4500.00 (82%)	2865.00 (100%)	7365.00 (88%)	4232.86 (94%)	2865.00 (100%)	7097.86 (96%)
2015-2016	3112.00	2866.72	5978.72	4000.00 (129%)	2866.72 (100%)	6866.72 (115%)	2769.75 (69%)	2150.00 (75%)	4919.75 (72%)
2016-2017	2634.27	2868.20	5502.47	-	-	-	-	-	-
Total	19085.45	14056.62	33142.07	11736.00	9096.72	20832.72	10167.83	8380.00	18547.87

1.7. Reviewing the financing of the Project:

Basically there are two sources of financing for the project i.e. GOB and internal fund of UBCCA. Total allocation for the project is Tk. 33142.07 lac. GOB financed tk. 1908.545 million whereas UBCCA financed the rest Tk. 14056.62 lac from internal fund.

In yearly review, it becomes evident that the project has suffered seriously in terms of financing although the situation is better now. In review, it was found that the project's allocation target by DPP at the beginning of 2nd phase i.e. 2012-13 fiscal year was Tk. 50 million which was fulfilled completely (100%). The expenditure was tk. 459.22 lac (92%). But after the completion of the 1st phase, the project was implemented by the internal financing i.e. UBCCA fund for 5 years. In accordance with DPP target, only 19% fund was available from UBCCA fund which was spent almost completely. Consequently, the project struggled at the beginning of the 2nd phase. In the fiscal year 2013-14, the project did not get financing as targeted in DPP. In this case, only 37% money was allocated which was extremely insignificant in comparison to what was necessary and almost all the money (99%) was spent. The project has faced with extreme difficulties in implementing main goals of the project e.g. creating association, disbursing loan as fund was not allocated on time. However, as per the target, UBCCA fund provided the full funding and it was spent too. In the financing analysis of 2014-15 fiscal years, it was found out that 82% fund of DPP's target was gained and 94% of that fund was possible to be spent. However, as per the goal of UBCCA fund provided the full funding and it was spent too (100%). Lack of timely allocation of money is one of the weak aspects of the project which hampers the effective functioning of the project. However, in 2015-16 fiscal years, this deficit is likely to decrease. This year tk. 4000 (129%) lac has been allocated until April, 2016 which is more than DPP target. As the year is not over yet it is expected that there will be more funding. 69% money of the

allocated fund i.e. tk.2769.75 has been spent so far. In 2015-16 allocation target from UBCCA was tk. 2866.72 lac which was entirely attained from UBCCA fund. 75% money of that allocated amount has been spent until April, 2016. In 2016-17 total allocation target of DPP is 5502.47. It is expected that tk. 26634.27 lac will be funded by the GOB and tk. 2868.21 lac will be funded from UBCCA fund. Reviewing financing of different years, it is evident that the project has suffered extremely in the beginning of 2nd phase. Given to this reason, the project has failed to achieve its financial and realistic goals.

1.8 Region of Project Implementation

A) List of previous 152 Upazilas

Serial No	District	Upazila	Serial No	District	Upazila	
1. Rajshahi Division (39)						
1	Rajshahi (9)	1) Godabari	6	Sirajganj (9)	39) Bera	
		2) Bagmara			40) Vangura	
		3) Puthiya			41) Sirajganj Sadar	
		4) Durgapur			42) Kamarkhand	
		5) Mohonpur			43) Kazipur	
		6)Tanore			44) Raiganj	
		7) Charghat			45) Ullahpara	
		8) Bagha			46) Shahzadpur	
		9) Poba			47) Belkuchi	
2	Natore (4)	(10) Natore Sadar	7	Jessore (8)	48) Tarash	
		11) Singra			49) Chowhali	
		12) Gurudaspur			2) Khulna Division (33)	
		13) Baraigram			50) Jessore Sadar	
		14) Bagatipara				51) Bagarpara
		15) Lalpur				52) Abhaynagar
3	Chapainawabganj (5)	16) Chapainawabganj Sadar	8	Narail (3)	53) Manirampur	
		17) Shibganj			54) Keshobpur	
		18) Nachol			55) Sharsha	
		19)Gomastapur			56) Jikargacha	
		20) Bholahat			57) Chowgacha	
4	Naogaon (11)	21) Naogaon Sadar	9	Jhenaidah (6)	58) Narail Sadar	
		22) Atrai			59) Lohagara	
		23) Raninagar			60) Kalia	
		24) Manda	10	Magura (4)	61) Jhenaidah Sadar	
		25) Porsha			62) Kaliganj	
		26) Badalgachi			63) Kotchandpur	
		27) Mahadebpur			64) Moheshpur	
		28) Niamatpur			65) Harinakunda	
		29) Patnitala			66) Shailkupa	
		30) Dhamuirahata	11	Kushtia (6)	67) Magura Sadar	
		31) Sapahar			68) Shalikha	
		32) Pabna Sadar			69) Sreepur	
5	Pabna (9)	33) Ataghariya	11	Kushtia (6)	70) Mohammadpur	
		34) Ishwardi			71) Daulatpur	
		35) Chatmohar			72) Khoksha	
		36) Faridpur			73) Kushtia Sadar	
		37) Sujanagar			74) Mirpur	
		38) Saatiya			75) Bheramara	

Serial No	District	Upazila	Serial No	District	Upazila
		76) Kumarkhali	20	Moulavibazar (5)	120)Sreemangal
12	Meherpur (2)	77) Meherpur Sadar			121) Kamalganj
		78) Gangni			122) Rajnagar
13	Chuadanga (4)	79) Chuadanga Sadar			123) Kulaura
		80) Alamdanga			124) Boralekha
		81) Damurhuda	21	Habiganj (8)	125) Habiganj
		82) Jibannagar			126) Madhabpur
3) Dhaka Division (18)		127) Chunarugat			
14	Munshiganj (6)	83)Munshiganj Sadar			128) Bahubal
		84) Sreenagar	129) Baniachong		
		85) Sirajdikhan	130) Nabiganj		
		86) Louhajanj	131) Lakhai		
		87)Tangibari	132) Ajmiriganj		
		88)Gajaria	5) Chittagong Division (20)		
15.	Narsingdi (6)	89) Narsingdi Sadar	22	Chittagong (13)	133) Patiya
		90) Polash			134) Anowara
		91) Shibpur			135) Hathazari
		92) Raipura			136) Boalkhali
		93) Belabo			137) Mirsharai
		94) Monohardi			138) Fatikchari
16.	Narayanganj (3)	95) Sonargaon			139) Banshkhali
		96) Araihasar			140) Sitakundo
		97) Rupganj			141) Satkania
17.	Dhaka (3)	98) Dhamrai			142) Raojan
		99) Nawabganj			143) Lohagara
		100) Dohar			144) Rangunia
4) Sylhet (32)					
18.	Sylhet (10)	101) Sylhet Sadar	23.	Cox's Bazar (7)	146) Cox's Bazar
		102) Balagonj			147. Ukhiya
		103) Kompaniganj			148. Ramu
		104) Gowainghat			149. Technaf
		105) Kanaighat			150. Cokoria
		106) Gopalganj			151. Kutubdia
		107) Biswanath			152. Moheshkhali
		108) Fenchuganj			
		109) Beani Bazar			
		110) Zakiganj			
19.	Sunamganj (9)	111) Sunamganj Sadar			
		112) Dharmapasha			
		113) Jagannathpur			
		114) Shalla			
		115) Tahirpur			
		116) Jamalganj			
		117) Doyarbazar			
		118) Biswarampur			
		119) Chatak			

b) List of New 38 Upazilas

Serial No	District	Upazila	Serial No	District	Upazila
6. Rangpur (11)			7. Dhaka Division (12)		
1.	Rangpur (2)	1) Pirganj	13	Gopalganj (2)	27.Kotalipara
		2) Mithapukur			28.Tongipara
2.	Kurigram (2)	3) Nagwessheri	14	Tangail (2)	29. Nagarpur
		4) Uleepur			30.Vuapur
3.	Lalmonirhat (2)	5) Lalmonirhat	15	Mymensingh (2)	31. Goforgaon
		6) Hatibandha			32. Valuka
4.	Nilphamari (1)	7) Domar	16	Kishoreganj (2)	33. Kishoreganj
5.	Dinajpur (2)	8) Fulbari	17	Netrokona (1)	34. Bhairab
		9) Birol			35. Kenduya
6.	Panchagram (2)	10) Debiganj	18	Jamalpur (2)	36. Jamalpur
		11) Boda			37.Sarishabari
7.Barisal Division (15)			19	Sherpur (1)	38.Nokla
7.	Barisal (4)	12) Gauronadi			
		13) Agoiljhara			
		14) Babuganj			
		15) Mehendiganj			
8.	Jhalokathi (2)	16) Kathalia			
		17) Nolcity			
9.	Pirojpur (2)	18) Pirojpur Sadar			
		19. Mothbaria			
10	Patuakhali (3)	20. Dosmina			
		21. Baofol			
		22. Kolapara			
11	Borguna (2)	23. Betagee			
		24. Pathorghata			
12	Bhola (2)	25. Lalmohon			
		26. Monpura			

Chapter- 2

Survey Methodology

2.1 Objective of In-depth Monitoring Study

- Reviewing and analyzing the description of the project (the background, aims, approval/amendment and financing);
- Data collection, insertion, and presentation in chart and reviewing the progress of overall component based development of the project (actual and financial);
- Reviewing and monitoring the attainment of the goal of the project;
- Reviewing and monitoring whether the existing purchasing laws (PPA, PPR, Guidelines from the development partners etc.) are properly followed in the procurement of different product, service and activities under the project;
- Reviewing and monitoring whether various products, work and services collected or under the process of collection for the project are received by checking their status according to the specification, quality and quantity of the project purchasing agreement;
- Inspecting the physical works of the project that have been completed or under process and examines the quality of the construction works;
- Analysis, review and monitoring the causes of the problems (if any) of the project regarding delay of finance, delay of purchasing any product and service, mismanagement, increase of project expenditure and allotted time of the project etc.;
- SWOT Analysis;
- Suggest specific recommendations on the basis of the findings of the through survey and other related works assigned by the authority; and
- Prepare inception, draft & final draft of the report on the intensive survey, arrange day long workshop on the issue, submit the final report and draw the attention of the related agency or ministry by arranging workshop.

2.2 Study Methodology

In this monitoring study, a continuous participatory approach has been utilized. This technique ensured continuous and elaborate involvement of the IMED and BRDB officials to evaluate the condition of the project implementation and results. The study was conducted using various techniques of formal or informal interviews. Primarily they included, focus group discussion, key informant interview, case study, consultation workshop, field survey through questionnaire, collection of secondary data, reviewing reports and visiting the project sites.

The following Log frame was used as a tool for this study:

Table 2.1: Log frame

Summary	Objectively Verifiable Indicators	Means of Verifications	Important Assumptions
(A) Goals of the Project: Eliminate/Reduce poverty by creating employment opportunities.	1. 0.36 million rural men and women and the same number of rural households cross the boundary of poverty (measured according on the scale of capacity to intake 1800-2100 calorie food) 2. Increasing per capita income by 30% of each household by June, 2017. 3. Creating job opportunity for 60,000 rural poor people (80% women)	4. Survey the household expenditure using BBS 5. Baseline survey report 6. IMED report 7. Project concluding report (PCR) 8. Post-project evaluation report.	
(B) Objectives of the project 1. Organizing poor people in various organization and building own capital by share and savings 2 Provide technical training 3 Providing micro finance 4 Ensure women empowerment through creating employment opportunities.	1. Uniting 7.17 lac (718 Million) bittohin people through M/BSS. 2. Make a capital of 61.56 million through savings and share. 3. 475000 people will be trained as M/BSS taking only one male/female will be selected from each family. 4. Women will be selected by the management committees of the M/BSS and UBCCA 5. Increasing consumption of food.	1. Project development report. 2. Project influence survey. 3. Ministry report. 4. Audit report.	1. Project starting in time. 2. Getting finance timely. 3. The related other factors remain unchanged
(C) Output: Various organizations (formal) for bittohin (asset-less) people. 2 Trained beneficiaries 3 Effective micro finance 4 Creating job opportunity for beneficiary members 5 Women empowerment 6 Stability of UBCCA	1. Establishment of 5855 co-operative societies in 190 Upazilas. 2. Completion of technical training of 475000 members. 3. Making 5855 leaders for team management through training. 4. Adding 60 million funds with the existing 19322.32 and distribution of micro finance among .718million beneficiaries. 5. Creating job opportunity for the 450000 women of the first phase and additional 64000 women.	1. Project MIS report. 2. Yearly report. 3. Field investigation report. 4. Statistical data.	1. Cooperation from project officials and all target people of the project 2. No delay appointing the project workers and officials 3. Timely project funding 4. Uninterrupted credit service for UBCCA from Sonali Bank.

<p>(D) Input:</p> <ol style="list-style-type: none"> 1. Appointing project officials. 2. Vehicles and other machineries collection. 3. Training for project workers and others who help the project. 4. Conducting baseline research and connecting formal co-operative organizations with the target group 5. Management and skill development training for the beneficiaries of the project. 6. Providing micro finance for increasing the income of the beneficiary members. 7. Regular supervision and ensuring the observation of the project activities. 	<p>Proposed budget for implementing the project (in Lakh TK)</p> <p>(A) Revenue elements:</p> <ol style="list-style-type: none"> 1. Remuneration for works (stuff & officer) =21056.92 2. Training and training equipment =1128.21 3. Operational cost =1811.62 4. Vehicle repairing =45.00 5. Computer repairing =10.00 6. Furniture = 5.00 7. Midterm evaluation and Benchmark survey =100 8. Probable cost =840.32 <p>(B) Primary Element</p> <ol style="list-style-type: none"> 1. Vehicle purchase =190.00 2. MIS computer technology 150.00 3. Furniture, equipment and tools =35.00 4. Manage the fund for loan =7000.00 5. Building and repairing office building =200.00 6. New office building for UBCCA =570.00 (110 Sq. miter *38) <p>Total =33142.07</p>	<ol style="list-style-type: none"> 1. various project Documents. 2. project accounts record 3. training report 4. Observation report 	<ol style="list-style-type: none"> 1. Project starting time 2. Appointing the project workforce in time. 3. Providing finance to the project in time. 4. Regular and timely credit service from Sonali Bank. 5. Government or NBDS help in project enactment.
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For collecting sample both qualitative and Quantitative methodologies will be employed which is discussed in detail here:

(A)Quantitative Analysis:

2.3 Determining the number of sample:

For selecting and calculating the sample an organized statistical strategy was followed which is used in higher research studies. The survey was designed and conducted in planned way to ensure that there is no mistake in the process. As there was no list of the beneficiaries of the projects, cluster sampling was followed to select the samples for the study. The number of sample was determined by using the following formula of statistics for cluster sampling.

$$n = \frac{Z^2 \times q}{r^2 \times p} \times Design\ effect$$

n= Sample Size

p = is the proportion of target population. Here, we assumed it 20%. q= 1-p = 0.80

Z = standardized normal variant which is 1.96 at 5% level of significance with 95% confidence interval

r= is the relative error which we assumed for this survey is 10%

Using the above information the sample size is determined as approximately as follows for each district:

$$n = \frac{(1.96)^2 \times 0.8}{(0.10)^2 \times 0.2} \times 1.50$$
$$n = 3.07328 / 0.002 \times 1.50 = 1536.64 \times 1.50 = 2304.96 \sim 2304 \text{ in round figure.}$$

So in actual number n=2304 people are the participants of the study. Provided that the confidence level is 95% and margin of error is 10%, the number of participant is 2304. So in the 48 Upazilas of 16 Districts of the project area the number of sample will be 2304.

2304 samples have been proportionally distributed among existing and new districts. 1632 and 672 samples have been proportionately distributed to existing and new districts respectively. Again, 1632 samples of existing districts have been proportionally distributed among 34 Upazilas and likewise 672 new samples have been proportionally distributed among 14 new Upazilas. 48 samples have been distributed in each Upazilla. Initially 'Stratified Sampling' method and later 'random sampling' method has been applied to reach the beneficiaries.

In the first step, considering at least 2 districts from each division, 10 previous and 6 new districts were selected from 42 districts. In the second stage 48 Upazilas were selected from these 16 districts and later in 3rd step 1 Union was selected as a clustered sample from each Upazila. In 4th step 4 clustered villages were selected from the selected union. So, 4 villages from each of the 48 Upazila make it 192 villages in total. Each of these villages is considered as a cluster. In the 5th step poor men and women were selected randomly and among the participants interviewed 70% were the female beneficiaries. The sample villages were selected using the probability proportionate size (PPS) method marked by the number of the beneficiary families. However the number of families in a selected Upazila was distributed proportionately. And the number distributed in Upazila level was again distributed proportionately in the selected village. A list of beneficiary families was collected from BRDB/IMED prior to the survey and decided number of interview was conducted using the Systematic Simple Random Sampling (SRS) method from each certain villages. In case the required number of beneficiary families was not found in a particular village there was possibility of looking into nearer villages, though it was not needed. To collect information about some certain issues the survey conductor consulted with BRDB. For instance on issues like; small capital, micro finance, training, purchase, financial management, project implementation condition, problems and possible solutions the study includes a survey on the related officials.

Table 2.2 Previous and new districts in the project area at a glance:

Division	Existing District	Existing Upazila	New District	New Upazila	Total	
					District	Upazila
Dhaka	4	18	7	12	11	30
Chittagong	2	20	-	-	2	20
Rajshahi	6	49	-	-	6	49
Rangpur	-	-	6	11	6	11
Khulna	7	33	-	-	7	33
Barisal	-	-	6	15	6	15
Sylhet	4	32	-	-	4	32
Total	23	152	19	38	42	190

Table 2.3 General Information of the district covered in the sample survey

Division	Sample District		Sample Upazila	
	Existing	New	Existing	New
Dhaka	Dhaka	Gopalganj	3	2
	Munshiganj	Mymensingh	4	2
Chittagong	Chittagong	-	4	-
	Cox's Bazar	-	3	-
Rajshahi	Rajshahi	-	4	-
	Pabna	-	3	-
Rangpur	-	Rangpur	-	2
	-	Dinajpur	-	2
Khulna	Jessore		4	
	Magura		3	
Barisal	-	Basirah		3
	-	Patuakhali		3
Sylhet	Sunamganj		3	
	Moulvibazar		3	
Total	10	06	34	14

Table 2.4: Distribution of previous and new districts (collective distribution)

Division	Sample District	Name of Upazila	Number of Upazila-based Sample	Total Number of District Based Sample
Dhaka	Dhaka (existing)	Dhamrai	48	144
		Nababganj	48	
		Dohar	48	
	Munshiganj (existing)	Sreenagar	48	192
		Sirajdikhan	48	
		Lowhojong	48	
		Gojaria	48	
	Gopalganj (new)	Kotalipara	48	96
		Tungipara	48	
	Mymensingh (new)	Gofargaon	48	96
		Valuka	48	
Chittagong	Chittagong (existing)	Anowara	48	192
		Hathajari	48	
		Bashkhali	48	
		Bowalkhali	48	

Division	Sample District	Name of Upazila	Number of Upazila-based Sample	Total Number of District Based Sample
	Coz'sBazar (existing)	Ukhia	48	144
		Ramu	48	
		Technaf	48	
Rajshahi	Rajshahi (existing)	Godabari	48	192
		Bagmara	48	
		Putia	48	
		Durgapur	48	
	Pabna (existing)	Atgharia	48	144
		Ishwardi	48	
		Chatmohor	48	
Rangpur	Rangpur (new)	Pirganj	48	96
		Mithapukur	48	
	Dinajpur (new)	Fulbari	48	96
		Birol	48	
Khulna	Jessore (existing)	Sharsa	48	192
		Jhikorgacha	48	
		Chowgacha	48	
		Manirampur	48	
	Magura (existing)	Shalikhha	48	144
		Sreepur	48	
		Mohammadpur	48	
Barisal	Barisal (new)	Goyronodi	48	144
		Babuganj	48	
		Mehendiganj	48	
	Patuakhali (new)	Dosmina	48	144
		Bowfal	48	
		Kolapara	48	
Sylhet	Sunamganj (existing)	Tahirpur	48	144
		Jamalganj	48	
		Chatak	48	
	Mowlovibazar (existing)	Kulaura	48	144
		Sreemongol	48	
		Komolgonj	48	
Total	16	48	2304	2304

The above mentioned formula was used to ensure the representation of sample. Considering the time frame and budgetary provisions of the study 2304 beneficiaries were selected as sample and it supports the formula.

(B) Qualitative analysis

The following qualitative analysis was done in this study:

Focus group discussion: For qualitative analysis 7 FGD were conducted taking 1 group from each division. Each group contains at least 10-12 members. The FGDs were conducted in such a place that all the beneficiaries, teachers, organizers, trainers, representatives of the UP and the NGO and all people related to the project can come to the place and speak freely. In 7 FGD at least 70 peoples voice was heard.

KII: KII was administered with the combination of several peoples; the chief official or the director of the project, Regional project directors, liaison organization, the partner donor organization, and other peoples related to the project implementation, the chairman of the

District and Upazila. In total 20 KII was arranged, 1 each in 16 districts and 4 with the high project officials, to discuss and analyze the strength-weakness and threat-opportunity of the project management and implementation, finance, purchase, procurement and every pros and cons of the project implementation.

For collecting the information about the influence of the project on the lifestyle of the beneficiaries 16 case was studied including 01 case from each district. In this study the success and failure of the project was considered in terms of its influence on the life of the beneficiaries.

Observation checklist: The Field researcher and the advisor have observed the organization and present condition of the UBCCA in the project area of 48 Upazilas according to the checklist. So, this study has conducted 106 sample interviews for qualitative analysis of the present study. Therefore the total number of participants in the quantitative and qualitative study is $2304+106=2410$ people.

Table 2.5 Types of respondents and their numbers

Activities	Respondents	Respondents number	Types of respondents
a. Quantitative survey			
a. Survey (<i>Direct interview</i>)	Beneficiaries	2304	Bittohin (Asset-less) Man (20%) and Women (80%) beneficiaries
b. Qualitative survey			
b. FGD	Total 7 FGD Average 10 respondents were present in each FGD	70	UBCCA, NGO etc Bittohin (Asset-less) Man and Women beneficiaries
b. KII	Project management Staff	04	Project official of District, Upazila & Union level
	Key Project management Officer	16	Project Implementation Unit and Project Planning Unit
Case study	Project beneficiaries	16	information of beneficiary families of UBCCA
Total sample study		2410	
Physical observation	Cooperative Society	48	DBBs, UBCCA

Chapter-3

Component Wise Implementation of the Project

3.1 Major components of the project

Financial and Physical goals according to DPP are shown below:

Serial	Name of major activities	Financial target of project (In Lac tk.)	Financial target of project (percent)	Physical goals of the project (Number)	Physical goals of the project (percent)
1	2	3	4	5	6
1	Budgetary expenditure (Including Allowance & Salary)	7,084.54	21.38	2,477	0.72
2	Supply and Service	1,696.48	5.12	4,935	1.43
3	Training	1,128.21	3.40	338,609	98.31
4	Repair and Maintenance	260.00	0.78	328	0.10
5	CPF	250.00	0.75	449	0.13
6	Gratuity	347.00	1.05	2,477	0.72
7	GOB loan	7,000.00	21.12	190	0.06
Total Expenditure		17,766.23	53.61	344,202	99.93
UBCCA Fund		14,056.62	42.41		0.00
Total (expenditure and Budget)		31,822.85	96.02	344,202	99.93
8	Capital/Principal Expenditure	945.00	2.85	447	0.13
9	Price Contingency	374.22	1.13	232	0.07
Total (Expenditure + Budget+ Price Contingency)		19,085.45	57.59	344,434	100.00
UBCCA Fund		14,056.62	42.41		0.00
Grand Total		33,142.07	100	344,434	100.00

The activities of various components of the Project are discussed below:

3.1.1. Loan distribution activities: The main activity of the project is loan distribution. The following activities have been done to carry out the loan distribution program.

- a) **Selecting beneficiaries:** Beneficiaries have been selected from the areas which are backward, poverty stricken and vulnerable to natural disaster and have scarcity of employment opportunity.
- b) **Baseline Survey:** In selecting the beneficiaries of the project, survey has been carried out in a specific scheme to determine the class and socio-economic condition of the concerned families. Primary bittohin (asset-less) society has been formed based on the result of the survey.
- c) **Formation of primary cooperative society:** Primary cooperative (asset-less men and women) society has been formed by taking only 1 member from each surveyed family. Arrangement has also been made to register those societies from the Cooperatives department. There are 20-35 members in each society. The ratio of men and women cooperative society is 20:80.

- d) **Qualification of the members:** The qualifications of the membership for primary cooperative society have been put down as follow: whose land property including residence is not over 50 decimal, day-laborer, who do not have any stable source of income, who is permanent residence of the concerned village, aged between 18-50 and physically and mentally healthy.
- e) **Solidarity group:** In accordance with the no. 12.1 recommendation in project implementation evaluation by IMED on the Rural Livelihood Project (1st Phase), in the 2nd phase of the project Solidarity Group comprising 5-7 members has been formed to conduct loan activities so that failure on the part of a member to pay installment does not affect the whole cooperative society.
- f) **Formation of Upazila Bittohin Central Cooperative Association (UBCCA):** In the 1st phase of the project 152 UBCCAs have been formed in 152 Upazila each. Bittohin (asset-less) men and bittohin (asset-less) women society are also member of UBCCA. In the same way, 38 UBCCAs have been formed in 38 new Upazilas each. So the total number of UBCCA is $(152+38) = 190$.
- g) **Deposit of savings:** The primary cooperative society members have been encouraged and inspired to save at least tk. 10 per week. Through this savings they will be able to create their own capital. This will also boost team spirit, self-belief and sense of discipline in them. Savings deposit of the 1st phase of the project tk. 4292.28 lac (BSS 631.98 and MBSS 3660.30). Savings deposit target of the 2nd phase of the project is tk. 497.46 lac (BSS 130.62 and MBSS 366.84).
- h) **Accumulation of share:** In order to encourage the members of the society in developing personal capital every member of the society is required buy an initial share of minimum tk. 150 when applying for membership. Later, they are required to buy a share of tk. 10 annually. In the 1st phase of the project total amount from these shares was tk. 1130.09 lac (BSS 186.57 and MBSS 943.52). The share accumulation target for the 2nd phase is tk. 236.40 lac (BSS tk. 50.00 and MBSS tk.186.40).
- i) **Loan Fund:** In the 1st phase tk. 193 crore funded by ADB has been distributed in 152 Upazilas through Sonali bank and UBCCA. Besides, they said fund, in DPP there is an arrangement for loan funding of tk. 70 crore from GOB sector for newly added 38 Upazilas.
- j) **Disbursement of loan:** In the 1st phase from tk. 193 crore financed by ADB 1277.40 Crore has been disbursed to 504262 members of cooperative society. The loan has been disbursed through Sonali Bank and UBCCA in income generating activities by using the recurring debt strategy. In the same way, this loan disbursement will continue in 152 Upazilas from Sonali Bank and BRDB in accordance with the existing banking plan/ amended banking plan. In addition, recently funded tk. 70 crore for the 38 new Upazilas is being disbursed as microcredit among 2, 10, 868 member in those Upazilas. These microcredits are also disbursed as recurring debt.
- k) **Interest of the loan:** On declining balance system, the rate of interest is 20% which is 11% less than the said rate of government's micro-credit policy.
- l) **Loan limit:** form tk. 7000-tk.30000.
- m) **Loan repayment:** in weekly installment (52 installments)
- n) **Sectors of utilizing loan:** Microcredit can be disbursed in for utilizing in 39 income generating activities among the registered members of primary cooperative societies. These activities include agriculture (cultivation of vegetables, fruits, establishing nursery, making organic fertilizer, marketing of produced agricultural products, setting small and medium industry), fisheries (cultivation, business of fish, setting fish farm), livestock (cow fattening, cultivating poultry and goats, developing cow gene through artificial engineering, and establishing dairy farm), energy (setting bio-gas plant), and small business pottery, loom work, computer, sewing. In addition, DPP has the resource and provision to distribute loan to meet local demand based activities.

3.1.2 Training

Training is one of the key elements of the project. Training is being provided under the project to members and employees of the cooperation on curriculums containing cooperation management, skill development, computer etc subjects and through creating modules complying with the objectives of the project. In case of specialized trainings various government and non-government institutes are being used. In the 1st stage of the project the number of trained beneficiaries/ cooperatives is 334,385 (cooperation management - 106108 persons, IGA - 93818 persons, skill development - 95726 persons, bookkeeping - 37498 persons, others - 235 persons). The 2nd stage of the project has the goal of providing trainings to 338609 persons (cooperatives - 332660 persons, officers/employees and others – 5949 persons).

3.1.3 Construction and repair works: Within the project duration, 38 new UBCCA office buildings have been constructed in 38 new Upazillas either on the top floor of the existing Polli Bhaban or in other parts of the Upazilla complex. In 152 existing Upazillas repair work has been done as per necessity. For construction and repair works, taka 570.00 lakh and 200.00 lakh have been allotted in the DPP, respectively.

3.1.4 Computerization of Management Information System (MIS): Management Information System has been computerized within the project duration by bringing 190 Upazillas of 42 districts of 5 zones of the project under computer network. As a result BRDB, RDCCD and other related offices or agencies are getting the opportunity to effectively monitor the project activities. To establish this system the officers and employees are being trained on computer, internet, email system etc.

3.1.5 UBCCA achieving self-dependence: One of the principal aims of the project is to make Upazilla based central cooperation organizations of the bittohin (asset-less) population economically self-dependent so that they can continue the loan distribution, training and self-funding works using their own capital after the completion of the project.

3.1.6 Transport, Office, Equipments and Furniture: 2 Jeeps and 1 microbus have been purchased within the project duration. Apart from that, equipments and furniture has been bought for headquarter, district and Upazilla offices.

3.1.7 Declining support to UBCCA: Under the project, 50% financial aid for the first year and on 10% declining basis per every successive year is being given to UBCCA in order to carry out administrative expenses. New Upazillas are being given 100% financial aid for the first two years and a 20% declination per every successive year from the third year.

3.2: Financial and actual progress of the project:

Component-wise implementation estimated and actual progress of different activities of the project are shown below:

Table: 3.1: Component-wise implementation progress of the project (financial)

Item	Allocation			Cumulative up to Last released FY (June/15)	Amount Released (Current Year)					Cumulative upto the month of Report (April'16, 5+10)	Cumulative up to Last Expenditure FY (June/15)	Expenditure (2015-16)		Comment	
					Current Fiscal Year (2015-16)				Total (6+7+8+9)						
					1st Quarter	2nd Quarter	3rd Quarter	4th Quarter							
	Budget of the project	Current Fiscal Year (2015-2016)	Cumulative												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Total	33142.07	6866.72	20832.72	14066	1716.68	1716.68	1,716.68	-	5,150.04	19,216.04	13,628.08	4,919.79	-	18,547.87	
Taka	19085	4000	11736	7836	1000	1000	1,000.00	-	3,000.00	10,836.00	7,398.08	2,769.75	-	10,167.83	
UBCCA	14056.62	2866.72	9096.72	6230	716.68	716.68	716.68	-	2,150.04	8,380.04	6,230.00	2,150.04	-	8,380.04	

Component-wise state of the financial and actual progress (up to April, 2016)

Serial No.	Major activities of the project	Financial Target of the Project	Actual Target of the Project (number)	Annual						Monthly Progress			Cumulative			
				Target		Achievement		Rate (%)		Financial	Actual (number)	Rate (%)	Achievement		Rate (%)	
				Financial	Actual (number)	Financial	Actual (number)	Financial	Actual				Financial	Actual (number)	Financial	Actual (number)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1	Revenue Expenditure (including salary and allowance)	7,084.54	2,477	1,372.14	2,299	1,063.20	2,299	77%	100%	-	-	4,181.24	2,299	59%	93%	
	Supply and service	1,696.48	4,935	383.66	400	293.05	112	76%	28%	-	-	911.74	4,142	54%	84%	
3	Training	1,128.21	338,609	350.00	144500	262.50	77,938	75%	54%	-	-	617.50	169,151	55%	50%	
4	Maintenance & repairing	260.00	328	63.00	25	-	-	0%	-	-	-	193.10	175	74%	53%	
5	CPF	250.00	449	11.20	65	-	-	0%	-	-	-	21.67	21	9%	5%	
6	Gratuity	347.00	2,477	-	-	-	-	0%	-	-	-	326.38	1,200	94%	48%	
7	GOB loan	7,000.00	190	1,520.00	38	1,140.00	38	75%	-	-	-	3,230.00	38	46%	20%	
Total (Revenue)		17,766.23	344,202	3,700.00	147327	2,758.75	80387	75%	55%	-	0	9,453.78	177026	53%	51%	
UBCCA Fund		14,056.62		2,866.72		2,150.04		75%		-		8,380.04		60%		
Total (Revenue + UBCCA Fund)		31,822.85	344,202	6,566.72	147327	4,908.79	80,387	75%	55%	-	-	17,833.82	177,026	56%	51%	
8	Capital expenditure	945.00	447	300.00	17	11.00	-	4%	0%	-	-	704.05	390	75%	87%	
9	Prize Contingency	374.22	232	-	-	-	-	-	-	-	-	-	-	-	0%	
Total (Revenue + Capital+ Contingency)		19,085.45	344,434	4,000.00	147344	2,769.75	80,387	69%	55%	-	0	10,167.83	177416	53%	52%	
UBCCA Fund		14,056.62		2,866.72		2,150.04		75%		-		8,380.04		60%		
Grand Total		33,142.07	344,434	6,866.72	147344	4,919.79	80,387	72%	55%	-	0	18,547.87	177416	56%	52%	

Description of organizational activities under the project (up to April, 2016)

Serial No.	Major Activates of the project	Financial Target of the Project	Actual target of the project	Annual				Monthly Progress				Cumulative			
				Target		Achievement		Rate (%)		Financial		Achievement		Rate (%)	
				Financial	Actual	Financial	Actual	Financial	Actual	Financial	Actual	Financial	Actual	Financial	Actual
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
	Organizational activities														
a)	Formation of Society (existing)	-	1,863	-	1,037	-	50		5%	-	50	-	50	-	3%
	Formation of Society (new)	-	3,992	-	951	-	497		52%	-	497	-	497	-	12%
Total		-	5,855	-	1,988	-	547		28%	-	547	-	547	-	9%
b)	Member recruitment (existing)	-	131,028	-	45,607	-	8,015		18%	-	8,015	-	8,015	-	6%
	Member recruitment (new)	-	79,840	-	28,530	-	13,343		47%	-	13,343	-	13,343	-	17%
Total		-	210,868	-	74,137	-	21,358		29%	-	21,358	-	21,358	-	10%
c)	Share accumulation (existing)	199.90	418,826	47.00	-	96.79	-	206%	-	96.79	-	96.79	-	48%	-
	Share accumulation (new)	36.50	300,000	33.00	-	44.72	-	136%	-	44.72	-	44.72	-	123%	-
Total		236.40	718,826	80.00	-	141.51	-	177%	-	141.51	-	141.51	-	60%	-

Savings and Loan Disbursement (up to April, 2016)

Serial I No.	Major activities of the project	Financial Target of the Project	Actual Target of the Project (number)	Annual				Monthly Progress			Cumulative					
				Target		Achievement		Rate (%)		Financial		Achievement		Rate (%)		
				Financial	Actual (number)	Financial	Actual (number)	1	2	3	4	5	Actual (number)	Financial	Actual (number)	Financial
1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	
a)	Savings Deposit (existing)	420.96	418,826	490.00	-	422.24	-	86%	-	42.22	-	13,916.74	-	-	3306%	-
	Savings Deposit (new)	76.50	300,000	410.00	-	231.35	-	56%	-	25.60	-	431.07	-	-	563%	-
b)	Total	497.46	718,826	900.00	-	653.59	-	73%	-	67.82	-	14,347.81	-	-	2884%	-
	Disbursement of Loan (existing)	19222.33	418,826	16,053.86	-	9,945.77	-	62%	-	1,085.68	-	234,908.97	-	-	-	-
	Disbursement of Loan (new)	7000.00	300,000	3,000.00	-	2,872.26	-	96%	-	263.21	-	4,524.40	-	-	-	-
	Total	26222.33	718,826	19,053.86	-	12,818.03	-	67%	-	1,348.89	-	239,433.37	-	-	-	-
c)	Due for realization (existing)	-	-	-	-	18,265.70	-	-	-	1,034.82	-	227,243.65	-	-	-	-
	Due for realization (new)	-	-	-	-	1,829.41	-	-	-	235.32	-	2,562.16	-	-	-	-
	Total	-	-	-	-	20,095.11	-	-	-	1,270.14	-	229,805.81	-	-	-	-
	Realization (existing)	-	-	32,948.90	-	9,813.38	-	30%	-	998.65	-	218,791.33	-	-	96%	-
d)	Realization (new)	-	-	2,786.28	-	1,818.13	-	65%	-	237.66	-	2,550.88	-	-	100%	-
	Total	-	-	35,735.18	-	11,631.51	-	33%	-	1,236.31	-	221,342.21	-	-	96%	-
e)	Graduate Member (Male)					337				3,456.00		3,456.00				
	Graduate Member (Female)					1217				13,692.00		13,692.00				
	Total					1554				17148		17148				

3.3 Comment and review of overall and detailed component based implementation of the project:

Organizational and capital formation activities:

- A) **Society formation:** Achievement is well short compared to the target of the project. The actual annual target was to form 1037 associations in the existing project areas out of which only 50 (5%) have been possible to form. Progress has been very low in accordance with the target due to lack of sufficient credit fund, delay in disbursement, delay in recruiting human resources etc. But actual annual goal of society formation was 951 in the new project areas, out of which only 497 (52%) has been possible.
- B) **Member Inclusion:** The older areas of the project have fallen behind in member inclusion as well. While it has been possible to include 47% of the actual annual target of member inclusion in the new areas, the figure has been only 18% in existing areas. Lack of sufficient credit fund, delay in recruiting human resources has caused less progress in member inclusion compared to target.
- C) **Share accumulation:** In case of share accumulation the achievement has been greater than the target of the project. In existing areas the rate of share accumulation is far greater (206%) than the target, whereas in new areas the rate has crossed the target (136%) as well.
- D) **Savings accumulation:** The achievement has been somewhat satisfactory as per the target in savings accumulation as well. Savings accumulation in existing areas has been 86% and in new areas it has been 56%.
- E) **Graduate member:** Although there are references to the fact that members of the society will become graduate gradually and will come up with business planning as entrepreneurs, there was no actual target regarding the graduate members in the DPP. Because of the lack of loan funding and delay in recruiting work-force the number of graduate members was very little. However, there has been no satisfactory information regarding this from the project headquarters.

Credit program:

- A) Credit disbursement: Due to lack of sufficient credit fund and delay in recruitment in few areas the credit disbursement has been lower than the target. Although credit disbursement rate has been low (62%) in existing areas, in new areas the rate has been noteworthy (96%).
- B) Credit recovery: Loan recovery rate is 33% previous and new loan combined. Delay in recruitment and an apprehension of not getting credit renewal, uncooperative attitude of Sonali Bank, low credit ceiling etc. has contributed in slight disinclination of the stakeholders to repay the credit.

3.4 Project management

Overall project implementation is done by Bangladesh Rural Development Board (BRDB). Project manager in project headquarters, regional project managers in five regional offices, BRDB deputy directors and senior assistant directors in district level, and Upazilla project officers in Upazilla level are in charge of implementation under Director General, BRDB. It is noteworthy that in order to implement the project an approval of 2477 human resources has been received from the Finance Department. To implement overall project activities efficiently, policy makes decisions, review program and resolve arising problems there are: a steering committee along with a project implementation committee, district coordination

committees and Upazilla project implementation committees in national, district and Upazilla levels respectively. Project Management Office (PMO) is in Dhaka and in charge of it is a Project Director (PD), who is answerable to the BRDB Director General. There are five regional offices in Rajshahi, Jessore, Sylhet, Chittagong and Dhaka, and a regional project officer is appointed in every regional office who is engaged in project programs and overall supervision. In each district, namely in more than 5 Upazillas a senior assistant director is appointed who is helped by BRDB officials at their level best. In each Upazilla there is a project office, for supervision and coordination of which an UPO is appointed, who is unconditionally assisted by officers and employees of the project. RLP Senior assistant director/deputy director is in charge of supervising Upazilla office. Field organizers at Upazilla/Union level field have been appointed, who supervise the project programs with attention, especially at the root level. Sonali Bank has been involved with all kind of financial activities and it maintains link with the PMOs about the deposits and savings of the beneficiaries. Likewise, Upazilla offices maintain link with their respective branches of Sonali Bank located in their areas.

3.5 Problems regarding project implementation and DPP design

3.5.1 Fund Allocation: Allocation and disbursement of funds were not available in any year as specified by the DPP. As a consequence microcredit could not be disbursed in time. Apart from that, credit ceiling of the project is rather inadequate for the beneficiaries. As a result meeting the actual goals has been disrupted.

3.5.2 Building construction expenditure: Allotments for construction of office buildings is very meager. According to PWD Rate Schedule 2011, construction cost of each office building has been estimated tk. 15 lakh. This is very insufficient compared to the demand. It's necessary to increase the estimated and allocation expenditure by amending the DPP according to PWD rate schedule 2014.

3.5.3 Wages of the stuff: The project has about 2477 stuff members. According to the project's DPP allocation the wages of the stuff will be funded by the Government of Bangladesh on declining basis and by UBCCA's own funds on an increasing basis. Wages of the staff are not being possible to pay fully because natural calamities of Bangladesh such as floods, draughts etc. hampers the collection of the invested money along with interest. Salary has to be drawn by collecting invested money along with interest; therefore wages of existing and new employees are almost the same. As a result there is resentment among those who are working for 10-12 years. In this situation, if the wages of the stuff are fully borne by the government, the confidence of the employees will increase and concerns about job security will be relieved.

3.5.4 Training: There was mention of training in the DPP but it was not sufficient, moreover, there was no direction on what trainings would be about. TOT arrangement by creating training module, training on demand basis etc. was also not stated about. In consequence, the project is not meeting success for the lack of adequate training. Usually training is given in the project to chairpersons/managers of associations in order to receive and repay loans efficiently. No training is given to the members of the association; they are instead trained by managers/chairpersons about loan receiving and repayment. As a result the beneficiaries are not getting benefits. The project should have made them skillful by providing trainings on the sectors credit is being disbursed. For this reason amendments to the DPP can be done in order to arrange TOTs through creating training modules on project program basis and to run training courses ranging from 5 to 7 days on basis of demand. There could be arrangement for re-training if necessary.

Chapter- 4

Procurement Process in Project Implementation

4.1. Procurement process

The project officials followed PPR-2008 during accomplishing procurement related products, tools, services and construction works. The study has collected procurement related data and examined them. After scrutinizing the procurement data it is observed that, project related officials did not follow the PPR-2008 100 % regarding the procurement related products, tools, services and construction works.

Procurement related PPR was not followed accordingly in repairing works and computer purchase. (See Appendix 6).

The following matters are evident after the study examined the procurement related documents of the project. We will cite the following 4 kinds of procurement as instances.

4.1.1 Vehicle purchase:

In the notification from the Prime Minister's office, number 53.23.18.00.00.05.2000 (part)-383 (70) date: 25-09-2002 it is said that, "Government, Semi government and Autonomous organizations can purchase products from Progoti Industries Limited without calling for any tender." There was a 0.7 million Taka budget for vehicles. A Mitsubishi Pajero Spots Jeep was procured from Government organization Pragoti Industries in 2014 at a cost of 0.6776 million taka. Its' procurement process was approved on the resolution of 02-03-2014, ordered on 03-04-2014 and the final bill was paid on 10-08-2014. In the meeting on tender/proposal evaluation two external members, one from the department of Family Planning and one from Bangladesh Computer Council were present. The procurement process complied with the Government rule of procurement PPR-2008.

The purchased Jeep had a 1 year warranty. The project officials informed that, there was no major problem with that Jeep and in case of any minor problem Pragoti Industries authority provided instance service.

4.1.2 Computer procurement data:

Computer and related equipment of taka 90.28 lakhs were purchased from Government company Bangladesh Machine tools in 2014 which procurement process was approved on the resolution of 03-04-2014, ordered on 24-04-2014, work commends on 18-06-2014, works completed on 30-06-2014 and the final bill was paid on 24-06-2014. In this purchase the Government procurement codes were not followed accordingly, because Bangladesh machine Tools Factory does not manufacture any kind of computer despite being a government institute. So, there is chance of cost hike. If it was purchased directly from any manufacturer it may have saved some considerable amount of money.

Why computer equipment was purchased from Bangladesh Machine Tools? As Bangladesh Machine Tools do not manufacture computer products, they merely worked as a supplier, did that cost extra money? If it was bought from the manufacturing company did not it cost lower than that? Facing these questions the project officials said, "Computer equipment was purchased following the rule of PPR-2008. According to the PPR-2008 article 76(g) there is a rule for buying product or services from Government companies through direct agreement if the funding is from the government. Bangladesh Machine Tools Factory Limited, run by

Bangladesh Army, is a Government company and it works as an assembling or importer and merchandizer of various products. It is worth mentioning that, under the IREPSO project of Bangladesh Rural Development Board Dell Computer was purchased from Bangladesh Machine Tools factory through DTM process. The procurement price and the local market price of Dell computer are quite similar. Moreover responsibility of supplying to the respective Upazila is taken by the Machine Tools Company. So, if we add the cost of supplying to the respective Upazila it would be more costly to purchase from any manufacturing company than the price given by Bangladesh Machine Tools Factory Limited. As Bangladesh Machine Tools Factory is run by Bangladesh army, they have supplied the original brand computers. So the computers are providing excellent smooth service.”

4.1.3 UBCCA office building construction

An advertisement was published on the Bangla Daily, “The Daily Janakantha” to select the contractor for the construction works of the office building of UBCCA. The Tender Schedule selling was started on 20-05-2014 and the closing date and time was 08-06-2014, 5.00pm. Tender Schedule was accepted till 09-06-2014 1.00pm. In total 179 tender schedules was accepted against the advertisement. Tender was opened on 09-06-2014 at 2.00pm. The number of responsive tender was 177. Two contractors were declared non-responsive as the tender process was not carried out accordingly. Tender evaluation committee met on 18-06-2014 and on the same date it was approved on the resolution. The agreement was signed on 23-06-2014, work order was issued on 23-06-2014 and the work was commenced within 7 days of order, on 24-06-2014. In this work advertisement was published on only one particular newspaper and one or two specific company got the work orders. Examining the procurement documents of the UBCCA office building construction work, it is evident that the work order was given in lower rate than the proposed cost.

4.1.4 Repairing UBCCA office building

An advertisement was published on the Bangla Daily “The Daily KalerKantha” to select the contractor for the repairing works of the office building of UBCCA. The Tender Schedule selling started on 28-05-2015 and the closing date and time was 10-06-2015, 5.00pm. Tender Schedule was accepted till 11-06-2015 1.00pm. In total 167 tender schedules was accepted against the advertisement. Tender was opened on 11-06-2015 2.00pm. The number of responsive tender was 147. Twenty contractors were declared non-responsive as the tender process was not carried out accordingly. The total amount of the contract was 66, 09,859.00 Taka. Tender evaluation committee met on 15-06-2015 and on the same date it was approved on the resolution. The agreement was signed on 18-06-2015, work order was issued on 18-06-2015 and the work was due to commence within 7 days of order, on 21-06-2015. In this work advertisement was published on only one particular newspaper and one or two specific company got the work orders. Examining the procurement documents of the UBCCA office building repairing work it is evident that the work order was given in lower rate than the proposed cost.

4.2 Quality standard

How is the quality of the running or completed construction works under the project? In UBCCA building construction or repairing works same company got more than one work (e.g Sonar Bangla Construction), is there any specific cause behind this? In response to these questions the project director said, “In UBCCA building construction or repairing works the same contractor got more than one work order only in the case when various contractors given the same quotation or price and in the deciding lottery the same name appeared twice. And the quality of the running or completed construction works under the project is

satisfactory.” However in our observation the quality of the construction works were found to be more or less if average level.

4.2.1 Office building construction

Office buildings were constructed in those areas where there are no office buildings of Bangladesh Rural Development Board or if there was not enough building to accommodate the Polli Jibikayon Project (2nd Phase). For instance project office construction in Valuka Upazila of Mymensing district, Bhirab and Sadar upazila of Kishorganj district, Vuapur upazila and Nagorpur Upazila of Tangail district (upper part extension including new stairs), Kotalipara Upazila of Gopalganj district, Gournadi and Mehendigonj Upazila of Barisal district, Monpura and Lalmohan Upazila of Bhola district, Kalapara Upazila of Patuakhali district, Pirgonj and Mithapukur Upazila of Rangpur district, Birol Upazila of Dinajpur district, Debigonj Upazila of Panchagar district, Domar Upazila of Nilphamari district, Hatibandha Upazila of Lalmonirhat district. The survey team has visited the office buildings that were constructed in the sample areas under this project. The construction works in Valuka Upazila of Mymensing district, Kotalipara Upazila of Gopalganj district, Gournadi and Mehendigonj Upazila of Barisal district, Kalapara Upazila of Patuakhali district, Pirgonj and Mithapukur Upazila of Rangpur district, Birol Upazila of Dinajpur district were inspected by the study team. The quality of the construction works were found satisfactory. But in some office buildings plaster was partially damaged. For instance, in office buildings of Mehendigonj Upazila of Barisal district, Birol Upazila of Dinajpur district, Mithapukur Upazila of Rangpur district plaster works were found to be partially scratched. Part of the floor were in bad condition in Valuka Upazila of Mymensing district, Kotalipara Upazila of Gopalganj district, Gournadi Upazila of Barisal district, Kalapara Upazila of Patuakhali district, Mithapukur Upazila of Rangpur district. Though they were partially damaged but the overall condition was not that bad. The study team examined the doors of the office buildings and found that they were satisfactorily good enough. But still in two cases of Valuka Upazila of Mymensing district and Birol Upazila of Dinajpur district, the doors were found partially broken. The windows were in good condition though some windows were found to be broken.

The Observation shows that the construction works were good in overall consideration and all the offices were in operational state. The authority should ensure the proper maintenance of them. The project officials informed that the buildings were handed over to them only after they were satisfied with the quality of the construction works. The nominated official of the project's regional director and the sub assistant engineer oversee the handing over of the construction works.



UBCCA Building Construction

4.2.2 Office Building repairing

Among the sample areas observed in the study the UBCCA office building of Durgapur of Rajshahi, Jhikorgacha and Sharsha of Jessore, Anowara of Chittagong, Ramu of Cox's Bazar, Dohar of Dhaka, Gozaria of Munshigonj and Jamalgonj Upazila of Sunamganj were undertaken the repairing work.

The observation found that, the quality of the repairing works was comparatively satisfactory. In some places the quality was not up to the mark. The wall plaster was found partially damaged in the UBCCA buildings in Durgapur of Rajshahi, Jhikorgacha of Jessore, Gojaria of Munshiganj and Jamalganj Upazila of Sunamganj. The other buildings were in good condition.

The floors of all office buildings are in good condition. No crake or damage was found. The crakes in floors were repaired accordingly. The same is true for the Doors and windows of the UBCCA office buildings. The doors and windows which were broken were repaired under the repairing work. The works were handed over to the project officials only after they were satisfied with the quality of the work. In this case the repairing operations of the office buildings were completed in due time which was 60 days.

4.3: Observation of the operations of the co-operative society, training and the quality of the goods, works and contactor of the project

Where are the cooperative societies being conducted?	Number of members in the cooperative society	Is there adequate staff to conduct the cooperative societies? Is there any registrar	Is the cooperative society still functional?	Is there any register of the meetings?	How much micro-credit so far this cooperative society disbursed?	In which sectors this cooperative society has disbursed loan?	Is there any registered record file of the progress of project?	How the observation of the implementation is done? See Checklist	Are they given training? Is there any manual of the training	Quality of the contract or, goods and works of the project
Most of the cooperative societies are being conducted in the house of members	20-30 people	There are adequate staff and register record.	Almost all the cooperative societies are still functional	There is no register record of the meeting	From tk. 2-4 lac	Almost in every sector	Yes.	Trough checklist and monthly meeting	No	Somewhat Good

Chapter- 5

Analysis of Information Obtained from Beneficiaries

The data obtained from the direct interviews with the beneficiaries and the qualitative analysis of the information is presented in this chapter:

5.1 Quantitative Analysis of Information

5.1.1. Socio-Demographic background of Beneficiaries

Under the survey, the number of the male and female beneficiaries of age group of 36-45 was 53%, of age group 19-35 was 29.1% and of age group 46-55 was 18.4% (Graph 5.1).

In this survey, 65% respondents were married, 23% were single and 13% were found widows. The respondents have been enjoying the benefits of the project for an average period of 6 years.

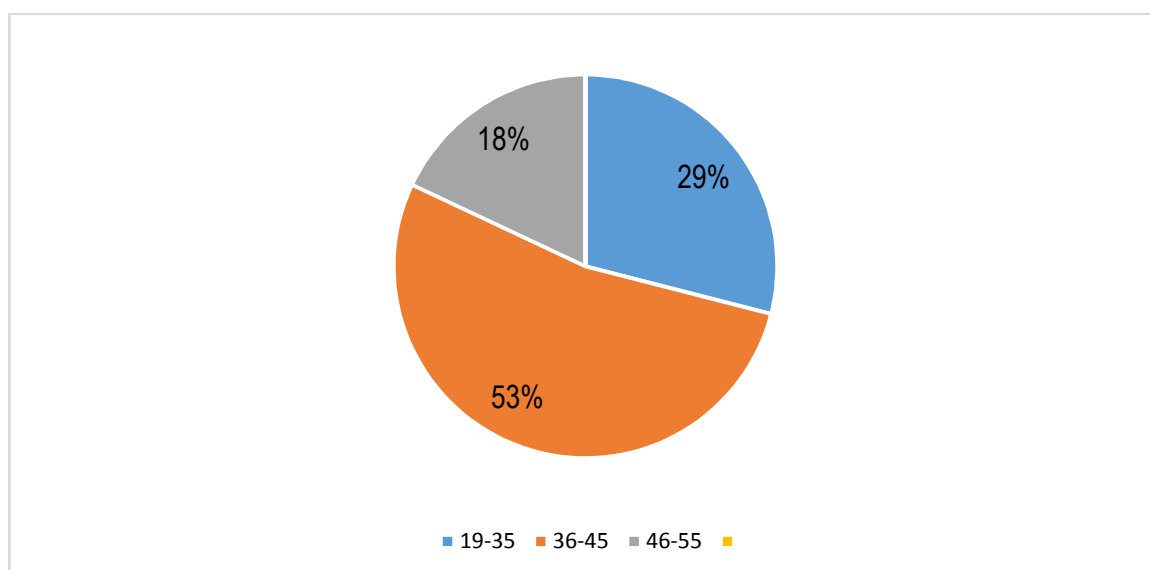
The average number of family members of the beneficiaries are 6. The minimum number of family members is 3 and the maximum number is 9. Similarly the average number of children is 1.83. The minimum number is 1 and the maximum is 3. As stated, 98% of the respondents registered their births (Table 5.1).

Table 5.1: Socio-economic condition of the respondent

Variable	Beneficiary		Total
	Women	Men	
Age			
19-35	28.3%(521)	32.3%(149)	29.1%(670)
36-45	54.9%(1012)	43.2%(199)	52.6%(1211)
46-55	16.8%(310)	24.5%(113)	18.4%(423)
Total	100% (1843)	100% (461)	100% (2304)
Educational qualifications			
Illiterate Barely literate 5 th Grade 8 th Grade SSC GBP.	30.7(565)	17.6% (81)	28.0% (646)
	26.6% (491)	20.6% (95)	25.4% (586)
	13.6%(250)	34.9% (161)	17.8% (411)
	12.1% (223)	23.9% (110)	14.5% (333)
	15.6% (288)	0.0% (0)	12.5% (288)
	1.4% (26)	3.0% (14)	1.7% (40)
Total	100% (1843)	100% (461)	100% (2304)
Occupation			
Housewife	81.5% (1502)	0% (0)	65.2% (1502)
Service holder (Government)	1.2% (22)	0% (0)	1.0% (22)
Service Holder (Private)	2.0% (36)	1.7% (8)	1.9% (44)
Businessman	0.5% (10)	3.7% (17)	1.2% (27)
Agriculture	5.9% (109)	64.2% (296)	17.6% (405)
Rickshaw puller	2.8% (52)	25.6% (118)	7.4% (170)
Laborer (Factory)	1.2% (22)	0% (0)	1.0% (22)
Laborer (Transportation)	1.3% (24)	0% (0)	1.0% (24)
Day laborer	0.8% (14)	0% (0)	0.6% (14)

Peddler	1.6% (29)	0% (0)	1.3% (29)
Fisherman	0.6% (11)	4.8% (22)	1.4% (33)
Student	0.7% (12)	0% (0)	0.5% (12)
Total	100% (1843)	100% (461)	100% (2304)
Religion			
Muslim	91.2% (1680)	78.1% (360)	88.5% (2040)
Hindu	5.5% (101)	10.2% (47)	6.4% (148)
Buddha	2.0% (37)	11.1% (51)	3.8% (88)
Christian	1.4% (25)	0.7% (3)	1.2% (28)
Total	100% (1843)	100% (461)	100% (2304)
Birth registration related information			
Yes	99.1%(1826)	94.4% (435)	98.1% (2261)
No	0.9% (17)	5.6% (26)	1.9% (43)
Total	100% (1843)	100% (461)	100% (2304)
Marital status related information			
Unmarried	28.37% (523)	0.0% (0)	22.66% (523)
Married	55.94% (1031)	100.0% (461)	64.8% (1492)
Widow	15.68% (289)	0.0% (0)	12.54% (289)
Total	100% (1843)	100% (461)	100% (2304)
How many have been enjoying the benefit of the Project?			
Minimum (Year)	Maximum (Year)	Average (Year)	
1	19	6.34	
Total number of member in the famioly (Adult)			
Lowest (number)	Highest (number)	Average (number)	
3	9	5.80	
Information regarding total number of children in the family			
Lowest (number)	Highest (number)	Average (number)	
1	3	1.83	
Information regarding Marital status			
Unmarried	28.37% (523)	0.0% (0)	22.66% (523)
Married	55.94% (1031)	100.0% (461)	64.8% (1492)
Widow	15.68% (289)	0.0% (0)	12.54% (289)
Total	100% (1843)	100% (461)	100% (2304)
How many years have you been bnefiting from this association?			
Lowest (year)	Highest (year)	Average (year)	
1	19	6.34	
How many memebers are there in your family (Adult)?			
Lowest (number)	Highest (Number)	Average (number)	
3	9	5.80	
Information regarding the number of children in your family			
Lowest (number)	Highest (Number)	Average (number)	
1	3	1.83	

5.1: Age of the Beneficiaries



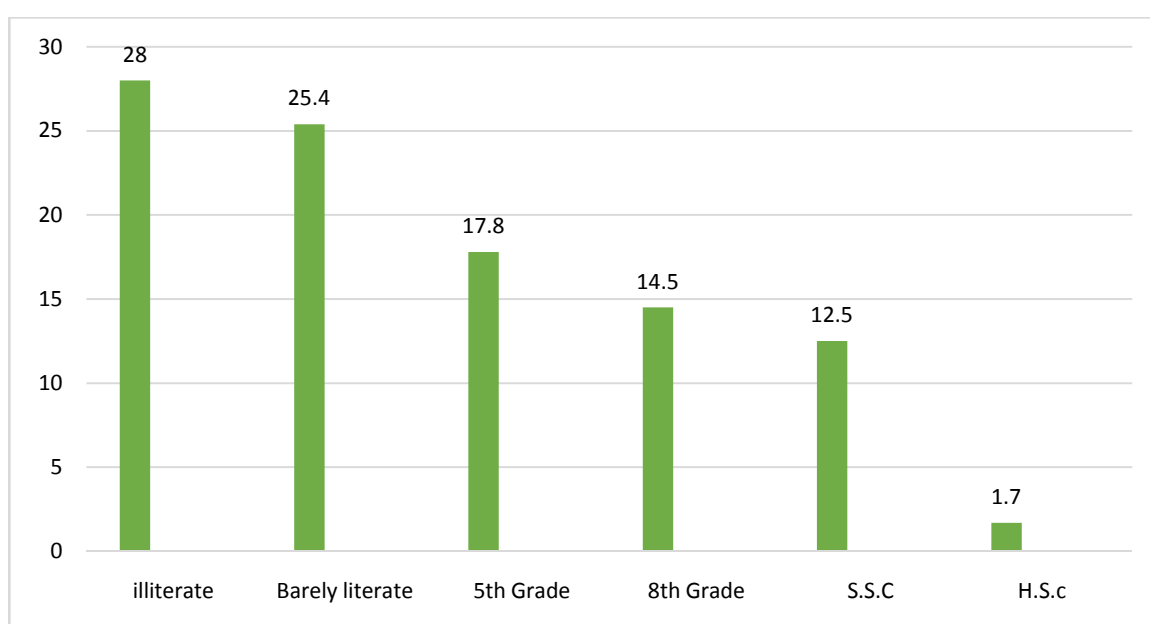
5.1.2 Educational qualification of the beneficiaries

It is evident from the survey result that 28% of the respondents are illiterate and 25.4 of the interviewees can only sign their names. This research shows that 15% of respondents attended school up to class 8, 17% passed their primary schools and 15% passed their secondary and higher secondary education. It is noteworthy that this survey reveals that 40% of the respondents at least completed their primary education. (Graph 2)

5.1.3 Profession of the beneficiaries participated in the survey

Most of the participants in the survey are women and most of the female participants (86%) are housewives. Most of the male beneficiaries (64.2%) are farmers and rickshaw pullers. The number of other professions is very low.

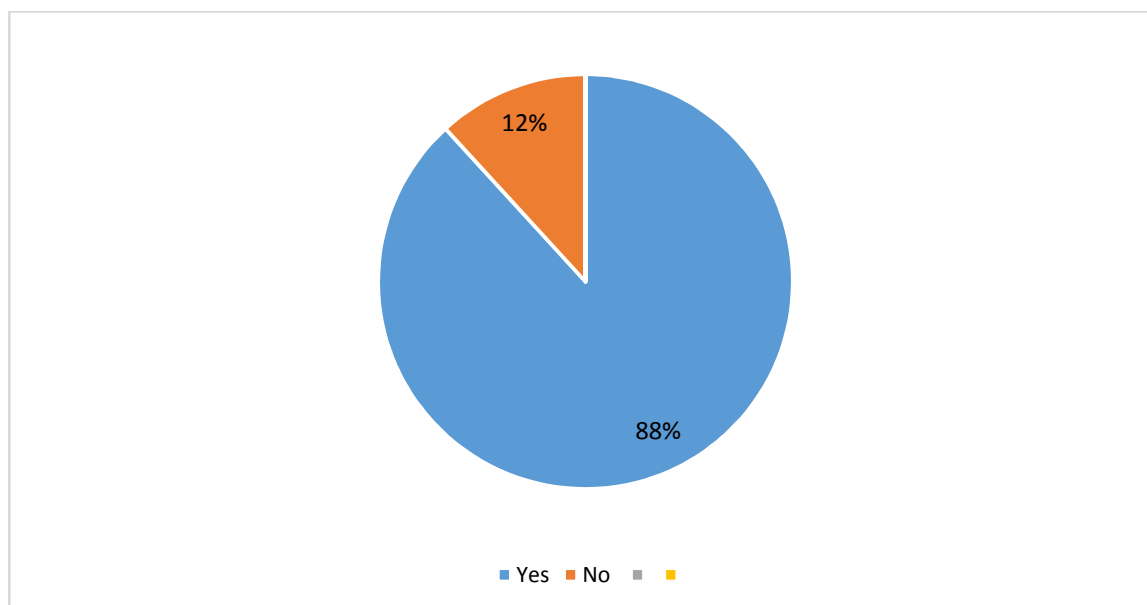
Graph 5.2: Educational qualification of the beneficiaries



5.1.4 Electricity facility in the house of the beneficiaries under the survey

Electricity facility is available in the house of 88.2% of the beneficiaries. (Table 5.1). X2 analysis shows that there is a positive relation between the development of the beneficiaries and the electricity facility. (Graph 5.3)

Graph 5.3: Electricity facility in the home of the surveyed people



5.1.5 Condition of the furniture in the house of the beneficiaries under the survey

The condition of the furniture in most of the house of the beneficiaries is quite well. There are bed (99.0%), palanquins (11.8%), chairs (69.1%), tables (69.1) mobile phones (94.4%), sewing machines (0.8%), radios (7.6%), TVs (86.9%), and cows (8.9%). (Table 5.2)

Table 5.2: Information regarding Furniture in the house			
Variable	Women	Men	Total
Information regarding furniture in the house			
Bed	98.8%(1820)	100.0% (461)	99.0% (2281)
<i>Palong</i>	9.4% (174)	21.0% (97)	11.8% (271)
Chair	65.3% (1203)	84.4% (389)	69.1% (1592)
Table	68.7% (1266)	84.4% (389)	71.8% (1655)
Moble Phone	97.0% (1787)	84.2% (388)	94.4% (2175)
Bi-cycle	0.8% (15)	0.0% (0)	0.8% (15)
Sewing Machine	0.9% (17)	0.0% (0)	0.9% (17)
Radio	8.1% (150)	5.2% (24)	7.6% (174)
Television	88.9% (1638)	79.0% (364)	86.9% (2002)
Plowing Bull	20.4% (376)	5.2% (24)	17.4% (400)
Milch Cow	8.6% (158)	10.2% (47)	8.9% (205)
Total	100% (1843)	100% (461)	100% (2304)

5.1.6. Ownership of the property by the beneficiaries

All of the beneficiaries under this survey have their own homestead.

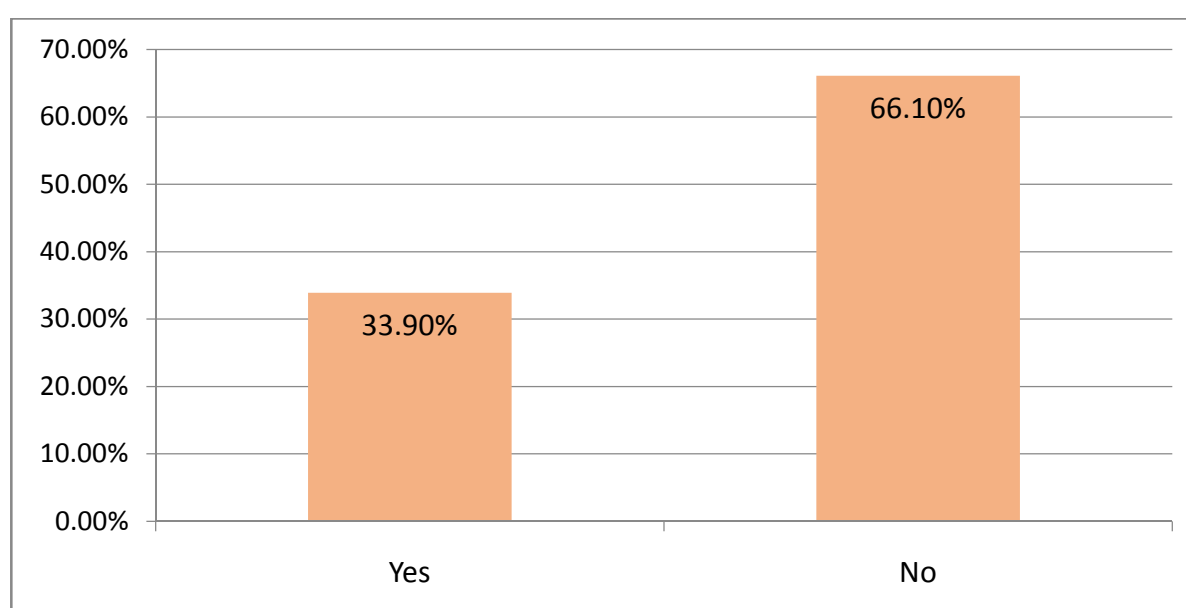
5.1.7. Amount of Agricultural land

Most of the interviewees/respondents (66.1%) participated in this survey have no agricultural land of their own. Only 34% have agricultural land of their own. Women own more agricultural land than men. ($\chi^2=30.80$, $p=0.01$) (Graph 5.4)

Table 5.3: Ownership of agricultural land

Variable	Women	Men	Total
Homestead land			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
Agricultural land			
Yes	36.7% (676)	23.0% (106)	33.9% (782)
No	63.3% (1167)	77.0% (355)	66.1% (1522)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=30.80$, $p=0.01$.			
If yes, then	Amount of land (Average in decimal)		
Type of land	Before project	After project	
Living area	10.7908	10.7908	
Own land under cultivation	71.2245	71.3072	
Own home stead	25.4092	25.4092	
Share out	30.0498	30.0498	
Lease land	47.6633	45.9765	
pond	6.8509	6.0383	

Graph 5.4: Ownership of agricultural land of the respondent



5.1.8. Amount of land before and after the Project

The amount of homestead, own agricultural land, own garden house, leased land, ponds before and after the project is same. Only the amount of mortgaged land has been reduced. The amount of mortgaged land before the project was 47.66% and after the project is 45.97%.

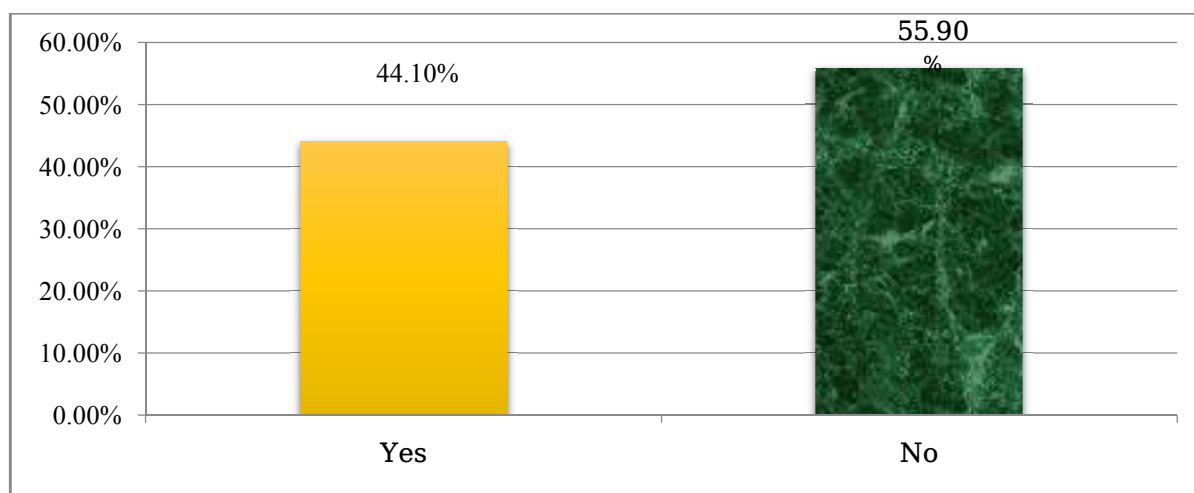
5.1.9. Total annual income of the family of the beneficiaries

Total annual average income of the beneficiaries from agriculture is 40087.27 Taka and average income from non-agricultural sector is 96509.43 Taka. More than half of the beneficiaries said that they could not make ends meet with the income. There is a positive relation between the answers of women and men in this survey. ($\chi^2=2.91$, $p=0.1$) (Graph: 5.5)

Table 5.4: Total annual income (average)

Total annual average income of your family (2015 year)			
Income from Agriculture (TK)		40,087.24	
Income from Non-agriculture (TK)		96,509.43	
What to do with the rest of the year by your income?			
Variable	Women	Men	Total
Yes	45.0% (829)	40.6% (187)	44.1% (1016)
No	55.0% (1014)	59.4% (274)	55.9% (1288)
Total	100% (1843)	100% (461)	100% (2304)

Graph 5.5: Whether the income of the member is adequate to maintain family cost for the whole year



5.1.10 Condition of the present accommodation of the beneficiaries

The condition of the present accommodation of the participants in this survey is good. The condition of the accommodation of the participants of these programs gets better than before. It is found in the survey that 54.4% accommodation was same before becoming member of the co-operative society. 65.0% of the beneficiaries dwell at present in half brick-built house (tin-shade, brick, plastered floor), 27.0% dwell in non-brick-built house (made of straw, chana, mud, bamboo or mat) and 8.0% dwell in full brick-built house (Table 5.5).

Graph 5.6: State of present residence of the respondent

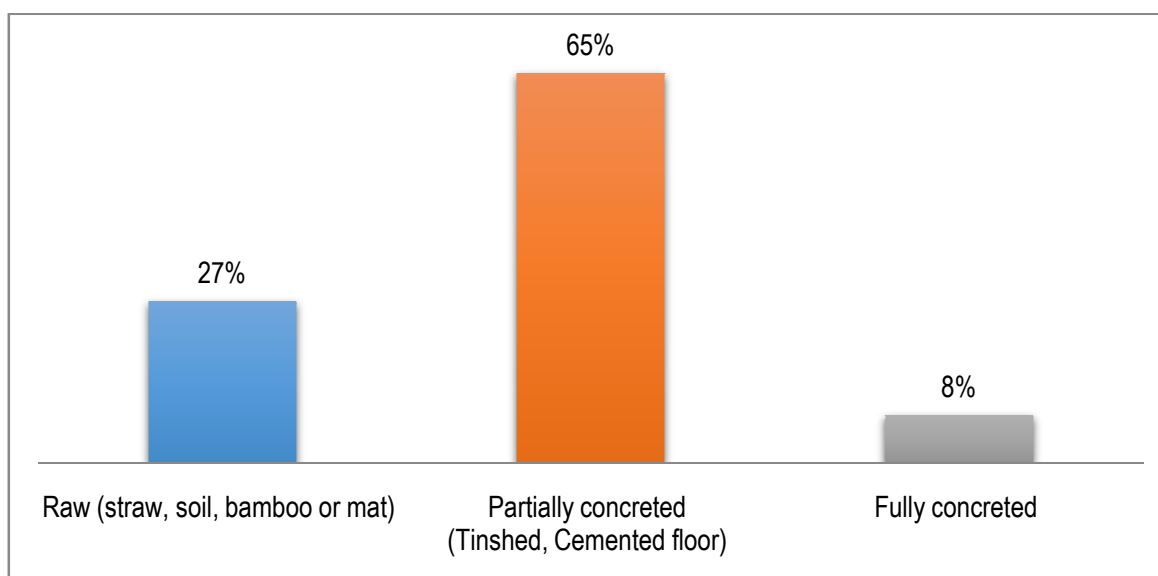
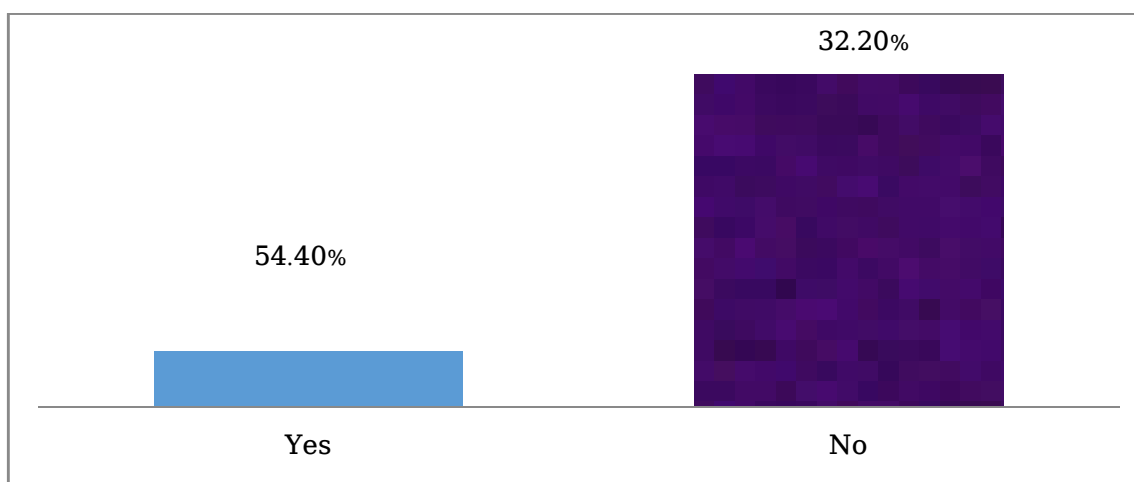


Table-5.5: Residence, Water and Sewerage system			
Variable	Women	Men	Total
How is your present Residence?			
Raw (made of Straw, Clay, etc.) Bamboo,	23.3% (429)	41.9% (193)	27.0% (622)
Partially Bricked (Tinshed and floor cemented)	69.3% (1278)	47.7% (220)	65.0% (1498)
Completely Bricked	7.4% (136)	10.4% (48)	8.0% (184)
Total	100% (1843)	100% (461)	100% (2304)
Was your residence in the same condition before you become a member of cooperative			
Yes	55.1% (1016)	51.4% (237)	54.4% (1253)
No	44.9% (827)	48.6% (224)	45.6% (1051)
Total	100% (1843)	100% (461)	100% (2304)
From where do you collect drinking water?			
Personal tube well	60.8% (1120)	57.3% (264)	60.07%(1384)
Neighbor's tube well	39.2% (723)	42.7% (197)	39.93(920)
Total	100% (1843)	100% (461)	100% (2304)
Do you use latrine?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
What kind of latrine do you use?			
slab latrine	75.3% (1387)	87.4% (403)	77.7% (1790)
Pit Latrine	16.0% (294)	2.0% (9)	13.2% (303)
Open Latrine	8.8% (162)	10.6% (49)	9.2% (211)
Total	100% (1843)	100% (461)	100% (2304)
Was the condition same before you become a member of cooperative society?			
Yes	45.8%(845)	41.4%(191)	45.0%(1036)
No	54.2%(998)	58.6%(270)	55.0%(1268)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=2.90$, $p=0.01$.			

Graph 5.7: Whether the residential house of the members was same before becoming member of the cooperative society



5.1.11. Health Care System

50.65% of the beneficiaries go to Upazilla Sadar hospitals, 30.38% to District Sadar hospitals, 20.92% go to community clinics, 12.10% go to private hospitals and 16.40% go to pharmacies mainly for health care and treatment. They were not that much aware of health care and treatment before being member of the co-operative society. Now they know what type of health care they need where to go if they face any health problem. Before being member of the co-operative society, only 9% of the respondents got treatment from Upazilla Sadar hospitals and 15% from District Sadar hospitals (Table 5.6).

31% of the beneficiaries have children less than 5 years and they all have been vaccinated. Nearly 70% of the respondents think that health facilities have increased due to the co-operative society. Cent percent of the respondents think that the co-operative society has brought positive change in behavior regarding the health of children and women and all the members of their families use salt with iodine.

Table 5.6: Health and Medical facility condition

Variable	Women	Men	Total
<i>Where do you go to get treatment now? (More than one answer is acceptable)</i>			
Upazila Sadar hospital	51.6% (951)	46.9% (216)	50.65% (1167)
District Sadar hospital	34.7% (639)	13.2% (61)	30.38% (700)
Community clinic	35.1% (647)	48.8% (225)	37.84% (872)
Private clinic	28.4% (524)	27.3% (126)	28.21% (650)
Pharmacy	33.9% (624)	40.3% (186)	35.15% (810)
Others	1.5% (28)	0.0%(0)	1.21% (28)
Total	100% (1843)	100% (461)	100% (2304)
<i>Where were you used to go previously? (More than one answer is acceptable)</i>			
Upazila Sadar hospital	11.4% (136)	23.3% (81)	9.41% (217)
District Sadar hospital	27.0% (321)	5.5% (19)	14.75% (340)
Community clinic	36.5% (434)	13.8% (48)	20.92% (482)
Private clinic	17.3% (206)	21.0% (73)	12.10% (279)
Pharmacy	19.2% (228)	43.2% (150)	16.40% (378)
Others	2.4% (28)	0.0% (0)	1.21% (28)
Total	100% (1843)	100% (461)	100% (2304)

Do you have any child younger than 5 years?			
Yes	35.4% (652)	12.6% (58)	30.8% (710)
No	64.6% (1191)	87.4% (403)	69.2% (1594)
Total	100% (1843)	100% (461)	100% (2304)
If you have, did you get him/her vaccinated?			
Yes	100.0% (652)	100.0% (58)	100.0% (710)
Total	100% (652))	100% (58)	100% (710)
Has the healthcare condition improved in your area because of the formation of coopeartive society?			
Yes	70.2% (1294)	64.4% (297)	69.1% (1591)
No	29.8% (549)	35.6% (164)	30.9% (713)
Total	100% (1843)	100% (461)	100% (2304)
Has coopearive society been able to bring positive change regarding women's and children's attitude towards health condition?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
Does your family take iodized salt?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)

5.1.12. Tendency of taking food and nutrition

Generally the beneficiaries (86.6%) eat rice as their staple food and 13.4% of the beneficiaries eat *ruti* (flat bread). Most of the co-operative members (88.1%) take food thrice a day and nearly 12% take food twice a day. Male members take food thrice a day more than female members. The beneficiaries take generally fish (32.5%), meat (10.8%), egg (27.2) and vegetables (14.3%) with their staple food. 55% of the members take these types of food three-four days a week, 38% five-six days a week and 6% one-two days a week (Table 5.7)

Table: 5.7: Food and nutrition intake tendency

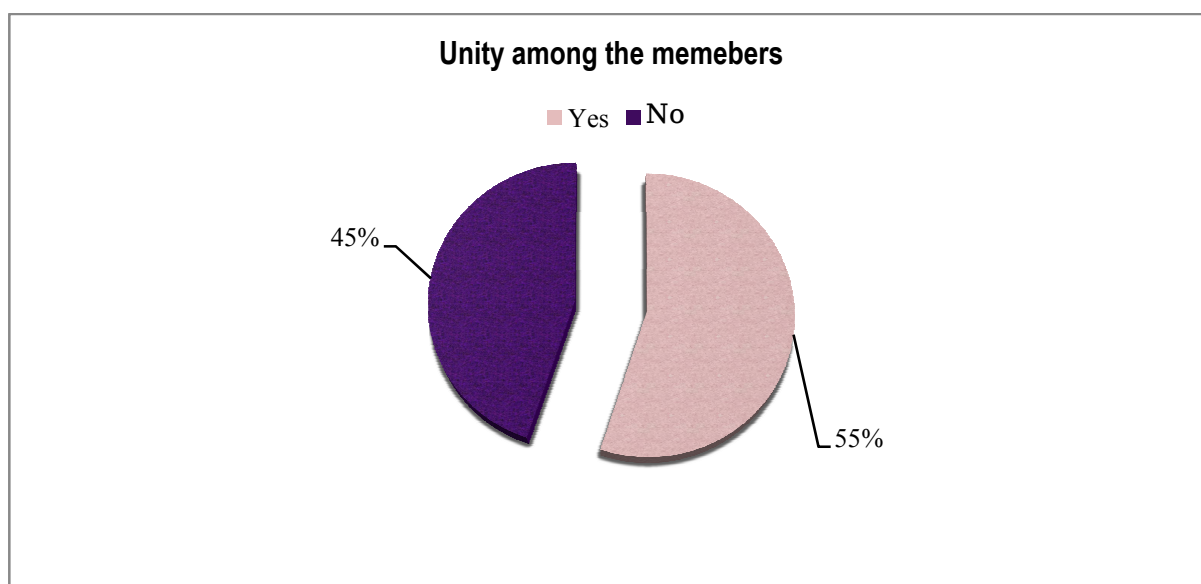
Variable	Women	Men	Total
Which foods do you usually take?			
Rice	85.6% (1577)	90.9% (419)	86.6% (1996)
Bred	14.4% (266)	9.1% (42)	13.4% (308)
Total	100% (1843)	100% (461)	100% (2304)
How many times you take major meal of the day?			
2 times	14.9% (275)	0.0% (0)	11.9% (275)
3 times	85.1% (1568)	100.0% (461)	88.1% (2029)
Total	100% (1843)	100% (461)	100% (2304)
Which food you usually take besides staple food? (more than one answer is acceptable)			
Fish	30.4% (560)	40.8% (188)	32.5% (748)
Meat	13.5% (249)	0.0% (0)	10.8% (249)
Egg	24.5% (451)	38.2% (176)	27.2% (627)
Vegetable	19.0% (350)	0.0% (0)	15.2% (350)
Lentil	12.6% (233)	21.0% (97)	14.3% (330)
Total	100% (1843)	100% (461)	100% (2304)

How many a week you take those foods?			
1 or 2 days	9.7% (179)	0.0% (0)	7.8% (179)
3 or 4 days	46.9% (865)	85.5% (394)	54.6% (1259)
5 or 6 days	43.4% (799)	14.5% (67)	37.6% (866)
Total	100% (1843)	100% (461)	100% (2304)

5.1.13. Teamwork and Formation of Co-operative Society

The beneficiaries became more and more united (87%) due to the co-operative society (Graph 5.8). X2 analysis shows that unity has relation to the co-operative society ($\chi^2=505.88$, $p=0.01$). Nearly 66% respondents said that their co-operative society is in good run. All the beneficiaries think that this co-operative society is doing well to them. Almost 82.83% beneficiaries said, their meetings are held regularly and they participate in those meetings regularly. (Graph 5.9). Women's participation in the meetings of the co-operative society is lower compare to men's ($\chi^2=127.72$, $p=0.01$). Nearly 90% beneficiaries said that other poor women know about this co-operative society. In this regard, there is similarity in male and female responses ($\chi^2=18.75$, $p=0.01$) (Table 5.8).

Graph 5.8: Has the unity among members of the cooperative society enhanced?



Graph 5.9: Present condition of the cooperative society

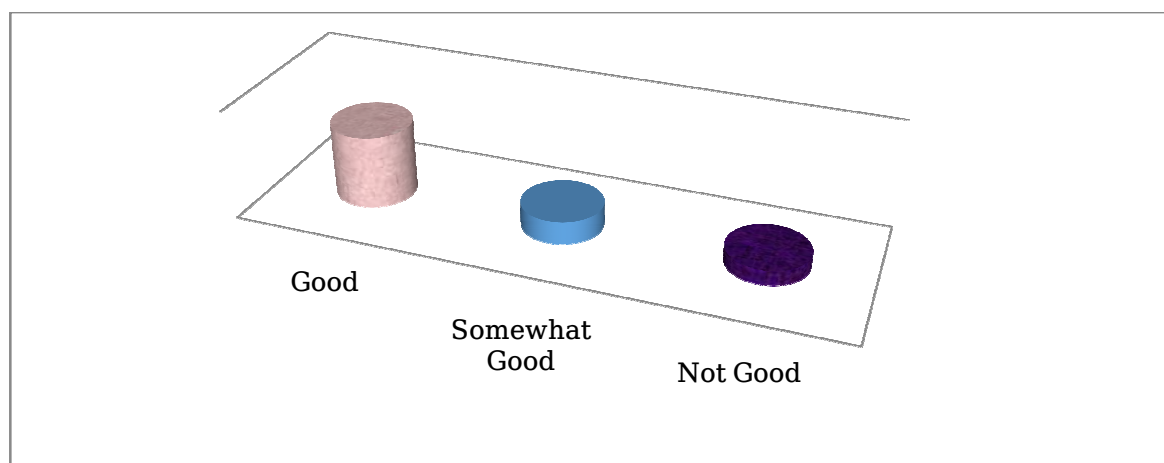
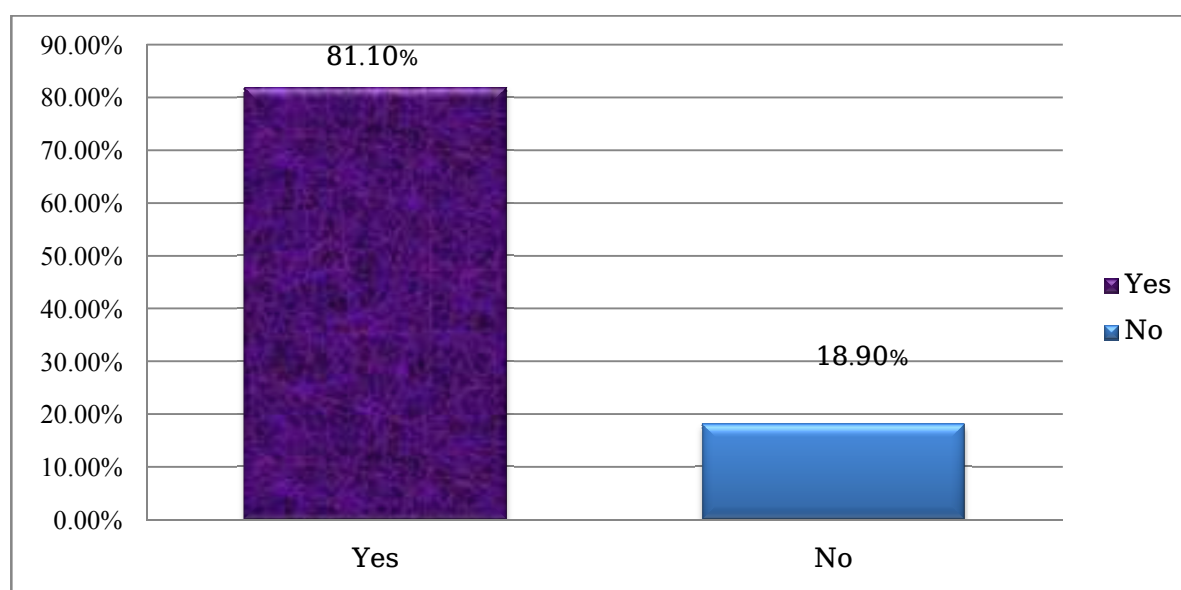


Table 5.8: Teamwork and Formation of Co-operative Society

Variable	Women	Men	Total
Has unity among you enhanced among you because of cooperative society			
Yes	94.7% (1746)	55.1% (254)	86.8% (2000)
No	5.3% (97)	44.9% (207)	13.2% (304)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=505.88$, $p=0.01$.			
How is your coopeartive society going?			
Good	68.6% (1264)	55.1% (254)	65.9% (1518)
Somewhat Good	20.2% (373)	23.0% (106)	20.8% (479)
Not Good	11.2% (206)	21.9% (101)	13.3% (307)
Total	100% (1843)	100% (461)	100% (2304)
Are you benefiting from the cooperative society?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
Is the meeting of your cooperative society held regularly?			
Yes	77.3% (1425)	100.0% (461)	81.9% (1886)
No	22.7% (418)	0.0% (0)	18.1% (418)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=127.72$, $p=0.01$			
Do you regularly atend meeting of the coopeartive society?			
Yes	86.4%(1592)	67.5% (311)	82.6% (1903)
No	13.6% (251)	32.5% (150)	17.4% (401)
Total	100% (1843)	100% (461)	100% (2304)
Do other landless people know about this cooperative society?			
Yes	87.8% (1618)	94.8% (437)	89.2% (2055)
No	12.2% (225)	5.2% (24)	10.8% (249)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=18.75$, $p=0.01$.			

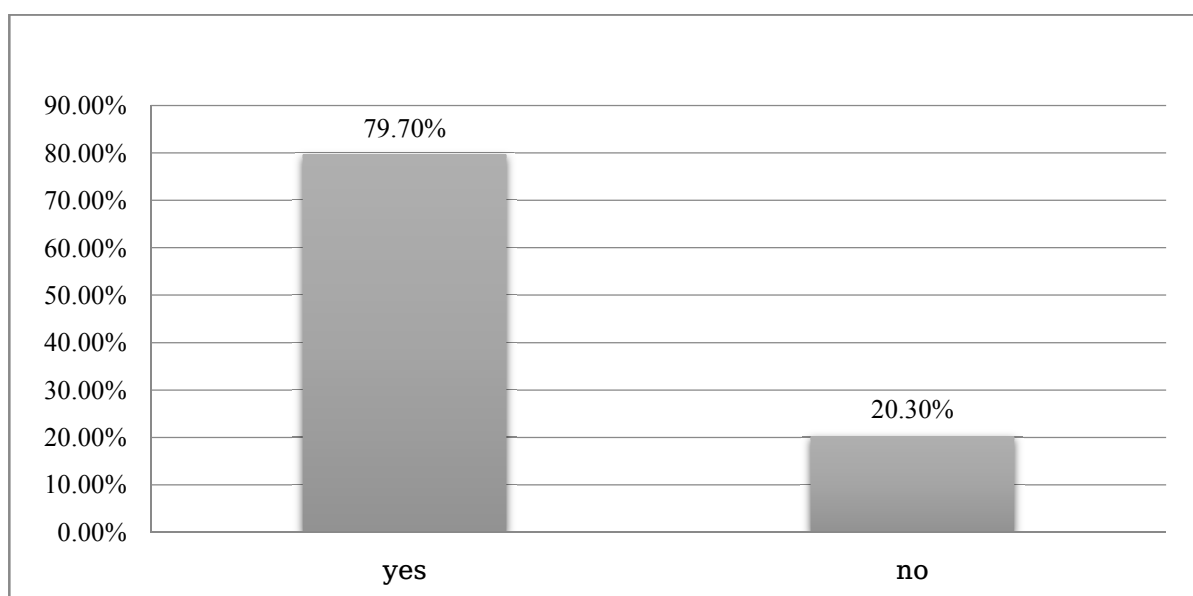
Graph 5.10: Whether the meeting in the cooperative society held regularly?



5.1.14. Employment

As a result of being members of the co-operative society employment opportunities have been unfolded for 84% of the new beneficiaries ($\chi^2=109.54$, $p=0.01$) and they think that the economic condition of 80% of them has changed ($\chi^2=115.64$, $p=0.01$). After being members of the co-operative society, 16% members bought new house, 21% bought land, 17% cultivated land on lease as sharecropper, 29% mortgaged land, 34% bought cows or goats, 8% bought ducks or hens and 20% started new business. As a result of being members of the co-operative society the income of the beneficiaries has been increased. 71.4% of the beneficiaries participated in the survey has acknowledged that generally they save their money ($\chi^2=2.76$, $p=0.01$) more in the co-operative society than in any other institution (40%) (Table 5.9).

Graph 5.11: Whether there has been any change in the economic condition of the members



Graph 5.12: Types of changes

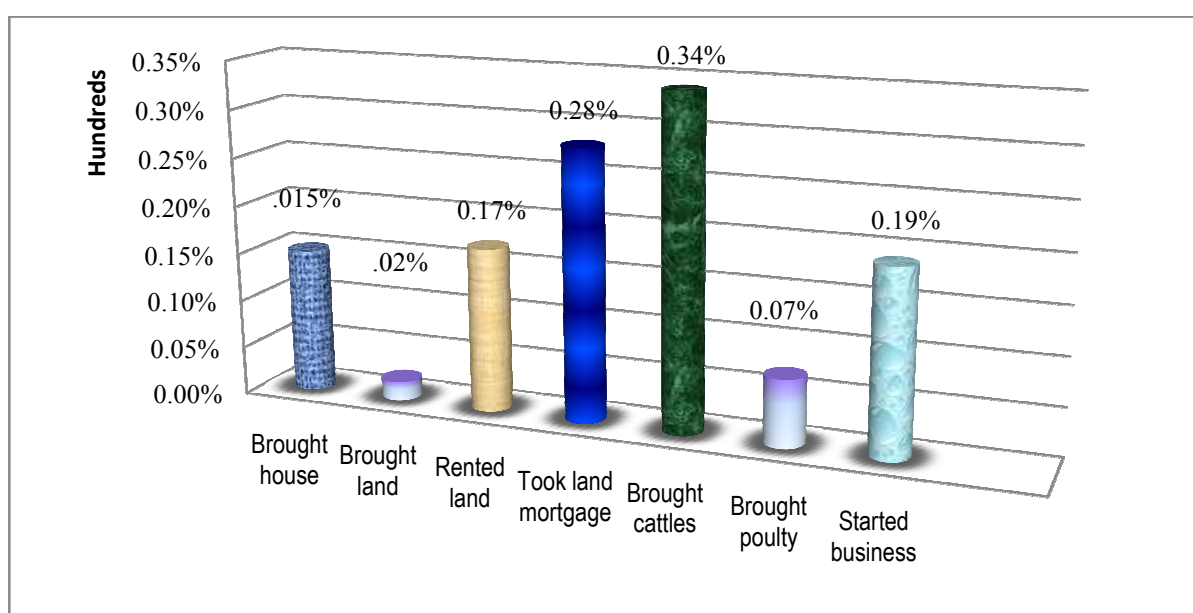
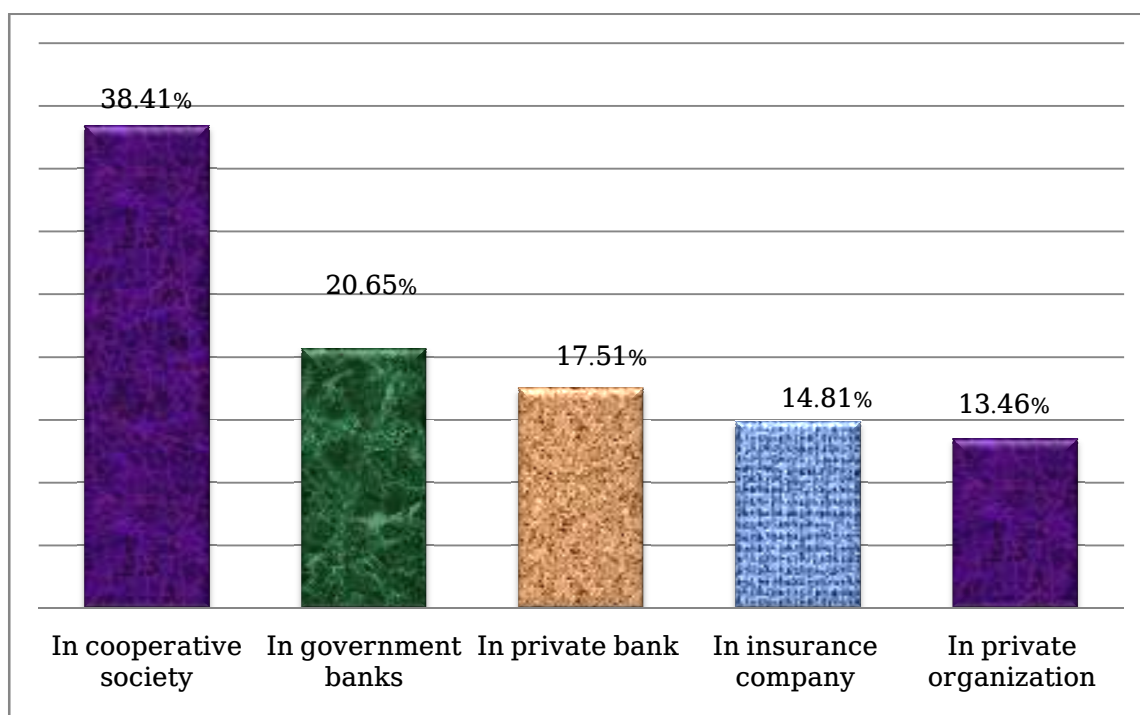


Table 5.9: Information regarding employment

Variable	Women	Men	Total
Have you got any new employment opportunity for being member of this cooperative society?			
Yes	80.0%(1475)	100.0%(461)	84.0%(1936)
No	20.0%(368)	0.0%(0)	16.0%(368)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=109.54$, $p=0.01$			
Has there been any change in your economic condition for being member of the cooperative society?			
Yes	77.2%(1423)	89.6%(413)	79.7% (1836)
No	22.8%(420)	10.04(461)	20.3%(4680)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=115.64$, $p=0.01$			
What sort of change did you have? (more than one answer is acceptable)			
Brought house	16.5% (305)	12.6%(58)	15.75% (360)
Brought land	22.1%(407)	15.4%(71)	20.74% (478)
took land in lease	17.1% (315)	15.6%(72)	16.79% (387)
Took land mortgage	31.2% (575)	17.6%(81)	28.47% (656)
brought cattle	36.3%(669)	25.8%(119)	34.20% (788)
Brought poultry	5.4%(100)	15.6%(72)	7.46% (172)
Stated business	29.7%(16.1)	31.7%(146)	19.22% (443)
Total	100% (1843)	100% (461)	100% (2304)
Has your income increased following your membership in this cooperative society?			
Yes	90.1% (1661)	89.6% (413)	90.0% (2074)
No	9.9% (182)	10.4% (48)	10.0% (230)
Total	100% (1843)	100% (461)	100% (2304)
Do you have savings?			
Yes	71.4%(1316)	67.5%(311)	70.6%(1627)
No	28.6%(527)	32.5(150)	29.4%(677)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=2.76$, $p=0.01$			
Where do you keep your savings?			
In cooperative society	38.1%(502)	39.5%(123)	38.41 % (625)
In government banks	16.7%(220)	37.3%(116)	20.65 % (336)
In private Bank	17.9(236)	15.8%(49)	17.51% (285)
In insurance company	16.6%(218)	7.4%(23)	14.81 (241)
In private organization	16.6%(219)	0.0%(0)	13.46 (219)

Graph 13: Places where the savings of the member of cooperative society are kept



5.1.15. Condition of debt status

It is found in this survey that 29.7% members of the co-operative society have debts ($\chi^2=1333.05$, $p=0.01$). Only 14.2% member had debts before being members of the co-operative society ($\chi^2=70.90$, $p=0.01$). 81.3% beneficiaries have been given micro-credit as they became members of this co-operative society ($\chi^2=70.90$, $p=0.01$). 81% respondents of this survey think that the amount of this micro-credit is not enough. 81% respondents including both male and female said that they did not get microfinance whenever they needed ($\chi^2=17.14$, $p=0.01$). All of the members (100%) of the co-operative society said that they can save money if they want (Table 5.10).

Table 5.10: Information regarding debt

Variable	Women	Men	Total
Do you have any debt?			
Yes	25.7%(473)	45.8%(211)	29.7%(684)
No	74.3% (1843)	54.2%(250)	70.3%(2093)
Total	100%	100%	100%
$\chi^2=133.05$, $p=0.01$			
From where did you take loan?(More than one answer is acceptable)			
From cooperative society	38.1%(502)	39.5%(123)	64.32% (440)
From government banks	16.7%(220)	37.3%(116)	15.35 (150)
From private banks	17.9%(236)	15.8%(49)	20.32% (139)
Did you have any debt prior to being member of this cooperative society?			
Yes	17.3%(318)	2.0%(9)	14.2%(327)
No	82.7%(1525)	98.0%(452)	85.8%(1977)
Total	100%	100%	100%
$\chi^2=70.90$, $p=0.01$.			

From where do you take loan when you need? (more than one answer is acceptable)			
From cooperative society	79.2%(1412)	89.8%(414)	୮୬.୫୦%(୬୮୬୬)
From government banks	4.3%(77)	0.0%(0)	୦.୫୦%(୩୩)
From private banks	6.8%(122)	15.6% (72)	୮.୬୫%(୬୬୫)
Others	10.5%(188)	5.2%(24)	୯.୫୫%(୬୬୬)
Total	100%	100%	100%
Have you been provided any micro-credit fro being member of this coopeartive society?			
Yes	83.9% (1546)	69.0% (318)	80.9% (1864)
No	16.1% (297)	31.0% (143)	19.1% (440)
Total	100%	100%	100%
$\chi^2=53.02$, $p=0.01$.			
Do you get loan facility when its necessary?			
Yes	21.1% (389)	12.6% (58)	19.4% (447)
No	78.9% (1454)	87.4% (403)	80.6% (1857)
Total	100%	100%	100%
$\chi^2=17.14$, $p=0.01$			
Was the provided loan adequate for you?			
Yes	17.1% (316)	28.4% (131)	19.4% (447)
No	82.9% (1527)	71.6% (330)	80.6% (1857)
Total	100%	100%	100%
Can you keep savings if you wish to?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100%	100%	100%

5.1.16. Training

The respondents of the survey informed that 100% of them got sort of temporary training as a result of being members of the co-operative society. The training included raising of ducks and hens (79.73%), raising cattle and goats (79%), fishery (4%), agriculture/ vegetable gardens (72%), cottage industries (8%), beekeeping (sericulture) (2%) health (29%), education (17%) and nutrition (49%). But 99% members informed that their income did not increase because of the training programs run by the co-operative society (Graph 5.11). This information related to the training does not match with the qualitative result of this survey. Almost all of the interviewees said that they did not get any sort of training.

Table 5.11: Information regarding training

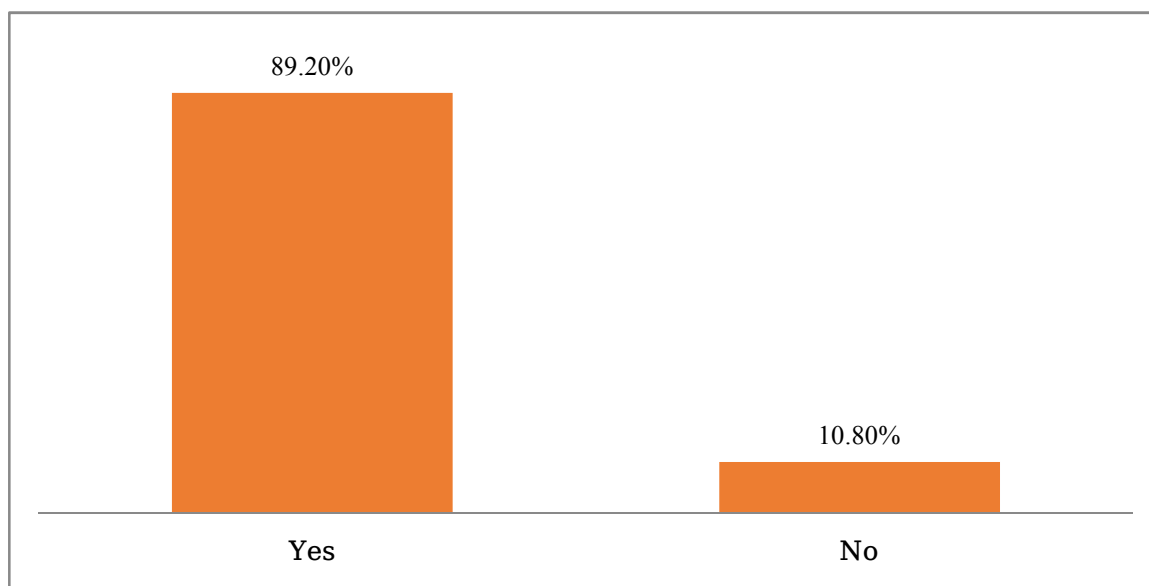
Variable	Women	Men	Total
Did you get any training for being member of this cooperative society?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
What training you get from this cooperative society? (More than one answer is acceptable)			
Keeping poultry	78.0%(1437)	86.8% (400)	79.73% (1837)
Kepping cattles	74.2% (1367)	95.9% (442)	78.51% (1809)
Fish cultivation	4.5% (83)	0.0% (0)	3.60% (83)

Farming / vegetable gardening	73.9% (1362)	65.5% (302)	72.22% (1664)
Cottage industry	6.5% (120)	12.6% (58)	7.72% (178)
Bee farming	3.8% (70)	0.0% (0)	1.73% (70)
Health	34.6% (638)	5.2% (24)	28.73% (662)
Education	17.7% (326)	16.3% (75)	17.40% (401)
Nutrition	46.2% (852)	60.1% (277)	49.00% (1129)
Total	100% (1843)	100% (461)	100% (2304)
Was the training helpful for you?			
Yes	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
Has your income increased because of this training?			
Yes	98.8%(1820)	100.0% (461)	99.0% (2281)
No	1.2% (23)	0.0%(0)	1.0% (23)
Total	100% (1843)	100% (461)	100% (2304)
Has this training been able to help you improving any skill?			
Yes	80.4%(1481)	57.7% (266)	75.8% (1747)
No	19.6% (362)	42.3% (195)	24.2% (557)
Total	100% (1843)	100% (461)	100% (2304)

5.1.17. Present condition of co-operative society

100% members of the co-operative society said that present condition of the co-operative society is positive. And they also said that the society is functioning 100% well. 70.3% beneficiaries said that the officers/ servants performed their duties properly. But 16% members said that the officers did not perform their duties properly. 17.59% said that the reason of officer' mal-performance is due to lack of fund, 38.30% said that it is due to insufficiency of salary, 21.23% said that it is due to the lack of cooperation from the members (Table 5.12).

Graph. 5.14: Whether other landless people know about the cooperative society.



Tabel 5.12: Present condition of the society

Variable	Women	Men	Total
Present condition of your cooperative society			
Full program is running	100% (1843)	100% (461)	100% (2304)
Total	100% (1843)	100% (461)	100% (2304)
If the cooperative society is not in action anymore, please specify reason (more than one answer is acceptable)			
1. given to lack of fund 2. because of lack of activist (3)because of lack of cooperation among the members 4. others (please mention)			
Total	100% (1843)	100% (461)	100% (2304)
Whether member/officer of the society carry out the activities of the society properly?			
Yes	71.3%(1314)	66.4%(306)	70.3%(1620)
No	15.7%(289)	15.8%(73)	15.7%(362)
I don't know	13.0%(240)	17.8%(82)	14.0%(322)
Total	100% (1843)	100% (461)	100% (2304)
Why officer/members don't carry out the activities of the society properly (more than one answer is acceptable)			
lack of fund	17.8%(160)	16.9% (43)	17.59% (203)
Low s salary	38.3% (345)	38.2% (97)	38.30% (442)
Irregular salary	24.6% (221)	9.4% (24)	21.23% (245)
Post vacancy	2.1% (19)	3.5% (9)	2.42% (28)
lack of cooperation among the members	17.2% (155)	31.9% (81)	20.27% (236)

5.1.18. Empowerment and participation of women

Awareness of empowerment of women has increased due to people's membership of this co-operative society. But women's power to decide any social issue did not increase despite having their membership in this co-operative society. 42.1% of the female beneficiary said that in many cases women still do not have power to decide. 100% families follow family planning. In most of the families, husband and wife take decision jointly in this regard. But in other family matters husband dominates (69.4%). Capacity of savings of 91% women has increased because of their membership in this co-operative society. And 83.2% respondents of this survey opine that women's right to property has increased (**Table 5.13**)

Table 5.13: Women empowerment and participation

Variable	Women	Men	Total
Have you taken a family plannig?(Please ask only married people)			
Yes	100.0%(1031)	100.0% (461)	100.0%(1492)
Total	100.0%(1031)	100.0% (461)	100.0%(1492)
Who makes decision in your family?			
Wife	20.7%(213)	24.5%(113)	21.8%(326)
Husband	30.6%(316)	5.2%(24)	22.8%(340)
Together	48.7%(503)	70.3%(324)	55.4%(826)
Total	100% (1843)	100% (461)	100% (2304)

Who makes decision in your family regarding family affairs?			
Husband	73.4%(1353)	53.1%(245)	69.4% (1598)
Together	26.6%(490)	46.9% (216)	30.6% (706)
Total	100% (1843)	100% (461)	100% (2304)
Has awareness regarding women empowerment enhanced following the membership of this cooperative society?			
Yes	90.1%(1660)	71.6%(330)	86.4%(1990)
No	9.9%(183)	28.4%(131)	13.6%(314)
Total	100% (1843)	100% (461)	100% (2304)
Has women's capacity to make decisions regarding social issues enhanced because of the membership of this cooperative society?			
Yes	40.5%(747)	48.2%(222)	42.1%(969)
No	59.5%(1096)	51.8%(239)	57.9%(1335)
Total	100% (1843)	100% (461)	100% (2304)
Has women's capacity to get loan enhanced for being member of this cooperative society?			
Yes	86.3 % (1591)	79.0%(364)	84.9%(1955)
No	13.7%(252)	21.0%(97)	15.1%(349)
Total	100% (1843)	100% (461)	100% (2304)
Has women's capacity to keep savings enhanced for being member of this cooperative society? कि?			
Yes	88.6%(1633)	100.0% (461)	90.9% (2094)
No	11.4% (210)	0.0%(0)	9.1% (210)
Total	100% (1843)	100% (461)	100% (2304)
Has women's right to property enhanced for being member of this cooperative society?			
Yes	86.0%(1585)	71.8% (331)	83.2% (1916)
No	14.0% (258)	28.2% (130)	16.8% (388)
Total	100% (1843)	100% (461)	100% (2304)
Has the accessibility of women in different organizations enhanced for being member of this cooperative?			
Yes	85.5%(1575)	74.0% (341)	83.2% (1916)
No	14.5% (268)	26.0% (120)	16.8% (388)
Total	100% (1843)	100% (461)	100% (2304)

5.1.19. Social impact

The survey reveals that this project has positive impact on women's socio-economic development in the family. 85.2% respondents think that women's power to decide family-related matters has increased due to their memberships in the co-operative society ($\chi^2=217.80$, $p=0.01$). 77% beneficiaries think that women's participation in co-operative society has positive impact on controlling domestic violence ($\chi^2=37.08$, $p=0.01$). 68% respondents think that dowry practice has decreased as a result of their membership in this co-operative society ($\chi^2=31.46$, $p=0.01$). 82% of the respondents think that rate of drop-outs from primary schools has decreased due to this co-operative society ($\chi^2=98.69$, $p=0.01$) (**Table 5.14**).

Table 5.14: Social Impacts

Variable	Women	Men	Total
Has women's capacity to make decisions in family affairs enhanced because of the membership of this cooperative society?			
Yes	86.8%(1599)	79.0% (364)	85.2% (1963)
No	13.2%(244)	21.0% (97)	14.8% (341)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=17.80$, $p=0.01$.			
Does this cooperative society have any impact in resisting violence against women in your area?			
Yes	74.3%(1369)	87.6% (404)	77.0% (1773)
No	25.7% (474)	12.4% (57)	23.0% (531)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=37.08$, $p=0.01$.			
Has the practice of taking dowry decreased because of this cooperative society?			
Yes	66.7%(1230)	52.7% (243)	63.9% (1473)
No	33.3% (613)	47.3% (218)	36.1% (831)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=31.46$, $p=0.01$.			
Has there been any contribution of the cooperative society in spreading education in your area?			
Yes	45.3%(834)	43.4%(200)	44.9%(1034)
No	54.7%(1009)	56.6%(261)	55.1%(1270)
Total	100% (1843)	100% (461)	100% (2304)
Has the rate of higher education increased because of this cooperative society?			
Yes	66.3%(1222)	36.9%(170)	60.4%(1392)
No	33.7%(621)	63.1%(291)	39.6%(912)
Total	100% (1843)	100% (461)	100% (2304)
Has the rate of dropping in primary school decreased because of this society in this area?			
Yes	86.2%(1588)	66.4%(306)	82.2%(1894)
No	13.8%(255)	33.6%(155)	17.8%(410)
Total	100% (1843)	100% (461)	100% (2304)
$\chi^2=98.69$, $p=0.01$			
Information regarding whether you/people of this area follow rules of the society even after the project expires.			
Yes	17.2%(317)	15.8%(73)	16.9%(390)
No	50.2%(926)	71.6%(330)	54.5%(1256)
I don't know	32.6%(600)	12.6%(58)	28.6%(658)
Total	100% (1843)	100% (461)	100% (2304)

5.1.20. Strong and Weak sides of the project activities

The strong points of the project:-

- Poor women are being empowered;
- Their products have been entering into local markets;
- Women's participation in various sectors of society has increased;
- Bittohin people of an area are organized under cooperative in group and then micro-credit is being disbursed to them through that group;
- To help them accumulate savings and capital by means of providing credit;
- Domestic violence has decreased;
- Effect of dowry has decreased;
- There is expansion of education in the locality; and
- Spread of disease has been controlled.

The respondents of this survey gave emphasis on the following weak points:-

- Not to lend single loan. Due to group payment, single loan cannot be repaid;
- Payment of weekly installment is problematic;
- service charge is too high;
- Disbursement of credit is delayed;
- Primary amount of credit is little;
- There is no proper monitoring;
- There is no training facility;
- There is no coordination among members;
- Lack of certainty of salary of officers and employees is a big obstacle;
- Officers do not get salary regularly;
- There is no certainty of employment;
- They do not get credit after saving money in Sonali Bank; and
- There is no facility of making skilled manpower.

5.2 Qualitative Analysis of Information

5.2.1. Focus Group Discussion

For the qualitative analysis, 7 FGDs were held, one in each division. In every FGD, there were at least 10-12 participants. FGDs were held in those places where all types of participants i.e. all types of beneficiaries, teacher, organizer, trainer, representatives of Union Parishad and NGO and other relevant persons can easily come and talk freely. Overall aspects of the project were discussed in 7 FGDs. Impact of various IGA and awareness and the project in skill-development, role of the project of health and empowerment of women, economic condition, savings, credit, income and formation of group by the crisis-ridden and underdeveloped/landless people, selection standard and progress of transparency, present condition of micro-credit program and availability of microcredit, strong and weak sides of the project, recommendations for more active and developed management of microcredit project:

Recommendations for improvement of the project undertakings

- Training course based on activities of the beneficiaries may be run for 5 to 7 days;
- Building area-based display cum sales center for display, sale and marketing of products of the beneficiaries;

- Project activities may be expanded in the underdeveloped areas of the country. For this goal to be achieved, project area may be increased in 50 more Upzillas and manpower so-related may be developed;
- There may be created a fund for and beginning of small entrepreneur loan for 100,000 (one hundred thousand) beneficiaries and entrepreneur loan for 50, 000 (fifty thousand) beneficiaries;
- For the dynamism of the project to be achieved, all manpower should be 100% paid within project duration from the GOB Fund. Pressure on the UBCCA Fund will be lessened by this way and UBCCAs will be enriched;
- Regularization loan flow and creation of rotating? Fund;
- Selection of proper subject and rendering proper training;
- Enforcing project activities by taking care of;
- Prolongation of the project.



Photo: FGD held in Mithapukur, Rangpur

5.2.2. Key Informant Interviews (KII)

KII was conducted in combination of chief of the project i.e. project director, regional project director, coordinator, organizer and other root level activist, chairman of Zilla Parishad and Upazilla Parishad and BRDB and DBCCA personalities. The subject of the discussion was relevancy of the project, background, purpose, approval/ amendment of the project and economic condition, and present condition of the project purposes as per the DPP goals. Standards of selecting goods and contractors, main problems / limitations of completion of all works of tender specifications as per the terms of the contract, what extra measures can be taken to reduce totally poverty of rural co-operative society, what types of problems are faced in allocation and management of budget, whether the fund for achieving goals of the project was enough, whether the allocated money was properly utilized, whether all money allocated for the project was spent, if not why- all these matters were discussed.

Present condition of the activities of various parts of the projects is normally well. But the beneficiaries did not get trained in any matter although training is one of the major parts of the project. It was opined that all rules and regulations of PPR 2008 were followed in project implementation, procurement for the project, appointment of contractor and supplier and tender procedures were followed properly in procurement of goods, works and services. But it is revealed that PPR 2008 was not followed properly in these matters. According to

government donation and direction, the overall expenditure is collected from own income sector of the central co-operative society. But the central co-operative society shows procrastination in achieving the PP goals. In some sectors there is progress. But in some sectors there is no progress. Even after spending money in proportion to income, there is an extra amount of money staying unspent. It is good for the future. This project is deeply attached to the overall development of socio-economic condition of rural population. This project has created an opportunity to change the condition of rural population especially women who were previously exploited by the rural money lenders. This project is always supportive of empowerment of women. It is continuously playing effective role in the reduction of gender discrimination (gender issue). The rate of success is satisfactory. The creation of institution's own income has satisfactorily improved. And the condition of the poor has improved and poor's involvement in small business, animal husbandry, building brick-built house, social status, awareness in running organization, capacity building, women's knowledge of health and nutrition, rate of children's admission in schools, knowledge of health and nutrition have increased.



Photo: Project Director and Regional Project Director in KII, held in Project Head Quarter

5.2.3. Case Study

In the following matters, the opinion/ proposal of the members are available:-

- To run a training course of 5 to 7 days based on activities for the effectiveness of the trainings;
- Complexity of getting loan a new in spite of repaying the previous loan as other members default;
- Ceiling of loan is comparatively low for income-growing activities as the price in the market is high;
- There is no facility to undertake medium or large enterprise even after increasing the capacity;
- It will do good in this regard if loan of 50, 000 (fifty thousand) to 200, 000 (two hundred thousand) Taka is given;
- Not to get proper price due to lack of rendering the products marketable; and
- It is better to decrease the rate of interest.



Photo: Case Study held in Ukhia, Cox's Bazar



Photo: Case Study in Chatmohar, Pabna

5.2.4. Findings from Regional workshop

Two local level workshops were organized as a part of intensive examination of the project entitled "Village Employment Project- 2nd Phase" at Babuganj, Barisal on 9 April 2015 and at BRDB Training Auditorium, Jhikargacha, Jessore. Results of two local level workshops are described below.

At the beginning of workshop, progress and present condition of the project was discussed. At first the various successes of the project were discussed. Many of the participants said their fate has been changed with the loan money whereas some people (10%) said they could not use the money to change their life as they spent the money in other sector. For the repayment of those loans the members were to be mistreated. The rest invested their money in raising cattle, goats, ducks, hens, cultivating vegetables and thereby they changed their life. At present under the co-operative society many people are raising goats and cows and doing cloth business. Various committees of the co-operative society is being run on the co-operative principles. Progress of the present condition of the project is very good. Members of the society arrange regular meeting. Many members said, "Those services will be provided with which we can form capital by means of small loans based on savings and can be self-dependent by small business." Shikha Begum, chairperson of Novoron Co-operative Society, said, "I think my awareness has increased due to this project. Because I was poor. I have improved my condition by taking microcredit from this project and running a small business. My entrepreneurial skill has developed. I came to know that women could be self-dependent by earning money. Apart from that, I came to know about nutritious food and health. Group formation in this project has made me know about microcredit programs, transparency, accountability and formation of capital by way of savings. And my skill has developed in this regard.



Photo: Regional workshop at BRDB Training Auditorium, Jhikargacha, Jessore

Impact on Education:

The rate of student admission in primary schools has been increased due to this project. The rate of dropout students has been decreased a lot as a consequence of this project. I think the contribution of this project to the development of overall aspects or education in particular is much more. The guardians of this project feel the necessity of education without fail. "I am a woman. I came to know about lots of things, from business to health, education etc because of this project. So I think this project has contributed in women's education. I did cloth trade and raised goats. Moreover skill of sewing has developed which was totally absent earlier." "Yes, people's awareness to prevent various diseases has increased. Once people throw off the dirt haphazardly. Now they keep dirt in a hole dug on soil. Moreover water-congestion is removed by drainage system. A lot of change in awareness as to women and children's health occurred such as- pregnant women have to eat egg, milk, small fish and children must be provided with nutritious food. So I think huge change has occurred. Yes, habit of eating nutritious food, washing hands with soaps before and after eating has developed. So I think people are very aware of these matters. Of course cleanliness of the village has increased."

Economic Impact:

Small enterprises have been developed under this project. The contribution of the project is very much in it. These member families have increased their income through the formation of cooperative society to take microcredit to create employments. A person said, of course I want to save money. Because it will turn to be capital in future. I cannot have loan on my demand. Because loan is not provided without forming group. It seems to me that the amount of loan was not right. The more, the better. Microcredit has been contributing in improving my living standard. Before enlisted in the co-operative society there was no idea or habit among the beneficiaries to form capital by means of small savings and they did not involve themselves in banking exchange too. They were made habituated to form own capital by encouraging savings and shares and involved in banking after being member of the co-operative society. Every member have capital of 50, 000 Taka on average.

Overall picture of development in project area:

There occurs lots of changes in the area due to this co-operative society- for example- people's use of sanitation, 100% women's capability to sign, drinking pure water, educating children by admitting them in school and hence increase of literacy rate. The members of the

co-operative society do not give their daughters in marriage. That is why the rate of child marriage has decreased. Consequently rate of maternity and infant death has decreased. Women's power and ability to work have increased. They are participating in economic activities by raising ducks, hens, cattle, goats etc. Female member of this co-operative society has been elected as chairperson of Union Council.

Huge improvement has been achieved in increasing knowledge of health and nutrition, rate of children's admission in school, prevention of dowry and child marriage, use of sanitation, drinking pure water, capacity to sign etc.

Of course the project is successful and up-to-date. But in proportionate to the opportunity and field for running IGA the supply and ceiling of loan is inadequate. The purpose of the project is great. But it is not possible to give loan as per the demands of the poor population in income generating activities due to the inadequacy of financial stability of sufficient credit/loan in Revolving Loan Fund (RLF). For this reason, in spite of having qualification they are losing their enthusiasm due to not getting enough loans and not distributing loan in time. In this case of revolving loan there is a necessity to provide loan as per the demand. Moreover without having any training in development sector the beneficiaries have been lagging behind in earning expected profit.



Photo: Regional workshop at BRDB Training Auditorium, Babuganj, Barisal

Chapter- 6

Current Programs of the Project: An Analysis

6. 1 Analysis of activities

- a. **Forming own capital (Share and Savings):** Before being member of the society, the beneficiaries did not have any tendency of forming own capital through small savings. They did not have any involvement in any type of bank dealings. After getting enrolled in the organizational procedure, they were encouraged to form their own capital by saving shares and surplus income and also to get involved in banking dealings. Now they are interested in forming their own capital.
- b. **Debt from unofficial sources:** Before enrolling into the society, the members used to take loans from local bond holders in spite of large rate of interest. They were also accustomed to take borrow money from relatives and acquaintances to meet up daily familial needs. After getting enrolled in the organizational activities, now they use 100% of institutionalized loan to fulfill all their needs. They take the loan to invest in activities that increase the total sum of their income and thus ensure the proper use of debt money. Because of this activities, the custom of local bond holders are almost uprooted from the project area.
- c. **Taking official loan:** The analysis of money-lending information says that the number of members who has borrowed money from 1 to 5 times is satisfactorily large.
- d. **Implementation of borrowed money:** The beneficiaries invest their capital in livestock, agriculture and fisheries and some other productive activities. It not only reduces poverty and unemployment rate, but also promotes self-employment in project area.
- e. **Taking money from other organizations:** After getting included in the society, some of the members have even started taking loans from other organizations.
- f. **Using safe water:** As the project was implemented, the people in the project area now have more access to safe water than before. Before enrolling into the project, only few of them used to have concern regarding safe water. They used to collect water from ponds, wells, rivers and other sources which possess a certain amount of risk. Now, all of the members of the project are using safe water collected from the tube-well.
- g. **Use of sanitary latrine:** Before enrolling into the project, very few members used sanitary latrine; most of them used open spaces or other form of unhealthy latrines. But through the project, all of the members are now using sanitary latrines. The sanitation system is significantly improved and people are now more interested than before to use those. The use of pit latrines has increased among the beneficiaries from the sanitary latrine project.
- h. **Organizational leadership/ Empowerment/skill:** Before enrolling into the project, most of the beneficiaries were common people (laborers/ house wives etc). After getting enrolled in the organizational procedure, they are now empowered as they have gained the organizational leadership. For example: the presidents, the manager of the organization, the members of the school and college management committee are now in an empowered position of the society.
- i. **Improvement of residential condition:** Before enrolling into the project, most of the members used to live in mud houses, houses with hey and other types of leaves. But now most of them live in houses built from tin or bricks which indicate the considerable improvement in their residential condition.
- j. **Training:** Training is an integral part of this project. But most of the beneficiaries did not get any type of training in this project.

- k. **Household asset:** Before enrolling into the project, the entire household asset a member used to have been just bed furniture. But now it includes bed, electronic devices like television and livestock, which indicates a considerable improvement in living condition.
- l. **Literacy:** Before enrolling into the project, there were only a few people who had literacy. After getting enrolled in the project, now most of the beneficiaries can be considered as literate.
- m. **Change of profession:** Before enrolling into the project, most of the beneficiaries used to work on agricultural fields, day laborers, unemployed or involved in other types of professional activities. The project has brought a change in their professional life. By creating new employment, the project has reduced the unemployment rate. Most of the beneficiaries are now involved in grocery business, industrial works, and other professions like services, agricultural labor, and fish business and so on.
- n. **Family planning:** Very few of the members used to be concerned about family planning procedure before the project kicks in. Now most of the members are maintaining a family plan.
- o. **Child education:** The children of the members were illiterate and did not go to educational institutions. At present, most of the members have children attending schools, madrasas, colleges and universities. The rate of enrollment in primary schools has been increased. The number of dropouts has been significantly reduced.
- p. **Health and Vaccination:** As the beneficiaries of the project are more aware about their health than before, the outbreak of diseases such as Diarrhea, Anemia, Contagious diseases, Tuberculosis, Maternal and Infant mortality rate is reduced. The number of patients suffering from malaria is significantly lower than before. The use of iodized salt in foods is increased. Members are now more concerned about the health of the mother and the child. Vaccination programs have been implemented successfully. Because of the vaccination and nutritious food, there is an improvement in the growth of child health. People are now more aware of early marriage and prenatal problems. As a result, the rate of maternal and infant mortality is lower than before.
- q. **Violence against women:** The enrollment into the organizational activities also increased awareness in resisting oppression and violence towards women. The activities of the society play a very important role in restructuring the evaluation of women in the society and thus contribute in building a women-friendly environment in the community. It also plays its role in preventing early marriage. The awareness program of the project needs to be increased.

6.2 The Condition of the project workers

The ongoing complication regarding the salary of the project officials and employees is getting on its way to achieve more success.

6.3 Future activities

According to the project official the project will end with the end of the funding although the beneficiaries think that it will continue as before.

6.4 Overall success

- As a whole most of the members of the project have been benefitted; the co-operatives have managed to make them self-confident.
- From child to elders, people from every walk of the community have got their share of advantage of the project in different needs like education, healthcare, food, consultancy, and so on. The project has made them more aware in every aspect of life.

Chapter-7

Strength, Weakness and Opportunity of the Project: An Overview

7.1 The Strength of the Project

- I. The bittohin people are becoming aware of their rights through this project; they are being capable of doing something to feed them; rural poverty is being alleviated;
- II. Women, who have neither money nor property, are entering the market with their products. Participation of women in different sectors of society is getting wider;
- III. Now domestic violence and the practice of dowry are less severe among bittohin (asset-less) people;
- IV. Bittohin people of an area are being organized in a group under cooperatives. They are also being assisted to create savings and capital by being provided micro-credit to them;
- V. The project is contributing in encouraging savings tendency, creating employment, reducing poverty etc;
- VI. The failure of one person to repay the money can affect the whole institution. To avoid this situation, there are some IGA-based solidarity groups, consisting of -7 members, in the second stage to continue the process;
- VII. In the first phase 19.3 million Taka received from ADB has been distributed among 5, 04, 622 members of different co-operative societies through Sonali Bank and UBCCA, in a revolving method, to invest in income-generating activities (IGA). The loan disbursement is being continued in the same manner, in the existing 152 Upazillas, according to the existing or reformed Banking Plan of Sonali Bank and BRDB. In the 2nd stage of the project, the allotted 7 million Taka is being distributed among 2, 10, 868 members of the new 38 Upazillas;
- VIII. In the 2nd stage of the project, the loan limit is fixed at 7,000 – 30, 000 Taka;
- IX. In the first stage, the number of the enlisted activities to do with the borrowed money was 31. In the 2nd stage of the project, the microcredit is being given for 39 enlisted activities which included in agriculture: the production of bio fertilizer, establishing small or medium industries, in animal husbandry: to develop the breed of cows in artificial methods, to make daily farms, in power sector: to establish biogas plants and so on. Besides, the DPP also has arrangement to lend to fulfill local demands;
- X. The project covers total 190 sub-districts of 42 Districts of all the 7 Divisions of the country. All of it is brought under the computer network and the total information management system is getting digitalized. As a result, BRDB, ARCD and other related departments can monitor the project activities effectively.

7.2 The Weakness of the Project

- I. While selecting the beneficiary of the project, the people living in extreme poverty were not taken into consideration. Even now, many people in every village are living in extreme poverty. The project has no strategy to include them in its activities;
- II. The project did not have sufficient fund. As a result, the loan could not be distributed as per the demand of the area. For the new 38 sub-districts, there was 7000 Lac

Taka including microcredit in DPP. But in the whole allotment, only 1000 Lac Taka was allotted to be distributed as loans. Loan recovery rate is 33% previous and new loan combined;

- III. The Project officials and employees do not get regular salaries and also do not have any certainty regarding their job. As a result, the mobility in the field work is worsening and not going as planned. Most of the officials and employees are frustrated;
- IV. The distribution and reception of loan money requires a long time (30 days or more);
- V. Members are not working as skilled man power. As only the president and the manager of the society have been trained, the project did not accomplish as much as it planned before. The general members are discontented as they did not get the opportunity of training;
- VI. There is no opportunity to newly-graduate members to become as entrepreneurs with the assistance of individual loan;
- VII. The limit of the loan (7,000 – 30,000, which was inadequate compared to the demand) is not correct;
- VIII. The first phase of the project ended in 2007 and the 2nd phase started in 2012. The difference of five years caused significant damage to the program. During this time, most of the manpower of the project left their job and the collection of the repayment was hampered. According to the older Banking plan, one has to repay at least 90% of the previous loan before applying for the new loan. This creates a certain hindrance for receiving of loan money. As a result, most of the UCBBAs failed to achieve their goal;
- IX. In the 2nd phase of the project, 38 sub-districts are included in the program. Sufficient money for man power, loan fund and office space were also provided. But to run the distribution and collection of repayments, the subject of transportation was not included in the revised DPP. For this reason, there was not satisfactory monitoring in the project;
- X. Sonali Bank cannot allocate adequate time in the project as they are engaged with numerous tasks. The bank also harasses people. Sonali bank should introduce 'One Stop Service Desk' in this regard; and
- XI. Necessary decisions are not taken through inspection though adversaries are discussed.

7.3 The Opportunities of the Project

- I. The project was started by local people. So it is possible to create large-scale financial activities and to bring the bittohin people into mainstream;
- II. The skilled manpower under the project can be provided with additional fund and can be formed as productive institution through careful maintenance;
- III. In the group environment, if one member fails to repay an installment, the whole group has to bear its responsibility. So, the other members encourage that person to repay the debt;
- IV. To form a small business with the group members and the rate of success makes the members confident. The aim to expand the business through capital and savings arises in them; and
- V. The co-operative society can make the bittohin people self-dependent through training.

7.4 The Threat of the Project

- I. As the allotted fund is much less than the demand, the project fails time to time to reach its goals;
- II. If Sonali Bank does not co-operate or make the flow of the loan money fluent, then the beneficiaries will have to suffer a great amount of loss;
- III. There is a possibility that natural calamities can hamper the activities of the project. To avoid risk, this possibility has to be taken into consideration and necessary preparation should be taken;
- IV. The insufficiency of loan money makes a large number of members to leave the project. Besides, there are a lot of conditions one has to fulfill before receiving the loan money. For example, one has to form a group and to deposit some advance saving to take the loan money; and
- V. The administrative management of the project is very weak. For example, even after 18 years, the project running in Bhola district does not have a district officer. There are also lack of co-ordination, irregular meetings, and lack of necessary trainings of the project officials which possess certain risk for the project.

Chapter- 8

Recommendations and Conclusion

8.1 Recommendations

8.1.1 Recommendations regarding the training

Development of training modules based on different activities of the project, arrangement of TOTs, need based training, arrangement for trainers' pool for training in the division level and training courses of 5 to 7 days for beneficiaries might be arranged. It could be arranged training program in case of different trade Course like Tailoring, Electrician, Mobile/ Motorcycle/ Television/ Refrigerator servicing, Automobile, *Aminship*. There could be arrangement for re-training if necessary.

8.1.2 Recommendations regarding the credit program activities

- Based on the current circumstances, it is necessary to different types of loan ceiling and is necessary to increase the loan ceiling;
- There could be an arrangement made for additional funds to disburse loan to almost 1 Lac Graduate beneficiaries of the project in small entrepreneur sector and 50 thousands beneficiaries in entrepreneur sector; and
- To make the activities of the project more dynamic, the salary and other allowances of the officials and employees need to be more regular, if total regularity is not possible.

8.1.3 Recommendations regarding the Implementation of the Project

- The project can be expanded to the most backward parts of the country. For this, 50 Upazilla can be brought under the activities of the project especially the recently annexed areas with the mainland. The human resource also needs to be increased accordingly;
- Initiative can be taken to publish the success stories of beneficiaries on the web page. In addition, there could be arrangement to publish the current status of the project, salary and other relevant information of the project in the web-page from the headquarters to the end user;
- There can be necessary amendment of the current DPP of the project in the recommendations of the in-depth monitoring report;
- If a person dies because of any accident or any other reason, the debt should be exempted. The rule regarding this should be revised;
- As it is a government projects, the rate of interest against the borrowed money should be lowered (6- 7%).The members should be given a profit for their savings;
- "One Stop Service' should be facilitated in the Sonali Bank so that the beneficiaries can withdraw money in the least possible time. In this regard, necessary amendments should be made in the DPP in order to work with other banks;
- There should be a component based implementation of the project. The management skill in the field level required improvement;

- There is a growing necessity of new survey which may shed light on new demands of the people. To increase the mobility of the project, it is essential to implement area based local participatory plan;
- There should be a coordinated monitoring mechanism of the project program;
- There should be ministry based coordinated monitoring mechanism for all the poverty government's alleviation projects including 'Social Safety Net' of BRDB, and
- This project is one of the largest poverty alleviation projects of the government. Activities of the project especially loan disbursement, imparting training etc. have to be continued after the end of the project. The activities of the project can be sustained (as an exit plan) by creating a foundation (Tk. 800 Crore). (Appendix-7). Salary and allowance of the work force can be paid from this project fund.

8.2 Conclusion

Under the "Rural Livelihood Project (2nd Phase), through different programs, rural Bittohin (asset-less) population especially a significant part of the women of society have been provided the opportunities of income generating activities (IGA) and various employments.

Establishing the economy, especially the rural economy of Bangladesh, on a solid ground is still a great challenge. The programs implemented under the "Rural Livelihood Project (2nd Phase) should be in future for socio-economic development of the rural bittohin (asset-less) population as part of the greater struggle of overcoming the challenge of rural livelihoods.

However, taking into consideration of the implementation experience and the impact of the project over the beneficiaries, a panel formed in combination of experts from Rural Development and Cooperatives Division, BRDB, and concerned ministries should provide necessary directions.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিকল্পনা মন্ত্রণালয়
বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ
শেরে বাংলা নগর, ঢাকা।

“পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণ

সমীক্ষা প্রশ্নমালা
সম্মতি পত্র
সেকশন ০১: উত্তরদাতার আর্থ-সামাজিক পটভূমিঃ
<p>আমরা গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের পরিকল্পনা মন্ত্রণালয়ের “বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ” থেকে এসেছি। আমরা একটা সমীক্ষার কাজ করছি যার বিষয় হচ্ছে “পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণ। আমরা এখানে এসেছি আপনাদের সাথে কথা বলার জন্য। আপনাদের দেওয়া মূল্যবান তথ্য ও মতামত আমাদের “পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণে সাহায্য করবে।</p> <p style="text-align: center;">হ্যাঁ <input type="checkbox"/> না <input type="checkbox"/></p>

ক্রমিক নং	প্রশ্ন	
১০১	বয়স:	
১০২	লিঙ্গা : কোড: ১=নারী, ২=পুরুষ।	
১০৩	শিক্ষাগত যোগ্যতা: ১= নিরক্ষর, ২=স্বাক্ষরতা জ্ঞান সম্পন্ন, ৩=৫ম শ্রেণী, ৪=৮ম শ্রেণী, ৫= এস.এস.সি, ৬= এইচ.এস.সি, ৭= অন্যান্য (উল্লেখ করুন -----)।	
১০৪	পেশা: কোড: ১=গৃহিণী, ২= সরকারি চাকুরিজীবী, ৩=বেসরকারী চাকুরিজীবী, ৪=ব্যবসায়ী, ৫=কৃষি, ৬=রিকশাওয়ালা, ৭=কারখানা শ্রমিক, ৮=পরিবহন শ্রমিক, ৯=দিনমজুর, ১০=হকার, ১১=জেলে, ১২=শিক্ষার্থী, ১৩=বেকার, ১৪=অন্যান্য (-----)।	
১০৫	ধর্ম : কোড: ১= মুসলিম, ২= হিন্দু, ৩=বৌদ্ধ, ৪=খ্রীষ্টান, ৫= অন্যান্য (উল্লেখ করুন-----)।	
১০৬	আপনার জন্ম নিবন্ধন হয়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
১০৭	আপনার বৈবাহিক অবস্থা: কোড: ১=অবিবাহিত, ২=বিবাহিত, ৩=বিধবা, ৪=বিপ্লবীক	
১০৮	আপনি কত বছর থেকে প্রকল্পের সুবিধাভোগী আছেন? ----- বছর।	
১০৯	আপনার পরিবারের মোট সদস্য সংখ্যা কত? প্রাপ্ত বয়স্ক ----- জন; শিশু----- জন।	
১১০	আপনার বাড়িতে কি বিদ্যুৎ আছে? কোড: ১= হ্যাঁ; ২= না।	
১১১	আপনার বাড়িতে কি এ জিনিষপত্র আছে? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১=খাট, ২= পালং, ৩ =চেয়ার, ৪= টেবিল, ৫=মোবাইল ফোন, ৬=বাই সাইকেল, ৭=সেলাই মেশিন, ৮=রেডিও, ৯=টিভি, ১০=হালের গরু, ১১ =দুধের গরু, ১২= অন্যান্য (উল্লেখ করুন -----)।	
সম্পত্তির মালিকানাঃ		
১১২	আপনার কি বসবাসের জমি আছে? কোড: ১= হ্যাঁ; ২= না।	
১১৩	আপনার কি চাষাবাদের জমি আছে? কোড: ১= হ্যাঁ; ২= না। না হলে ১১৫ তে চলে যান।	

১১৪	যদি হ্যাঁ হয়, তাহলে		
	জমির প্রকার	জমির পরিমান (শতাংশ)	
		প্রকল্পের পূর্বে	প্রকল্পের পর
	বসবাস যোগ্য		
	নিজস্ব চাষাবাদের জমি		
	নিজস্ব বাগান বাড়ী		
	বর্গা জমি		
	বন্দকী জমি		
	পুকুর		
১১৫	আপনার পরিবারের মোট বাৎসরিক আয় কত? (২০১৫ সাল)	কৃষি থেকে আয় (টাকায়):	অকৃষি থেকে আয় (টাকায়):
১১৬	আপনার যা আয় হয়, তা দিয়ে কি সারা বছর চলে? কোড: ১= হ্যাঁ; ২= না।		
সেকশন ০২: বাসস্থান, পানি ও পয়ঃনিষ্কাশন ব্যবস্থাঃ			
২০১	আপনার বর্তমান বাসস্থানটি কেমন? (বাসস্থানের অবস্থা পর্যবেক্ষণ করতে হবে) কোড: ১=কাঁচা (খড়, ছন, মাটি, বাঁশ বা চাটাই দিয়ে তৈরি), ২=আধাপাকা (টিনশেড, ইট পাকা মেঝে), ৩=পাকা (সম্পূর্ণ পাকা)।		
২০২	সমবায় সমিতির সদস্য হবার আগেও কি আপনার বর্তমান বাসস্থানটি একই অবস্থা ছিল? কোড: ১= হ্যাঁ; ২= না।		
	(হ্যাঁ হলে প্রশ্ন ২০৪ এ যান)		
২০৩	না হলে কেমন ছিল? -----		
২০৪	বর্তমানে আপনি কোথা থেকে খাবার পানি নিয়ে আসেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১=নিজের টিউবওয়েল, ২=প্রতিবেশির টিউবওয়েল, ৩=পাতকুয়া, ৪=পুকুর, ৫=নদী, ৬=অন্যান্য (উল্লেখ করুন -----)।		
২০৫	সমবায় সমিতির সদস্য হবার আগেও কি খাবার পানির একই অবস্থা ছিল? কোড: ১= হ্যাঁ; ২= না। (হ্যাঁ হলে প্রশ্ন ২০৭ এ যান)		
২০৬	না হলে কেমন ছিল?		
২০৭	আপনি কি লেট্রিন ব্যবহার করেন? কোড: ১= হ্যাঁ; ২= না। (না হলে প্রশ্ন ২০৯ এ যান)		
২০৮	আপনি কোন ধরনের লেট্রিন ব্যবহার করেন? (পর্যবেক্ষণ করুন) কোড: ১=স্লাব লেট্রিন, ২=পিট লেট্রিন, ৩= খোলা লেট্রিন, ৪= অন্যান্য (উল্লেখ করুন -----)।		
২০৯	সমবায় সমিতির সদস্য হবার আগেও কি একই অবস্থা ছিল? কোড: ১= হ্যাঁ; ২= না। (হ্যাঁ হলে প্রশ্ন ৩০১ এ যান)		
২১০	না হলে কেমন ছিল?		
সেকশন ০৩: স্বাস্থ্য ও চিকিৎসা ব্যবস্থাঃ			
৩০১	বর্তমানে স্বাস্থ্য ও চিকিৎসা সুবিধার জন্য আপনি কোথায় যান? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১=উপজেলা সদর হাসপাতাল, ২=জেলা সদর হাসপাতাল, ৩=কমিউনিটি ক্লিনিক, ৪=বেসরকারি হাসপাতাল, ৫=ফার্মেসি, ৬=হোমিওপ্যাথিক ডাক্তার, ৭=কবিরাজ, ৮= অন্যান্য (উল্লেখ করুন -----)।		
৩০২	স্বাস্থ্য ও চিকিৎসা সুবিধার জন্য আগে কোথায় যেতেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১=উপজেলা সদর হাসপাতাল, ২=জেলা সদর হাসপাতাল, ৩=কমিউনিটি ক্লিনিক, ৪=বেসরকারি হাসপাতাল, ৫=ফার্মেসি, ৬=হোমিওপ্যাথিক ডাক্তার, ৭=কবিরাজ, ৮= অন্যান্য (উল্লেখ করুন -----)।		

৩০৩	৫ বছরের নিচে কোন শিশু আছে কি আপনার ? কোড: ১= হ্যাঁ; ২= না। (না হলে প্রশ্ন ৩০৬ এ যান)	
৩০৪	থাকলে টিকা দিয়েছেন কি ? কোড: = হ্যাঁ; ২= না। (হ্যাঁ হলে প্রশ্ন ৩০৬ এ যান)	
৩০৫	না দিলে কেন টিকা দেননি? ১. ----- ২. -----	
৩০৬	সমবায় সমিতির ফলে আপনার এলাকায় স্বাস্থ্য সেবার সুযোগ সুবিধা বৃদ্ধি পেয়েছে কি? কোড: = হ্যাঁ; ২= না।	
৩০৭	সমবায় সমিতির ফলে আপনার এলাকায় শিশু ও নারীদের স্বাস্থ্য বিষয়ে ইতিবাচক আচরণগত পরিবর্তন আনতে সক্ষম হয়েছে কি? কোড: = হ্যাঁ; ২= না।	
৩০৮	আপনার পরিবার আয়োজিনযুক্ত লবণ ব্যবহার করে কি? কোড: = হ্যাঁ; ২= না।	
সেকশন ০৪: খাদ্য ও পুষ্টিঃ		
৪০১	আপনি সাধারণত কি কি খাদ্য (প্রধান) গ্রহণ করেন? কোড: ১= ভাত, ২= রুটি, ৩= অন্যান্য (উল্লেখ করুন -----) ।	
৪০২	আপনি দিনে কতবার আপনার প্রধান খাদ্য গ্রহণ করেন? কোড: ১=১ বার, ২= ২ বার, ৩= ৩ বার ।	
৪০৩	প্রধান খাবারের সাথে আপনি সাধারণত অন্যান্য কি কি খাদ্য গ্রহণ করেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= মাছ, ২= মাংস, ৩=ডিম, ৪= ডাল, ৫= সবজি, ৬=দুধ, ৭= ফলমূল, ৮=অন্যান্য(উল্লেখ করুন) ।	
৪০৪	(৪০৩এর প্রেক্ষিতে) এ সমস্ত খাবার সপ্তাহে কত দিন খান? কোড: ১= এক-দুইদিন, ২= তিন-চারদিন, ৩= পাঁচ-ছয়দিন, ৪= প্রতিদিন, ৫= অন্যান্য (উল্লেখ করুন----) ।	
৪০৫	গর্ভবর্তী মায়েদের কি কি খাবার দেওয়া হয় ? ১। ----- ২। ----- ৩। -----	
৪০৬	কোন শিশু অপুষ্টিতে ভুগলে তাকে কি খাবার দেওয়া হয় ? ১। ----- ২। ----- ৩। -----	
সেকশন ০৫: দলবদ্ধতা ও সমবায় সমিতি গঠনঃ		
৫০১	সমবায় সমিতির ফলে বর্তমানে আপনাদের মধ্যে দলবদ্ধতা বৃদ্ধি পেয়েছে কি? কোড: = হ্যাঁ; ২= না।	
৫০২	আপনাদের সমবায় সমিতির নাম কি? ----- নাম লিখুন	
৫০৩	আপনাদের সমবায় সমিতিটি কেমন চলছে? কোড: ১= ভালো, ২= মোটামুটি, ৩= ভালো না।	
৫০৪	আপনাদের সমবায় সমিতিটি কি আপনাদের উপকারে আসছে? কোড: = হ্যাঁ; ২= না। (হ্যাঁ হলে প্রশ্ন ৫০৬ এ যান)	
৫০৫	না হলে, কেন আপনাদের উপকারে আসছে না? ১। ----- ২। ----- ৩। -----	

৫০৬	আপনাদের সমবায় সমিতিটি মিটিং নিয়মিত হয় কি? কোড: = হ্যাঁ; ২= না।	
৫০৭	আপনি সমবায় সমিতিটি মিটিংএ নিয়মিত যান কি? কোড: = হ্যাঁ; ২= না।	
৫০৮	সমবায় সমিতিটির ব্যাপারে অন্য বিভূহীনরা জানে কি? কোড: = হ্যাঁ; ২= না।	
সেকশন ০৬: কর্মসংস্থান সংক্রান্ত প্রশ্নমালাঃ		
৬০১	সমবায় সমিতি সদস্য হওয়ার ফলে আপনার কি নতুন কর্মসংস্থানের সুযোগ হয়েছে ? কোড: = হ্যাঁ; ২= না। (না হলে প্রশ্ন ৬০৩ এ যান)	
৬০২	হ্যাঁ হলে, কি কি কর্মসংস্থানের সুযোগ হয়েছে? ১। ----- ২। ----- ৩। -----	
৬০৩	সমবায় সমিতি সদস্য হওয়ার ফলে আপনাদের অর্থনৈতিক অবস্থায় কোন পরিবর্তন এসেছে? কোড: = হ্যাঁ; ২= না। (না হলে প্রশ্ন ৬০৫ এ যান)	
৬০৪	কি ধরনের পরিবর্তন এসেছে? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= বাড়ী কিনেছি, ২= জমি কিনেছি, ৩= জমি বর্গা নিয়েছি, ৪= জমি বন্দক নিয়েছি, ৫=গরু, ছাগল কিনেছি, ৬=হাঁস-মুরগি কিনেছি, ৭=ব্যবসা দিয়েছি, ৮=ব্যাংক এ টাকা জমিয়েছি, অন্যান্য (উল্লেখ করুন -----)।	
৬০৫	এই সমবায় সমিতি সদস্য হওয়ার ফলে আপনার আয়বৃদ্ধি পেয়েছে কি? কোড: = হ্যাঁ; ২= না।	
৬০৬	আপনার কোন সঞ্চয় আছে? কোড: = হ্যাঁ; ২= না। (না হলে প্রশ্ন ৬০৮ এ যান)	
৬০৭	আপনার কোথায় সঞ্চয় আছে? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= সমবায় সমিতিতে, ২=সরকারি ব্যাংকে, ৩= বেসরকারি ব্যাংকে, ৪= বীমা কোম্পানিতে, ৫=বেসরকারি সংস্থায়, ৬= অন্যান্য (উল্লেখকরুন -----)।	
৬০৮	আপনার কোন ঋণ আছে? কোড: = হ্যাঁ; ২= না। (না হলে প্রশ্ন ৬১০ এ যান)	
৬০৯	আপনার কোথায় ঋণ আছে? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= সমবায় সমিতিতে, ২=সরকারি ব্যাংকে, ৩= বেসরকারি ব্যাংকে, ৪= বীমা কোম্পানিতে, ৫=বেসরকারি সংস্থায়, ৬= অন্যান্য (উল্লেখকরুন -----)।	
৬১০	এই সমবায় সমিতি সদস্য হওয়ার আগে আপনার কোন ঋণ ছিল ? কোড: = হ্যাঁ; ২= না।	
৬১১	আপনার ঋণের দরকার হলে কোথায় থেকে ঋণ নেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= সমবায় সমিতিতে, ২=সরকারি ব্যাংকে, ৩= বেসরকারি ব্যাংকে, ৪= বীমা কোম্পানিতে, ৫=বেসরকারি সংস্থায়, ৬= অন্যান্য (উল্লেখকরুন -----)।	
৬১২	এ সমবায় সমিতি সদস্য হওয়ার ফলে আপনি কি কোন ক্ষুদ্র ঋণ পেয়েছেন? কোড: = হ্যাঁ; ২= না।	
৬১৩	আপনাদের প্রয়োজনের সময় আপনারা ঋণ সুবিধা পান কি? কোড: = হ্যাঁ; ২= না।	
৬১৪	আপনি এই পর্যন্ত কত ঋণ সুবিধা পেয়েছেন? টাকার পরিমাণ: ----- টাকা।	
৬১৫	এ ঋণ কি আপনার জন্য যথেষ্ট ছিল? কোড: = হ্যাঁ; ২= না। (হ্যাঁ হলে প্রশ্ন ৬১৭ এ যান)	
৬১৬	না হলে আপনার কত টাকা ঋণ সুবিধা দরকার? সর্বোচ্চ: ----- সর্বনিম্ন: -----	

৬১৭	আপনারা চাইলেই সঞ্চয় করতে পারেন কি? কোড: ১= হ্যাঁ; ২= না।	
৬১৮	এ সমবায় সমিতি সদস্য হওয়ার ফলে আপনি কি কোন প্রশিক্ষণ পেয়েছেন? কোড: ১= হ্যাঁ; ২= না। (যদি না হয়, তাহলে ৬২৪ এ যান)	
৬১৯	এই সমবায় সমিতি থেকে আপনি কি কি প্রশিক্ষণ পেয়েছেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= হাস মুরগি পালন, ২= গরু/ছাগল পালন, ৩= মাছ চাষ, ৪= কৃষিকাজ/ সবজি বাগান করা, ৫= কুটির শিল্প, ৬= মৌ চাষ, ৭= স্বাস্থ্য, ৮=শিক্ষা, ৯=পুষ্টি, ১০= পানি ও পয়ঃ ব্যবস্থাপনা, ১১=নারী ও শিশু অধিকার, ১২= অন্যান্য (উল্লেখকরুন -----)।	
৬২০	এ প্রশিক্ষণ গুলো আপনাদের কাজে লাগছে কি? কোড: ১= হ্যাঁ; ২= না।	
৬২১	এ প্রশিক্ষণের ফলে আপনাদের আয় বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৬২২	এ প্রশিক্ষণের ফলে আপনাদের পুষ্টি গ্রহণ বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৬২৩	এ প্রশিক্ষণের ফলে আপনাদের দক্ষতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৬২৪	আপনাদের সমবায় সমিতির বর্তমান অবস্থা উল্লেখ করুন: কোড: ১= সম্পূর্ণ কার্যক্রম চলছে, ২=কার্যক্রম চলছে না, ৩= অন্যান্য উল্লেখ করুন.....)। যদি সমবায় সমিতির কার্যক্রম হ্যাঁ হয় তাহলে ৬২৬ এ যান	
৬২৫	যদি সমবায় সমিতির কার্যক্রম না চলে, তবে কারণ উল্লেখ করুন (একাধিক উত্তর গ্রহণযোগ্য) ১= তহবিল ঘাটতির কারণে, ২= কর্মী না থাকার কারণে, ৩= সদস্যদের সহযোগিতার অভাবে, ৪= অন্যান্য উল্লেখ করুন.....)।	
৬২৬	সমিতির অফিসার/কর্মীরা ঠিকমতো সমিতির কার্যক্রম পালন করে কি না? কোড: ১= হ্যাঁ; ২= না; ৩ = জানিনা। (যদি হ্যাঁ হয়, তাহলে ৭০১)	
৬২৭	যদি না হয়, তবে কেন? (একাধিক উত্তর গ্রহণযোগ্য) কোড: ১= তহবিল ঘাটতির কারণে, ২= বেতন কম, ৩= অনিয়মিত বেতন, ৪= শূণ্য পদ, ৫= সদস্যদের সহযোগিতার অভাবে, ৬= অন্যান্য উল্লেখ করুন -----)।	
সেকশন ০৭: নারীর ক্ষমতায়ন ও অংশগ্রহণঃ		
৭০১	আপনি কি পরিবার পরিকল্পনা পদ্ধতি গ্রহণ করেছেন? (বিবাহিতদের কে জিজ্ঞেস করুন) কোড: ১= হ্যাঁ; ২= না। যদি না হয় তাহলে ৭০৩ এ যান	
৭০২	আপনার পরিবারে পরিবার পরিকল্পনার সিদ্ধান্ত কে নেয় ? কোড: ১=স্ত্রী ২=স্বামী, ৩=দু'জনে মিলে	
৭০৩	আপনার পরিবারে পারিবারিক বিষয়ে কে সিদ্ধান্ত নেয় ? কোড: ১=স্ত্রী ২=স্বামী, ৩=দু'জনে মিলে	
৭০৪	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের ক্ষমতায়ন সংক্রান্ত সচেতনতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৭০৫	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের সামাজিক বিষয়ে সিদ্ধান্ত নেওয়ার ক্ষমতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৭০৬	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের ঋণ নেওয়ার ক্ষমতা বেড়েছে কি ? কোড: ১= হ্যাঁ; ২= না।	
৭০৭	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের সঞ্চয় করার ক্ষমতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	

৭০৮	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের সম্পদের উপর অধিকার বেড়েছে কি কোড: ১= হ্যাঁ; ২= না।	
৭০৯	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের সামাজিক বিষয়ে অংশগ্রহণ করার ক্ষমতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৭১০	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের বিভিন্ন প্রতিষ্ঠান সমূহে প্রবেশাধিকার ক্ষমতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
সেকশন ০৮: সামাজিক প্রভাবসমূহঃ		
৮০১	সমবায় সমিতির সদস্য হওয়ার ফলে নারীদের পারিবারিক বিষয়ে সিদ্ধান্ত নেওয়ার ক্ষমতা বেড়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৮০২	সমবায় সমিতির ফলে আপনার এলাকায় নারী নির্যাতন রোধে প্রভাব ফেলেছে কি? কোড: ১= হ্যাঁ; ২= না।	
৮০৩	সমবায় সমিতির আপনার এলাকায় বাল্যবিবাহ রোধে কোন প্রভাব ফেলেছে কি? কোড: ১= হ্যাঁ; ২= না।	
৮০৪	সমবায় সমিতির ফলে আপনার এলাকায় যৌতুক কমেছে কিনা? কোড: ১= হ্যাঁ; ২= না।	
৮০৫	সমবায় সমিতির ফলে শিক্ষা বিষয়ে অত্র এলাকার কোন উন্নতি হয়েছে কি? কোড: ১= হ্যাঁ; ২= না।	
৮০৬	সমবায় সমিতির ফলে অত্র এলাকার উচ্চ শিক্ষার হার বেড়েছে কিনা? কোড: ১= হ্যাঁ; ২= না।	
৮০৭	সমবায় সমিতির ফলে অত্র এলাকার প্রাথমিক শিক্ষা থেকে ঝরে পড়ার হার কমেছে কিনা? কোড: ১= হ্যাঁ; ২= না।	
৮০৯	প্রকল্পের মেয়াদ শেষ হওয়ার পরও এই সমবায় সমিতির কার্যাবলী আপনি/অত্র এলাকার লোকজন অনুসরণ করবে বলে আপনি মনে করেন কি? কোড: ১= হ্যাঁ; ২= না; ৩=জানিনা।	
৮১০	আপনার মতে প্রকল্পের কার্যক্রমের সবল দিকগুলো কি কি? ১.----- ২.----- ৩.-----	
৮১১	আপনার মতে প্রকল্পের কার্যক্রমের দুর্বল দিকগুলো কি কি? ১.----- ২.----- ৩.-----	

উত্তরদাতার তথ্য		সাক্ষাৎকার গ্রহণকারীর তথ্য	
নামঃ		নামঃ	
যোগাযোগঃ		যোগাযোগঃ	
স্থানঃ		তারিখঃ	

অংশগ্রহণের জন্য আপনাদেরকে অসংখ্য ধন্যবাদ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিবহন মন্ত্রণালয়
বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ
শেরে বাংলা নগর, ঢাকা

“পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণ

দলীয় আলোচনার জন্য প্রস্তুতাবলি

এফজিডিতে অংশগ্রহণকারী ব্যক্তিবর্গ: উপকারভোগী, শিক্ষক, সংগঠক, প্রশিক্ষক, ইউপি এবং এনজিও প্রতিনিধি

দলীয় আলোচনার জন্য উপস্থিত ব্যক্তিবর্গের সাধারণ তথ্যাবলি

ক্রমিক নং	নাম	বয়স	শিক্ষাগত যোগ্যতা	পদবী	পেশা	ফোন নম্বর
১						
২						
৩						
৪						
৫						
৬						
৭						
৮						
৯						
১০						
১১						
১২						

আলোচ্য বিষয়সমূহ

১. এ সমবায় সমিতির বর্তমান কর্মসূচিসমূহ
(Probe: বিভিন্ন কর্মসূচির অগ্রগতির কি অবস্থা)
২. এ সমবায় সমিতিটির উপকারসমূহ
(Probe : পারিবারিক উপকার, সামাজিক উপকার, কাজের দক্ষতা বাড়ানো, জীবনযাত্রার মান উন্নয়ন)
৩. বিভিন্ন কমিটিগুলোর পরিচালনা, নিয়মিত সভা হয় কিনা
৪. এ সমবায় সমিতির কর্মসূচির ফলে নারীর ক্ষমতায়নে পরিবর্তনসমূহ
৫. বিভিন্ন ধরনের আয় বাড়ানো এবং চাকুরীর ক্ষেত্রে সচেতনতা ও দক্ষতা উন্নয়নে প্রকল্পের প্রভাব
৬. স্বাস্থ্য এবং নারীর ক্ষমতায়নে প্রকল্পের ভূমিকা
৭. আর্থিক অবস্থান, সঞ্চয়, ঋণ, এবং আয়
৮. সংকটাপন্ন এবং অনগ্রসর/ভূমিহীনদের দল গঠন, অনগ্রসর/ভূমিহীনদের নির্বাচনের মানদণ্ড এবং স্বচ্ছতার অগ্রগতি
৯. ক্ষুদ্রঋণ কার্যক্রমের বর্তমান অবস্থা এবং ক্ষুদ্রঋণের প্রাপ্যতা

১০. প্রকল্পের কার্যক্রমের সবল এবং দুর্বল দিক
১১. ক্ষুদ্রঋণ প্রকল্পের কার্যক্রমে আরো সক্রিয় ও উন্নত ব্যবস্থাপনার জন্য সুপারিশসমূহ
১২. এ সমবায় সমিতির কর্মসূচির ফলে এলাকার পরিবর্তনসমূহ
১৩. প্রকল্পের কার্যক্রমের সবল দিকগুলো কি কি?
১৪. প্রকল্পের কার্যক্রমের দুর্বল দিকগুলো কি কি?
১৫. প্রকল্পের কার্যক্রমের ঝুঁকিগুলো কি কি?
১৬. প্রকল্পের কার্যক্রমের সম্ভাবনাসমূহ কি কি?
১৭. এ সমবায় সমিতির ভবিষ্যৎ পরিকল্পনাসমূহ

অংশগ্রহণের জন্য আপনাদেরকে অসংখ্য ধন্যবাদ

তথ্য সংগ্রহকারীর নামঃ

এলাকাঃ

মোবাইল নম্বরঃ

স্বাক্ষরঃ

তারিখঃ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিকল্পনা মন্ত্রণালয়
বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ
শেরে বাংলা নগর, ঢাকা

“পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণ

মুখ্য ব্যক্তিবর্গের জন্য প্রশ্নাবলি

সম্মতি পত্র

আমরা গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের পরিকল্পনা মন্ত্রণালয়ের “বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ” থেকে এসেছি। আমরা একটা সমীক্ষার কাজ করছি যার বিষয় হচ্ছে “পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণ। আমরা এখানে এসেছি আপনাদের সাথে কথা বলার জন্য। আপনাদের দেওয়া মূল্যবান তথ্য ও মতামত আমাদের “পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-এর নিবিড় পরিবীক্ষণে সাহায্য করবে। আপনার দেওয়া তথ্য ও মতামত সম্পূর্ণ গোপন থাকবে এবং শুধুমাত্র সমীক্ষার কাজে ব্যবহার করা হবে। সুতরাং আপনি নির্দিষ্ট ও খোলামেলাভাবে আমাদের সাথে কথা বলতে পারেন। এখানে আপনার অংশগ্রহণ সম্পূর্ণ ঐচ্ছিক। আপনার কাছে অপ্রীতিকর মনে হলে বা যে কোন জরুরি কারণে আপনি সাক্ষাৎকারটি বন্ধ করতে পারেন। আপনি অনুমতি দিলে আমরা শুরু করতে পারি।

হ্যাঁ ()

না ()

মুখ্য ব্যক্তিবর্গের সাধারণ তথ্যাবলি

নাম	বয়স	শিক্ষাগত যোগ্যতা	পদবী	মোবাইল

ক. প্রকল্পটির নীতিমালা ও বাস্তবায়ন সম্পর্কিত ধারণা

ক(১) প্রকল্পটি সম্পর্কে আমাদেরকে একটু বিস্তারিত বলবেন?

(প্রকল্পটি সেক্টরের জন্য প্রাসঙ্গিক কি?)

প্রকল্পের পটভূমি, উদ্দেশ্য, অনুমোদন/সংশোধন এবং আর্থিক অবস্থা ইত্যাদির সংশ্লিষ্টতা

ডিপিপির লক্ষ্য অনুযায়ী প্রকল্পের উদ্দেশ্যসমূহ অর্জনের ক্ষেত্রে বর্তমান পরিস্থিতি)

ক (২) আপনার মতে প্রকল্পটির গুরুত্বপূর্ণ দিকসমূহ কি কি?

ক (৩) এ প্রকল্পে আপনাদের সফলতার হার কতখানি?

ক (৪) এ প্রকল্পে কোন পরিকল্পনাটি সবচেয়ে ভালভাবে করা সম্ভব হয়েছে?

ক (৫) প্রকল্পটি যে উদ্দেশ্য করা হয়েছে সেটি সফল হয়েছে বলে আপনি মনে করেন কি?

ক(৬) প্রকল্পটির বর্তমান অবস্থা কেমন (অগ্রগতি অনুসারে?)

ক (৭) আপনাদের জানামতে প্রকল্পটির নীতি ও বাস্তবায়নের মধ্যে কি কোন ব্যবধান আছে?

খ. প্রকল্পটির বাস্তবায়নে চলকসমূহ (সক্ষমতা, দুর্বলতা, ঝুঁকি ও সম্ভাবনা) সম্পর্কে আলোকপাত

খ (১) আপনি কি মনে করেন প্রকল্পটির বরাদ্দ পর্যাপ্ত ছিল?

খ (২) প্রকল্পটির সদস্য, পণ্য, সেবা নির্বাচনের মানদণ্ড কেমন ছিল?

খ (৩) প্রকল্পটি বাস্তবায়নে কোন ধরনের প্রতিকূলতার সম্মুখীন হচ্ছে?

খ (৪) ঝুঁকি ও প্রতিকূলতা মোকাবেলায় গৃহীত কৌশলসমূহ কি কি ছিল বা আছে বলে আপনার ধারণা?

খ (৫) প্রকল্পটি বাস্তবায়নে স্থানীয় জনগণ অংশগ্রহণ করেছিল কি?

খ (৬) প্রদত্ত প্রশিক্ষণের গুণগতমান কেমন ছিল?

খ (৭) প্রকল্প বাস্তবায়নে কোন সমস্যা হয়েছিল কি?

খ (৮) ব্যবস্থাপনা সম্পর্কিত কোন সমস্যা হয়েছিল কি না?

খ(৯) বিভিন্ন মিটিং-এ সদস্যদের উপস্থিতি কেমন?

খ(১০) সদস্যগণ কি দক্ষ জনশক্তি হিসেবে কাজ করছে বলে আপনি মনে করেন?

খ (১১) পরিকল্পনা অনুযায়ী সব কাজ করা সম্ভব হয়েছিল কি?

খ (১২) আপনি কি মনে করেন এমন কোন পরিকল্পনা আছে যেটি এ প্রকল্পে থাকলে ভাল হতো?

খ (১৩) প্রকল্পটির মাধ্যমে কি BRDB, PMU, DBBs, NGOs ইত্যাদির ব্যবস্থাপনা ক্ষমতা বেড়েছে ?

খ (১৪) প্রকল্পটি পল্লী জীবিকায়ন প্রকল্প- ১ম পর্যায়ের সুপারিশমালা সমূহ বাস্তবায়ন করছে কি? না করলে কেন করছে না?

খ (১৫) প্রকল্পের বরাদ্দকৃত সমস্ত অর্থ ব্যয় করা সম্ভব হয়েছিল কি? যদি না হয় তবে কেন?

খ (১৬) প্রকল্পের তিনটি ভালো ও তিনটি মন্দ দিক বলুন

গ. প্রকল্পটির প্রভাবসমূহ

স্বাস্থ্য সচেতনতায় প্রভাব

গ (১) এ প্রকল্পের ফলে বিভিন্ন রোগ- প্রতিরোধে এলাকার জনগণের সচেতনতা বৃদ্ধি পেয়েছে কি?

গ (২) এ প্রকল্পের ফলে এলাকায় পয়ঃনিষ্কাশন ব্যবস্থার কোন ধরনের পরিবর্তন হয়েছে?

গ (৩) এ প্রকল্পের ফলে নারী ও শিশু স্বাস্থ্য সচেতনতায় কি কোনও ধরনের পরিবর্তন হয়েছে?

শিক্ষাক্ষেত্রে প্রভাব

গ (৪) প্রকল্প এলাকায় কি প্রাথমিক বিদ্যালয়ে ভর্তির হার বেড়েছে?

গ (৫) প্রকল্পের অধীনে প্রকল্প এলাকায় বিদ্যালয়ে ঝরে পড়া ছাত্র-ছাত্রীর হার কমেছে কি?

অর্থনৈতিক প্রভাব

গ (৬) প্রকল্পের অধীনে কি কি অর্থনৈতিক কর্মকাণ্ড গড়ে উঠেছে?

গ (৭) এ প্রকল্পের সদস্য পরিবারগুলো কি আর্থিকভাবে স্বচ্ছল হয়েছে? হলে, কি ভাবে?

গ (৮) এ প্রকল্পের সদস্য পরিবারগুলো কি সঞ্চয়ের প্রতি আগ্রহী হয়েছে?

গ (৯) তাঁরা কি চাইলেই ঋণ নিতে পারে? প্রকল্পের বর্তমান ঋণের পরিমাণ কি টিক আছে? না থাকলে, কত হওয়া উচিত?

গ (১০) ক্ষুদ্রঋণ কি তাঁদের জীবনযাত্রার মান উন্নয়নে ভূমিকা রাখতে পারছে বলে মনে করছেন? পারলে কেন? না পারলে কেন না?

ঘ. পর্যবেক্ষণ সংক্রান্ত ধারণা

ঘ (১) প্রকল্পের অগ্রগতি আপনারা কিভাবে পর্যবেক্ষণ করছেন?

ঘ (২) কিভাবে বর্তমান কমিটি পরিচালিত হচ্ছে?

ঘ (৩) বিভিন্ন কমিটির মিটিং পরিচালনা ও পর্যবেক্ষণ কিভাবে করা হয়?

ঘ (৪) প্রকল্পের অগ্রগতি পর্যবেক্ষণে আপনারা কোন নীতিমালা আছে?

ঘ (৫) প্রকল্পের লোকবল বেশি/কম এ বিষয়ে মন্তব্য করুন

ঙ. কৌশলগত সুপারিশ ও নীতিমালাঃ

ঙ (১) প্রকল্পটিকে কিভাবে আরও কার্যকরী করা যায়?

ঙ (২) এলাকার লোকজন যেন আরও সম্পৃক্ত হয় সেজন্য কি পদক্ষেপ নেয়া উচিত বলে আপনি মনে করেন?

ঙ (৩) প্রকল্পের নীতিমালা কিভাবে আরও কার্যকরী করা যায়?

ঙ (৪) পর্যবেক্ষণের দায়িত্ব কিভাবে নেয়া উচিত বলে আপনি মনে করেন?

চ. অন্যান্যঃ

চ (১) অনগ্রসর, দারিদ্র্য ও প্রাকৃতিক দুর্যোগপ্রবণ এবং কর্মসংস্থানের সুবিধা বঞ্চিত উপকারভোগী নির্বাচন করা হয়েছে কি?

চ (২) ঋণ কার্যক্রম পরিচালনার জন্য সংহতি দল (Solidarity Group) ঠিক মত কাজ করে কি না?

চ (৩) সোনালী ব্যাংক ও বিআরডিবি'র মধ্যে বিদ্যমান ব্যাংকিং প্লান/সংশোধিত ব্যাংকিং প্লান অনুযায়ী ঋণ বিতরণ কাজ অব্যাহত আছে কি?

চ (৪) নির্মাণ ও মেরামত কাজ সঠিকভাবে হয়েছে কি?

অংশগ্রহণের জন্য আপনাকে অসংখ্য ধন্যবাদ

তথ্য সংগ্রহকারীর নামঃ

মোবাইল নম্বরঃ

এলাকাঃ

স্বাক্ষরঃ

তারিখঃ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
পরিকল্পনা মন্ত্রণালয়
বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ
শেরে বাংলা নগর, ঢাকা

“পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-প্রকল্পের নিবিড় পরিবীক্ষণ

কেসস্টাডির জন্য প্রস্তাবলি

উত্তরদাতার সাধারণ তথ্যাবলি

নাম	বয়স	শিক্ষাগত যোগ্যতা	পেশা	মোবাইল

কেস স্টাডি: উপকারভোগীদের জীবনযাত্রার উপর প্রকল্পের প্রভাব সম্পর্কিত তথ্য সংগ্রহের জন্য প্রত্যেক জেলায় ১টি করে মোট ১৬টি কেস স্টাডিজ করা হবে যেখানে প্রকল্পের সাফল্য এবং ব্যর্থতা প্রাধান্য পাবে,।

ক. প্রকল্পের বর্তমান অগ্রগতি ও কর্মসূচি সমূহ

১. বর্তমানে এই সমবায় সমিতির অধীন আপনি কি কি কাজ করছেন?
২. বর্তমানে এই সমবায় সমিতির বিভিন্ন কমিটিগুলো কিভাবে পরিচালনা হচ্ছে?
৩. প্রকল্পের বর্তমান বিভিন্ন কর্মসূচির অগ্রগতির কি অবস্থা ?
৪. সমবায় সমিতি সমূহের সদস্যগণ কি নিয়মিত সভা করেন ?
৫. সমবায় সমিতির কর্মীরা বর্তমানে কেন্দ্র থেকে কি কি সেবা দিচ্ছেন?

খ. সচেতনতা বৃদ্ধি

১. আপনি কি মনে করেন যে, এ প্রকল্পের ফলে আপনার মধ্যে সচেতনতা বৃদ্ধি পেয়েছে ? কিভাবে?
২. এই প্রকল্পের ফলে কোন কোন বিষয়সমূহে আপনার সচেতনতা বৃদ্ধি পেয়েছে একটু বিস্তারিত বলুন দয়া করে। (দক্ষতা, নারীর ক্ষমতায়ন, খাদ্য ও পুষ্টি, স্বাস্থ্য, ঋণ, আয়, সমবায়, দল গঠন, জবাবদিহিতা, স্বচ্ছতা, ক্ষুদ্রঋণ কার্যক্রম ও ক্ষুদ্রঋণ ইত্যাদি সম্পর্কে সচেতনতা বৃদ্ধি পেয়েছে কিনা তা জিজ্ঞাসা করতে হবে)

গ. দক্ষতা বৃদ্ধি

১. এই প্রকল্পের ফলে কি আপনার কোন বিষয়ে দক্ষতা বৃদ্ধি পেয়েছে বলে আপনি মনে করেন? কিভাবে?
২. এই প্রকল্পের ফলে কোন কোন বিষয়সমূহে আপনার দক্ষতা বৃদ্ধি পেয়েছে বলে আপনি মনে করছেন একটু বিস্তারিত বলুন দয়া করে। (সচেতনতা, নারীর ক্ষমতায়ন, খাদ্য ও পুষ্টি, স্বাস্থ্য, ঋণ, আয়, সমবায়, দল গঠন, জবাবদিহিতা, স্বচ্ছতা, ক্ষুদ্র ঋণ কার্যক্রম ও ক্ষুদ্র ঋণ ইত্যাদি সম্পর্কে দক্ষতা বৃদ্ধি পেয়েছে কিনা তা জিজ্ঞাসা করতে হবে)

ঘ. প্রকল্পের প্রভাবসমূহ

স্বাস্থ্য সচেতনতায় প্রভাব

১. এই প্রকল্পের ফলে বিভিন্ন রোগ-প্রতিরোধে এলাকার জনগণের সচেতনতা বৃদ্ধি পেয়েছে কি?
২. এলাকায় পয়ঃনিষ্কাশন ব্যবস্থার কোন ধরনের পরিবর্তন হয়েছে?
৩. নারী ও শিশু স্বাস্থ্য সচেতনতায় কি কোনও ধরনের পরিবর্তন হয়েছে?
৪. পুষ্টিকর খাদ্যাভ্যাস, হাত ধোয়ার অভ্যাস ইত্যাদি গড়ে উঠেছে কি ?
৫. এলাকার সার্বিক পরিষ্কার পরিচ্ছন্নতা বৃদ্ধি পেয়েছে কি?

শিক্ষাক্ষেত্রে প্রভাব

১. প্রকল্পের ফলে কি এলাকায় প্রাথমিক বিদ্যালয়ে ভর্তির হার বেড়েছে?
২. প্রকল্পের ফলে কি বিদ্যালয়ে ঝরে পরা ছাত্র-ছাত্রীর হার কমেছে?
৩. এলাকার সার্বিক শিক্ষাক্ষেত্রে এ প্রকল্পের অবদান কতটুকু বলে আপনি মনে করেন ?
৪. এ প্রকল্পের ফলে কি অভিভাবকরা শিক্ষার প্রয়োজনীয়তা উপলব্ধি করতে পারে?
৫. আপনি কি মনে করেন নারী-শিক্ষায় এ প্রকল্প বিশেষ কোন অবদান রাখতে পেরেছে?

অর্থনৈতিক প্রভাব

১. এই প্রকল্পের অধীনে কি কি অর্থনৈতিক কর্মকাণ্ড গড়ে উঠেছে? এতে প্রকল্পের অবদান কতটুকু বলে আপনি মনে করছেন?
২. সদস্য পরিবারগুলো কি আর্থিকভাবে স্বচ্ছল হয়েছে? হলে কিভাবে? (উদ্যোক্তা তৈরি, সমবায় সমিতি গঠন, কর্মসংস্থান সৃষ্টি, উপার্জন বৃদ্ধি ইত্যাদি বিষয়সমূহ জিজ্ঞাসা করতে হবে)
৩. আপনি কি সঞ্চয়ের প্রতি আগ্রহী হয়েছেন?
৪. আপনি কি চাইলেই ঋণ নিতে পারেন? ঋণের পরিমাণ ঠিক ছিল? না হলে কেন না?
৫. ক্ষুদ্রঋণ কি আপনার জীবনযাত্রার মানোয়নে ভূমিকা রাখতে পারছে বলে মনে করছেন?

ঙ. প্রকল্পের সবল ও দুর্বল দিকসমূহ

১. আপনার মতে এই প্রকল্পের সবল দিকসমূহ কি কি? (যে বিষয়সমূহের ফলে প্রকল্পটি কার্যকর হয়েছে বলে তিনি মনে করছেন তা তুলে আনতে হবে)
২. আপনার মতে এই প্রকল্পের দুর্বল দিকসমূহ কি কি? (যে বিষয়সমূহের ফলে প্রকল্পটি সঠিকভাবে কার্যকর হয়নি বলে তিনি মনে করছেন তা তুলে আনতে হবে)
৩. সকলকে নিয়ে কাজ করতে গিয়ে আপনারা কি কোন সমস্যার মুখে পড়েছেন কখনও? কী কী সমস্যার সম্মুখীন হয়েছেন? কিভাবে এই সমস্যাগুলোর সমাধান করলেন?
৪. এমন কোন কাজ কি আছে যা এখনো করা হয়নি? কেন হয়নি বলে আপনি মনে করছেন?
৫. সকলে মিলে কোন কাজটা সব থেকে ভালভাবে করতে পেরেছেন? নিজেদের সাফল্যের বিষয়ে আপনারা কতটুকু আত্মবিশ্বাসী?

চ. ভবিষ্যৎ পরিকল্পনা

১. সমবায় সমিতি নিয়ে আপনার ভবিষ্যৎ পরিকল্পনা কি কি?
২. প্রকল্প না থাকলে আপনি কিভাবে কাজ করবেন?
৩. আপনার কি মনে হয় আপনাদের গৃহীত কার্যক্রমসমূহ (সমবায় সমিতি, সঞ্চয় ইত্যাদি) পরিচালনার জন্য আপনাদের যথেষ্ট জনশক্তি আছে?
৪. ভবিষ্যতে আপনার এ সমবায় সমিতিকে কিভাবে দেখতে চান?
৫. এই প্রকল্প সম্পর্কে আপনার মতামত ও সুপারিশসমূহ কি কি? বিস্তারিত বলুন দয়া করে।

অংশগ্রহণের জন্য আপনাকে অসংখ্য ধন্যবাদ

তথ্য সংগ্রহকারীর নামঃ

মোবাইল নম্বরঃ

স্বাক্ষরঃ

তারিখঃ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
বাস্তবায়ন পরিবীক্ষণ ও মূল্যায়ন বিভাগ
কৃষি, পল্লী উন্নয়ন ও গবেষণা সেক্টর
শেরে বাংলা নগর, ঢাকা-১২০৭।

“পল্লী জীবিকায়ন প্রকল্প-২য় পর্যায়”-প্রকল্পের নিবিড় পরিবীক্ষণ

পর্যবেক্ষণ ও পরিদর্শনের চেকলিস্ট (Observation Checklist)

চেকলিস্ট অনুযায়ী পরামর্শক ও মাঠকর্মী নমুনা ডিবিবি এবং ইউবিসিসিএ-তে কার্যক্রম ও বর্তমান অবস্থা
সরাসরি পরিদর্শন ও পর্যবেক্ষণ করবেন।

ডিবিবি/ইউবিসিসির নামঃ ----- প্রতিষ্ঠার সালঃ-----

উপজেলাঃ -----জেলাঃ-----

সমবায় সমিতি কোথায় পরিচালিত হচ্ছে?	সমবায় সমিতির বর্তমান সদস্য সংখ্যা	সমবায় সমিতির পরিচালনায় পর্যাপ্ত স্টাফ আছে কি? রেজিস্টার খাতা আছে কি?	সমবায় সমিতিটি বর্তমানে পরিচালিত হচ্ছে কিনা?	সভার রেজিস্টার খাতা আছে কি?	এই সমবায় সমিতি বর্তমানে সব মিলিয়ে মোট কত টাকা ক্ষুদ্রঋণ প্রদান করেছে?	এই সমবায় সমিতি বর্তমানে কোন কোন খাতে ক্ষুদ্রঋণ প্রদান করেছে?	কিভাবে বর্তমান কমিটি পরিচালিত হচ্ছে?	প্রকল্পের অগ্রগতি পর্যবেক্ষণ রেজিস্টার খাতা আছে কি?	প্রকল্প বাস্তবায়নে পর্যবেক্ষণ কিভাবে করা হয়? চেক লিস্ট দেখুন	প্রশিক্ষণের ম্যানুয়াল আছে কি?
১=নিজের জায়গায় ২=ভাড়া জায়গায়	মহিলা= পুরুষ=	স্টাফ সংখ্যা= রেজিস্টার খাতা দেখুন	১= হ্যাঁ ২= না	১= আছে, ২= নাই	মোট টাকা=	রেজিস্টার খাতা দেখে তুলে আনুন	নীতিমালা আছে কি? কপি আনুন	১= হ্যাঁ, ২= না	চেক লিস্ট কপি আনুন	১= হ্যাঁ, ২= না

সমীক্ষায় পর্যবেক্ষণ থেকে প্রাপ্ত তথ্যের একাংশঃ

সমীক্ষায় নমুনা এলাকাগুলোর ইউ বি সি সি এ সরজমিনে পরিদর্শন করে সমিতি পরিচালনা, প্রশিক্ষণ, কার্যক্রম, ক্রয়প্রাপ্ত মালামাল/ সংস্কার কাজের গুণগত মান পর্যবেক্ষণ করা হয়।

ক্রমিক নং	ইউবিসিসিএ	সমিতি পরিচালনা, প্রশিক্ষণ, কার্যক্রম,	ক্রয়প্রাপ্ত মালামাল /সংস্কার কাজের গুণগত মান	যোগাযোগ
০১	উখিয়া, কক্সবাজার	সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না, সমবায় সমিতির মহিলা সদস্য=২১২২, পুরুষ সদস্য=৬১৩, স্টাফ সংখ্যা=০৬, ক্ষুদ্র ঋণ প্রদানের পরিমাণ=৩৯.৬০ লাখ টাকা, সদস্যরা নিয়মিত মিটিং করেন না, সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পাননি।	সংস্কারঃ সমিতিটি সমিতির সভাপতির নিজ জায়গায় পরিচালিত হচ্ছে, সমিতির আলাদা কোন জায়গায় নেই। সমিতির টাকা দিয়ে কিছু বেঞ্চ, মাদুর, টেবিল, চেয়ার কেনা হয়েছে।	এমবিবিএস সভাপতি, পালংখালী ০১৮৬৬৬১৪৪৯৪
০২	টেকনাফ, কক্সবাজার	এ সমিতির মহিলা সদস্য=২৭১৬, পুরুষ সদস্য=৭২৭, স্টাফ সংখ্যা=১৩, ক্ষুদ্র ঋণ প্রদানের পরিমাণ=১১৭৬.৯৭ লাখ। সমবায় সমিতির পরিচালনায় পর্যাপ্ত স্টাফ আছে ও রেজিস্টার খাতা আছে	অফিস সংস্কারঃ সমিতিটি সমিতির নিজস্ব জায়গায় পরিচালিত হচ্ছে। দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি মাত্র বাইক আছে। গুণগত মানঃ মোটামুটি ভাল	সভাপতি, জালিয়াপাড়া ধুপারবিল এমবিবিএস ০১৮৪৩১৩৭৯৮৯ ম্যানেজার টেকনাফ বাজারপাড়া, এমবিবিএস ০১৮২০৪০৯৪৮৮
০৩	ঈশ্বরদী, পাবনা	সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না, এই সমবায় সমিতির মহিলা সদস্য=৩৮৪১, পুরুষ সদস্য=৩৫১, সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতিটি সমিতির নিজস্ব জায়গায় পরিচালিত হচ্ছে দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি বাইক আছে। গুণগত মানঃ ভাল না।	কানু প্রামানিক, ম্যানেজার, ভারাইমারি মধ্য এমবিবিএস- ০১৭৭৫৮৯৪৩৯০ নাছিমা ম্যানেজার, দক্ষিণ মুকারামপুর এমবিবিএস- ০১৭৬০২৮৩৯১৯
০৪	দুর্গাপুর, রাজশাহী	এই সমবায় সমিতির মহিলা সদস্য=৭৬, পুরুষ সদস্য=৩৭, স্টাফ সংখ্যা=১৩, ক্ষুদ্র ঋণ প্রদানের পরিমাণ=২৭৬৭৮০০০	অফিস সংস্কারঃ সমিতিটি সমিতির নিজস্ব জায়গায় পরিচালিত হচ্ছে। সমবায় সমিতির পরিচালনায় পর্যাপ্ত স্টাফ আছে ও রেজিস্টার খাতা আছে। দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি বাইক আছে। কোন মেরামতের কাজ এখন পর্যন্ত করা হয়নি গুণগত মানঃ মোটামুটি	সভাপতি, কল্যাণপাড়া এমবিবিএস মোঃসামাদ ০১৭৩১৬৩৯৭৮৭

০৫	ভালুকা, ময়মনসিংহ	এই সমবায় সমিতির মহিলা সদস্য=৪২, পুরুষ সদস্য=০৩, স্টাফ সংখ্যা=১০, ক্ষুদ্র ঋণ প্রদানের পরিমাণ=১৫১৩০০ টাকা। সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত কপি নেই, স্টাফ মিটিং নিয়মিত হয় না। সমিতির কোন সদস্যই কোন ধরনের প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতিটি সমিতির সদস্যের জায়গায় পরিচালিত হচ্ছে। দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি বাইক আছে। গুণগত মানঃ ভাল না	সিনথিয়া রহমান, সভাপতি, উত্তরপারা এমবিবিএস- ০১৭৬৩০০৮৭৬১
০৬	কোটালিপারা, গোপালগঞ্জ	সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না, সমবায় সমিতির মহিলা সদস্য=১০৫৭, পুরুষ সদস্য=১২০জন, সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতিটি সমিতির সদস্যের জায়গায় পরিচালিত হচ্ছে দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি বাইক আছে। গুণগত মানঃ ভাল না	সভাপতি, বাজারপাড়া এমবিবিএস- বিধান মন্ডল, ০১৯৩১৯৯৮৫০৬
০৭	শালিখা, মাগুরা	সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না। সমবায় সমিতির মহিলা সদস্য=৪০৯৯, পুরুষ সদস্য=১০৩২, স্টাফ সংখ্যা=১১, ঋণ প্রদানের পরিমাণ=২১২৮৯২৫০০ টাকা। সদস্যরা নিয়মিত মিটিং করেন না। সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতিটি সমিতির নিজস্ব জায়গায় পরিচালিত হচ্ছে দ্রব্যঃ কম্পিউটার, টেবিল, আলমিরা, একটি বাইক আছে। গুণগত মানঃ ভাল	মিরু সরকার, সভাপতি, এমবিবিএস
০৮	লোহাগড়া, নড়াইল	সমিতির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না, সমিতির মহিলা সদস্য=২১২২, পুরুষ সদস্য=৬১৩, স্টাফ সংখ্যা=০৬, ক্ষুদ্র ঋণ প্রদানের পরিমাণ=৩৯.৬০ লাখ টাকা সদস্যরা নিয়মিত মিটিং করেন না। সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতির এক সদস্যের বাড়িতে পরিচালিত হচ্ছে দ্রব্যঃ চেয়ার, টেবিল, আলমিরা। গুণগত মানঃ মোটামুটি	অনুজা তাহসিনা সভাপতি, শেখের পাড়া এমবিবিএস ০১৬৭৩৫৭৬৮০৯
০৯	পীরগঞ্জ, রংপুর	সমিতিটির রেজিস্টার খাতা আছে, সমবায় আইন ও নীতিমালা সংক্রান্ত একটি কপি আছে, স্টাফ মিটিং নিয়মিত হয় না। সমিতির মহিলা সদস্য=১৪০৭, পুরুষ সদস্য=১৬৩, স্টাফ সংখ্যা=১২, ঋণ প্রদানের পরিমাণ=১২৪.৭০ লাখ টাকা সদস্যরা নিয়মিত মিটিং করেন না। সভাপতি ছাড়া কেউ কোন প্রশিক্ষণ পান নি।	অফিস সংস্কারঃ সমিতির নিজস্ব জায়গায় পরিচালিত হচ্ছে। দ্রব্যঃ কম্পিউটার, টেবিল, চেয়ার। গুণগত মানঃ ভাল না	তাহরিমা খাতুন, হিসাব রক্ষক, পশ্চিমপাড়া, এমবিবিএস ০১৬৭৬৩৮০৫৭৯

Total Income & Operating Cost Projection of 190 UBCCAs during 2016-2019**Rural Livelihood Project-2nd Phase**

(In Lac Tk)

SL No	Year	Loan Investment	Salary 100%	Interest Earned
1	2	3	4	5
1	2016-2017	38,000.00	5,510.00	8,857.80
2	2017-2018	28,500.00	5,510.00	11,343.00
3	2018-2019	13,500.00	5,510.00	12,141.00
Total		80,000.00	16,530.00	32,341.80

Notes: 1) Total investment taka 800.00 crore for 190 UBCCA's. Per UBCCA loan investment 4.2105 crore for 3 years Interest earned @ of 9% shown in the table. 100% Salary met up from interest earned and operating cost will bear from the rest balance by sharing concept ie 50%, 70%, 90%.



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