

An Internship Report

On

Agriculture Development of North –west crop diversification (NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program.

Supervised By

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SUBMITTED BY

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Major in Human Resource Management (2nd Batch)

Hajee Mohammed Danesh Science & Technology University (HSTU)



This Report is submitted to the Faculty of Business Studies , Hajee Mohammad Danesh Science & Technology University (HSTU) as a partial fulfillment of the requirements for the degree of Master of Business Administration MBA (Evening) Program 2016.

Date of Submission: 24th April, 2016

LETTER OF TRANSMITTAL

24th April, 2016

To

MD. Mamunar Rashid

Associate Professor

Department of Accounting

Hajee Mohammed Danesh Science & Technology University (HSTU)

Dinajpur – 5200, Bangladesh.

Subject: Submission of Internship Report

Dear Sir,

I am truly pleased to submit my internship report on the “ Agriculture Development of North – west crop diversification (NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program”, I have gathered what I consider to be the most complete information available .This report gave me the prospect to have a brief knowledge about the Agriculture Development of the (NCDP) of BRAC microfinance program. It is great achievement to work under your active supervision , care and guidance. I tried my best to incorporate all the information at I have collected during the internship period. I wish the report would fulfill your expectation and standard. I must mention here that, I am Extremely grateful to you for your valuable Supervision , tireless effort continuous attention in preparing this Report.

I sincerely hope that you will be satisfied with this report . If you have query, I will be please to answer that. I hope and pray that you would be gracious enough to accord approval o this report.

With best regards

Sincerely

Mast. Tajmira Begum

MBA (Evening) Program,

ID# E130502095

Major in Human Resource Management (2nd Batch)

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Supervisor's Declaration

I hereby declare that Mast. Tajmira Begum, Student ID no. E130502095, MBA, major in Human Resource Management, semester – V, have submitted her internship report entitled “Agriculture Development of North –west crop diversification (NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program” after completing her internship program under my supervision. This report has been submitted in partial fulfillment of the requirement for the degree of Maser of business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur – 5200, Bangladesh.

Md. Mamunar Rashid

Associate Professor

Department of Accounting

Hajee Mohammed Danesh Science & Technology University (HSTU)

Dinajpur – 5200, Bangladesh

Co-Supervisor's Declaration

I hereby declare that Mast. Tajmira Begum, Student ID no. E130502095, MBA, major in Human Resource Management, semester – V, have submitted her internship report entitled “Agriculture Development of North –west crop diversification (NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program” after completing her internship program under my supervision. This report has been submitted in partial fulfillment of the requirement for the degree of Maser of business Administration (MBA) at Hajee Mohammad Danesh Science and Technology University, Dinajpur – 5200, Bangladesh.

Rony Kumar Datta

Assistant Professor

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BRAC “NCDP” Microfinance Program

TO WHOM IT MAY CONCERN

We are pleased to certify that Mast. Tajmira Begum Student of Hajee Mohammed Danesh Science & Technology University(HSTU) , Dinajpur under MBA(Evening) Program has successfully completed her 45 (fourty five) days internship program at Agriculture Development of (NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program, Dinajpur Branch , Dinajpur from 01.03.16 to 23.04.16.

During this period s he has gathered various practical knowledge I different stream of modern NGO operations and reveled her efficiency and expertise in the desk of customers service & HRM advancement department of Brac organization.

To the best of our knowledge, Mast. Tajmira Begum is a man of amiable in nature. We wish her every success in life.

For BRAC Human Resource & Learning Division

Ananda kumar Mallick

Learning Manager

BRAC Human Resource & Learning Division

BRAC Learning Centre - Dinajpur

Acknowledgement

First I would like to extend my profound gratitude to Almighty Allah. Internship / Research program is one of the important requirements of MBA program. I have completed my internship from the non government organization of Brac NCDP Microfinance Program . In this regard I would like to express my heartiest appreciation to my honorable supervisor Md. Mamunar Rashid ,Associate Professor, Department of Accounting for his care, guidance and valuable suggestions to prepare this report. I also would like to express my gratitude to all of my group faculty members for their constraint guidance and cooperation. I 'am very grateful to Md. Branch manager of Dinajpur Ranigong Branch of NCDP of Microfinance program. For their continuous cooperation, sharing their time , supplying necessary documents and giving suggestions and supervisions.

At last I feel very pleased to thank all my fellow Friends for their cordial cooperation in preparing this report.

Executive summary

Practical knowledge is essential to complete learning process. Throughout our academic Study we have learnt a lot of theoretical knowledge, but practical field is totally different. A project can fulfill a little of this wide gap as it brings opportunities for a student to comprehend the main trends of business activities. The study was designed to analyze rural women's economic empowerment as the outcome of micro-credit intervention. The aim of the study was to describe the impact of microfinance in empowering the women of northern Bangladesh. The study also aimed at assessing the effectiveness and outreach of NGOs and Microfinance Institutions (MFIs) in addressing the financial needs of the poor. Seed is the foundation of agriculture for enhancing crop production. But the availability of quality seed is the main constraint to crop production in Bangladesh. The use of quality seed can contribute significantly to increase grain yield as well as to increase the availability of every day's food intake. The present study was involved with three major cereal crops rice, wheat and maize. The study locations were Rajshahi, Rangpur and Jessore (for rice); Rajshahi, Dinajpur and Rangpur (for wheat); and Rajshahi, Dinajpur and Kishoregonj (for maize). The poor performance of the agriculture sector in Bangladesh is the result of a variety of physical, socioeconomic and institutional constraints. Although NGOs in Bangladesh have benefited millions of women from low-income households, there are few examples of supporting women for agricultural development. The North-West Crop Diversification Project implemented through a Government-NGOs partnership is an innovative project that provides training and credit to both female and male farmers for diversifying crops. The aim of this paper is to assess the effectiveness of the project in reaching women to become farm managers and to be economically and socially empowered. A sample of 30 female and 30 male farmers was selected randomly from two locations under the project implemented by two NGOs, BRAC. Primary data were generated through household level interviews. The analysis showed that the project was successful in expanding areas under high value non-rice crops and improving livelihoods of women. The substantial engagement in economic activities has made women socially empowered.

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Chapter One

1. Introduction

1.1 BACKGROUND OF INFORMATION:

The importance of gender as an issue in developing countries was re-emphasized at the World Conference on Women in Beijing in 1995 (United Nations, 1995). The Conference recognized farmer's work in the productive and social sectors as a key aspect of development. farmer's empowerment is defined as "the capacity of women to be economically self-sufficient and self-reliant with control over decisions affecting their life options and freedom from violence" (Rao and Kelleher (1995:70). Poor farmer's suffer from different types of powerlessness in social and economic sphere of life. The lack of power or disempowerment reflects in their less education level, less income, less control over their own income, less bargaining power in selling their own produce and labour, less participation in decision making body, less access to production inputs and resources and employment opportunity than men. This vulnerable situation resulted in an overall dependency of farmer kin through their life cycle all over the world, particularly in developing countries. The dependency makes them as a burden of a family and lowers their value of life in the society. Development practitioners are concerned to raise their empowerment level, which make farmer capable to challenge their dependency or oppressive situation in the family and society (Basu and Basu, 2001). Farmer in Bangladesh suffer from multiple deprivations in social and economic spheres of life due to patriarchal values prevalent in the society. Most of the farmer live in rural areas of Bangladesh, where majority of them play a major role in the areas of management of crops, livestock, fisheries, biological diversity, energy and family. Even though the economic contribution of rural farmer is substantial, it is largely unacknowledged. In addition to their productive work, the traditional division of labour. gives farmer the primary responsibility. Farmer's limited access to markets, economic services, education, health care and politics leads to a lower well-being of the family that retards the developmental goals of the state and traumatise women (Parveen, 2005). Similar to these programs, North- Strategic Agendas Environmentally sustainable growth. Inclusive economic growth west Crop Diversification Project (NCDP) has been initiated by the government at the beginning of the present decade. The main objectives of the program is to diversify cropping pattern from rice-based mono type of cropping pattern and to encourage small farmers, specially farmer to grow high value crops (HVC) like maize, potato, etc. in addition to some vegetables and spices. The project is implemented through some NGOs like BRAC, RDRS, PROSHIKA, etc. who receives credit from a government sponsored Agricultural Bank, Rajshahi Krishi Unnayan Bank (RAKUB). For

this project, Bangladesh Bank provides credit to RAKUB at a subsidized interest rate of 3.5%. The NGOs like BRAC and RDRS receive the loan fund from RAKUB six percent. BRAC charges 13% and RDRS 12.5% for their to farmers under NCDP project. Loan installment in the case of BRAC is paid monthly while it is weekly in the case of RDRS. The credit is provided to individual farmers organized under different groups consisting of 15-20 members. Unlike other micro-credit programs, both male and female groups are formed having cultivable land ranging from 0.50 – 3.00 acres which roughly matches with marginal/small farm holding category in the context of Bangladesh farming situation. The NGOs are also responsible to arrange training for the farmers to grow high value crops as well as other non-cereal crops, spices, vegetables and fruits. Despite significant expansion in institutional credit provision to agriculture, and the remarkable success of micro-credit institutions in recent years, small farmers in Bangladesh and elsewhere in South Asia continue to lack access to financial markets (Rashid, et.al., 2002). Since micro-lending programs target Poor farmer and the poorest section of the population, small farmers are often screened out through eligibility restrictions, such as those requiring that the households should be female headed or own less than 0.50 acres of land. Thus, farmers (both females and males) belonging to small size group are deprived of micro-credit from NGOs - the main source of credit in the informal financial market in the rural areas of Bangladesh. Since the recipient farmer were mostly landless, their farming activities are mostly confined in home based activities like homestead gardening, poultry rearing, livestock rearing, etc. However, there are a few instances for providing credit facilities to small and marginal farmers for crop production activities at the field level. Some of the examples are: Marginal and Small Farm Crop Intensification Project funded by the German Agency for Technical Cooperation (GTZ), European Commission funded Food Security for Sustainable Household Livelihoods FoSHol and projects funded by the International Fund for Agricultural Development (IFAD) through NGOs like BRAC as well as with Foundation like Palli Karma-Sahayak Foundation (PKSF). For the small farmers' development, IFAD has also some projects in partnership with some Research institutes like the Bangladesh Agricultural Research Institute (BARI), the Bangladesh Rice Research Institute (BRRI) and with the Bangladesh Livestock Research Institute (BLRI) (IFAD, 2009). These programs differ significantly from other micro-lending institutions in the country as their main focus is developing small farmers' economic conditions. However, their coverage is very limited and most of these initiatives are in the initial stage of implementation. Similar to these programs, North-west Crop Diversification Project (NCDP) has been initiated by the government at the beginning of the present decade. The main objectives of the program is to diversify cropping pattern from rice-based mono type of cropping pattern and to encourage small farmers, specially women to grow high value crops (HVC) like maize, potato, etc. in addition to some vegetables and spices. The project is implemented through NGOs like BRAC who receives credit from a government sponsored Agricultural Bank, Rajshahi

Krishi Unnayan Bank (RAKUB). For this project, Bangladesh Bank provides credit to RAKUB at a subsidized interest rate of 3.5%. The NGOs like BRAC receive the loan fund from RAKUB six percent. BRAC charges 13% for their to farmers under NCDP project. Loan installment in the case of BRAC is paid monthly while it is weekly in the case of RDRS. The credit is provided to individual farmers organized under different groups consisting of 15-20 members. Unlike other micro-credit programs, both male and female groups are formed having cultivable land ranging from 0.50 – 3.00 acres which roughly matches with marginal/small farm holding category in the context of Bangladesh farming situation. The NGOs are also responsible to arrange training for the farmers to grow high value crops as well as other non-cereal crops, spices, vegetables and fruits. The important characteristics of this project involving NGOs is that it has not only facilitated access to credit to small farmers, it has also organized females for performing farm activities outside the boundary of their households like their counter part male farmers. The program initiated by NCDP in collaboration with some NGOs is a further step towards reducing gender inequalities and empowering them to achieve sustainable development. Farmer participation on self employment differs across different regions of the world. In South Asia, farmer work less in agricultural self-employment (World Bank, 2008). However, in recent involvement in agricultural production. Yet many developing policies continue to wrongly assume that farmers are men (World Bank, 2008). As farmer participation in different economic activities and intra-family decision making process are important indicators of their empowerment, an attempt has been made in this study to investigate the level of participation of farmer in different economic activities, especially farm activities. Determinants of farmer participation in economic activities as well as level of farmer empowerment in decision making process have also been investigated.

1.2 RESEARCH OBJECTIVES :

The study aimed at achieving following objectives:

- To evaluate effectiveness of NCDP for diversifying cropping pattern and improving farm income for economically empowering small female as well as male farmers.
- To investigate the level of participation of the women in economic activities and to assess the determinant of their participation.
- To assess social empowerment of women considering mobility of NCDP female farmers outside home.
- To assess farmer empowerment in relation to intra-family decision making process.

1.3 METHODOLOGY AND MODLE DEVELOPMENT:

Source of data: For preparing a report, someone can use basically two source for collecting data & necessary information. Those are,

Primary Source:

A primary source is an artifact. It also called original or evidence, a document, a recording, or other source of information that was created at the time under study.

- I have collected data from the employees of different department of Brac Microfinance (NCDP) by communicate & working with them.
- I also collected information of observing their financial status, their organization culture, from different group discussion, observing the process of managing the liquid money & assets of that organization

Secondary Source: A secondary source is a document or relates or discussion information originally presented elsewhere. Secondary sources involve generalization, analysis, synthesis interpretation or evaluation of the original information.

- Analyzing all the annual reports from 2010 to 2015, I tried to identify all elements of CSR and prepared the report.
- The basic idea about the Organization of BRAC was taken from its website (www.brac.net)
- Prepare & Journal about the Organization of Brac activity.
- Theoretical idea profitability, asset, & liabilities of organizational book such as Fazle Hasan Abed and same another books.
- And analyzing all the reports from 2010 to 2015, I tried to identify all the elements of NCDP and prepare reports.

Methodology:

In order to assess social and economic empowerment of male & female small farmers, rather than selecting female farmers with and without project, female and male small farmers under the same project / NGOs have been selected with the notion of comparing gender specific differences in participation in agricultural activities and related issues given similar supports (credit, training, etc.). However, findings of the study have been compared with other studies which revealed general picture of male and female farmers' participation in agricultural activities. For this purpose the flowing hypothesis are tasted to measure the relationship between NCDP initiatives represented by NCDP Expenditure and profitability of Brac microfinance Program.

H0 : There is no significant relationship between North west Crop diversification.

H1: There is no significant relationship between Brac Microfinance program Expenditure and bank profitability.

Model development: Regression model was used to examine the relationship between the independent variable NCDP and the dependent variable PAT which is shown in equation (1).

$$P1 = \alpha_0 + \beta_1 \text{NCDP}_t + \epsilon \dots\dots\dots(1).$$

This study also attempted to use the person correlation analysis method, consistently in line with previous studies (Heinze, 1976; Mc Guire et al., 1988; Stanwick, 1998; Preston and O’ Bannon, 1977; Charles – Henri et al., 2002; Hull et al., 2008) and regression analysis (Fogler Nutt., 1975; Vance, 1975; Stanwick, 1998; Mc William et al., 2000; Hull et al., 2008) to understand the NCDP profitability link and its relational degree and direction.

Formula:

$$1. \quad r = \frac{\sum (x - \bar{x})(y - \bar{y})}{(n - 1) S_x S_y}$$

Where ,

- r = Person’s Product Moment correlation
- x = Independent variable (North west crop diversification)
- \bar{x} = Mean of Independent variable (North west crop diversification)
- y = Dependent variable (Profitability)
- \bar{y} = Mean of dependent variable (Profitability).

1.4 STUDY TIME LINE OF THE RESEARCH :

Date	Activities
March 04, 2016	Selection topics
March 10, 2016	I went to Brac Microfinance Branch Office Ranigong, Dinajpur
March 24, 2016	Collecting the primary & secondary data from different source
March 31, 2016	Analyzing data writing
April 23, 2016	Completing & Correcting report
April 10, 2016	Submission of the report

1.5 LIMITATION OF THE STUDY :

- There were some limitations faced to prepare this report that are –
- There were huge guideline about North west crop diversification of Brac Microfinance Program
 - Employees who were so much busy their work that why they were not interested to share sufficient information .

Chapter Two

2. ORGANIZATION PROFILE OF NORTH –WEST CROP DIVERSIFICATION OF BRAC MICROFINANCE PROGRAM

2.1 OVERVIEW OF BRAC NCDP – MICROFINANCE PROGRAM

The aim to empower farmer’s organization to became pro – active partners in the investment in the investment will lead to more effective interventions to improve their food nutrition and economic conditions. The majority of farmer’s BRAC were formed with support from extension most of the farmer’s are community level . Some project benefit being organized in a farmer’s organized include the ability to share information and idea’s pool resource lower production cost, gain access market, serve as an efficient access point of communication with other development actors as well as advocate through strength in numbers. For the purpose of this exercise, NCDP is defined as a formal or informal (registered or unregistered) membership-based collective action institution serving its members, who are rural dwellers that get part or all of their livelihood from agriculture (crops, livestock, fisheries and/or other rural activities). Services provided by the NCDP aim to improve the livelihoods of its members, and include access to advice, information, markets, inputs and advocacy. With regards to market access, by consolidating their efforts, farmers and their organizations are able to pool resources and build assets and competency. With a larger market share and with more information, small producers can modify transaction conditions, such as price and timing and can exert influence over other actors, thereby gaining market and negotiating power. With real market power, FOs gain credibility and are in a better position to discuss with policy makers. Considering that agriculture in Bangladesh needs to move higher in the value chain in order to increase farmer income, the formation of FOs is very beneficial to farmers,as it allows them to engage more effectively at these levels.

2.2 HISTORICAL BACKGROUND OF THE BRAC ORGANIZATION:

BRAC was started in early 1972 as a relief measure following the war of liberation. Soon it became a community development organization providing health, family planning, education and economic support to different sectors of the rural community, but with particular emphasis on the most disadvantaged, such as women, fishermen and the landless. Since 1977, however, BRAC has been working exclusively with disadvantaged sections of the community. BRAC's initial experience with credit dates back to the early 1970 In 1974, Brac provided credit to the villagers in its Sulla Project in Sylhet district through the Sulla Thana Central Co-operative Association. In the following year, credit was advanced without interest to several landless groups; in 1976, BRAC started

providing credit to landless through its Manikganj project. The Rural Development Programme (RDP) is one of the major programmes of BRAC. Started in 1979, RDP had grown by December 1989 into a large programme providing credit to target groups from 81 branches in 45 sub-districts of 22 districts. Its major objectives include: building viable organizations of the poor capable of bringing about desired changes in their own socio-economic and political circumstances; improving the socio-economic status of the rural poor through the provision of easy credit for income and employment generating activities; and developing the managerial and entrepreneurial capabilities of the poor. The NGO's exponential growth is in part to do with the failure of Bangladeshi administrations to provide services for the millions of landless poor, but Brac has also proved to be good at making money. In the 1980s, it saw that the private sector was unwilling to provide support for the growth of small enterprise and stepped in to fill the gap. It now generates around 70% of its own income through a huge array of Brac-branded enterprises. Advertisement Following its meteoric rise in Bangladesh, Brac now believes it can replicate its work and influence in other developing countries across the world and solve some of the development dilemmas still left unanswered by northern NGOs.

One area causing concern among NGOs such as Nijera Kori is Brac's environmental record, especially around the promotion of hybrid crop seeds to the millions of farmers taking out Brac micro-finance loans in Bangladesh's rural communities. Brac moved into hybrid seed production in the 1980s, working first with Chinese seed producers to provide poor farmers with high-yield hybrid rice and maize seeds. Now teams of Brac scientists make their own in two Brac seed production plants. So far, it has cornered much of the hybrid seed market in Bangladesh.

The Bangladesh government has also heavily promoted hybrid seed planting, and aims to boost hybrid seed production from 250,000 hectares in the last planting season to 1m hectares in 2008. Brac and the government are working hand-in-hand to promote the usage of drought-resistant and flood-resistant hybrid seeds developed by international multinationals. In December, two groups - Nayakrishi Andolon, a movement of 100,000 farmers, and the Ubinig social policy research organisation - accused Brac and the government of being "unethical" and dishonest in their promotion of hybrid crops. "A group of seed dealers and micro-credit based NGOs are active [in the introduction of hybrid seeds] and are taking advantage of the natural calamities and disadvantaged condition of the farmers. These activities are totally unethical," says Ubinig executive director Farida Akhter, who claims that Brac is complicit in deceiving farmers about true production costs of hybrid seeds and inflating predicted crop yields. The two groups say Bangladeshi farmers have enough of their own high-yielding varieties of aman and boro rice, which need to be protected and promoted.

"The total agricultural system is now under threat," says Akhter, who blames the promotion of hybrid crops for Bangladesh's increasing mono-crop rice culture. "Due to irrigation for boro rice cultivation through extraction of underground water, the water table has gone down. There are arsenic problems in drinking water, and desertification in the northern region of the country has been intensified". More damningly, Nayakrishi Andolon and Ubinig also accuse Brac of linking access to micro-finance loans with the purchase of a particular hybrid rice seed, along with fertiliser and pesticide. BRAC achieves large scale and rapid change by working with individuals, families, communities and institution to overcome poverty. Our approach is comprehensive – with financial services, capacity building and livelihood development as well as health, education and social justice – enabling people to realize their potential. Through continuous innovation to introduce more cost effective solutions and adapting them for greater effectiveness, we scale up for immediate and lasting change. BRAC strongly believes that training is a key element of the development approach which focuses on human capacity and their participation. For that very reason, BRAC Training Program commenced since 1973 which was subsequently renamed as BRAC Training Division (BTD) in 1993. Over time, BTD feels the need for further change in its nomenclature and has been appeared as BRAC Learning Division since August 2011. The strong view of this virtual paradigm shift is its existing learning principles, activities and practices which are perfectly in line with a learning division.

BLD also believes like Peter Senge that it is such a division where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free and where people are continually learning how to learn together. This way, BLD emerged and is responsible for augmenting the capacity and professionalism of BRAC staff and programme participants through a wide range of training and learning, and also contributing to other organizations as GOs and NGOs over the country and abroad who are working in development arena."The BRAC Learning Group of some quality faculty members has created a series of new training courses that aim to provide learners with a detailed understanding of development & management through diverse learning methodologies.

➤ Our Vision

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential.

➤ Our Mission

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable men and women to realise their potential.

➤ Our Values

- Innovation- BRAC has been an innovator in the creation of opportunities for the poor to lift themselves out of poverty. We value creativity in programme design and strive to display global leadership in groundbreaking development initiatives.
- Integrity- We value transparency and accountability in all our professional work, with clear policies and procedures, while displaying the utmost level of honesty in our financial dealings. We hold these to be the most essential elements of our work ethic.
- Inclusiveness- We are committed to engaging, supporting and recognising the value of all members of society, regardless of race, religion, gender, nationality, ethnicity, age, physical or mental ability, socioeconomic status and geography.
- Effectiveness- We value efficiency and excellence in all our work, constantly challenging ourselves to perform better, to meet and exceed programme targets, and to improve and deepen the impact of our interventions.

BRAC, an international development organisation based in Bangladesh, is the largest non-governmental development organisation in the world, in terms of number of employees as of June 2015. Established by Sir Fazle Hasan Abed in 1972 after the independence of Bangladesh, BRAC is present in all 64 districts of Bangladesh as well as other countries in Asia, Africa, and the Americas BRAC employs over 100,000 people, roughly 70 percent of whom are women, reaching more than 126 million people^lThe organisation is 70-80% self-funded through a number of commercial enterprises that include a dairy and food project and a chain of retail handicraft stores called Aarong. BRAC maintains offices in 14 countries throughout the world, including BRAC USA and BRAC UK BRAC considers itself to have a unique philosophy towards eradicating poverty. As one author has said, "BRAC's idea was simple yet radical: bring together the poorest people in the poorest countries and teach them to read, think for themselves, pool their resources, and start their own businesses". Sir Fazle Hasan Abed strongly believed that poverty alleviation could be achieved only through an improvement to multiple issues plaguing a country, which explains the vast range of programmes that BRAC is involved in. Furthermore, his conviction that poverty amelioration could only be

sustained through greater equality in gender roles led BRAC to heavily advocate women's rights and the improvement of women's welfare. Rather BRAC Operations outside of Bangladesh where as Afghanistan, Sri Lanka, Pakistan, Tanzania, Uganda, South Sudan, Liberia, Sierra Leone, Haiti, Nepal, Myanmar.

2.3 BRAC has got various types Awards such as -

- Gates Award for Global Health (Bill and Melinda Gates Foundation), 2004 CGAP
- Financial Transparency Award, 2005 & 2006
- Independence Award (Shadhinata Puroshkar), 2007
- The Conrad NaHilton Humanitarian Prize, 2008
- Devex Top 40 Development Innovator, 2011
- Nonprofit in International Microfinance (2012)
- in Top 100 Best NGOs in 2013 (2013)
- World Toilet Organization "Hall of Fame" Award 2014

2.4 HUMAN RESOURCE

- This functional unit links employee with employer. It puts right people in the right places so that a person can perform to his or her ultimate and hence contribute in the development of the organization
- HR facilitates the promotion (does not motivate employees) by putting an employee in his or her deserved places
- It ensures that all the employees are complying with the rules and regulations of the organization and thus ensuring a healthy work environment
- HR department arranges training for the employees of the Bank. The training may be in house training, on the job training or institutional training

2.5 IMPAIRED ASSET MANAGEMENT

- This functional unit is assigned for the legal action taken by the MF Banch office for any sort of bad loan.
- The management team normally has contracts with lawyers all around the country and can take actions if a client defaults leaving no chance of paying back.

2.6 MARKETING & PRODUCT DEVELOPMENT

- This department deals with product development and innovation
- They conduct different customer survey to assess the market scenario, which is considered a prerequisite for development of a product.
- Advertising is an important part as it helps to communicate with people and let them know about the product and improve the brand image.

2.7 IT

- IBM This department deals with all the hardware, software, networking and Technological support issues of the whole organization.
- IBM This is a very important department for as it is an online Brac organization and any little error might create huge problems.
- www.brac.net

2.8 BOARD OF DIRECTORS - The responsibility of making policies and operational guidelines is vested with the board of Directors.

BRAC Governing body

Sir Fazle Hasan Abed, KCMG Founder and ChairpersonBRAC	Dr Mushtaque Chowdhury Vice-Chairperson, BRAC and Vice-Chairperson, BRAC and Advisor to the chairperson	Rokia Afzal Rahman Member
Latifur Rahman chairperson and CEO Transcom Group	Rokia Afzal Rahman Member	Luva Nahid Choudhury Member
Dr Martha Alter Chen) Member Syed S Kaiser Kabir Member	Adeeb H Khan Member	Advocate Syeda Rizwana Hasan Member

BRAC DIRECTORS

Abdul Bayes Director Research and Evaluation Division, Road Safety, BRAC	Tamara Hasan Abed Senior Director Enterprises, BRAC	Ahmed Najmul Hussain Director Administration, BRAC
Anna Minj Director Community Empowerment, BRAC Integrated Development, BRAC Gender Justice & Diversity,	Faustina Pereira Director Human Rights and Legal Aid Services, BRAC	Gawher Nayeem Wahra Director, Disaster Management and Climate Change, BRAC

Jalaluddin Ahmed Director, Asia Region BRAC International	KAM Morshed Director Advocacy for Social Change	Kaosar Afsana Director Health, Nutrition and Population, BRAC
Lamia Rashid Director, Africa Region BRAC International	Md Akramul Islam Director Tuberculosis and Malaria Control (WASH), BRAC	Munmun Chowdhury Chief People Officer BRAC International
Munshi Sulaiman Research Director BRAC International	Nanda Dulal Saha Director Internal Audit, BRAC and BRAC International	Rachel Kabir Director Chairperson's Office, BRAC
Safiqul Islam Director Education, BRAC	Saieed Bakth Mozumder Director Tea Estates, BRAC	Saif Md Imran Siddique Director Finance, BRAC International
Sayedta Tahya Hossain Chief People Officer Human Resources Division, BRAC Learning Division, BRA	Shameran Abed Director Microfinance, BRAC and BRAC International	Tahsinah Ahmed Director Skills Development, BRAC
Taufiqur Rahman Mollick Director BRAC Dairy and Food Enterprises		

Chapter Three

2. LITERATUR REVIEW AND CONCEPTUAL FRAMWORK

BRAC's agriculture programme aims to contribute to achieving food security, and reducing hunger and malnutrition through environmentally sustainable practices. Research is conducted to develop better crop varieties and increase agricultural productivity. Participatory experiments are carried out with farmers to test the validity of using certain technology and to efficiently deliver cutting edge agriculture and aquaculture practices to ecologically adverse regions of Bangladesh. The strategy is to convert single-crop areas to double or triple-crop by introducing stress tolerant and high-value crop varieties. In 2014, the programme developed two varieties of hybrid rice, one variety of hybrid maize, one inbred rice, and one vegetable strain for commercial cultivation. Agronomic experiments were also conducted to evaluate high-zinc rice varieties and salt, submergence, and drought-tolerant rice varieties. More than 200 farmers in drought-prone areas participated in demonstrations for short-maturing and aromatic Green Super Rice genotypes. Approximately 113 aromatic and 68 non-aromatic local rice varieties were maintained for biodiversity conservation. 77,839 farmers directly participated in new agriculture and aquaculture technology demonstrations. 133,000 farmers were trained on improved technologies across 82 sub-districts. intensification were demonstrated to reach 2,830 programme participants in drought prone areas of northern Bangladesh. Local small entrepreneurship was developed through massive introduction of the sunflower in 2,800 hectares of land, covering 10,000 participants in coastal zones. Homestead vegetable and dyke farming was introduced to 14,500 households to meet the nutritional demand and year-round consumption of vegetables. Ten indigenous fish species were conserved under community-based fish production systems across 20 seasonal floodplains. Agronomic experiments are conducted at different agro-ecological zones of Bangladesh to evaluate agronomic performance in terms of yield and other agronomic traits of interest. Reaction to diseases and insect pest incidences with the varieties/advance lines are properly addressed at the time of evaluation trials. BRAC agriculture services are being updated through a modern soil-testing laboratory in Gazipur, established in 2000, having the capacity of testing around 3,000 soil samples per year. As depicted in the diagram, we address the scarcity of quality seeds in the market by means of cutting edge research to develop better varieties and environmentally sustainable practices, and by building systems of production,

distribution and marketing at fair prices. We continue to research and innovate as farmers face new challenges involving climate threats and declining arable lands.

3.1 THE STUDY OF AREA

This study was carried out in the Jaypur village of Branch Office Ranigong Dinajpur Sadar Upazila Dinajpur district, On the east, the village was surrounded. The study area according to government statistics, average literacy rate of the region is 31.1% whereas that of women is 30.9% (Banglapedia 2010). Agriculture is practiced as the main source of subsistence and a significant number of people work as agricultural and wage labourers. In the Upazila region, statistics show that more than 62% of cultivable land is double crop land. Cultivable land under irrigation is 31.72% and nearly 30% peasants are landless with cultivable land per head being 0.08 hectare (Banglapedia 2010). Main crops cultivated in the region are paddy, wheat, potato, corn, bamboo and jute. The village has a road connection to the nearby city where people transport goods to and fro the market. Every week hundreds of people attend a nearby marketplace where goods are sold and exchanged. Electricity is available in some parts of the village, but many people choose not to use electricity because even the minimum monthly tariff is unaffordable for them. Some reputed, BRAC Bangladesh, are implementing different social and economic development projects in the region. Though different initiatives have been taken by governmental and non-governmental sectors to uplift the socio-economic conditions; the region, still remains marred by abject poverty, deprivation and unequal power relations. People are constantly haunted by frequent natural disasters, famine and diseases. Evert year poor hygiene conditions give rise to communicable diseases and lack of proper nutrition causes overall poor health conditions ultimately affecting performance and productivity of the general workforce. Women suffer more than their male counterparts as traditional patriarchal norms still play significant role in determining everyday gender relations.

Early marriages and dowry are practiced widely though increased awareness campaigns have believed to be alleviated such occurrences in recent years. Women face various forms of discrimination at home and out in the society. Still some women are customary veils, and not allowed to go outside their homes without a male family member's guaranteed accompany. Every year numerous women become victims of acid attacks mostly perpetrated by men attempting to rape or forcefully marry them. Girls are given second priority when it comes to providing educational opportunities, clothing, nutrition and proprietary rights. Women members in families continue to eat last and scantily. Excluding very few exceptions, the women have not been able to break the traditional barriers and work in the service and formal employment sector. They do spend substantial amount of time doing very demanding household and care work, but their

labor is not recognized as 'work' in their families especially from their male counterparts. Work in traditional sense still means going outside home and in the field as laborer and earning a wage. Nowadays many girls are sent to attend primary school, but completing a high school education is still a challenge for them as they are married off mostly before the age of sixteen or are dropped out of school due to poverty. Boys are comparatively privileged compared to girls, but they, too, are forced to leave their education early due to severe poverty and continue wandering around big cities in search of menial employment.

3.2 KEY OF CONCEPT

Microfinance: Microfinance and microcredit have sometimes been used interchangeably; however, they are not the same. Microcredit can be a part of microfinance, but not necessarily a synonym for it. Microfinance covers a broader range of financial services such as credits, savings, insurance, housing loans, whereas, microcredit refers specifically to loans and the credit needs of clients. The amount of such loan is expected to be less than a thousand dollars in many countries; however, it was observed during this study that the amount of microcredit loan exceeded almost three thousand and five hundred dollars in some cases. Microfinance is said to cover broader concepts such as entrepreneurial and life skills trainings, health and nutrition, sanitation, improving living conditions, and the importance of educating children, but, more recently a lot of minimalist microfinance approaches have been witnessed, which not necessarily go beyond providing the core financial services to the poor. However, even when auxiliary facilities are provided, microcredit has always remained a fundamental and most important component of microfinance. Rather than focusing on the other facets of microfinance such as savings, insurance and trainings; this study has put credit on the centre of its treatment as it was clearly observed during the study that the other services were, almost without exception, existed only as supplementary services and in the absence of credit, they didn't make any significant meaning.

Microcredit: Microcredit is the main component of microfinance services. It is a system of credit delivery and mobilizing savings specially designed to meet the requirement and financial need of the poor. It is argued that microcredit improves their living standards by providing credit support without collateral through augmenting their household income and saving facilities.

Minimalist microfinance: As opposed to integrated or holistic microfinance where several subsidiary programs are integrated; such as life skills, extensive educational and awareness programs, minimalist microfinance emphasizes merely on providing financial services such as credit and saving facilities. In addition, as Mayoux (2005) points out minimalist microfinance involves 'separation of microfinance from other interventions to enable separate accounting and programme expansion to increase outreach and economies of scale, reduction of transaction costs and ways of using groups to decrease costs of delivery' (Mayoux 2005,7).

Borrowers: The members of the groups

who have borrowed loan from and still have loan outstanding with the institutes are referred to as borrowers. Personal guarantees: While micro-borrowers themselves do not often have the ability to guarantee their loans, they are sometimes able to enlist friends or family members to provide personal guarantees (often referred to as cosigners). This means that in the event of the inability of the borrowers to repay, the person who has provided a personal guarantee is responsible for repaying the loan. This can be taken as an alternative form of collateral. Even after decades of its practice, microfinance remains a widely reported, but rather narrowly researched subject. There have been some significant studies too, but often entrepreneurship take precedence over empowerment or, in other words, economic aspects are studied and highlighted, but subtle socio-political issues remain wrapped and unnoticed. In addition, there are few studies conducted from the microfinance service users' or beneficiaries' perspective. Most studies were done from MFIs' angle and ended up focusing on outreach and repayment rate as the sole indicators of a successful microfinance scheme, thereby, bluntly neglecting the actual and subtle changes happening in the lives of the beneficiaries. It is often argued that conducting a microfinance impact study is a costly affair and many MFIs themselves are not interested in or capable of carrying out an independent research work on such an issue. However, almost all MFIs have well documented individual case studies which are widely portrayed in their promotional materials and reports.

3.3 Selection of Area, Sampling Technique and Collection of Data:

For this study, among the NGOs operating in collaboration with North-west Crop Diversification Project (NCDP), two NGOs namely BRAC were selected purposively as their coverage in implementing the project is more than other NGOs. Sherpur Upazila of Bogra district for BRAC-NCDP and Thakurgaon Upazila of Thakurgaon district -NCDP were selected randomly. From each of these two locations, 5 female and 5 male small farmers' groups were selected randomly. A list of all the female and male members in these groups under NCDP (each group consists of 15-20 members) were collected from the concerned officer of BRAC and NCDP. Thus, a list of roughly 75-80 female and male farmers from each of locations were collected from BRAC regional offices. Then from the lists, 15 female and 15 male farmers from each locations (Sherpur and Thakurgaon) were selected using systematic random sampling method. Thus, total number of samples from the two locations was 30 both for female and male farmers. However, two male farmers were dropped in final analysis as they were found to belong in large farm category. Therefore, the study is based on small number of samples which is due to time and fund constraints. Before collecting field level data using questionnaire, focus group discussion with the female and male farmers' groups were held with the researchers to assess the survey design and selection of samples. Primary data were collected by trained investigators from the farmers during the end of October, 2010. For collecting input-

output data for selected crops, the period from Aman season of 2009 to Boro season of 2010 was considered.

3.4 Enterprise Costing Technique:

Profitability analysis for high value crops like maize and potato as well as local Aman and HYV Boro was done using enterprise costing technique considering both return over full cost and return over cash cost Full cost included all cost items like human labour, seed, fertilizer, etc. as well as interest on operating capital and land rental cost. Interest on operating cost was estimated at the rate of 13% (which is paid to NGOs by the farmers) for the respective crop season. Land rental cost was also considered for the respective crop season. In estimating cash cost, cost of family labour (assuming 50% of labour supplied from family), interest on operating cost and land rental cost were deducted from the full cost as all these cost were imputed.

3.5 Estimation of Participation Index:

To assess the nature of participation in economic activities (EAs) all activities related to agriculture and non-agriculture were classified into 9 categories Then to assess extent of participation, farmers were asked to what extent they were involved in all the selected EAs. A 3-point rating scale was used to measure the extent of participation in EAs. Farmers were asked the frequency of their participation as frequently, occasionally and never; accordingly scores of 2, 1 and 0 were assigned respectively. Thus, a farmer's score may range between 0 to 18 for 9 EAs. Frequency counts of responses for each of the EAs were used to measure Participation Index (PI) for each of the farmers. Participation Index was calculated as follows:

$$PI = \sum_{i=1}^9 EAFSi$$

Where:

PI = Participation Index

EAFSi = Economic activity frequency score (2=frequently, 1=occasionally and 0=never)

i = number of economic activities ranging from 1 to 9.

3.6 Model for Estimating Determinants of Female Participation in EAs:

A Profit model was used to capture the participation in economic activities. Profit Analysis is a specialized regression model of binomial response variables. Profit modeling is used for explaining a dichotomous dependent variable with the empirical

specification formulated in terms of latent response variable (Verbeke *et al.*, 2000). In this study, dependent variable Y_i is a utility index of participation in economic activities where Y_i is a function of the different economic activities. Based on the different EAs, the participation index (PI) has been constructed (as mentioned in Methodology) for considering as a dichotomous dependent variable. Women’s participation in economic activities was measured as a discrete choice variable based on their PI. If the PI is less than or equal to 4, the respondent was marked as not actively participated in the economic activities where the respondent was categorized as 0 ($Y_i=0$). If the PI is higher than the 4, the respondent was marked as actively participated in economic activities. where the respondent was categorized as 1 ($Y_i=1$). Profit analysis is expressed in exponential explicit model form by the following equation:

$$\ln Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + U$$

where,

\ln = natural logarithm

b_0 = constant

b_1 ----- b_5 = Coefficients

U = error term

X_1 = Years of education of head of family

X_2 = Years of education of female farmer

X_3 = Total family members of active age group (15 years and above)

X_4 = Area under high value crops

X_5 = Farm size

Dependent Variable (Y) = Participation index of economic activities,

Where $Y_i=0$ if $PI \leq 4$ and $Y_i=1$ if $PI > 4$

X_1 to X_5 = Independent Variables

3.7 Construction of Women Empowerment Index (WEI)

Following the methodology used by Bose, et.al.(2009), “Women Empowerment Index” (WEI) has been constructed in this article in consideration of women participation in household decision making process in agricultural and non-agricultural activities. We assigned the lowest value (=1) when the decision is taken by male alone, in this case women being lowest “empowered”. When decision is taken jointly by husband/male and female we assigned value =2. The highest value (=3) is assigned when decision is taken by female alone, that is, when women are most “empowered”. We considered twelve inter-household decision making indicators where seven indicators are agriculture related and five are related to non-agriculture related. In the case of agriculture, we asked the female farmer who takes decision about (i) selection of crops and variety, (ii)

management of production activities, (iii) purchase of inputs, (iv) rearing cattle and poultry, (v) selling of crop/spices/cattle and poultry, (vi) homestead gardening and (vii) post harvest operations of crops Similarly, in the case of non-agricultural activities the female farmers were asked who takes decision about (i) cash management, (ii) Children’s education, (iii) buying and selling of land, (iv) travel and recreation and (v) voting in election. The rating values of decision makers have been assigned according to the weight in favour of the female/wife for all the selected indicators. For example, the higher value (K) of an indicator (X) goes to indicate the higher empowerment level of woman, as shown below ,

where K is (1 to 3):

- 1 = decision is taken by male alone
- 2 = decision is taken jointly by male and female
- 3 = decision is taken by female alone.

The above statement can be measured through rating of each decision indicator (Xi):

Xi = Decision making indicator	K = any rating value of each indicator		
	Low		High
X1	1	2	3
Xn	1	2	3

Therefore, the average scoring value of Xi (i.e., ith indicator) for all households would be the average of the value Ki denoted by the following equation:

$$\bar{X} = \bar{K} \text{-----} (1)$$

We used the given value of K on a scale from 1 to 3 for twelve indicators (Xi) to construct the

women’s empowerment index (WEI). Seven indicators have been used for the agricultural index (WEIagi)

and five for non-agricultural index (WEInagi) are shown in Equations 2 and 3 respectively:

$$WEIagi = \left(\sum_{i=1}^7 Xi \right) / 7 \text{-----} (2)$$

Where, WEIagi represents the following indicators of an ith household:

- X1 = Selection of crops and variety
- X2 = Management of production activities
- X3 = Purchase of inputs
- X4 = Rearing cattle and poultry
- X5 = Selling of crop/spices/cattle and poultry
- X6 = Homestead gardening
- X7 = Post harvest operations of crops

$$WEInagi = \left(\sum_{i=1}^5 X_i \right) / 5 \text{ ----- (3)}$$

Where, WEInagi represents the following indicators of an ith household:

- X1 = Cash management (income and expenditure)
- X2 = Children’s education
- X3 = Buying and selling of land
- X4 = Travel and recreation
- X5 = Voting in election

Therefore, the overall WEIi stand for an ith household is shown in equation 4:

$$WEIi = (WEIagi + WEInagi) / 2 \text{ ----- (4)}$$

Again, to assess the individual empowerment status and position of all women respondents, two

randomly defined ranges are arranged as given below:

- Not empowered $WEIi \leq 1.5$
- Empowered $WEIi > 1.5$

3.8 Enhancing Economic Empowerment of Female Small Farmers through NCDP
 Normally, BRAC provide micro-credit to landless/marginal farmers’ women groups for homebased agricultural activities while NCDP credit is provided to women small farmers for growing high value field crops including vegetables and spices. In this section, considering NCDP credit support provided through NGOs (BRAC performance of the female small farmers in diversifying cropping pattern and changing household economy have been evaluated. About three-fourth (73%) of the sample female farmers under BRAC joined NCDP in 2002 while majority (67%) of the female farmers.

3.9 Socio-economic Profile of NCDP Farmer

Although selection criteria of NCDP farmers was to include farmers within the range of minimum 0.50 to a maximum 3.0 acres of cultivated land, the analysis showed that 27% female farmers and 4% male farmers had cultivated land of below the minimum level; on the other hand, 7% female farmers and 21% male farmers had land above maximum ceiling of 3.0 acres. Discussion with the field level officers of BRAC revealed that this

was because of the fact that while forming small farmers' groups from a small locality sometimes interested farmers within the range of land was not available. However, two-third of the female farmers and three-fourth of the male farmers' belonged to the small farmers' group according to farm size criteria of NCDP and their average farm sizes were 1.26 acres and 2.09 acres respectively. It was found that average farm size of male farmers was about 1.66 times higher than that of female farmers. It may also be noted that due to religious and social system in Bangladesh, women inherit proportionately less land than males and most of the land in the family is owned by the males. Therefore, female farmers' land holding does not mean that the females are the owners of land. However, in the case of female tenant farmers, land rented in or mortgaged in (locally called land taken under agreement) was in the name of the female to qualify for NCDP credit. Findings of the survey showed that 70% of the female farmers were either pure tenant (27%) or owner-cum tenant (43%) while in the case of male farmers 47% of the farmers were either tenant (11%) or owner-cum tenant. Therefore, in terms of cultivated land and tenancy status male farmers were in better position than female farmers.

Chapter Four

4. RESULTS INTERPRETATION AND DATA ANALYSIS

The existing literature suggests that employment or income generation program or economic development program are some of the important elements of development strategy that brings success in program for empowering women. In this study NCDP credit program organized and managed by NGOs like BRAC and RDRS has been chosen as economic development program. Economic and social indicators have been used to assess the impact of NCDP program on empowerment of women. The level of income increased has been considered as the indicator of the economic empowerment. A successful economic development program should lead to higher level of income to its

beneficiaries. This is considered to be the primary goal of any economic development program. Further, to assess social empowerment two indicators were used -

- a) Mobility of women outside the home and
- b) Participation of women in the intra-family decision making process.

4.1 CROP DIVERSIFICATION OF NCDP FARMER

In order to diversify crops under NCDP, farmers were encouraged to grow high value crops (HVCs), spices and vegetables through providing credit facilities through selected NGOs. Distribution of cropped area showed that percentage of area under rice compared to other crops is lower than the national average. The percentage of rice area allocated by the female farmers was found to be 69% while it was about 63% for the male farmers as against national average of about 73% for Bangladesh (Government of Bangladesh, 2007). This indicates that a portion of the rice land has been diverted for growing other high value crops, particularly maize and potato as well as some vegetables.

Distribution of land for different crops of the NCDP farmers

Crops	% distribution of cropped area*	
	female	male
Rice: Aman	39.26	39.35
Boro	29.58	23.40
Aus	0	2.76
Wheat	7.07	8.59
Maize 9.90 9.23	9.90	9.23
Potato	3.33	6.60
Vegetables	4.93	2.79

4.2 Major Cropping Pattern in HVC Plots and Relative Profitability from Alternative Cropping Patterns The survey showed that as HVC, NCDP farmers mostly grow maize and potato. The usual cropping patterns in such HVC plots are: Aman-Maize-fallow and Aman-Potato-Maize while the traditional cropping pattern is Aman – Aus / Jute or Aman – Fallow. However, with access to irrigation facilities, the cropping pattern followed is Aman-Boro-fallow. To compare profitability from these alternative cropping patterns, at first profitability of Maize, Potato, HYV Boro and Aman have been estimated while this has not been estimated for Aus paddy and Jute which are less profitable compared to their competitive crops as found in other studies. Per acre profitability of some important selected crops –

Particulars of cost-return	Crops
----------------------------	-------

Gross value of production	Maize	Potato	HYV	Boro Aman
Total cost	25184	37452	28240	16499
Net return over full cost	9816	7548	21960	11341
Total cash cost	13166	24230	16220	6854
Return over cash cost	23034	20770	33980	20986

4.3 Changes in Economic Condition of the NCDP Farmer

With the increase of income from farming operations supported by NCDP credit there have been some changes in economic condition of the small farmers (both female and male) as reflected by improving their housing condition; possessing household and farm assets; investing in children’s education; investing in land purchase or mortgaging land; investing in business, etc. With respect to change in housing condition, there have been changes in conditions of roof and wall of some farmers since joining NCDP. In terms of money per household value addition in housing was estimated.

Farmers’ category	Value of house at present (Tk.)	Value of house before joining NCDP (Tk.)	Value addition in housing (Tk.)
Female	94,800 (s.d. 132769)	46,667 (s.d. 47347)	48,133
Male	97,214 (s.d. 92648)	41,036 (s.d. 40297)	56,178

4.4 Credit and Training Support of NCDP for Enhancing Economic Empowerment

Credit Support:

Along with credit, training on producing HVCs as well as vegetables is given to the NCDP farmers. The training is managed by the concerned NGOs and it is given by the Upazila Agricultural Officers. The survey showed that 100% of both male and female farmers under BRAC received such as training. Farmers were also asked the areas in which they expect more training from NCDP. Majority of the female farmers gave highest priority for the production of maize (37%) followed by vegetables (26%), potato and rice cultivation (11% each). On the other hand, male farmers also gave highest priority to maize (31%), the next preference was potato (19%) followed by rice (15%)

and vegetables (12%). Some of them (12%) are also interested to get training for livestock rearing.

4.5 Participation of NCDP Female Farmers in Economic Activities

Participation in Farm and Non-farm Activities

Farmers under NCDP participated in different economic activities (EA) which were classified

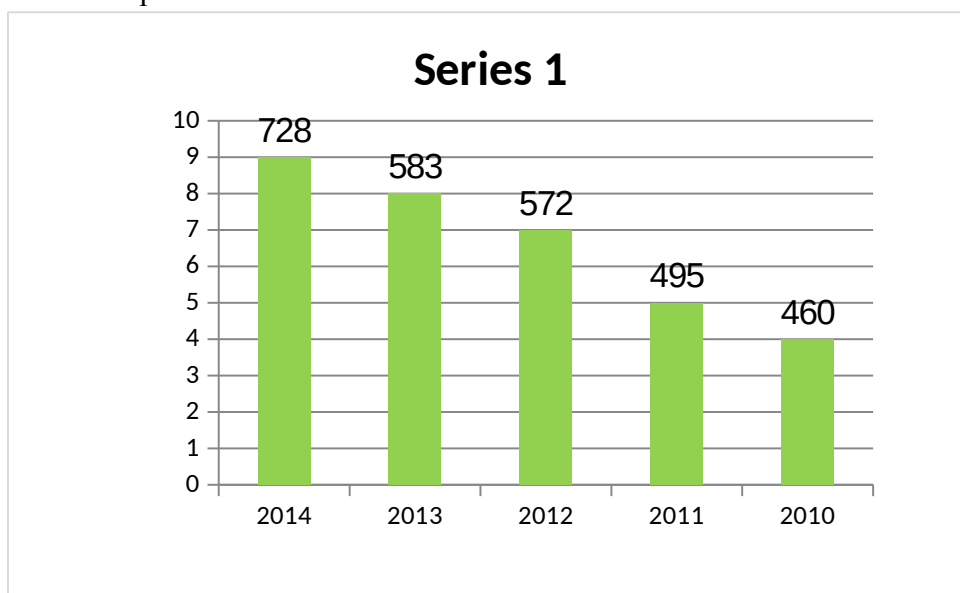
into 9 categories:

- crop production activities in the field,
- spices and vegetable production activities
- in the field as well as in homestead area, (iii) poultry rearing, (iv) goat rearing, (v) cattle rearing,
- aquiculture activities
- wage labour,
- marketing activities and
- non-farm activities. To assess extent of participation, farmers (both female and male) were asked to what extent they were involved in all the selected EAs. There were three options of their extent of participation which were: frequently, occasionally and never; accordingly scores of 2, 1 and 0 were assigned respectively. Frequency counts of responses for each of the EAs were also used to measure Participation Index (PI) for each of the farmers as discussed in the Methodology.

4.6 Revenue Expenditure programs of BRAC annual reports - 2013

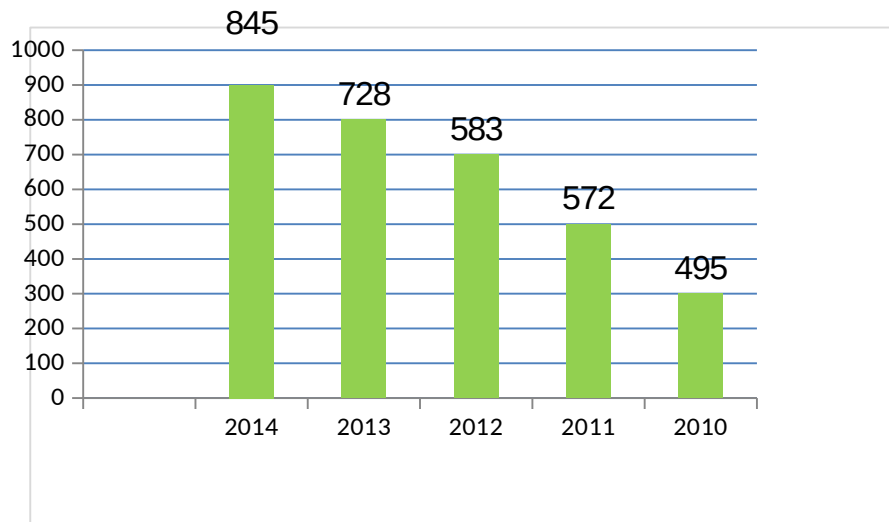
Programs	Year 2013		Year 2012	
	USD million %	USD million %	USD million %	USD million %
Microfinance	164.30	30.13%	150.18	33.47%
Health	57.16	10.48%	47.56	10.60%
Education	90.7	16.63%	54.83	12.22%
Water Sanitation and Hygiene	19.69 3	3.61%	17.17	3.83%
Agriculture and Food Security	6.75	1.24%	3.39	0.76%
Ultra Poor 3	30.65	5.62%	26.22	5.84%
Social Enterprises	143.16	136.24	136.24	30.36%
Others	32.86	6.03%	13.17	2.93%
Total	545.27	100.0%	448.76	100.0%

Annual expenditure in million USD 2013-



Programs	Year 2014 USD million	%	Year 2013 USD million	%
Microfinance	171.35	31.89%	164.30	30.13%
Health	61.82	11.50%	57.16	10.48%
Education	64.99	12.09%	90.7	16.63%
Water, Sanitation and Hygiene	31.02	5.77%	19.69	3.61%
Agriculture and Food Security	6.68	1.24%	6.75	1.24%
Ultra Poor	30.84	5.74%	30.65	5.62%
Social Enterprises	150.41	27.99%	143.16	26.25%
Others	20.27	3.77%	32.86	6.03%
Total	537.38	100.0%	545.27	100.0%

Annual expenditure in million USD 2014-



4.7 Project Outcome

Description of Outcome The outcome will be improved efficiency and value addition of HVC production. The direct beneficiaries will be marginal, small and medium farmers with landholdings up to 3 hectares. Landless people will benefit through generated employment opportunities in rural areas. The partners NGO (BRAC) was engaged to form, validate groups and to extend credit support for the interested group farmers. Targeted farmer's group formation on-going through validation and new selection. DAE in close collaboration with BRAC (NGO) is arranging technical training for the selected farmers on high value crops production and value addition, and making them eligible for credit support. As of 31 December 2015, total 12,000 farmers groups formed (5,620 male group) enrolling total 258,737 members (112,894 male). Credit availed by 195,496 members (77,392 male) amounting Tk 4,683.8 million (Tk 1,655.5 million to male). BRAC has deployed qualified field staff for group mobilization, awareness raising, helping to arrange technical training and extending credit support. DAE field staffs in collaboration with the NGO (BRAC) are organizing field demonstration trials in the potential farmers' field for the selected small farmers groups to show potential production technologies. PMU is organizing capacity development training for field staff to better serve the farmers organized under small farmers group.

Chapter – Five

5. Findings, Recommendation and Conclusion

5.1 Findings

- The overall findings indicated that small farmers (both males and females) have been economically empowered through the initiatives taken by NCDP with the help of NGOs.
- Sending money through different crops shows that while NCDP is an easy and inexpensive process. Less involvement of technology and lot of entries of a single transaction in various register books makes tasks time-consuming.
- Lack of integrity and shortage of employees was the main concerns in achieving the targeted profit from Estimates of Profit Function shown that area under high value crops has a significant impact on participation of female farmers in economic activities. Recent recruitment increases manpower. Better services are provided that increases the achievement.
- This Organization plays a great role in sending money to various rural areas through its country wide network.
- A strong position in international Organization and a great link with various Therefore, such an initiative can be encouraged in order to improve socioeconomic condition of the poor / vulnerable small farmers in Bangladesh as well as in similar other developing countries.
- Following the World Bank (2008) it may be concluded: “The important role of women in agriculture in many parts of the world calls for urgent attention to gender-specific constraints in production and marketing”.

5.2 Motivation & Micro-entrepreneurship

A majority of the beneficiaries did not have any plan, motivation or idea to develop themselves as women entrepreneurs. For a considerable number of women, microfinance seemed to be mere one of the survivalist activities they had adopted in their harsh everyday reality. Against this backdrop, it wouldn't be imprudent to conclude that tapping the motivation of the poor will be challenging for many NGOs in the days to come.

5.3 Challenges and limitations of the study-

Bangladesh has millions of active microfinance borrowers and a substantial number of Microfinance Institutions are delivering financial services to the poor. Microfinance NCDP models followed in the country are not homogenous in nature and within even one microfinance institution, different models are practiced. Sometimes credit has been used as a part of an integrated development package, combined with other interventions such as intensive skill trainings and educational programs, whereas, providing credit as a financial service is more common. The outcomes would have been different had the sample population consisted of 'micro-entrepreneurs'.

5.4 Recommendation

- As the Organization are utilized more in the housing sector can develop new products for the beneficiaries relating to housing, land, etc. The highest volume of help is sent from world bank ..
- The main initiatives of organization and the government are limited. A number of have saving, investment and insurance schemes that are not specifically developed for migrant workers but can be accessed by them brower..
- World bank is concentrating on the channeling of remittances. This should be continued and enhanced.
- The organization of BRAC should more actively involved in encouraging migrant workers to use official channels. One of the main problems is the limited awareness of migrant workers about these schemes and official channels, and about using facilities in general.
- Crop production activities particularly for the production of HVCs like maize and potato supported by NCDP credit generated considerable income for female as well as male small farmers which have made them economically empowered.

5.5 CONCLUSION

Usually credit from NGOs is specifically given to women who are landless or owning less than 0.50 acres of land. Further, in agricultural sector, it is mostly used for home-based farm activities like livestock / poultry rearing and homestead gardening. North-west Crop Diversification Project which also provides credit through NGOs like BRAC and RDRS has some exceptions with respect to recipients of credit and utilization of credit. Regarding recipients of credit, the program has included small farmers who have been screened out from usual microcredit operations by NGOs although they represent about one-third of farm holdings in Bangladesh. Secondly, the program has included male farmers who are not eligible for usual NGO credit. Thirdly, the program has included female farmers to grow field crops (including vegetables and spices) grown outside the homestead area. Finally, the program has emphasized diversifying cropping pattern and diverted too much attention of the farmers from rice-based cropping pattern to other non-rice crops which includes some high value crops like maize and potato as well as some vegetables and spices. To cope with production risk introducing crop insurance may be thought of as demanded by some farmers. Finally, to make spices profitable and competitive with other crops research is needed to develop short duration high yielding new varieties of spices. Extension service is also needed for dissemination of the varieties already developed. The demand for credit from the farmers has increased over time since joining NCDP. Compared to first year of joining the project the amount of credit received per female farmers has increased three times while it is four times for male farmers. Still there are further demand from some farmer to increase the amount of maximum ceiling of credit which is now Tk. 50,000 per farmer. Largest share of personal income for female farmers came from livestock production activities (43%) rather than by crop production activities (39%) which implies that despite of NCDP credit given for crop production activities, home-based economic activities got priority compared to field level activities due to social system in Bangladesh.

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Questionnaire of Internship Report

“Agriculture Development of North –west crop diversification Project(NCDP) role model of poor farmer Performance : The Study of “BRAC” microfinance program”.

Questions asked / discussed in individual interviews and focus groups

Background Information

Name:

Age:

Education:

Occupation/Profession:

Marital status and length:

Number of children:

Section one: Economic Domain

A: Loan, Ownership and Entrepreneurship

How to contribute Agriculture perspective in North –West crop diversification Program (NCDP)

1. When did you take Agriculture microfinance loan for the first time?
2. How many times you have accrued a loan in your lifetime and what were the reasons?
3. Are you associated with an enterprise? Do you run it? If not who runs it? What is your role/status then?
4. When the enterprise was set up, what were its main source of funds?
5. Who initiated the discussion for starting this business
6. Do you own any land or other valuable property?
7. Can you estimate your monthly income? What do you need to do with that?
8. Do you have a bank account? Did you have one before you started taking loans?
9. Do other members in the family have a bank account?
10. Do you consider yourself as an entrepreneur? why and why not?

11. Is household monthly income sufficient to meet expenditures? If not, where did you get the funds for financing that expenditure

B: Control and Decision Making-

1. Who is responsible for keeping and distributing family income and why?
2. Did your family buy any property in last five years? Who owns it and why?
For instance, if you are going to buy a land for your family, who gives the final approval and why?
- 3 . After taking the loan, did you feel you became secure and strong?
- 4 . What was the main aim of establishing this business? Did you achieve that?
5. Do you need to take permission from somebody in your family when you want to visit your parents? What about attending a group meeting?
- 6 . What do you want to do in the future concerning this business? Can you take decisions independently?

C: Social/Psychological Domain:

Who is responsible in the family to take the following decisions? -

1. Decision regarding purchase of household assets
2. Decision regarding your health and medical costs
3. Decision about house repair
4. Decision regarding sale/purchase of property
5. Has there been any change in the amount of time you spend doing household
6. What do you do when you are physically or mentally abused by your husband?
7. How many times you went to visit your children's school last year? And who goes often to know about children's progress in education?
8. Who in your household decides
 - (1) family size,
 - (2) child spacing,
 - (3) use of birth control?

D: Social Relationships and Rights:

- 1- Do you need permission from any family member when you go for a group meeting?
- 2- Have you ever addressed a public meeting? A women's group meeting?
- 3- Do you talk confidently with other people than your friends?
- 4- Can you invite your friends to your home without your husband's permission?
- 5- Who decides about whom to invite when you have ceremonies at home?

E: Political Domain:

Involvement/ Affiliation :

Are you a member of any organization or group ? Why was the reason to take a membership?

1. Are you a member of any political party? Why did you decide to join that party?
2. Did you vote in last local elections?
3. Did you vote in last national elections?
4. Would you be able to work as an elected local representative if you got a chance?

Participation/ Activity:

1. Do you attend public meetings such as of the Federations, school meetings etc?
2. What are the most important things that you have learned being a part of a group?
3. Have you attended any trainings and workshops on women's rights?

F: Questions about Microfinance Schemes:

1. Do you have any plan to expand your business?
2. What do you think about your economic situation?
3. What do you think about the interest rate?