

**Effectiveness of Village Based Organization (VBO) in improving
livelihood of farmers: a case study on *Haluaghat Upazila*,
Mymensingh**



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129th Advanced Course on Administration and Development

Module-02: Research for Public Service

Date of submission: 07.10.2020



Bangladesh Public Administration Training Centre (BPATC)

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Executive Summary

This study conducted on the Effectiveness of Village Based Organization (VBO) in improving livelihood of Farmers: A case study in *Haluaghat Upazila, Mymensingh*. A project implemented commencing from May 2011 June 2016 under the financial assistance of Government of Italy in the name of “*Food security through enhanced agricultural production, diversified sources of income, value addition and marketing in Bangladesh (Mymensingh - Sherpur districts)*”. Under this project 48 Village Based Organizations (VBO) comprising of all categories of farmers in with special emphasis on landless, marginal, small and vulnerable households established in four *Upazilas: Haluaghat and Dhobaura under Mymensingh; Nalitabari and Jhenaigati under Sherpur* district. This project implemented by the Department of Agricultural Extension (DAE) and FAO of the United Nations with three technical components. *Group Organization Management and Sustainability; Livelihoods Diversification, Market Access and Development; and Financial Access, Management and Sustainability*. Present study covered only 3 Village Based Organizations (VBO) of *Haluaghat Upazila, Myemensingh* to understand the current status of Village Based Organization (VBOs), identifying challenges related to sustainability and to find way forward to overcome the challenges. The main Study tools were Focus Group Discussion (FGD) and Key Informant Interviews (KII). Study revealed that the VBOs achieved enough strength, progressed enormously since formation in realizing the major aims. Yet, some of these VBOs failed to shape duly and accordingly the achievements were not up to that mark. The villagers of the project area received a good number of benefits through the project interventions and these helped them working with a community based organization taking loan to start enterprises and having confidence in working with microcredit. The women members of the rural households got special benefits from the project. Many of them were able to undertake small enterprises especially on small scale livestock and poultry rearing and non-farm activities like tailoring and grocery shops and increased their family income. In spite of some challenges in achieving targets of VBOs, the concept of the project for food security and comprehensive rural development is very unique and can be replicated in other parts of the country. Less progressing VBOs need to be reinforced through further initiatives of DAE under their mainstream activities even though it's a challenge for DAE under their existing working modalities.

ACRONYMS

Sl No	Names	Details
1	VBO	Village Based Organization
2	FFS	Farmers Field School
3	CFS	Community Field School
4	CRF	Community Revolving Fund
5	FGDs	Focus Group Discussions
6	KII	Key Informant Interview
7	FAO	Food and Agricultural Organization of United Nations
8	NGO	Non Government Organization
9	IGA	Income Generating Activities
10	UAO	Upazilla Agriculture Officer
11	SAAO	Sub Assistant Agriculture Officer
12	MC	Management Committee
13	DAE	Department of Agricultural Extension

Effectiveness of Village Based Organization (VBO) in improving livelihood of Farmers: A case study on *Haluaghat Upazila, Mymensingh*

Introduction

Food security in Bangladesh is characterized by considerable regional variations. Factors such as tendency to natural disasters, distribution and quality of agricultural land, access to education and health facilities, level of infrastructure development, employment opportunities, and dietary and caring practices provide possible explanations for this. There is a similarity between levels of poverty & food insecurity in rural Bangladesh, where most of the income of a poor household derived from agricultural sectors. The household members are engaged in a whole range of different activities during the year. In the present age of industrialization, farming is the mainstay of the rural people in Bangladesh. The sector contributes to 14.23 percent of the Gross Domestic Products of the country having 38.58 percent of total employment in agriculture (BBS, 2019). Accordingly, the rural livelihoods primarily depend on farming and related enterprises. Thus, growth and development in farming means the development of the country. In achieving success in farming development, the farmers need to be united and should have a cooperative approach in materializing the rural enterprises. Therefore, the development of village-based organizations in the rural areas is vitally important for not only the development of agriculture but also the improvement of the livelihoods of farming communities. The role of Village Based Organization in poverty reduction was rarely assessed. Hence, the study attempted to assess this effectiveness.

Population of the country has been increasing, land resource is decreasing and the adverse effect of climate change has become a threat to agricultural development, which calls for much awareness and collective action by the community members. The government of Bangladesh is highly committed to ensure food security of the country and has been working in collaboration with various donors and development partner agencies like Food and Agriculture Organization of the United Nations (FAO). This project, *Mymensingh-Sherpur Food Security Project (GTFS/BGD/041/ITA)*, has been taken under the financial assistance of Government of Italy in the name of “*Food security through enhanced agricultural production, diversified sources of income, value addition and marketing in Bangladesh*”

(Mymensingh - Sherpur districts)". The project encompasses four upozilas: *Haluaghat* and *Dhobaura* under *Mymensingh*; *Nalitabari* and *Jhenaigati* under *Sherpur* district.

This project had been implemented by the Department of Agricultural Extension (DAE) and FAO commencing from May 2011 to June 2016 with following three technical components:

- *Group Organization, Management and Sustainability;*
- *Livelihoods Diversification, Market Access and Development; and*
- *Financial Access, Management and Sustainability.*

The salient expected outputs of the project are:

- Village based groups are formed and strengthened;
- Farmer Field Schools (FFS) & Community Field School (CFS) are established and are operating effectively;
- Diversified Income opportunities and market outlets are identified and implemented by men and women in equal proportion;
- Market infrastructures are developed;
- Linkage between VBO and market outlets developed; and
- Community Revolving Fund (CRF) are established and are operating.

Formation of Village Based Organizations (VBOs) and utilization of their group dynamics, development of the VBOs to grow as self-sustaining financial organization operated by the members themselves, establishment of agri-malls at crucial point of the communities, linking development organizations to the VBOs were some of the major interventions of the project. And now is the matter to study how these interventions have been materialized in the field and assess the level of achievements and sustainability through these interventions. Definition of outputs has been formed as:

- Assessment of status of the VBOs
- Measuring the effectiveness of FFS
- Implementation status of livelihood diversified enterprise for income generations of the beneficiaries
- Ascertaining the effectiveness of CRF operations.

The case study tried to investigate the overall efforts of the project and write recommendations based on that investigations. A range of methods (FGD & KII) have been undertaken in this process of investigation in the *Haluaghat Upazila* of *Mymensingh* district. Accordingly, a scope of triangulation was possible in verifying the information accrued from various sources applying various approaches.

1.1. Background

This case study has commissioned by Bangladesh Public Administrative Training Centre (BPATC) to understand the effectiveness and sustainability of the project interventions relating to the VBOs and way forward. From this thematic area, I choose the topic – “Effectiveness of Village Based Organization (VBO) in improving livelihood of Farmers: A case study on *Haluaghat Upazila, Mymensingh*”. Considering the sustainable development of the village community, FAO in collaboration with DAE implemented a project.

The principal expected outcome of the project comprises a minimum 25% increase in overall beneficiary’s household income, a diversification of household income sources, expansion of trade linkages between the community and the outside markets, improve financial access in a sustainable basis. The VBO is the pivotal of community development and the community members will run the CRF towards the establishment of Income Generating Activities (IGA) and suitable rural enterprises in order to increase their income leading to their life style improvement. The project established 48 VBOs comprising of all categories of farmers in the selected communities with special emphasis on landless, marginal, small and bottom 20% vulnerable households. These VBOs registered under the department of cooperative, Government of Bangladesh. Among those 12 VBOs were in *Haluaghat Upazila* of *Mymensingh* district. There were several criteria to fulfill by the VBOs to get registration. The important criteria were VBO bylaw preparation, deposition of reasonable amount of fund to VBO bank account. There is a nine member’s management committee following co-operative rules and regulations in compliance with their own byelaws. Project ended on 30 April 2016. After the end of the project, FAO handed over the VBOs to the DAE to run the activities under their mainstream activities.

1.2. Objectives

This case study has three objectives:

- to understand the current Status of Village Based Organization (VBOs) in *Haluaghat Upazila*
- to identify challenges related to sustainability
- to find way forward to overcome the challenges

1.3. Justification

This was a pilot community based initiative of FAO in collaboration with the Department of Agricultural Extension (DAE), under Ministry of Agriculture implemented in *Mymensingh* region. Few studies are available on the sustainability of the VBOs in this region and impacts on the livelihood of the community members. Moreover, hardly any study documents the dynamics of VBOs that help us with an understanding of how VBOs are sustaining, its initial challenges and problems and how to overcome the challenges under the existing rural settings. This case study could reveal the realities of sustainability under the mainstream activities of Department of Agricultural Extension.

1.4. Limitations

Working with the village based organizations is a rigorous work. An in-depth qualitative study covering all the parameters of agriculture and rural livelihood development for a longer period of time could provide a representative overview of the interventions. This case study completed within a short period of time under COVID-19 induced unwanted situation. All the interventions done under a project completed by DAE and FAO as a pilot initiative. After the completion of the project there was no impact evaluation study on the sustainability of idea of VBO. Availability of reference documents was not enough. Sample size was also small considering the all interventions under this project. So, it needs more intensive study on this project intervention.

2. Literature Review

Community based rural development initiative initiated by Bangladesh Academy for Rural Development (BARD). The most important element of the *Comilla* approach to rural development was the creation of an institutional base in rural society, and then integrate around it certain basic development programmes (KHAN, 1979). The first major component of the base was a two-tier agricultural cooperative consisting of 'primary cooperatives' at the village level (viz *Krishak Samabay Samiti*) and a 'central federation of primary cooperatives' at the Thana level (i.e., Thana Central Cooperative Association). These cooperatives were voluntary economic organisations of farmers (Quddus, 1993). Long years back Community based organizations have been a significant aspect of Indian service in the society. Community Development had a long history in India even before the launching of the Community Development Programme (CDP) during the period of 2nd October 1952. A number of isolated experiments before independence period influenced by western liberal thought organized voluntary movements, which had a powerful impact in different parts of country towards social and economic development. Such movements like *Arya Samaj* (1875) founded by *Swami Dayananda*, *Rama Krishna Mission* (1897) founder by *Swami Vivekananda*, *Theosophical Movement* (1893) founded by *Anniebesent*, *Sarvodaya Movement* (1920) by Mahatma Gandhi (Gangrade,1971). In Bangladesh predominantly, financial limitation has also been a major issue to be considered.

The industrial revolution of the early twentieth century accompanied by rapid urbanization expanded the gap between the urban and rural part of Bangladesh to an alarming level (Freeman, 2009; Webster and Engberg-Pedersen, 2002). Farmers' organizations (FOs) in Bangladesh have the potential to be true partners in, rather than "beneficiaries" of the development process. FOs brings to the table a deep knowledge of the local context, a nuanced understanding of the needs of their communities and strong social capital. Increasing the engagement of FOs in the investment programming cycle will strengthen food and nutrition security in Bangladesh (FAO, 2014).

The subject of the study is somewhat exotic in the context of general studies in the field of sustainability of VBO. Available source of studies have been found inadequate for information and discussion related to the present research are mentioned in this proposal. In

fact, few studies have been done in the field of effectiveness of VBO in Bangladesh. Livelihood development through the Village Based Organization (VBO) under the project entitled “Food Security through Enhanced Agricultural Production, Diversified Sources of Income, Value Addition and Marketing in Bangladesh “was a progressive initiative implemented in collaboration with the Ministry of agriculture and it deserves an impact assessment case study.

3. Methodology

Based on standard way of social study, methodological approaches were put together to achieve the set outputs. These methods are described in the following sections.

3.1. Conduction of FGDs

The focus group discussions (FGDs) were conducted with VBO members, both of executive committee and ordinary, in order to explore some common scenario of VBO operations and continuity of activities after ending of the project interventions. The discussion group comprised of about eight to ten members and it was conducted in the premise of the VBO office. As the methodology was set earlier through discussion, FGDs for 3 VBOs were conducted during the study period. A checklist (Appendix 1) was prepared and used in the discussion in order to keep discussion in track. The selected particulars of the VBOs regarding FGDs are placed below.

Table 1: The particulars of conducting FGDs for different selected VBOs

Sl no	Name of Upazila	Name of VBO
1	Haluaghat	North Monikura Samabai Samiti VBO Ltd.
2	Haluaghat	Shondhakura VBO Samabai Samiti Ltd.
3	Haluaghat	Kumargati VBO Somobai Samiti Ltd.

3.2. Investigation of VBO Documents

FAO funded and supported village based organizations were interviewed with a check-list (Appendix 2) where possible indicators were mentioned. President or secretary or treasurer

was interviewed personally in a face to face method. Three VBOs were visited and interviewed following the same check-list and some other relevant issues were asked by the impact study team. Team tried to capture written documents, their impression, emotion, future plan, etc.

3.3. *Conduction of Interviews with VBO Members*

A survey was conducted among the members of VBO to understand the impact of the project activities on their selected aspects of livelihoods. The survey was conducted among the members of VBOs in the *Haluaghat upazila* under the Food Security *Mymensingh-Sherpur* project. It was not possible to conduct survey among all members of 12 VBOs within the given time. Therefore, a number of representative VBOs were first selected for the survey. Three VBOs were selected for this purpose in consultation with the Upazila Agriculture Officer (UAO). All members of the selected VBOs were the population of the survey. From each VBO, ten members were randomly selected for the questionnaire survey. The selected members were to be one of the borrowers from the concerned CRF or at least received monitory support in form of vulnerable grant. A list of the selected VBOs, number of members (population) and selected samples have been provided in Table 2.

Table 2. *Upazila-wise VBO and numbers of male and female members for survey*

Name of Village Based Organizations	Upazila	Total members (population)	Sample
Uttar Monikura VBO Samabai Samiti Ltd.	Haluaghat	284	10
Shondhakura VBO Samabai Samiti Ltd	Haluaghat	240	10
Kumargati VBO Somobai Samiti Ltd.	Haluaghat	334	10
Total		858	30

Data were collected from the selected VBO members through face to face interviewing and a structured questionnaire was used (Appendix 2).The questionnaire was prepared on the basis of expected indicators. The collected data were edited and compiled before analysis based on the study indicators. SPSS statistical package was used for data management.

4. Results and Discussion

4.1. FGD

4.1.1. *Factors influencing the VBO objectives*

Various factors were identified through discussion which might influence the VBO to meet the project objectives. The major internal factors that affected VBO activities positively were:

- Honesty and transparency of the executive committee members
- Unity of the VBO members
- Activeness of the executive committee members
- Distribution of credit money to appropriate person
- Proper utilization of fund received from project
- Internal coordination of VBO members
- Organizational integrity
- Helping attitude of the members
- Timely presence and participation of the VBO members in the meetings
- Deposit of share money

The main encouraging external factors were:

- Supports and guidance received from project/project personnel
- Local government support
- Financial grant of the project which acted as a bonding factor
- Local encouragement and recognition
- Training support of project and other organizations
- Removal of harassment in getting loan from bank or NGO
- Motivation from the project

4.1.2 *Technology diffusion through Farmers Field School (FFS)*

VBO members and other community people received training from FFS and CFS on various aspects of farming and income generation. They were trained and motivated to introduce new technologies and practices for maintaining their livelihoods better. The new agricultural practices (crop, livestock and fisheries) adopted by VBO members after learning from FFS/CFS were of various types. The major crop based technologies were the cultivation of vegetables like bitter gourd, ash gourd, cucumber, bottle gourd, onion, pumpkin etc. While

the other crops they started newly were wheat and mustard. Regarding practices in crop field were the uses of pheromone trap, use of raised bed, perching in rice field, line sowing of rice, practicing IPM, composting and others. Beef fattening, small scale poultry rearing were the major livestock issues some of them promoted. Some of them also started aquaculture and tree orchard in their land as new enterprises.

4.1.3. Effectiveness of FFS

The effectiveness of FFS was measured through indication of usefulness of the content and whether they were need-based or not. These were done seeking opinion against various activities of FFS. These can be seen from the following Table 3.

Table 3: Some indicators of effectiveness of FFS

Sl. No.	FFS activities	Content was useful (number* of VBO mentioned)		Content was need-based (number of VBO mentioned)	
		Yes	No	Yes	No
1.	Bitter gourd cultivation	3	0	2	1
2.	Cucumber cultivation	3	0	3	0
3.	Ash gourd cultivation	3	0	2	1
4.	Bottle gourd cultivation	3	0	3	0
5.	Pumpkin cultivation	3	0	3	0
6.	Wheat cultivation	2	1	3	0
7.	Mustard cultivation	2	1	3	0
8.	Homestead gardening	3	0	3	0
9.	Uses of pheromone trap	2	1	2	1
10.	Use of raised bed	2	1	2	1
11.	Perching in rice field	2	1	2	1
12.	Line sowing of rice	3	1	2	1
13.	Practicing IPM	2	1	3	0
14.	Beef fattening	3	0	3	0
15.	Small scale poultry rearing	3	0	3	0
16.	Aquaculture	2	1	2	1
17.	Mango orchard	3	0	3	0

* Total number of VBOs investigated was 3.

From the figures mentioned in above Table it can be told that the content were useful to the FFS participants and need-based. Yet, a critical look into the figures shows that usefulness was higher than that of their need for the topics of FFS. Overall effectiveness was attested to the FFS by the VBO members. VBO members mentioned some issues for further effectiveness of FFS/CRF in case of future programming. The major issues were:

- More technological issues/practices need to be included in the schedule
- Training session should be regularly and need-based
- Topics conducted should be well before of the season of the crop
- Duration of the training sessions should be long enough to teach participants duly
- Input support is needed along with training
- More non-farming topics could be included

4.1.4. Sustainability of the Farmer Field Schools (FFS)

During discussion, the participating VBO members responded to the following statements to show the sustainability of the FFS. The figures indicate that the courses conducted by the FFS/CFS were moderately sustainable (Table 4). But the VBO members appropriately mentioned that they needed a continuous support for the FFS and the courses they conducted. This should be done to feedback the lessons they learned and accordingly applied for their livelihoods.

Table 4: Status of some indicators towards sustainability of FFS

Sustainability indicators of FFSs	Group response (No. of responding VBOs out of total 3)	
	Yes	No
The participating farmers are continuing all learned practices.	2	1
Farmers will/like to continue the practice in future.	2	1
The training was useful for the farmers in terms of knowledge and skill gain.	3	0
The learned practice was profitable for the participants.	3	0
Other farmers of the village also adopted the practice.	2	1

It has been reported by the VBO members that they took part in the discussion that till date no formal linkages had been established between VBOs and the buyer groups in order to sell their farm produce. Nonetheless, there remained some informal agreements/contact among the VBOs and the buyers at *upazila* and district levels.

4.1.5. Some aspects of VBO management and activities

Skill and knowledge of treasurer of VBO were claimed to be enough to operate financial transactions of VBOs properly. The reasons they told that along with treasurers, others members of the VBOs also received training on VBO management and its financial operations.

The benefits they understood to receive from the activities of VBO were like:

- Training and other supports through FFS/CFS
- Credit for income earning activities
- Receipt of vulnerable grants by the ultra-poor villagers
- Production increase due to attending training and borrowing loan
- Got rid of hassles of NGO loan in the locality
- Easy access to loan from VBO of which profit remained to them
- Income diversification of CRF borrowers
- Creation of saving and investment tendency among villagers
- Increase of women in productive and income earning activities
- Emergence of new enterprises in the village
- Improvement in some social issues like dowry, interest of credit, child marriage and education, drug abuse and others
- Better and functional linkage with development organizations

In many of the financial and social indicators the sign of advance have been told by the VBO members and were also observed by the study team. The most important thing is that most of the borrowers got better their income earning capacities on farm and off-farm enterprises. Above all, the self-help motive has been created among the VBO members and their close neighbors. The formal village based groups helped them accrue power in controlling some social odds and injustice.

4.1.6. Some cross-cutting issues

The following Table 5 depicts on the whole perception of the VBO as an effective/successful or partially successful VBO. The study team member recorded the participants' claim and also used their own judgment in perceiving the VBO performance.

Table 5: Perception of successfulness of VBOs

Name of VBO	Name of upazila	Perception of VBO as-	
		<i>By the VBO members</i>	<i>By the team</i>
North Monikura VBO Ltd.	Haluaghat	Successful	Very successful
Shondhakura VBO Ltd.	Haluaghat	Successful	Successful
Kumargati VBO Somobai Samiti Ltd.	Haluaghat	Successful	Successful

The participants of discussions also opined on the matters of the reasons of VBOs to be successful or very successful. The major reasons revealed were:

- Enthusiastic participation of every members in VBO activities
- The VBO members, including management committee (MC) members, were active, honest, transparent and united
- Timely repayment of loan by the borrowers and sincere application of loan money
- Appropriate allocation by MC and proper utilization of CRF by the borrowers
- The holistic supports of the project
- Inspiration and kindness of the project staff and DAE personnel
- Due application of rules and regulations for VBO management
- Observable benefits out of VBO activities
- Local supports to VBO initiatives
- Income augmentation of the CRF borrowers after receiving training and motivation from FFS or CFS.

The participants of discussions were asked of their suggestions to make the VBOs successful in future i.e. after withdrawal of the project interventions. They opined that-

- Continuous monitoring and information feed backing (along with necessary trainings) are needed from DAE
- VBOs should be given authority to increase the limit of loan ceiling as and when necessary
- New and non-farm enterprises may be increased
- Government and non-government organizations should use VBOs as platforms for launching all development activities of the localities
- The culture of good coordination must be practiced in the VBO activities
- Own office of the VBOs are to be built to run activities vigorously
- Cooperative mind of the VBO members must be created through discussions and motivation meetings intermittently
- The environment of accountability and transparency of all the deeds of the VBOs are to be established
- More allocation of loans and creation of savings and increase in productive activities in the VBOs are to be cared of
- Remuneration for MC meeting may be introduced
- Creative and committed MC is to be elected for smooth and strong operations of VBOs.

4.2. Survey of VBO Members

4.2.1. Gender

Majority of the respondents (53 percent) were female compared to 47 percent male. This is an impact of the gender-sensitized focus of the project, where females were particularly encouraged to involve in VBO management activities, participation in entrepreneurship training and market linkage activities, and utilizing credit for enterprise development and diversification.

4.2.2. Age

Age of the respondents was understood by actual year and it ranged from 22 to 75 years with a mean of 40.41 years. The distribution of the respondents according to their age distribution is shown in Table 6.

Table 6: Distribution of the respondents based on their age

Age categories	Range	Number and Percent	Mean	Standard deviation
Young	Up to 30 years	21	40.41	10.53
Middle-aged	31 – 50 years	67		
Old	Above 50 years	12		

Data presented in the table show that majority (67 percent) of the respondents were middle aged, while the younger people were also coming forward to participate in the VBO activities. As middle aged people can take stable decision on enterprise development, the finding is an indication that the appropriate group of population received CRF loan and were utilizing it for their livelihood improvement.

4.2.3. Education

The education score of the respondents was measured in terms of actual grade of formal education or its equivalence. Thus, a score of one was given for each grade of formal education as attended by a respondent. The education score of the respondents ranged from 0 to 14 with a mean value of 4.88. The results are presented in Table 7.

Table 7: Distribution of the respondents based on their education

Categories based on education	Range of score value	Number and Percent	Mean	Standard deviation
No formal education (illiterate)	0	31	4.88	4.02
Primary education	1 – 5	26		
Secondary education	6 – 10	38		
More than secondary education	>10	5		

It is understood from the data that, apart from the educated ones, many illiterate villagers, men and women, were engaged in income generation activities with the support of the VBOs. Moreover, proportion of beneficiaries (38 percent) having secondary level education seems a good indication of balanced development.

4.2.4. Household size

The household size of the respondents ranged from 2 to 11, with a mean of 5.05. The categories of the respondents based on their household size are shown in Table 8. The household size among the respondents seems a true reflection of the Bangladesh scenario.

Table 8: Distribution of the respondents based on their household size

Categories based on household size	Range of score value (members)	Number and Percent	Mean	Standard deviation
Small	Up to 4	35	5.05	2.07
Medium	5 – 6	53		
Large	>6	12		

4.2.5. Occupation of the VBO members

The VBO members were asked to indicate their occupations and the results are shown in the following Table 9.

Table 9: Major and secondary occupation of the respondent VBO members

Occupation	Major occupation (percent)	Secondary occupation (percent)
Housewife	47	3
Agriculture	30	40
Business	10	4
Grocery shop owner	5	3
Tailoring	4	6
Service	1	0
Livestock rearing	0	4
Aquaculture	0	1
Poultry rearing	1	2
Other self-employment	2	1
Teaching	0	3
No secondary occupation	-	33

The Table 9 shows that majority of the respondents have agriculture based occupation. As women were the majority in the sample, it is normal that 47 percent of the respondents were housewife. Business, tailoring, livestock and poultry rearing, grocery are also the other remarkable occupations. Actually, many of the VBO members utilized credit in these types of enterprises and their income has become diversified with the use of the CRF credit under the project.

4.2.6. Year of joining VBO

The respondents' joining year to the VBOs are shown in the following Table 10. The data show that majority of the respondents joined the VBO in 2012. Therefore, it could be concluded that an overwhelming majority (89 percent) of the VBO members under the survey joined the VBOs during early years of establishment of the organization.

Table 10. Distribution of the respondents according to their joining in VBO

Year of joining VBOs	Percent
2012	63
2013	26
2014	9
2015	2

4.2.7. Nature of livelihood diversified enterprises

One of the objectives of the project was to diversification of enterprises in the project area by promoting high value crops, small-scale livestock and other value added activities. Data presented in the Table 11 indicate that there was a proportional distribution among the VBO members in undertaking the three categories of enterprises.

Table 11: Nature of livelihood diversified enterprises

Nature of enterprises	Percent of respondents
High value crops	38
Small scale livestock	30
Value added activities	32

4.2.8. *Change of empowerment status of women members of the VBO*

Change of empowerment status of the women of the VBO members' household was understood by using an empowerment scale having 15 items of empowerment. The respondents were asked, across all items or dimensions, whether status of women members of their household was changed in terms of increase or decrease. The results are shown in the following Table 12:

Table 12: Change of empowerment status of the women of the VBO members' households

Aspects of empowerment	Improved/ increased	Unchanged	Decreased/ Deteriorated
Access and control over land (own or inheritance)	44	56	0
Access to family income and assets	71	29	0
Control over income from enterprises and own source	75	25	0
Decision on family planning issue	37	63	0
Decision on health, treatment and nutrition issues	64	36	0
Decision on spending on child education	66	34	0
Decision on expenses on festivals and family events	64	36	0
Decision on buying household assets	53	47	0
Decision on land mortgage/sharecropping/selling	42	58	0
Social mobility or freedom of movement	60	40	0
Overall social recognition/ position	66	34	0
Participation in social programmes and events	59	41	0
Access to financial institutions (NGO loans and banks)	31	69	0
Control over loan management	55	45	0
Access to other services (agricultural extension, health service etc.)	39	61	0

The results show that empowerment status of the women increased in many items. The major increase were observed in control over income from enterprises (75 percent), access to family income and assets (71 percent), decision on spending on child education (66 percent), overall

social recognition (66 percent), and decisions on health and family expenses related issues (64 percent). All of these are very important indicators of empowerment. It is also interesting that none of the respondents mentioned that women’s status decreased in any of the 15 items of empowerment.

4.2.9. Change of livelihoods of VBO members

Like the empowerment of women, the VBO members were also asked to indicate their change in livelihoods due to utilization of CRF loan in enterprises. The results are shown in the following Table 13.

Table 13: Change of empowerment status of the women of the VBO members’ households

Change of livelihood aspects in-	Increased	No change	Decrease
Income from enterprise	96	4	0
Total monthly income	89	11	0
Farm production	87	13	0
Land possession (own)	41	59	0
Household assets	68	32	0
Education care and cost	82	18	0
Expenditure in clothing	83	17	0
Medical treatment cost	73	27	0
Expenditure in family food	92	8	0
Expenditure in festivals	75	25	0
Expenditure in social and family programs	68	32	0
Expenditure in donation, charity, gifts and helping	63	37	0

It is convincing that the VBO members indicated that their livelihoods showed significant level of increase in the mean of time. In all twelve items of livelihood improvement, they opined in favor of positive change. Remarkable change were observed in the aspects of income from enterprises (96 percent), expenditure in family food items (92 percent), total monthly income (89 percent), farm production (87 percent), and expenditure on different household items.

5. Conclusion

Management and sustainability of group organization, livelihoods diversification, market access and development, financial access to relevant organization etc. are some of the pivotal concerns while a sustainable rural development is planned and implemented. In the same row, the *Mymensingh-Sherpur* food security project has been implemented in order to achieve an integrated development in intervening areas.

The case study has been completed to reveal the merits of the project and issues of sustainability after withdrawal of project supports. However, the outputs of the case study have been concluded in the following ways:

- Majority of the VBOs achieved enough strength, progressed enormously since formation in realizing the major aims. Yet, some of these VBOs failed to shape duly and accordingly the achievements were not up to that mark.
- The major reasons, as revealed, behind the success were unity, honesty, transparency and internal cooperation among the VBO members. The external factors influencing the achievements were adequate and timely support from the project, financial supports and encouragements and recognition of local people. Hence, after withdrawal of project interventions, the internal qualities and functions of the VBOs must be maintained in order to attract further supports from other organizations. A monitoring team may be formed under leadership control of DAE so that momentum of the VBOs and the potential activities can be sustained.
- Operations of the FFS and CFS were found to be effective which helped enormously in introducing old practices scientifically and commercially. The efforts also helped in starting on farm and off-farm enterprises as the participants achieved adequate skill and motivation towards implementing the enterprises. CRF loan helped financially. Yet, it was observed that some of the practices taught in the FFS/CFS were not in practice by the trainees. Further feed backing of information and motivation are needed by the DAE in utilizing trainings into practices. Additionally, training session should be regular and need-based.

- The villagers of the project area received a good number of benefits through the project interventions and these helped them working with a community based organization like VBO, taking loan to start enterprises and having confidence in working with microcredit. The farmers learned about modern farming practices, especially for high value vegetables and their production increased to a good extent due to FFS training and continuous motivation by the facilitators and SAAOs. Therefore, the project's impact on farmers and their production system is quite substantial.
- The villagers, through utilization of credit from CRF, are successful in diversifying their income from all enterprises. At the same time, their incomes from both existing and newly undertaken enterprises show significant increase. That income significantly contributed to their total annual household income.
- The women members of the rural households got special benefits from the project. Many of them were able to undertake small enterprises especially on small scale livestock and poultry rearing and non-farm activities like tailoring and grocery shops. Moreover, they were very enthusiastic in VBO management activities and actively participated in all VBO activities. Actually, in all VBOs women participation were remarkably higher than that of male members. All these factors show to have good contribution to women empowerment in the villages under the project.
- It is expected that VBO management will ensure the local producers to receive fair price of their products while FAO has been trying to involve rural people in the value chain system of their home grown agricultural products and other non-agricultural products but they need better market linkages and road facilities. The government institutions need to come forward to assist rural people.

Finally, it can be concluded that most of the VBOs have been working well and still the enthusiasm has been working which used to prevail during project intervention. The less progressing VBOs need to be reinforced through further initiatives of DAE and concerned NGOs. DAE may move forward with this project's social and community infrastructure to promote the framers 'market initiative under 48 VBOs established under the project. In spite of some limitations in achieving targets of VBOs, the concept of the project for food security and comprehensive rural development is very unique and can be replicated in various parts of the country at least on pilot basis.

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Appendix 1

Effectiveness of Village Based Organization (VBO) in improving livelihood of Farmers: A case study on Haluaghat Upazila, Mymensingh

Checklist for FGD with VBO Members

Name of VBO:

Village:

Upazila:

Date of FGD:

Participants of the FGD:

Output 1(c): Factors influencing the VBO objectives

Please identify some important factors that influenced the VBO to meet project objectives.

i) Internal factors:

ii) External factors:

Output 2(c) Technology diffusion through FFS

What are the new agricultural practices (crop, livestock and fisheries) you adopt after learning from FFS/CRF?

Output 2: Effectiveness of FFS

Please indicate the effectiveness of the FFS.

Sl. No.	Name of FFS	Content was useful	Content was need-based?
1		Yes/No	Yes/No
2		Yes/No	Yes/No
3		Yes/No	Yes/No
4		Yes/No	Yes/No
5		Yes/No	Yes/No
6		Yes/No	Yes/No
7		Yes/No	Yes/No
8		Yes/No	Yes/No
9		Yes/No	Yes/No
10		Yes/No	Yes/No
11		Yes/No	Yes/No
12		Yes/No	Yes/No
13		Yes/No	Yes/No
14		Yes/No	Yes/No
15		Yes/No	Yes/No

What should be done for further effectiveness of FFS/CRF (in case of future program)?

Output 2 (d): Sustainability of the Farmer Field Schools (FFS)

Please response to the following statements to show the sustainability of the FFS.

Sl.	Sustainability indicators of FFSs	Group response (√)		Comment (if any)
		Yes	No	
1	The participating farmers are continuing all learned practices.			
2	Farmers will/like to continue the practice in future.			
3	The training was useful for the farmers in terms of knowledge and skill gain.			
4	The learned practice was profitable for the participants.			
6	Other farmers of the village also adopted the practice.			

Output 5(a): Functional agreement established between VBO members and buyers

Yes/No

Describe the nature of functional agreement that have been established between VBO members and buyers.

Output 6(a): Skill and knowledge of treasurer of VBO

Do you think the treasurer of the VBO have enough knowledge and skill to operate financial transactions properly?

Yes/No

Output 6: Benefits received from VBO activities

What are the benefits you understood to receive from the activities of the VBO?

Output 7: Others

a) Do you think your VBO is an effective or successful VBO?

Yes	No	Partially successful
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- b) If yes or partially successful, what are the reasons that made your VBO successful or partially successful one?
- c) If no, what are the reasons that made your VBO unsuccessful?
- d) What should be done to make your VBO successful in future (after the project)?

Name and signature of facilitator

Date:

Appendix 2

Effectiveness of Village Based Organization (VBO) in improving livelihood of Farmers: A case study on Haluaghat Upazila, Mymensingh

Questionnaire for Interviewing VBO Members

Respondent's name:

Gender: Male/Female:

Father/husband's name:

Name of VBO:

Upazila:

District:

Cell phone no.:

Please furnish answer to the following questions.

General Information

1. Age: years
2. Years of schooling: years/ passed
3. Household size:
4. Occupation:
Your occupation: (a) Major: (b) Minor:.....
5. Year of joining VBO:
6. Present status a. Share (Taka): b. Deposit (Taka):
7. Please explain the types of support/benefits you received from the project.

Names of support/benefits	Yes/No
Credit received from CRF	
Vulnerable grant received	
FFS training received	
Market linkage orientation training received	
Inputs received	
Demonstration support received	

Output 2(c) Technology diffusion through FFS

What are the new agricultural practices (crop, livestock and fisheries) you adopt after learning from FFS/CRF?

Output 3: Implementation status of livelihood diversified enterprises

a) What is (are) the names of the enterprise(s) you are practicing through the VBO activities?

Name of the enterprise	Match criteria (select one from the three given options)	Major operator (select one)
	Expansion of high value crops Small scale livestock Value added activities	Male Female Substantially shared
	Expansion of high value crops Small scale livestock Value added activities	Male Female Substantially shared
	Expansion of high value crops Small scale livestock Value added activities	Male Female Substantially shared

Output 3(b) Diversification of income of beneficiaries from enterprises supported by CRF loan

Enterprise Name	Old enterprise or New?	Please give information needed for measuring annual income	Annual income (Tk.) from the enterprise before taking CRF loan	Annual income (Tk.) at present situation
	Old/new			
	Old/new			
	Old/new			

Comment about output 5(b): (Should be done by enumerator)

Please comment whether the enterprise is:

Nature	Yes/No	Comment, if any
Value adding?	Yes/No	
Income diversification?	Yes/No	

Output 6(c) Status of women empowerment improved through utilization of CRF

Please indicate the level of women empowerment status after taking CRF loan.

Please indicate (i) It is about yourself (if you are a woman)

(ii) You are giving information about a woman of your household, who actively operate an enterprise

Sl. No.	Aspects of empowerment	Improved/ increased	Unchanged	Decreased/ Deteriorated
1	Access and control over land (own or inheritance)			
2	Access to family income and assets			
3	Control over income from enterprises and own source			
4	Decision on family planning issue			
5	Decision on health, treatment and nutrition issues			
6	Decision on spending on child education			
7	Decision on expenses on festivals and family events			
8	Decision on buying household assets			
9	Decision on land mortgage/sharecropping/selling			
10	Social mobility or freedom of movement			
11	Overall social recognition/ position			
12	Participation in social programmes and events			
13	Access to financial institutions (NGO loans and banks)			
14	Control over loan management			

15	Access to other services (agricultural extension, health service etc.)			
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Output 6(c): Change of livelihoods of beneficiaries [put ✓ marks in appropriate cell]

What change was made in your livelihood as a result of the CRF loan?

Sl. No.	Change of livelihood aspects in-	Increased	No change	Decrease
1	income from enterprise			
2	total monthly income			
3	farm production			
4	land possession (own)			
5	household assets			
6	education care and cost			
7	expenditure in clothing			
8	medical treatment cost			
9	expenditure in family food			
10	expenditure in festivals			
11	expenditure in social and family programs			
12	expenditure in donation, charity, gifts and helping			

Name and signature of the enumerator

Date:

