



In-depth Monitoring Study of 'Ektee Bari Ektee Khamar (One House One Farm)' Project

Final Report



Conducted for

Local Government & Rural Development Sector
Implementation Monitoring and Evaluation Division (IMED)
Ministry of Planning, Government of Bangladesh

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Dhaka: June 2017

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Intensive monitoring of any project undertaken for socio-economic development of rural poor people undeniably helps to achieve the aims and objectives of that project. For poverty alleviation, One House One Farm project is the biggest project of the government of Bangladesh. What is more explicit, it is the dream-project of Honorable Prime Minister. The utility of intensive monitoring of this project conducted by the third party is highly significant. We owe boundless thanks to Implementation, Monitoring and Evaluation Division (IMED) of Planning Commission for timely completion of this research.

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Our unending gratitude to the field workers for the time they devoted to the study. Beyond any reasonable doubt, the current research is the outcome of a long hard pull effort for the last five months. Furthermore, staff-coder, editing staff, translator, personnel for data entry and computer typesetting, system analyst, along with cook, driver, security guard and cleaner of HDRC endured a lot of strain during the course of this study.

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Regarding first draft report, a meeting of the technical committee was held on 20 May 2017. The committee has put forward eleven (11) recommendations on the report. For these recommendations, we are grateful to all the members of the technical committee. In view of those recommendations, the revised draft report was presented in the meeting of the steering committee held on 4 June 2017. The recommendations made by the steering committee have been included in the second draft report. Numbers of feedback were also put forward in the national workshop held on 19th June 2017. Without an iota of doubt, the feedback has definitely improved the quality of the report.

Finally, we must mention about the respondents and participants. This research has been accomplished successfully because of their profound interest and support. We are thankful to them.

All of our effort will attain a beaming success only when, the analysis in this research will help us to understand the development process that really matters for poor and marginal people of rural Bangladesh and multidimensional and complex development issues as well.



Prof. Dr. Abul Barkat

Study Team Leader

&

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ABBREVIATIONS

ADP	Annual Development Program
BAPARD	Bangabandhu Academy for Poverty Alleviation and Rural Development
BARD	Bangladesh Academy for Rural Development
BBS	Bangladesh Bureau of Statistics
BLRI	Bangladesh Livestock Research Institute
BRDB	Bangladesh Rural Development Board
CPTU	Central Procurement Technical Unit
DPP	Development Project Proposal
FGD	Focus Group Discussion
HDRC	Human Development Research Centre
IGA	Income Generating Activities
IMED	Implementation Monitoring and Evaluation Division
KII	Key Informant Interview
PDBF	Palli Daridro Bimochon Foundation
PPA	Public Procurement Act
PPR	Public Procurement Rules
PPS	Probability Proportional to Size
RDPP	Revised Development Project Proposal
SDG	Sustainable Development Goal
SFDF	Small Farmers Development Foundation
SWOT	Strengths Weakness Opportunities and Threats
ToR	Terms of Reference
UDC	Union Digital Centre
UNO	Upazila Nirbahi Officer
VDO	Village Development Organization

CONTENTS

Sl. No.	Title	Page #
	Acknowledgements	
	Abbreviations	
	Executive Summary	i-vii
	CHAPTER 1: INTRODUCTION	1
1.1	Background and Overview of the Project.....	1
1.2	Project Objectives	2
1.3	Achievements of the Project – A Review	3
1.4	Number of Project Beneficiaries	7
1.5	Year-wise Project Allocation	7
1.6	Project Implementation Area	8
1.7	Year-wise Project Expenditure	8
1.8	Activities, Procurement of Goods and Services	9
1.9	Manpower of the Project	11
	CHAPTER 2: BACKGROUND AND METHODOLOGY OF THE STUDY	12
2.1	Study Background and Objectives.....	12
2.2	Research Methodology	13
	CHAPTER 3: IMPLEMENTATION OF PROJECT COMPONENTS.....	25
3.1	Introduction	25
3.2	Monitoring the Implementation of the Main Components	25
3.3	Conclusion	43
	CHAPTER 4: PROJECT IMPLEMENTATION PROBLEMS.....	44
4.1	Introduction	44
4.2	Problems with Implementation.....	44
	4.2.1 Problems narrated by the Union Field Assistants and Upazila Coordinators	44
	4.2.2 Problems described by the Key Informants	44
4.3	Conclusion	45
	CHAPTER 5: SOCIO-ECONOMIC IMPACT OF THE PROJECT	46
5.1	Introduction	46
5.2	Project Impact – Qualitative Analysis	46
5.3	Project Impact – Quantitative Analysis	51
5.4	Conclusion	54
	CHAPTER 6: PROJECT STRENGTH–WEAKNESS-OPPORTUNITY-RISK	55
6.1	Introduction	55
6.2	SWOT Analysis by the Stakeholders and Field Researchers.....	55
	6.2.1 Strength	55
	6.2.2 Weakness	59
	6.2.3 Opportunity	65
	6.2.4 Threat	68
	CHAPTER 7: EXIT PLAN OF THE PROJECT	72
7.1	Introduction	72
7.2	Palli Sanchay Bank - Exit Plan of the Project.....	72
7.3	Review of Exit Plan by the Stakeholders.....	72
7.4	Conclusions	73
	CHAPTER 8: RECOMMENDATIONS.....	74
	Reference	77

List of Figures

Figure 3.1:	Forming Village Development Organization	26
Figure 3.2:	Selection of Beneficiaries.....	26
Figure 3.3:	Households participation in VDOs (%).....	27
Figure 3.4:	Beneficiaries opinion about incidence of regular courtyard meetings (%)	29
Figure 3.5:	Beneficiaries’ opinion about number of court yard meetings (%)	30
Figure 3.6:	Beneficiaries opinion about participation in court yard meeting (%).....	30
Figure 3.7:	Members’ own savings (lakh taka).....	32
Figure 3.8:	Providing Encouragement Bonus (Lac Taka)	32
Figure 3.9:	Providing revolving funds to VDOs (lakh taka)	32
Figure 3.10:	Average amount of household’s savings by sources (in Tk.).....	33
Figure 3.11:	Total fund (Lakh taka).....	34
Figure 3.12:	Beneficiaries’ opinion about taking loan from project fund (%).....	35
Figure 3.13:	Beneficiaries opinion about number of taking loan from project fund (%).....	36
Figure 3.14:	Beneficiaries’ opinion about last amount of loan from project fund (%).....	36
Figure 3.15:	Beneficiaries’ status by loan repayment from project fund (%).....	37
Figure 3.16:	Levels of satisfaction of beneficiaries about decision of providing loan	37
Figure 3.17:	Beneficiaries ‘Satisfaction Level about Loan’s Terms and Condition (%).....	38
Figure 3.18:	Beneficiaries satisfaction level about repayment of loan (%)	38
Figure 3.19:	Number of Trainings Provided (Individual).....	39
Figure 3.20:	Respondents’ opinion about getting training on income generating activities (%).....	40
Figure 3.21:	Number of growing small-scale income generating farm	41
Figure 5.1:	Beneficiaries’ status of changing the land ownership after joining the project (%).....	52
Figure 5.2:	Household status of changing the income after joining the project (%).....	53
Figure 5.3:	Beneficiaries’ opinion about household food deficiency in last 1 year (%).....	53

List of Tables

Table 1.1:	Project Brief (Till 2 nd revision).....	2
Table 1.2:	Progress of Achievements of Project Objectives	4
Table 1.3:	Comparative Discussion on Status of Achievements of Project objectives	5
Table 1.4:	RDPP Allocation for the Project (in lac)	8
Table 1.5:	Project Implementation Area	8
Table 1.6:	Year-wise Expenditure	8
Table 1.7:	Annual Work and Procurement Plan: FY 2016-2017 (July 2016 to June 2017)	9
Table 2.1:	Data and/or Information Collection Tools.....	16
Table 2.2:	Sample Distribution for the quantitative household survey	18
Table 2.3:	Drawing a Sample Using Probability Proportional to Size Technique	18
Table 2.4:	Survey Area	19
Table 2.5:	Sample Summary.....	23
Table 2.6:	Steps to qualitative information analysis.....	23
Table 3.1:	Component-wise Progress of the Project Activities	25
Table 3.2:	By Division, within the duration of 37 to 48 months, the rate of participation of beneficiaries in the activities of VDO	28
Table 3.3:	By district, within the duration of 37 to 48 months, the rate of participation of beneficiaries in the activities of Village Development Society	28
Table 3.4:	Beneficiaries opinion about incidence of regular courtyard meetings according to Division	29
Table 3.5:	Amount of savings (Taka) in bank account of beneficiaries according to Division	33
Table 3.6:	Beneficiaries satisfaction level about the distribution of loan.....	38
Table 3.7:	Opinion about training on income augmenting activities of beneficiaries according to Division	40

Sl. No.	Title	Page #
Table 3.8:	Opinion about income generating activities of beneficiaries according to division	41
Table 3.9:	Opinion of the beneficiaries about income generating activities.....	42
Table 5.1:	Project's impact on household socio-economic condition	48
Table 5.2:	Beneficiaries' opinion about benefits and assistance received from project (%)	52
Table 6.1:	Analysis of project strength by district	56
Table 6.2:	Analysis of project weakness by district	61
Table 6.3:	Analysis of project opportunity by district.....	66
Table 6.4:	Analysis of project threat by district.....	69

List of Diagrams

Diagram 2.1:	Conceptual Framework	14
Diagram 2.2:	Study Design	15
Diagram 2.3:	Triangulation of data and information.....	24
Diagram 5.1:	Mutually reinforcing Connections between Agricultural Development, Non-farm activities and Human Capital	47
Diagram 5.2:	Finance and Food Security	54

List of Boxes

Box 2.1:	Quantitative Survey	19
Box 2.2:	Distribution of KIIs for the survey	21

Annexure

Annex 1:	Survey-Based Data Tables	78-123
Annex 2:	Data Collection Instruments (DCIs).....	124-146
Annex 3:	Case Studies	147-165
Annex4:	Research Team.....	166-167

Executive Summary

Alleviation of multidimensional poverty is the precondition for sustainable and balanced development of Bangladesh. Reportedly, among 2 crore 53 lakh 50 thousand rural households of the country, 84 per cent are small and marginal farm households, that produce 70 percent of the country's total agricultural production. Majority of these households are playing a vital role in ensuring food production and food security of the country and for themselves. In this perspective, a policy strategy of the government is to invest more in these small farms to facilitate and boost up their production. In view of this commitment, the present government has been implementing 'One House One Farm' project in the rural area to develop every house as a center of economic activity through the best use of local resources, especially through the utilization of human resources and self-employment.

In order to monitor the project activities and assess impact over the beneficiaries, this in-depth monitoring study was conducted. The objectives of this study were as follows:

1. To monitor and review all information related to the project background, purpose, authorization/correction, project cost, implementation time, year-wise provision in DPP and allocation wise actual expenditure etc.;
2. To collect and analyze financial and physical progress of project activities and present them demonstrating tables/charts;
3. To monitor and review the progress of the activities of the project in order to have an idea whether the activities are compatible with the project objectives and to provide feedback;
4. To monitor and review the procurement of goods, works and services made under the project and give feedback whether they are accomplished in accordance with the procurement laws and regulations (PPR, Guideline Development Partners etc.);
5. To monitor and review the human resources of the project and goods, works and services collected through the project along with other related issues;
6. To monitor and review the problems related to implementation of the project, such as delays in financing, delays in procurement of goods, works and services, quality of project management and extension of project duration and cost, and any other aspects of the project;
7. To review and analyze the effectiveness and usefulness of the activities carried out through the project, and particularly, focus on the success of the project (documentation of Success Stories, if any);
8. To analyze Strength, Weakness, Opportunity and Threat (SWOT) of the project and provide appropriate recommendations to overcome weaknesses and challenges;
9. To review and give feedback from the project on the probable exit plan of government;
10. To analyze and review the main activities (formation of cooperatives, follow the selection process of the beneficiaries, provide training, support after training, use/management of the fund that has been formed) of the project;
11. To review and monitor the facilities that the beneficiaries have received from the project and role of the project in developing their socio-economic status;
12. To highlight the steps taken on the basis of evaluation conducted at different times; and
13. To recommend on the basis of monitoring/evaluation.

This in-depth monitoring study took nearly five months. Data were collected both from primary and secondary sources. Despite the fact that project was being operated in all the districts of

the country, considering time and capital constraint, the data and information were collected from 32 Village Development Organizations (VDOs) of 32 unions of 16 districts from 8 divisions. The districts under the survey were: Barisal, Bhola, Feni, Cox's Bazar, Faridpur, Rajbari, Khulna, Bagerhat, Sherpur, Netrokona, Bogura, Naogaon, Rangpur, Nilphamari, Sylhet and Moulvibazar.

After delineating the research methodologies in the second chapter of the report, the third chapter analyzes, on the basis of opinion of the beneficiaries, various components and the condition of implementation of the organs of the project. Regarding this, the basic observations are as follows:

Village Development Organizations

- ✓ In order to speed up the operation of project activities by creating a basis for participatory development, programs were taken by using VDOs. In June 2011, the number of such VDOs was 9,640 and in June 2016 the number increased to 40,316.
- ✓ Almost all the rural poor have been included in the selection of beneficiaries under 'One House One Farm' project. However, the beneficiaries of some VDOs have mentioned that in all villages, the inclusion of all the poor households was not properly done.
- ✓ Some important/respectable persons have also been included so that other members of the VDOs become interested to participate.

Courtyard Meeting

- ✓ Several members participating in FGDs mentioned that the courtyard meeting is the strength of the VDO.
- ✓ As a result of this meeting, beneficiaries acquire better ideas through discussions on such issues like savings, loans, health and child marriage. Besides, in case of any problem faced by any member of the VDOs, it is resolved through courtyard meeting.
- ✓ The lamentation of beneficiaries of several VDOs is that the meetings are not held regularly. The main reason is that members' participation is very few (the residence of the members is located quite a few miles away, members are engaged in different occupations and they are involved in other various income-generating activities).

Village Development Worker

- ✓ According to most of the participants, the activities of the village development worker are now much better. These workers provide support to properly collect members' savings and arrange credit facilities.
- ✓ Many members have expressed their lamentation regarding dearth of village development workers. Many have also expressed concerns over ensuring proper training of village development workers.
- ✓ In the first phase (2009-13), from 17300 VDOs all over the country, 69,200 people have been provided this type of training. In the second phase (2013-16), training have been provided to 1 lakh 25 thousand people.

Capital Formation and Savings

- ✓ In June 2011, personal savings of the members were Tk. 24 crore whereas, in June 2016, the savings increased to Tk. 939.53 crore; up to June 2013, the savings of the members were Tk. 355.00 crore; in June 2016, it increased to Tk. 814.3; till June 2011, Tk. 34.97 crore revolving fund was allocated to the VDOs; in June 2016, it increased to Tk. 1021.46 crore.
- ✓ The majority of the members agreed that the 'incentive bonus' has created a lot of enthusiasm regarding formation of VDOs, management and repayment of money regularly.

- ✓ The incentive bonus was stopped after a particular time and as a result, some members were afraid, the enthusiasm among the members that was found at the beginning has now been much reduced.

Loans and Revolving Funds

- ✓ The districts where 100 percent beneficiaries of the households under survey have taken loan are: Bagerhat, Khulna, Moulvibazar, Netrokona, Nilphamari, Rangpur and Sylhet. The two districts, where the least number of beneficiaries have received loan are: Cox's Bazar and Faridpur. In both districts, 82.5 percent of the beneficiaries received loans.
- ✓ Although most of the beneficiaries got loans, majority of them have faced problems in getting it. The biggest problem is that the loan is inadequate and it is not given timely.
- ✓ Members of VDOs did not face any type of problem in respect of using revolving fund. However, the problem regarding this fund is that many people make delay to repay the loan. In that case, the process of fund is interrupted and it hampers in getting loan by other members.

Training

- ✓ A total of 1,13,294 people was trained till June 2013, which increased to 4,12,695 by rising 264 per cent in June 2016.
- ✓ According to opinion of the members participating in FGDs, on average 8-10 members from each VDO got the opportunity to receive training on different subjects. It has been found that the majority of the members of the VDOs have lack of training.
- ✓ Among the members who have been able to receive training in this process are very satisfied. Because, those members have been able to achieve success through participating in various income generating activities by using their training knowledge. But those who could not participate in this training process, they opined that the poor people could be benefited financially, if all of them were provided sufficient training.

Income Generating Activities, Farm and Agricultural Works

- ✓ All members of the VDOs are engaged in various income generating activities for maintaining their life and livelihood. But a significant portion of them started such activities with the support of the project or have made some activities speedier that was started earlier.
- ✓ Most of the people who have started income generating activities through project loans and training assistance are involved in agriculture. However, those who have taken loan is more interested in non-crop agriculture (mainly cattle and poultry) than crop-agriculture. Some people have invested loan in small-scale fisheries. A mentionable portion started non-agricultural activities (Tailor, small business etc.).
- ✓ The total number of small-scale income generating farm till June 2013 was 6,80,000 which increasing by 242 percent stood 23,28,524 in June 2016.

Cooperative Marketing

- ✓ Some members have the idea about cooperative market.
- ✓ None of the 32 VDOs were involved in cooperative or group-based marketing management.
- ✓ Most of the members who participated in FGDs believe that there is a possibility of cooperative or group marketing.

E-marketing

- ✓ A very few members have the ideas about e-marketing. E-marketing practice was not found in any VDO; a mushroom entrepreneur from Sylhet took the order of the customer through e-mail.
- ✓ Low number of members are optimistic about the possibility of e-marketing.

Mobile Banking

- ✓ Almost all the members of the VDOs are aware of mobile banking. Most of those who know mobile banking are involved in the exchange of funds by the VDO, remitting money in the country and abroad and other means established them as 'primary level users' of mobile banking.
- ✓ Most of the members think that the use of mobile banking will increase further in the future.

Various problems have already cropped up regarding implementation of the project. These are: lack of manpower; delay in loan disbursement; delay in supplying goods; services and accomplishment of activities; deficiencies in quality of project management, etc. In the fourth chapter of the report, all these problems have been discussed. These problems stemmed from two sources: 1. Error of omission, 2. Error of commission. Several such problems are as follows:

- 1) Insufficient manpower: In some upazilas, one field assistant has to perform duties in more than one union - so they cannot give time for the VDOs and courtyard meetings. They work online at home.
- 2) Demand for additional loan; if this demand is not met, it creates misunderstanding among the members and there is a negative impact on their work.
- 3) Defaulters often misbehave and use political influence.
- 4) There is no provision/arrangement for required training. It hampers income-generating activities.
- 5) It extends from membership to lending members, imparting training and other services.
- 6) Lack of office at the union level hampers the activities.

Any time-bound intervention done by the rural households exert some positives on socio-economic development of the target peoples, 'One House One Farm' project is also not an exception in this regard; socio-economic impact of the project on beneficiaries are discussed in the fifth chapter of the report.

According to the opinion of household members participating in FGD, the top five (5) impacts of the project on the life and livelihood of household members and rural peoples' livelihood are: Socio-economic development, Improvement of livelihood, Reducing food deficit, Improvement of education, and Increase in income augmenting activities.

During long 7 years (from July 2009 to June 2016) some striking and commendatory aspects of this project are highly perceptible; such as, it has accelerated socio-economic development of beneficiary households. On the contrary, some of the inherent weaknesses of the project are also observed; it experienced a slowdown in the pace of development and progress of the households. Moreover, some positive-negative aspects external to the project are considered as possibilities and threats for the households. All 'strength-weakness-opportunity-threat' of the project are discussed in chapter six.

Top ten strength of the project	Top ten weakness of the project	Top ten opportunity of the project	Top ten threat of the project
<ol style="list-style-type: none"> 1. Personal fund or capital formation 2. Provision for loan at small interest rate 3. Relaxed time limit for repayment of loan 4. Poverty alleviation 5. Taking loan on easy terms and conditions 6. Efficient manpower 7. Incentive bonus 8. Revolving fund 9. Courtyard meeting 10. Employment generation 	<ol style="list-style-type: none"> 1. Small amount of loan 2. Long processing of loan 3. Shortage of manpower 4. Limitations in respect of loan 5. Insufficiency of training 6. Absence of coordination between loan and savings 7. Job uncertainty of worker 8. Influence of local elites 9. Inclusion error 10. Lack of sincerity of officials 	<ol style="list-style-type: none"> 1. Poverty alleviation 2. Increase in savings 3. Employment generation 4. Rural economic development 5. Improvement of livelihood 6. Achieving self-dependency 7. Women empowerment 8. Collective farming facility 9. Awareness raising 10. To get the partnership of bank 	<ol style="list-style-type: none"> 1. Concerns over discontinuity of the project 2. Stabilization of workers 3. Adverse social impact 4. Increase in the number of defaulters 5. Discord between government's commitment and action 6. Inclusion error 7. Unfair/alarming administrative system 8. Maintaining unity 9. Maintaining quality of loan 10. Frequent changes in the policy

In the current study, in addition to the beneficiaries of the project, opinions about the exit plan of 'One House One Farm' project were invited from the field level officials involved in implementing the project. Relevant analyses are in chapter seven. Project stakeholders, almost everyone, have a positive outlook about the exit plan of project. Some have questioned about some 'risk factors', but they also did not oppose this plan. That is, step-by-step entry of the VDOs into *Palli Sanchay Bank* is a realistic exit plan.

The recommendations of the research have been presented in the eighth chapter of the report, of which the main ones are as follows:

Related to Village Development Organization

1. Less active VDOs need to be structurally developed; new executive committee can be formed in the organization, if necessary.
2. An office (center-house) of the organization can be made, with the active participation of the community where the project (EBEK) will have minimum support.
3. Connecting the VDOs with various service delivery organizations should be ensured, so that members' access to services might be confirmed.
4. The Union Field Assistant (UFA) should be equipped well (with adequate training, time, logistics etc.) so that s/he can intensively monitor the VDOs under him or her.
5. Measures should be taken to keep the organizations out of the influence of local elites.

Related to Members of the Village Development Organization

1. Project's beneficiary selection should be ensured following the existing principles properly; the left-out eligible poor, if there is any in the area, should be included into the project activities.
2. Regular courtyard meeting and attendance of the relevant is urgent.
3. The out-of-training members should be facilitated in income generating activities through imparting trainings among them. Monitoring should be there. Appropriate trainees should be selected.
4. Members should be encouraged to give regular installment of savings; all information in the passbook should be updated.
5. Eligible members should be entitled to the social Safety Net Programmers (SSNPs). The opportunities created in the project (EBEK) can be used to channel the SSNP services into the grass root level. The experience of the beggars' rehabilitation program of Kishoreganj upazila of Nilphamari district can be replicated nationally to turn the country into beggar-free.
6. Insurance scheme should be arranged for the deceased member and his or her loan should be written off.

Related to Project Officials

1. Effective measures can be taken to attain the target of field level officials aiming the maximum use of their work-hours. For this, monitoring at the Union level should be strengthened.
2. To encourage the officials, TA, DA should be given. UFAs cannot perform all the works well by bicycle; this problem should be solved. Logistics like bags, diaries should be provided so that the officers can carry their materials and maintain their accounts on date-basis.
3. Initiative for Union based office and training arrangement should be taken.
4. Assistance of the government officers should be ensured.
5. Sufficient training arrangement needs to be made and quality of training should be ensured.

Related to Loan/Credit

1. Loan size should be increased. At present members are getting loan at a maximum of 40,000/- at 8 per cent service charge. The amount of loan can be increased to 50,000/- and service charge can be lowered to 5 per cent.
2. All possible measures should be taken to tackle the lengthy process of loan disbursement. After the loan application, not more than 7 days should be taken to hand over the sanctioned amount to the applicant. The Upazilas where more than 7 days are needed to sanction loan, need to be identified through regular monthly monitoring and special interventions need to be introduced there. In this regard, credit from *Palli Sanchay Bank* can be given on easy terms and swift timing.
3. Union and Upazila level officials of the project will have to be agile to minimize the wastage of time and money of the beneficiaries in realizing the sanctioned loan.
4. Regular, in-depth monitoring should be conducted on the right use of loan and income-generating activities.

5. Any loan-defaulter creates problem for another loan-seekers to access loan; so attention should be given so that loan-default incidents are in the minimum extent. Effective measures should be taken against the loan-defaulters. But law-enforcing agencies (like police) should not be used in getting back loan.
6. Not mere keeping the incentive bonus and revolving fund in the accounts; they should be given to the members for actual use. Likewise arrangement should be there for withdrawal of a portion of dividend of savings and own saved amount.
7. Those who have already been distributed with cows and tins can be included in the existing credit program.

Related to E-Marketing and Mobile Banking

1. Awareness campaign on the utility of the e-marketing should be run among the members. The youth entrepreneurs should be encouraged through intensive training.
2. A model e-marketing initiative at every Upazila can be developed so that others can get encouraged with the demonstration effect of it.
3. On-line banking should be error-free and user-friendly so that the members can be always knowledgeable about their information and can update those regularly.
4. Operating the financial activities of the poor community through the facilities of modern information technology created in the project is very much important. The services can be expanded and brought to the doorsteps of the common people considering the daily necessities of the poor.

Related to Administration

1. Repeated policy change should be avoided; exact and complete idea about the project policies needs to be given to the beneficiaries and the project officials.
2. Realistic target should be set up by the project head office.
3. Necessary directives should be given to the Upazila level government offices so that they can actively participate in the project activities; and line-wise monitoring should be strengthened.
4. Apart from the local administration, local political activists need to be mobilized so that they can play vital roles in the successful implementation of the project.

Related to Exit Plan

1. Relatively weak VDOs, identified through in-depth monitoring, should be brought under special interventions and should be strengthened up to a limit so that they cannot stumble after entry into the *Palli Sanchay Bank*.
2. Interim emergency activity plan, developed by the beneficiaries and the local-level project officials from a public hearing held at least one year earlier of exit of the VDO, is needed so that the organization can function smoothly after entry into the Bank.