Impact Evaluation
of
Northwest Crop Diversification Project

Carried out by

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

Conducted by

Eusuf and Associates

June 2010

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Northwest Crop Diversification Project

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FORE WORD

The Department of Agriculture Extension under the Ministry of Agriculture through different GOs (LGED, RAKUB, DAE. Deptt of Agriculture Marketing and BARI) and NGOs (GKF, RDRS, PROSHIKA and BRAC) along with Bangladesh Bank (Credit Wing) implemented the Project titled " North-West Crop Diversification Project (Revised)" in 16 districts of Rajshahi division from January 2001 to June 2009. This project was designed to raise farm incomes, poverty reduction and stimulate the region's economy by tapping the potential for High Value Crops (HVCs) production with funding support of Asian Development Bank and the GoB.

Evaluation Sector of Implementation Monitoring and Evaluation Division (IMED) under the Ministry of Planning contracted out the evaluation of this project to MIS Eusuf and Associates, a consulting Firm through open competition. The Consulting Firm was assigned to evaluate the production of HVCs, promotion of marketing, effectiveness of use of Farmer's Field School, creation of employment, farm income and sustainability of partnership between public sectors and NGOs and strengths and weaknesses of the project as well.

Findings of the survey evidence that the interventions of the project have brought reasonably positive impacts on increased farm productivity, income generation, employment and ultimate financial sustainability of the farmers and their poverty alleviation to a greater extent.

I, sincerely congratulate M/S Eusuf and Associates team for conducting the evaluation work and making successful completion of the report in time. I also thank Syed Md. Haider Ali, DG (Evaluation Sector) along with his professional colleagues to provide guidance and supervisory supports to the M/S Eusuf and Associates team members. I would also like to appreciate local administration for their all cooperation and cheerful responses of project beneficiaries and participation of local influential/civil society members in the local level workshop.

I am very hopeful that the recommendations of the evaluation study will be much helpful in renovating the project design, and also be more cost-effective in implementation of similar projects in future.

(Md. Abdul Malek)
Secretary
IMED, Ministry of Planning

PREFACE

Implementation Monitoring and Evaluation Division (IMED) of Ministry of Planning, has been assigned to implement two major activities: one is monitoring of the on-going project activities and other one is evaluation of the completed GoB development projects. The Evaluation Sector, one of the six sectors of IMED is supposed to conduct impact evaluation for at least 10% of the completed projects of the GOB in each financial year. But due to present shortage of man-power/workforce which at present constitutes one third of the total strength, can not evaluate more than 3% to 4% of the completed projects of the GoB.

Despite the constraint, this Financial Year 2009-2010, Evaluation Sector, IMED conducted the impact evaluation of 6 completed GOB projects of which 4 projects have been evaluated by outsourcing research firms and 2 evaluation studies have been completed by the in house professional officers of the Evaluation Sector. One of the outsourcing firms- M/S Eusuf and Associates, has been awarded the contract-money of taka 10.00 lakh by the Evaluation Sector of IMED, Ministry of Planning to carry out the impact evaluation on the Project titled "North-West Crop Diversification Project (Revised)" which was implemented by the Department of Agricultural Extension and Bangladesh Bank (credit wing) under the Ministry of Agriculture through different GOs and NGOs during January 2001 to June 2009 with an investment cost of Tk.37805.00 Lakh.

The major focus of this impact evaluation was to assess increase in production of HVCs, promotion of marketing, effectiveness of use of Farmer's Field School, creation of employment, farm income and sustainability of partnership between public sectors and NGOs and strengths and weaknesses of the project as well. The impact of the project was studied through collection of data from 1000 small trained farmers, interviewing of NGOs officials and Bank officials and investigation of 15 growers market and 16 wholesale markets and other relevant information through reviewing of research papers, PP, PCR and office records etc.

Some of the findings of the evaluation are found remarkable: Findings of the survey evidence that the interventions of the project have brought reasonably positive impacts on increased farm productivity, income generation, employment and ultimate financial sustainability of the farmers and their poverty alleviation to a greater extent. Recommendations indicate more adequate funds for training, ensuring constant partnership between public sector and NGOs, constant monitoring and supervisory supports from the concerned Ministry/Agency of the Government. The findings of this impact evaluation are also presented in a workshop organized by the Evaluation Sector, IMED. Workshop has been attended by concerned professionals represented by the country's reputed agencies, project personnel both from the ministry and the directorate levels and invited guests of different organizations.

I hope, the Evaluation Sector, if equipped with the required number of professionals officers and encadrement of their jobs, increased allocation of fund for evaluation activities, it would reasonably be possible for them to conduct a lot more number of completed projects as well as mid-term evaluation of on-going projects of the government.

I take the opportunity to congratulate M/S Eusuf and Associates –team for conducting the evaluation work and also concerned IMED professionals in making total efforts to complete the report in time. I also express my thanks to officials of the Department of Agriculture Extension and Bangladesh Bank (credit wing) for their kind cooperation. Thanks are also due to all members of Technical and Steering Committee members especially to Secretary, IMED for providing us useful advice and guidance.

I hope that the lesson learnt and recommendations that are made would contribute to improve the quality and effectiveness of the future project to be implemented by the DAE.

8.6.2010

(Syed Md. Haider Ali)
Director General
Evaluation Sector, IMED
Ministry of Planning

Abbreviations and Acronyms

Abbreviation(s)

ADB	Asian Development Bank
BARI	Bangladesh Agricultural Research Institute
BARC	Bangladesh Agricultural Research Council
BRAC	Bangladesh Rural Advancement Committee
BS	Block Supervisor
DAE	Department of Agricultural Extension
DAM	Department of Agricultural Marketing
DDE	Deputy Director, Agricultural Extension
FFS	Farmer Field School
FY	Fiscal Year
GDP	Gross Domestic Product
GKF	Grameen Krishi Foundation
HVC	High Value Crop
IMED	Implementation Monitoring and Evaluation Division
LGED	Local Government Engineering Department,
NCDP	Northwest Crop Diversification Project
NGO	Non-governmental Organization
PMU	Project Management Unit
PNGO	Partner Non-governmental Organization
PROSHIKA	Proshika Manabik Unnayan Kendra
RAKUB	Rajshahi Krishi Unnayan Bank
RCC	Re-inforced Cement Concrete
RDRS	Rangpur Dinajpur Rural Services
SAO	Sub-assistant Agricultural Officer
UAO	Upazila Agricultural Officer

Acronyms

Arathdar	Wholesaler/Stockist
Crore	Ten Million
Fiscal Year	Financial Year (ended 30 June in Bangladesh)
Gour	Molasses
Lakh	One Hundred Thousand
Taka	Bangladesh Currency
US Dollars	United States Currency

Executive Summary

1. The Government of the People's Republic of Bangladesh with financial and technical assistance from the Asian Development Bank (ADB) prepared and implemented the North West Crop Diversification Project (NCDP) in 61 selected Upazilas of the 16 districts of the northwest Bangladesh during 2001-2009. The Department of Agricultural Extension (DAE) and Bangladesh Bank in association with several other agencies/departments such as the Local Government Engineering Department (LGED), Rajshahi Krishi Unnayan Bank (RAKUB), Department of Agricultural Marketing (DAM), Bangladesh Agricultural Research Institute (BARI) and four NGOs (GKF, RDRS, PROSHIKA and BRAC) implemented the project. Original and actual **c**osts of project are respectively Taka 34,190 lakh and Taka 37,805 lakh (11% cost overrun).

2. The objectives of the project were: poverty reduction by increasing farm income through increased production of high value crops and efficient marketing, building sustainable capacities of small farmers, and development of sustainable public-private partnership for training and credit support to small farmers. Major components of the project were: training and extension, farmer mobilization and crop production credit, adaptive research, marketing support, pilot agribusiness credit line, and support for project management.

3. IMED selected the project for impact evaluation during FY 2009-2010 and engaged Eusuf and Associates to undertake the assignment. Scope of impact evaluation was to assess increase of yield and production and improvement of marketing of high value crops, effectiveness of training of small farmers, and impact of project on poverty alleviation, sustainability of the project and public-private partnership; and identification of major strengths and weaknesses of the project. The impact evaluation was carried out based on review of secondary documents, feedback of 159 selected key informant interviews field sample survey of 1,040 beneficiary farmer households, visits to project area by experts, case studies, and feedback of stakeholder filed level workshop.

4. In total, 246,699 beneficiary farmers (105,237 male (43%) and 141,461 female (57%) were selected by the four participating NGOs (PNGO) and mobilized, formed into farmer groups of 15-25 farmers (average 20 farmers). PNGOs provided beneficiary farmers one day training on cultivation and marketing of high value crops in farmer groups using necessary extension services available with DAE and production credit from partner NGOs. The project provided the PNGOs cost of such services @Taka 750 per beneficiary farmer.

5. The PNGOs directly lent crop production credits to a total of 384,523 beneficiary farmers (167,731 male (44%) and 216,792 female (56%). On average each farmer received credit several times during the project period in different production seasons. The crop cycle of high value crops are different ranging from few months to more than a year. Crop production credit carries interest rates @12.5% per annum (interest rate was initially @14.0% that was later reduced to 12.5%). It may be mentioned that the PNGOs got funds from the Bajshahi Krishi Unnayan Bank (RAKUB) @ 6% per annum and lend to farmers @12.5% per annum retaining an interest spread of 6.5%.

6. PNGOs disbursed a total amount of Taka 30,410 lakh among 384,523 beneficiary farmers in nine years for production of high value crops. The average size of production credit is Taka 7,909 per servings. However, amount of credit is related to the scale of cultivation of the crop by the individual farmers and type of crops cultivated requiring different quantity of inputs and modern cultural practices and duration of cropping cycle.

7. PNGOs were committed to continue crop production credits to beneficiary farmers during the project and also 10 years after completion of project. However, one PNGO (GKF) totally discontinued disbursement from 2009-2010 while the three other PNGOs have been continuing with the credit operation. Indeed, their disbursements have slightly declined as opposed to the expectations that the disbursements would rapidly increase due to increased demand for crop production credit.

8. Recovery of crop production credit is very satisfactory – close to 100%. On the backdrop of poor performance of agricultural credit in general, the project with the help of credit management by PNGOs proved that effective motivation, extension services, timely supply of necessary input, favorable climate, and good harvest, crop production credit can be almost fully recovered on time without major default and bad loans.

9. The project arranged extension training through DAE to a total of 326,020 farmer beneficiaries (159,750 male and 166,270 female) with repeat trainings for making the farmer's credit worthiness to the PNGOs. In addition, intensive season long farmer field school (FFS) training was provided to 30,275 farmers and the training is well received by the farmers. DAE provided gender training to 300 farmers and group leadership training to 18,750 farmers on group marketing leadership. The project through DAE and PNGOs organized 12,487 technology demonstrations, 530 seasonal workshops, 250 agricultural fairs, and 434 motivational tours. The project produced visual package for training programs of 33 high value crops, number of integrated technology manuals and 2,160,000 leaflets, 80 sets of color transparencies, and 12 flip charts for training and extension purposes.

10. The important component that has far reaching impact on the success of diversification to high value crop could not be implemented except an abortive attempt of BARI for 22 adaptive research trials on high value crops that generated some useful technologies, introduction of a new bitter gourd lines, recommendations for few post-harvest technologies on litchi, mango, and tomato. The poor performance of the component is primarily due to lack of interests of BARI to the proposals to carryout the adaptive research under the project, necessary supports from the project for adaptive research, and lack of proper collaborative arrangements as needed.

11. Project established 60 growers market and 15 wholesale markets through LGED out of 61 growers markets and 16 wholesale markets provided under the project. One growers market and one wholesale market could not be established due to lack of suitable land. In addition, the project established one central market at Dhaka. It is intended that at least 50% space of growers market and wholesale market should be available for marketing purpose of the project beneficiary farmers.

12. Survey and visits to all markets (60 growers markets, 15 wholesale markets, and the central market) indicated overall good quality standard of civil works. Nonetheless, the rate of utilization of the good marketing facilities is extremely poor. The survey indicated that all 60

growers markets and 15 wholesale markets were established and formally opened. Survey of all the markets to see present status of utilization indicated that 30 growers markets and 8 whole markets are being used regularly while the remaining markets remain closed and or partially used as temporary warehouse of any commodity. Construction of the huge central market is just complete but not yet formally opened and put to operation. It is uncertain when the market will start operation and how it would be managed.

13. Poor utilization of the important and costly market facilities emanates from the concept of constructing proto-type design of huge market structures everywhere even though such locations did not have enough land to accommodate the designed structure in size of land and design of infrastructures. The inflexibilities of the design pushed the sites of the market structures outside the existing market especially where selling and buying of agricultural crops take place ever since.

14. The government constituted a new market management committee for each of the markets members from mostly concerned public sector agencies and very few members from private sector market users. A separate market management committee operates and manages each of the existing markets comprising members primarily from the shop owners and traders of the existing market. Co-existence of two separate committees created diverged and different sense of ownership of the two markets physically located in one location short distance apart.

15. The market management committees of the two markets collect toll in different modalities. The existing markets are leased in by private parties and collect toll from the sellers. The project markets are rented out in 12 blocks (10 feet X 9 feet each) at monthly rent of Taka 40 to Taka 80 for each block through tendering by the District Marketing Officer on behalf of the market management committee. The persons rent in the blocks collect tolls from sellers and buyers for use of his/her block at variable rates as available. The ultimate toll is highly flexible and generally higher than the toll rates in vogue with the existing market that is located nearby. Nevertheless, persons renting in the blocks in project market earn very little (it is difficult to get enough interested parties to participate in bidding for renting) although their rates are high as the volume of crops traded is very small.

16. As a result, the local market management committee of the existing market opposed shifting of the agricultural produce selling and buying to the project markets even though the new markets are closed by, nicer, and spacious. The members of existing market committees have deep rooted vested interests in buying and selling the agricultural produce from the existing markets and they shall not let the project markets function for selling and buying of agricultural produces from project markets. The complexities associated with the project markets have locked the operation of the important component in limbo. Unless the complex debacle is resolved once for all, the low rate of utilization of the project markets may continue.

17. The project through RAKUB financed only 14 agro-industries and disbursed a total of Taka 522 lakh (40% of total fund for Taka 1,296 lakh). Unfortunately, all 14 enterprises became sick and the loans could not be recovered as due. The entrepreneurs could not complete the industries and operate as the project did not provide them with any working capital supports.

18. The survey data indicated considerable increase of cultivation, yield, and production of different high value crops cultivated by the beneficiary farmers. Cropped area for high value

crops increased by 77% during the ten years (7.7% per year). Yield of all high value crops increased to different extent – overall increase is 2-3 times. Consequent upon the increase of cropped area and yield the production also increased to the tune of 321% in ten years (32.1% per year).

19. Rapid increase of yield inspired not only the beneficiary farmers but also other neighboring farmers who may diversify to high value crops using the experience and borrowing the technologies and cultural practices from the beneficiary farmers. The impact on increasing yield and production of high value crops has a trickle down effect among farmers of all economic scale of cultivation. The impact of the project on increasing cultivation, yield, and production of high value crops seems sustainable.

20. Household income of beneficiary households increased due to increased cultivation of high value crops and increased production and sale of the crops at higher prices. The increase of income is across all income groups. The increase is however higher among the higher income groups.

21. Marketing of high value crop became little easy due to establishment of marketing facilities and marketing networks and linkages. Impact evaluation indicated that due to improvement of marketing system sale from farm-gate at higher prices increased from 33.9% to 48.0% between pre-project and post-project conditions. In addition, sale of high value crops in local markets at dumping prices reduced from 100% before the project to 82.6% after the project. However, sale may increase further after all the growers markets and wholesale markets function at full scale.

22. Although the evaluation study have not evidence for reduction of prices of high value crops at consumers' level, yet the sample beneficiary farmers and key informants reported increased supply of high value crops and efficient marketing through faster transportation the prices of some of the crops at consumers level is stagnating against soaring prices of other essential commodities.

23. The overall environment in the existing rural markets for high value crops significantly improved although these markets remain highly unutilized. The project markets at full utilization shall offer both sellers and buyers unique opportunities for comfortable marketing in a healthier environment under the one roof. The project markets provide opportunities for maintaining high quality of produce that fetch higher prices using the facilities including cool chamber (in selected markets), running water, safe drinking water, sanitation, spacious courtyard with hard surface, etc. The market facilities may serve as model for the local market management committees and those involved in the construction and maintenance of rural markets.

24. The project trained beneficiary farmers especially the members of farmer marketing groups on marketing and establishing marketing channels and linkages. However, impact in this regard is limited as the training was not well targeted and focused and properly designed and intensively provided. The farmer groups lacked necessary funds for their marketing and the groups could not be linked to wholesale markets and national marketing network channels.

25. Beneficiary farmers came from a wide range of economic classes – landless to large farmers. In general all beneficiary farmers are benefited from the project for increasing

household income from additional production and income through the increased cultivation with high yield and good prices. Impact evaluation noted increase of spending on essential household needs such as food, cloth, education, treatment, furniture, and home repairs manifesting improvement of socioeconomic conditions.

26 Fifty seven percent beneficiaries are women who received training for cultivation and marketing of high value crops in groups using modern technologies. Selected women entrepreneurs are provided small shops within the newly established markets under the project. Therefore, the project offered the women opportunity of access to income generating activities in both on-farm and off-farm activities that enhanced their empowerment in the family for gaining skill, decision-making, and supplementing household income.

27. NGOs have wider access and experience in helping the poor in fighting poverty through skill development in livelihood activities and micro credits but might not be equally good for identification and selection of target beneficiary farmers for promoting crop diversification to high value crops. Evaluation study found that PNGOs selected target beneficiaries generally from among the beneficiaries with whom they worked earlier including about 57% women farmers.

28. PNGOs should not be involved in the future for identification and selection of beneficiary farmers especially in DAE where there is good number of field staff such as Sub-assistant Agricultural Officers (SAO) who was earlier known as Block Supervisors (BS). Beneficiaries should be identified and selected by the SAO and checked by respective UAO and approved by the concerned DDA of DAE. The beneficiary selection should be based on a set criteria and the primary list of identified farmers should be endorsed by the members of respective Ward Member of the Union Parishad.

29. The approved list of beneficiary farmers should be handed over to the respective PNGO for motivation, group formation, training on leadership and credit operation, marketing, etc. while DAE should provide trainings on technology and cultural practices, and DAM provide training and guidance on agriculture marketing management. Two members (one male and one female) may be selected and trained from each beneficiary household (male for cultivation and female for post-harvest and seed management).

30. PNGOs as well as DAE and DAM should provide refresher training to update and upgrade the beneficiary farmers with credit management, crop production, and group marketing as the beneficiary farmers are expected to be served for 10 years after completion of the project. Government should allocate necessary fund resources for training from own resources or from future project assistance.

31. PNGOs may consider improving upon their credit delivery systems allowing credit limits to need-based demand of all member farmers when they really need. PNGOs should also revise their credit processing and disbursement schedule to reduce the time for loan approval and actual disbursement. PNGOs may consider to reducing interest rates given low supervision cost and risks associated. The government may consider either to reducing on lending interest rates to the PNGOs. In fact, PNGOs should get funds directly from Bangladesh Bank instead of through RAKUB at low rates and lend to farmers adding a relatively lower spread. RAKUB neither puts its own fund nor, its branches are involved in any way to project crop production credit

operations. It is possible to bring down the interest rates at farmers level. PNGOs should calculate repayment based on actual credit repayment period instead of flat rate at yearly basis. Government may introduce price guarantee scheme and crop insurance for the high value crops.

32. RAKUB should take steps to operationalize all 14 agro-industries in consultation with the respective entrepreneurs through case by case review and re-scheduling of loans allocating working capital loans as needed. RAKUB may allow entrepreneurs to take working capital from other banks and financial institutions by clearing the liabilities (or syndication and second mortgage) through any interested bank or financial institution. RAKUB may also enter into syndication arrangements with interested banks and financial institutions for equity financing for working capital as well as additional capital loans if needed.

33. Government and the public/private banks including RAKUB and Bangladesh Krishi Bank, Shilpo Bank, etc. should emphasize on financing agri-business supporting organized marketing of agricultural crops from surplus areas to deficit areas including large cities, export outside, and for processing. Financing for establishment of agro-industries should get second preference to financing agro-business and trading as there is over supply of traditional agro-industries and scope of primary processing is still limited in Bangladesh.

34. In order to ensure full utilization of all the 60 growers' markets and 15 wholesale markets government may stop co-existence of two markets in one location (project market and existing market). In doing that the government may bring each of the 60 growers' markets and 15 wholesale markets under one market management committee with members elected by the local businessmen/women and traders of the respective markets. Government may provide two ex-officio members (District Marketing Officer as adviser for marketing and Upazila Engineer of LGED as maintenance adviser to the committee).

35. In future government may use need–based design for each market and needs should be assessed through participatory process within the available scope of the existing market and resources of the project. Phased development of each market should be emphasized instead of putting huge resources in one market while many other markets around look on even though those markets equally need such improvements.

36. The government may think of operation and management of the central market as the wholesale market with representation of private, public, and project areas under a management committee consisting of persons involved in the business of the central market. The committee may work as a federated unit of field market leaders of agricultural produce and have flexibilities as needed to operate the central market in competition with all other wholesale markets in and around the Dhaka city. Past experience of government agencies for operating agricultural marketing may also be reviewed and recalled.

37. Government may place high importance to technological interventions to increase yield and production of high value crops from its present stagnating levels and for that relentless efforts for adaptive researches under BARC may continue. Government may take special program in this respect and a high power steering committee may over see the progress, enforce accountability, and assure quality of research outcome and its trial and dissemination.

List of Tables

Section 2 **Page**

Section 5

List of Figures

Table of Contents

Section I Design of the Impact Evaluation

A. The Project

1. **Introduction:** The Government of the People's Republic of Bangladesh with financial and technical assistance from the Asian Development Bank (ADB) prepared the Northwest Crop Diversification Project (NCDP) in 2000. The Project was implemented jointly by the Department of Agricultural Extension (DAE) and the Bangladesh Bank in association with several other agencies/departments between January 2001 and June 2009 (including one year extension). The original cost of the Project was US$66.2 million (foreign currency US$19.5 million, and local currency US$46.7 million equivalent).

2. **Project Objectives**: The objectives of the project were to: (i) increase regional and farm incomes in the project area through increased production of high value crops and more efficient marketing, and (ii) build sustainable partnerships and capacities between the small farmers, participating Non-government Organizations (PNGOs), and public sector in the provision of training and credit support to small farmers.

3. Specific objectives of the Project were to: mobilize farmers to expand cultivation of high value crops with increased yield and production (using training, extension services, credit, and benefits of research); promote efficient and effective marketing management of high value crops; create employment opportunities and increase farm income; and build sustainable public-private partnership.

4. **Project Components**: The Project major components included: training and extension (Part A), farmer mobilization and crop production credit (Part B), adaptive research (Part C), marketing support (Part D), pilot agribusiness credit line (Part E), and support for project management (Part F).

5. **Project Implementing Agencies:** The main implementing agencies were: Ministry of Agriculture through the Department of Agricultural Extension (lead agency) and Bangladesh Bank (Credit Wing). The implementing organizations at the field level included: (i) Local Government Engineering Department (LGED), (ii) Rajshahi Krishi Unnayan Bank (RAKUB), (iii) Department of Agricultural Extension (DAE), (iv) Department of Agricultural Marketing (DAM), (v) four PNGOs (Grameen Krishi Foundation -GKF, Rangpur Dinajapur Rural services - RDRS, Proshika Manobik Unnayan Kendra -PROSHIKA and Bangladesh Rural Advancement Committee - BRAC), and (vi) Bangladesh Agricultural Research Institute (BARI).

B. Impact Evaluation of the Project

6. **Objectives of the Impact Evaluation:** The Implementation Monitoring and Evaluation Division (IMED) of the Ministry of Planning selected the Project for impact evaluation during FY 2009-2010. Eusuf and Associates (a consulting firm) was selected to undertake the impact evaluation. The objectives of the impact evaluation were to: assess increase of production, yield, and improvement of marketing of high value crops; effectiveness of training of small farmers; impact on poverty alleviation; sustainability of public-private partnership; and identify the major successes and weaknesses of the Project. Terms of reference are at **Appendix 1.**

7. **Methodologies and Tools**: The methodologies for the impact evaluation included: data collection through review of secondary documents, key informant interview, visits to project area by experts (visit markets and industries, discuss with stakeholders), survey and data collection from all markets and sample beneficiary farmer households, case studies, and holding a field level stakeholder workshop. Data collection tools were developed following the objectives of impact evaluation and key output and outcome indicators as per project Logical Framework (**Appendix 2)**.

8. In all, eight sets of data collection tools were prepared (**Appendix 3**) for collecting necessary quantitative and qualitative information. Considering the nature of the components and activities, the impact evaluation placed higher importance to qualitative information as needed. Qualitative information was gathered primarily from key informant interviews, field observation, and discussions with local users of the facilities and services. One set of semi-structured questionnaires was used to collect primary data from sample beneficiary farmer households. Seven other sets of questionnaires to interview key informants were developed respectively to interview field level officials of DAE, field level officials of DAM, field level officials of PNGOs, members of market management committees and shop owners, local elites, and traders of agricultural produces.

9. **Sampling Technique**: In determining survey sample size for beneficiary farmers, prevalence rate of number of beneficiary farmers was estimated using several relevant sub-indicators. Confidence level of 95%, precision level of 5%, and design effect of 2 (multi-stage sampling) were used. Given the prevalence rate, population size, confidence level, and design effect, the sample size was estimated using the general formula (Cochran):

$$n = \frac{(Z^2_{0.95}\ PQ)\ (deff)}{e^2} = 768.28,\ \text{Say } 770$$

Where, n= Sample size, P= Prevalence rate (50.38% farmers faced problems in getting adequate quantities of certified seed in the market), Q= 1-P, deff=design effect = 2.0, $Z_{0.95}$ =1.96, e= precision rate = 0.05

10. Under the sampling technique all 16 districts were covered and one upazila was randomly selected from each of the 16 districts for sample survey of beneficiary households. From each of the 16 districts five clusters were purposively selected from each upazila where baseline survey was also carried out so that same households surveyed during baseline survey could also be surveyed for specific comparison of pre-project and post-project situations. The 770 samples were equally distributed among the 80 (16 X 5) clusters of 16 upazilas. As the project emphasized upon at least 40% male and 60% female beneficiaries, equal number of male and female respondents was selected (one per household) for interview. Thus, a total of 1,040 households were randomly selected from 16 upazilas (65 households from five clusters per upazila) after adjustment of the various criteria of the sampling technique for survey and data collection.

11. During survey only 107 beneficiary households (surveyed under baseline survey) were found in the sample clusters. It may be mentioned that a total of 776 households were surveyed in the baseline survey. The 107 households being only 14% of all households surveyed under

baseline survey the data set of 107 households were not comparable and not used for comparison in impact evaluation. The data of 1,040 households of impact evaluation survey was compared with the aggregate baseline survey data of 776 households to assess project impact. In addition, impact evaluation collected data for without project situation using recall method and the data were also used for assessing project benefits and impact.

12. Besides, collection of quantitative and qualitative data from 1,040 sample households through household survey, qualitative information was collected from 159 key informants through key informant interviews. The total respondents was therefore 1,199. The key informants included: field level officials of DAE (16), field level officials of DAM (16), field level officials of PNGOs (16), members of market management committees and traders (31), and local elites (80).

13. **Impact Evaluation Team**: A team of experts led by Dr.Mohammed Eusuf Ali (Evaluation Specialist-Economist/Team Leader), Mr. Md. Awlad Hossain (Survey and Evaluation Coordinator), Mr.Tariq Hassan (Agriculture Project Management Specialist), and Dr.Helal Uddin Ahmed (Statistician) carried out the impact evaluation. A survey and data analysis team including four supervisors and 16 enumerators and several professional support staff assisted the evaluation team.

Section II Status of Project Implementation

A. Implementation Status

14. Project original implementation schedule was eight years (Jan 2001 – Jun 2008), but considering initial implementation delays for various reasons, the project implementation period was extended by one year up to June 2009. The project was actually completed by June 2009 with 12.5% time overrun. The extension of time for only one year was helpful to complete some activities like construction of physical infrastructure especially market infrastructure, extension training of farmers, disbursement of small credit, and pilot agri-business credit line. Details are at table 2.1. Status of implementation of different components is summarized in the following paragraphs.

B. Project Cost

15. Project cost was revised due to inflationary effect in long nine years and changes of the scope of some activities. The original cost was Taka 341,90.36 lakh that was revised upward to Taka 408,05.44 lakh, and the actual cost is Taka 378,05.08 lakh. The cost over run is 10.6% of original cost and 7.3% below the revised cost. The saving is primarily due to erosion of local currency against United States Dollars and reduced scope of some activities such as adaptive research, agri-business credit line, market infrastructures, etc. Summary of project implementation is at table 2.1. The detailed physical and financial progress is at table 2.2. Further, yearly utilization of project funds against target is at table 2.3 and at figure 2.1.

Table 2.1: Summary of Project Implementation by Time and Cost – Original and Actual

Indicator(s)	Original	Revised	Actual	Change (%)
Project Implementation Time	Jan 2001- Jun 2008 = 8 years	Jan 2001 – Jun 2009 = 9 Years	Jan 2001 – Jun 2009 = 9 years	12.5% overrun of original time
Project Cost (Lakh Taka)	341,90.36	408,71.44	378,05.08	10.6% overrun of original cost

Source: DAE Project Completion Report (p.1-3)

Table 2.2: Physical and Financial Progress

Component(s)	Target(s)	Achievement(s)
Farmer mobilization and training by NGOs and disbursement of crop production credit to farmers	Mobilize 250,000 farmers and provide training on cultivation and marketing of HVC in groups, and provide crop production credit to 250,000 small farmers during project and 10 years thereafter	Four NGOs mobilized 246,699 farmers and formed them into groups and provided one day training to a total of 384,523 farmers. Four NGOs disbursed a total of Taka 304.11 crore in nine years. Recovery is close to 100%. Credit operation continued even after project but at reduced scale
Training and extension of farmers for high value crops by DAE	Provide extension training to 250,000 farmers	DAE provided half-day orientation training on extension services for NCDP to 326,020 framers. DAE also provided training to 49,325 farmers on extension, leadership, and gender
Adaptive Research	Undertake adaptive researches on high value crop production, processing, and marketing with the help of local research institutes, universities, private sector and NGOs. An amount of US$1.7million was allocated	Only BARI was contracted and BARI identified 22 research topics. BARI horticulture centers being located outside NCDP project area the researches could not continue to produce necessary results

Component(s)	Target(s)	Achievement(s)
Marketing Support	Establishment of one Central Market at Dhaka, 16 Wholesale Markets in 16 Districts, and 61 Growers Markets in 61 Upazilas	Established one Central Market at Dhaka, 15 Wholesale Markets in 15 Districts, and 60 Growers Markets in 60 Upazilas
Pilot Agribusiness Credit line	Total allocation is Taka 12.96 crore	In total, Taka 5.22 crore is spent to finance 14 agro-industries
Fund Utilization	Original budget is Taka 341.90 crore Revised budget is Taka 408.05 crore	Actual cost is Taka 378.05 crore 7.3% cost under run of revised cost 10.6% cost over run of original cost

Table 2.3: Breakdown of Project Cost - Original and Actual

(Figures in Lakh Taka)

Sources	Original			Revised (2nd Revision)			Actual		
	FC	LC	Total	FC	LC	Total	FC	LC	Total
ADB	7389.00	16247.00	23636.00	2587.30	27253.00	29840.70	2587.30	25130.69	27717.97
Government	0.00	4961.00	4961.00	0.00	5537.67	5537.67	0.00	4494.09	4494.09
Beneficiaries	0.00	5593.00	5593.00	0.00	5593.00	5593.00	0.00	5593.00	5593.00
Total	**7389.00**	**26801.00**	**34190.00**	**2587.30**	**38383.67**	**40971.37**	**2587.30**	**35217.779**	**37805.06**

Source: DAE Project Completion Report (p.1-3)
Note: Expenditure included beneficiary contributions (14.8% of total cost)

16. It is noted that the project cost included beneficiary contributions to the tune of 14.8% of total project cost. On the other hand the overall utilization is 90.7% of target excluding the beneficiary contributions. Further, utilization of funds (except RAKUB) is highest for LGED followed by DAE (82.67%) and DAM (59.48%). However, utilization of funds by RAKUB is 50% for financing 14 agro-industrial enterprises and disbursement of small framers credit by PNGOs exceeded targets. Details are at table 2.4.

Table 2.4: Yearly Allocation and Utilization of Project Fund

(Lakh Taka)

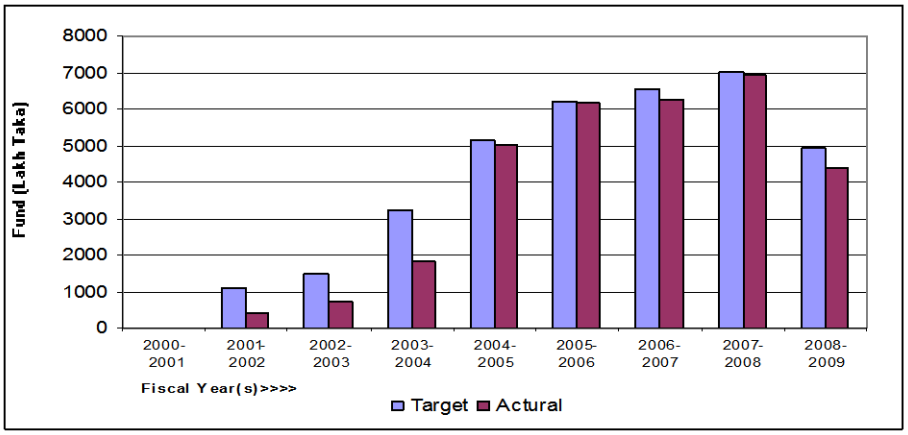
Fiscal Year(s)		Fund Utilization by Fiscal Years and Implementing Agencies									
		DAE		LGED		RAKUB		DAM		Total	
		Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
1	2000-2001	5	5	-	-	-	-	-	-	5	5
2	2001-2002	960	408	-	-	-	-	130	2	1,090	410
3	2002-2003	1,400	691	5	5	-	-	85	9	1,490	704
4	2003-2004	2,250	1,059	109	76	592	592	275	107	3,226	1,833
5	2004-2005	1,225	1,135	312	288	3,511	3,511	115	103	5,163	5,036
6	2005-2006	1,145	1,125	112	110	4,783	4,783	194	159	6,234	6,176
7	2006-2007	1,700	1,526	1,100	1,059	3,568	3,568	200	110	6,568	6,263
8	2007-2008	2,250	2,151	1,500	1,496	3,136	3,136	150	146	7,036	6,929
9	2008-2009	2,010	1,922	1,350	902	1,427	1,427	153	139	4,940	4,389
	Interests	-	680	-	-	-	-	-	-	-	680
Total		12,945	10,702	4,488	3,935	17,015	17,015	1,302	774	35,750	32,426
Fund Utilization			83%		88%		100%		59%		91%

Source: DAE Project Completion Report (p.18-22)

17. It is further observed that utilization is only 9% during the first three years (2000-2001 to 2003-2004) indicating very slow uptake of the project at the initial stage that caused hastiness at the later stages. Utilization speeded up later from 2004-2005 and continued until 2008-2009 registering 89% of the total targeted disbursements on six years. However, utilization was the

highest during 2005-2006 to 2007-2008 and 60% of the total funds were utilized during the three years only. Details are at figure 2.1.

Figure 2.1: Fund Utilization – Target and Actual



C. Status of Major Component(s) Activities

1. Farmer Mobilization and Crop Production Credit - Part B

18. The project contracted four Non-government Organizations (NGOs) as partner NGOs, namely, Bangladesh Rural Advancement Committee (BRAC), Rangpur Dinajpur Rural Services (RDRS), Proshika Manabik Unnayan Kendra (PROSHIKHA), and Grameen Krishi Foundation (GKF). The partner NGOs (PNGOs) identified and selected beneficiary farmers and mobilized them in farmer groups for production and marketing of high value crops utilizing project extension services and crop production small credit.

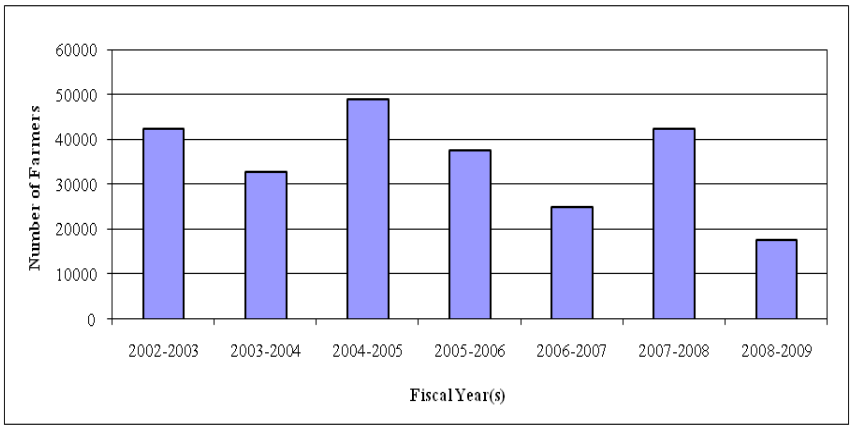
19. **Farmer Mobilization** : The four partner NGOs identified and selected farmers (both male and female) from households with 0.50 decimal to 3.00 acres land without homestead (ceiling was later increased up to 7.50 acres). The farmers selected by the partner NGOs were approved by the Deputy Director (Agriculture) of respective districts with the help of concerned Upazila Agricultural Officer and the field support officials especially Sub-assistant Agricultural Officers (SAO) formerly known as Block Supervisors. The partner NGOs mobilized the approved farmers for crop production, marketing, and credit use in groups.

20. In total 246,699 beneficiary farmers (105,237 male (43%) and 141,462 female (57%) were mobilized, formed into farmer groups of 15-25 farmers (average 20 farmers), and provided one day training on working in groups for production and marketing of high value crops using necessary extension services available with DAE and production credit from partner NGOs. The project provided the partner NGOs cost of such services @Taka 750 per beneficiary farmers. Details are at table 2.5 and figure 2.2 and **Appendix 4 (Annex A & B)**.

Table 2.5: Beneficiary Farmers Mobilized and Trained by the four Partner NGOs

Fiscal Year(s)		Number of Farmers Received Trainings from PNGOs		
		Male	Female	Total
1	2002-2003	15,372	27,032	42,424
2	2003-2004	10,901	21,861	32,762
3	2004-2005	22,361	26,637	48,998
4	2005-2006	18,279	19,393	37,672
5	2006-2007	12,146	12,747	24,893
6	2007-2008	18,868	23,512	42,380
7	2008-2009	7,290	10,280	17,570
8	2009-2010	0	0	0
	Total	105,217	141,462	246,699

Figure 2.2: Number of Farmers Received Training per Year (2002-2003 to 2008-2009)



21. **Profile of the Selected Farmer Beneficiaries**: The consultants carried out a detailed survey of the beneficiary farmer households and collected socioeconomic and other information about participation in the project. Survey noted that 58.3% beneficiaries read up to grade 5 including 16.2% illiterate (education of the female beneficiaries is even less – 68.8% read up to grade 5 including 21.7% illiterate). It is also found that agriculture and trading are the main and secondary occupations of 82.7% and 11.2% male beneficiaries respectively, and household work and agriculture are the main and secondary occupations of 57.4% and 36.2% female beneficiaries respectively. Access of the beneficiary households to safe water and sanitation is high - 93.1% and 77.1% households have access to safe water and sanitary latrine respectively.

22. Health seeking behavior is also satisfactory - seven out of every ten households take treatment from qualified doctors when any member of the family falls sick. The beneficiary farmers are poor as 30.2% households have less then 0.50 acre land and 56.3% beneficiary farmer households had 0.50 -3.00 acre lands before the project. The consultants consider that the beneficiary farmers come from the poorer households and many of them should not qualify for the project assistance. The project beneficiaries should have 0.50 acres to 7.50 acres land excluding homestead. Besides, the consultants consider that the project interventions requires that the beneficiary farmers be educated enough to get the wealth of literature on appropriate agricultural technologies that are fast developing including cultural practices.

23. Clearly three out of every ten (30.2%) beneficiary farmers do not qualify as they have only less than 0.50 acres land or they are functionally landless and the project expected to diversify crop production to high value crops. If for the sake of arguments, someone believes that the poor landless beneficiaries can increase yield, how they can increase production with very scanty land resources without share cropping arrangements. Cultivation of high value crops involves exceedingly high investments and farmers generally do not prefer to invest lots of money under share cropping arrangements. The consultants consider that the project design in respect of poverty reduction strategy under the project was inappropriate. Crop diversification can be better achieved with increase of yield and production through marginal to large enlightened farmers who can serve as change agents in the farmer community. They can get access to and learn and practice agriculture technologies and take them the farmers in the community. The survey also indicated that beneficiary farmers got messages and information of agriculture technologies from other non-project farmers. The project beneficiary farmers with their background and extent of involvement in agriculture can not be change agents and may not at all bring changes in crop diversification as expected.

24. The consultants also observed that ratio of male and female beneficiary farmers is 43:57 or 43% and 57%. In fact, the project targeted to cover 60% female farmers indicating a male and female ratio of 40% and 60%. The consultants based on the Bangladesh scenario of the nature of occupation of the male and female in rural areas suggest that female members of rural farm families although participate in farming they contribute at post-harvest stage in addition to their household activities. The survey also indicated that main occupation of the female beneficiaries is household works and their level of education is low. Given the project objectives and scope six out of every ten beneficiary farmers being a women it is unlikely that the target of increasing yield and production can be fully achieved.

2. Crop Production Credit

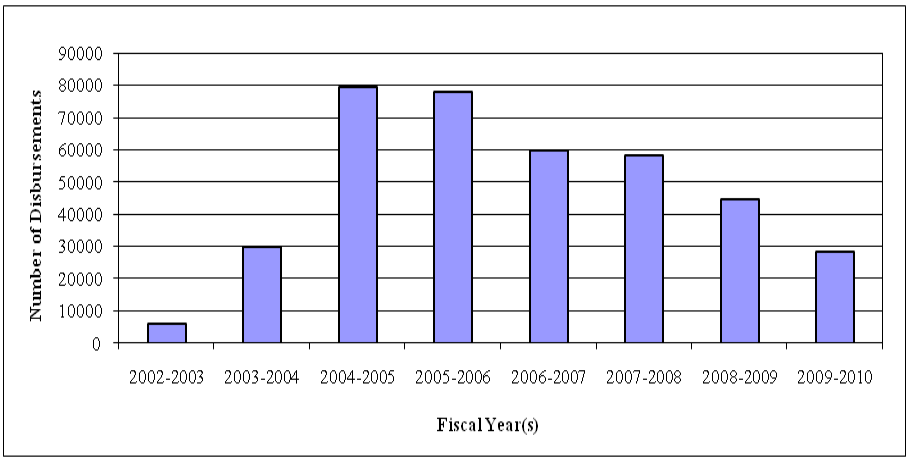
25. **Disbursement of Production Credit**: The Department of Agricultural Extension (DAE) selected 33 high value crops for promotion under the project. The list was later expanded and included additional 6 more crops in the list. The list of 33 high value crops is at **Appendix 5**. The beneficiary farmers chosen high value crops from the approved crops (33 crops) themselves or with advise from the officials of DAE that produce with high yields in the area and or has high potential. The beneficiary farmers received training on the selected high value crops from DAE under the project and received production credit from the respective PNGOs

26. Crop production credit was served as many as 384,523 servings (167,731 male and 216,792 female) during the project period indicating that on average each beneficiary farmer received production credit several times (**Appendix 6)**. Number of beneficiaries is less than the number of credit disbursements/servings as beneficiaries often take credits more than once during one year in different production seasons. The crop cycle of high value crops are different ranging from few months to more than a year. Crop production credit carries interest rates @12.5% per annum (interest rate was initially @14% that was later reduced to 12.5%). It may be mentioned that the PNGOs get funds from the Bangladesh Bank (via Bajshahi Krishi Unnayan Bank (RAKUB) @ 6% per annum and on lend to the farmers @12.5% per annum retaining an interest spread of 6%. Details are at table 2.6 and figure 2.3 and **Appendix 6**.

Table 2.6: Number Beneficiary Farmers Received Crop Production Credit from four Partner NGOs

Fiscal Year(s)		Number of Farmers Received Credits from PNGOs		
		Male	Female	Total
1	2002-2003	2285	3684	5969
2	2003-2004	12888	17131	30019
3	2004-2005	34021	45342	79363
4	2005-2006	37951	39843	77794
5	2006-2007	27477	32166	59643
6	2007-2008	25164	33259	58423
7	2008-2009	17646	22116	44762
8	2009-2010	10299	18251	28550
	Total	167731	211792	384523

Figure 2.3: Number of Credit Disbursements per Year (2002-2003 to 2009-2010)



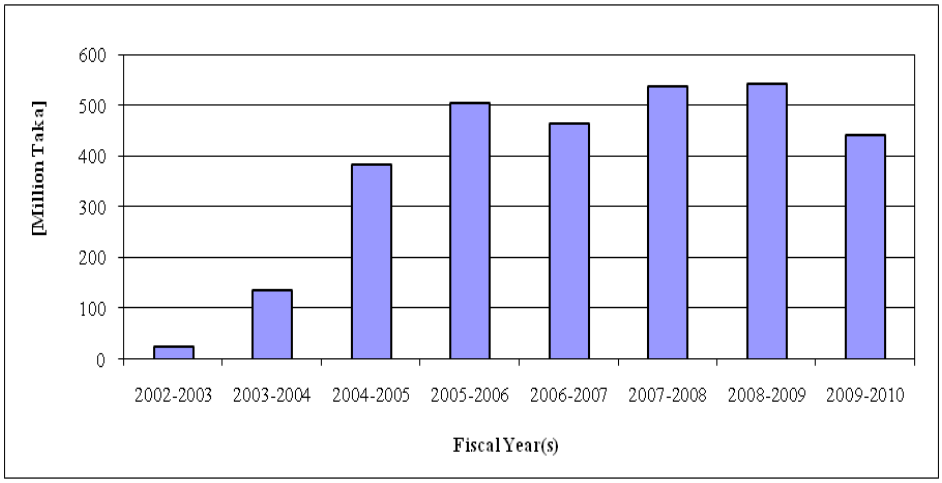
27. In total, an amount of Taka 30,410 lakh was disbursed during the nine years project period by the four partner NGOs among the beneficiary farmers for production of high value crops. The average size of production credit is Taka 7,908 per serving that is quite enough for some crops and too small for some other crops (depending on scale of cultivation). However, amount of credit is more related to the scale of cultivation of the crop by the individual farmers and type of crop requiring inputs, modern technological practices, and crop cycle. Details are at table 2.7 and figure 2.4 and at **Appendix 7.**

Table 2.7: Amount of Crop Production Credit Disbursed by the four Partner NGOs

Fiscal Year(s)		Amount of Credit Disbursed by PNGOs (Million Taka)		
		Male	Female	Total
1	2002-2003	9.000	16.693	25.693
2	2003-2004	55.725	80.794	136.519
3	2004-2005	146.049	238.583	384.632
4	2005-2006	186.977	317.887	504.864
5	2006-2007	178.673	287.285	465.958
6	2007-2008	219.144	318.795	537.939
7	2008-2009	218.236	325.717	543.953
8	2009-2010	129.860	311.681	441.541
	Total	1143.664	1897.435	3041.099

28. Unlike many credit programs the project provided provision that RAKUB through the PNGOs would continue to provide crop production credit to the beneficiary farmers during the project and beyond for 10 years after completion of the project. The consultants found that the PNGOs are extending crop production credits even after completion of the project on 30 June 2009. Indeed, the consultants noted a decline of the disbursement of crop production credit after 2006-2007. In fact, one PNGO, namely, Grameen Krishi Foundation (GFK) has discontinued disbursement of crop production small credit from 2009-2010. The following figure (Figure 2.4) indicates a decline of the disbursement of crop production credit.

Figure 2.4: Trend of Disbursement of Crop Production Credit (2002-2003 to 2009-2010)



29. The decline of credit disbursement is for number of reasons, primarily PNGOs have sufficient fund resources of their own that is cheaper than project fund and brings more returns compared to project lending. The demand for credit from PNGOs slightly declined due to several complex issues such as initially less attractive net returns than expected, unfavorable repayment conditions of PNGO credits, higher risks for cultivation of high value crops, unfavorable market prices and marketing facilities, uncertain climatic condition, etc.

30. The PNGOs are continuing with the crop production credit to the beneficiary farmers after closing of the project on 30 June 2009 (table 2.6.) as per provision of the project to continue crop production credit for 10 years after closing of the project. However, data collected from the PNGOs indicated that disbursement of crop production credit has declined since 2006-2007 and continued through the 2009-2010 instead of increasing as expected. It is expected that the demand for crop production credit would rapidly increase if the crop diversification program become effective and the PNGOs show interests in the efforts to support the beneficiary farmers.

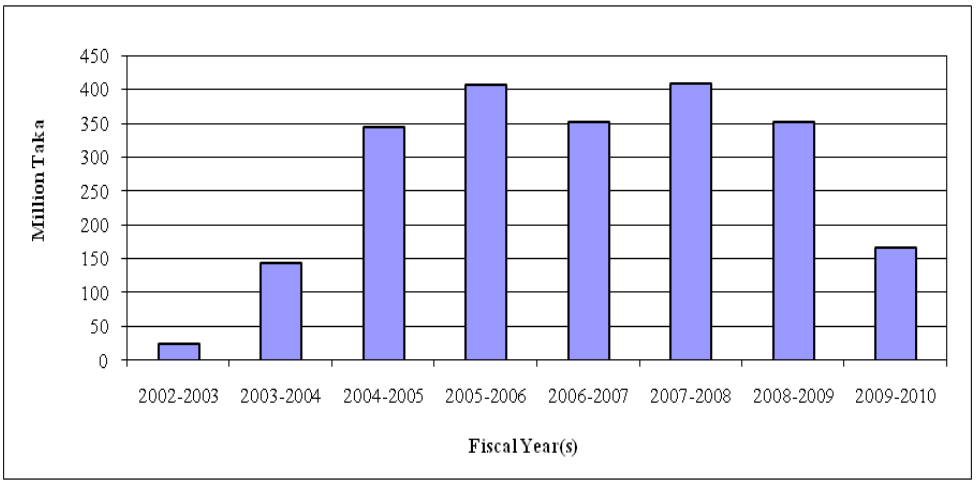
3. Recovery of Production Credit

31. The project proved that through effective motivation, extension services, timely supply of necessary input, and favorable climate, and good harvest crop production credit can be almost fully recovered on time without major default and bad loan cases as were the general phenomenon in agriculture credit system in vogue. The four PNGOs disbursed cumulatively a sum of Taka 30,410 lakh in nine years project period. The recovery of the crop production credit of all PNGOs is close to 100%. Details are at table 2.8 and figure 2.5 and at **Appendix 8.**

Table 2.8: Amount of Crop Production Credit Recovered by the four Partner NGOs

Fiscal Year(s)		Amount of Credit Recovered by PNGOs (Million Taka)		
		Male	Female	Total
1	2002-2003	9.000	16.690	25.690
2	2003-2004	15.341	128.535	143.876
3	2004-2005	22.741	322.145	344.886
4	2005-2006	43.071	363.101	406.172
5	2006-2007	67.209	284.540	351.749
6	2007-2008	101.401	308.057	409.458
7	2008-2009	58.491	294.149	352.640
8	2009-2010	21.019	145.289	166.308
	Total	338.273	1862.506	2200.779

Figure 2.5: Amount of Credit Recovered per Year (Million Taka) (2002-2003 to 2009-2010)



4. Training and Extension – Part A

32. The project had target for providing training to about 200,000 farmers over the project period through institutional and village-based training programs. The target was later increased to 250,000. The training included technical training to DAE field staff and personnel of PNGOs, institutional training for farmers on high value crop production, and village-based training for farmers who can not attend institutional training courses.

33. The project arranged extension training through DAE to a total of 326,020 beneficiary farmers (159,750 male and 166,270 female) with repeat training provisions to making the farmers' credit worthiness to the PNGOs. In addition, intensive season long farmer field school (FFS) training was provided to 30,275 farmers. This training has received high appreciation from the farmers. In fact, this a proven training method adopted in DAE countrywide. Further, DAE arranged gender training to only 300 farmers and group leadership training to 18,750 for group leadership on crop production and marketing. The project produced visual package for training programs of 33 high value crops.

34. The DAE with assistance of PNGOs organized 12,487 technology demonstrations, 530 seasonal workshops, 250 agricultural fairs, and 434 motivational tours under the project. Besides, the project produced number of integrated technology manuals and 21,60,000 leaflets, 80 sets of color transparencies, and 12 flip charts for training and extension purposes.

5. Adaptive Research - Part C

35. Considering that promotion of cultivation of high value crops from its existing levels of yield needed consolidation of data of earlier researches and trial achievements and location-based adaptive researches, the project provided provision of adaptive researches through Bangladesh Agricultural Research Institute (BARI), universities, private sector, and NGOs. The progress on adaptive research is too low. BARI conducted 22 adaptive research trials on high value crops and generated some useful technologies. New bitter gourd lines developed under the research that was liked by the farmers. Besides, the adaptive researches recommended few post-harvest technologies for litchi, mango, tomato, and other crops. BARI showed less interest to working with the project and under the terms and condition that are not suitable for research activities. Besides, there were fewer Horticulture Training and Development Centers (HTDC) of BARI in the project area and the researches had to be undertaken within the project area. Therefore, the full benefits of the project provision for adaptive research remained unutilized.

6. Marketing Support - Part D

36. **Background**: The marketing support is a key input to the success of the project. Relentless efforts of the government, private sector, and the hard working farmers have made laudable achievements in introducing number of high value crops with quite high yield levels. The achievements though significantly contributed to food security but inadequate and inappropriate marketing supports for agricultural crops badly affected further growth and sustainability as the producers/farmers lacked access to market and could not get right prices of their products even though the prices of their products at consumer level had always been several times higher than the farm gate prices.

37. **Achievements in Brief**: The project provided provision of 61 growers market (one in each project Upazila), 16 wholesale markets (one in each project district), and one central market at Dhaka (List at **Appendix 9)**. The project established 60 growers markets, 15 wholesale markets, and one central market through the Local Government Engineering Department (LGED). One wholesale market and one growers' market could not be established due to lack of suitable location. The consultants collected information of all markets through field survey and data collection. In addition, the consultants visited 18 markets in the field (11 growers markets, 6 wholesale markets, and the central market) physically for in-depth assessment of its present condition, utilization, and constraints.

38. The impact evaluation surveyed all 76 markets (60 growers' markets, 15 wholesale markets, and central market) were established under the project. Almost all wholesale markets and growers' markets established beside an existing market and all such existing markets generally sit twice a week and remain quite busy. The survey data indicated that although all the existing markets are functioning well 50% of the wholesale markets and growers' markets are partially functional (generally on hat days) and the remaining markets are either function very little or remain closed. It may be mentioned that except the central market all other 75 markets

were formally opened after construction was complete during the project. All markets have among other facilities women's corner and the survey found hardly any shop in the corner running. Details of the status of implementation and present condition of the marketing component are presented in the following paragraphs. Details are at table 2.9 and **Appendix 9**.

Table 2.9: Status of Construction and Operation of Market Facilities

Market Facilities	Status of Markets Constructed and Status of Utilization of the Markets			
	Total Markets	Fully Operational	Partially Operational	Not Operational
Growers' Market	60	0	30	30
Wholesale Markets	15	0	8	7
Central market	1	0	0	1

39. **Details of the Implementation Status and Present Condition of the Markets**: The consultants noted that out of 18 markets visited only 6 markets (3 growers markets and 3 wholesale markets) are partially operational. The remaining 13 markets (8 growers market, 4 wholesale markets, and the central market) are yet to be operational for marketing agricultural crops in general and high value crops in particular. It is intended that at least 50% spaces in each growers market be exclusively used by the project beneficiary farmers.

40. Further out of 76 markets (60 growers market and 15 wholesale markets and the central market), 38 markets are partially operational (30 growers market and 8 wholesale markets), and the remaining 38 markets (30 growers market, 7 wholesale markets, and the central market) remain closed and or never used. There is no fully operational market at all where goods are traded 7 days a week and 30 days a month. In fact, all 60 growers markets and 15 wholesale markets were constructed and established with necessary facilities and formally opened. Later, 30 growers markets and 8 wholesale markets were partially operational where there is selling and buying twice a week. In the remaining 37 markets (30 growers markets and 7 wholesale markets) remain closed and or very occasionally used for selling of small quantities or used for temporary storage of different commodities. The partially operational markets are faced with high competitions with the nearby existing market (where vegetables and other high value crops were marketed before the project) and or newly established markets set up and managed by local rival market management committees. Status of 60 Growers' Markets and 15 Wholesale Markets is at **Appendix 9.**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41. The 38 markets (50%) that could not be made operational remain entirely or mostly unused under lock and key although huge agricultural produces including high value crops produced by project farmers as well as other framers are traded (generally twice per week or in some markets everyday) closed by in the existing market or in a nearby newly established market. The local District Marketing Officer in the Committee formed by the project for the project markets are finding no interested parties to rent in the spaces in the project markets. Because, the local potential rent seekers know that hardly there might be any buying and selling from the markets in the near future and they do not believe that the situation might improve soonest. The quality of the market infrastructures is generally good but getting rusted and damaged as most of these markets are very partially used for storage of paddy and other crops that are not in most cases high value crops.

42. The market support component seemingly turned to be grossly unsuccessful. Motivation of farmers for organized group marketing of the high value agricultural crops produced by the farmers is not effective enough. The consultants did not find the farmers organized enough in marketing groups and operate marketing of the produces of the members as envisaged. The motivational efforts and very short training conducted by the PNGOs in this respect is inadequate and less effective and made no impact in the marketing of high value crops of the beneficiary farmers. The consultants understand that neither PNGOs nor DAE have necessary expertise to provide effective motivation and training to farmers for the complicated rural marketing of agricultural produce particularly the high value crops. The consultants appreciate that over the years lots of improvements took place in agriculture marketing. There was need for developing a marketing network and a system built upon existing developments instead of only providing very short training and establishment of sophisticated markets in unsuitable locations.

43. The consultants found that the market groups are not effectively functional as hardly any farmer is marketing his/her produce through the marketing group. The farmers sell their produce in local markets, designated spots (other than a market place) where other farmers bring their produce on particular day, a local roadside spot where representative of specific buyer brings transports to collect, in big markets collectively by several farmers, etc. The marketing system has developed over the years but not under the project. The survey data indicated and the consultants found out that selling of agricultural produce from farmers' field or farmers' homestead is a general phenomenon. Organized marketing agents/parties buy on prior mutual contacts at the farmers' home (farm-gate).

44. The project established the growers markets and wholesale markets with two different prototype designs. According to the designs each site needed certain land area on a government khas land. Each market has a management committee consisting of mostly the public sector representatives and fewer private sector members. Most of the markets have been established in or beside an existing market that have its own market management committee consisting of owners of different shops of the markets and local Union Parishad Chairperson.

45. The committee for upazila level market management committee selected the sites of the markets. This committee selected sites more or less in suitable existing markets for almost all the markets but had not consulted with the local market management committee as much as needed and with their full supports and participation. The local traders were not given as many positions and leadership in the management committee of the project market. The members of the existing market management committee were thus reluctant to provide space within the existing market even though there were enough spaces in the vegetable market. Besides, existing shop owners were afraid of losing their space for ever and are displaced and loss of business for some time until the new market could be established and they are rehabilitated.

46. The project had no provision for rehabilitation of displaced shop owners and payment of compensation. The local market management committee thus suggested locations outside the main market (at one corner, very close to, nearby, and few hundred yards apart). Consequently, the project market came up as a separate market located in a separate place away from the existing vegetable/agricultural product market, with separate market management committee (with members different from that of the market management committee) majority of whom are public servants without much experience of local marketing/business and local politics.

47. The local elite and all concerned suggested that had the project proposed to upgrade the existing market infrastructure facilities with the improved infrastructures and facilities and provided compensation to likely displaced/affected shop owners, and let mange the entire market under one market management committee (including all existing members and few members from public sector with leadership with local people) both growers markets and wholesale markets might be fully operational. They also opined that in such a condition the markets might have been established within the existing market without wasting additional scarce public land and fund resources as much. The consultants consider that it would be worthwhile to merge the two market management committees and include farmers' representatives instead of too many government ex-officio members and leave the management to the local business community to effectively and efficiently use and manage the market including undertaking the maintenance of the infrastructures.

48. The project has introduced a renting system (renting out the entire space through tendering for 12 blocks) that is different from the system in vogue in the local existing market. The local existing markets are leased out at intervals and the lease holder collects toll from sellers at a nominal rate every day the markets sit. Comparatively, the amount of money paid by the sellers is higher in the project market. As a result, the sellers sitting in the existing markets are reluctant to move in to the project market for higher rents/toll and loss of business (while larger market and buying and selling continues outside the project market within the existing market). Practically, where project markets have become operational, two separate markets exist side by side and buyers and sellers and whole sellers decide which markets to shop in. They generally and obviously find the existing markets better and more attractive with different benefit packages.

49. The project has provided several facilities with both growers markets and wholesale markets such as, cleaning and washing facility, safe water, ramp for loading and unloading, sanitary facility, shops for the women sellers and buyers, etc. The ramp, safe water, and sanitary facilities proved to be very useful for everyone of the entire market (project market and existing market including local people). The cooling chamber is provided with only seven selected wholesale markets located at advanced locations. However, the cool chambers have hardly been used. The cleaning and washing facility is also hardly used. In number of markets the washing facility remained unused due to lack of running water for non-functioning of the water supply facility.

50. **Women's Corner**: Only in fewer markets, women's corner could be allocated but no where any shop was found open and operational.

51. Similarly, given the status of the project market and local social and cultural conditions, women's corner is infeasible and lack any demand at least at present time and with the present operating conditions of the markets. Concerned people suggested and the consultants recommend a women rest room with benches and attached toilet for women sellers and buyers instead of shops. Local cultural conditions still does not encourage women to open and run a business enterprise or shop in a large market place and women do not feel comfortable to shop in such busy markets on market days unless they are forced due to circumstances without having any men member available for shopping essential commodities.

Sutihati Growers Market

52. Local business community including the elites consider that cooling chamber is not necessary at the present stage of marketing system and they consider it too ambitious a program to provide cooling chamber in the remote areas (electricity is rarely available) and this facility has been included without any knowledge of local actual needs and conditions. The high value crops produced by the farmers can not be stored in such cooling chambers for preservation in the local conditions.

53. The project constructed a central market at Dhaka in a multi-storied massive building and spacious yard with facilities for meeting, conference, training, storage, refrigeration and storage, loading and unloading, sorting, cleaning and washing, packing, weighing, transportation, etc. Unfortunately, the central market is yet to be opened and operated and functional. The consultants based on the status of marketing networks of the beneficiary farmers established under the project, it is unlikely that the central market will be linked to the existing market channel working from village level to Dhaka through its arteries. Because, the project has not established as yet a new federated marketing mechanism and channel linking market network links.

Ranipukur Growers Market

54. **Sustainability of the Marketing Facilities**: The survey of all 60 growers markets indicated that 30 markets remain partially utilized and another 30 markets are hardly used. These markets are sometimes used for short period during hat days, used for temporary storage of any commodity, or remain under lock and key. The survey data suggest that only 14 markets out of 60 markets utilize 70%-100% space of the markets during hat days and the space utilization of the remaining markets is too low. Out of 60 growers market, 40 markets sit twice a week and 14% markets sit thrice a week and 6 markets sit only once a week. Only 28 grower markets are regularly cleaned yet still the toilets remain generally too dirty. Survey data also indicated that out of 60 growers market 22, 53, 34, and 28 markets respectively have good drainage, hygienic latrine, safe water, and waste disposal facilities. According to the opinion of 62% members of the growers market the site selection was proper. The members informed that in average 58%, 27%, and 15% high value crops sold on the growers market are supplied respectively by farmers, small traders, and organized marketing agents.

55. Again, survey of all 15 wholesale markets indicated that 8 markets remain partially utilized and the remaining 7 markets are not operational and hardly used or remain under lock and key. The survey data suggest that only three markets out of 15 markets utilize entire space of the markets during hat days and the space utilization of the remaining markets is too low. Out of 15 wholesale markets five markets sit twice a week and nine markets sit everyday and one market sits only once a week. Only eight markets are regularly cleaned yet still the toilets remain generally too dirty. Survey data also indicated that out of 15 growers market 5, 12, 10, and 9 markets respectively have good drainage, hygienic latrine, safe water, and waste disposal facilities. According to the opinion of 53% members of the markets the site selection was proper. The members informed that in average 47%, 30%, and 23% high value crops sold on the markets are supplied respectively by farmers, small traders, and organized marketing agents. The survey data also indicated that trend of exporting high value crops outside the respective area of production is progressively and slowly increasing (8.3% higher than before the project).

56. The consultants and the participants of the workshop of stakeholders identified several major problems and constraints of the markets and suggested several measures for full utilization of all the markets. The main problem of the market is the establishment of the project markets at one side or beside the existing market while the existing market continuing with the marketing of high value agricultural crops in the existing market as before. As a result, two separate markets for marketing of high value agricultural crops exist. The project constituted a separate market management committee comprised of mostly public sector officials with only fewer members from the business people of existing market. The existing market management committee is not allowing the sellers and buyers to sell and buy high value agricultural crops in the project market as they have vested interests in the existing market but do not have any interest with the project market. Besides, the sellers and buyers have to pay relatively higher toll in project market than the existing market. If the two markets are merged into one and brought under one market management committee comprising of members from local traders under their leadership and fewer members are drawn from the public sector concerned departments the project market may function without any difficulty.

7. Pilot Agribusiness Credit Line - Part E

57. The project had provision of Taka 1,296 lakh for supporting agribusiness on pilot basis. The progress is only 40% in financial terms as an amount of Taka 522 lakh has been disbursed for establishing 14 new agro-industries. The consultants reviewed the implementation status with project officials and top management of RAKUB. The consultants visited four industries and spoke to the owners and their executives at site. It was found that none of the 14 industries were fully operational. Some industries are completed but can not operate at full capacity due to lack of necessary working capital. Some other industries could not be completed for short of fund and or lack of management capacity of the entrepreneurs. Summary of financing of the 14 enterprises is at **Appendix 10.**

58. In general, the industries suffered inadequate support and patronage from RAKUB. RAKUB did not provide working capital for operation of the industries requiring huge fund resources to procure raw materials, meet operating cost, overhead cost, marketing costs, etc. The consultants wonder why RAKUB financed these new enterprises without sanctioning working capital from RAKUB, without knowing financial capacity of entrepreneurs to fund working capital needs, getting assurance from any financial institutions for supporting working capital

needs. Financing a new enterprise without having guaranteed funding arrangement for working capital is suicidal to lender and also to the entrepreneurs. The fate of the 14 agro-industries funded under the project is uncertain. All enterprises have by now huge overdue debt with RAKUB. RAKUB will not provide working capital and the entrepreneurs are not able to pay off the overdue and move to another bank or financial institution.

59. The pilot agribusiness credit line was another component like the adaptive research that did not move as envisaged under the project. The northwest region lacks enough agro-processing facilities other than paddy processing in small rice mills. Practically, scope of secondary processing of agricultural produces in Bangladesh is limited. Except paddy most other agricultural produces are consumed by growers, local consumers, and the surplus is consumed in the cities and other parts of the country. Potatoes are stored for months in cold storages and few other vegetables and fewer fruits are stored for short period. Secondary processing of vegetables and fruits are still not popular and needed as people are not used to consume processed vegetables and fruits. The agribusiness pilot component was intended for supporting processing of high value crops and thereby save wastage of crops, value addition, employment creation, increase export, increase year round availability, industrialization, etc.

60. The consultants consider that RAKUB (erstwhile Bangladesh Krishi Bank) is quite experienced in financing agri-business and familiar with the agro-industry financing situation in the northwest districts in particular and entire country in general. Given additional production of agricultural products with and without the project in the northwest districts in the recent time, there is need for additional processing especially primary processing and marketing facilities. Piloting is not needed at all. Piloting was rather necessary for the intended financing agri-business credit line. The project should have financed organized marketing persons, enterprises, agencies, corporations (public and private), etc. who wish to undertake organized marketing through a federated marketing management and channel linking grassroots producer groups, and wholesalers, and retailers at consumers level. This type of marketing is yet to start and it requires huge fund resources for short duration and credit line facilities are essentially needed. This marketing financing needs piloting but not the agro-industry financing as it has a long history in Bangladesh.

61. However, the project should have taken assurance from RAKUB that they would provide necessary working capital resources to all agro-industries to be financed under the project. The entrepreneurs also should have secured provision of working capital sanctioned along with the approval of the loans by RAKUB or made arrangement of syndicate finance from RAKUB and other banks or financial institutions before starting the enterprise. The consultants consider that RAKUB in order to recover the loan money including interests and to salvage the enterprises may review each case in its own merit and circumstances and take prompt actions including sanction of working capital (take steps to collaborate with public/private banks and financial institutions for providing need-based working capitals).

62. It is also considered that the Government may not include provision for financing agri-business credit lines under any future project to establish agro-industries. The local banks and financial institutions have enough experience and fund resources to finance such enterprises should any potential entrepreneur ask for feasible investment proposals. Besides, Government may advise RAKUB to take steps to meet the agro-industry and agri-business needs of the highly potential and economically emerging northwestern districts otherwise the present growth trend of the area may be upset and all efforts to economic development will be hindered.

8. Support for Project Management - Part F

63. The project provided generous provisions for project management supports such as civil construction, transport and vehicle, office equipment, furniture, consultant service, local and foreign training, manpower, operating cost, small farmer crop production credit, and agro-marketing credit lie. These support facilities were provided to various amounts among the four major implementing agencies such as DAE/Project, DAM, LGED, and RAKUB. The project management support facilities were provided adequately and on time. The project management supports provided to different implementing agencies is at table 2.10.

Table 2.10: Project Management Supports Provided to Participating Agencies

	Support Facilities	**Participating Agencies Shared the Support Facilities**			
1	Civil construction	DAE		LGED	
2	Transports	DAE	DAM	LGED	
3	Equipments	DAE	DAM	LGED	
4	Furniture		DAM	LGED	
5	Training	DAE	DAM		
6	Consultant	DAE	DAM		
7	Manpower	DAE	DAM	LGED	
8	Project operating cost	DAE	DAM	LGED	
9	Production credit fund				RAKUB
10	Agri-business credit line funds				RAKUB

Section III Case Study of Wholesale Market and Growers' Markets

A. Introduction

64. The methodology of impact evaluation included case study of one good performing and one poor performing markets. The purpose of the case study is to take a close look into a best performed market and a poor performed market to know the reasons of good performance and reasons of poor performance and deep insights to supplement the assessment of present status of operation of the market facilities and constraints and measures to bring improvements. The consultants sent senior research officers in the field to visit all 15 wholesale markets and 60 growers markets and the central market to see and discuss with concerned people and collect primary data (qualitative and quantitative). The data collection was carried out when beneficiary household survey by the enumerators was also under way.

65. The senior researcher officers collected detailed information of all 60 growers' markets, 15 wholesale markets, and the central market using semi-structured data collection tool. Later, the consultants while visiting the project area visited 18 markets comprising 7 wholesale markets, 10 growers markets, and the central market. The consultants based on primary data collected by the senior research officers selected the RDA Wholesale Market (Sherpur, Bogra), and Truck Terminal Growers' Market (Rangpur) for case studies respectively for good performed market and poorly performed markets. The case study in the impact evaluation is regarded as detailed investigation about the construction, operation, and constraints that represent all similar markets. The details of the two case studies are summarized in the following paragraphs.

B. Case Study of a Good Performing Wholesale Market

66. The consultants based on primary information from the senior researchers selected the Sherpur RDA Wholesale market for case study that represents a well performed market. The market is located near the Rural Development Academy (RDA), Sherpur under Bogra district. It is situated by the side of Dhaka-Bogra highway. The market is well placed for wholesale market with adequate backward and forward linkage facilities as available at Sherpur and adjacent area including Bogra. The market is well communicated through paved and earthen roads including river ways. The market is about five kilometers from Sherpur Upazila headquarters. Local people believe and the consultants consider that the market is well placed in a right location for a wholesale market.


RDA Wholesale Market, Bogra

67. The market structure is a well-built complex like all other market structures constructed under the project. The market infrastructure facilities include: re-inforced cement concrete (RCC) framed super structured single-storied building, paved yard, cool house, washing facility, sorting and grading and drying area, packaging area, storage area, rooms for market management committee, training room, women's corner with shops, latrines (2 for men and 2 for women), electric lines and lights, water supply system, tube well, washing basins (3), roof water tank, loading and unloading area, etc. The market area is well built and overall quality of

construction is good. Generally, the market area is clean and the facilities are more or less well maintained.

68. The market was put in operation about two years back. The market facilities are partially used. The cool house is functional but generally, it remains unused as cooling of crops traded from the market hardly need any cooling. It is reported that the cool house was last used couple of months back and that for temporary storage of molasses (Gour). The market is rented out to a party and the party collects toll from sellers and buyers. It may be mentioned that this is one of a few NCDP markets that is in isolation and away from any local existing market for buying and selling of agricultural crops. However, the market is faced with two other informal roadside markets from where huge amount of agricultural crops are traded particularly by local suppliers to the wholesalers outside Sherpur.

69. The people from the area reported that the market committee has arranged security system for the commodities of the farmers. The market yard is adjacent to the highway and the loading and unloading space has a downward slope to the highway so there is no scope of water logging in the market campus. Safe water supply system is in good condition and there are separate sanitary latrines for male and female. The market has no arrangement for disposal of wastes. Electricity is available in the market area. One party has taken lease of the market for two years from the market management committee. The farmers as well as organized local small traders bring agricultural crops (including high value crops) from nearby areas and sell to wholesalers who come from different parts of the country including Dhaka. The buyers sort the produces in the market place for grading before sending to different parts of the country including Dhaka.

70. The party that took lease of the market also rented out some of the spaces to several small traders and grocers on monthly rents. The rents are nominal (roughly Taka 5 per shop per day). The operators of the market reported that about five tons of produces are marketed on the hat day and one ton on other days. The market is open every day and the selling and buying takes place everyday. The farmers came to sell the goods informed that they get good prices of the produces.

71. There are four shops in the women's corner for the women but no shop in the women's corner is in operation. The traders consider that the market should be managed by a committee constituted with local traders and business community involved in the operation of the market. Considering scope and facilities of the market it is considered that the facilities and the capacity of the market are highly under utilized.

C. Case Study of a Poorly Performing Growers' Market

72. The primary information from Senior Research Officers indicated that Truck Rangpur Terminal Growers' Market is by and large one of the most poorly performed growers' market established under the project. The market is located at Babukha area of Rangpur Sadar Upazila that near the Dhaka-Rangpur highway. The place is isolated and abandoned and situated behind a truck stand. The place is about seven kilometers from the sadar upazila headquarters.

Construction of the market was completed in January 2008 and handed over to DAM in February 2008. Paved road is available for communication and transportation. All the facilities of a growers' market are in place except drainage system and boundary walls. The market remained closed since handing over in 2008 and has never been used for the purpose it was built. Quality of construction is generally good.

73. The people of the area informed that there is no security system for protection of the property and there is none to guard and caretaking. Literally, the valuable property stands alone abandoned. The water pump has been stolen already after having been handed over to DAM. There are separate sanitary latrines for male and female. The market has no arrangements for waste disposal. Electricity is available in the market area. The market place is poorly maintained and looks dirty. The people in the area consider that the site selection is grossly wrong as the market is far away from the growers.

74. There are four shops in the women's corner for the women and all the shops have been allocated to women entrepreneurs but none came to operate their shops due to environmental conditions, security reasons, and scarcity of buyers. Thus the shops in the women's corner always remain closed.

75. The market is under lock and key since February 2008. As the market is located behind the local truck stand it is not visible to farmers and buyers and general people who have never visited the market before. Consequently, marketing did not take place ever since. The local people informed that the market may run well if it is handed over to the local "*Arathdar Society*" in the Municipality.

Section IV Feedback from Local Level Stakeholders' Workshop

A. Introduction

76. The consultants organized a workshop on 23 May 2010 at Sirajganj with participants drawn from all stakeholders of the project to discus strengths and weaknesses of the project. The participants were drawn from the following stakeholder agencies. The consultants decided the type and number of potential participants drawn from all stakeholders and the local DAE office at Sirajganj selected the participants as per specific requests from the consultants. Thirty five participants participated.

Participant(s)	**Number**
Deputy Commissioner, Sirajganj	1
Representative from Implementation Monitoring and Evaluation Division (IMED)	1
Representative from the Department of Agricultural Extension (DAE), Dhaka	1
Department of Agricultural Extension (DAE) Deputy Director (Agriculture, Sirajganj) - One Senior Specialists (DAE, Sirajganj) - Three Upazila Agricultural Officers (Different Upazilas of Sirajganj) - Four Sub-assistant Agricultural Officers (from different Upazilas) - Four	12
Department of Marketing District Marketing Officer, Sirajganj/Pabna - Two	2
Rajshahi Krishi Unnayan Bank (RAKUB) – One Deputy General Manager, Sirajganj	1
Participating Non-governmental Organizations (PNGOs) – Four	4
Beneficiary Farmers Farmers participated in Crop Production (2 male and 2 female) - Four Farmers participated in Group Marketing (2 male and 2 female) - Four	8
Entrepreneur of Agro-industry – One	1
Impact Evaluation Expert Team – Four	4
Total	**35**

B. First Session

77. Mr.M.Aminul Islam, Deputy Commissioner, Sirajgang; Begum Sufia Zakariah, Deputy Director, IMED; and Mr.Md.Abu Baker Siddique, Deputy Director (Agriculture, Sirajganj) were respectively Chief Guest, Special Guest, and Chairperson of the first session of the workshop. In the first session, Dr.Mohammed Eusuf Ali, Study Team Leader made a detailed presentation of the status of implementation of the Northwest Crop Diversification Project (NCDP) and explained the purpose of the workshop and the activities of the second session of the workshop. The Chief Guest discussed about the potential of the Sirajganj district in particular and the northern districts in general for the cultivation of high value crops. The special guest explained the role and function of IMED in general and the impact evaluation of the NCDP in particular. The chairperson discussed about the various aspects of the project especially the benefits and impact.

C. Second Session

78. Dr.Mohammed Eusuf Ali, Study Team Leader explained how the session would work and the four major issues/topics to be discussed. He requested the participants to opt for any of the four groups according to personal choice and relevance to profession. Dr.Ali introduced the four topics among the participants of the four groups namely, Beneficiary Selection and Social Mobilization and Training (Group A), Technical Training and Extension Services (Group B), Crop Production Credit Management (Group C), and Efficient Marketing of High Value Crops (Group D).

79. Each group worked exclusively in separate rooms and presented their findings and recommendations. The participants took interests in discussing the four issues in respective groups over longer time they needed and freely offered their opinions and suggestions in full consensus of their respective group and wrote them in papers. The group leader of each group presented the points and suggestions. Findings and recommendations of the four groups are summarized hereunder.

Group A Group Formation and Social Training

80. The group was formed with six participants who discussed the beneficiary selection process and assessed the strengths and weaknesses of beneficiary selection. The group also worked on the group formation and training provided on cultivation of high value crops in group and marketing the produce through marketing group comprising representatives from several groups together. The group listed the following strengths and weaknesses and suggested remedial measures together. The group leader presented the output of the group and answered questions. The consultants generally agree with most of the points as those points are similar to the findings of the impact evaluation.

- Select farmers who are directly involved in agriculture
- Group formation by Area/Para/Village
- Selection of farmers and group formation through Participatory Rapid Appraisal (PRA)
- Age-based Group Formation
- Formation of groups with those involved in agriculture and interested in agriculture marketing
- Introduction of incentive package
- Formation of group taking enough time
- Provision of financial benefits to trainers and trainees of social training
- Marketing support through recruitment of Upazila level Department of Marketing Officers
- Open access of farmers to markets
- Providing practical and visual trainings
- Access of farmers to correct prices of agricultural produces

Group B Technical Training and Extension Services

81. The group was formed with six participants who discussed the technical training and extension services provided under the project and assessed the strengths and weaknesses specially related to extension training. The group listed the following strengths and weaknesses and suggested remedial measures together. The group leader presented the output of the group and responded to questions. The consultants agree with almost all points as those points are similar to the findings of the impact evaluation.

- Beneficiary selection was not appropriate. Farmers who are involve in agriculture and are interested for cultivation of high value crops should be selected. DAM should be involved in farmer selection.
- Provision of training at Upazila, Village and Union levels
- There was lack of training rooms for training under the project. Suitable training rooms should be constructed at Upazila level with facilities of Multi-media, Camera, and other facilities
- Training allowance is inadequate. Daily training allowances for trainers and trainees should be respectively Taka 750 and Taka 250
- Duration of training was inadequate and at leas two days training is necessary
- Quality of seed and seedling were not good. Provision for timely supply of good quality seed and seedling is very important
- Number of participants of Farmers Field School (FFS) training was as low as 25 (20+5) for IPM (Integrated Pest Management). Larger number of participants such as 45 is more appropriate for practical hands on training 45 (20+25) for IPM
- Motivational tours were inadequate. Number of tours should be increased
- There was inadequate opportunity for enhancement of efficiency of trainers and therefore it is necessary to arrange local/foreign training for the trainers
- There was no appropriate training for storage and marketing of high value crops produced. There is need for training on this by specialists
- There was no training for agro-industrial products and therefore, there is need for provision of training on industry-based training.

Group C Crop Production Credit Management

82. The group was formed with six participants who discussed the crop production credit management and assessed the strengths and weaknesses of the credit delivery system used under the project. The group listed the following strengths and weaknesses and suggested remedial measures together. The group leader presented the output of the group and responded to questions. The consultants agree with almost all the points as those points are similar to the findings of the impact evaluation.

- Simplification of loan installments
- Provision of separate credit system for cultivation and marketing of high value crops

- Priority to self employment
- Too many conditions of crop production loans
- Provision of timely disbursement of loans by the NGOs
- Timely on-lending by the Bangladesh Bank to the NGOs
- Loan processing, approval, and disbursement based on annual production plan of farmers
- Rate of interest for loan is high and the rate should be reduced
- Enhance the loan ceiling
- Provision of on-lending to NGOs directly from Bangladesh Bank without RAKUB
- Introduction of crop insurance
- Provision of loan remission in the event of crop losses due to natural calamities
- Provision for calculation of interests and principal on the basis of declining balance.

Group D Efficient Marketing of High Value Crops

83. The group was formed with six participants who discussed the marketing system and use of the market facilities established under the project and assessed the strengths and weaknesses of marketing system and the market facilities. The group listed the following strengths and weaknesses and suggested remedial measures together. The group leader presented the output of the group and answered different questions. The consultants agree with most of the points as the points are similar to the findings of the impact evaluation.

- Arrangement for brining the crops produced by the farmers to the project market
- Ensuring use of post-harvest technologies for maintaining quality of crops
- Establishing linkage of producers with the genuine traders, central market, super markets, daily markets, and wholesale markets
- Site selection of few markets were inappropriate and therefore, select sites in right locations
- Members of Farmers Marketing Group (FMG) do not have enough scope of necessary loans
- Provision for loans with easy terms at low interest rates
- Traders who rented in space in the market generally collect toll at high rates and therefore toll collection should be totally restricted
- Central market has not been opened yet and therefore it should be opened for operation soonest
- There should be provision of loans for purchase of van and other transport at easy terms
- It is necessary to provide easy access to market information though mass media, e-mail, facsimile, and other mass media systems
- Continuous publicity of market information of different markets
- Introduction of crop insurance at easy terms

- Strengthening of the provision of subsidies on packaging
- Establishing strong and effective relationship among DAE, DAM, and Mass Media
- Provision of extensive use of refrigerated vans
- Machineries provided under the project are not up to the need. There is need for easily available skilled manpower for operation of the machinery at subsidized costs
- There should be provision of training for the allottee of spaces in the project markets
- More representatives from farmers should be included in the market management committee. Government allocations for market maintenance should be increased. There should be provision of tours for the members
- More effective manpower should be employed in all concerned agencies.

D. Syntheses

84. The impact evaluation team synthesized the feedback of the four areas in terms of suggested remedial measures based on the identified strengths and weaknesses of the respective activities in the following paragraphs.

85. **Group A: Formation of Beneficiary Group and Social Mobilization**: An analysis of the group work noted that there were fewer strengths compared to a long list of weaknesses of beneficiary selection and group formation and social mobilization training provided by the participating NGOs. The participants suggested for formation of groups carefully over longer time with farmers interested and engaged in cultivation of high value crops through participatory planning process from same area preferably of same age group. They passed clear messages that earlier groups were formed hastily with farmers of larger areas including farmers neither involved in nor interested in the cultivation of high value crops. The participants also suggested that local staff of DAM should be involved in the training for marketing using demonstration and training materials with visual effects by pictorials. They also suggested to providing the farmers access to information of agriculture marketing. The participants further suggested for remuneration of both trainers and trainees and provision of incentive packages for cultivation of high value crops. The impact evaluation team appreciates the feedback as almost all suggestions are in conformity with the findings of the team.

86. **Group B: Technical Training and Extension Services:** The syntheses of the long list of points identified by the participants indicated that they found out more weaknesses than strengths in extension training services provided by the DAE under the project. The participants indicated that beneficiary selection was improper as beneficiaries were not selected from farmers involved and interested in agriculture and local staff of DAM was not involved in the beneficiary selection. The participants indicated that the quality of seed and seedlings was not good enough and therefore suggested to ensure high quality standards of seed and seedlings in the future.

87. The participants indicated that duration of training was short and suggested for at least two days training. They indicated inadequate training facilities and suggested provision of training in village level, establishment of training facilities at Upazila level with modern training equipments, and payment of reasonable training allowances for the trainers and trainees. They also indicated that demonstration and exchange tours were inadequate and suggested to increase

such effective training methods. The participants mentioned that there was no particular training for storage and marketing of cultivated high value crops and agro-industrial products and, suggested to increase provision of such trainings in the future. They suggested provision of training on crop storage and marketing by specialists and training of trainers home and abroad.

88. **Group C: Crop Production Credit Management**: The participants listed number of weaknesses of the existing small farmer crop production credit system of the project. They suggested for introduction of a new credit system with reduced rate of interest, flexible loan conditions, increased loan ceiling, calculation of interest and repayment on the basis of declining balance (instead of flat rate annual basis). They suggested to introducing a suitable farmer friendly credit system through changes of the suggested line items of the existing credit system. They also suggested for special focus of self employment, disbursement of credit to farmers on time, and provision of credit approval and disbursement based on annual production plan. The participants also suggested on lending to NGOs directly from Bangladesh Bank. Further, the participants recommended to introducing crop insurance and loan remission in the event of crop loss due to natural calamities.

89. **Group D: Efficient Marketing of High Value Crops**: The participants prepared a long list of weaknesses and number of strengths of the market facilities and made good suggestions for improvement of existing marketing system and operation of the newly constructed markets. The participants indicated that some markets are not established in proper locations and therefore in future site should be selected carefully to ensure sustainable market operation. The participants emphasized on making arrangements for brining the produced crops to the markets. The participants indicated that the central market has not yet been opened and suggested to open the market soonest

90. The participants suggested linkage of farmers with genuine traders and markets (central market, wholesale markets, growers markets, super markets, daily markets, etc.), access of farmers to easy market information sources (mass media, internet, facsimile, and other print and electronic media, etc.), regular publicity of market information in media, and close relations among DAE and DAM and media, and farmers. Further, the participants indicated use of inappropriate equipments and suggested for ensuring use of good post-harvest technology for maintaining quality of crops, provision of refrigerated transports, markets free from toll collection, and provision of loans for packaging and other transports at easy terms.

91. The participants suggested loan facilities also for the farmer marketing group, farmers, and introduction of crop insurance. They also recommended for training of traders on business who took allocation of space in the market, recruitment of necessary staff in concerned agencies, and inclusion of potential farmers in the market management committee.

E. Conclusions

92. The syntheses of the feedback of the participants of the four groups on four different important issues are fully supportive of the major findings of the impact evaluation. The suggestions of the participants are practical and implementation is inexpensive and cost effective. The consultants suggest to considering the invaluable suggestions of the workshop in any effort to similar activities and project of NCDP especially for full development of the inputs of the project and designing similar projects in the future.

Section V Project Benefits and Impacts

A. Introduction

93. The section summarizes the benefits potentially achieved through increase of cultivation, increase of yield and production of high value crops, increase of income of beneficiary farmer households, increase of selling price of high value crops at producer farmer level, improved market conditions, improved marketing network, reduced prices at consumer level, improvement of the socioeconomic condition of the beneficiary farmer households, empowerment of the rural women through participation in the project, and overall contributions of the project in poverty reduction especially improving food security status.

B. Benefits and Impact

94. In any development project while project outputs are seen during the project implementation and soon thereafter, the project outcome benefits are derived after its gestation period as impacts. However, the Northwest Crop Diversification Project is unique in this respect to derive early benefits and impact through increasing income of the participating farmers with increased cultivation of high value crops from the early stage of implementation. Albeit, full benefits of the project will be derived after the gestation period – sustainable cultivation of high value crops under sustainable training and extension services, sustainable supply of inputs including credit support, and sustainable high prices of high value crops through establishment of a sound marketing system.

95. The project was complete only on 30 June 2009. Although it is quite early in less than a year from project completion to expect full benefits and impacts of the project, yet the impact evaluation noted considerable benefits and early impact with the beneficiary farmer households. The consultants carried out a sample survey of 1,040 beneficiary farmers to assess the benefits and impact. The important data of the survey is at **Appendix 11.** The consultants assessed potential benefits already available and impacted on the socioeconomic condition of the beneficiary households, and production and marketing of high value crops in the region in particular and the country in general. The benefits and impact are summarized in the following paragraphs.

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1. Increase of Cultivation of High Value Crops

96. Although the farmers historically cultivate almost all the selected high value crops but cultivation of many of the high value crops was declining before the project due to low yield and lack of cost-effectiveness on the backdrop of high production cost, low prices at framers level, and over emphasis on production of cereal crops particularly the paddy. The farmers with the assurance of improved enabling environment for cultivation of high value crops with provisions for necessary training and input supports and sound marketing facilities, shown interests in cultivation of high value crops. The farmers have increased cultivation in more lands using high yielding varieties and modern technologies and cultural practices. As a result, the cropped area especially with the cultivation of high value crops increased under the project. Details are at table 5.1 and Appendix 10 (Table A10.18).

Table 5.1: Cultivation of HVC and Cropped Area

Indicator(s)	Before Project	At Present
Cropped land per year under HVC in sample HH (Acres)	3,609	8,288
Production of HVC per year in sample HH (Tons)	14,469	61,000

97. Cropping intensity of the beneficiary farmers has increased from an average of 195.12 % before the project to 218.08% during the project, and 228.86% at present. The progressive increases of the cropping intensity manifest increased cropped area. The cropping intensity increased by 33.74% during the project. Details are at table 5.2 and at Appendix 10 (Table A10.16).

Table 5.2: Average Cropped Area and Cropping Intensity

(Area in Acres)

Cropping Pattern(s)	Before the Project		During the Project		At Present	
	Total Land	Cropped Land	Total Land	Cropped Land	Total Land	Cropped Land
Single Cropped Land	1.50	1.50	0.99	0.99	0.80	0.80
Double Cropped Land	1.75	3.50	1.69	3.38	1.95	3.90
Triple Cropped Land	1.28	3.84	1.80	5.40	2.24	6.72
Total Land	4.53	8.84	4.48	9.77	4.99	11.42
Cropping Intensity (%)		195.12		218.08		228.86

2. Increase of Yield of High Value Crops

98. The survey data of the impact evaluation indicated a considerable general increase of the yield (production per unit area) of all high value crops. Details are at Appendix 10 (Table A10.18). The increase of yield is obviously different for different crops – increases are high for some crops, medium for few crops, and less for many crops. It is noted that yields of some crops increased several times. The rapid increase of yields must have inspired not only the beneficiary farmers but also other neighboring farmers who may diversify to high value crops using the experience and sharing technologies and cultural practices from the beneficiary farmers. The impact on increasing yield of high value crops has a trickle down effect among farmers of all economic scale of agricultural activities. The cropped area, yield, and the production of nine major high value crops assessed under the impact evaluation survey are at the following table 5.3.

Table 5.3: Cropped Area, Yield, and Production of Selected HVC

Selected Major High Value Crops	Before Project			At Present			Increase of	
	Land (Acre)	Yield (kg)	Production (tons)	Land (Acre)	Yield (kg)	Production (tons)	Production (tons)	Yield (kg)
Tomato	37.13	3079.39	114	49.47	5983.4	296	182	94.3
Brinjal	65.26	3074.93	201	137.5	6060.51	833	633	97.1
Papaya	8.86	3784.15	34	13.31	7504.88	100	66	98.3
Summer Onion	47.7	2479.09	118	199.5	4299.99	858	740	73.5
Mung bean	33.7	426.42	14	44.7	706.93	32	17	65.8
Country bean	18.13	1713.38	31	22.8	3898.63	89	58	127.5
Ginger	4.39	2027.17	9	5.37	3375.22	18	9	66.5
Banana	16.35	3310.81	54	20.04	7693.18	154	100	132.4
Colocassia	0.94	1275.00	1	4.57	6297.50	29	28	393.9

3. Increase of Production of High Value Crops

99. The survey of impact evaluation noted considerable increase of production of high value crops due to increase of cropped area through increased cropping intensity and increased yield of all selected high value crops cultivated by the different beneficiary farmers under the project. The survey data indicated an average increase of production from 14,469 metric tons before the project to 61,000 metric tons indicating an increase of 321.59% in ten years (32.16% per year). The growth of production is quite satisfactory. Details are at table 5.1 and 5.3 above and Appendix 10 (Table A10.18).

4. Increase of Income of Beneficiary Farmer Households

100. The survey data noted that annual income of beneficiary households increased due to the increased cultivation of high value crops. The survey data (table 5.4) indicated a general increase of annual income of the beneficiary farmer households of all income brackets between baseline survey and impact evaluation survey. The impact evaluation survey also indicated that there were no beneficiary farmer households with annual income below Taka 15,000 among the baseline survey beneficiaries but in impact evaluation it is noted that there are 13.3% beneficiary households whose annual income is below Taka 15,000. This indicated that at least 13.3% poor beneficiary framers whose annual income is less than Taka 15.000 got access to the project.

101. The analysis of the households of different income groups of beneficiary farmers indicated that while the baseline excluded or did not find any beneficiary households with annual income below Taka 15,000 the impact evaluation survey found 13.3% households with annual income below Taka 15,000. On the other side of the scale, the percentage of households with annual income above Taka 105,000 increased from 20.7% to 24.4% between baseline survey and impact evaluation. The changes manifested upward shift of the increase of annual household income.

Table 5.4: Annual Household Income

Income Group(s)		Baseline Survey			Impact Evaluation Survey		
		Sample (N=792)	%		Sample (N=1,040)	%	
1	0-5,000	0	0.0	0.0	26	2.5	13.3
2	5,001-10,000	0	0.0		70	6.7	
3	10,001-15,000	0	0.0		43	4.1	
4	15,001-25,000	29	3.7	79.7	65	6.3	62.3
5	25,001-35,000	70	8.8		112	10.8	
6	35,001-45,000	84	10.6		83	8.0	
7	45,001-55,000	98	12.4		85	8.2	
8	55,001-65,000	92	11.6		81	7.8	
9	65,001-75,000	85	10.7		61	5.9	
10	75,001-85,000	75	9.5		68	6.5	
11	85,001-95,000	51	6.4		52	5.0	
12	95,001-105,000	44	5.6		40	3.8	
13	105,000 plus	164	20.7	20.7	254	24.4	24.4
	Total	792	100	100.0	1040	100	100.0

5. Easy Marketing at Higher Selling Prices through Improved Marketing

102. There is some improvement of marketing of high value crops by the farmers due to improvement of marketing system and networks. Survey data indicated that farmers still continue to sale crops from farm gate as direct purchase from farm gate has emerged as one popular market channel through contact marketing agents of wholesalers. However, sale in local market was a general phenomenon in rural area at quite low prices and that has reduced to a great extent. While sale at growers' market has slightly increased sale at wholesale/district market remained more or less unchanged. Almost all growers' markets are located beside a local market where farmers sell their produce instead of selling at closed by growers' markets. The growers' markets and wholesale markets have not created necessary impact on marketing of high value crops or general agricultural crops. The respondent beneficiary farmers reported that selling prices of high value crops at all levels of marketing have slightly increased. Details are at table 5.5.

Table 5.5: Places where Farmers Sell their Crops

Selling Place(s)	Before Project		After Project	
	Number	%	Number	%
Farm-gate	353	33.9	499	48.0
Local market	1,040	100.0	859	82.6
Growers' market	1	0.1	74	7.1
Wholesale market	69	6.6	63	6.1
Farmers' market group	12	1.2	18	1.7
Other markets	4	0.4	13	1.3
Total	**1,479**	**142.2**	**1,526**	**146.8**

[Multiple answers]

6. Reduced Prices of High Value Crops at Consumers' Level

103. Although the evaluation study have not evidence for reduction of prices of high value crops at consumers' level, yet the sample beneficiary farmers and key informants reported increased supply of high value crops and efficient marketing through faster transportation the prices of some of the crops at consumers level has slightly reduced at constant prices. The respondents also reported that had there be no syndicate hands the consumers' might get the high value crops at much lower prices than what is the prices in the market.

7. Improved Market Conditions

104. In all, 60 growers' markets and 15 wholesale markets out of 61 growers' markets and 16 wholesale markets are constructed generally for good quality with modern facilities like cool chamber and running water supply facilities. Given the poor condition of physical infrastructure facilities of rural markets the project has provided excellent physical infrastructures that are models for the local market management committees and those involved in the construction and maintenance of markets.

105. The project markets provided RCC frame structure markets with running water supply, safe water for drinking, sanitary latrines, large pavements with cemented hard surface, women's corner, cool chamber for refrigeration of perishable crops in selected wholesale markets, electricity, drainage, etc. The markets if fully utilized for every day and properly maintained and managed could serve as models to the area. Hopefully, all markets will be fully utilized in the

near future. It is also hoped that local people will develop other rural markets following the facilities provided in the project markets. The project market facilities ensured environment friendly selling and buying climate.

8. Improved Marketing Network

106. The project attempted to establish a good marketing net work for the high value crops. The beneficiary farmers have been generally trained on marketing of their produces to fetch higher prices. Twenty farmer groups have been linked together and a marketing committee is formed with one farmer from each group. The marketing group has been trained on managing group marketing with a view to ensure that all members of the 20 groups ensure that his/her group members get good prices of their produces. The trainings were provided by both PNGOs and DAE under the project. The consultants observed and the farmers reported that the trainings were not well targeted and focused and properly designed and intensively provided. There was no trial of the training before and after the training. The farmer groups have not been provided with necessary funds as marketing capitals. The marketing groups were not linked to wholesale markets and regional wholesale marketing network and or the national marketing network and channels. The project could not accomplish the objectives of the marketing component except constructing 76 market structures in project area and at Dhaka.

9. Improvement of Socioeconomic Conditions of Beneficiary Farmers

107. The survey data also noted increase of spending in the beneficiary farmer households on essential household needs such as food, cloth, education, treatment, furniture, and home repair. The survey data indicated increased spending on food meaning higher consumption for better health and nutrition with improved food security of household. Similarly, spending on cloth, education, health seeking behavior and its expenditure, purchase of furniture, and home repairs slightly increased manifesting improvement of socioeconomic conditions of beneficiary farmers.

10. Women's Participation and Impact on Capacity Building and Empowerment

108. In all, 141,462 female participants (57% of all participants) were selected as beneficiary and received social mobilization training on cultivation of high value crops in group general and post-harvest activities and marketing in particular. Further, a total of 216,792 women farmers received small crop production credit (repeatedly) and contributed to increasing cultivation, yield, and production of high value crops. In all wholesale markets and growers' markets there are women's corners with several shops meant for allocation to women entrepreneurs. As all markets are not operating the women's corners are also not used. Further, survey of beneficiary households, women's participation is much higher than men and participation of women in crop cultivation is exceedingly higher than before. High participation level in the cultivation, post-harvest, and marketing indicated considerable empowerment of the women in the family for gaining skill, additional labor and income supplement to the household income.

11. Poverty Reduction

109. The project has high potentials for making contributions to the efforts to poverty reduction. The project has started to make contributions at different levels – farmer, regional, and national. At framers level, additional crops supplemented meeting ever deficient family

needs, additional income enhanced purchasing power parity of the household compared to the past and similarly profile non-project farmers. At regional level, the anew program and mission to making a shift towards high value crops have uplifted the potential for faster economic growth of the chronic poverty stricken area of the country. At national level, the aggregate additional crops and value addition on crops, revival of the cultivation of almost extinct crops (crops that were sources of constant loss to farmers) turned to be profitable and highly rewarding will act as import substitute. Besides, the project has created additional labor/services, crops, and value addition to the traditional cultivation system and processing and marketing that cumulatively shall continue to increase the contributions of the agriculture sector to the Gross Domestic Product (GDP).

12. Food Security

110. The project has potentially enhanced the food security at individual beneficiary farmer household level especially the small farm families. Small farmers find difficulty to meet household needs from own production of food crops and depend on supplementary income from non-farm livelihood sources to become secured for year round food security. Increased cultivation of high value crops bring higher production and net returns than cultivating the crops replaced. Beneficiary household survey data indicated 130% increase of cropped land and 2-3 times higher yield of high value crops. Therefore, the project has enhanced the purchasing power parity of the beneficiary farmer households compared to pre-project situation and non-project farmers. Regionally, the northern districts are somewhat surplus of most of the high value crops that has opened up a new era of agricultural and economic development of the one time poverty stricken area.

111. However, few participants of the local level stakeholder workshop and one participant of the dissemination workshop argued whether too much emphasis placed on high value crops (generally cereal staple food crops not included) create a scenario when farmers might produce only high value crops for higher returns and loose the production base for staple food crops. In such an eventuality, countries food security at large may be upset. The consultants hypothetically agree with such a situation but believe that Bangladesh farmers are not as yet that commercial and may not forget household food security.

112. The consultants instead anticipate several risks and challenges for the farmers. The farmers may face loss of high value crops in some seasons due to epidemic and other natural disasters. They may loose due to dumpling prices for too much production in a particular year (when every one might jump on particular crops that fetched attractive high demands and prices). Yield and production may stand stagnated in absence of necessary updating and upgrading of technologies (cultural practices) and inputs (seed and seedlings, fertilizer, pesticides and insecticides, herbicides, water, credit support, labor, etc.) and adequate patronage from all concerned. International market may also upset local market situation.

113. The consultants consider that these potential risks and challenges can not be ignored but the farmers have to be made aware for maintaining a balance of cultivation of both cereal food crops and high value crops and shall not jump on any crop in a particular year following others and for unusual high returns in the previous year or by any person. The farmers have to be aware enough about these risks and challenges at the individual micro level and the concerned agencies need to look into the macro situation to meet the challenges.

Section VI Major Findings and Recommendations

A. Introduction

114. The section summarizes the major findings and conclusions and suggested recommendations of the impact evaluation of the Northwest Crop Diversification Project. The major findings have been discussed in brief and ended with conclusions leading to possible remedies and improvements. Each major finding has one or several suggested recommendations. The recommendations have been drawn considering the practical aspects particularly the real situation, implementability, and cost effectiveness. The impact evaluation found out several major findings in the areas of beneficiary identification and selection, beneficiary training (technology and marketing, disbursement of production credit to farmers, agri-business credit-line, marketing support facilities, adaptive research, and project management. The findings and conclusions and recommendations are summarized here under in the following paragraphs.

B. Findings and Conclusions and Recommendation

1. Beneficiary Identification and Selection

115. **Findings**: The beneficiary farmers were identified and selected by the PNGOs with approval of respective field officials of DAE. The evaluation study found that the beneficiary selection was not appropriate. PNGOs selected beneficiaries generally from among their existing beneficiaries who were selected and motivated and trained earlier under some of their programs for pursuing likelihood type activities. Those beneficiaries are drawn generally from the poor households with primary profession with non-farm activities. The project covered only 50% geographical areas (61 project upazilas) and only about 200,000 beneficiaries were targeted (both male and female beneficiary were selected from same households in many cases) indicating larger population remaining outside not only in the entire area but also within the project upazilas. Therefore, proper targeting could not be made and large number of potential target beneficiaries remained unnerved. Project impact might be optimum if only potential farmers. Potential farmers should have sufficient fertile land resources suitable for high value crops and are actively involved in the cultivation of such crops (that produce in the area) and are interested to diversify to high value crops with intensive cultivation using modern technologies and inputs including fund investments as needed.

116. **Conclusions**: Higher percentage of beneficiary farmers came from poorer households (lower land holding) whose main income activities are non-farm and larger female beneficiary members than men for the cultivation of high value crops indicated improper beneficiary selection. PNGOs should have selected only potential households who might contribute optimally towards diversified cultivation of high value crop having been capable for the difficult task, and DAE should have approved the selection through proper scrutiny to land on the most appropriate and potential beneficiaries. Improper selection of beneficiaries have led to less yield and production than expected and poor marketing, low return to investment by the beneficiaries, and less sustainability of the efforts made through the project. Gender equality or too much emphasis is inappropriate in the particular activity. Beneficiary selection process led to diversion of crop production funds to activities other than production and marketing of high value crops.

117. **Recommendations**: PNGOs are good for motivation and training for social mobilization and non-farm livelihood activities. Therefore, PNGOs should not be involved in the future in the identification and selection of beneficiary farmers especially in the DAE were a very good number of Sub-assistant Agricultural Officers (SAAO) exist in all blocks under every Upazila. The beneficiaries should be identified and selected by the AAO and checked by respective UAO and approved by the concerned DDA of DAE. The beneficiary selection should be based on a set criteria and the primary list of identified farmers should be endorsed by the members of respective Wards of the Union Parishad. The approved list of beneficiary farmers should be handed over to the respective PNGO for motivation, group formation, training on leadership and credit operation, marketing, etc. while the DAE should provide trainings on technology and cultural practices, and DAM should provide training and guidance on agriculture marketing management. Female members may be trained from each beneficiary household (if beneficiary is a male) only for post-harvest practices and seed management but not for marketing and production credit. Precisely, the following are recommended:

- Beneficiary selection by DAE but not by NGO
- NGO to provide training and crop production credit
- DAM to provide training in marketing, and
- Two beneficiaries (one male and female) be selected and trained per household.

2. Beneficiary Training and Capacity Building for Technology and Marketing

118. **Findings**: There was need for extensive training for the beneficiary farmers on high value crop production, group farming and group marketing, use of modern technologies and cultural practices, use of high quality seeds, etc. Training needs of the beneficiaries selected under the project by the PNGOs is obviously high for the reasons discussed under the findings of beneficiary selection. Actually, very little time and training was provided to the project beneficiaries by both PNGOs (one day) and DAE (half day) that was not enough, adequate, and appropriate. Farmer Field School (FFS) is a common, useful, and effective training was also provided under the project as every where else. The beneficiary farmers, field staff of PNGOs, and field officials of the DAE recognized the need for extensive training for expected results and considered that the training was very inadequate and inappropriate.

119. **Conclusions**: Most of the selected beneficiary farmers being disadvantaged by lack of necessary sound background enriched with education, training, experience, resources, access to technologies can not succeed with the little amount of one or half day general training in a highly technical cultivation process for high value crops. There is no scope to underestimate the need for appropriate and adequate training on time especially for the type of beneficiary farmers selected under the project. The consultants appreciate the consideration of the field staff and beneficiary framers that training is the single important input to this project but this input was not provided and applied adequately as needed. Had there be enough training as needed the yield and production and quality of crops and benefits of farmers might be much higher than achieved and the project activities would have been more sustainable. Lending performance of the PNGOs after the project has shown a decline instead of rousing high demand for production credit from the beneficiary farmers indicating a bad signal for the expected sustainability indicator of the project.

120. **Recommendations**: Even though the project is completed the PNGOs should continue to lend production credit to the beneficiary farmers for next ten years since closing of the project in June 2009. Therefore, both PNGOs and DAE should provide extensive training for production of high value crops and market the produce in groups to get high yield at optimum cost and high market price to maximize the net returns. Without reasonable net returns the beneficiary farmers may give up the plans for production of high value crops and return to traditional cultivation. Sustainability of the project is still uncertain. The consultants recommend that the PNGOs with existing spread for crop production credit and level of credit supervision needed by the existing beneficiary farmers has room for providing additional and refresher training every year. It is also recommended that DAE under its normal training should allocate special attention and resources for training to the existing beneficiary farmers of the project. Besides, the Government may provide additional resources from any future project assistance towards provision of necessary trainings to the existing beneficiary farmers of the project. The recommendations are precisely as follows:

- Training on technology and cultural practices be extensive instead of only half a day
- Training should continue with provision for refresher training

3. Production Credit to Farmers

121. **Findings**: The project production credit system through PNGOs has ensured easy credit need assessment and processing and disbursement in almost on time of need. However, beneficiary farmers want more expeditious disbursement – the processing time and waiting time for group members cause irrecoverable losses for timely cultivation. The amount of production credit is also not enough especially for the new beneficiary farmers. The beneficiary farmers suggested need assessment based on farm budget and expeditious processing and disbursement irrespective of new and old beneficiary farmers. Although rate of interest (12.5%) is comparable to other sources of rural and agricultural credits yet the beneficiary farmers suggested special low interest rates for promoting cultivation and marketing of high value crops until the effort turn into a revolution among all concerned.

122. Almost all beneficiary farmers met, indicated that if they are to invest entire credit to meet the need for crop production purposes, they can not repay the installment that fall due after three weeks – in no way beneficiary farmers can get return from any high value crop through harvest within three weeks of cultivation. This rudimentary credit norm that applies to non-farm livelihood activities (brings money every day and from the day money is invested) should not be applied to crop production credit. Cultivation of high value crops involves high investment as well as high risks of crop failures and or unfavorable market. Beneficiary farmers in absence of any effective forecast or control mechanisms for production and marketing generally jump on crops that had good harvest and high demand and price in the previous years. This phenomenon often causes frustration and colossal loss to the farmers and they give up the focused and emphasized cultivation.

123. **Conclusions**: Generally, the beneficiary farmers can not borrow from sources other than the specific PNGO and therefore, limiting the amount of crop production credit by usual credit system discipline may hinder full development of the potential of the prospective and capable beneficiary farmers due being new and or smallness of landholding. Actual need per farm budgeting and technical and management capability should be the basic consideration of need assessment for crop production credit of beneficiary farmers. Repayment within three weeks at high interest rates is deterrent to the spirit of promotion of high value crops.

124. **Recommendations**: PNGOs may consider improving upon their credit delivery norms allowing credit limits to need-based demand and all member farmers when they really need. PNGOs should also reduce their credit processing and disbursement time. PNGOs may consider to reducing the interest rates given low supervision cost and risks associated. The Government may consider either to reduce interest rates of on lending to the PNGOs. In fact, the PNGOs should get funds directly from Bangladesh Bank instead of through RAKUB at usual low rates and lend to farmers adding a relatively lower spread. RAKUB neither puts its own fund nor, the branches are involved in any way to project crop production credit operations (right from lending to recovery through supervision). It is possible to bring the interest rates at farmer level to around 7%-8%. PNGOs should calculate repayment for the actual credit repayment period instead of flat one year basis. Government may introduce price guarantee scheme for the high value crops. The government may also introduce crop insurance especially for the high value crops. Recommendations are precisely as follows:

- PNGOs continue crop production credit for ten years after the project as agreed
- Rate of interests for crop production credit to be reduced
- Introduction of insurance for high value crops
- Provision of incentive packages for cultivation of HVCs
- Write-off interests of crop production credits due to crop losses for natural calamity.

4. Agri-business Credit-line (Not processing alone but for marketing)

125. **Findings**: RABUB is found reluctant to finance agri-business under the project. Besides, RAKUB adopted the traditional agri-business credit-line for financing establishment of large industrial enterprises with what experience and performance of RAKUB (and all others) are not satisfactory. The agri-business credit-line could finance marketing of high value crops from growers' level to the consumers' level via wholesalers with or without primary or secondary processing and value addition. The project emphasized on establishing market channel cutting down too many layers and levels and hand changes and reduce the price at consumers' level (sharing the savings) while giving higher price to producers (sharing the savings).

126. RAKUB traditionally encouraged entrepreneurs to put up processing industries amid over supply of some of these industries. Further, RAKUB provided funds for only establishing the industry but did not provide working capital loans. All the 14 enterprises financed are more or les got stuck up with the lack of working capital. It is not understandable why RAKUB did not prefer to take the advantage of financing the business of the enterprises they financed. Commercial banks are interested to take this advantage but the entrepreneurs are indebted with RAKUB for establishing the industries and can not pay off the debt entirely and move to a new private sector bank.

127. **Conclusions**: The project design could give more clear guidelines emphasizing highly on financing the marketing of high value crops with or without processing and value addition given over supply of processing facilities amid limited processing needs of almost all high value crops for consumption. RAKUB having long experience (sad experience in general) of financing agro-industries in the northwest Bangladesh could guide the project and the entrepreneurs to financing marketing of the high value crops with and without primary and secondary processing and value addition. Financing of marketing without processing is less risky and existing marketing trend involves less processing of high value crops for consumption.

128. **Recommendations**: RAKUB should take steps to operationalize all 14 agro-industries in consultation with the respective entrepreneurs through case to case review so that these investments of the RAKUB and also the entrepreneurs are not wasted and the enterprises become sick for ever. RABUB may re-schedule the loans and provide working capital loans as per RAKUB appropriate loan provisions and policies in this respect. In case, RAKUB wants not to invest further, may allow the entrepreneurs to take working capital from other banks and financial institutions or allow them to clear off the liabilities through any interested bank or financial institution. RAKUB may also enter into syndication with interested banks and financial institutions for equity financing for working capital as well as additional capital loans if needed. In fine, the project objectives for supporting agro-business should be met through operation of the agro-processing industries financed from the project.

129. Government and the public/private banks including RAKUB and Bangladesh Krishi Bank, Shilpo Bank, etc. in future similar projects should emphasize on financing agri-business supporting organized marketing of agricultural crops from surplus areas to deficit areas including large cities, export outside, and for processing. Financing establishment of agro-industries should get second preference to financing agro-business and trading. Because, there is seemingly over supply of traditional agro-industries and also scope and need for primary processing is still limited. The recommendations are precisely as follows:

- Re-schedule the loans
- Provide working capital
- Allow entrepreneurs to use additional loans from public/private commercial banks

5. Marketing SupporFacilities

130. **Findings of Achievements in Brief**: In all 76 markets were established (60 growers market, 15 wholesale markets and, one central market at Dhaka. One wholesale market and one growers' market could not be established due to lack of suitable location. Almost all wholesale markets and growers' markets established beside existing market and all such existing markets generally sit twice a week and are quite busy. The impact evaluation survey found only 50% wholesale markets and growers' markets are partially functional (generally operate on hat days) and the remaining markets are either function very little or remain closed. It may be mentioned that except the central market all other 75 markets were formally opened after construction was complete during the project. All markets have among other facilities women's corner and the survey found no such shops in the corner running. .

131. Details of the Present Status: Almost all 60 growers' market and 15 wholesale markets and central market are established on good locations. The wholesale markets and grower's markets are generally located within or beside existing busy markets where huge quantity of high crops are traded on every hat days and in some markets other days of the week. However, the trading takes place outside the project market where such goods were traded before the project as usual. Unfortunately, the project markets remain almost entirely unused or partially used (primarily for temporary storage/warehouse). Therefore, site selection for almost all markets was good although there were more suitable sites within the Upazila. All growers markets and most of the wholesale markets sit only twice a week on hatdays. The farmers are forced to sale their commodities twice a week only on hatdays and eventually get low prices due to over supply.

132. The marketing facilities component was implemented in a very mechanistic manner especially by the project through the LGED. A proto-type design requiring a particular land in area, size, and freehold government land was imposed to fit in within existing busy market places that were already occupied by hundreds of small traders for years. Specific needs of the proto-type design and uncompromising requirements suggested additional land area beside or a separate place close to the existing market. Had a flexible fit to the need of the market and land area available design used all 75 markets could be established within the existing busy markets through improvement of the old thatched facilities without displacing any small traders. There would not be any need for a separate marketing committee rather one market committee might manage the entire market.

133. Only 30 growers' markets and 8 wholesale markets are operational (partially) as these are located beside existing market where local market management runs the whole marketing activities for the interest of their market and their own business. The project market though considered as part of the existing market but it is managed by a separate committee consisting of government officials with only few local businessmen who are also the members of the existing market committee. The project market is rented out at nominal monthly rents to fewer people who collect toll at high rates from the sellers. The sellers of the existing markets pay very nominal toll and prefer to sell their produces in the existing markets. In fact, the project should have improved the existing marketing through civil construction of internal roads, pavements, shed, sanitation, water supply, etc. like the improvement of Growth Center Markets and managed and run by one management committee of the existing market, all these markets might function well and serve the project objectives. The fate of the central market can not be foreseen and estimated.

134. **Conclusions**: The consultants understand from the experience of the wholesale markets especially for operating the markets by committees led by overwhelm majority of senior government officials operation and management of markets is quite difficult job for government officials. Generally the government officials have limitations and lack necessary business experience especially in dealing with the complicated intricacies of business communities involving the suppliers, intermediaries, wholesalers, exports, and local politics. In order to ensure full utilization of all the markets the markets need to be brought under one market committee run by local businessmen/women. All efforts to development should be need-based and as people wants – people do not make mistakes as often as some people forcibly introduce development designs. The growers market and wholesale markets may sit 7 days a week to fetch good prices.

135. **Recommendations**: In order to ensure full utilization of all the 60 growers' markets and 15 wholesale markets Government should stop co-existence of two markets in one location (project market and functional existing market). In doing that the Government should bring each of the 60 growers' markets and 15 wholesale markets under one market management committee with members elected by the local businessmen/women and traders of the respective markets. Government may provide two ex-officio members (District Marketing Officer as adviser for marketing and Upazila Engineer of LGED as maintenance adviser to the committee). Government should prohibit existence of two committees in one market whatever might be the nature of activity and mandate. In future Government should use need–based designs for each market for improved and needs should be assessed through participatory process within the available scope of the market and resources of the project. Phased development of each market

should be emphasized instead of putting huge resources in one market while many other markets look on even though those markets equally need such improvements.

136. Government may think of operation and management of the central market as the wholesale market for everyone irrespective of private, public, and project under a management committee consisting of persons involved in the business of the central market. The committee should work as a federated unit of field market leaders of agricultural produce and have flexibilities as needed to operate the central market in competition with all other wholesale markets in and around the Dhaka city. Government may review past experience of public sector in agricultural product marketing. The main recommendations for utilizing all the markets in fully fledged condition are as follows:

- Brining the two markets under the one market management committee
- Reconstitute market management committee with members from business community
- Arrange marketing everyday of the week especially for high value crops

6. Adaptive Research

137. **Findings**: The important component did not work well although there is need for adaptive researches for increasing yield through continuous technological improvements especially for seed and cultural practices, and market researches. The project could not motivate public/private research institutions to come forward with appropriate adaptive research proposals. Project attempt to undertake adaptive research by BARI within the project area on high value crops was not successful.

138. **Conclusions**: Adaptive research is a continuous research methodology and this should be financed either by the Government on a regular budgetary provision through number of public/private research institutions or under a special research program/project.

139. **Recommendations**: Government should place high importance to technological interventions to increase yield of the high value crops from its present yield level and for that start continuous adaptive researches under the guidance of Bangladesh Agriculture Research Council (RARC). Government may take a special program in this respect and a high power steering committee should over see progress and enforce accountability of effective research outcome and its trials and dissemination among the farmers.

7. Participation of Women and Impact on Women's Empowerment

140. **Findings**: Unlike other projects the NCDP targeted high participation of the women in the cultivation, processing, and marketing of high value crops. In fact the project included 57% women as beneficiaries. The women participants participated in the trainings provided by the NGOs (credit and marketing in group) and from DAE for cultural practices as well as post-harvest activities. Women entrepreneurs applied for allocation of shops in the women's corner to undertake income generating activities.

141. **Conclusions**: Participation of women for cultivation of high value crops and post harvest activities especially processing seeds and seedlings are highly appreciable. However, trainings and involvement of women may be focused more on post-harvest and seed processing and credit

management and less on field oriented activities such as crop cultivation and cultural practices. However, women's participation in IPM is highly appreciable in general.

142. **Recommendations**: Participation of women in the post-harvest, credit management may be highly encouraged with less focus of field oriented crop cultivation activities in similar future programs.

8. Efficient and Effective Project Management

143. **Findings**: Project implementation was not effective enough to coordinate the too many implementing agencies (DAE, DAM, LGED, RAKUB, BARI, BB, BRAC, RDRS, GFK, and Proshikha). All the implementing agencies implemented their part of the components more or less independently and project management unit had little supervision and monitoring and quality control and management information. Since all implementing agencies except BARI implemented their part of the components independently the physical and financial progress was good and the project was completed with only one year extension. However, lack of coordination, accountability, and quality control badly affected proper targeting, focus, and quality of project outcome.

144. The quality of project implementation is grossly unsatisfactory. Example, beneficiary selection was not proper as project had not supervision and monitoring for quality control. Training of beneficiaries by both partner NGOs and DAE was inadequate as stated in section II. Training of the beneficiaries on marketing in general and training of the selected marketing groups of the farmers in particular was inadequate. Disbursement and recovery was literally good but the production credit perhaps benefited beneficiaries in non-farm activities along with crop production activities as all selected beneficiaries were not fully engaged and devoted to cultivation of high value crops.

145. Almost all growth center markets and wholesale markets were not placed on right location of the existing markets and eventually could not be put to operation as yet. All markets were placed under new market management committees. The members are outside public servants with enough knowledge of local market condition, lack business experience, lack contact and coordination with the market management committee of the existing markets. The local existing market management committees in general pushed the project market away from the centre of the market and thereby the project markets could not operate from the wrong location.

146. The agri-business credit did not go for agri-business development rather entirely went to few agro-industry entrepreneurs through RAKUB and all the enterprises financed became sick and defaulters. BARI could not make a head way in adaptive research although this is one of the primer successful agricultural research institutions in the country with high credentials home and abroad since its founding. The project messed up the important market component for training on marketing, establishing marketing facilities, and agri-business credit support.

147. Large number of officials and beneficiaries received training home and abroad under the project and the training outcome could not be properly documented by the project for reference. A large technical assistance team consisting of nine international and 18 local consultants worked under the project and put 101 person months of international and 340 person months of

local consulting inputs respectively. The huge consulting service inputs have not been adequately utilized by the project to ensure effectiveness and quality of project implementation in general and out outcome of various components in quantity and quality in particular.

148. **Conclusions**: Mere physical and financial progress of this type of complex projects implemented independently by too many agencies need proper coordination, monitoring, period review, and consultation to ensure effectiveness and quality that adds value to meeting project objectives. Despite high physical and financial progress, project implementation should have not been the only indicators of success. Many mistakes and failures may not be recovered while many others can be rectified with anew initiatives by the concerned agencies. Because of project implementation from too many centers independent of the PMU, the project management information system and documentation of progress and outcome and chronology of important events are missing that are assets for future reference.

149. **Recommendations**: In future, similar complex multifaceted projects jointly implemented by number of independent agencies should be implemented by a Strong Project Management Unit and all implementing agencies should be accountable to the PMU and to the Steering Committee. In future, such project should be reviewed jointly by senior representatives of all implementing agencies frequently with presence of donor representative and approved changes be implemented. Consultant services should add value to the quality of project implementation, output, and outcome.

9. Risks and Challenges for Cultivation of High Value Crops

150. **Findings**: Over emphasis on increasing cultivation of high value crops may lead to shift of crop cultivation from present cereal based food crops to non-cereal based vegetables and horticulture crops creating an imbalance of overall food security. The farmers may face several risks and challenges of crop losses, low prices due to over supply, and low net returns for stagnating yield due to lack of appropriate technological advancement, etc.

151. **Conclusions**: The apprehensions can not be ignored given the existing level of awareness of farmers, unstable market environments, incidence of epidemics and natural calamities, and lack of necessary plan and program for mitigating the anticipated risks and challenges.

152. **Recommendations**: The government may take the following steps to mitigate the risks and challenges in advance.

- Motivation of farmers for cultivation of both staple cereal food crops and high value crops
- Identification of best areas for each high value crop and advising farmers to cultivate high value crops in areas where it grows most instead of cultivating all high value crops everywhere
- Intensive well targeted adaptive research for technological improvements on seed for high value crops and cultural practices for intensive cultivation of high value crops on commercial basis
- Strong market monitoring and mechanisms for healthy marketing of high value crops ensuring fair prices to the producers

Appendices

Terms of Reference for Impact Evaluation of Northwest Crop Diversification Project

1. **Name of the Project**: North-west Crop Diversification Project (1St Revised)
2. **Administrative Ministry**: Ministry of Agriculture
3. **Executing Agency**: Department of Agricultural Extension and Bangladesh Bank
4. **Location of the Project**: 16 districts of Rajshahi Division comprising of 61 Upazilas.
5. **Implementation Period**: January 2001 - June 2009
6. **Total cost:**: Taka 341.9 crore (Original)

7. Background of the Project: The northwest region which corresponds administratively with Rajshahi Division is one of the poorest and backward regions due to its physical isolation, being separated from the rest of the country by the Jamuna River to the east and the Ganges to the south.

Despite the current low status of development, the north-west region is well suited for agriculture. It is characterized by relatively fertile, well drained soils, ample ground and surface water resources, a varied climate that is favorable to a range of crops and relatively flat terrain. The region has a significant comparative advantage for growing high value crops (HVCs), in particular produce off-season fruits and vegetables, which could be marketed at high prices to Dhaka and other parts of the country and even outside/abroad.

Factors, in addition to physical isolation, that has constrained diversification in the region and kept income low and stagnant include inadequate public research and extension on crops other than rice, limited participation of NGOs in agriculture support services, farmers' lack of knowledge of appropriate crops and varieties and inadequate access to the planning material and production technologies, lack of information on market potentials and prices and, most important, difficulties accessing of production credit, especially for the small scale farmers. This project was thus designed to improve the farmers' income levels by assisting them to diversify HVCs without compromising household food security. This project was taken to address many of the identified constraints and reach a large number of farmers with information and know-how needed to diversify to new HVCs, with financial resources needed to purchase inputs and equipment, and with assistance to market their product at better prices.

8. Objectives of the Project: The specific objectives of the Northwest Crop Diversification Project are to:

- form small farmers' groups for expansion of horticultural crops through training, technology transfer and extension;
- increase per acre yield of high value horticultural crop through adoption of modern technology;
- provide credit support for high value crop production and agribusiness promotion;
- conduct adoptive research on high value horticultural crops;
- promote marketing and management support on high value horticultural crops;
- create employment opportunities and increase farm level income for poverty alleviation; and
- build up sustainable partnership between the public sector and NGOs.

9. Objectives of the Impact Evaluation: The objectives of impact evaluation are (i) to assess the impact of the project, and (ii) identify the major successes and weaknesses of project implementation and suggest remedial measures.

(i) Assess the impact of the project in terms of;
   - increase in production of high value horticultural crop through adoption of modern technology and providing credit support to the small scale farmers;
   - promotion of marketing and management support especially 'partnership marketing model' developed under the project on high value horticultural crops;

- effectiveness of use of Farmers' Field School (FFS) approach to train the small farmers' groups;
- poverty alleviation through creation of employment opportunities and increase farm level income;
- sustainability of partnership between the public sector and NGOs; and

(ii) Identify the major successes and weaknesses of project implementation and suggest remedial measures.

10. Scope of Services: The consultant should prepare their study design and plan their field works considering the following components of the project. Sampling, however, shall be made on the basis of coverage of work mentioned below:

Project Components for Evaluation	Coverage of Work Carried under the Project	Area Coverage of the Project
A Farmer training and extension	200,000 small farmers	In all 61 Selected Upazilas of all the 16 districts of Rajshahi division
B Farmer mobilization and credit	160,000 small farmers	
C Marketing support	Construction of 60 growers' market and 16 wholesale markets.	
D Adoptive research	To be done in 20 areas at the cost of Tk. 178.50 Lakh under the supervision of Project Monitoring Unit (PMU).	
E Project management support	Provision of Consultancy input level of 444 person months for domestic consultants and 118 person months for international consultants. Tk.13500.00 Lakh	
F Pilot agri-business credit line		

11. Responsibilities of the Consultants: The responsibilities of the consultants under the impact evaluation are:

- Consultants will have to evaluate the implementation status of components on sample basis;
- Consultants will have to assess the impact of the project on increase in production of horticultural crop, marketing promotion, effectiveness of training given to the small tanners, creation of employment opportunities and thereby poverty alleviation;
- Consultants will have to identify the strengths and weaknesses of the project through holding workshops in any of the project areas with the stakeholders and beneficiaries during data collection;
- Consultants will have to prepare an evaluation report based on the data collected from the project areas and get approval from the authority concerned;
- Consultant will have to present the draft report in a dissemination workshop before finalizing and printing the report.

12. Required Professionals for the Study Team: The impact evaluation team should consist of the following professionals with specified minimum educational qualification and experience.

	Type of Professionals	Educational Qualification	Required Experience
1	Evaluation Specialist-Team Leader	At least Master Degree in any discipline of Social Science, preference will be given to Ph.D. degree	Experience in conducting at least 5 evaluation studies preferably impact evaluation including 3 as Team Leader
2	Agriculturist	At least Master Degree in Agriculture. Preference will be given to agro-economy /horticulture/soil science.	Experience in conducting at least 3 studies including 2 evaluation studies related to the project.
3	Agriculture Project Management Specialist	At least Master Degree in Agriculture	Experience in conducting at least 3 agro-economic researches.
4	Statistician	At least Master Degree in Statistics	Experience in processing and analyzing at least 3 survey data in using computer based statistical packages.

13. Methodology: Since the purposes of this assignment are to assess the implementation status of the project and impact on the life of the beneficiaries as well, it is expected that an appropriate evaluation design should be used which must cover the changes occurred due to intervention of major components of the project. The methodology should be a sound one monitoring target population to be interviewed with type and size. It is also necessary monitoring precision level and level of significance used for determining the sample size. Sampling technique to be followed for collection data should also be mentioned in the methodology. List of indicators in conformity with this evaluation should be determined and reported in the proposal.

14. List of reports, Schedule of Deliveries, Period of performance: The consultants shall produce and provide Inception Report, Draft Report, Draft Final Report, and Final Reports in sufficient quantities as needed. However, in addition to these initially identified reports, the consultants may have to produce and provide specific purpose reports in required quantities. Further, the consultants will provide:

Three (3) copies of Inception report should be submitted for approval within Fifteen (15) days after signing of contract agreement. The report will include the work plan along with detailed task, specific manpower allocation and details of surveys and data collection needed, actions to be taken and progress on these activities. Staffing requirements, transport, office accommodation, logistic support and other relevant matters should also be mentioned.

The consulting firm will prepare the draft study design and questionnaires for collecting data and obtain approval of the Technical and Steering committee before collection of data from field level (Required number of relevant documents including set of questionnaire will have to be provided for each meeting).

Draft report should be prepared and placed to the Technical and Steering Committee for approval (Required number of copies will have to provide for each meeting).

Before finalizing the report, Evaluation Sector will arrange a workshop/review meeting with the concerned stakeholders.

Printed One hundred (100) copies of the final report will be submitted to the Director General, Evaluation Sector, IMED. Printing cost will be borne by the firm.

15. Data, Personnel, Facilities and Local Services to be Provided by the Client: The client will provide (if available) project related documents, such as Project Proforma, Project Completion Report; and Project Evaluation Report.

Major Indictaors of Impact Evaluation

Objective(s)	**Indicator(s)**
A. Assessment of the impact of the project	1. Increase in production of high value hoticultutral crops through adoption of modern technology and providing credit support to the small farmers 2. Increase of cropped area of high value crops 3. Increase of yield and production of high value crops 5. Contributions of project interventions (training, extension services, mobilization and credit support, marketing, research-technology) to increase of yield of high value crops 6. Farmers demonstratably benefited from specific project interventions for increasing yield of high value crops
	7. Promotion of marketing and management support especially 'partnership marketing model' developed under the project on high value horticultural crops; (farmers benefited from marketing management support of the project)
	8. Effectiveness of use of Farmers' Field School (FFS) approach to train the small farmer' group; 9. Participants comprising of farmers and local extension staff appreciate Farmers Field School approach of training on production technologies
	10. Poverty alleviation through creation of employment opportunities and increase farm level income
	Sustainability of the Project 11. Trend of increased cultivation of HVC, use of technology and cultural practices, training and other inputs, credit support, processing and marketing, storage, public private partnership
B. Identify the major successes and weaknesses of project implementation and suggest remedial measures.	12. trengths of the project design and implementation that were supportive to implement the project in quantity, quality, time, and benefits 13. Weakneses of the project design and implementation that were deterrat to implementation of the project in quantity, quality, time, and benefits

ইউসুফ এন্ড এসোসিয়েটস্
উত্তর পশ্চিম শস্য বহুমুখীকরণ প্রকল্প (এনসিডিপি)
এনসিডিপি এর মূল্যায়নে কৃষকদের খানা জরিপ ফরম

সেট নং ১

সিডিউল নম্বর

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

জরিপের স্থান ঃ

জেলা	কোড	উপজেলা	কোড

১. উত্তরদাতার পরিচিতি ঃ

ক. উত্তরদাতার নাম ঃ ..... খ. গ্রাম ঃ .....

গ. উত্তরদাতার ধরন [1=বেইজলাইন, 2=নতুন]

ঘ. ফোন নং

২. খানার সদস্যদের তথ্যাবলী

ক্রমকি নং	নাম	লিঙ্গ	বয়স (বছর)	শিক্ষাগত যোগ্যতা	পেশা	
					প্রধান	সহযোগী
১						
২						
৩						
৪						
৫						
৬						
৭						
৮						
৯						
১০						

লিঙ্গ ঃ [1=পুরুষ, 2=মহিলা]

পেশা ঃ [1=কৃষি, 2=প্রস্তুত কারক (ক্ষুদ্র ও কুটির শিল্প), 3=ব্যবসা, 4=চাকুরি (সরকারি/বেসরকারি), 5=নির্মাণ/মেরামত, 6=শ্রমিক (কৃষি ও অকৃষি), 7=অবসরপ্রাপ্ত, 8=ছাত্র/ছাত্রী, 9=গৃহকর্ম, 10=বেকার, 11=প্রযোজ্য নয়, 12=অন্যান্য]

৩. বাড়ী ঘরের ধরন

ক্রমিক নং	বাড়ী ঘরের অবস্থা	সংখ্যা	ঘরের ধরন*
১	থাকার ঘর		
২	বসার ঘর		
৩	রান্না ঘর		
৪	গরু গোয়াল		
৫	মুরগী/হাঁসের ঘর		
৬	অন্যান্য (নির্দিষ্ট)		

ঘরের ধরণ কোড ঃ

১. পাকা দালান ঃ ইটের দেয়াল ও ছাদ ঢালাই
২. আধা পাকা দালান ঃ ইটের দেয়াল ও ছাদ টিন সেড
৩. আধা কাঁচা-পাকা ঃ দেয়াল মাটি/বাঁশ এবং ছাদ টিনের
৪. কাঁচা ঃ দেয়াল এবং ছাদ খড়, বাঁশ, পাতা, মাটি

৪. আপনার পরিবারের উৎপাদিত খাদ্য (ধান ও গম) সারা বছরের প্রয়োজনের তুলনায় কেমন?
[1=উদ্বৃত্ত, 2=সমান, 3=ঘাটতি]

পূর্বে	প্রকল্পের	বর্তমানে

৫. ঘাটতি হলে, উৎপাদিত খাদ্যে বছরের কত মাস চলে?

পূর্বে	প্রকল্পের	বর্তমানে

৬. আপনার পরিবারের খাদ্য নিরাপত্তার অবস্থা কিরূপ?

ক্রমিক নং	খাদ্য নিরাপত্তার মাত্রা	প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	উদ্বৃত্ত *(টিক দিন)*			
২	ঘাটতি ও উদ্বৃত্ত নাই *(টিক দিন)*			
৩	ঘাটতি *(বৎসরে কত মাস লিখুন)*			

৭. পানীয় পানির উৎস কি? [ ]
[1=নলকূপ, 2=কুয়া, 3=নদী, 4=পুকুর, 5=অন্যান্য]

৮. স্যানিটেশনের অবস্থা/স্থান [ ]
[1=স্যানিটারী, 2=কাঁচা, 3=খোলা জায়গা]

৯. চিকিৎসার অবস্থা [ ][ ][ ]
[1=পীর/ফকির, 2=গাছ-গাছড়া, 3=হোমিওপ্যাথি, 4=এমবিবিএস, 5=পল্লী চিকিৎসক, 6=ঔষধের দোকান, 7=অন্যান্য]

১০. খানার জমির পরিমাণ

ক্রমিক নং	বিষয়	জমির পরিমাণ (একর)	
		প্রকল্পের পূর্বে	বর্তমানে
১	বসত ভিটা		
২	কৃষি জমি		
৩	পুকুর		
৪	পতিত ভিটা জমি		
৫	নিজ মালিকানাধিন কৃষি জমি		
৬	লিজ/ভাড়া/বন্ধক নেয়া কৃষি জমি		
৭	লিজ/ভাড়া/বন্ধক দেয়া কৃষি জমি		
৮	কৃষিযোগ্য পতিত জমি		
৯	অন্যান্য		
	মোট জমি		

১১. পরিবারে চাষের জমির পরিমাণ ও বৎসরে কতবার চাষ করা হয়?

ক্রমিক নং	জমির ব্যবহারের ধরন	চাষকৃত জমির মোট পরিমাণ (একর)		
		প্রকল্পের পূর্বে	প্রকল্পের মাধ্যমে	বর্তমানে
১	১ ফসলী			
২	২ ফসলী			
৩	৩ ফসলী			
	মোট			

১২. আপনার পরিবারের সদস্যগণ উচ্চমূল্য ফসল উৎপাদনে অন্যান্য ফসলের চেয়ে কতভাগ বেশী সময় দিয়ে থাকেন?

	সময়	পুরুষ	মহিলা
১	মৌসুমে		
২	গরমৌসমে		

১৩. আপনার পরিবারে প্রকল্পের পূর্বে, প্রকল্পের সময়ে ও বর্তমানে উচ্চ মূল্যের ফসল উৎপাদনের হিসাব বিষয়ক তথ্য দিন?

ক্রমিক নং	উচ্চমূল্য ফসলের নাম	প্রকল্পের পূর্বে		প্রকল্পের সময় (২০০৯ ইং)		বর্তমানে	
		আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)	আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)	আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)
১	টমেটো						
২	বেগুন						
৩	পেঁপে						
৪	পিঁয়াজ						
৫	মুগডাল						
৬	দেশী সীম						
৭	আদা						
৮	কলা						
৯	কচুর লতি						
১০	আলু						
১১	করলা						
১২	বাধাকপি						
১৩	ফুলকপি						
১৪	কাঁকরোল						
১৫	মিষ্টি কুমড়া						
১৬	লাউ						
১৭	গাজর						
১৮	শশা						
১৯	চাল কুমড়া						
২০	ধুন্দুল						
২১	কলমি						
২২	চিচিঙ্গাঁ						
২৩	ঝিংগা						
২৪	লাল শাক						
২৫	মটরশুঁটি						
২৬	ঢেঁড়শ						
২৭	ফ্রেন্চ বীন						
২৮	কাঁচা মরিচ						
২৯	রসুন						
৩০	হলুদ						
৩১	লেবু জাতীয় ফল						

ক্রমিক নং	উচ্চমূল্য ফসলের নাম	প্রকল্পের পূর্বে		প্রকল্পের সময় (২০০৯ ইং)		বর্তমানে	
		আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)	আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)	আবাদকৃত জমির পরিমাণ	একর প্রতি ফলন (কেজি)
৩২	তরমুজ						
৩৩	আম						
৩৪	লিচু						
৩৫	পেয়ারা						
৩৬	বরই/কুল						
৩৭	সূর্যমুখী						
৩৮	সুগন্ধি ধান						
৩৯	ভূট্টা						

১৪. আপনি উচ্চমূল্যের ফসল চাষে কিভাবে উৎসাহিত হলেন? [ ] [ ] [ ]

[1=প্রকল্পের মাধ্যমে, 2=অন্যান্য কৃষকের/প্রতিবেশীর মাধ্যমে, 3=গণ মাধ্যমে, 4=এনজিওর উদ্যোগে, 5=অন্যান্য (উল্লেখ করুন) .....]

১৫. উচ্চমূল্যের ফসল চাষে আপনি কি কি নতুন ও অতিরিক্ত উদ্যোগ নিয়েছেন? [ ] [ ] [ ]

[1=উন্নত প্রযুক্তি, 2=বেশী অর্থবিনিয়োগ, 3=বেশী শ্রম, 4=উন্নত প্রশিক্ষণ, 5=উন্নত বাজার ব্যবস্থা, 6=অন্যান্য (উল্লেখ করুন) .....]

১৬. আপনি চাষের জন্য কি কি কৃষি সরঞ্জাম ব্যবহার করেন? (টিক দিন)

ক্রমিক নং	কৃষি সরঞ্জাম	প্রকল্পের পূর্বে	বর্তমানে
১	সেচ যন্ত্র		
২	ট্রাক্টর		
৩	পাওয়ার টিলার		
৪	বীজরোপন যন্ত্র		
৫	নাড়ানী		
৬	স্প্রেয়ার		
৭	ফসল কাটার যন্ত্র		
৮	ফসল মাড়াই যন্ত্র		
৯	অন্যান্য		

১৭. আপনি উচ্চমূল্য ফসল উৎপাদনের প্রয়োজনীয় উপকরণ পান কি?

ক্রমিক নং	উপকরণ	প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	বীজ			
২	জ্বালানী			
৩	সার			
৪	কীটনাশক			
৫	ঋণ			

[1=পর্যাপ্ত, 2=অপর্যাপ্ত, 3=খুব কম]

১৮. আপনার কি কি গৃহপালিত পশু আছে (সংখ্যায় লিখুন)

ক্রমিক নং	পশুপাখীর নাম	প্রকল্পের পূর্বে (সংখ্যা)	বর্তমানে (সংখ্যা)
১	গরু/মহিষ		
২	ছাগল/ভেড়া		
৩	হাঁস/মুরগী/কবুতর		
৪	ঘোড়া		
৫	অন্যান্য		

১৯. আপনার পরিবারের উচ্চমূল্য ফসল থেকে বর্তমানে মোট আয় কত টাকা?

২০. আপনার পরিবারে বাৎসরিক উচ্চমূল্য ফসল উৎপাদন থেকে আয় কত?

ক্রমিক নং	ফসলের ধরণ	প্রকল্পের পুর্বে (টাকা)	প্রকল্পের সময় (২০০৯) (টাকা)	বর্তমানে (টাকা)
১	টমেটো			
২	বেগুন			
৩	পেঁপে			
৪	পিঁয়াজ			
৫	মুগডাল			
৬	দেশী সীম			
৭	আদা			
৮	কলা			
৯	কচুর লতি			
১০	আলু			
১১	করলা			
১২	বাঁধাকপি			
১৩	ফুলকপি			
১৪	কাঁকরোল			
১৫	মিষ্টি কুমড়া			
১৬	লাউ			
১৭	গাজর			
১৮	শশা			
১৯	চাল কুমড়া			
২০	ধুন্দুল			
২১	কলমি			
২২	চিচিঙ্গা			
২৩	ঝিংগা			
২৪	লাল শাক			
২৫	মটরশুঁটি			
২৬	ঢেঁড়শ			
২৭	ফ্রেন্চ বীন			
২৮	কাঁচা মরিচ			
২৯	রসুন			
৩০	হলুদ			
৩১	লেবু জাতীয় ফল			
৩২	তরমুজ			
৩৩	আম			
৩৪	লিচু			
৩৫	পেয়ারা			
৩৬	বরই/কুল			
৩৭	সূর্যমুখী			
৩৮	সুগন্ধি ধান			
৩৯	ভূট্টা			

২১. আপনার পরিবারের বাৎসরিক অকৃষি খাতের আয় কত?

ক্রমিক নং	উৎস্য	প্রকল্পের পূর্বে (টাকা)	প্রকল্পের সময় (টাকা)	বর্তমানে (টাকা)
১	চাকরি			
২	ব্যবসা			
৩	বাসায় কাজ			
৪	অন্যেও বাসায় কাজ			
৫	কুটির শিল্প			
৬	খাদ্য প্রক্রিয়াকরণ			
৭	রেমিটেন্স			
৮	অনুদান			
৯	অন্যান্য			

২২. আপনার পরিবারের বছরে খাত ওয়ারী ব্যয় কত?

ক্রমিক নং	খাত	পরিবারের খাত ওয়ারী ব্যয়		
		প্রকল্পের পূর্বে (টাকা)	প্রকল্পের সময় (টাকা)	বর্তমানে (টাকা)
১	খাদ্য			
২	বস্ত্র			
৩	আসবাবপত্র			
৪	ঘর তৈরি ও মেরামত			
৫	চিকিৎসা			
৬	শিক্ষা			
৭	অন্যান্য			

২৩. আপনার পরিবারের বার্ষিক সঞ্চয় কত টাকা? ☐

২৪. প্রকল্প থেকে উচ্চমূল্য ফসল চাষের জন্য কোন প্রশিক্ষণ আপনি পেয়েছেন কি? ☐
[1=হ্যাঁ, 2=না]

২৫. হ্যাঁ হলে কি কি বিষয়ে প্রশিক্ষণ পেয়েছেন?

প্রশিক্ষণ প্রতিষ্ঠান	বিষয়	মেয়াদ (দিন)	প্রশিক্ষণের স্থান	
			প্রতিষ্ঠানে	গ্রামে
১. DAE	১.১ শস্য উৎপাদন প্রযুক্তি			
	১.২ শস্য সংরক্ষণ প্রযুক্তি			
	১.৩ শস্য প্রক্রিয়া করণ			
	১.৪ বিপণন প্রক্রিয়া			
	১.৫ মূল্য সংযোজন প্রযুক্তি			
	১.৬ গ্রেডিং			
	১.৭ প্যাকিং			
২. RDA	২.১ দল ব্যবস্থাপনা			
	২.২ সেচ ব্যবস্থাপনা			

প্রশিক্ষণ প্রতিষ্ঠান	বিষয়	মেয়াদ (দিন)	প্রশিক্ষণের স্থান	
			প্রতিষ্ঠানে	গ্রামে
৩. NGO	৩.১ দল গঠন			
	৩.২ দল ব্যবস্থাপনা			
	৩.৩ সঞ্চয় ব্যবহার			
	৩.৪ ঋণের ব্যবহার			
	৩.৫ অন্যান্য			
৪. RAKUB	৪.১ আর্থিক লেনদেন			
	৪.২ হিসাবরক্ষণ			
	৪.৩ ঋণের উপযুক্ত ব্যবহার			
৫. Other				

২৬. প্রশিক্ষণলব্ধ জ্ঞান আপনি মাঠে কি পরিমাণে ব্যবহার করছেন? ☐
[1=সম্পূর্ণ, 2=আংশিক, 3=প্রয়োগ করিনি]

ক. আংশিক প্রয়োগ/একেবারে প্রয়োগ না করলে কারণ বলুন (টিক চিহ্ন দিন) ঃ

১।	অর্থের অভাব	☐	২।	ব্যাংক ঋণের অভাব	☐
৩।	ঋণের অর্থ পর্যাপ্ত নয়	☐	৪।	আমার পছন্দমত শস্য বিন্যাস অনুসরণে ব্যাঘাত ঘটায়	☐
৫।	লাভজনক নয়	☐	৬।	গুদামজাতকরণের সমস্যা	☐
৭।	বাজারজাতকরণের সমস্যা	☐	৮।	যানবাহনের সমস্যা	☐
৯।	স্থানীয় বাজারে উৎপাদিত ফসলের চাহিদা কম	☐	১০।	অন্যান্য (উল্লেখ করুন)	

২৭. উচ্চমূল্য ফসল চাষাবাদের ক্ষেত্রে আপনার প্রশিক্ষণ থেকে প্রাপ্ত জ্ঞান যথেষ্ট কি? ☐
[1=হ্যাঁ, 2=না]

না হলে, কোন্ কোন্ ক্ষেত্রে আপনার আরও প্রশিক্ষণ প্রয়োজন ?

১।	বীজ নির্বাচন	☐	২।	বীজ শোধন	☐
৩।	ফসলভিত্তিক জমি তৈরী	☐	৪।	ফসলের চারা উৎপাদন	☐
৫।	সার প্রয়োগ	☐	৬।	সেচ ব্যবস্থাপনা	☐
৭।	রোগ-বালাই দমন	☐	৮।	আইপিএম প্রশিক্ষণ	☐
৯।	ফসল কাটা ও মাড়াই	☐	১০।	গুদামজাতকরণ	☐
১১।	বাজারজাতকরণ	☐	১২।	ফসল কাটার পরবর্তী ব্যবস্থাপনা	☐

১৩। অন্যান্য (উল্লেখ করুন) .....

২৮. উচ্চমূল্য ফসল চাষের ক্ষেত্রে আপনার অসুবিধাসমূহ কি কি?

	পূর্বে	প্রকল্পকালীন	বর্তমানে		পূর্বে	প্রকল্পকালীন	বর্তমানে
১। অর্থাভাব				২। শ্রমঘন পদ্ধতি			
৩। শ্রমিকের অভাব				৪। ব্যয়বহুল পদ্ধতি			
৫। ঋণের অভাব				৬। প্রযুক্তি জ্ঞানের অভাব			
৭। সম্প্রসারণ কর্মীর অপ্রতুল সহায়তা				৮। নির্ভরযোগ্য চারা/ বীজের অভাব			
৯। পর্যাপ্ত পরিমাণ প্রত্যায়িত বীজের অভাব				১০। অসাধু বীজ ব্যবসা			
১১। পরিবহন সমস্যা				১২। গুদামজাতকরণের অভাব			
১১। বাজারজাতকরনের সমস্যা				১৩। অলাভজনক			
১৪। অপর্যাপ্ত প্রশিক্ষণ				১৫। অন্যান্য (উল্লেখ করুন)			

২৯. উৎপাদিত পণ্য বিপণনে কি কি সমস্যার সম্মুখীন হন? ☐☐☐
[1=বাজার দূরে, 2=পরিবহন ব্যবস্থা খারাপ, 3=পরিবহন খরচ বেশী, 4=টোল বেশী, 5=অন্যান্য (উল্লেখ করুন) .....

৩০. সংশ্লিষ্ট সংস্থা কর্তৃক প্রদত্ত সহায়তার মাধ্যমে আপনাদের উচ্চমূল্য ফসল উৎপাদনে আশানুরূপ ফল পেয়েছেন কি? ☐
[1=হ্যাঁ, 2=না]

৩১. আপনি সংগঠন ছাড়া চাষাবাদ ও উৎপাদন সংক্রান্ত তথ্যাবলী কার কাছ থেকে পান (টিক চিহ্ন দিন) ঃ

১। সাবএসিস্ট্যান্ট এগ্রিকাল্চার অফিসার	☐	২। এনজিও প্রতিনিধি	☐
৩। ব্যবসায়ী	☐	৪। রেডিও-টিভি	☐
৫। খবরের কাগজ/ম্যাগাজিন	☐	৬। কৃষক	☐
৭। প্রতিবেশী/আত্মীয়	☐	৮। অন্যান্য (উল্লেখ করুন)	

৩২. আপনি উচ্চমূল্য ফসল উৎপাদনে সমন্বিত বালাই দমন (IPM) ব্যবস্থাপনা অনুসরণ করেন কি? ☐
[1=হ্যাঁ, 2=না]

না হলে কারণ (টিক চিহ্ন দিন) ঃ

১। প্রশিক্ষণের অভাব	☐	২। অর্থাভাব	☐
৩। কারিগরী সহায়তার অভাব	☐	৪। আবাদী জমির পরিমান এত বেশী নয়	☐
৫। দক্ষ শ্রমিকের অভাব	☐	৬। অন্যান্য (উল্লেখ করুন)	

৩৩. উচ্চমূল্যের ফসল চাষের ক্ষেত্রে আপনার অভিমত কি? ☐
[1=লাভজনক, 2=অলাভজনক]

৩৪. লাভজনক হলে, কেন লাভজনক উল্লেখ করুন।

১। ফলন বেশী হয় ☐ ২। রোগ-বালাই কম হয় ☐

৩। বাজারে চাহিদা বেশী ☐ ৪। বাজার মূল্য বেশী ☐

৫। উপকরণ কম লাগে ☐ ৬। স্বাদ ভাল ☐

৭। বাজারজাতকরণে সুবিধা ☐ ৮। অন্যান্য (উল্লেখ করুন) .....

৩৫. অলাভজনক হলে, কেন অলাভজনক উল্লেখ করুন।

১। সঠিক উৎপাদন প্রযুক্তি জানা নাই ☐ ২। ভাল বীজের অভাব ☐

৩। বাজারমূল্য উঠানামা করে ☐ ৪। খরচ বেশী হয় ☐

৫। সঠিক মূল্য পাওয়া যায় না ☐ ৬। বাজারজাতকরণে সমস্যা ☐

৭। গুদামজাতকরণের সমস্যা ☐ ৮। যানবাহনের সমস্যা ☐

৯। অন্যান্য (উল্লেখ করুন) .....

৩৬. প্রকল্প থেকে প্রাপ্ত প্রশিক্ষণ শেষে আপনার পরিবারের কোন সদস্য এই লব্ধ জ্ঞানের জন্য অন্যত্র কেউ কোন কাজ/চাকুরী পেয়েছেন কি? ☐
[1=হ্যাঁ, 2=না]

৩৭. উচ্চমূল্য ফসল (HVC) উৎপাদনের জন্য আপনি এনজিও থেকে কোন ঋণ নিয়েছেন কি?
[1=হ্যাঁ, 2=না]

৩৮. হ্যাঁ হলে সর্বশেষ কত টাকা কোথা থেকে গ্রহণ করেছেন?

ক্রমকি নং	ঋণ প্রদানকারী সংস্থার নাম	ঋণের পরিমাণ (টাকা)
১	BRAC	
২	PROSHIKA	
৩	RDRS	
৪	GKF	

৩৯. ঋণের টাকা কি কি কাজে কত টাকা ব্যয় করেছেন?

ক্রমিক নং	কাজের নাম	টাকার পরিমাণ (টাকা)	ক্রমিক নং	কাজের নাম	টাকার পরিমাণ (টাকা)
১	জমি প্রস্তুত ও সেচ		৯	খাবার ক্রয়	
২	বীজ ও সার ক্রয়		১০	ঔষধ ক্রয়	
৩	কীটনাশক		১১	লেখাপড়ার খরচ	
৪	ফসল কাটা ও মাড়াই		১২	ছেলেমেয়ের বিয়ে	
৫	গবাদি পশু ক্রয়		১৩	চিকিৎসা	
৬	ঘর নির্মাণ		১৪	সঞ্চয়/ব্যাংকে গচ্ছিত	
৭	ব্যবসায়ে বিনিয়োগ		১৫	কিস্তি/ঋণ পরিশোধ	
৮	প্রক্রিয়া করণ		১৬	অন্যান্য	

৪০. ঋণ পরিশোধের পদ্ধতি কি? [ ]
[1=সাপ্তাহিক, 2=মাসিক, 3=সম্পূর্ণ এক সাথে ফসল উৎপাদনের পর]

৪১. কিস্তি পরিশোধে আপনার কোন অসুবিধা হয়েছিল কি? [ ]
[1=হ্যাঁ, 2=না]

৪২. পরিশোধযোগ্য ঋণের মধ্যে কত টাকা এখনও পরিশোধ করতে পারেননি এবং কি কারণে পারেননি উল্লেখ করুন (তথ্য সংগ্রহের সময় পর্যন্ত)।

ক. পরিশোধযোগ্য ঋণের পরিমাণ ……..…. টাকা।

খ. পরিশোধিত ঋণের পরিমাণ ……..…. টাকা।

৪৩. ঋণ পরিশোধ না হওয়ার কারণ সমূহ ঃ [ ][ ][ ]
[1=লাভ কম হয়েছে, 2=লোকসান হয়েছে, 3=যথাসময়ে ফসল বাজারজাত করা সম্ভব হয় নাই, 4=ফসল বিনষ্ট, 5=অন্যান্য (উল্লেখ করুন).....]

৪৪. ঋণ পাওয়ার অসুবিধা সমূহ কি কি [ ][ ][ ]
[1=সময়মত ঋণ পাই নাই, 2=দল গঠনে বিলম্ব, 3=এনজিও কর্মীর অসহযোগিতা, 4=অন্যান্য (উল্লেখ করুন).....]

৪৫. ঋণ ব্যবহারে অসুবিধা [ ]
[1=অপর্যাপ্ত ঋণ, 2=কিস্তির চাপ, 3=অন্যান্য (উল্লেখ করুন).....]

৪৬. আপনার উৎপাদিত পণ্য কোথায় বিক্রয় করেন? পূর্বে বর্তমানে
[1=স্থানীয় বাজারে, 2=বাড়ী থেকে, 3=গ্রোথ সেন্টারে, 4= জেলা পর্যায়ের বাজারে, 5=কৃষক গ্রুপের মাধ্যমে, 6=এনসিডিপির বাজারজাত করণ কেন্দ্রে, 7=অন্যান্য (উল্লেখ করুন).....] [ ][ ] / [ ][ ]

৪৭. আপনার এলাকায় নিম্নবর্ণিত উচ্চমূল্য ফসলের মৌসুমে প্রতি কেজির মূল্য কত (টাকা)?

ক্রমিক নং	ফসলের নাম	বাড়ি থেকে	স্থানীয় বাজারে	এনসিডিপির বাজারজাতকরণ কেন্দ্রে	অন্যান্য
১	টমেটো				
২	বেগুন				
৩	পেঁপে				
৪	পিঁয়াজ				
৫	মুগডাল				
৬	দেশী সীম				
৭	আদা				
৮	কলা				
৯	কচুর লতি				
১০	আলু				
১১	করলা				
১২	বাঁধাকপি				
১৩	ফুলকপি				
১৪	কাঁকরোল				
১৫	মিষ্টি কুমড়া				
১৬	লাউ				
১৭	গাজর				
১৮	শশা				
১৯	চাল কুমড়া				
২০	ধুন্দুল				
২১	কলমি				
২২	চিচিঙ্গা				
২৩	ঝিংগা				

ক্রমিক নং	ফসলের নাম	বাড়ি থেকে	স্থানীয় বাজারে	এনসিডিপির বাজারজাতকরণ কেন্দ্রে	অন্যান্য
২৪	লাল শাক				
২৫	মটরশুঁটি				
২৬	ঢেঁড়শ				
২৭	ফ্রেন্চ বীন				
২৮	কাঁচা মরিচ				
২৯	রসুন				
৩০	হলুদ				
৩১	লেবু জাতীয় ফল				
৩২	তরমুজ				
৩৩	আম				
৩৪	লিচু				
৩৫	পেয়ারা				
৩৬	বরই/কুল				
৩৭	সূর্যমুখী				
৩৮	সুগন্ধি ধান				
৩৯	ভূট্টা				

৪৮. এনসিডিপি এর বাজারজাত কেন্দ্রে বিক্রয় না করার কারণ কি? ☐☐☐

[1=দূরত্ব, 2=পরিবহন, 3= সংরক্ষণ অসুবিধা, 4=উন্নত সংরক্ষণে অসুবিধা, 5=টোল বেশী, 6=কুল হাউজে জায়গার অভাব, 7=উদবৃত্ত যথেষ্ট নয়, 8=অন্যান্য (উল্লেখ করুন).....]

৪৯. উচ্চমূল্য ফসল (HVC) বাজারজাতকরণের ক্ষেত্রে আপনি কি কি সমস্যার সম্মুখীন হন? (টিক চিহ্ন দিন)

১। প্যাকিং সমস্যা	☐	২। পরিবহন সমস্যা	☐
৩। গুদামের অভাব	☐	৪। দাম কম	☐
৫। মান নিয়ন্ত্রণ হয় না	☐	৬। বাজারজাতকরণ কেন্দ্রের দূরত্ব বেশী	☐
৭। সংরক্ষণের অসুবিধা (কুল হাউজ)	☐	৮। কুলিং ভ্যান নাই	☐
৯। অভাবের কারণে সস্তায় বিক্রয় করতে হয়	☐	১০। অন্যান্য (উল্লেখ করুন)	

৫০. গত মৌসুমে আপনার উৎপাদিত বাজারজাতকরণ উপযোগী উচ্চমূল্য ফসল উদ্বৃত্ত ছিল কি? ☐

[1=হ্যাঁ, 2=না]

না হলে কারণসমূহ বলুন। ☐☐☐

[1=ফসল আশানুরূপ হয়নি, 2=সমুদয় উৎপাদন পরিবারের ব্যবহারে ব্যয় হয়েছে, 3=অন্যান্য (উল্লেখ করুন).....]

৫১. আপনার এলাকায় গুদামজাতকরণ সুবিধা আছে কি? ☐

[1=হ্যাঁ, 2=না]

৫২. আপনি আপনার ফসল গুদামজাতকরণে কি কি পদ্ধতি ব্যবহার করেন?

ক. সনাতন ঃ

বস্তা		টিনের বাক্স	
কাঠের বাক্স	☐	মাটির পাত্র	☐
পলিথিনসহ বস্তা	☐	মাচান	☐
মটকা	☐	ডুলি	☐

অন্যান্য (উল্লেখ করুন).....

খ. আধুনিক পদ্ধতির ব্যবহার ঃ হিমাগার ☐ ঠান্ডা গোলাঘর ☐ অন্যান্য (উল্লেখ করুন) .....

গ. সনাতন পদ্ধতির ক্ষেত্রে ফসল গুদামজাতকালে পোকামাকড় ও রোগবালাই দ্বারা আক্রান্ত হয় কি? ☐
[1=হয়, 2=হয় না]

ঘ. বীজ সংরক্ষণকালে বালাই নাশক ব্যবহারে ব্যয় কিরকম? ☐
[1=সাধ্যের মধ্যে, 2=ব্যয় বহুল]

৫৩. ফসল বাজারজাতকরণে পরিবহনের ধরন ও ব্যয় সংক্রান্ত তথ্য ঃ

ক্রমিক নং	পরিবহনের ধরন	মণ প্রতি ব্যয়	দুরুত্ব (কিঃমিঃ)	মন্তব্য
১	ভ্যান			
২	ট্রাক			
৩	রিক্সা			
৪	নৌকা			
৫	মাথায় বহন			
৬	গরুর গাড়ী			
৭	ভটভটী			
৮	অন্যান্য			

৫৪. উচ্চমূল্য ফসল (HVCs) পরিবার ভিত্তিক প্রক্রিয়াজাতকরণ করা হয় কি? ☐
[1=হ্যাঁ, 2=না]

৫৫. হ্যাঁ, হলে বিভিন্ন সময়ে প্রক্রিয়াকরণের অবস্থা বলুন

শস্য/দানাদার ফসল

ক্রমিক নং	ধাপসমূহ	প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	মাড়াই			
২	ঝাড়া/পরিষ্কার			
৩	শুকানো			
৪	বস্তাবন্দি			
৫	গুদামজাতকরণ			
৬	পার-বয়েলিং (সিদ্ধ করা)			
৭	অন্যান্য (উল্লেখ করুন)			

* কোড ঃ 1=প্রচলিত পদ্ধতি, 2= যান্ত্রিক

৫৬. সব্জি/ফল ঃ

ক্রমিক নং	ধাপসমূহ	প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	পরিষ্কার করা			
২	বাছাই করা/গ্রেডিং করা			
৩	শুকানো/মূল্য সংযোজন করা			
৪	ডালি বা বস্তায় তোলা/বোতল জাতকরণ			
৫	অন্যান্য (উল্লেখ করুন)			

* কোড ঃ 1=প্রচলিত পদ্ধতি, 2= যান্ত্রিক

৫৭. এলাকায় কৃষি পণ্যের শিল্পভিত্তিক প্রক্রিয়াকরণের সুবিধা আছে কি?

প্রকল্পের পূর্বে ☐ [1=হ্যাঁ, 2=না] প্রকল্পে সময় ☐ [1=হ্যাঁ, 2=না] বর্তমানে ☐ [1=হ্যাঁ, 2=না]

৫৮. হ্যাঁ হলে কি কি উচ্চমূল্য ফসলের পক্রিয়াকরণ হয়?

ক্রমিক নং	উচ্চমূল্য ফসল	প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	টমেটো			
২	বেগুন			
৩	পেঁপে			
৪	পিঁয়াজ			
৫	মুগডাল			
৬	দেশী সীম			
৭	আদা			
৮	কলা			
৯	কচুর লতি			
১০	আলু			
১১	করলা			
১২	বাধাকপি			
১৩	ফুলকপি			
১৪	কাঁকরোল			
১৫	মিষ্টি কুমড়া			
১৬	লাউ			
১৭	গাজর			
১৮	শশা			
১৯	চাল কুমড়া			
২০	ধুন্দুল			
২১	কলমি			
২২	চিচিঙ্গাঁ			
২৩	ঝিংগা			
২৪	লাল শাক			
২৫	মটরশুঁটি			
২৬	ঢেড়শ			
২৭	ফ্রেন্চ বীন			
২৮	কাঁচা মরিচ			
২৯	রসুন			
৩০	হলুদ			
৩১	লেবু জাতীয় ফল			
৩২	তরমুজ			
৩৩	আম			
৩৪	লিচু			
৩৫	পেয়ারা			
৩৬	বরই/কুল			
৩৭	সূর্যমুখী			
৩৮	সুগন্ধি ধান			
৩৯	ভূট্টা			

৫৯. এ সকল উচ্চমূল্য ফসল প্রক্রিয়াজাতকরণ উন্নয়নের লক্ষ্যে বভিষ্যতে কি ব্যবস্থা নেয়া যেতে পারে? [ ][ ][ ]
[1=আর্থিক সহায়তা, 2=কারিগরী সহায়তা, 3=যন্ত্রপাতির আধুনিকায়ন, 4=বাজারজাতকরণের ব্যবস্থা,
5=বিদ্যুতায়ন, 6=অবকাঠামো তৈরী (রাস্তা, বাজার ও অন্যান্য), 7=ঋণ সুবিধা, 8=পরিবহন সুবিধা, 9=অন্যান্য (উল্লেখ করুন) .....]

৬০. আপনার এলাকায় ভবিষ্যতে এ সকল উচ্চমূল্য ফসল প্রক্রিয়াজাতকরণের আরও প্রয়োজনীয়তা আছে কি? [ ]
[1=হ্যাঁ, 2=না]

৬১. আপনি প্রকল্পের কার্যক্রমে কি কি বিশেষ ভাল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৬২. আপনি প্রকল্পের কার্যক্রমে প্রধান কি কি দুর্বল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৬৩. প্রকল্পের কার্যক্রমের উন্নয়নে আপনার সুপারিশ কি কি?

১. .....

২. .....

৩. .....

৪. .....

৫. .....

৬. .....

তথ্য সংগ্রহকারীর স্বাক্ষর তারিখ	সুপারভাইজারের স্বাক্ষর তারিখ	উত্তর দাতার স্বাক্ষর তারিখ

ইউসুফ এন্ড এসোসিয়েটস্

উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্প

উপজেলা কৃষি সম্প্রসারণ কর্মকর্তার নিকট থেকে তথ্য সংগ্রহ ফরম

সেট ২

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

১. উত্তরদাতার নাম ঃ ..... মোবাইল নং

২. পদবী [১= উপজেলা কৃষি সম্প্রসারণ কর্মকর্তা, ২=অন্যান্য]

উপজেলা ঃ ..... জেলা ঃ .....

৩. উচ্চমূল্যের যে সকল ফসল আপনার এলাকায় বেশী চাষ হয় তার একর প্রতি ফলন কত?

ক্রমিক নং	উচ্চমান সম্পন্ন ফসলের নাম	একর প্রতি ফলন (কেজি)	
		প্রকল্পের পূর্বে	বর্তমানে
১	টমেটো		
২	বেগুন		
৩	পেঁপে		
৪	পিঁয়াজ		
৫	মুগডাল		
৬	দেশী সীম		
৭	আদা		
৮	কলা		
৯	কচুর লতি		
১০	আলু		
১১	করলা		
১২	বাঁধাকপি		
১৩	ফুলকপি		
১৪	কাঁকরোল		
১৫	মিষ্টি কুমড়া		
১৬	লাউ		
১৭	গাজর		
১৮	শশা		

ক্রমিক নং	উচ্চমান সম্পন্ন ফসলের নাম	একর প্রতি ফলন (কেজি)	
		প্রকল্পের পূর্বে	বর্তমানে
১৯	চাল কুমড়া		
২০	ধুন্দুল		
২১	কলমি		
২২	চিচিঙ্গাঁ		
২৩	ঝিংগা		
২৪	লাল শাক		
২৫	মটরশুঁটি		
২৬	ঢেঁড়শ		
২৭	ফ্রেন্চ বীন		
২৮	কাঁচা মরিচ		
২৯	রসুন		
৩০	হলুদ		
৩১	লেবু জাতীয় ফল		
৩২	তরমুজ		
৩৩	আম		
৩৪	লিচু		
৩৫	পেয়ারা		
৩৬	বরই/কুল		
৩৭	সূর্যমুখী		
৩৮	সুগন্ধি ধান		
৩৯	ভূট্টা		

৪. উচ্চমূল্য ফসলের প্রযুক্তি সম্প্রসারণে আপনাদের মতে সমস্যা কি কি? টিক (√) চিহ্ন দিন

১. কৃষকের অর্থাভাব ☐ ২. আগ্রহী কৃষকের অভাব ☐

৩. শ্রমিক বেশী লাগে ☐ ৪. শ্রমিকের অভাব ☐

৫. খরচ বেশী হয় ☐ ৬. প্রযুক্তির অভাব ☐

৭. রোগবালাই দমন ☐ ৮. পোকামাকড় দমন ☐

৯. গুদামজাতকরণ সমস্যা ☐ ১০. বাজারজাতকরণের সমস্যা ☐

১১. প্রযুক্তি সম্পর্কে অপর্যাপ্ত জ্ঞান ☐ ১২. ফসলের দাম কম ☐

১৩. সময়মত বীজ ও সার না পওয়া ☐ ১৪. অপর্যাপ্ত ঋণ ☐

১৫. অন্যান্য (উল্লেখ করুন) .....

৫. সমস্যাসমূহ সমাধানে আপনার সুপারিশ কি? টিক (√) চিহ্ন দিন

১. পর্যাপ্ত ঋণের ব্যবস্থা	☐	২. লাগসই প্রযুক্তির উদ্ভাবন	☐
৩. লাগসই প্রযুক্তির সম্প্রসারণ	☐	৪. প্রশিক্ষণের উপযোগিতা বৃদ্ধি	☐
৫. প্রশিক্ষণের ব্যবস্থা	☐	৬. চাহিদা মাফিক ঋণের ব্যবস্থা	☐
৭. ফসল প্রদর্শনী	☐	৮. সময়মত বীজ ও সারের ব্যবস্থা	☐
৯. সেচের ব্যবস্থা	☐		

১০. ভাল বীজ উৎপাদন ও প্রক্রিয়াজাতকরণে প্রশিক্ষণ ☐

১১. সরকারী/বেসরকারী/ব্যক্তিগত পর্যায়ে পর্যাপ্ত প্রত্যয়নকৃত বীজ উৎপাদন ও সরবরাহের ব্যবস্থা করা ☐

১২. কৃষক পর্যায়ে উন্নত বীজ (ব্রীডার বীজ) উৎপাদনের প্রযুক্তি সরবরাহ ☐

১৩. অন্যান্য (উল্লেখ করুন) .....

৬. আপনি প্রকল্পের কি কি বিশেষ ভাল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৭. আপনি প্রকল্পের উল্লেযোগ্য কি কি দুর্বল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৮. প্রকল্পের কাজ করতে কি কি অসুবিধা লক্ষ্য করেছেন? টিক (√) চিহ্ন দিন

১. প্রশিক্ষণের অভাব	☐	২. যন্ত্রপাতির অভাব	☐
৩. যানবাহনের অভাব	☐	৪. মাঠ পর্যায়ে অফিস নাই	☐
৫. মহিলা মাঠকর্মীর অভাব	☐	৬. জনবল অপর্যাপ্ত	☐
৭. বেতন/ভ্রমণ ভাতা সময়মত না পাওয়া	☐	৮. গবেষণা কাজে বিলম্বে অর্থ অবমুক্তি	☐
৯. প্রশিক্ষণ সামগ্রীর অভাব	☐	১০. অন্যান্য (উল্লেখ করুন)	

৯. এ সকল সমস্যা সমাধানে আপনার সুপারিশ কি কি?

১. .....

২. .....

৩. .....

তথ্যসংগ্রহকারীর স্বাক্ষর	সুপারভাইজারের স্বাক্ষর	উত্তরদাতার নাম ও স্বাক্ষর
তারিখ	তারিখ	তারিখ

ইউসুফ এন্ড এসোসিয়েটস্

উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্প

কৃষি বিপণন অধিদপ্তর

সেট ৩

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

উত্তরদাতার নাম ঃ ..... মোবাইল নং

পদবী [1=জেলা বিপণন অফিসার, 2=অন্যান্য]

জেলা ঃ .....

১. কিভাবে কৃষি বিপণন অধিদপ্তর কৃষি পণ্যের বাজারজাতকরণে উৎসাহিত করে?

১. সময় মত তথ্য (বাজার মূল্য) সংগ্রহ করে ২. অগিম আভাস দিয়ে

৩. বাজার মূল্য সরবরাহ করে ৪. অন্যান্য (উল্লেখ করুন) .....

২. উচ্চমূল্য ফসল বাজারজাতকরণে আপনারা কী কী সুবিধা পান?

১. .....

২. .....

৩. .....

৩. উত্তর পশ্চিম শস্য বহুমুখীকরণ প্রকল্পে আপনি কিভাবে সহায়তা করেছেন?

১. .....

২. .....

৩. .....

৪. আপনি যদি কোন তথ্য সুবিধাভোগীকে প্রদান করে সহায়তা করে থাকেন তবে সে তথ্যের ভিত্তি কি?

১. .....

২. .....

৩. .....

৫. আপনাদের তথ্য ব্যবহার করে উত্তর পশ্চিম শস্য বহুমুখীকরণ প্রকল্প কী কী ভাবে উপকৃত হয়েছে?

১. .....

২. .....

৩. .....

৬. কৃষি বিপণন অধিদপ্তর এর ভূমিকা আরও কার্যকরী করণে আপনার পরামর্শ কি?

১. .....

২. .....

৩. .....

৭. কৃষি বিপণন অধিদপ্তরের কর্মকর্তা হিসেবে এই প্রকল্পে কাজ করতে কি কি সীমাবধ্যতার সম্মুখিন হয়েছেন?

১. .....

২. .....

৩. .....

৮. আপনি প্রকল্পের কি কি বিশেষ ভাল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৯. আপনি প্রকল্পের উল্লেখযোগ্য কি কি দুর্বল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

তথ্যসংগ্রহকারীর স্বাক্ষর
তারিখ

সুপারভাইজারের স্বাক্ষর
তারিখ

উত্তরদাতার নাম ও স্বাক্ষর
তারিখ

ইউসুফ এন্ড এসোসিয়েটস্

উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্প

এনজিওদের নিকট থেকে তথ্য সংগ্রহ ফরম

সেট ৪

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

এনজিওর নাম ঃ .....

উত্তরদাতার নাম ঃ ..... মোবাইল নং

১. পদবী [1=নির্বাহী পরিচালক, 2=প্রোগ্রাম কো-অডিনেটর, 3=ম্যানেজার, 4=সুপারভাইজার, 5=মাঠ কর্মী, 6=অন্যান্য.....]

২. এই উপজেলায় আপনার সংস্থার কতজন লোক এনসিডিপিতে কর্মরত? সংখ্যা

৩. কতজন প্রকল্প উপকারভোগীকে আপনারা সামাজিক সচেতনতামূলক প্রশিক্ষণ দিয়েছেন? সংখ্যা

৪. কতজন প্রকল্প উপকারভোগীকে ঋণ ব্যবস্থাপনায় প্রশিক্ষণ দিয়েছেন? সংখ্যা

৫. কতজন প্রকল্প উপকারভোগীকে প্রযুক্তির উপর প্রশিক্ষণ দিয়েছেন? সংখ্যা

৬. কতজন উপকারভোগীকে ঋণ প্রদান করেছেন তা নিম্নেছকে প্রদান করুন ঃ

ঋণের ধরণ	উপকারভোগীর সংখ্যা	ঋণ বিতরণের পরিমাণ	ঋণ আদায়ের পরিমাণ
১ম ঋণ			
২য় ঋণ			
৩য় ঋণ			
৪র্থ ঋণ			
৫ম ঋণ			

৭. খেলাপী ঋণের পরিমাণ? টাকা

৮. আদায় যোগ্য ঋণের পরিমাণ? টাকা

৯. অনাদায় যোগ্য ঋণের পরিমাণ? টাকা

১০. ঋণ খেলাপী হওয়ার কারণ?
[1=ফসল ঠিকমত হয় নাই, 2=অন্য কাজে বিনিয়োগ, 3=খাদ্য ক্রয়, 4=ছেলে/মেয়েদের বিয়ে, 5=অন্যান্য]

১১. RAKUB এর সাথে আপনাদের কার্যক্রমে কোন সমস্যা ছিল কি?
[1=হ্যাঁ, 2=না]

১২. সমস্যা থাকলে কি ধরনের?

১. .....
২. .....
৩. .....

১৩. উত্তর পশ্চিম শষ্য বহুমুখীকরণ প্রকল্প কার্যক্রম পরিচালনায় আপনি কি ধরনের সমস্যায় পড়েছেন?

১. .....
২. .....
৩. .....

১৪. প্রকল্প শেষ হওয়ার পরেও আপনারা কি এই কার্যক্রম চালিয়ে যাচ্ছেন? ☐
[1=হ্যাঁ, 2=না]

১৫. যদি আপনাদের ঋণ কার্যক্রম বন্ধ থাকে তবে কেন?

১. .....
২. .....
৩. .....

১৬. ঋণ কার্যক্রম পরিচালনায় আপনাদের কোন সমস্যা হয়েছিল কী? ☐
[1=হ্যাঁ, 2=না]

১৭. যদি সমস্যা হয়ে থাকে তবে কি কি?

১. .....
২. .....
৩. .....

১৮. এই প্রকল্পের ঋণ ও অন্যান্য কার্যক্রমের বিশেষ কি কি ভাল দিক লক্ষ্য করেছেন?

১. .....
২. .....
৩. .....

১৯. এই প্রকল্পের ঋণ ও অন্যান্য কার্যক্রমের প্রধান দুর্বলতা গুলো কি কি?

১. .....
২. .....
৩. .....

২০. এইধরনের প্রকল্পের কার্যক্রম আরও উন্নত করার লক্ষ্যে আপনার পরামর্শ কি?

১. .....
২. .....
৩. .....

তথ্যসংগ্রহকারীর স্বাক্ষর
তারিখ

সুপারভাইজারের স্বাক্ষর
তারিখ

উত্তরদাতার নাম ও স্বাক্ষর
তারিখ

ইউসুফ এন্ড এসোসিয়েটস্
উত্তর পশ্চিম শষ্য বহুমুখীকরণ প্রকল্প (এনসিডিপি)
বাজার ব্যবস্থাপনা কমিটি/ব্যবসায়ীদের নিকট থেকে তথ্য সংগ্রহ ফরম
সেট ৫

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

মার্কেটের নাম ঃ .....

উপজেলা ঃ ..... জেলা ঃ .....

১. উত্তরদাতার নাম ঃ ..... মোবাইল নং

২. পদবী
[1=সভাপতি, 2=সেক্রেটারি, 3=সদস্য, 4=ব্যবসায়ী]

৩. উপজেলা সদর দপ্তর থেকে এনসিডিপি কর্তৃক উন্নয়নকৃত বাজারের দূরত্ব কত কিলোমিটার?

৪. এই বাজারটির আমদানিকৃত মালামালের পরিবহন এবং ক্রেতা বিক্রতা আগমনের ব্যবস্থা কি রকম?

ক্রমিক নং	যোগাযোগ	আমদানি	রপ্তানি
১	নৌপথ		
২	কাঁচা রাস্া		
৩	পাকা রাস্া		
৪	রেল পথ		

[1=হ্যাঁ, 2=না]

৫. প্রকল্প থেকে বাজার উন্নয়নে কি কি কাজ করা হয়েছে?
[1=পাকা ইয়ার্ড, 2=মার্কেট শেড, 3=অভ্যন্রীণ রাস্া, 4=ড্রেন, 5=ফুট পাথ, 6=কুল হাউজ, 7=পানি, 8=ল্যাট্রিন, 9=অন্যান্য (উলেখ করুন).....]

৬. প্রকল্প থেকে সম্পাদিত বাজার উন্নয়নের বিভিন্ন কাজের গুণগত মান কেমন?
[1=ভাল, 2=মোটামুটি, 3=খারাপ]

		পূর্বে	পরে
৭.	বাজারে কয়টি শেড ছিল/আছে? সংখ্যা		

৮. প্রকল্প থেকে তৈরী শেডের ধরন কি?
[1=কাঁচা শেড, 2=পাকা শেড]

৯. বাজারে উচ্চমূল্য ফসল ট্রাক/গাড়ী/ভ্যানে উঠানো বা নামানোর জন্য কোন নির্ধারিত জায়গা আছে কি?
[1=হ্যাঁ, 2=না]

১০. না হলে কোথায় ফসল উঠানো বা নামানো করে থাকেন? [ ][ ][ ]
[1=রাস্পর উপর, 2=অন্যের ব্যক্তিগত জায়গায়, 3=আড়তদারের জায়গায়, 4=অন্যান্য]

১১. বাজারের জায়গা নিয়মিত ঝাড় দেয়া বা পরিষ্কার করা হয় কি? [ ]
[1=হ্যাঁ, 2=না]

১২. বাজারে উচ্চমূল্য ফসল কেনা বেচায় সঠিক মাপ যন্ত্রের ব্যবহার করা হয় কি? [ ]
[1=হ্যাঁ, 2=না]

১৩. হ্যাঁ হলে কিভাবে সঠিক ওজন নিশ্চিত করা হয়? [ ][ ][ ]
[1=নিয়মিত ওজন পরিদর্শন করা হয়, 2=মাইকিং করে সতর্ক করে দেয়া হয়, 3=ঢোল শহরত করা হয়, 4=অন্যান্য]

১৪. বাজারে টোল আদায়ের ব্যবস্থা আছে কি? [ ]
[1=হ্যাঁ, 2=না]

১৫. হ্যাঁ হলে বিক্রয় মূল্যের কত শতাংশ [ ]

১৬. শেডের ভিতরে ও বাহিরে টোলের পরিমাণের কোন পার্থক্য আছে কি? [ ]
[1=হ্যাঁ, 2=না]

১৭. কৃষকদের মালামালের নিরাপত্তার বিষয়ে ব্যবস্থা নেয়া হয় কি? [ ]
[1=হ্যাঁ, 2=না]

১৮. হ্যাঁ হলে কিভাবে - [ ][ ]
[1=চৌকিদার টহল দেয়, 2=হাট কমিটির সদস্যরা তৎপর থাকে, 3=অন্যান্য]

১৯. পানি নিষ্কাশনের ব্যবস্থা কেমন? [ ]
[1=ভাল, 2=মোটামুটি, 3=খারাপ, 4=পানি নিষ্কাশন ব্যবস্থা নেই]

২০. বাজারে স্বাস্থ্যসম্মত ল্যাট্রিনের ব্যবস্থা আছে কি? [ ]
[1=আছে, 2=নাই]

২১. বাজারে সুপেয় পানির পর্যাপ্ত ব্যবস্থা আছে কি? [ ]
[1=হ্যাঁ, 2=না]

২২. বাজারে বর্জ অপসারণ ব্যবস্থা কেমন? [ ]
[1=পর্যাপ্ত, 2=অপর্যাপ্ত]

২৩. বিদ্যুৎ সুবিধা আছে কি? [ ]
[1=হ্যাঁ, 2=না]

২৪. বাজারে পুলিশ ফাঁড়ি আছে কি? [ ]
[1=হ্যাঁ, 2=না]

২৫. বাজারে বা নিকটে ব্যাংক সুবিধা আছে কি? [ ]
[1=হ্যাঁ, 2=না]

২৬. বাজারে গাছপালার সংখ্যা কত? সংখ্যা [ ]

২৭. গাছপালা থাকলে সেগুলোর যত্ন কে নেয়? [ ]
[1=বাজার কমিটি, 2=দোকান মালিক, 3=কেহ না, 4=অন্যান্য]

২৮. এই বাজারটির স্থান নির্বাচন যথাযথ হয়েছে বলে কি আপনি মনে করেন? [ ]
[1=হ্যাঁ, 2=না]

২৯. যদি না হয় তবে কারণ গুলি কি কি? [ ][ ][ ]
[1=বাজারটির অবস্থান উৎপাদন ঘন এলাকার বাহিরে, 2=ক্রেতা ও বিক্রেতা উভয়ের যোগাযোগের অসুবিধা, 3=বাহির বাজারের সাথে যোগাযোগের অভাব (অসুবিধা), 4=নুতন/অপরিসর/কমপরিচিত, 5=অন্যান্য]

৩০. এই বাজারে আমদানিকৃত উচ্চমূল্য ফসল কাহারা কি পরিমান সরবরাহ করে?

ক্রমিক নং	সরবরাহকারি	শতাংশ
১	কৃষক	
২	ক্ষুদ্র ফড়িয়া	
৩	বড় ফড়িয়া/সংঘবদ্ধ বিপণন এজেন্ট	
৪	অন্যান্য	

৩১. এই বাজারে আমদানিকত মোট উচ্চমূল্য ফসল আনুমানিক কোথায় কোথায় ব্যবহৃত বা বিক্রয় হয়?

ক্রমিক নং	ব্যবহারকারি	শতাংশ		
		প্রকল্পের পূর্বে	প্রকল্পের সময়	বর্তমানে
১	স্থানীয় ক্রেতা সাধারণের ব্যবহার			
২	স্থানীয় ভাবে গুদামজাত/সংরক্ষণ/প্রক্রিয়া করা			
৩	পাইকারি বাজারে বিক্রয়ের জন্য প্রেরণ			
৪	স্থানীয় অন্যান্য বাজারে বিক্রয়ের জন্য প্রেরণ			
৫	এলাকার বাইরে গুদামজাত/সংরক্ষণ/প্রক্রিয়ার জন্য প্রেরণ			
৬	ঢাকার বাজারে সরাসরি প্রেরণ			
৭	দেশের অন্যত্র সরাসরি প্রেরণ			

৩২. এই বাজারটি সপ্তাহে কতদিন বসে? [ ]
[1=একদিন, 2=দুইদিন, 3=প্রতিদিন]

৩৩. হাটের দিন মোট লোক সমাগম কত?

ক্রমিক নং	সময় কাল	সংখ্যা
১	প্রকল্পের পূর্বে	
২	প্রকল্পের সময়	
৩	বর্তমানে	

৩৪. হাটের দিন ছাড়া মোট লোক সমাগম কত?

ক্রমিক নং	সময় কাল	সংখ্যা
১	প্রকল্পের পূর্বে	
২	প্রকল্পের সময়	
৩	বর্তমানে	

৩৫. হাটের দিন উচ্চমূল্য ফসল মোট কি পরিমান আমদানি হয়?

ক্রমিক নং	সময় কাল	পরিমান (টন)
১	প্রকল্পের পূর্বে	
২	প্রকল্পের সময়	
৩	বর্তমানে	

৩৬. শেডের শতকরা কত অংশ হাটের দিন ব্যবহৃত হয়? ☐

৩৭. প্রকল্পের মাধ্যমে স্থাপিত সুবিধাদির বর্তমান অবস্থা কি?

ক্রমিক নং	সুবিধাদি	তৈরি করা হয়েছে	চালু করা হয়েছে	ব্যবহারের অবস্থা		
				পূর্ণ	আংশিক	ব্যবহারের অযোগ্য
১	পাকা ইয়াড					
২	মার্কেট শেড					
৩	অভ্যন্রীণ রাস্তা					
৪	ড্রেন					
৫	ফুট পাথ					
৬	কুল হাউজ					
৭	নলকূপ					
৮	ল্যাট্রিন					
৯	অন্যান্য					

৩৮. আপনি বাজার উন্নয়নের কি কি বিশেষ ভাল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

৩৯. আপনি বাজার উন্নয়নের বিশেষ কি কি দুর্বল দিক লক্ষ্য করেছেন?

১. .....

২. .....

৩. .....

মহিলা কর্ণার সংক্রান্ত তথ্যাবলী

৪০. মার্কেটে মহিলা কর্ণার এলাকার আয়তন কত বর্গমিটার

৪১. মহিলা কর্ণার নির্মাণ কাজ কখন শেষ হয়েছে সাল

৪২. মহিলা কর্ণার পুরাপুরি চালু হয়েছে কি?
[1=হ্যাঁ, 2=না]

৪৩. মহিলা কর্ণারে কয়টি দোকান আছে সংখ্যা

৪৪. এর মধ্যে কয়টি দোকান চালু আছে? সংখ্যা

৪৫. যদি চালু না হয়ে থাকে, তবে কারণ কি?

১. .....

২. .....

৩. .....

৪৬. কয়জন মহিলা দোকানদার আছেন? সংখ্যা

৪৭. মহিলা বিক্রেতাগণ কি কোন অসুবিধার সম্মুখীন হন?
[1=হ্যাঁ, 2=না]

৪৮. উত্তর হ্যাঁ হলে সে গুলো কি?
[1=খারাপ ব্যবহার, 2=সামাজিক সমস্যা, 3=হেয় প্রতিপন্ন হওয়া, 4=সমাজের রক্ষণশীল মনোভাব, 5=অন্যান্য .....]

৪৯. মহিলা কর্ণারের দোকান গুলির বর্তমান অবস্থা কেমন?
[1=ভাল, 2=মোটামুটি, 3=খারাপ]

৫০. মহিলা দোকানদারদের সামাজিক নিরাপত্তা কেমন?
[1=ভাল, 2=ভাল না, 3=প্রযোজ্য নয়]

৫১. বাজারে টিউবওয়েলের সংখ্যা কত?

৫২. বাজারে পানীয় জলের অবস্থা কেমন?
[1=পর্যাপ্ত, 2=অপর্যাপ্ত]

৫৩. বাজারে স্যানিটারী ল্যাট্রিনের সংখ্যা কত?

৫৪. মহিলাদের জন্য পৃথক ল্যাট্রিনের ব্যবস্থা আছে কি?
[1=হ্যাঁ, 2=না]

৫৫. অর্থনৈতিক দৃষ্টিকোণ থেকে মহিলা কর্ণার মালিকগণ লাভবান কি?
[1=হ্যাঁ, 2=না]

৫৬. মহিলা কর্ণার নির্মাণ ও ব্যবস্থাপনার কি কি ভাল দিক আছে?

১. .....

২. .....

৩. .....

৫৭. মহিলা কর্ণার নির্মাণ ও ব্যবস্থাপনার দুর্বল দিক গুলো কি কি?

১. .....

২. .....

৩. .....

৫৮. বাজার ব্যবস্থাপনা উন্নয়নে আপনার পরামর্শ কি?

১. .....

২. .....

৩. .....

তথ্য সংগ্রহকারীর স্বাক্ষর
তারিখ

সুপারভাইজারের স্বাক্ষর
তারিখ

উত্তর দাতার স্বাক্ষর
তারিখ

ইউসুফ এন্ড এসোসিয়েটস্

উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্প

গণ্যমান্য ব্যক্তিবর্গের নিকট থেকে তথ্য সংগ্রহ ফরম

সেট ৭

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

১. উত্তরদাতার নাম ঃ ..... মোবাইল নং

২. পদবী/সামাজিক পরিচয় .....

উপজেলা ঃ ..... জেলা ঃ .....

৩. আপনার এলাকায় উৎপন্ন উচ্চমূল্যের প্রধান প্রধান কৃষি ফসলের নাম কি?

ক্রমিক নং	উচ্চমূল্য ফসলের নাম	একর প্রতি ফলন (কেজি)	
		প্রকল্পের আগে	বর্তমানে
১	টমেটো		
২	বেগুন		
৩	পেঁপে		
৪	পিঁয়াজ		
৫	মুগডাল		
৬	দেশী সীম		
৭	আদা		
৮	কলা		
৯	কচুর লতি		
১০	আলু		
১১	করলা		
১২	বাঁধাকপি		
১৩	ফুলকপি		
১৪	কাঁকরোল		
১৫	মিষ্টি কুমড়া		
১৬	লাউ		
১৭	গাজর		
১৮	শশা		
১৯	চাল কুমড়া		
২০	ধুন্দুল		
২১	কলমি		
২২	চিচিঙ্গাঁ		
২৩	ঝিংগা		
২৪	লাল শাক		
২৫	মটরশুঁটি		

ক্রমিক নং	উচ্চমূল্য ফসলের নাম	একর প্রতি ফলন (কেজি)	
		প্রকল্পের আগে	বর্তমানে
২৬	ঢেঁড়শ		
২৭	ফ্রেন্চ বীন		
২৮	কাঁচা মরিচ		
২৯	রসুন		
৩০	হলদ		
৩১	লেবু জাতীয় ফল		
৩২	তরমুজ		
৩৩	আম		
৩৪	লিচু		
৩৫	পেয়ারা		
৩৬	বরই/কুল		
৩৭	সূর্যমুখী		
৩৮	সুগন্ধি ধান		
৩৯	ভূট্টা		

৪. এনসিডিপি প্রকল্পের উচ্চমূল্য ফসল উৎপাদন বিষয়ে স্থানীয় কৃষকেরা শতকরা কতজন এ বিষয়ে পরিচিত? ☐

৫. এই প্রকল্প উচ্চমূল্য ফসল উৎপাদনে কৃষকদের সচেতন করতে কতটুকু সহায়ক ভূমিকা পালন করেছে? ☐
[1=খুব সন্তোষজনক, 2= সন্তোষজনক, 3= সন্তোষজনক নয় 4=অন্যান্য.....]

৬. এই সকল উচ্চমূল্য ফসল উৎপাদনে প্রয়োজনীয় সকল উপকরণ স্থানীয়ভাবে সুলভ মূল্যে পাওয়া যায় কি? ☐
[1=হ্যাঁ, 2=না]

৭. এই সব উপকরণ পেতে অসুবিধা হয় কি? ☐
[1=হ্যাঁ, 2=না]

অসুবিধা হলে কী কী অসুবিধা হয়?

১. বীজের অপ্রতুলতা ☐ ২. সার অপ্রতুলতা ☐

৩. সেচ সংকট ☐ ৪. কারিগরি জ্ঞানের অভাব ☐

৮. এই সব ফসল বাণিজ্যিক ভাবে শতকরা কতজন কৃষক উৎপন্ন করে? % ☐

৯. উদ্বৃত্ত ফসল বিক্রয়ের ব্যবস্থা আছে কি? ☐
[1=হ্যাঁ, 2=না]

১০. হ্যাঁ হলে উদ্বৃত্ত ফসল কোথায় বিক্রয় হয়? ☐☐☐
[1=বাড়ী, 2=স্থানীয় বাজারে, 3=পাইকারী বাজারে, 4=নির্দিষ্ট প্রতিষ্ঠানে, 5=এনসিডিপির বাজারে]

১১. বিক্রয় করতে অসুবিধা হয় কি? ☐
[1=হ্যাঁ, 2=না]

১২. এসব ফসল গুদামজাত করতে স্থানীয় ব্যবস্থা আছে কি? ☐
[1=হ্যাঁ, 2=না]

১৩. এই সব ফসল চাষ করে কৃষকেরা সার্বিক বিবেচনায় আগের চেয়ে বেশি লাভবান হয় কি? ☐
[1=হ্যাঁ, 2=না]

১৪. কৃষক মাঠ স্কুল সম্বন্ধে আপনার ধারণা আছে কি? ☐
[1=হ্যাঁ, 2=না]

১৫. ধারণা থাকলে এর ব্যাপক ব্যবহার সমর্থন করেন কি? ☐
[1=হ্যাঁ, 2=না]

১৬. প্রকল্পটি বাস্বায়নে উল্লেখযোগ্য কোন অবদান রেখেছে কি? আপনার মতামত উল্লেখ করুন।

১. .....

২. .....

৩. .....

১৭. আপনার মতে উত্তর পশ্চিম শস্য বহুমুখীকরণ প্রকল্পের কি কি উল্লেখযোগ্য ভাল দিক আছে?

১. .....

২. .....

৩. .....

১৮. আপনার মতে উত্তর পশ্চিম শস্য বহুমুখীকরণ প্রকল্পের কি কি দুর্বল দিক আছে?

১. .....

২. .....

৩. .....

১৯. এ সব ফসল চাষে আরও সাফল্য আনয়নে আপনার পরামর্শ কি?

১. .....

২. .....

৩. .....

তথ্যসংগ্রহকারীর স্বাক্ষর
তারিখ

সুপারভাইজারের স্বাক্ষর
তারিখ

উত্তরদাতার নাম ও স্বাক্ষর
তারিখ

ইউসুফ এন্ড এসোসিয়েটস্

উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্প

কৃষিপণ্য ব্যবসায়ীদের জন্য প্রশ্নপত্র

সেট ৮

সিডিউল নং

আস্সালামুআলাইকুম, কৃষি মন্ত্রণালয়ের কৃষি সম্প্রসারণ অধিদপ্তর, কৃষি বিপনন অধিদপ্তর এবং বাংলাদেশ ব্যাংক, রাজশাহী কৃষি উন্নয়ন ব্যাংক ও ৪টি এনজিও ২০০১-২০০৯ সাল পর্যন্ত রাজশাহী বিভাগের ১৬টি জেলার ৬১টি উপজেলায় উত্তর-পশ্চিম শস্য বহুমুখীকরণ প্রকল্পটি বাস্বায়ন করে। এই প্রকল্পের মূল উদ্দেশ্য হল উচ্চমূল্য ফসল উৎপাদন ও বাজারজাত করার মাধ্যমে কর্মসংস্থান সৃষ্টি ও দারিদ্র বিমোচন করা। পরিকল্পনা মন্ত্রণালয়ের আইএমইডি (IMED) বাস্বায়িত প্রকল্পটির বর্তমান অবস্থা, এর মাধ্যমে অর্জিত আর্থ-সামাজিক অবস্থা, দারিদ্র বিমোচন, কর্মসংস্থান ও সমাজে এর প্রভাব কেমন পড়ছে তা জানার জন্যে ইউসুফ এন্ড এসোসিয়েটস্ (কনসাল্টিং ফার্ম) কে নিয়োগ করেছে। ইউসুফ এন্ড এসোসিয়েটস্ এর পক্ষ থেকে আমরা প্রকল্প এলাকায় মাঠ পর্যায়ে মূল্যায়ন জরিপের কাজ করছি। এ প্রসঙ্গে আপনি অনুগ্রহপূর্বক আপনার মূল্যবান তথ্য দিয়ে এ কাজে অবদান রাখতে পারেন। আপনার মতামত শুধুমাত্র এই গবেষণার কাজে ব্যবহৃত হবে এবং আপনার নাম ও প্রদেয় তথ্য সম্পূর্ণ গোপন রাখা হবে। আপনার অনুমতি পেলে আমরা কাজ শুরু করতে পারি।

১. উত্তরদাতার নাম ঃ ..... মোবাইল নং

পিতার নাম ঃ .....

গ্রাম/বাজারের নাম ঃ .....

ইউনিয়ন ঃ .....

উপজেলা ঃ ..... জেলা ঃ .....

২. কৃষি পণ্যর ব্যবসার ধরন
[1=প্রধান পেশা, 2=সহযোগী পেশা]

৩. কৃষিপণ্য প্যাকেজিং করেন কি?
[1=হ্যাঁ, 2=না]

হ্যা হলে, টিক (√) চিহ্ন দিন

ক্রমিক নং	ফসলের নাম	ব্যবহৃত প্যাকেজিং উপকরণের বিবরণ				
		চটের বস্া	বাঁশের খাঁচা/ঝুড়ি	প্লাস্টিক ব্যাগ	কাপড়ের ব্যাগ	অন্যান্য
১	টমেটো					
২	বেগুন					
৩	পেঁপে					
৪	পিঁয়াজ					
৫	মুগডাল					
৬	দেশী সীম					
৭	আদা					
৮	কলা					
৯	কচুর লতি					
১০	আলু					
১১	করলা					
১২	বাধাকপি					
১৩	ফুলকপি					
১৪	কাঁকরোল					

ক্রমিক নং	ফসলের নাম	ব্যবহৃত প্যাকেজিং উপকরণের বিবরণ				
		চটের বস্া	বাঁশের খাঁচা/ঝুড়ি	প্লাস্টিক ব্যাগ	কাপড়ের ব্যাগ	অন্যান্য
১৫	মিষ্টি কুমড়া					
১৬	লাউ					
১৭	গাজর					
১৮	শশা					
১৯	চাল কুমড়া					
২০	ধুন্দুল					
২১	কলমি					
২২	চিচিঙ্গাঁ					
২৩	ঝিংগা					
২৪	লাল শাক					
২৫	মটরশুঁটি					
২৬	ঢেঁড়শ					
২৭	ফ্রেন্চ বীন					
২৮	কাঁচা মরিচ					
২৯	রসুন					
৩০	হলুদ					
৩১	লেবু জাতীয় ফল					
৩২	তরমুজ					
৩৩	আম					
৩৪	লিচু					
৩৫	পেয়ারা					
৩৬	বরই/কুল					
৩৭	সূর্যমুখী					
৩৮	সুগন্ধি ধান					
৩৯	ভূট্টা					

৪. আপনার কৃষিপণ্য সংরক্ষণের জন্য বর্তমানে গুদাম ঘরের সুবিধা রয়েছে কি? ☐
[1=হ্যাঁ, 2=না]

৫. হ্যাঁ হলে, কোথায় করেন?

১. নিজের বাড়ীতে ☐ ২. অন্যের গুদামে ☐

৩. অন্যের কোল্ড ষ্টোরেজে ☐ ৪. এনসিডিপি কুল হাউজ ☐

৬. আপনার এলাকায় গুদামের সংখ্যা কতটি ঃ ..... টি। *ধারণ ক্ষমতা কত (টন)* ☐

৭. বর্তমান কৃষিপণ্য পরিবহন ব্যবস্থা কেমন? ☐
[1=ভাল, 2=মোটামুটি ভালা, 3=ভাল নয়]

৮. বিশেষায়িত কোন পরিবহন ব্যবস্থা আছে কি? ☐
[1=হ্যাঁ, 2=না]

যদি হ্যাঁ হয়, তাহলে কি কি?

১. রেফ্রিজারেটর ভ্যান ☐ ২. সাধারণ ☐

৯. আপনার এলাকায় উচ্চমূল্য কৃষি ফসল প্রক্রিয়াজাতকরণ সুবিধাদি আছে কি?
[1=হ্যাঁ, 2=না]

হ্যাঁ হলে,

ক্রমিক নং	ফসলের নাম	প্রক্রিয়াজাতকরণ ব্যবস্থা	
		প্রকল্পের আগে	বর্তমান
১	টমেটো		
২	বেগুন		
৩	পেঁপে		
৪	পিঁয়াজ		
৫	মুগডাল		
৬	দেশী সীম		
৭	আদা		
৮	কলা		
৯	কচুর লতি		
১০	আলু		
১১	করলা		
১২	বাধাকপি		
১৩	ফুলকপি		
১৪	কাঁকরোল		
১৫	মিষ্টি কুমড়া		
১৬	লাউ		
১৭	গাজর		
১৮	শশা		
১৯	চাল কুমড়া		
২০	ধুন্দুল		
২১	কলমি		
২২	চিচিঙ্গাঁ		
২৩	ঝিংগা		
২৪	লাল শাক		
২৫	মটরশুঁটি		
২৬	ঢেঁড়শ		
২৭	ফ্রেন্চ বীন		
২৮	কাঁচা মরিচ		
২৯	রসুন		
৩০	হলুদ		
৩১	লেবু জাতীয় ফল		
৩২	তরমুজ		
৩৩	আম		
৩৪	লিচু		
৩৫	পেয়ারা		
৩৬	বরই/কুল		
৩৭	সূর্যমুখী		
৩৮	সুগন্ধি ধান		
৩৯	ভূট্টা		

১০. হ্যাঁ হলে, আপনার এলাকায় উচ্চমূল্য ফসলের প্রক্রিয়াজাতকরণের বিদ্যমান সুবিধাদি বর্তমানে পুরোপুরি ব্যবহার হয় কি?
[1=হ্যাঁ, 2=না]

১১. এসকল শস্য ক্রয়ের ক্ষেত্রে আপনার কোন সমস্যা হয়েছে কি? ☐
[1=হ্যাঁ, 2=না]

১. সমস্যা হয়ে থাকলে সমস্যাগুলি বলুন

ক. .....

খ. .....

গ. .....

১২. আপনার মতে প্রকল্পের কৃষি পণ্য বিপণনে উল্লেখযোগ্য ভাল দিক গুলি কি কি?

১. .....

২. .....

৩. .....

১৩. আপনার মতে প্রকল্পের কৃষি পণ্য বিপণনের প্রধান দুর্বল দিক গুলি কি কি?

১. .....

২. .....

৩. .....

১৪. সমস্যাগুলো সমাধানে আপনার সুপারিশ কী কী?

১. .....

২. .....

৩. .....

তথ্যসংগ্রহকারীর স্বাক্ষর
তারিখ

সুপারভাইজারের স্বাক্ষর
তারিখ

উত্তরদাতার নাম ও স্বাক্ষর
তারিখ

Number of Farmers Received Training per Year

	District(s)	Number of Farmers Received Training per Year																		Name of NGOs
		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		Total		
		Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	
1	Panchagar	350	1182	280	2199	724	2984	1455	3608	970	2406	1918	4781	633	1499	0	0	6330	18659	RDRS
	"	90	210	105	235	300	660	320	710	360	790	380	840	35	85	0	0	1590	3530	PROSHIKA
2	Thakurgaon	771	1576	1918	4795	1054	2929	2215	4518	1476	3012	2083	4312	1104	2370	0	0	10621	23512	RDRS
3	Nilphamari	794.8	1987	142	354	278	694	235	583	0	0	145	363	80	200	0	0	1674.8	4181	BRAC
	"	280	620	350	760	760	1680	910	2040	980	2160	1220	2710	150	320	0	0	4650	10290	PROSHIKA
4	Dinajpur	1253.2	3133	338	845	855	2136	198	494	0	0	1070	2672	1040	2601	0	0	4754.2	11881	BRAC
	"	0	1550	450	2550	2800	4200	1400	2000	500	800	580	500	0	0	0	0	5730	11600	GKF
	"	165	340	216	480	570	1260	620	1400	680	1600	720	1640	42	102	0	0	3013	6822	PROSHIKA
5	Rangpur	886	2215	170	417	225	556	20	48	0	0	1040	2600	980	2450	0	0	3321	8286	BRAC
	"	0	1900	50	1810	1963	3029	1016	1400	646	500	0	0	0	0	0	0	3675	8639	GKF
	"	85	190	100	220	290	630	310	690	370	810	370	830	15	40	0	0	1540	3410	PROSHIKA
6	Gaibandha	0	0	0	0	0	0	0	0	0	0	736	1104	412	1030	0	0	1148	2134	BRAC
	"	50	1100	230	1700	1200	1500	800	1600	325	507	112	871	0	0	0	0	2717	7278	GKF
7	Kurigram	249	334	359	800	329	716	385	1065	257	710	223	955	121	245	0	0	1923	4825	RDRS
8	Lalmonirhat	336	631	744	1860	465	659	1126	1700	750	1134	409	696	375	893	0	0	4205	7573	RDRS
9	Rajshahi	2648.8	6622	1051	2627	1904	4760	516	1289	0	0	791	1185	480	1200	0	0	7390.8	17683	BRAC
	"	85	210	110	230	280	610	335	720	375	805	360	810	30	75	0	0	1575	3460	PROSHIKA
10	C.Nawabganj	180	440	210	470	565	1260	640	1420	720	1590	730	1640	76	201	0	0	3121	7021	PROSHIKA
11	Natore	1783.6	4459	589	1472	1240	3100	1150	2863	117	291	496	1240	241	602	0	0	5616.6	14027	BRAC
	"	80	200	115	245	290	630	310	690	370	810	370	830	45	115	0	0	1580	3520	PROSHIKA
12	Naogaon	1422.4	3556	395	986	758	1895	228	570	100	248	300	750	178	439	0	0	3381.4	8444	BRAC
	"	275	605	310	720	710	1570	900	1980	920	2050	1210	2680	85	205	0	0	4410	9810	PROSHIKA
13	Bogra	610.8	1527	469	1167	620	1550	0	0	0	0	182	455	160	400	0	0	2041.8	5099	BRAC
	"	370	810	340	750	720	1590	960	2120	945	2085	1255	2800	125	305	0	0	4715	10460	PROSHIKA
14	Joypurhat	1199.2	2998	896	2240	1520	3802	235	577	0	0	728	1820	613	1533	0	0	5191.2	12970	BRAC
	"	0	510	150	850	400	1000	350	260	200	200	0	0	0	0	0	0	1100	2820	GKF
	"	75	180	80	210	275	605	310	680	365	795	370	830	35	80	0	0	1510	3380	PROSHIKA
15	Pabna	1187.6	2969	504	1260	706	1763	695	1227	0	0	340	846	160	400	0	0	3592.6	8465	BRAC
16	Sirajganj	165	370	230	510	560	1230	640	1420	720	1590	730	1620	75	180	0	0	3120	6920	PROSHIKA
	Total Male	15392.4	42424	10901	32762	22361	48998	18279	37672	12146	24893	18868	42380	7290	17570	0	0	105237	246699	
	Total Female	27031.6		21861		26637		19393		12747		23512		10280		0		141462		

List of High Value Crops (HVCs)

Sl.No.	Name of HVCs
1	Tomato
2	Brinjal
3	Papaya
4	Summer Onion
5	Mung bean
6	Country bean
7	Ginger
8	Banana
9	Colocassia
10	Potato
11	Bitter gourd
12	Cabbage
13	Cauliflower
14	Teasle gourd
15	Sweet gourd
16	Bottle gourd
17	Carrot
18	Cucumber
19	White gourd
20	Sponge gourd
21	*Kalami*
22	Snake gourd
23	Ribbed gourd
24	Red Amaranth
25	Pea bean
26	Okra/Lady's finger
27	French bean
28	Green Chili
29	Garlic
30	Turmeric
31	Lemon
32	Water melon
33	Mango
34	Litchi
35	Guava
36	Jujube
37	Sun flower
38	Aromatic rice
39	Maize

Number of Credit Disbursement per Year

	District(s)	Number of Credit Disbursement per Year																		Name of NGOs
		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		Total		
		Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	
1	Panchagar	0	0	99	207	427	1383	529	2278	673	3459	879	4415	1222	5697	1134	4951	4963	22390	RDRS
	"	130	290	185	405	480	1070	530	1180	640	1350	610	1390	35	85	0	0	2610	5770	PROSHIKA
2	Thakurgaon	0	0	379	804	1594	5248	2664	8450	2849	8077	3000	8479	3753	11617	2861	9589	17100	52264	RDRS
3	Nilphamari	0	0	290	731	655	1639	544	1360	368	917	246	616	222	555	108	266	2433	6084	BRAC
	"	385	845	540	1190	1400	3120	1560	3460	1780	3960	1830	4060	255	115	0	0	7750	16750	PROSHIKA
4	Dinajpur	0	0	668	1668	1544	3860	1596	3987	695	1737	1198	2976	1242	3105	640	1599	7583	18932	BRAC
	"	10	235	37	957	1947	6074	1601	1863	558	668	303	401	83	104	0	0	4539	10302	GKF
	"	210	460	290	650	760	170	850	1890	970	2160	1000	2220	55	130	0	0	4135	7680	PROSHIKA
5	Rangpur	0	0	392	979	830	2074	935	2337	525	1304	846	2116	988	2470	458	1143	4974	12423	BRAC
	"	0	0	267	0	800	862	3699	1340	1909	405	519	250	301	150	180	0	7675	3007	GKF
	"	105	230	145	325	385	855	430	950	490	1080	500	1110	30	70	0	0	2085	4620	PROSHIKA
6	Gaibandha	0	0	0	0	0	0	0	0	0	0	100	252	312	779	180	448	592	1479	BRAC
	Gaibandha	35	379	141	731	1006	3216	501	788	409	619	230	101	18	31	0	0	2340	5865	GKF
7	Kurigram	0	0	87	135	217	488	348	784	271	775	182	660	332	916	331	1129	1768	4887	RDRS
8	Lalmonirhat	0	0	169	214	778	1226	1087	2144	1100	2210	825	1645	1132	2346	942	2000	6033	11785	RDRS
9	Rajshahi	0	0	2054	5135	4254	10636	4823	9826	2170	4822	1770	3555	2772	5545	1195	2399	19038	41918	BRAC
	"	100	225	150	330	360	870	410	920	460	1020	490	1090	80	215	0	0	2050	4670	PROSHIKA
10	C.Nawabganj	300	660	330	780	870	1790	910	2030	1175	2610	1425	3170	150	340	0	0	5160	11380	PROSHIKA
11	Natore	0	0	963	2142	2260	4796	2533	5264	1198	2476	960	1925	1098	2440	688	1377	9700	20420	BRAC
	"	140	330	190	470	430	955	460	1010	520	1120	514	1134	50	120	0	0	2304	5139	PROSHIKA
12	Naogaon	0	0	1153	2504	2596	5197	1720	3760	630	1310	610	1224	650	1492	430	917	7789	16404	BRAC
	"	300	660	480	1030	1200	2770	1320	3080	1650	3610	1720	3720	350	670	0	0	7020	15540	PROSHIKA
13	Bogra	0	0	596	1394	1410	2833	1085	2191	795	1638	345	697	345	700	160	329	4736	9782	BRAC
	"	350	750	510	1120	1350	3010	1610	3340	1700	3770	1760	3910	145	325	0	0	7425	16225	PROSHIKA
14	Joypurhat	0	0	1200	2199	2084	5210	2035	5087	940	2348	594	1485	790	1971	540	1350	8183	19650	BRAC
	"	0	165	28	508	294	1135	301	519	152	127	48	100	16	70	0	0	839	2624	GKF
	"	80	220	170	390	450	990	480	1070	580	1280	610	1370	90	260	0	0	2460	5580	PROSHIKA
15	Pabna	0	0	1120	2416	2820	6056	2520	4966	1120	2221	1015	2047	920	1854	452	1053	9967	20613	BRAC
16	Sirajganj	140	520	255	605	820	1830	870	1920	1150	2570	1035	2305	210	590	0	0	4480	10340	PROSHIKA
	Total Male	2285	5969	12888	30019	34021	79363	37951	77794	27477	59643	25164	58423	17646	44762	10299	28550	167731	384523	
	Total Female	3684		17131		45342		39843		32166		33259		27116		18251		216792		

Amount of Credit Disbursed per Year (Million Taka)

	District(s)	Amount of Credit Disbursed per Year (Million Taka)																		Name of NGOs
		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		Total		
		Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	
1	Panchagar	0.000	0.000	0.700	1.375	2.642	7.797	4.080	15.262	6.200	27.603	9.110	38.616	13.548	53.435	12.858	50.034	49.138	194.122	RDRS
	"	0.450	1.000	0.900	2.000	1.575	3.500	2.925	6.500	3.375	7.500	5.400	12.000	0.900	2.000	0.675	1.500	16.200	36.000	PROSHIKA
2	Thakurgaon	0.000	0.000	2.340	4.267	10.847	30.790	19.999	58.149	25.012	65.280	30.862	79.588	43.921	120.818	34.813	100.928	167.794	459.820	RDRS
3	Nilphamari	0.000	0.000	1.011	2.247	3.041	6.759	2.907	6.460	2.394	5.320	2.191	4.870	2.403	5.340	1.091	2.426	15.038	33.422	BRAC
	"	1.350	3.000	1.800	4.000	2.700	6.000	5.850	13.000	12.150	27.000	15.750	35.000	2.700	6.000	4.050	9.000	46.350	103.000	PROSHIKA
4	Dinajpur	0.000	0.000	2.379	5.287	6.432	14.294	8.178	18.175	4.138	9.197	9.586	21.303	11.862	26.361	6.125	13.612	48.700	108.229	BRAC
	"	0.000	1.285	0.000	5.755	0.000	28.549	0.000	38.171	0.000	26.042	0.000	17.049	0.000	40.905	0.000	0.000	0.000	157.756	GKF
	"	0.900	2.000	1.350	3.000	1.800	4.000	4.050	9.000	8.100	18.000	10.620	23.600	18.000	4.000	2.250	5.000	47.070	68.600	PROSHIKA
5	Rangpur	0.000	0.00	1.854	4.120	4.295	9.544	4.924	10.944	3.297	7.327	5.770	12.824	7.962	17.695	3.539	7.866	31.641	70.320	BRAC
	"	0.000	1.266	0.000	4.426	0.000	18.921	0.000	19.900	0.000	1.211	0.000	9.949	0.000	15.471	0.000	0.000	0.000	71.144	GKF
	"	0.450	1.000	0.900	2.000	1.350	3.000	2.700	6.000	3.150	7.000	5.175	11.500	0.900	2.000	0.675	1.500	15.300	34.000	PROSHIKA
6	Gaibandha	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	5.511	1.224	2.225	4.944	1.445	2.768	9.181	8.936	BRAC
	"	0.000	2.201	0.000	8.850	0.000	19.832	0.000	25.743	0.000	20.046	0.000	12.579	0.000	2.275	0.000	0.000	0.000	91.526	GKF
7	Kurigram	0.000	0.000	0.588	0.813	1.813	3.319	3.036	6.267	2.807	6.624	2.128	6.115	3.476	8.478	3.842	11.313	17.690	42.929	RDRS
8	Lalmonirhat	0.000	0.000	0.796	1.017	3.904	5.983	6.507	12.474	7.869	15.826	8.387	15.861	12.198	22.718	10.834	21.190	50.495	95.069	RDRS
9	Rajshahi	0.000	0.000	11.395	22.791	31.615	63.230	32.243	64.487	15.766	35.036	14.916	29.832	30.561	61.123	12.551	25.102	149.047	301.601	BRAC
	"	0.450	1.000	0.675	1.500	1.350	3.000	2.700	6.000	3.150	7.000	4.950	11.000	5.625	12.500	0.675	1.500	19.575	43.500	PROSHIKA
10	C.Nawabganj	0.900	2.000	1.350	3.000	1.800	4.000	4.050	9.000	8.100	18.000	8.253	18.340	1.800	4.000	2.250	5.000	28.503	63.340	PROSHIKA
11	Natore	0.000	0.000	4.366	8.733	11.424	22.848	13.658	27.317	7.230	14.461	6.688	13.377	10.206	22.680	6.221	12.443	59.793	121.859	BRAC
	"	0.450	1.000	0.900	2.000	1.350	3.000	2.700	6.000	3.150	7.000	4.950	11.000	5.625	12.500	0.675	1.500	19.800	44.000	PROSHIKA
12	Naogaon	0.000	0.000	5.165	10.330	12.536	25.073	10.861	21.722	4.258	8.516	4.813	9.627	7.344	16.320	4.701	94.024	49.678	185.612	BRAC
	"	1.350	3.000	1.800	4.000	2.700	6.000	5.850	13.000	12.150	27.000	15.750	35.000	2.700	6.000	4.050	9.000	46.350	103.000	PROSHIKA
13	Bogra	0.000	0.000	3.031	6.062	8.258	16.516	6.732	13.464	5.804	11.608	2.715	5.430	3.604	7.209	1.635	32.711	31.779	93.000	BRAC
	"	1.350	3.000	1.800	4.000	3.150	7.000	6.300	14.000	13.500	30.000	15.300	34.000	6.975	15.500	2.025	4.500	50.400	112.000	PROSHIKA
14	Jaipurhat	0.00	0.00	3.597	7.993	11.676	25.948	13.827	30.728	7.468	16.596	5.782	12.849	9.056	20.125	5.711	12.692	57.117	126.931	BRAC
	"	0.00	0.941	0.000	2.446	0.000	5.446	0.000	5.900	0.000	5.104	0.000	2.922	0.000	3.366	0.000	0.000	0.000	26.125	GKF
	"	0.450	1.000	0.900	2.000	1.350	3.000	2.250	5.000	2.925	6.500	4.725	10.500	1.800	4.000	0.450	1.000	14.850	33.000	PROSHIKA
15	Pabna	0.000	0.000	5.003	10.007	16.641	33.283	16.600	33.201	8.580	17.161	9.242	18.484	10.595	21.190	5.369	11.932	72.030	145.258	BRAC
16	Sirajganj	0.900	2.000	1.125	2.500	1.800	4.000	4.050	9.000	8.100	18.000	10.570	23.500	2.250	5.000	1.350	3.000	30.145	67.000	PROSHIKA
	Total Male	9.000	25.693	55.725	136.519	146.049	384.632	186.977	504.864	178.673	465.958	219.144	537.939	218.236	543.953	129.860	441.541	1143.664	3041.099	
	Total Female	16.693		80.794		238.583		317.887		287.285		318.795		325.717		311.681		1897.435		

Amount of Credit Recovered per Year (Million Taka)

	District(s)	Amount of Credit Recovered per Year (Million Taka)																		Name of NGOs
		2002-2003		2003-2004		2004-2005		2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		Total		
		Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	Male	Total	
1	Panchagar	0.000	0.000	0.984	1.631	0.209	3.467	0.130	1.922	0.832	1.253	0.273	3.253	0.340	4.555	0.332	4.433	3.100	20.514	RDRS
	"	0.450	1.000	0.900	2.000	1.559	3.465	2.866	6.370	3.307	7.350	5.292	11.760	0.882	1.960	0.661	1.470	15.917	35.375	PROSHIKA
2	Thakurgaon	0.000	0.000	0.267	5.297	0.568	1.125	0.387	6.312	0.242	4.104	0.489	6.867	0.617	9.709	0.573	9.205	0.000	42.619	RDRS
3	Nilphamari	0.000	0.000	0.000	2.247	0.000	6.759	0.000	6.395	0.000	5.266	0.000	4.821	0.000	5.287	0.000	2.402	0.000	33.177	BRAC
	"	1.350	3.000	1.800	4.000	2.673	5.940	5.733	12.740	11.907	26.460	15.435	34.300	26.460	58.800	3.969	8.820	69.327	154.06	PROSHIKA
4	Dinajpur	0.000	0.000	0.000	5.287	0.000	14.294	0.000	17.993	0.000	9.105	0.000	21.090	0.000	26.097	0.000	13.475	0.000	107.341	BRAC
	"	0.000	1.285	0.000	5.755	0.000	28.549	0.000	38.171	0.000	26.042	0.000	17.049	0.000	0.651	0.000	0.000	0.000	117.502	GKF
	"	0.900	2.000	1.350	3.000	1.782	3.960	3.969	8.820	7.938	17.640	10.407	23.128	1.764	3.920	2.205	4.900	30.315	67.368	PROSHIKA
5	Rangpur	0.000	0.000	0.000	4.120	0.000	9.544	0.000	10.944	0.000	7.253	0.000	12.695	0.000	17.518	0.000	7.778	0.000	69.852	BRAC
	"	0.000	1.266	0.000	4.426	0.000	18.921	0.000	0.199	0.000	12.110	0.000	9.949	0.000	2.165	0.000	0.000	0.000	49.036	GKF
		0.450	1.000	0.900	2.000	1.336	2.970	2.646	5.880	3.087	6.860	5.071	11.270	0.882	1.960	0.661	1.470	15.033	33.410	PROSHIKA
6	Gaibandha	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	1.224	0.000	4.944	0.000	2.768	0.000	8.936	BRAC
	"	0.000	2.201	0.000	8.850	0.000	19.832	0.000	26.743	0.000	20.048	0.000	12.679	0.000	0.354	0.000	0.000	0.000	90.707	GKF
7	Kurigram	0.000	0.000	0.284	6.679	0.604	1.419	0.350	6.671	0.226	4.512	0.479	6.221	0.399	6.790	0.466	8.565	2.808	40.857	RDRS
8	Lalmonirhat	0.000	0.000	0.306	1.222	0.650	2.597	0.554	1.343	0.334	8.889	0.954	1.521	0.909	1.939	0.911	1.940	4.618	19.451	RDRS
9	Rajshahi	0.000	0.000	0.000	22.791	0.000	63.230	0.000	63.842	0.000	34.685	0.000	29.534	0.000	60.511	0.000	24.851	0.000	299.444	BRAC
		0.450	1.000	0.675	1.500	1.336	2.970	2.640	5.880	3.087	6.860	4.851	10.780	5.512	12.250	0.661	1.470	19.212	42.710	PROSHIKA
10	C.Nawabganj	0.900	2.000	1.350	3.000	1.782	3.960	3.969	8.820	7.938	17.640	7.877	17.506	1.764	3.920	2.205	4.900	27.785	61.746	PROSHIKA
11	Natore	0.000	0.000	0.000	8.733	0.000	22.848	0.000	27.044	0.000	14.316	0.000	13.243	0.000	22.453	0.000	12.318	0.000	120.955	BRAC
	"	0.450	1.000	0.900	2.000	1.336	2.970	1.746	5.880	3.087	6.860	4.851	10.780	5.512	12.250	0.661	1.470	18.543	43.210	PROSHIKA
12	Naogaon	0.000	0.000	0.000	10.330	0.000	25.073	0.000	21.505	0.000	8.431	0.000	9.530	0.000	16.156	0.000	9.308	0.000	100.333	BRAC
	"	1.350	3.000	1.800	4.000	2.670	5.940	5.733	12.740	1.190	2.640	15.435	34.300	2.646	5.880	3.969	8.820	34.793	77.320	PROSHIKA
13	Bogra	0.000	0.000	0.000	6.062	0.000	16.516	0.000	13.329	0.000	11.492	0.000	5.376	0.000	7.137	0.000	3.238	0.000	63.150	BRAC
	"	1.350	3.000	1.800	4.000	3.118	6.930	6.174	13.720	13.230	29.400	14.994	33.320	6.835	15.190	1.984	4.410	49.485	109.970	PROSHIKA
14	Jaipurhat	0.000	0.000	0.000	7.993	0.000	25.948	0.000	30.420	0.000	16.430	0.000	12.721	0.000	19.924	0.000	12.565	0.000	126.001	BRAC
	"	0.000	0.941	0.000	2.446	0.000	5.446	0.000	5.900	0.000	5.104	0.000	2.922	0.000	0.522	0.000	0.000	0.000	23.281	GKF
	"	0.450	1.000	0.900	2.000	1.336	2.970	2.205	4.900	2.866	6.370	4.630	10.290	1.764	3.920	0.441	0.980	14.592	32.430	PROSHIKA
15	Pabna	0.000	0.000	0.000	10.007	0.000	33.283	0.000	32.869	0.000	16.989	0.000	18.299	0.000	20.978	0.000	11.812	0.000	144.237	BRAC
16	Sirajganj	0.900	2.000	1.125	2.500	1.782	3.960	3.969	8.820	7.938	17.640	10.363	23.030	2.205	4.900	1.320	2.940	29.602	65.790	PROSHIKA
	Total Male	9.00	25.69	15.341	143.876	22.741	344.886	43.071	406.17	67.209	351.75	101.4	409.46	58.491	352.64	21.019	166.31	338.27	2200.78	
	Total Female	16.69		128.54		322.145		363.101		284.54		308.06		294.15		145.289		1862.5		

Status of Wholesale Market

Table A9.1: Facilities Provided in the Wholesale Markets

District	Upazila	Facilities Provided in each Wholesale Market							
		Paved Yard	Market Shed	Internal Roads	Drainage	Foot Paths	Cool House	Tube-wells in General	Latrines in General
Bogra	Sherpur	No	No	No	No	No	Yes	Yes	Yes
C.Nawabganj	Shibganj	Yes	No	No	Yes	No	Yes	Yes	Yes
Dinajpur	Sadar	Yes	Yes	Yes	Yes	Yes	No	No	No
Gaibandha	Gobindaganj	Yes	No	No	Yes	Yes	Yes	Yes	No
Joypurhat	Akkelpur	No	Yes	No	Yes	No	No	No	Yes
Lalmonirhat	Sadar	Yes	No	Yes	Yes	Yes	No	Yes	No
Naogaon	Sadar	Yes	No	Yes	Yes	No	No	Yes	Yes
Natore	Sadar	Yes	Yes	No	Yes	No	Yes	No	No
Nilphamari	Sadar	Yes	No	No	Yes	Yes	No	Yes	Yes
Pabna	Ishwardi	No	Yes	No	No	No	No	No	Yes
Panchagarh	Sadar	Yes	No	Yes	Yes	Yes	No	Yes	No
Rajshahi	Paba	No	Yes	No	No	No	No	No	No
Rangpur	Sadar	Yes	Yes	Yes	Yes	No	Yes	No	No
Sirajganj	Raiganj	Yes	No	No	No	No	No	No	Yes
Thakurgaon	Sadar	Yes	No	Yes	Yes	Yes	No	Yes	No

Table 9A.2: Operational Status of the Wholesale Markets and Facilities

District(s)	Upazila(s)	Operational Status	Distance from Upazila HQ (km)	Condition of Water Supply		Has Facility for		
				Common Purpose Water	Drinking Water	Sanitary Latrines	Electricity	Loading/ Unloading Place
Bogra	Sherpur	Partial	5	Poor	No	Yes	Yes	No
C.Nawabganj	Shibganj	Partial	25	Fair	Yes	Yes	Yes	Yes
Dinajpur	Sadar	Partial	4	Good	Yes	Yes	Yes	No
Gaibandha	Gobindaganj	Partial	1	Fair	No	Yes	Yes	Yes
Joypurhat	Akkelpur	Partial	10	Good	Yes	Yes	Yes	Yes
Lalmonirhat	Sadar	Partial	1	Fair	Yes	No	No	No
Naogaon	Sadar	Closed	14	Fair	No	Yes	No	Yes
Natore	Sadar	Closed	5	Poor	Yes	Yes	Yes	No
Nilphamari	Sadar	Partial	2	Good	Yes	Yes	Yes	Yes
Pabna	Ishwardi	Closed	7	Poor	No	No	No	No
Panchagarh	Sadar	Closed	3	Fair	Yes	Yes	Yes	Yes
Rajshahi	Paba	Partial	2	Poor	Yes	Yes	No	Yes
Rangpur	Sadar	Closed	9	Fair	No	No	Yes	Yes
Sirajganj	Raiganj	Closed	5	Good	Yes	Yes	Yes	Yes
Thakurgaon	Sadar	Closed	3	Good	Yes	Yes	Yes	Yes

Table A9.3: Site Selection and Operation of Wholesale Markets

District	Upazila	Site Selection is Right (Yes/No)	Market Sits per Week (Days)	People Shop in Market/Hat Day (Number)			People Use Market Shed /Hat Day (Number)
				Before the Project	During the Project	After the Present	
Bogra	Sherpur	Yes	3	0	0	0	20
C.Nawabganj	Shibganj	Yes	2	0	2,200	2,500	0
Dinajpur	Sadar	Yes	2	8,000	10,000	1,000	100
Gaibandha	Gobindaganj	Yes	3	6,000	11,000	12,000	100
Joypurhat	Akkelpur	No	3	6,000	4,000	4,000	50
Lalmonirhat	Sadar	No	3	3,200	6,500	7,000	100
Naogaon	Sadar	Yes	1	1,450	2,000	2,200	0
Natore	Sadar	No	3	3,000	4,000	7,000	30
Nilphamari	Sadar	Yes	2	4,000	500	4,000	0
Pabna	Ishwardi	No	0	0	0	0	0
Panchagarh	Sadar	No	0	0	5,000	6,000	0
Rajshahi	Paba	Yes	2	5,000	5,500	6,000	0
Rangpur	Sadar	No	3	0	0	0	0
Sirajganj	Raiganj	Yes	2	3,000	4,000	5,000	0
Thakurgaon	Sadar	No	3	0	0	0	0

Table A9.4: Status of Operation of Women Corner in the Wholesale Markets

District	Upazila	Women Corner Operates (Yes/No)	Number of Shops in the Women Corner	Number of Women Shopkeepers
Bogra	Sherpur	No	4	4
C.Nawabganj	Shibganj	Yes	4	0
Dinajpur	Sadar	Yes	2	0
Gaibandha	Gobindaganj	No	4	0
Joypurhat	Akkelpur	No	4	0
Lalmonirhat	Sadar	No	4	0
Naogaon	Sadar	No	4	0
Natore	Sadar	No	4	0
Nilphamari	Sadar	No	0	0
Pabna	Ishwardi	No	4	0
Panchagarh	Sadar	No	4	0
Rajshahi	Paba	No	0	0
Rangpur	Sadar	No	4	0
Sirajganj	Raiganj	No	4	0
Thakurgaon	Sadar	No	4	0

Status of Growers Market

Table A9.5: Facilities Provided in the Growers Markets

District	Upazila	Facilities Provided in each Growers Market						
		Paved Yard	Market Shed	Internal Roads	Drainage	Foot Paths	Tube-wells in General	Latrines in General
Bogra	Sajahanpur	Yes	Yes	Yes	Yes			Yes
	Sherpur	Yes	Yes		Yes		Yes	Yes
	Shibganj	Yes	Yes				Yes	Yes
C.Nawabganj	Nachole						Yes	Yes
	Shibganj	Yes			Yes		Yes	Yes
Dinajpur	Biral	Yes				Yes	Yes	Yes
	Birganj	Yes		Yes		Yes	Yes	Yes
	Bochaganj	Yes		Yes	Yes	Yes	Yes	
	Chirirbandar	Yes		Yes	Yes	Yes	Yes	
	Kaharole	Yes		Yes	Yes	Yes	Yes	
	Khansama	Yes	Yes	Yes	Yes	Yes		
	Parbatipur	Yes		Yes	Yes	Yes	Yes	
	Sadar	Yes		Yes	Yes	Yes	Yes	
Gaibandha	Gobindaganj	Yes	Yes	Yes	Yes	Yes		
	Palashbari	Yes			Yes	Yes	Yes	
Joypurhat	Akkelpur	Yes			Yes		Yes	Yes
	Kalai	Yes	Yes	Yes		Yes	Yes	
	Khetial			Yes				
	Panchbibi						Yes	Yes
	Sadar		Yes					
Kurigram	Rajarhat	Yes			Yes		Yes	Yes
Lalmonirhat	Kaliganj	Yes			0			
Naogaon	Badalgachhi	Yes	Yes	Yes	Yes		Yes	
	Mahadebpur	Yes			Yes		Yes	Yes
	Manda	Yes			Yes		Yes	Yes
	Patnitala	Yes		Yes	Yes		Yes	Yes
	Sadar		Yes				0	Yes
Natore	Baraigram	Yes	Yes	Yes	Yes		Yes	
	Gurudaspur	Yes	Yes		Yes			Yes
	Lalpur	Yes	Yes		Yes		Yes	Yes
	Sadar	Yes	Yes	Yes	Yes	Yes		
Nilphamari	Aditmari	Yes	Yes	Yes	Yes	Yes		
	Domar		Yes	Yes	Yes		Yes	Yes
	Kishoreganj	Yes		Yes	Yes	Yes	Yes	
	Sadar							
	Saidpur	Yes		Yes	Yes	Yes	Yes	
Pabna	Atgharia		Yes					Yes
	Ishwardi	Yes	Yes					Yes
Panchagarh	Atwari	Yes		Yes	Yes	Yes		Yes
	Boda	Yes		Yes	Yes	Yes	Yes	
	Debiganj	Yes		Yes	Yes	Yes	Yes	
	Sadar	Yes		Yes	Yes		Yes	Yes
	Tetulia	Yes		Yes	Yes	Yes		Yes
Rajshahi	Durgapur	Yes			Yes		Yes	Yes
	Mohanpur	Yes			Yes		Yes	Yes
	Paba		Yes		Yes			
	Puthia					Yes	Yes	Yes
	Tanore	Yes			Yes		Yes	Yes
Rangpur	Badarganj	Yes		Yes	Yes		Yes	Yes
	Mithapukur	Yes	Yes		Yes		Yes	Yes
	Pirganj	Yes		Yes	Yes		Yes	Yes
	Sadar	Yes		Yes			Yes	Yes
	Taraganj	Yes	Yes	Yes	Yes		Yes	
Sirajganj	Kazipur	Yes	Yes		Yes		Yes	Yes
	Raiganj		Yes				Yes	Yes
Thakurgaon	Baliadangi	Yes		Yes	Yes		Yes	Yes
	Haripur	Yes		Yes	Yes	Yes	Yes	
	Pirganj	Yes		Yes	Yes	Yes	Yes	
	Ranisankail	Yes		Yes		Yes	Yes	Yes
	Sadar	Yes	Yes	Yes	Yes	Yes		

Table A9.6: Operational Status of the Growers Markets and Facilities

District	Upazila	Operational Status	Distance from Upazila HQ (km)	Condition of Water Supply		Condition of Water Supply		
				Common Purpose Water	Common Purpose Water	Sanitary Latrines	Sanitary Latrines	Sanitary Latrines
Bogra	Sajahanpur		5	Good	Yes	Yes	Yes	No
	Sherpur		5	Good	Yes	Yes	No	No
	Shibganj		7	Fair	Yes	Yes	Yes	Yes
C.Nawabganj	Nachole		1	Fair	No	Yes	No	No
	Shibganj		1	Good	Yes	Yes	No	Yes
Dinajpur	Biral		5	Fair	Yes	Yes	Yes	Yes
	Birganj	Closed	10	Fair	Yes	Yes	No	Yes
	Bochaganj	Closed	1	Poor	No	Yes	No	Yes
	Chirirbandar	Closed	15	Good	Yes	Yes	Yes	No
	Kaharole	Closed	7	Fair	Yes	Yes	No	Yes
	Khansama	Closed	10	Good	No	Yes	No	Yes
	Parbatipur		10	Good	Yes	Yes	Yes	No
	Sadar		8	Good	Yes	Yes	Yes	Yes
Gaibandha	Gobindaganj		12	Fair	No	Yes	Yes	Yes
	Palashbari		10	Poor	No	No	Yes	No
Joypurhat	Akkelpur	Closed	8	Poor	No	No	No	Yes
	Kalai	Closed	1	Poor	Yes	Yes	Yes	Yes
	Khetial		8	Good	Yes	Yes	Yes	Yes
	Panchbibi	Closed	5	Good	Yes	Yes	Yes	No
	Sadar		2	Fair	No	Yes	Yes	Yes
Kurigram	Rajarhat		9	Poor	No	No	Yes	Yes
Lalmonirhat	Kaliganj		8	Fair	Yes	Yes	Yes	Yes
Naogaon	Badalgachhi		8	Poor	Yes	Yes	Yes	Yes
	Mahadebpur	Closed	6	Fair	Yes	Yes	No	Yes
	Manda	Closed	8	Fair	No	Yes	No	Yes
	Patnitala	Closed	1	Good	Yes	Yes	Yes	No
	Sadar		7	Good	Yes	Yes	No	No
Natore	Baraigram		7	Fair	Yes	Yes	Yes	Yes
	Gurudaspur		7	Poor	No	Yes	No	No
	Lalpur		7	Fair	No	Yes	Yes	Yes
	Sadar	Closed	8	Good	No	Yes	No	Yes
Nilphamari	Aditmari		5	Good	Yes	Yes	Yes	Yes
	Domar		4	Fair	Yes	Yes	Yes	No
	Kishoreganj	Closed	7	Poor	No	Yes	No	Yes
	Sadar		10	Poor	Yes	Yes	Yes	Yes
	Saidpur		8	Good	Yes	Yes	No	Yes
Pabna	Atgharia		3	Poor	No	Yes	No	No
	Ishwardi	Closed	0	Poor	Yes	Yes	Yes	No
Panchagarh	Atwari	Closed	7	Fair	No	Yes	No	Yes
	Boda	Closed	4	Poor	Yes	Yes	Yes	Yes
	Debiganj	Closed	1	Good	No	Yes	Yes	No
	Sadar	Closed	14	Good	No	Yes	Yes	Yes
	Tetulia		13	Poor	No	Yes	Yes	No
Rajshahi	Durgapur		0	Good	No	Yes	Yes	Yes
	Mohanpur		5	Good	Yes	Yes	Yes	Yes
	Paba	Closed	2	Poor	No	Yes	Yes	Yes
	Puthia	Closed	8	Fair	Yes	Yes	Yes	No
	Tanore	Closed	9	Poor	Yes	Yes	No	Yes
Rangpur	Badarganj	Closed	1	Poor	No	Yes	Yes	No
	Mithapukur	Closed	10	Fair	Yes	Yes	Yes	Yes
	Pirganj		8	Poor	No	No	Yes	Yes
	Sadar	Closed	8	Poor	No	No	Yes	Yes
	Taraganj	Closed	6	Poor	No	No	Yes	Yes
Sirajganj	Kazipur		7	Good	No	Yes	Yes	Yes
	Raiganj	Closed	2	Fair	Yes	Yes	Yes	Yes
Thakurgaon	Baliadangi		3	Poor	No	No	Yes	Yes
	Haripur	Closed	10	Poor	Yes	Yes	Yes	Yes
	Pirganj	Closed	9	Good	Yes	Yes	No	Yes
	Ranisankail	Closed	8	Good	Yes	Yes	No	No
	Sadar	Closed	10	Good	Yes	Yes	Yes	Yes

Table A9.7: Site Selection and Operation of Growers Markets

District	Upazila	Site Selection Right (Yes/No)	Market Sits per Week (Days)	People Shop in Market/Hat Day (Number)			People Use Market Shed /Hat Day (Number)
				Before the Project	During the Project	After the Present	
Bogra	Sajahanpur	No	3	35000	15000	8000	70
	Sherpur	Yes	2	3000	3000	4000	50
	Shibganj	Yes	3	6000	20000	30000	80
C.Nawabganj	Nachole	Yes	3	0	0	0	0
	Shibganj	No	2	25000	30000	30000	80
Dinajpur	Biral	No	3	8000	10000	10000	100
	Birganj	No	2	4000	5000	5000	100
	Bochaganj	No	2	4000	5000	5000	0
	Chirirbandar	Yes	2	2000	3000	3000	0
	Kaharole	No	2	4000	5000	5000	0
	Khansama	Yes	2	500	6000	6000	50
	Parbatipur	No	2	4000	3000	3000	100
	Sadar	Yes	2	0	4000	4000	100
Gaibandha	Gobindaganj	Yes	2	7000	9000	20000	100
	Palashbari	No	3	1000	3800	4000	100
Joypurhat	Akkelpur	No	2	2500	600	800	0
	Kalai	No	0	0	0	0	0
	Khetial	Yes	2	18000	21000	25000	0
	Panchbibi	Yes	1	9000	10000	12000	0
	Sadar	Yes	2	17000	20000	25000	0
Kurigram	Rajarhat	No	2	300	400	500	0
Lalmonirhat	Kaliganj	Yes	2	1500	3800	4000	95
Naogaon	Badalgachhi	Yes	2	8000	10000	12000	60
	Mahadebpur	Yes	2	600	800	1000	0
	Manda	Yes	2	15000	17000	20000	100
	Patnitala	Yes	1	17000	20000	22000	90
	Sadar	Yes	2	5000	6000	7000	100
Natore	Baraigram	Yes	1	20000	25000	30000	30
	Gurudaspur	No	2	2000	4000	8000	20
	Lalpur	Yes	3	6000	8000	10000	70
	Sadar	Yes	2	1000	3000	3000	80
Nilphamari	Aditmari	Yes	2	3500	3000	3500	20
	Domar	Yes	2	4000	5000	5000	0
	Kishoreganj	No	2	4000	6000	5000	0
	Sadar	Yes	2	5000	6000	6000	100
	Saidpur	No	2	2500	0	0	0
Pabna	Atgharia	Yes	3	2000	7000	10000	70
	Ishwardi	Yes	2	15000	15000	20000	50
Panchagarh	Atwari	Yes	0	0	0	0	0
	Boda	Yes	2	4000	5000	2000	0
	Debiganj	Yes	2	7000	8000	8000	1
	Sadar	Yes	2	4000	6000	5000	0
	Tetulia	No	2	8000	10000	10000	100
Rajshahi	Durgapur	Yes	2	19000	32000	36000	0
	Mohanpur	No	2	0	0	0	100
	Paba	Yes	3	2000	1000	2000	0
	Puthia	Yes	2	1500	3000	4000	0
	Tanore	Yes	1	7000	9000	10000	0
Rangpur	Badarganj	No	3	1200	2800	3300	100
	Mithapukur	Yes	2	5000	6000	8000	0
	Pirganj	Yes	2	4000	6000	7000	100
	Sadar	No	0	0	0	0	0
	Taraganj	No	3	2000	3500	4000	50
Sirajganj	Kazipur	Yes	3	200	700	900	30
	Raiganj	Yes	2	1000	1500	2000	60
Thakurgaon	Baliadangi	Yes	2	15000	10000	6000	0
	Haripur	No	1	4000	5000	4000	0
	Pirganj	No	1	5000	6000	7000	0
	Ranisankail	No	2	10000	10000	8000	0
	Sadar	No	2	6000	7000	0	5

Table A9.8: Status of Operation of Women Corner in the Growers Markets

District	Upazila	Women Corner Operates (Yes/No)	Number of Shops in the Women Corner	Number of Women Shopkeepers
Bogra	Sajahanpur	No	4	0
	Sherpur	No	4	0
	Shibganj	Yes	3	0
C.Nawabganj	Nachole	No	4	3
	Shibganj	No	3	0
Dinajpur	Biral	No	4	0
	Birganj	No	4	0
	Bochaganj	No	4	0
	Chirirbandar	No	4	0
	Kaharole	Yes	4	0
	Khansama	No	6	2
	Parbatipur	No	4	0
	Sadar	No	4	0
Gaibandha	Gobindaganj	No	4	2
	Palashbari	No	4	4
Joypurhat	Akkelpur	No	4	0
	Kalai	No	4	0
	Khetial	No	4	0
	Panchbibi	No	4	0
	Sadar	No	4	2
Kurigram	Rajarhat	No	4	0
Lalmonirhat	Kaliganj	No	4	0
Naogaon	Badalgachhi	No	4	0
	Mahadebpur	No	4	0
	Manda	No	4	0
	Patnitala	No	4	0
	Sadar	Yes	4	0
Natore	Baraigram	No	4	4
	Gurudaspur	No	4	0
	Lalpur	No	4	0
	Sadar	No	4	0
Nilphamari	Aditmari	No	4	0
	Domar	No	4	0
	Kishoreganj	No	4	0
	Sadar	No	4	0
	Saidpur	Yes	3	0
Pabna	Atgharia	No	4	0
	Ishwardi	No	3	3
Panchagarh	Atwari	No	4	0
	Boda	No	4	0
	Debiganj	No	4	0
	Sadar	No	4	0
	Tetulia	Yes	4	0
Rajshahi	Durgapur	No	6	0
	Mohanpur	No	4	2
	Paba	No	4	0
	Puthia	No	4	0
	Tanore	No	4	2
Rangpur	Badarganj	No	4	4
	Mithapukur	No	4	0
	Pirganj	No	4	0
	Sadar	No	4	0
	Taraganj	No	4	0
Sirajganj	Kazipur	No	4	2
	Raiganj	No	4	0
Thakurgaon	Baliadangi	No	4	0
	Haripur	No	4	0
	Pirganj	No	4	0
	Ranisankail	No	4	0
	Sadar	Yes	4	0

Summary of Agro-industrial Enterprises Financed under the Project

Agro-Industries Financed		Project Cost	Loan	Equity	Debt-Equity Ratio	Loan Disbursed		
						Project	Cash Credit	Total
1	NewRuchi Chips, Saidpur, Nilphamari	9.40	5.00	4.40	53:47	5.00	0	5.00
2	Arora Agri-Business, Birganj, Dinajpur	93.44	58.00	35.44	62:38	28.28	0	28.28
3	Humanitarian Agency for Development Services, Thakurgaopon	192.36	90.00	102.36	47:53	17.00	0	17.00
4	Meena Food Processing, Jaipurhat	35.82	21.00	14.82	59:41	21.00	0	21.00
5	Gold Moon Auto Feed Mill, Naogaon	69.38	45.00	24.38	65:35	45.00	0	45.00
6	Rafat Automatic Rice Mill, Belghoria,, Mohadevpur, Naogaon	165.32	90.00	75.32	54:46	90.00	0	90.00
7	North Bengal Seed Industries, Birganj, Dinajpur	96.01	49.00	47.01	51:49	6.21	34.48	40.69
8	Rajon Bran Mill, Natore	22.00	7.50	14.50	34:66	0	7.50	7.50
9	Joshoda Traders, Natore	55.36	19.00	36.36	34:66	0	6.00	6.00
10	Habib Mini Specialized ColdStorage, Dinajpur	129.41	79.00	50.41	61:39	77.48	0	77.48
11	Nasib Agro Feed Industries, Hetompur, Mithapukur, Rangpur	128.04	85.00	43.04	66:34	62.54	0	62.54
12	Sristi Beez & Agro Enterprises, Nutun Bazar, Nilphamari	28.50	20.00	8.50	70:30	0	20.00	20.00
13	Annapurna Agro Services, Domar, Nilphamari	153.29	80.00	73.29	52:48	0	40.00	40.00
14	Rangpur Himalaya Limited, Rangpur	342.00	110.00	232.00	32:68	0	110.00	110.00
	Total	**1520.33**	**758.50**	**761.83**		**352.51**	**217.98**	**570.49**

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Summary of Findings of Beneficiary Farmer Household Survey

A beneficiary household survey was carried out under the impact evaluation in 1,040 randomly selected beneficiary households. The survey was carried out in one upazila of each of the 16 project districts. From each upazila five clusters were selected for survey where baseline survey was also undertaken. It was expected that maximum number of baseline survey households might be covered. However, only 107 baseline survey households were available in the impact evaluation survey. It may be mentioned that baseline survey covered all 60 upazilas and surveyed only 778 households. Considering that the 107 baseline survey households are only 14% of all 778 households surveyed earlier the data are not comparable and representative. In the appendix the data of 107 households have been shown for reference but were not used for estimating benefit and impact. The impact evaluation survey collected information of pre-project status by recall method along with information of present status. The analysis used baseline data sets of 778 households (instead of only 107 households) and also the data collected through recall method for those indicators that were not generally included in the baseline survey.

Table A11.1: Beneficiary Farmer Respondents by Upazila and Gender (Baseline and Endline Survey)

	District	Upazila	Baseline Survey Respondents (N=107)		Endline Survey Respondents (N=933)		Total		
			Male	Female	Male	Female	Male	Female	Total
1	Panchagarh	Sadar	3	7	29	26	32	33	65
2	Thakurgaon	Baliadangi	1	5	33	26	34	31	65
3	Dinajpur	Biral	3	2	30	30	33	32	65
4	Nilphamari	Domar	7	2	25	31	32	33	65
5	Lalmonirhat	Aditmari	1	1	32	31	33	32	65
6	Rangpur	Mithapukur	0	2	28	35	28	37	65
7	Kurigram	Rajarhat	4	0	28	33	32	33	65
8	Gaibandha	Gobindaganj	2	2	30	31	32	33	65
9	Jaipurhat	Kalai	3	1	28	33	31	34	65
10	Bogra	Sherpur	0	0	49	26	49	26	75
11	Naogaon	Naogaon Sadar	6	2	22	25	28	27	55
12	Natore	Baraigram	8	8	27	22	35	30	65
13	Nawabganj	Nachol	5	5	30	25	35	30	65
14	Rajshahi	Paba	5	6	28	26	33	32	65
15	Sirajganj	Raiganj	3	5	41	16	44	21	65
16	Pabna	Ishwardi	4	4	41	16	45	20	65
	Total		55	52	501	432	556	484	1040

Table A11.2: Family Members of Respondent Households by Age and Gender

Age Group (years)	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Up to 20	963	40.6	986	45.4	1949	42.9
21-30	451	19.0	507	23.3	958	21.1
31-40	421	17.8	347	16.0	768	16.9
41-50	296	12.5	197	9.1	493	10.8
51-60	151	6.4	85	3.9	236	5.2
61 and above	89	3.8	51	2.3	140	3.1

Table A11.3: Distribution of Respondents by Level of Education – Aggregate of Endline Survey

Level of education	Male		Female		Total	
	Number	Percent	Number	Percent	Number	Percent
Up to grade V	273	49.2	333	68.8	606	583
VI-IX	157	28.2	101	20.9	258	24.8
SSC	78	14.0	36	7.4	114	11.0
HSC	11	2.0	7	1.4	18	1.7
Bachelor	29	5.2	4	0.8	33	3.2
Master	8	1.4	3	0.6	11	1.1

Table A11.4: Level of Education of Respondents - Baseline and Endline Surveys

Level of education	Male				Female			
	Baseline (N=55)		Endline (N=501)		Baseline (N=52)		Endline (N=432)	
	Number	%	Number	%	Number	%	Number	%
Up to grade V	29	52.8	244	48.7	33	63.5	300	69.4
VI-IX	11	20.0	146	29.1	14	26.9	87	20.1
SSC	9	16.4	69	13.8	3	5.8	33	7.6
HSC	1	1.8	10	2.0	1	1.9	6	1.4
Bachelor	5	9.1	24	4.8	1	1.9	3	0.7
Master	0	0.0	8	1.6	0	0.0	3	0.7
Total	55	100.0	501	100.0	52	100.0	432	100.0

Table A11.5: Family Members of Respondents by Level of Education (Excluding children age under 7 years)

Level of education	Male (N=2133)		Female (N=1904)		Total (N=4037)	
	Number	Percent	Number	Percent	Number	Percent
Up to grade V	1,036	48.6	1,082	56.8	2,118	52.4
VI-IX	609	28.6	523	27.5	1132	28.0
SSC	323	15.1	219	11.5	542	13.4
HSC	116	5.4	56	2.9	172	4.3
Bachelor	35	1.6	20	1.1	55	1.4
Master	14	0.7	4	0.2	18	0.4

Table A11.6: Main Occupation of Respondents – Only Endline Survey (N=1,040)

	Main occupation	Male		Female		Total	
		Number	Percent	Number	Percent	Number	Percent
1	Agriculture	460	82.7	175	36.2	635	61.1
2	Manufacturers (small & cottage)	1	0.2	8	1.7	9	0.9
3	Trade	62	11.2	5	1.0	67	6.4
4	Service	12	2.2	9	1.9	21	2.0
5	Making/repairing	2	0.4	0	0.0	2	0.2
6	Labor (farm and off farm)	8	1.4	3	0.6	11	1.1
7	Retired	0	0.0	0	0.0	0	0.0
8	Students	1	0.2	2	0.4	3	0.3
9	Household work	2	0.4	278	57.4	280	26.9
10	Unemployed	8	1.4	2	0.4	10	1.0
11	Not applicable	0	0.0	1	0.2	1	0.1
12	Other	0	0.0	1	0.2	1	0.1
	Total	556	53.0	484	47.0	1,040	100.0

Table A11.7: Main Occupation of Respondents – Both Baseline and Endline

	Main occupation	Male				Female			
		Baseline (N=55)		Endline (N=501)		Baseline (N=52)		Endline (N=432)	
		Number	%	Number	%	Number	%	Number	%
1	Agriculture	48	87.3	412	82.2	27	51.9	148	34.3
2	Manufacturers	1	1.8	0	0.0	0	0.0	8	1.9
3	Trade	5	9.1	57	11.4	0	0.0	5	1.2
4	Service	0	0.0	12	2.4	1	1.9	8	1.9
5	Making/repairing	0	0.0	2	0.4	0	0.0	0	0.0
6	Labor (farm and off farm)	0	0.0	8	1.6	0	0.0	3	0.7
7	Retired	0	0.0	0	0.0	0	0.0	0	0.0
8	Students	0	0.0	1	0.2	0	0.0	2	0.5
9	Household work	0	0.0	2	0.4	24	46.2	254	58.8
10	Unemployed	1	1.8	7	1.4	0	0.0	2	0.5
11	Not applicable	0	0.0	0	0.0	0	0.0	1	0.2
12	Other	0	0.0	0	0.0	0	0.0	1	0.2
	Total	55	100.0	501	100.0	52	100.0	432	100.0

Table A11.8: Respondents' Household Food Security with Own Production

Production of food	Before project		During Project		At present	
	Number	Percent	Number	Percent	Number	Percent
Surplus	220	21.2	288	27.7	425	40.9
Break-even	376	36.2	460	44.2	324	31.2
Deficit	444	42.7	292	28.1	291	28.0

Table A11.9: Respondents Household Overall Food Security

Availability of food for months	Before project		During Project		At present	
	Number	Percent	Number	Percent	Number	Percent
1	2	0.5	7	2.3	4	1.4
2	15	3.4	7	2.3	6	2.1
3	19	4.3	17	5.7	13	4.5
4	36	8.1	14	4.7	13	4.5
5	10	2.3	5	1.7	2	0.7
6	95	21.4	99	33.1	97	33.3
7	25	5.6	18	6.0	20	6.9
8	63	14.2	48	16.1	51	17.5
9	46	10.4	19	6.4	24	8.2
10	102	23.0	36	12.0	38	13.1
11	7	1.6	5	1.7	5	1.7
12	24	5.4	17	5.7	18	6.2
Standard Deviation		7.53		8.96		9.32

Table A11.10: Access to Safe Drinking Water in the Households

	Sources	Number	Percent
1	Tube well	968	93.1
2	Well	3	0.3
3	River	0	0.0
4	Pond	4	0.4
5	Other (Tap and Deep tubewell in Nachol)	65	6.3
	Total	1040	100.0

Table A11.11: Access to Sanitation

	Place of defecation	Number	Percent
1	Sanitary latrine	802	77.1
2	Kancha latrine	228	21.9
3	Open place	10	1.0
	Total	1040	100.0

Table A11.12: Health Seeking Behaviors

	Sources of treatment	Number	Percent
1	Traditional healers	78	7.5
2	Plants (Herbals)	79	7.6
3	Homeopathy	141	13.6
4	MBBS	745	71.6
5	Rural doctors	740	71.2
6	Pharmacy	463	44.5
7	Other	44	4.2

Table A11.13: Beneficiary Farmer Household by Landholding Size

	Amount of land (acre)	Before Project		At Present	
		Number	Percent	Number	At percent
1	Upto 0.49	314	30.2	244	23.5
2	0.50 – 3.00	586	56.3	653	62.8
3	3.01 – 7.49	120	11.5	112	10.8
4	7.50 and above	20	1.9	31	3.0
	Median		0.99		1.09
	Standard Deviation		1.94		3.73

Table A11.14: Breakdown of Beneficiary Farmer Households by Landholding Size (N=1,040)

	Amount of land (acre)	Before project		At present	
		Number	Percent	Number	At percent
1	Upto 0.49	314	30.19	244	23.46
2	0.50 – 1.00	217	20.87	238	22.88
3	1.01 – 2.00	265	25.48	281	27.02
4	2.01 – 3.00	104	10.00	134	12.88
5	3.01 – 4.00	43	4.13	41	3.94
6	4.01 – 5.00	37	3.56	36	3.46
7	5.01 – 6.00	19	1.83	16	1.54
8	6.01 – 7.50	22	2.12	20	1.92
9	7.50 Above	19	1.83	30	2.88
	Median		4.13		3.94
	Standard Deviation		11.32		10.62

Table A11.15: Beneficiary Farmers Household Landholding Size – Both Baseline and Endline

Household Landholding Size (Acre)		Before				After			
		Baseline (N=107)		Endline (N=933)		Baseline (N=107)		Endline (N=933)	
		Number	%	Number	%	Number	%	Number	%
1	Upto 0.49	31	29.0	283	30.3	20	18.7	224	24.0
2	0.50 – 1.00	14	13.1	203	21.8	18	16.8	220	23.6
3	1.01 – 2.00	30	28.0	235	25.2	29	27.1	252	27.0
4	2.01 – 3.00	9	8.4	95	10.2	16	15.0	118	12.6
5	3.01 – 4.00	12	11.2	31	3.3	10	9.3	31	3.3
6	4.01 – 5.00	5	4.7	32	3.4	6	5.6	30	3.2
7	5.01 – 6.00	2	1.9	17	1.8	2	1.9	14	1.5
8	6.01 – 7.50	3	2.8	19	2.0	3	2.8	17	1.8
9	7.50 Above	1	0.9	18	1.9	3	2.8	27	2.9

Table A11.16: Average Cropped Area and Cropping Intensity

(Area in Acres)

Cropping Pattern(s)	Before the Project		During the Project		At Present	
	Total Land	Cropped Land	Total Land	Cropped Land	Total Land	Cropped Land
Single Cropped Land	1.50	1.50	0.99	0.99	0.80	0.80
Double Cropped Land	1.75	3.50	1.69	3.38	1.95	3.90
Triple Cropped Land	1.28	3.84	1.80	5.40	2.24	6.72
Total Land	4.53	8.84	4.48	9.77	4.99	11.42
Cropping Intensity (%)		195.12		218.08		228.86

Table A11.17: Additional Farm Labor (Family Labor) with Cultivation of HVC over Normal Cropping

	Season	Average Additional Family Labor for HVC over Normal Cropping	
		Male	Female
1	Peak season	57.59	35.63
2	Off season	53.15	24.57

Table A11.18: Increase of Yield of HVC

	Name of HVCs	Before Project			At Present			Increase of production	Increase of yield %
		Amount of cultivated land (acre)	Yield per acre (Kg)	Total production (ton)	Amount of cultivated land (acre)	Yield per acre (Kg)	Total production (ton)		
1	Tomato	37.13	3079.39	114	49.47	5983.4	296	182	94.3
2	Brinjal	65.26	3074.93	201	137.5	6060.51	833	633	97.1
3	Papaya	8.86	3784.15	34	13.31	7504.88	100	66	98.3
4	Summer Onion	47.7	2479.09	118	199.5	4299.99	858	740	73.5
5	Mung bean	33.7	426.42	14	44.7	706.93	32	17	65.8
6	Country bean	18.13	1713.38	31	22.8	3898.63	89	58	127.5
7	Ginger	4.39	2027.17	9	5.37	3375.22	18	9	66.5
8	Banana	16.35	3310.81	54	20.04	7693.18	154	100	132.4
9	Colocassia	0.94	1275	1	4.57	6297.5	29	28	393.9
10	Potato	3027.94	4371.19	13,236	7159.57	7834.55	56,092	42,856	79.2
11	Bitter gourd	7.02	2100.26	15	14.45	4043.57	58	44	92.5
12	Cabbage	19.2	2937.08	56	42.1	5226.23	220	164	77.9
13	Cauliflower	13.52	3121.72	42	48.4	5355.31	259	217	71.5
14	Teasle gourd	1.68	1356.25	2	1.94	4675	9	7	244.7
15	Sweet gourd	16.52	2248.33	37	20.49	4580.9	94	57	103.7
16	Bottle gourd	4.6	2410.83	11	5.66	5330.83	30	19	121.1
17	Carrot	9.25	4504.35	42	10.56	9486.43	100	59	110.6
18	Cucumber	3.48	1983.33	7	5.92	5597.78	33	26	182.2
19	White gourd	1.84	4872.92	9	2.74	7368.75	20	11	51.2
20	Sponge gourd	0.2	166.67	0	0.53	6066.67	3	3	3539.9
21	*Kalami*	0.96	942.11	1	2.03	3090.53	6	5	228.0
22	Snake gourd	0.75	535.71	0	1.08	4308.14	5	4	704.2
23	Ribbed gourd	0.2	92	0	0.5	3534	2	2	3741.3
24	Red Amaranth	7.29	1550.63	11	54.11	3092.5	167	156	99.4
25	Pea bean	0.36	700	0	0.64	2920	2	2	317.1
26	Okra/Lady's finger	5.18	1536.25	8	7.99	2786.41	22	14	81.4
27	French bean	0.4	400	0	0.91	2600	2	2	550.0
28	Green Chili	27.31	1693.15	46	48.29	3523.34	170	124	108.1
29	Garlic	34.29	1709.32	59	37.67	2689.95	101	43	57.4
30	Turmeric	71.13	1701.85	121	74.175	4642.59	344	223	172.8
31	Lemon	0.01	361.2	0	0.58	4840	3	3	1240.0
32	Water melon	1.52	2806.25	4	11.07	6973.33	77	73	148.5
33	Mango	4.55	2940	13	10.43	7276.67	76	63	147.5
34	Litchi	3.09	788.33	2	4.93	4135.42	20	18	424.6
35	Guava	0.01	700	0	0.11	10300	1	1	1371.4
36	Jujube	0.16	4800	1	0.43	11400	5	4	137.5
37	Sun flower	0.5	125	0	0.6	150	0	0	20.0
38	Aromatic rice	56.65	2099.14	119	68.98	3123.46	215	97	48.8
39	Maize	57.59	847.24	49	153.99	2933.77	452	403	246.3
	Total	3609.66		14,469	8288.135		61,000	46,531	

Table A11.19: Dissemination of Knowledge of Cultivation of HVC by Media Sources

	Encouraged through	Number	Percent
1	Project	869	83.6
2	Other farmers/neighbors	467	44.9
3	Media	153	14.7
4	NGO	614	59.0
5	Other	21	2.0

Table A11.20: New and Additional Initiatives Taken by the Farmers for Cultivation of HVCs

	Initiatives taken	Number	Percent
1	Improved technology	503	48.4
2	More financial investment	546	52.5
3	More labor	688	66.2
4	Advance training	447	43.0
5	Improved market management	72	6.9
6	Other	18	1.7

Table A11.21: Use of Agricultural Implements

	Agricultural implements	Number of respondents	Percent	Average number of implements
1	Irrigation equipment	764	73.5	0.83
2	Tractor	265	25.5	0.52
3	Power tillers	312	30.0	0.69
4	Seed sowing machine	75	7.2	0.15
5	Weeder	974	93.7	0.95
6	Sprayer	472	45.4	0.71
7	Crop cutting machine	276	26.5	0.44
8	Threshing machine	190	18.3	0.38
9	Other	79	7.6	0.05

Table A11.22: Availability of Necessary Inputs for Production for HVCs

Name of inputs	Before project						During Project						At present					
	Adequate		Inadequate		Very small		Adequate		Inadequate		Very small		Adequate		Inadequate		Very small	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Seed	431	41.4	227	21.8	382	36.7	811	78.0	153	14.7	76	7.3	815	78.4	144	13.8	81	7.8
Fuel	354	34.0	270	26.0	416	40.0	592	56.9	165	15.9	283	27.2	590	56.7	170	16.3	280	26.9
Fertilizer/ Manure	461	44.3	312	30.0	267	25.7	647	62.2	266	25.6	127	12.2	786	75.6	152	14.6	102	9.8
Pesticides	493	47.4	221	21.3	326	31.3	756	72.7	108	10.4	176	16.9	770	74.0	102	9.8	168	16.2
Credit	179	17.2	199	19.1	662	63.7	524	50.4	298	28.7	218	21.0	496	47.7	296	28.5	248	23.8

Table A11.23: Ownership of Livestock and Poultry Birds

Name of animal	Before project			At present		
	Respondents	Percent	Average animal/family	Respondents	Percent	Average animals/family
Cow/Buffalo	141	13.6	2.2	101	9.7	2.5
Goat/sheep	130	12.5	1.6	98	9.4	1.8
Duck/hen/pigeon	1914	184.0	9.3	1236	118.8	10.1
Horse	131	12.6	0.2	203	19.5	0.3
Other	26	2.5	0.0	44	4.2	0.0

Table A11.24: Distribution of Respondents According to Annual Family Income

	Annual income (Taka)	Number of respondents	Percent
1	0 - 5,000	26	2.5
2	5,001 – 10,000	70	6.7
3	10,001 – 15,000	43	4.1
4	15,000 – 25,000	65	6.3
5	25,001 – 35,000	112	10.8
6	35,001 – 45,000	83	8.0
7	45,001 – 55,000	85	8.2
8	55,001 – 65,000	81	7.8
9	65,001 – 75,000	61	5.9
10	75,001 – 85,000	68	6.5
11	85,001 – 95,000	52	5.0
12	95001 – 1,05,000	40	3.8
13	1,05,000 Above	254	24.4
	Median		60,000
	Standard Deviation		119,887

Table A11. 25: Average Annual Family Income from HVCs

Sl.No.	Name of HVCs	Before project (Average Taka)	During project (Average Taka)	At present (Average Taka)
1	Tomato	5066.69	9043.67	9215.45
2	Brinjal	4886.44	9469.82	10285.43
3	Papaya	3856.39	9087.71	8352.41
4	Summer Onion	6105.48	9594.39	10539.00
5	Mung bean	7670.51	10512.82	11532.18
6	Country bean	2885.71	4999.52	5483.14
7	Ginger	12615.22	17446.74	18318.48
8	Banana	5540.97	11437.10	19253.23
9	Colocassia	4630.00	9395.25	12437.50
10	Potato	16869.39	35653.65	33955.86
11	Bitter gourd	6998.89	11535.56	13145.56
12	Cabbage	4688.61	8185.10	8612.91
13	Cauliflower	7283.06	10824.60	10471.13
14	Teasle gourd	1692.86	4521.43	4892.86
15	Sweet gourd	3139.18	4950.67	5202.13
16	Bottle gourd	3467.08	7024.41	6564.41
17	Carrot	14642.86	22014.29	20604.76
18	Cucumber	3620.69	7979.31	8498.28
19	White gourd	2264.00	5036.00	5332.00
20	Sponge gourd	5800.00	9040.00	7400.00
21	*Kalami*	1625.00	3081.25	3858.13
22	Snake gourd	900.00	5095.00	4999.80
23	Ribbed gourd	1818.18	3500.00	4511.36
24	Red Amaranth	1854.17	3204.17	3802.13
25	Pea bean	9376.00	13040.00	26400.00
26	Okra/Lady's finger	1852.31	3616.92	3243.59
27	French bean	500.00	1200.00	1000.00
28	Green Chili	3547.39	6541.75	7541.33
29	Garlic	30458.74	33933.98	41266.99
30	Turmeric	2336.73	6889.80	7071.43
31	Lemon	9266.67	11666.67	16083.33
32	Water melon	2916.67	37333.33	111666.67
33	Mango	9054.81	17115.38	21961.54
34	Litchi	7727.27	19045.45	28090.91
35	Guava	350.00	5400.00	10600.00
36	Jujube	1750.00	5000.00	5350.00
37	Sun flower	21000.00	28428.57	23857.14
38	Aromatic rice	14581.77	21388.07	26690.00
39	Maize	4418.04	16872.40	18429.60

Table A11.26: Annual Household Income from Non-farm Activities

	Annual income (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	Up to 10,000	153	14.7	119	11.4	131	12.6
2	10,001 – 20,000	116	11.2	125	12.0	128	12.3
3	20,001 – 30,000	70	6.7	89	8.6	97	9.3
4	30,001 – 40,000	46	4.4	68	6.5	95	9.1
5	40,001 – 50,000	29	2.8	51	4.9	67	6.4
6	Above 50,000	59	5.7	134	12.9	200	19.2

Table A11.27: Annual Household Expenses on Food

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	196	18.8	141	13.6	133	12.8
2	10,001 – 20,000	256	24.6	169	16.3	133	12.8
3	20,001 – 30,000	231	22.2	176	16.9	154	14.8
4	30,001 – 40,000	185	17.8	236	22.7	205	19.7
5	40,001 – 50,000	110	10.6	166	16.0	202	19.4
6	50,001 – 70,000	37	3.6	99	9.5	143	13.8
	Above 70,000	25	2.4	53	5.1	70	6.7
	Median		25,000		35,000		40,000
	Standard Deviation		31,008		50,027		51,213

Table A11.28: Annual Household Expenses on Clothes

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	1022	98.3	995	95.7	985	94.7
2	10,001 – 20,000	10	1.0	31	3.0	42	4.0
3	20,001 – 30,000	4	0.4	1	0.1	3	0.3
4	30,001 – 40,000	0	0.0	4	0.4	3	0.3
5	40,001 – 50,000	3	0.3	3	0.3	3	0.3
6	50,001 – 70,000	1	0.1	3	0.3	1	0.1
	Above 70,000	0	0.0	3	0.3	3	0.3
	Median		2,000		3,000		4,000
	Standard Deviation		4,038		6,596		6,256

Table A11.29: Annual Household Expenses on Furniture

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	1012	97.3	994	95.6	969	93.2
2	10,001 – 20,000	22	2.1	41	3.9	64	6.2
3	20,001 – 30,000	1	0.1	3	0.3	4	0.4
4	30,001 – 40,000	0	0.0	1	0.1	1	0.1
5	40,001 – 50,000	3	0.3	1	0.1	1	0.1
6	50,001 – 70,000	0	0.0	0	0.0	0	0.0
	Above 70,000	2	0.2	0	0.0	1	0.1
	Median	800			1,000		1,000
	Standard Deviation	5,166			4,237		5,361

Table A11.30: Annual Household Expenses on Construction and Repair of Houses

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	947	91.1	963	92.6	939	90.3
2	10,001 – 20,000	46	4.4	47	4.5	65	6.3
3	20,001 – 30,000	19	1.8	13	1.3	14	1.3
4	30,001 – 40,000	9	0.9	1	0.1	6	0.6
5	40,001 – 50,000	4	0.4	5	0.5	5	0.5
6	50,001 – 70,000	2	0.2	5	0.5	6	0.6
	Above 70,000	13	1.3	6	0.6	5	0.5
	Median		800		1,000		1,200
	Standard Deviation		15,875		13,759		13,978

Table A11.31: Annual Household Expenses on Treatment

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	1031	99.1	1018	97.9	1019	98.0
2	10,001 – 20,000	5	0.5	9	0.9	9	0.9
3	20,001 – 30,000	1	0.1	5	0.5	7	0.7
4	30,001 – 40,000	0	0.0	3	0.3	3	0.3
5	40,001 – 50,000	2	0.2	1	0.1	1	0.1
6	50,001 – 70,000	1	0.1	2	0.2	0	0.0
	Above 70,000	0	0.0	2	0.2	1	0.1
	Median		1,000		2,000		2,000
	Standard Deviation		3,417		7,139		12,904

Table A11.32: Annual Household Expenses on Education

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	1013	97.4	974	93.7	945	90.9
2	10,001 – 20,000	18	1.7	38	3.7	50	4.8
3	20,001 – 30,000	6	0.6	14	1.3	22	2.1
4	30,001 – 40,000	2	0.2	6	0.6	12	1.2
5	40,001 – 50,000	1	0.1	2	0.2	4	0.4
6	50,001 – 70,000	0	0.0	2	0.2	2	0.2
	Above 70,000	0	0.0	4	0.4	5	0.5

Table A11.33: Annual Household Expenses on Other Miscellaneous Items

	Annual Expenses (Taka)	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	<10,000	1038	99.8	1033	99.3	1029	98.9
2	10,001 – 20,000	1	0.1	6	0.6	7	0.7
3	20,001 – 30,000	1	0.1	1	0.1	2	0.2
4	30,001 – 40,000	0	0.0	0	0.0	1	0.1
5	40,001 – 50,000	0	0.0	0	0.0	1	0.1
6	50,001 – 70,000	0	0.0	0	0.0	0	0.0
	Above 70,000	0	0.0	0	0.0	0	0.0

Table A11.34: Annual Household Savings

	Annual savings (Taka)	Number	Percent
1	<10,000	637	61.3
2	10,001 – 20,000	241	23.2
3	20,001 – 30,000	58	5.6
4	30,001 – 40,000	25	2.4
5	40,001 – 50,000	40	3.8
6	50,001 – 70,000	9	0.9
7	Above 70,000	30	2.9

Table A11.35: Beneficiary Farmers Received Trainings from Project for Cultivation of HVCs

	Training of respondent	Number	Percent
1	Received training	972	93.5
2	Not received training	68	6.5

Table A11.36: Details of Training – Type, Training Provider, and Duration

	Types of training	Training Providing Agencies	Number of trainees				
			Duration of training (days)			Place of training	
			1-2	3-4	5 and more	Organization	Village
1	Crop cultivation technology	DAE	564	158	13	730	79
2	Crop preservation technology	DAE	437	80	5	522	82
3	Crop processing	DAE	359	57	4	420	67
4	Marketing process	DAE	250	24	2	276	50
5	Value addition technology	DAE	117	5	1	123	33
6	Grading	DAE	45	1	1	47	0
7	Packing	DAE	36	1	1	38	0
8	Group management	RDA	60	1	0	61	0
9	Irrigation management	RDA	47	0	0	47	0
10	Group formation	NGO	499	28	21	368	335
11	Group management	NGO	477	23	12	332	281
12	Use of savings	NGO	426	22	14	329	243
13	Use of credit	NGO	43	44	5	53	67
14	Financial transaction	RAKUB	74	74	0	74	0
15	Accounting	RAKUB	72	72	0	72	0
16	Proper utilization of credit	RAKUB	70	70	0	70	0
17	Other	Other	72	9	1	81	48

Table A11.37: Level of Utilization of Knowledge of Training in the Field

	Level of utilization of knowledge of training in field	Number	Percent
1	Fully	655	63.0
2	Partially	316	30.4
3	Not at all	69	6.6

Table A11.38: Reasons for Partial/Non-utilization of Knowledge of Training in the Field

	Reasons of partial/non-utilization	Number	Percent
1	Financial crisis	247	64.2
2	Scarcity of bank loan	155	40.3
3	Inadequate amount of credit	186	48.3
4	Barrier for following preferred cropping pattern	66	17.1
5	Not profitable	61	15.8
6	Storage problem	174	45.2
7	Marketing problem	166	43.1
8	Transportation problem	142	36.9
9	Less demand of produces in the local market	78	20.3
10	Other	13	3.4

Table A11.39: Adequacy of Knowledge Gained from Training on Cultivation of HVCs

	Level of adequacy of knowledge for cultivation of HVCs	Number	Percent
1	Adequate	269	25.9
2	Inadequate	771	74.1

Table A11.40: Areas for Further Training Needs

	Needed further training in the area of	Number	Percent
1	Seed selection	608	78.9
2	Seed treatment	458	59.4
3	Land preparation by crop	417	54.1
4	Production of seedlings of crop	314	40.7
5	Application of fertilizer	517	67.1
6	Irrigation management	325	42.2
7	Disease and pest control	554	71.9
8	IPM training	411	53.3
9	Crop cutting and threshing	216	28.0
10	Storage	329	42.7
11	Marketing	266	34.5
12	Post harvest management	167	21.7
13	Other	1	0.1

Table A11.41: Difficulties for Cultivation of HVCs

	Difficulties	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	Financial crisis	592	56.9	401	38.6	452	43.5
2	Labor intensive	141	13.6	165	15.9	161	15.5
3	Scarcity of labor	155	14.9	179	17.2	179	17.2
4	Expensive	115	11.1	118	11.3	134	12.9
5	Scarcity of credit	465	44.7	285	27.4	352	33.8
6	Lack of technical knowledge	356	34.2	322	31.0	342	32.9
7	Inadequate cooperation of extension workers	197	18.9	197	18.9	194	18.7
8	Scarcity of dependable seed/seedlings	285	27.4	210	20.2	223	21.4
9	Scarcity of adequate amount of certified seeds	307	29.5	253	24.3	261	25.1
10	Corrupt seed business	287	27.6	315	30.3	356	34.2
11	Transportation problem	395	38.0	406	39.0	415	39.9
12	Scarcity of storage	477	45.9	489	47.0	510	49.0
13	Unprofitable	255	24.5	247	23.8	260	25.0
14	Inadequate training	220	21.2	163	15.7	174	16.7
15	Other	232	22.3	166	16.0	215	20.7

Table A11.42: Difficulties for Marketing of High Value Crops

	Difficulties for Marketing Produces	Number	Percent
1	Market is far off	536	51.5
2	Transportation system is bad	391	37.6
3	Transportation cost is high	320	30.8
4	Toll is high	302	29.0
5	Other	248	23.8

Table A11.43: Opinion of Respondents for Getting Information on Cultivation of HVCs

	Opinion of respondents about getting information	Number	Percent
1	Sub-Assistant Agriculture Officer	587	56.4
2	NGO representatives	692	66.5
3	Businessman	159	15.3
4	Radio-Television	149	14.3
5	Newspaper/Magazine	28	2.7
6	Farmer	568	54.6
7	Neighbor/Relative	352	33.8
8	Other	5	0.5

Table A11.44: Opinion of Respondents about Profitability of Cultivation of HVCs

	Opinion of respondents	Number	Percent
1	Profitable	954	91.7
2	Unprofitable	86	8.3

Table A11.45: Opinion of Respondents about Reasons of Profitability

	Reasons for profitability	Number	Percent
1	More yield	935	98.0
2	Less diseases	382	40.0
3	More demand in the market	615	64.5
4	Higher price in the market	467	49.0
5	Less input is needed	140	14.7
6	Good taste	224	23.5
7	Easy to marketing	138	14.5
8	Other	1	0.1

Table A11.46: Opinion of Respondents about Reasons of Non-Profitability

	Reasons for unprofitable	Number	Percent
1	Proper production technology is not known	74	86.0
2	Scarcity of good seeds	86	100.0
3	Fluctuation of market price	86	100.0
4	Expense is high	74	86.0
5	Proper price cannot be gotten	86	100.0
6	Difficult in marketing	86	100.0
7	Difficult in storing	86	100.0
8	Transportation problem	52	60.5
9	Other	2	2.3

Table A11.47: Employability outside after Receiving Training from the Project

	Opinion of respondents	Number	Percent
1	Got job	35	3.4
2	Did not get job	1005	96.6

Table A11.48: Respondents Received Credit from NGOs for Cultivation of HVCs

	Opinion of respondents	Number	Percent
1	Received credit	899	86.4
2	Did not receive credit	141	13.6

Table A11.49: Amount and Sources of Credit

	Name of NGOs	Amount (taka)	Average amount (taka)	Number	Percent
1	BRAC	2,661,501	11,777	226	25.1
2	PROSHIKA	2,187,000	8,412	260	28.9
3	RDRS	2,819,200	11,460	246	27.4
4	GKF	1,982,500	11,871	167	18.6

Table A11.50: Utilization of Loan Money by Beneficiary Farmers

	Heads of expenses	Amount (taka)	Average amount (taka)	Number	Percent
1	Land preparation and irrigation	3,498,800	3370.7	733	81.5
2	Purchase of seed and fertilizer	2,222,600	2137.1	657	73.1
3	Pesticide	800,900	770.1	504	56.1
4	Harvesting of crops	407,200	391.5	243	27.0
5	Purchase of livestock	372,000	357.7	62	6.9
6	Construction of house	191,000	183.8	63	7.0
7	Investment in business	1,427,200	1372.3	155	17.2
8	Processing	28,500	27.4	23	2.6
9	Purchase of food items	131,500	126.6	69	7.7
10	Purchase of medicine	14,650	14.1	10	1.1
11	Educational expenses	42,411	40.8	41	4.6
12	Marriage of son/daughter	65,500	63.0	8	0.9
13	Treatment	47,250	45.4	34	3.8
14	Savings/deposit in bank	129,000	124.0	53	5.9
15	Repayment of loan/installment	140,500	135.1	82	9.1
16	Other	324,500	312.6	60	6.7

Table A11.51: Opinion of Respondents about Repayment System of Loan

	Opinion of respondents	Number	Percent
1	Weekly	482	53.6
2	Monthly	417	46.4

Table A11. 52: Opinion of Respondents about Difficulties for Payment of Installment

	Opinion of respondents	Number	Percent
1	Faced difficulty	159	17.7
2	Faced no difficulty	740	82.3

Table A11.53: Reasons of Nonpayment of Loan

	Reasons	Number	Percent
1	Low profit	82	51.6
2	Losses	75	47.2
3	Not possible to sell produce timely	66	41.5
4	Damage of crops	40	25.2
5	Other	86	54.1

Table A11.54: Opinion of Respondents about Difficulties for Getting Loan

	Opinion of respondents	Number	Percent
1	Loan is not got timely	237	26.4
2	Late in formation of group	198	22.0
3	Non-cooperation of NGO workers	78	8.7
4	Other	400	44.5

Table A11.55: Opinion of Respondents about Difficulties for Using Loan

	Opinion of respondents	Number	Percent
1	Inadequate loan	274	30.5
2	Pressure of payment of installment	360	40.0
3	Other	265	29.5

Table A11.56: Opinion of Respondents about Place of Selling of Produces

	Place of selling of produces	Before project		At present	
		Number	Percent	Number	Percent
1	Local market	1040	100.0	859	82.6
2	Farm gate	353	33.9	499	48.0
3	Growth Center Market	3	0.3	15	1.4
4	District level market	69	6.6	63	6.1
5	Through farmers' group	12	1.2	18	1.7
6	NCDP Market center	1	0.1	74	7.1
7	Other	4	0.4	13	1.3

[Multiple answer]

Table A11.57: Opinion of Respondents about Average Price of HVCs during Season at Different Selling Places

Sl. No.	Name HVCs	Place of Selling			
		Home (taka)	Local market (taka)	NCDP market (taka)	Other (taka)
1	Tomato	6.30	9.91	2.48	0.22
2	Brinjal	8.15	11.38	2.33	0.23
3	Papaya	7.40	10.60	1.32	0.32
4	Summer Onion	10.20	14.63	2.28	0.37
5	Mung bean	37.86	52.03	2.96	0.64
6	Country bean	8.79	12.69	1.71	0.28
7	Ginger	22.43	63.09	7.20	0.32
8	Banana	14.09	19.17	0.40	0.31
9	Colocassia	4.97	14.59	1.33	0.14
10	Potato	8.33	10.66	1.60	0.26
11	Bitter gourd	8.87	14.12	1.68	0.06
12	Cabbage	6.34	9.22	1.41	0.04
13	Cauliflower	6.24	9.18	1.32	0.02
14	Teasle gourd	9.57	14.31	0.40	0.04
15	Sweet gourd	8.20	11.34	0.94	0.36
16	Bottle gourd	8.72	12.73	0.23	0.21
17	Carrot	6.46	12.16	0.32	0.00
18	Cucumber	7.99	11.45	1.23	0.18
19	White gourd	9.94	13.71	0.64	0.12
20	Sponge gourd	6.28	10.13	0.06	0.11
21	*Kalami*	5.72	9.18	0.19	0.06
22	Snake gourd	8.28	10.81	2.02	0.00
23	Ribbed gourd	8.16	10.68	0.28	0.20
24	Red Amaranth	6.45	8.65	0.65	0.36
25	Pea bean	16.08	20.64	0.46	0.57
26	Okra/Lady's finger	9.70	12.53	0.51	0.20
27	French bean	14.70	16.50	0.00	0.00
28	Green Chili	17.90	22.22	2.05	1.30
29	Garlic	42.98	55.30	3.28	0.00
30	Turmeric	30.34	40.33	3.10	0.00
31	Lemon	22.54	30.72	0.00	0.35
32	Water melon	9.06	13.83	0.90	0.00
33	Mango	22.51	27.83	1.25	0.00
34	Litchi	63.93	113.70	2.10	0.00
35	Guava	9.94	13.04	0.17	0.37
36	Jujube	14.38	18.36	0.47	0.08
37	Sun flower	38.68	43.18	0.95	0.00
38	Aromatic rice	36.30	42.13	5.58	1.62
39	Maize	11.15	13.97	3.87	0.20

Table A11.58: Reasons of not Selling of HVCs in NCDP Market Center by the Respondents

	Reasons of not selling in NCDP market Center	Number	Percent
1	Distance	346	33.3
2	Transportation	160	15.4
3	Difficulties in storing	70	6.7
4	Difficulties in improved storing	157	15.1
5	Higher Toll	151	14.5
6	Scarcity of space in cool house	55	5.3
7	Surplus is not adequate	37	3.6
8	Other	552	53.1

Table A11.59: Opinion of Respondents about Difficulties for Selling of HVCs

	Difficulties for felling of HVCs	Number	Percent
1	Packing problem	393	37.8
2	Transportation problem	449	43.2
3	Scarcity of godown	613	58.9
4	Cheap	376	36.2
5	Quality control is not done	281	27.0
6	NCDP Marketing center is far off	320	30.8
7	Difficulties in storing	500	48.1
8	No cooling van	353	33.9
9	Selling at low price due to dearth	294	28.3
10	Other	12	1.2

Table A11.60: Opinion of Respondents about Saleable Surplus of HVCs during Last Season

	Status of surplus	Number	Percent
1	There was surplus	654	62.9
2	There was no surplus	386	37.1

Table A11.61: Reasons of Having no Saleable Surplus of HVCs During Last Season

	Reasons of having no surplus	Number	Percent
1	There was no desirable yield	208	53.9
2	All the produces consumed by family members	252	65.3
3	Other	22	5.7

Table A11.62: Opinion of Respondents about Storing Facilities in the Locality

	Storing facilities in the locality	Number	Percent
1	There is storing facilities in the locality	339	32.6
2	There is no storing facilities in the locality	701	67.4

Table A11.63: Opinion of Respondents about System of Storing of Produces

	Systems of storing	Number	Percent
1	Sack/gunny bag	997	95.9
2	Tin box	138	13.3
3	Wooden box	136	13.1
4	Earthen pot	244	23.5
5	Polythene bag	376	36.2
6	Platform	379	36.4
7	Large earthen barrel	103	9.9
8	Corn-bin made of bamboo	223	21.4
9	Other	11	1.1
	b. Modern system		
1	Cold storage	77	7.4
2	Cool house	212	20.4
3	Other		
	c. Incase indigenous system		
1	Infected by pest and diseases during storage	670	64.4
2	Not infected by pest and diseases during storage	370	35.6
	d. Cost of preservation of seeds for use of pesticides		
1	Affordable	572	55.0
2	Costly	468	45.0

Table A11.64: Opinion of Respondents about Average Cost of Transportation for Selling Produces

	Types of transport	Expense per maund	Distance (Km)
1	Van	22.9	3.8
2	Truck	1.0	0.5
3	Rickshaw	1.6	0.6
4	Boat	0.3	0.1
5	Head load	0.4	0.1
6	Cart	0.3	0.1
7	Botboti	17.9	1.2
8	Other	0.1	0.0

Table A11.65: Processing of HVCs at Household Levels

	Status of processing	Number	Percent
1	Processing is done at family level	788	75.8
2	Processing is not done at family level	252	24.2

Table A11.66: Status of Processing of Cereal Crops at Various Stages

	Stages of Processing	Before project				During project				At present			
		System in vogue		Mechanical system		System in vogue		Mechanical system		System in vogue		Mechanical system	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Threshing	641	81.3	31	3.9	563	71.4	167	21.2	508	64.5	220	27.9
2	Winning/cleaning	665	84.4	2	0.3	636	80.7	72	9.1	626	79.4	78	9.9
3	Drying	627	79.6	1	0.1	655	83.1	8	1.0	650	82.5	8	1.0
4	Bagging/sacking	655	83.1	0	0.0	687	87.2	5	0.6	676	85.8	5	0.6
5	Preserving/storing	515	65.4	0	0.0	523	66.4	12	1.5	506	64.2	25	3.2
6	Parboiling	455	57.7	2	0.3	452	57.4	13	1.6	436	55.3	25	3.2
7	Other	22	2.8	0	0.0	21	2.7	0	0.0	22	2.8	0	0.0

Table A11.67: Status of Processing of Vegetables/Fruits at Various Stages

	Stages of processing	Before project				During project				At present			
		System in vogue		Mechanical system		System in vogue		Mechanical system		System in vogue		Mechanical system	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1	Cleaning	736	93.4	2	0.3	770	97.7	16	2.0	762	96.7	19	2.4
2	Grading	650	82.5	2	0.3	694	88.1	8	1.0	683	86.7	12	1.5
3	Drying/Value adding	571	72.5	0	0.0	607	77.0	0	0.0	599	76.0	1	0.1
4	Bagging/bottling	557	70.7	0	0.0	590	74.9	2	0.3	577	73.2	6	0.8
5	Other	22	2.8	0	0.0	18	2.3	0	0.0	20	2.5	0	0.0

Table A11.68: Opinion of Respondents about Having Processing Industries of Agricultural Crops

	Status of having industries	Before project		During project		At present	
		Number	Percent	Number	Percent	Number	Percent
1	Having industries	14	1.3	210	20.2	229	22.0
2	Having no industries	1026	98.7	830	79.8	811	78.0

Table A11.69: Opinion of Respondents about Having Processing Industries by Agricultural Crops

Sl.No.	Name of HVCs	Number of industries before project	Number of industries during project	Number of industries at present
		Total	Total	Total
1	Tomato	3	6	6
2	Brinjal	3	1	1
3	Papaya	2	2	2
4	Summer Onion	1	42	42
5	Mung bean	0	2	2
6	Country bean	1	2	1
7	Ginger	0	41	41
8	Banana	0	5	5
9	Colocassia	0	1	1
10	Potato	6	62	64
11	Bitter gourd	0	3	3
12	Cabbage	1	8	8
13	Cauliflower	0	3	3
14	Teasle gourd	0	3	3
15	Sweet gourd	0	20	20
16	Bottle gourd	0	1	1
17	Carrot	0	3	3
18	Cucumber	0	4	3
19	White gourd	0	44	44
20	Sponge gourd	0	0	0
21	*Kalami*	0	0	0
22	Snake gourd	0	0	0
23	Ribbed gourd	0	0	0
24	Red Amaranth	0	0	0
25	Pea bean	0	1	1
26	Okra/Lady's finger	0	0	0
27	French bean	0	4	4
28	Green Chili	7	154	158
29	Garlic	1	52	52
30	Turmeric	12	200	217
31	Lemon	1	6	6
32	Water melon	0	1	1
33	Mango	0	1	2
34	Litchi	0	0	0
35	Guava	0	0	0
36	Jujube	0	21	21
37	Sun flower	0	30	30
38	Aromatic rice	4	74	78
39	Maize	2	101	113

Table A11.70: Opinion of Respondents about Steps for Improvement of Processing of HVCs

	Steps may be taken	Number	Percent
1	Financial assistance	739	71.1
2	Technical assistance	412	39.6
3	Modernization of machinery	327	31.4
4	Arrangement for marketing	434	41.7
5	Electrification	186	17.9
6	Building of infrastructure (road, bazaar, other)	192	18.5
7	Credit facilities	332	31.9
8	Transportation facilities	115	11.1
9	Other	5	0.5

Table A11.71: Opinion of Respondents about Need of More Industries for Processing of HVCs

	Opinion	Number	Percent
1	More industries are needed	923	88.8
2	No more industry is needed	117	11.3

Table A11.72: Opinion of Respondents about Positive Aspects of Project Activities

	Positive aspects	Number	Percent
1	Production of High Yield Variety of Crops increases, Financial condition became well	98	9.4
2	Facilitated credit system for the farmer	187	18.0
3	Training facilities for the production of high value crops were provided	226	21.7
4	Suggestions for the use of fertilizers, seeds and irrigations were provided	37	3.6
5	Developed culture of co-ordination and suggestions among the experienced farmer	2	0.2
6	Learned many new topics on agriculture and gained by cultivation using modern technology	16	1.5
7	Arranged exhibition on diversified crops	2	0.2

Table A11.73: Opinion of Respondents about Weak Aspects of Project Activities

	Weak aspects	Number	Percent
1	There were no proper guidelines for cultivation of seasonal crops. Timely suggestions were not available	36	3.5
2	Credit volume and duration of repay was short and rate of interest was high. Faced problems in weekly payment	174	16.7
3	No assistance on the cultivation of Rice, Jute and Tobacco were arranged	3	0.3
4	No assurance for selling the crops and getting the right price were provided NCDP market was far away	19	1.8
5	The project people in many cases consumed more times and sometimes became inattentive	4	0.4
6	The training period was too short, training subjects was limited and the venue was far away	60	5.8
7	No arrangement were made for providing necessary cultivating aids	16	1.5
8	No weakness observed to be mentioned	35	3.4
9	Numbers of Farmers under the project were not so high	1	0.1
10	No cultivatable lands were arranged for the marginal farmer	2	0.2
11	No credit received while on demand	21	2.0
12	NCDP growers market is yet to be operative. No activities of the NCDP growers' market committee	68	6.5
13	There was no storage facility for the agricultural products	3	0.3
14	No initiative has been taken for the marketing of the crops	8	0.8

Table A11.74: Suggestions for Improvement of Project Activities

	Suggestion(s)	Number	Percent
1	The organization associated with the project should be active and manpower should be assigned for the project.	23	2.2
2	Condition of credit system should be easier and quantity should be increased.	82	7.9
3	Should have arrangement for getting proper price of the crops.	24	2.3
4	Rate of interest should be decreased.	90	8.7
5	Timely cultivation of seasonal crops should be emphasized.	12	1.2
6	Timely provision for fertilizer, seeds, Pesticides, irrigation and storage facilities should be arranged.	91	8.8
7	More advanced Training should be introduced.	173	16.6
8	To introduce system of regular suggestions and provide agricultural information services are recommended.	8	0.8
9	To bring all types of farmers and peoples related to cultivation under the same project is recommended.	2	0.2
10	Development of roads, highways, communication and electric supply system should be enhanced.	34	3.3
11	No suggestion provided.	2	0.2
12	NCDP market should be near and accessible.	9	0.9
13	Timely payment of credit should be ensured.	14	1.3
14	Marketing /sales center should be constructed/ activated.	29	2.8
15	Crops storage should be arranged	29	2.8
16	NCDP market should be arranged. The management committee of NCDP market should be activated. Monitoring of the NCDP market should be continued.	66	6.3
17	Proper action is required to be taken against the insincere dealers of pesticides.	2	0.2
18	Introduction of cooling, cold storage and crops processing system by industry should be made.	16	1.5
19	Controlling the middleman, the farmers should be directed to the NCDP market.	8	0.8

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