Study on Profitability and Marketing of Income Generating Activities (IGA) for Ultra-Poor - in particular Adibasis
Income and Food Security for Ultra-Poor (IFSUP)

A Project implemented by the NGOs
Ashrai
Jagorani Chakra Foundation
Sabalamby Unnayan Samity
NETZ Partnership for Development and Justice
Report on

Study on Profitability and Marketing of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis under the project of ‘Income and Food Security for Ultra-poor (IFSUP)’

Submitted to

NETZ Partnership for Development and Justice
House # 40
Road # 4/A
Dhanmandi R/A
Dhaka – 1209
Bangladesh

The Study Team
§ Dr. M Hasanullah
§ Naba Krishna Muni
§ Tjkera Khair
§ M A Rafiq Sarkar

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Conducted by:

MATRIX
290/2 Fakirapool (2nd floor), Motijheel, Dhaka-1000
880 2 7192671, 7194729, 9134698, 01711762925
matrix-bd@hotmail.com

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Dedicated to

ALL ULTRA POOR Beneficiaries of IFSUP Project
Acknowledgement

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On Behalf of Study Team

Akter Samsi Ara
Executive Director
MATRIX
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Executive Summary

This study was conducted for making context analysis and need assessment of the IFSUP beneficiaries, establishing strategy and marketing, and support NETZ to develop a planning document including resource requirement and action plan by a team consultant employed by MATRIX.

Context Analysis

The context analysis revealed the Ultra poor need a reasonable asset to generate an income sufficient to maintain a decent living and can invest a part of it for future income generation activities. They need to be (1) organized as a corporate body to gain bargaining strengths as well as engage in contract sales and services and (2) possess tools and equipment to increase their productivity during crop season and can provide contract services which is now a common practice among solvent farmers to get work done quickly. They need community based institution of their own to face those situations within the framework of the corporate body of their own. Prevailing bodies do not support their needs. Their boys and girls need to get opportunity of quality education and integrate themselves socio-politically with the larger society. Adibasis exhibited such qualities in earlier peasant movements to establish their rights and privileges.

Summary of the Findings

- IFSUP of NETZ has been well designed to methodically proceed on for implementation in order to meet the major needs of the Ultra poors.
- Project implementation has proceeds well methodically viz. reconnaissance survey, identification of Ultra poor, conduction of baseline survey, imparting group formation and management training, preparation of Family Development Plan, choice of IGAs, imparting skill training, asset transfer and buying assets through a committee, weekly group meeting and supervision of assets, sale of products in the local market, return of the value of assets, and repeat the same cycle for the next asset transfer.
- Beneficiaries were grouped and groups were federated to an association which would though play critical role has not yet took roots and assume & play the desired roles due to short span of project life.
- Project has reached the targeted beneficiaries successfully and attained the projected outputs.
- Beneficiaries were benefited economically with wide variation among the beneficiaries which need to be studied in depth and identify the reasons to bring uniformity in accruing benefits.
- The production and marketing strategies need change to switch to commercial agricultural. Strategy of commercial agriculture signifies that small and marginal producers choose a high value product, organize production individually but of a
volume which attract buyers and they can also bargain for higher prices compared with alternate buyers and collect produces and deliver to a large aggregator through a prior contractual arrangement. When they work collectively through their association they can also establish and maintain quality standards and engage in aggressive market promotion activities to sell their products

§ Sustainable up-gradation of poor needs more than economic opportunity i.e. a strong corporate body to gain bargaining strengths, tools and equipment to increase their productivity, a community based service system in order to safe guard them from natural, social, health, and legal contingencies and access to quality education for their children for integration to the greater society

§ The federations of Ultrapoors have not yet taken its roots and assume and play its corporate roles to and support its members to march towards the road of solvency

Recommendations

The consultants made both short and long term recommendations. The short term recommendations are:

§ Continue investment in cattle rearing and land leasing and also introduce small scale poultry rearing (200 birds) as a new IGA. Production of crops varies in different locations i.e. Kachur lati in Joypurhat, tobacco in Rangpur and Ducks in Netrokona

§ Organize production of a commodity to make economy of scale i.e. a large volume to attract buyers

§ Conduct study to find out the reasons of wide difference of income among people of similar socio-economic background

§ Prepare, print and circulate trade wise operational manual to establish standards in order to reduce the differences

§ Identify and manage value chains of the products beneficiaries are producing

§ Develop business orientation among project staff through training and counseling

§ Strengthen federations to assume extended roles and extended role to support and provide services even the project is closed

§ Document the project operation as case of successful Ultra poor development initiative

The long term recommendations are re-visiting NETZ’s philosophy of poverty eradication initiative aiming at relief from hunger, attaining solvency or marching towards progress. The consultants recommend adopting self employment options among those who have entrepreneurial qualities and support the wage earners with tools and equipment to increase productivity during crop seasons to earn more through contract services. It is also recommended to support Federation to install community based life support system to help face natural, social, health and legal contingencies and give opportunities to boys and girls particularly of Adibasis to access quality education to integrate in professional and business communities of the larger society of the country. The consultants suggested some approaches and action plan to implement these recommendations.
## Abbreviations used

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>BAU</td>
<td>Bangladesh Agricultural University</td>
</tr>
<tr>
<td>DAE</td>
<td>Department of Agricultural Extension</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>IFSUP</td>
<td>Income and Food Security for Ultra Poor project</td>
</tr>
<tr>
<td>GoB</td>
<td>Government of Bangladesh</td>
</tr>
<tr>
<td>IGA</td>
<td>Income Generating Activities</td>
</tr>
<tr>
<td>JCF</td>
<td>Jagorani Chakra Foundation</td>
</tr>
<tr>
<td>KI</td>
<td>Key Informant</td>
</tr>
<tr>
<td>KII</td>
<td>Key Informants Interview</td>
</tr>
<tr>
<td>LGI</td>
<td>Local Government Institute</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information System</td>
</tr>
<tr>
<td>MSME</td>
<td>Micro and Small and Medium Sized Enterprises</td>
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<tr>
<td>NGO</td>
<td>Non Government Organization</td>
</tr>
<tr>
<td>PNGO</td>
<td>Partner NGO (Non Government Organization)</td>
</tr>
<tr>
<td>PRA</td>
<td>Participatory Rural Appraisal</td>
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<tr>
<td>RMP</td>
<td>Road Maintenance Programme</td>
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<tr>
<td>SME</td>
<td>Small and Medium Sized Enterprises</td>
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<tr>
<td>SUS</td>
<td>Sabalambi Unnyan Samity</td>
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<tr>
<td>ToR</td>
<td>Terms of References</td>
</tr>
<tr>
<td>VGD</td>
<td>Vulnerable Group</td>
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<tr>
<td>VGF</td>
<td>Vulnerable Group Feeding</td>
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Definitions

Business

- Business is an activity done by individual or group of individual to generate profit and create wealth after investing capital.
- Business is a legally recognized organization designed to provide goods and/or services to consumers.
- A commercial activity engaged in as a means of livelihood or profit, or an entity which engages in such activities.
- Economic system in which goods and services are exchanged for one another or money, on the basis of their perceived worth. Every business requires some form of investment and a sufficient number of customers to whom its output can be sold at profit on a consistent basis.
- The exchange of goods, services or money for mutual benefit or profit
- Business is an activity done by individual or group of individual to generate profit and create wealth after investing capital.

- Business Enterprise - An organization involved in exchanging goods, services, or money to earn a profit
- Entrepreneur - A person who takes the risks necessary to organize and manage a business and receives the financial profits and non-monetary rewards
- Service - Intangible products, that can not be physically possessed and that involve performances or efforts

Business Services

- A wide range of non-financial services provided by private suppliers/ BDS providers to entrepreneurs who use them to efficiently operate and make their business grow, usually called business development services (BDS)
- In order to operate efficiently and grow, small businesses and producers need a variety of services such as production and market information, technical knowledge and skill, transportation and marketing support, etc. any kind of service used by a business is called Business Service (BS ). It can be provided by individual service provider, organization or a member of the supply chain such as input supplier or buyer.
- Examples: Market access, infrastructure, policy, inputs supply, training and technical assistance, technology and product development, and alternative financial mechanism.
- Categories of Business Services: Market access, infrastructure, policy, inputs supply, training and technical assistance, technology and product development, and alternative financial mechanism.

Types of BDS

There are three types of Business Development Services Transacted services, Embedded services, Public Benefit Services
§ **Transacted services**

A situation where there is a distinct supplier of BDS (e.g. knowledge and information service), often outside the value chain and a payment in cash or kind takes place. Examples include physician's consultancy, fish culture methodology, vaccine & medicine in poultry and market research.

§ **Embedded services**

This refers to services that are packaged or bundled within commercial transactions in the value chain. There is normally neither a distinct service provider nor a fee paid. Examples include vegetable seed retailer to a farmer on knowledge on input use from an input supplier. Mostly technical services, product information, market information, usages of the products. Embedded services are services that are bundled with other goods and services or delivered as part of business-to-business relationships. For example, when equipment is purchased, training may be offered to operate the equipment. Repairs or maintenance on a piece of equipment may be another type of embedded service.

§ **Public Benefit Services**

This refers mainly to services provided by govt. chambers or associations which have an effect beyond a single enterprise. Examples include advocacy for business friendly regulations or information on new variety of crop.

§ **Business Clusters:** A business cluster is a geographic concentration of interconnected businesses, suppliers, and associated institutions in a particular sectors or sub-sectors. Business clusters are considered to increase productivity with which companies can compete, nationally and globally. Cluster is a group of small firms from similar industries that team up and act as one body. Creating a business cluster enables firms to enjoy economies of scale which are otherwise usually available to bigger competitors only. Marketing costs can be shared and goods can be bought more cheaply. There are also networking advantages, which small firms can share experiences and discuss business strategies. Examples of clusters are the Dairy Cluster in Sirajgonj PBS area and the Power-loom Cluster in Narsingdi PBS area.

§ **Access to Market (Market Access):** Openness of the markets where products or service can be sold, how market actors are interacting each other, govt. regulation, policy priorities

§ **Access to Finance (Financial Access):** Openness of financial support from financial institutions, favorable rules & regulations, policies

§ **Backward-Forward Linkage:** It is a relationship between inputs, suppliers and customers who are involved as value chain actors including service providers.

§ **Business Climate (or, Business Enabling Environment- BEE):** BEE is cross-cutting issues encompassing trade, gender, access to finance, sectoral development and business services, as well as regulatory policy issues. The enabling environment is a broad concept and can comprise all factors external to firms, including the policy, legal, and regulatory framework; governance and institutions; physical security, social and cultural context of business, macroeconomic policies, access of firms to financial and business services, and the availability of physical and social infrastructure services. A narrower definition refers to the extent to which government policies and
practices set the rules of the game for business and influence, positively or negatively, the performance of markets, the incentives to invest, and the cost of business operations.

§ **Ultra poor** - Ultra poor households are the most deprived segment of the population who lack even the most basic necessities, often have very little to eat, no adequate shelter, suffer from extreme malnutrition and are very prone to all forms of diseases. The conventional micro-finance and other development programs have failed to reach them because they were unable to repay their debt, often trapped in chronic food insecurity and have no asset base to protect themselves from the web of shocks.

§ **Adibashi** – Indigenous citizen in Bangladesh usually called Adibashi. Bangladesh has approximately 45 indigenous (adibashi) minority communities living both in the hill regions and in the plain lands

§ **Demand - Supply** - Supply is the amount of product that a producer is willing and able to sell at a specified price, while demand is the amount of product that a buyer is willing and able to buy at a specified price. Thus, the supply and demand model shows the relationships between a product's accessibility and the interest shown in. Demand is the want or desire to possess a good or service with the necessary goods, services, or financial instruments necessary to make a legal transaction for those goods or services. **Demand:** The need for goods and services and willingness to pay to fulfill that need. **Supply:** Available of goods and services at a certain price. That is which is offered for commercial transaction.

§ **Paravet:** A service provider have primary knowledge and skill on veterinary service livestock raring and practice it

§ **Value chain:** A value chain is a chain of activities. Products pass all activities of the chain in order and at each activity the product gain some value. The chain of activities gives the products more added value than the sum of added values of all activities.

§ **Value chain Analysis:** Value chain Analysis helps to identify relationships and dynamics amongst the actors, to understand how value chain actors deal with their respective power and to detect who actually governs the chain, to identify and analyze the opportunities and constraints.

§ **Supply chain:** A supply chain is a system of organizations, people, activities, information and resources involved in moving a product or service from supplier to customer. supply chain activities transform raw materials and its components into a finished product that is delivered to the end consumer.

§ **Market:** A market is any place where the sellers of a particular good or service can meet with the buyers of that goods and service where there is a potential for a transaction to take place.

§ **Cluster:** The term cluster indicates a geographical concentration of micro, small and medium scale enterprises that operate in the same or highly related business sectors. Example: Vegetable producing clusters, fish producing cluster etc.
Chapter -1

Study on Profitability and Marketing of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis under the project of ‘Income and Food Security for Ultra-poor (IFSUP)’

1. INTRODUCTION
1.1 The Challenge

Reaching Ultra poor with a package of supports for sustainable upgrading of their livelihoods toward solvency is the biggest challenge to the development practitioners in Bangladesh. They have little or no assets as well as physical and economic capacity to independently invest and generate sustainable surplus for incremental incomes. Their meager resources are often completely exhausted or eroded when confronted with natural, health and social hazards. It is even greater challenge to reach Ultra poor Adibasis because they are socially secluded, often migratory and easily fall prey in the exploitative society with a precarious condition of social justice and protection from the community as well as the nation.

1.2 IFSUP of NETZ

Income and Food Security for Ultra Poor project (IFSUP) of NETZ Partnership for Development and Justice is one of the initiatives directly focused to a small number of selected Ultra poor of selected villages of 24 unions of 6 upazilas namely Kaunia and Gongachara upazilla of Rangpur, Sadar and Panchbibi upazillas of Joypurhat, and Durgapur and Kolmakanda upazilas of Netrakona (Map 1). In each Upazila 4 Unions are included. Name of the unions have been shown in table 1. The project is providing an asset package worth about Tk. 15,000 to beneficiaries to invest in IGAs of individual choices from among a wide range of IGAs. Beneficiaries are selected on the basis of certain criteria ensuring to be really Ultra poor, excluding disabled and handicapped. Relevant skill development training is provided before transferring the assets. As a protection of capital assets the capital is deposited to back in a project account deducted from the income accrued which is reimbursed to them again for reinvestment according to their choices. Presently, the project is supporting a total of 480 beneficiaries of whom about 2400 are Adibasis. Aside from asset transfer, awareness raising through weekly issue based discussion and strengthening group capacity including leadership development is another key element of the project. IGA wise distribution of beneficiaries has been shown in table 2. At the grassroots level activities are organized and carried out by three partner NGOs, namely Ashrai in Joypurhat district, Jagorani Chakra Foundation (JCF) in Rangpur district and Sabalamby Unnayan Samity (SUS) in Netrakona district.

The criteria of selecting Ultra poor are as follows:
   a) Capacity to work – Physically capable to work
   b) Land holding – Landless to functionally landless (<10 decimal)
   c) Homestead – Possess home but not on own land or have merely living room but lost belongings
   d) Calorie intake - <1600 or <1800 Kcal
   e) Monthly income <BDT 400 or <BDT 500
1.3 The Study

The project has been operating in the selected areas since January 2007. NETZ has now commissioned this Study in order to "develop an understanding among the project people about the profitability and marketing aspects of Income Generating Activities (IGA) of Ultra-Poor - in particular Adibasis in order to maximize the benefit of the project supports to them". The specific objectives are:

- Context analysis and need assessment of the IF SUP supported ultra poor women groups for identifying their potential marketing products and information
- Establish strategy and marketing interventions for maximum impact of income of ultra poor producers through the project support.
- Support NETZ to develop a planning document including resource requirement and action plan for mainstreaming the Marketing activities in Livelihood Programme

NETZ has engaged MATRIX to conduct the study. Matrix has engaged a group of highly experienced and qualified consultants representing agriculture, agribusiness, economic, social and gender concerns to carry out the study as per terms and condition set by the NETZ.

1.4 Outline of the Report

After conducting the study in all project upazilas the consultants are now presenting this report which contains methodology of study, content analysis, major findings, recommendations and implementation strategies supported with case studies, field observations, and supporting evidences as appendixes. The major findings focused on context and need assessment, review of project implementation, status of project IGAs, constraints, opportunities & potentials, location specific opportunities, present status of marketing, value chain analysis of major IGAs, opportunities of improved market linkages, market potentials of the promising produces and alternate marketing system. The implementation strategies focused not only the project but also NETZ goals of Ultra poor and its related issues.
2. STUDY METHODOLOGY

2.1 Design and Approach of Methodology

Methodology designed and used was based on the objectives and scope of the work of the study as envisaged in the TOR. The study aimed at developing understanding about marketing strategy ensuring profitability of products produced by beneficiaries in particular Adibasis through IGAs in which Ultra-Poor in general are engaged leading to support NETZ to develop a planning document including resource requirement and action plan for mainstreaming the marketing activities in its livelihood programme. The conceptual framework of methodology is graphically presented in Fig. 1.

Figure 1: Conceptual Framework of the Study

Context analysis and need assessment was at the forefront as it plays an over riding importance to choose livelihood options and opportunities. The context analysis leads to judge compatibility of IGAs and marketing strategies of the produces leading to formulate an action plan as well as resource requirements. Given time and resources the study method primarily focused on a visionary approach than collecting hard data which are available in
project documents, baseline survey, and economic study of IGAs and MIS reports of NETZ and were made available to the consultant team at the very onset of the study.

2.2 Sample of Respondents

Sample of the study constituted the following groups of people who are intensively and intricately involved in planning and implementation of the programme:

- Project beneficiaries and local concerned community members,
- Concern officers and staff of NETZ Partnership for Development and Justice,
- Partner Non-governmental Organizations (PNGOs),
- Government of Bangladesh (GoB) concerned authority concerned with gender concern, human rights and child rights, and
- Local Government Institutes (LGIs)

2.3 The Study Location

The study covered 6 upazila in Rangpur, Joypurhat, and Netrakona district. In Rangpur – Gongachara and Kaunia, Joypurhat – Sadar and Panchbib and in Netrakona – Durgapur and Kolmakanda surveyed in which the Income and Food Security for the Ultra-poor’ (IFSUP) project has been operating. The beneficiary respondents were drawn from the project unions. The study location and relevant NGOs were shown in table 1.

Figure 2: Location map of the study
2.4 Data Collection from Secondary Sources

Basic data on crops, livestock and fisheries production as well as land forms and cropping patterns were collected from the Upazila offices of the Department of Agriculture, Livestock and Fisheries in project Upazilas.

2.5 Data Collection from Primary Sources

The primary sources of data were the beneficiaries and traders who are engaged in production and marketing of produces. FGDs and KIIIs were conducted to collect data from them.

2.6 Methods of Data Collection

Since the study intended to follow participatory approach sieving both data (qualitative and quantitative) and opinions of all groups of stakeholders, the consultants used multiple methods of collecting data and opinions of the key actors of the system. Followings methods were used for data collection:

- Literature Review and MIS Report Analysis
- Key Informant Interview (KII)
- Focus Group Discussions (FGDs)
- Participatory Rural Appraisal (PRA)

FGDs were also conducted with business associations and enterprises to review business and market situation. The consultants discussed with concerned local officials and finalized the plan of field work.

2.7 Literature Review and MIS Reports Analysis

The NETZ and the NGOs provided the consultants access to project implementation plan, baseline survey reports, profitability analysis report, progress reports as well as monitoring reports which provided basic data on the pre as well as post implementation status of Ultra poor and the type and extent of supports provided to the targeted beneficiaries. The consultants reviewed those reports and documents in order to extract information on the status and development of IGAs in the operational area of the project.

2.8 Focus Group Discussion (FGDs)

FGDs were conducted with the following groups:

- Project beneficiaries and local concerned community members,
- Concern officers and staff of NETZ Partnership for Development and Justice
• Partner Non-governmental Organizations (PNGOs)
• Government of Bangladesh (GoB) concerned authority concerned with gender concern, human rights and child rights
• Local Government Institutes (LGIs)

In all there were 23 FGDs and 4 KIIs investigating common as well as specific issues related to IGAs and Ultra Poor’s socio-economic context with focus on means of livelihoods, road to solvency, demand and supplies of produces and services, opportunities of investment, extent of employment opportunities, wage rates, and problems of gender mainstreaming including participation in family decision making and the barriers to graduate from poverty to solvency. A total of 251 Individuals participated in the FGDs &KII.

2.9 Local Market Survey
The study team visited and conducts several FGDs with market actors/traders in order to assess the opportunities for the poor and access to market places for new and conventional products.

2.10 Key Informants Interviews (KII)

The persons who seems to be well informed about the regions and who have valuable experiences of local products and markets including experts of the projects were individually discussed in depth to understand about the local conditions, opportunities and actions. Their responses were reviewed and taken into account for the assessment of opportunities and barriers of Ultra poor participation in self employment IGAs.

2.11 Participatory Rapid Appraisal (PRA)

Participatory Raid Appraisal (PRA) was used and information were recorded in various methods including Transact, Participatory Mapping, Venn Diagram etc.

2.12 Briefing and Feedback

At the very onset the consultants were briefed by the senior staff and experts of the NETZ at Dhaka before preparing survey instruments. The instruments were also later reviewed by them. The instruments were finalized based on their comments and suggestions. Their advices were taken into account during field survey. The consultants were also briefed by field operatives soon they arrived at the operational sites in different districts. Their valuable advices and observations were taken into consideration in subsequent field work and in preparing this report. A follow up meeting was also held with HQ staff about the preliminary findings of the study. Their comments and advices were also taken into consideration in subsequent data analysis and preparation to this report.
2.13 Data Analysis and Review

Data from primary and secondary sources were tabulated and analyzed. Opinions of the beneficiaries, key informants and project officials were reviewed which constitute the basis of writing this report giving more emphasis on the qualitative side of the issues of integrating Ultra poor with markets and the communities.

2.14 The Consultants Team

Following multidisciplinary professional team was engaged for this study.

<table>
<thead>
<tr>
<th>Name</th>
<th>Involve as</th>
<th>Specialization</th>
<th>Year of experience</th>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. M Hassanullah</td>
<td>Team Leader</td>
<td>IGA, Marketing and Agribusiness Specialist</td>
<td>48 years</td>
<td>PhD in Agribusiness, MS in Extension Education</td>
</tr>
<tr>
<td>Md. Abdur Rafiq Sarkar</td>
<td>Coordinator</td>
<td>Value chain and agribusiness specialist</td>
<td>15 years</td>
<td>MBA, MS in Agronomy</td>
</tr>
<tr>
<td>Tajkera Khair</td>
<td>Consultant</td>
<td>IGA and Gender and Development Expert</td>
<td>25 years</td>
<td>M A in Rural Social Development</td>
</tr>
<tr>
<td>Nabo Krishna Muni</td>
<td>Consultant</td>
<td>Marketing</td>
<td>25 years</td>
<td>MBA, M.Com, FCA</td>
</tr>
<tr>
<td>Bashi U Ahmed</td>
<td>Consultant</td>
<td>Rural Cooperatives, and communication</td>
<td>25 year</td>
<td>MA</td>
</tr>
<tr>
<td>Golam Mowla</td>
<td>Consultant Associates</td>
<td>Event management</td>
<td>12 years</td>
<td>MSS in Film and Media</td>
</tr>
<tr>
<td>Zillur Rahman</td>
<td>GIS and data specialist</td>
<td>Data analysis and Planning</td>
<td>8 years</td>
<td>Masters in Urban and Rural planning</td>
</tr>
</tbody>
</table>
3. CONTEXT ANALYSIS AND NEED ASSESSMENT

3.1 Poverty – a National Perspective

Poverty is a socio-economic condition of being unable to get a minimum level of subsistence for a comfortable living. It is associated with landlessness, under employment and unemployment either as entrepreneur or wage earner. People in Bangladesh having a smaller land base (147,570 sq km) and large population (145.93 million projected) with high population density of 909 people per sq km and a very inadequate and slow growth of industries and services face a situation of intense competition to acquire and sustain means of livelihoods. In the process majority of people fails to compete in a free market economy heading toward pauperization by depleting productive assets in order to meet subsistence as well as many natural and social contingencies. Persons consuming about 2122 k. calorie a day are categorized as poor. The intensity of poverty as estimated by head count method consuming below the threshold level of 2122 k. calorie food intake was reported to be 70% in 1970 and 40% in 2005. Among them a section of poor being unable to consume even 1805 k. calorie a day is said to be extreme or Ultra poor. Commonly 20% people at the bottom of poverty are categorized as Ultra poor which varies from 5-50% from location to location or region to region or even village to village depending upon prevailing agro-ecological conditions and available means of living. In common term they are unable to have two meals a day and often live in starvation for very many personal, social and economic reasons.

In late nineties there was a growing feeling of GOB as well as donor agencies that something must be directly done for alleviation of poverty rather depending on trickle down effects of earlier development initiatives which were initially focused on area based commodity production programme followed by institutional development in eighties and nineties to improve the quantity and quality of public and NGO sector services to the rural population. This realization eventually led to formulation and adoption of PRSP aiming at removing poverty by the end of 2015. It was a comprehensive public policy in the line of achieving the global MDG in a national perspective. The PRSP paved the way to undertake a wide range of poverty alleviation programs/projects. Besides the poverty alleviation projects, government expanded its safety net programm’s such as VGD, VGF, RMP, Old Age Pension, Widow Allowances, Handicapped Allowances, Freedom Fighter Allowance, etc to give direct relief to the poorest of the poor to sustain their livelihoods.

Some of the beneficiaries of those programs/projects set exemplary success to graduate from poverty to solvency which has been quite frequently reported in the news papers as

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2 Data of this section have been cited from various paper cuttings and Statistical Pocket Yearbook Bangladesh 2006, Bangladesh Bureau of Statistics.
well as in the reports and documents of the projects and programs. However, the overall impacts of those projects and programs were not found to be successful on a national perspective as were expected. As reported by various research institutions the incidence of poverty has rather increased from 46 to 48% by 2007-08. Dr. M A Matin calculated that during implementation of PRSP instead of decreasing the number of poor people increased by 13.0 million emphasizing the need for more research on the poverty alleviation initiatives (Ittefaq, 21 September 2008). This calls for better understanding of poverty and poverty alleviation initiatives in order to find out more effective ways of designing and implementing poverty alleviation projects and programs.

3.2 Plight of Indigenous People

The plight of indigenous people is even worse because of severe socio-cultural changes that took place in the culture and lifestyle of the indigenous groups due to involvement in the rural workforce. Changes took place in the language, culture and other spheres of the society. The indigenous people are bound to pick up aspects of Bengali culture to adjust with the process of modernization, but the locals are not inclined to integrate them in the society. It should be noted that although much modification took place among the indigenous people, there was also no involvement of the state. The only step that was taken was the establishment of a cultural institute to look after their language and culture. Regrettably, very little of the indigenous communities' cultural life is highlighted in the mass media. In Bangladesh, although a decision had been taken about five years back to allow indigenous people to obtain primary education in their own (mother) language; it is yet to be implemented. The survival of indigenous languages is now at stake because of the domineering influence of the state language. The children have to study only Bangla from the beginning of their school life. They find Bangla language very difficult at the early age and this is the reason they lose interest in study and drop out from school.

Land which has been grabbed by local influential is the biggest problem and can be regarded as the cause of the present socio-economic condition of the indigenous people. Bengali influence, as well as that of the British, has transformed the habits of dressing, particularly in respect of clothing which cover certain parts of the body within socio-religious conventions. The assimilation of Bangla culture in dressing does not imply the acceptance of Bangla culture in general. In this regard, the perspective towards the attire, as well as cultural practices of ethnic communities, should be taken as a positive sign. Some people wear modern western attire. This is the influence of modernization. Despite the spreading of education, indigenous people have not really benefited because the institutions have been set up in towns while most indigenous people live in villages. Because of their social isolation it is difficult for them to take advantage of the emerging socio-economic opportunities of better earning for livelihood upgradation. Overall socio-economic condition of the project area with particular reference to Adibasis is not available. The baseline survey gives some glimpses of socio-economic condition of beneficiaries of the project including Adibasis.
3.3 Socio-economic Context of Beneficiaries of IFSUP

In this national perspective of dismal performance of poverty eradication initiatives NETZ adopted a poverty eradication and food security project in three poverty prone regions namely Joypurhat, Rangpur and Netrakona. Project sites are significantly different in agro-ecological conditions. Joypurhat constitutes alluvial plain land, Rangpur area is char of Tista River and Netrakona is predominantly hilly. Joypurhat has 100% Adibasis of different tribes, Rangpur has 100% local Bangali whereas beneficiaries of Netrakona is almost equally divided among Bangali and Adibasis. Being Ultra poor their socio-economic condition reflect similar condition though they are culturally and geographically different.

Baseline survey shows that 61% families are below the poverty line 1600 Kcal and 49% is above 1600 Kcal but below 1800 Kcal consumption. Proportion of day labor is nearly 80% having seasonal work and others are distributed among traditional rural occupations whose scope is very limited in a rural setting. They are illiterate though some can sign. Their family size is not large (5) but earn only about BDT 450 a month because proportion of earning member is low (47%) and they can engage only about 6 months a year and their wage is relatively low and highly variable due to seasonality. Their yearly household income is Tk 15,990 (range Tk. 3000 to Tk.50,124) against the yearly household expenditure of Tk.17,670 resulting a yearly deficit of Tk.1,680 financed by loan from informal sources of high interest or advance sale of labor or products at a much lower prices than market prices for which their livelihood become increasingly more vulnerable. They are physically weak as 47% of them can not have 3 meals a day and 51% can have 1 meal day during 1-4 months a year. Only 0.4% of their income is invested in productive activities.

3.4 Needs of the Ultra poor

Most of the participating women of IFSUP are in need of better marketing of their products. The problems such as low price, small marketable surplus, disadvantaged position to bargain with the market, inadequate information about the market, toll of market, transport cost, price fluctuation, and perishability. These problems and constraints are particularly acute in the case of ultra-poor women, who are at a disadvantageous position in the market place. In fact any IGA would not be successful without organizing an efficient marketing system. For getting fair price, resource poor women need to have capacity to deal with market actors as well as promotion of marketing of their farm produces (off farm, on farm and non farm).

From the review of the context it transpires that economic condition of Adibasi and Bengali Ultra poors are alike though Adibasis are more socio-culturally different and secluded. Their socio-economic needs are also alike which may be briefly enumerated as follows:

- They have lost their productive assets and their investment capacity is very low on an average only about 0.4% of their income. They, therefore, need a reasonable asset to generate an income sufficient to maintain a decent living and can invest a part of it for future income generation activities.
• About 80% of them are day labor mostly agricultural labors who get low wage and only seasonal work and at the time of distress sell labor in advance at much cheaper rates. They need to be (1) organized as a corporate body to gain bargaining strengths as well as engage in contract sales and services and (2) possess tools and equipment to increase their productivity during crop season and can provide contract services which is now a common practice among solvent farmers to get work done quickly
• They are compelled to sell productive assets at the time of natural, social, health, and legal contingencies as well as meet hunger in slack season of no work. They need community based institution of their own to face those situations within the framework of the corporate body of their own. Prevailing bodies do not support their needs.
• There is no leadership of their own and is not likely to grow till their boys and girls get opportunity of quality education and integrate themselves socio-politically with the larger society. They exhibited such qualities in earlier peasant movements to establish their rights and privileges

Any program envisaging provision the above scenario of the Ultra Poor’s following need to be taken in consideration to succeed and leave tangible impacts if works for a reasonable time allowing growing and establishing their own institutions to take care of their future needs and problems.
• Implementable marketing plan for the IGAs.
• Identify the profitable and marketable IGA for the IFSUP beneficiaries that can make them more productive and self sustained enterprises
• Capacity building of the beneficiaries for improvement of skills and tactics for sales and marketing of their products or services.
• Enterprise and entrepreneurships development among the beneficiaries
• Appropriate business services for the continuous improvement of their businesses

<table>
<thead>
<tr>
<th>Comparisons of 3 locations of the project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indicators</td>
</tr>
<tr>
<td>Geographical features</td>
</tr>
<tr>
<td>Ethnical background</td>
</tr>
<tr>
<td>Number of beneficiaries</td>
</tr>
</tbody>
</table>
### Comparisons of 3 locations of the project

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Joypurhat</th>
<th>Rangpur</th>
<th>Netrakona</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family size</strong></td>
<td>As reported by the respondents the family size was 5</td>
<td>As reported by the respondents the family size was 5</td>
<td>As reported by the respondents the family size was 5</td>
</tr>
<tr>
<td><strong>Occupation and income</strong></td>
<td>§ Mostly landless agricultural laborer</td>
<td>§ Mostly landless agricultural laborer</td>
<td>§ Mostly landless agricultural laborer</td>
</tr>
<tr>
<td></td>
<td>§ Members have 450 Tk/month income</td>
<td>§ Members have 450 Tk/month income</td>
<td>§ Members have 450 Tk/month income</td>
</tr>
<tr>
<td></td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
</tr>
<tr>
<td><strong>Land holdings</strong></td>
<td>The community members are mostly landless</td>
<td>The community members are mostly landless</td>
<td>The community members are mostly landless</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Illiterate but can sign only but initiatives have taken being educated by the project</td>
<td>Illiterate but can sign only but initiatives have taken being educated by the project</td>
<td>Illiterate but can sign only but initiatives have taken being educated by the project</td>
</tr>
<tr>
<td><strong>Skills</strong></td>
<td>No special skill was found among the members of the community</td>
<td>No special skill was found among the</td>
<td>No special skill was found among the</td>
</tr>
<tr>
<td><strong>Cultural condition</strong></td>
<td>Adibashis have special cultural tradition</td>
<td>- Poverty has pushed them in dishonoring life-style</td>
<td>Adibashis have special cultural tradition</td>
</tr>
<tr>
<td></td>
<td>- Endowed with rich traditional value system</td>
<td>- Have little endeavor for joint effort to undertake any business</td>
<td>- Endowed with rich traditional value system</td>
</tr>
<tr>
<td></td>
<td>- women are main working force</td>
<td></td>
<td>- women are main working force</td>
</tr>
<tr>
<td></td>
<td>- have little orientation for education and modern life-style</td>
<td></td>
<td>- have little orientation for education and modern life-style</td>
</tr>
<tr>
<td></td>
<td>- men have tendency for becoming alcoholic spending all the savings</td>
<td></td>
<td>- men have tendency for becoming alcoholic spending all the savings</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- some Adibashies have the habit of spending a good deal of time at India crossing the border illegally</td>
</tr>
<tr>
<td>Criteria</td>
<td>Experimental Group</td>
<td>Control Group</td>
<td></td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Income</td>
<td>Able utilize productive resources and its profits</td>
<td>Unreadable fate and depends on local large farmers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Increase profits Tk.500 to 45,000/- per beneficiaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Awareness</td>
<td>Aware about their livelihoods</td>
<td>Vulnerable to maintain family</td>
<td></td>
</tr>
<tr>
<td>Social status</td>
<td>Socially empowered, able to talk with others and keep contribution for their opinion</td>
<td>Remains same as before selling labor before the season (advance sale)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Not required to advance labor sale</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td>Generate self employment</td>
<td>Still waiting for other employer</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Ability to send children to the school</td>
<td>Can not</td>
<td></td>
</tr>
<tr>
<td>Skill development</td>
<td>Received skill development training</td>
<td>No such training received yet</td>
<td></td>
</tr>
<tr>
<td>Negotiation skill</td>
<td>Gradually increasing market negotiation skills</td>
<td>Fragile in negotiation</td>
<td></td>
</tr>
<tr>
<td>Market information</td>
<td>Share market information</td>
<td>Not aware of market information</td>
<td></td>
</tr>
<tr>
<td>Network</td>
<td>Have good network with other community members</td>
<td>Scattered and individual</td>
<td></td>
</tr>
</tbody>
</table>
4. MAJOR FINDINGS

4.1 Project Implementation

The project begun to implementation in January 2007 and is going to be end in December, 2009 with a life span of 3 years. PNGO staffs were trained on steps and strategies of people’s organization. Baseline survey was conducted on 1000 beneficiaries among them 800 beneficiary and 200 kept as control group for each upazila of the targeted project areas. Beneficiaries of poverty category 2 &3 were identified, selected, facilitated and trained to form groups and a total of 297 women groups were thus formed with 10-20 women in a group ranging from 18-50 years of age. Group 1 - Disabled and group 4- above 10 decimal lands were excluded. Each family was assisted to develop a family development plan based on which assets were transferred to beneficiary on an average value of Tk.11800 per beneficiary.

A wide range of IGAs were identified (51) (Table 6) but assets were transferred for 15 IGAs (Table 7) on the basis of beneficiaries’ choices. All beneficiaries were imparted skill training on relevant IGAs which helped increased their technical capacity reducing the risk of failures. After skill training assets were transferred. About 69% of the assets were transferred for cattle rearing followed by cultivation of paddy (13%) on leased land at the initial stage of the project. Others such as rickshaw, van, tea shops, are very much marginal having little potential in rural settings. There is a purchase/sales committee representing different stakeholders. About 90% beneficiaries are reported to make profit ranging from Tk. 2000 to 45000 per assets. Self Evaluation Report of Project, December 2008 found that about 10% beneficiaries could not make any profit while rest of the beneficiaries made profit from 3000 to 28,000 as an additional income (page 8). Along the main assets within the limits of value (Tk. 11,800) small scale supplementary IGAs, such as ducks and poultries were offered to increase income through product diversification. Four assets transfer cycles is continuing. It is reported that during project period 59 cattle, 73 pigs, 202 goats 1534 chicken/ducks and 834 BAU/Apple kul trees died due to different disease. One rickshaw was stolen. These losses were mitigated by disbursement of Tk. 172,985 from Security Fund of the project.

4.2 Training for the Beneficiaries

Besides the skill developments training on IGA (cattle, poultry rearing, home gardening, etc) beneficiaries were provided extensive training on leadership development, disaster management, para-veterinary training, management and social awareness and administration and financial management for federation representatives to improve the technical skills and reduce the risks.
4.3 Status of Project IGAs

About 51 types of IGAs were identified in 3 (three) working districts. These IGAs can be better grouped into three types:

- Cow rearing/beef fattening, pig fattening, etc
- Land mortgage/lease cultivating vegetable, paddy, or other crops
- Small Business like tea stall, rickshaw van, etc

4.3.1 Cow rearing / Beef Fattening, Pig Fattening

After obtaining the asset transfer order, cattle rearing, beef fattening and pig fattening were the initial mode of choice of IGAs that the beneficiaries could think. Almost 98% of the beneficiaries started their venture in cattle rearing business. The project provided technical assistance (skill development training), inputs, and medicines for rearing purpose. Average cost of the cattle (calf) is Tk.9000 and sales Tk.15000, cost of inputs and services is Tk.2000 (includes medicine, food, vaccine others), value addition is Tk.4000. During the FGDs with the beneficiaries, following reasons were identified in favor of their preferences to the IGA of cattle fattening:

- Skill needed for cattle rearing was commonly known and easy to apply
- Cattle are locally sellable and was found to be profitable to the beneficiaries
- buyers outside/whole sellers can be approached for cattle selling
- cattle rearing was socially acceptable

Pig rearing is profitable but has limited market and no formal market exists locally. It can be sold during festivals and special occasions. Project staffs are trying to work on market linkage with Dhaka market

4.3.2 Land mortgage for organizing other IGAs like production vegetable, paddy, or other crops

Second most popular IGA is paddy production on leased land for ensuring subsistence (food security). This gives them social security, and food safety as well. Main crops are paddy, groundnut, tobacco, chili, potato, maize and vegetables. Cropping patterns are as follows:

- Aman – Potato – Groundnut;
- Aman – Tobacco/potato – Maize/jute/chili;
- Aman – Potato - Boro
- Aman - Vegetables
- Tobacco in Gongachara upazilla only
Availability of land on lease system is similar with little differences among Rangpur, Durgapur and Joypurhat. In Rangpur ancestors were lived in those areas but due to river/soil erosion they lost their agricultural land even houses and moved to other places. After long time those land are revived again as new char land, then they lease those lands to the landless people or any other people for cultivation. Usually they never come back to their ancestral homes. Some local big farmers also provide land on contract basis or lease to others to avoid risk. Small farmers also use to give out land on lease occasionally. Ultra poor's of IFSUP group was not found to lease out their lands.

4.3.3 Small Business

Small businesses are few like tea stall, rickshaw van, grocery, handicrafts, para vate, tailoring, and barber shop. Rickshaw/van generates daily cash flow but their scope is limited.

Priority IGAs are cattle rearing (calf/bull/heifer/milking cow rearing), land mortgage (for vegetable, paddy cultivation), small business, and van/rickshaw pulling. Cattle fattening, by and large, considered as most primary, easy operation (beneficiaries already acquainted the rearing methods), and a profitable IGA. In some places (especially in Joypurhat and Durgapur of Netrakona) pigs were also highly profitable but market is limited. Refers to earlier profitability study – Maize and Boro rice cultivation is most profitable IGA so far, Van pulling/rickshaw pulling, tea stall is also considered as profitable IGA, but this profession can provide subsistence to a few number of people in a locality. Besides, only male members of the community can pull these vans/ rickshaw. Some Ultra poor who adopted more than one IGA, were earning more profits than the other beneficiaries, who followed only one IGA a year.

4.4 Constraints, Opportunities & Potentials

As stated by them the beneficiaries are facing the following problems and constraints in undertaking the IGAs:

- Smallness in quantity of the produces (or marketable surplus) from minimum productive assets that make them marginal in the market and have less control over the price or the potential buyers ultimately less profit and low income, in that way they may loose interest in the market and remain ultra poor. So that bulk assets transfer to a group of beneficiaries can produce bulk quantity of the output that helps them to share knowledge, skills, bargaining power ultimately increase their income for long time sustainability.
- Migratory behavior of the beneficiaries (Many go to India in case of Kalmakanda and Durgapur), indicates inconsistency in business
- Lack of access over the value chain of a commodity – though they are in a vulnerable position in the value chain they do not have strong linkage both in the backward for inputs and forward for sales, that makes them more marginal and vulnerable. so if they
able to make good contract linkage just immediate actors of the value chain (backward – forward), can be improve their business, and sale to the market.

- Lack of enterprising/business attitude of the beneficiaries makes them less competitiveness over the market, so that they are getting less profit from the market, though there are huge demand for agricultural produces, cattle’s, and potentialities for small business.
- Small volume of the products that does not attract large purchaser so that they sale their products in less price to the small or local traders
- Lack of access over the markets because of unfriendly behavior of the middlemen, non-familiarity with the buyers/middlemen, limited scopes in the local bazaar / market / growth center, non-familiarity with the language of the buyers/middlemen, and lack of bargaining capacity causes less income
- Lack of landholdings/non-movable assets (sometimes they do not like to plant tree or undertake vegetables gardening schemes etc.
- Lack of education makes vulnerable in the market simultaneously language also barriers for the Adibasis to some extents
- Lack of knowledge (livestock, vegetable, paddy, or others) on cultivation technique, fertilizer management and disease management forces them to remain at low productive level. Almost all of the beneficiaries are new entrants learned the cultivation technology from the fellow farmers. Commercialization of the products still underway to go further, PNGOs can take an initiative to make them understand the business concept, savings scheme, and entrepreneurship. They can facilitate farmers on modern production / cultivation technology to produce market oriented products for sale. Farmers in general were found to have little or no knowledge of the modern and improved commercial cultivation techniques such as high yielding varieties, cultivation practices from any public or private sector source. Preparation, printing and distribution of a production manual, arranging customized training using public or private resource persons, or linking them with good inputs supplying companies can help them to learn on the aforesaid problems.
- Scarcity of service providers locally both for agricultural, livestock’s results into slow productivity growth and thus low income growth for the beneficiaries. Although few paravets are initiated in Rangpur but it seems to need more capacity building in many ways to support appropriate services for the beneficiaries. If they have good relationship with inputs selling companies (or skilled retailers) they might give some valuable services/ suggestions time to time as embedded with their products.
- Loosely connected value chain actors and large number of trading intermediaries results less price to sale and high cost for purchase for the beneficiaries
- Fragile to take risk on keeping productive assets, results they are selling products earlier than expected to mature due to family needs, health care, food mitigation etc. makes them less income and profit.
- Inadequate market information hinders to assess demand - supply of the produces that makes them less price and overall low income of the beneficiaries
4.5 Present Status of Marketing

All the products are locally marketed through normal channel of tradition markets. No effort was made to create alternate marketing channel.

Figure 3: Flow of Products through Traditional Supply Chain of the IGAs

4.6 Value Chain Analysis of Selected Products

The consultant tried to lay down value chain map and assess their contact and contract arrangement and flow information among major stakeholders of two major products viz. cattle and field crops as follows:
Figure 4: Value Chain of Cattle

Fig. 5: Value Chain of Cattle Rearing
It has been observed that no value chain was established but there is opportunities to establish formal value chains of both cattle and paddy/vegetable as both of these products...
has high demand in the local, regional and national markets and many of the trading and processing companies particularly super markets are now a day willing or even trying to establish stable supply chains of quality products.

### 4.7 Opportunities for Marketing

In order to develop value chain appropriate the PNGOs require providing business services. NGO staff themselves requires building their own capacity on enterprise and entrepreneurship development. Beneficiaries also require collective business operation (collection, sales, negotiation, joint venture entrepreneurship, secure local market potential, establish linkage with local service providers and establish linkage with national level traders.

Marketing challenges and solutions are enumerated as follows:

<table>
<thead>
<tr>
<th>Market / business Challenges</th>
<th>Potential Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small volume of the product (Scale of business)</td>
<td>Group production and marketing</td>
</tr>
<tr>
<td>Less bargaining power</td>
<td>Market linkage with large buyers by the PNGOs</td>
</tr>
<tr>
<td>Lack of enterprise development attitude at the micro level</td>
<td>Training, rapport building with successful enterprise, role model play, market linkage by the PNGOs</td>
</tr>
<tr>
<td>Marginal in the community</td>
<td>Networking with local leaders</td>
</tr>
<tr>
<td>Lack of Planning to take market opportunity</td>
<td>Proper planning and facilitation by the PNGOs</td>
</tr>
<tr>
<td>Appropriate business services</td>
<td>Capacity building for service providers e.g. paravet by PNGOs</td>
</tr>
<tr>
<td>Effective utilization of inputs</td>
<td>Linkage with good inputs suppliers</td>
</tr>
<tr>
<td>Loosely connected value chain actors</td>
<td>Networking and rapport building for quality of products and capacity building on business ethics</td>
</tr>
<tr>
<td>Lack of trust and enabling environment for win-win business relationship</td>
<td></td>
</tr>
<tr>
<td>Lack of taking risk (Shock absorbency)</td>
<td>Alternative income sources and project support</td>
</tr>
</tbody>
</table>

To meet challenges a market promotion strategy is diametrically presented in Fig. 6 in next page.
4.8 Strategy for Marketing Interventions

In order to strengthen access to market and occupy a share of the local market the consultants proposes to adopt the following strategies

4.8.1 Holistic Approach for Organizing Entrepreneurship Development for the Ultra poor should be Promoted

The study revealed that the scant resources and production was the main obstacle for achieving a significant margin by the target group beneficiaries. On the other hand, scant resources were more sub-divided when the beneficiaries started their individual IGAs. As reported in the field consultation, the beneficiaries and the NGOs reported that the highest paybacks in the IGAs were Cattle rearing, and agricultural production.
This small amount of bottom-line resulted in very poor conditions to attract the buyers or develop any network aiming at business or market promotion. When the study team conducted FGDs with the local market owners/traders, following suggestions were important to note:

- small quantity of supply cannot attract the buyers
- small quantity of production has little value in the market
- small scale of business inputs cost, production cost also higher
- market owners or middlemen have no orientation of the small quantity producers like the beneficiary women of the project
- if the women are linked with any supply chain of any production process, their business value can be increased.

These comments and suggestions make the sense that:

- The volume of economic transactions (volume of the produces, sellable amount) should be increased in order to assist the beneficiary women to get higher prices though self collection of their small produces and corporate selling to a large aggregator with prior contractual arrangement. Since the beneficiaries are organized as association it can organize corporate production, collection and marketing.
- The amount of business capital should be increased.
- The women should be supported in a holistic way, they should be trained on business management, facilitated in the marketing process, and on the other hand potential marketing agents should be sought for the market exploration of these women, women should be provided with the market information, on the contrary, market owners should also be informed about the existence of the women’s business efforts. So interventions should be well coordinated for the entire business.
- Within the framework of Family Development Plan, the IGAs should be incorporated and the sharing of labor within the family members should be ensured.

The beneficiary women must act collectively and organize production of recommended commodities based on future trend of demand, supply and price structure which helps bulk sales and purchase as per market demand. Federation must take lead to make beneficiary understand the collective planning to produce a commodity to a volume that attract market to come to their doorstep or to a collection centre located in the federation premises.

4.8.2 NGO facilitation should be integrated with the Enterprise Development for Joint and Individual Beneficiary
It was highly admitted that partner NGOs have played great role in facilitating the income generating activities of the women. But it is very difficult for NGOs to show the essence of business professionalism. In order to develop a standard marketing model, the NGOs need to look at the program from the enterprise development approach. The market channels are to be explored, women should be well trained, marketing documentations need to be initiated, market committees and other buyers need to be oriented about the women’s program. Hence the NGO perspective should be aimed at enterprise development where women’s group action should be addressed and emphasized.

In this context, the consultants recommend to orient the relevant staff to business principles and methods and organizing beneficiaries for business undertakings though small and micro enterprise levels of operation. A foundation course may set sail of business in a world of risk and uncertainty as the saying goes that no risk no gain. In other words higher the risk, greater the gain. Of course in business it is calculative risk taking.

4.8.3 Joint action should be encouraged

Since individual women’s IGA effort could bring only a small quantity of production or output, it is proved insignificant for bringing any significant market attraction. One woman brings a cow at least six months after the previous session. Hence it was difficult to influence the market rate with the scan supply of production to the market outlets. So it was suggested that in order to attract market owners, a good bunch of production should be ensured which can be organized if the joint actions can be initiated.

Joypurhat has the potential for Kachur Lati, but the promoters of its export had categorically mentioned small amount of production will never be counted for any profitable venture. Joint action can be of:

- seasonal vegetables
- Katchur Lati
- Paddy
- Poultry
- Duck
- Poultry egg
- Etc.

The information of this concerted effort should also be disseminated in the market well ahead of the production and negotiations can be started with the data of predicted amount of production.

The present role of the Federation of the Groups could not reach to any notable stage where their actions are visible or laudable. However, the prime task of the federations should be to assist the beneficiary women in exploring the market potentials.
4.8.4 Linkages /access to market should be established

Facilitate linkages to specific market segments rather than general end markets. As for example Kachur Lati can sale to the exporters representative locally. For this PNGOs can train beneficiaries for post harvest management that could increase shelf life of the perishable produces, but it helps to get more price than regular market. Also they can target multiple customers in multiple markets. Market exploration should be a prime work of the NGO facilitation. This exploration should be done professionally. The women entrepreneurs or the representatives of the joint action undertaken by the women, or the family members of the women entrepreneurs’ should be encouraged to build relationship with the buyers.

Relationship with the market can be established initially, locally; gradually it may expand to the regional and national ground.

4.8.5 Linkage with large buyers should be established

- Large buyers always try to keep long time relationship with their suppliers and trustworthy rather than small one. So that large buyers nearby wholesale market would be considered. In this case they can reduce one step of middlemen, and price may be higher than small traders. For this some one should lead the initiatives, any group leader can take the initiatives. Networking by the PNGOs can facilitate this process as a start-up work.

4.8.6 Service market development approach can be adopted

Service market in Bangladesh is very weak and new concept for agricultural farming system. Both in demand and supply side of the business or in the value chain are not aware of their needs and potentials. In Demand side enterprises do not know what types of services will improve their business and where they will get those services so that they remain ignoring the advantages of the advantages of the business service. The other side – in the supply side of the business services, they are not capable to well to provide appropriate services, even they can not assess their value of services. So there is weak relationship between demand side (farmers) and service providers. In some extent inputs suppliers are providing limited services as embedded nature within their product, or during selling their produces to the buyers when transactions is made for product not for services, but sometime they both of them exploiting farmers.

The classical concept of market always implies that the goods or services will be traded according to the demand following the price mechanism. Services however are not always transacted for money especially in the context of rural agriculture. This phenomenon has made the service assessment effort more complex and difficult; since services are often provided as embedded service – free of cost with the product. However, embedded services are extremely important in term of final
outcome and act as powerful strings to tie up the relationship among the value chain actors. Various literatures analyzed the types and range of services in agriculture sector and revealed that productivity and income can be raised substantially for all the value chain actors by just improving these services, which are in many instances embedded. Therefore strengthening service market is considered as one of the key issues in developing sector competitiveness.

The beneficiaries of IFSUP are receiving different services from different actors. The existing services in the project locations are not equally in practice throughout the region, and weak in quality. If the relationships between the value chain actors are strong service market will strengthen automatically.

Figure 7: Service provision in Vegetable sector

Irrespective of size, poor farmers need various services. Field experiences suggest that there lie different problems on the demand side of services. The value chain actors in some instances fail to realize the need for service; in other instances they need the service but either they are not ready to pay for the service or they don’t know the source of service. Moreover, the value chain actors expressed their dissatisfaction about the quality of the service that they are currently availing. From the demand side, this market can be characterized as the market which has a high awareness of the need for quality information on appropriate dosage of various inputs like insecticides, pesticides and fertilizers and different agricultural cultivation techniques. Theses awareness, however, is not translated
into need or effective demand. On the other hand from the service providers in most cases lack the capacity of provide such technical services. Moreover, to many of the service providers the incentive of providing such service is not very clear and they fail to identify their market and demand of their services. As a result, in the context of rising commercial cultivation the service markets are performing inefficiently at sub-optimal level.

This market is the classical weak market situation where the service users are not really ready to pay for the services and eventually the service providers don’t find this market lucrative enough. Therefore, innovative steps should be taken to promote the embedded service and service provision firstly from and to the value chain actors. Once the value chain actors get the benefit of using such services, they will eventually get habituated in paying for the transactional services. At the same time, some ground-breaking initiatives should be taken to improve the public benefit services.

**Figure 8: Service provision in Cattle rearing**

![Diagram of service provision in Cattle rearing]

- **Cattle Rarer**
- **Outside market**
- **Department of Livestock Services (DLS)**
  - **Public Service**
- **Local Market**
  - **Embedded service**
- **Paiker / Faria**
  - **Embedded service**
- **Big Paiker**
  - **Embedded service**
- **Vaccination**
  - **(Fee based Service)**
- **Cow Rarer but supplier**
  - **(Embedded Service)**
- **Inputs Seller**
  - **(medicine, feed, equipment suppliers other) embedded service providers**
- **Vet Doctor**
  - **Transacted Service**
- **Paravet**
  - **Transacted service**
4.8.7 Value chain development or supply chain strengthening should be tried

Development and marketing of a product depends on capability and commitment of all stakeholders of the value chain of the product in a commercial production system. All of them must understand it otherwise everybody in the chain will try to maximize own benefits at the cost of others operating in the chain and eventually none will be benefited. All stakeholders may not be the beneficiary of IPSUP but it can assist them to be linked with service providers who are engaged for their development in order to benefit its own beneficiaries. They can do it if they understand the value chain, its actors, their role and performance and the available services for them.

4.8.8 Facilitate linkages to specific market segments rather than general end markets

Market exploration should not be blocked within the local or regional periphery; rather the market explorers should be oriented to the capital or big cities. Special efforts can be undertaken to build relationship with the exporters such as Exporters of Kathur Lati, etc.

4.8.9 Quality control according to the Market Demand

Assessment of market demand is a prime condition of the marketing policy. Accordingly, the Women entrepreneurs supported by the NGO facilitators should be encouraged to:

- identify the market demand
- assess the standard of the quality of the specific items
- learn the quality control measures
- implement the quality control
- ensure the dissemination of the information of the quality control measures to the market authority
- Negotiate with the market authority with the information of quality controlled measures, etc.

NETZ should support resource poor women for building their capacity to establish a balanced linkage with the market forces, which gives ultra-poor women a stronger position.
4.9 Impact of the project

Through dialogues and discussion with both target and control beneficiaries the consultants made a comparison between experimental and control group of beneficiaries as follows:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Experimental Group</th>
<th>Control Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>Able to utilize productive resources and its profits</td>
<td>Unreadable fate and depends on local large farmers</td>
</tr>
<tr>
<td></td>
<td>Increase profits Tk.500 to 45,000/- per beneficiaries</td>
<td></td>
</tr>
<tr>
<td>Awareness</td>
<td>Aware about their livelihoods</td>
<td>Not aware and vulnerable to maintain family</td>
</tr>
<tr>
<td>Social status</td>
<td>Socially empowered, able to talk with others and keep contribution by giving their opinions</td>
<td>Remain same as before selling labor before the season (advance sale)</td>
</tr>
<tr>
<td></td>
<td>Not required to advance labor sale</td>
<td></td>
</tr>
<tr>
<td>Employment</td>
<td>Generate self employment</td>
<td>Still waiting for other employers</td>
</tr>
<tr>
<td>Education</td>
<td>Ability to send children to the school</td>
<td>Cannot send the children to schools</td>
</tr>
<tr>
<td>Skill development</td>
<td>Received skill development training</td>
<td>No such training received yet</td>
</tr>
<tr>
<td>Negotiation skill</td>
<td>Gradually increasing market negotiation skills</td>
<td>Fragile in negotiation</td>
</tr>
<tr>
<td>Market information</td>
<td>Share market information</td>
<td>Not aware of market information</td>
</tr>
<tr>
<td>Networking</td>
<td>Have good network with other community members</td>
<td>Remained scattered and isolated individuals</td>
</tr>
</tbody>
</table>

4.10 Summary of Observations

- Context analysis reveals that Ultra poors need a reasonable productive assets to generate an income, a corporate body to gain bargaining strengths, tools and equipment to increase their productivity, community based service system to meet natural, social, health, and legal contingencies and access to quality education for their children for integration to the greater society
- IFSUP of NETZ has been well designed to methodically proceed on for implementation in order to meet those needs of the Ultra poors
- Project implementation has proceeds well methodically viz. reconnaissance survey, identification of Ultra poors, conduction of baseline survey, impart group formation and management training, preparation of Family Development Plan, choice of IGA,
imparting skill training, asset transfer and buying assets through a committee, weekly group meeting and supervision of assets, sale of product in the local market, return of value of assets, and repeat the same cycle for the next asset transfer.

- Beneficiaries were grouped and groups were federated to an association which would though play critical role has not yet took roots and assume & play the roles due to short span of project life.
- Project has reached the targeted beneficiaries successfully and attained the projected outputs
- Beneficiaries were benefited economically with wide variation among the beneficiaries which need to be studied in depth and identify the reasons to bring uniformity to accrue benefits
- Prior to start production relevant market information is required for taking decision which product can sale easily in the nearby market, any specialization, high value commodity, it requires to have prior contract arrangement for access to value chain linkage, new markets, quality standards and aggressive market promotion to sell their products
- Sustainable up-gradation of poor needs more than economic opportunity i.e. a strong corporate body to gain bargaining strengths, tools and equipment to increase their productivity, a community based service system in order to safe guard them from natural, social, health, and legal contingencies and access to quality education for their children for integration to the greater society
5. RECOMMENDATIONS

5.1 Short Term
5.1.1 Recommended IGAs for Different Districts

After the assessment of the market potentials and the present capacity of the beneficiaries, following IGAs were recommended:

<table>
<thead>
<tr>
<th>Recommended IGAs for 3 districts</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Joypurhat</td>
<td>Rangpur</td>
</tr>
<tr>
<td>From Existing</td>
<td></td>
</tr>
<tr>
<td>Cattle rearing</td>
<td>Cattle rearing</td>
</tr>
<tr>
<td>Land Leasing</td>
<td>Land Leasing</td>
</tr>
<tr>
<td>Paddy</td>
<td>Paddy</td>
</tr>
<tr>
<td>Vegetable</td>
<td>Maize</td>
</tr>
<tr>
<td>Kachur Lati</td>
<td>Tobacco</td>
</tr>
<tr>
<td>New IGAs</td>
<td></td>
</tr>
<tr>
<td>Small Scale poultry Rearing</td>
<td>Small Scale poultry Rearing</td>
</tr>
</tbody>
</table>

* *Duck rearing in Kolmakanda details given in annexure 3

5.1.2 Market interventions

- Holistic Approach for Organizing Entrepreneurship Development for the Ultra poor should be Promoted
- NGO Facilitation should be integrated with the Enterprise Development for Joint and Individual Beneficiary
- Joint action should be encouraged
- Linkages /Access to Market should be established
- Value chain development or supply chain strengthening should be tried
- Market Exploration can also be done outside of the Local or Regional Orientation
- Quality control according to the Market Demand
NETZ should support resource poor women for building their capacity to establish a balanced linkage with the market forces, which gives ultra-poor women a stronger position.

5.1.3 Federation of the Women Groups should be Strengthened

The consultants believe that IFSUP’s effort of building a Federation of Ultra Poor’s is a unique effort of sustainability. If the federations emerge as independently managed institutions and assume their roles of supporting their members effectively in respective locations, the Ultra Poor's will establish their rights, increased productivity, and bargain with its customers and sponsors effectively and IPSUP can wind up with satisfaction at some time. This piece of work should go faster to become an ideal for other Ultrapoors development initiatives of the country.

5.1.4 Economy to Scale & Market Orientation

Small producers with small volume of production or little surplus after home consumption operating individually and independently in a market place will always be exploited by market forces. There is a hue and cry for fair prices of the producers since time immemorial but nothing worked in favor of small producers. They must act collectively and organize production of recommended commodities based on future trend of demand, supply and price structure which helps bulk sales and purchase as per market demand. Federation must take lead to make beneficiary understand the collective planning to produce a commodity to a volume that attract market to come to their doorstep or to a collection centre located in the federation premises.

5.1.5 Study of Poor and Good Performing Beneficiaries

It is astonishing that income people of same socio-economic background accrue a wide variation of benefits from more or less similar assets. Evidences show that incomes of beneficiaries vary from Tk. 80 - Tk. 45,000. It is necessary to identify what entrepreneurial qualities of beneficiaries make such high level of economic performance and whether such qualities are transferable to poor performers and how the transfer should be executed. What should be the role of IFSUP staff to reduce the gap in incomes?

5.1.6 Production of Operational Manual

Wide income variation among beneficiaries implies lack of standards of operation and practices to be followed by the beneficiaries. It is, therefore, needed to prepare trade-wise operation manual not a traditional training manual but micro business operational manual to be prepared by a team of capable technologists under the leadership of an enterprise management specialist. The manual should contain how to organize production, what
practices and technologies are to be followed with methods and time and what are to be done at which stage of production to ensure quality as desired by the buyers who have contractual arrangement.

A hand book of production manual (vegetable, cattle rearing, micro/small business) in the view of micro business model would get preference. This manual would be a reference material in bangle language for the beneficiaries.

5.1.7 Value Chain Management

Development and marketing of a product depends on capability and commitment of all stakeholders of the value chain of the product in a commercial production system. All of them must understand it otherwise everybody in the chain will try to maximize own benefits at the cost of others operating in the chain and eventually none will be benefited. All stakeholders may not be the beneficiary of IPSUP but it can assist them to be linked with service providers who are engaged for their development in order to benefit its own beneficiaries in a win-win relationship for both the actors are related to the transactions. They can do it if they understand the value chain, its actors, their role and performance and the available services for them. During the field visit we have found that local traders are willing to make business relationship with IFSUP beneficiaries, its need to formal relationship both the parties engaged with business. Trustworthiness would be the key issues. Produce the product as per the market needs in consultation with market actors (in both of the backward and forward actors). Initially IFSUP/PNGOs can play vital role to develop a network and connect local traders, suppliers, service providers, and the beneficiaries for interest of the concerned parties.

An Example of value chain strengthening:
There are two dimensions – vertical and horizontal integration, refer to who does what in the chain, and who determines how things are done in the chain. The following four strategies can be taken into consideration to improving the farmer or beneficiaries as a chain actor, improving vertical or horizontal integration, or both.

1. Upgrading as a chain actor
The starting point for this strategy is one where the farmers are not well connected with markets. They wait for traders who come to the farm to buy from them. Farmers blame the traders for the low prices offered, especially when they see the produce sold in cities for much more. The world is unfair! However, the farmers do not realize that they are part of the problem, their production is not well tailored to what the market needs, and of variable quality and quantity. Either way trader does not know what to expect, so offers a low price.

Seeking win-win relationship, increasing chain partnerships would be the one of the most important activities among many others. When the farmers have established themselves as specialized farmers, then other options open up.
The focus of interventions for this strategy is therefore to:

- Ensure that farmers have access to the basic assets (land, water, seeds, capital, or any productive assets etc.) that they need to improve their production.
- Improve farmers’ technical (production) and business skills (e.g. cultivation technology, planning, record keeping, financial management, managing risk, etc).
- Improve farmers’ understanding of markets, chains, competition, consumer demands and contracts.
- Identify and develop markets and products.
- Promote and strengthen farmers’ organizations (e.g. farmers’ schools or study groups or association) – to enable the provision of these assets and skills.

2. Developing chain partnerships

Following this strategy, farmers already understand the production techniques and have something good to offer buyers. However, they feel out of control in their relations with the outside of the local markets. They may be unsure about whether they can sell their produce, to whom and at what price. Or they may be producing under contract for a processing company, with a secure market outlet, but they lack power to bargain over prices or other contract conditions. The farmers feel that they are left to the whims of others.

By linking with a buyer, these farmers can increase their business security and gradually improve and expand their businesses. They make themselves an attractive business partner so that the buyer will be willing to pay better prices, listen to their demands, and invest in them. To this end, the farmers opt for a partnership strategy based on shared interests and mutual growth.

The focus of interventions here is therefore to:

- Make the farmers an attractive business partner technically (quality, yields and quantity) and managerially (entrepreneurial mentality, understanding of the chain).
- Organize continuous learning and innovation (participate in association meetings, farmer schools, exchange of best practice, etc.)
- Empower the farmers organizationally (including information systems for improved bargaining)
- Facilitate chain cooperation with the buyer (exchange of information, bargaining, joint action plans based on shared interests, etc.)
- Promote the representation of farmers’ organizations in chain platforms.

3. Adding value through vertical integration

Similar to farmers seeking to develop chain partnerships, farmers considering vertical integration are also production specialists, with an attractive product, skills and a willingness to innovate. However, these farmers see that at the end of the chain the consumer pays a price that is five to twenty times higher than they receive. They see that other players further down the chain make money by grading the product, cleaning it, processing it,
packaging it, and making it ready for use by the consumer. They want a larger share of these revenues. They may also want to reduce the losses and price fluctuations associated with perishable and seasonal fresh produce.

The focus of interventions here is therefore to:

$\bullet$ Develop market outlets.
$\bullet$ Invest in facilities for storage, processing, packing, marketing and distribution
$\bullet$ Invest in the development of professional staff, with more complex managerial and administrative skills.
$\bullet$ Design and implement management systems (operational procedures, logistics management).
$\bullet$ Promote farmer cooperatives with joint processing and marketing, etc; develop organizational trust and discipline.

4. Developing co-ownership over the chain

The goal of this intervention strategy is similar to vertical integration, but goes further in that it implies that farmers organize themselves in recognized, visible business organizations, capable of penetrating existing markets, developing new products or markets, or diversifying their activities. It also means they can conduct a dialogue with consumers to identify demand and hence improve the product. Such farmers’ organizations can negotiate lucrative prices and take a fair share from the chain.

$\bullet$ Enter into joint ventures downstream in the chain for the development of new consumer product lines
$\bullet$ Develop and market branded consumer products
$\bullet$ Develop farmer groups into business cooperatives, in co-ownership with processors and retailers that can initiate or negotiate research and development initiatives for the benefit of the entire value chain.
5.1.8 Business Orientation of Project Staff

Project and PNGO staffs involved in this project are quite capable and very much enthusiastic to administer grant and development activities or programs quite admirably. All of them seemed to be quite proactive. The consultant observed that they could not exhibit business orientation and acumen to help and guide beneficiary towards more commercial approach and methodology. It might be due to organizational orientation /values and project outlook or of their own deficiencies. In either case the consultants recommend to orient the relevant staff to business principles and methods and organizing beneficiaries for business undertakings though small and micro enterprise levels of operation. A foundation course may set sail of business in a world of risk and uncertainty as the saying goes that no risk no gain. In other words higher the risk, greater the gain. Of course in business it is
calculative risk taking. Although beneficiaries are ultra poor and they remain vulnerable to take risk, but the stage of 4th cycle of IGAs they have some extent of entrepreneurial attitude to do something themselves. We have found few of them already asking questions that how improve the business, how can they make more profit, such types of questions indicates they are in process of enterprise development. So that facilitation of business services would help them to sustainable growth and development.

5.1.9 Strengthening Federation

The consultants believe that IFSUP’s effort of building a Federation of Ultra poors’ is a unique effort of sustainability. If the federations emerge as independently managed institutions and assume their roles of supporting their members effectively in respective locations, the Ultra poors’ will established their rights, increased productivity, and bargain with its customers and sponsors effectively and IPSUP can wind up with satisfaction at some time. This piece of work should go faster to become an ideal for other Ultra poors' development initiatives of the country.

5.1.10 Documentation

The service systems that has emerged or are emerging under IFSUP should be documented as a case well presented for development practitioners for up-scaling in immediate future. NETZ may engage a capable consultant or specialist to do so and take necessary step for printing and circulation for market promotion. Providing necessary orientation on financial record keeping, managerial records, would take into consideration. NETZ may also provide services if any agency or community intents to replicate it and sought for technical assistance.

5.2 Long Term

5.2.1 Organizational Philosophy Revisiting

Context analysis indicated that poverty eradication programs of most organizations could not impact much despite national and international endeavors. Very little remains operational as the projects ends. It is a conceptual and philosophical problem rather than a problem of specific interventions for some immediate economic gains of few targeted beneficiaries for some relief from the pain of being poor. Depending on its strengths of commitment and determination of eradicating poverty from Bangladesh as the statement of overall goal of the IPSUP, NETZ needs to revisit its poverty eradication and food security initiatives. Does it aim at relief from hunger, attaining solvency or gradually move to prosperity? Project seems to be based on the first philosophy, but design of the project created all necessary provisions for the last philosophy i.e. helping the beneficiaries gradually increase income by up-scaling production of quality products and linking with markets. It depends how and how fast the necessary elements are organized and eventually
institutionalized. One of the most important elements of the project is Federation of Ultra poor. Institutionalization means, writing laws and bylaws of the federation, registration under relevant acts, undertaking programs as defined under its governing laws, creating economic opportunities for its members and take over services of the project as an ongoing practice. The project should continue support till it become operational and sustainable to provide services to its members.

5.2.2 Appropriate Poverty Eradication Approaches

People become poor for being unable to compete in a free market economy and become Ultra poor by depleting productive resources to meet food security, social, health and legal contingencies. Self employment options (IGAs) by asset transfer can help supplement their income to some extent but cannot generate enough income to re-invest for greater income in future. Only a few can earn substantially, particularly those who have entrepreneur qualities but became poor by being victim of circumstances. Analysis of earning from assets showed that 85% could not earn more than their daily wages (Tk. 200 per day). It shows that only a small portion of Ultra poor can earn substantially while vast majority will have to depend on labor. They could be more benefited if their labor productivity is increased by using tools and equipment and work on contractual basis which is now a general practice in agriculture. For example a small group of beneficiaries work as a service provider to provide mechanized services to other farmers such as corn shellers, paddle thresher, movable rice husking, power tiller based on local demand can increase their income remarkably. They could use surplus earning of peak season during the slack season of the year. These options should also be explored for poverty eradication program. The self employed Ultra poors can move toward prosperity if their IGAs are raised to an enterprise level of operation through credit and technical supports as a follow up program.

5.2.3 Installation of Life Support System

At the moment project is providing fourth asset since project inception in January 2007, if any one lost or destroyed their assets due to natural calamity, which replaced from the project security fund to recover the asset. The beneficiary will be compelled depleting productive assets to meet natural, social, health and legal contingencies if arises in future. Along with the economic activities there is a need to install community based life support system to help face natural, social, health and legal contingencies. The emerging Federation of Ultrapoors seems to be an appropriate institutional base for installation of those services

5.2.4 Access to Quality Education

On a long term perspective boys and girls particularly of Adibasis need to have access to quality education either to become capable to enter into higher education system for entering into professional job market or come out with entrepreneurial qualities to enter into business for integration into the larger society of the country. Federation can be
assisted to establish such school staffed with teacher having special training on advanced teaching methods and techniques.

6. IMPLEMENTATION STRATEGY

6.1 Approaches

To implement the recommendations of this study the project can be redesigned if fund and sponsors permit. Redesigned project is likely to be more commercially and market oriented. Based on the redesigned project a business development training module has to be prepared with a training manual so that staff and entrepreneurs are trained in enterprise development. This will increase effectiveness of project implementation.

Similarly, a training module with training manual has to be prepared for the members and officials of Federations on institution management and development including new roles of the federation, services to be provided to the members and management of corporate businesses and educational institutions.

After training the monitoring system has to be re-oriented to new dimensions of the project with necessary modification so that project implementation is closely and periodically monitored effectively.

6.2 Action Plan

In respect to support NETZ to develop a planning document including resource requirement and action plan for mainstreaming the marketing activities in livelihood programme an outline of action plan is presented in a time frame of one year duration (from M1-M12):

<table>
<thead>
<tr>
<th>Name of the Actions</th>
<th>Responsibility</th>
<th>Approach to be followed</th>
<th>Resources Needed</th>
<th>Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff development</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Project review and modification</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Planning Expert</td>
<td>1 mm</td>
</tr>
<tr>
<td>Study of good &amp; bad performers</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Expert</td>
<td>1 mm</td>
</tr>
<tr>
<td>Preparation of operation manual</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Expert</td>
<td>2 mm</td>
</tr>
<tr>
<td>Writing case of IFSUP</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Expert Service</td>
<td>1 mm</td>
</tr>
<tr>
<td>Training entrepreneurship &amp; business development for staffs</td>
<td>NETZ</td>
<td>Service market development approach</td>
<td>Training</td>
<td>0.5 mm</td>
</tr>
<tr>
<td>Value chain identification and management</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Expert assistance</td>
<td>3 mm</td>
</tr>
<tr>
<td>Training of Federation's for</td>
<td>Partners</td>
<td>Networking,</td>
<td>Continuous</td>
<td>1 mm</td>
</tr>
</tbody>
</table>
## Name of the Actions

<table>
<thead>
<tr>
<th>Name of the Actions</th>
<th>Responsibility</th>
<th>Approach to be followed</th>
<th>Resources Needed</th>
<th>Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional strengthening</td>
<td>NGOs</td>
<td>capacity building</td>
<td>rapport building and networking</td>
<td></td>
</tr>
<tr>
<td>Provide appropriate business development services</td>
<td>Local Service providers (Paravet)</td>
<td>Service market development approach</td>
<td>Staff orientation</td>
<td>Rest of LOP</td>
</tr>
<tr>
<td>Adoption of appropriate poverty eradication approach</td>
<td>NETZ</td>
<td>Participatory</td>
<td>Staff assistance</td>
<td>1 mm</td>
</tr>
<tr>
<td>Installation of Life Support Systems within Federations</td>
<td>NETZ PNGOs</td>
<td>Participatory</td>
<td>Staff assistance</td>
<td>6 mm</td>
</tr>
<tr>
<td>Training on sales and marketing for beneficiaries</td>
<td>PNGOs</td>
<td>Participatory</td>
<td>Staff assistance</td>
<td>2 mm</td>
</tr>
</tbody>
</table>

### Beneficiary Level

<table>
<thead>
<tr>
<th>Name of the Actions</th>
<th>Responsibility</th>
<th>Approach to be followed</th>
<th>Resources Needed</th>
<th>Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional strengthening of the Federation's</td>
<td>Partners NGOs</td>
<td>Networking, capacity building</td>
<td>Continuous rapport building and networking</td>
<td>During LOP</td>
</tr>
<tr>
<td>Networking with others</td>
<td>Partners NGOs</td>
<td>Networking, capacity building</td>
<td>Continuous rapport building and networking</td>
<td>During LOP</td>
</tr>
</tbody>
</table>

** LOP: Length of the Project
Annexure 1: Table and Graphs of different FGDs, relevant IFSUP project information

Table 1 : List of FGDs in different locations and respondents groups

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Respondents groups</th>
<th>Number of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Females</td>
</tr>
<tr>
<td>1</td>
<td>Joypurhat (Sadar)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Project staffs (Asroy)</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Control Group/ Non-beneficiary</td>
<td>11</td>
</tr>
<tr>
<td>4</td>
<td>Beneficiary</td>
<td>15</td>
</tr>
<tr>
<td>5</td>
<td>Local Traders</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Joypurhat (Panchbibi)</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Project staffs (Asroy)</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Control Group/ Non-beneficiary (KII)</td>
<td>15</td>
</tr>
<tr>
<td>9</td>
<td>Beneficiary</td>
<td>15</td>
</tr>
<tr>
<td>10</td>
<td>Local Traders</td>
<td>0</td>
</tr>
<tr>
<td>11</td>
<td>Rangpur (Kaunia) JCF</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Project staffs (FCF)</td>
<td>0</td>
</tr>
<tr>
<td>13</td>
<td>Non-beneficiary – KI</td>
<td>1</td>
</tr>
<tr>
<td>14</td>
<td>Beneficiary</td>
<td>21</td>
</tr>
<tr>
<td>15</td>
<td>Local Traders</td>
<td>19</td>
</tr>
<tr>
<td>16</td>
<td>Rangpur (Gongachara)</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Project staffs (FCF)</td>
<td>0</td>
</tr>
<tr>
<td>18</td>
<td>Non-beneficiary – KI</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>Beneficiary</td>
<td>21</td>
</tr>
<tr>
<td>20</td>
<td>Local Traders</td>
<td>16</td>
</tr>
<tr>
<td>21</td>
<td>Netrakona (Durgapur)</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Project staffs (SUS)</td>
<td>2</td>
</tr>
<tr>
<td>23</td>
<td>Control Group/ Non-beneficiary</td>
<td>9</td>
</tr>
<tr>
<td>24</td>
<td>Beneficiary</td>
<td>8</td>
</tr>
<tr>
<td>25</td>
<td>Beneficiary</td>
<td>14</td>
</tr>
<tr>
<td>26</td>
<td>Local Traders</td>
<td>9</td>
</tr>
<tr>
<td>27</td>
<td>KI</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total Respondents</strong></td>
<td></td>
<td>148</td>
</tr>
</tbody>
</table>
Table 2: Location and the NGOs Involved in the Project

<table>
<thead>
<tr>
<th>District</th>
<th>Name of the NGO</th>
<th>Upazila</th>
<th>Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joypurhat</td>
<td>Ashroi</td>
<td>Sadar</td>
<td>Puranapoil</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mohammadabad</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hadsha</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dogachi</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Panchbibi</td>
<td>Balighata</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kushumba</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Hatapur</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dhamja</td>
</tr>
<tr>
<td>Rangpur</td>
<td>Jagarani Chakra Foundation (JCF)</td>
<td>Kaunia</td>
<td>Tepamadhupur</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Balapara</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Haragach</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Shahidbagh</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gongachara</td>
<td>Laxmitari</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kolokanda</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Alombiditor</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Nohali</td>
</tr>
<tr>
<td>Netrakona</td>
<td>Sabalamby Unnayan Samit (SUS)</td>
<td>Durgapur</td>
<td>Durgapur Sadar</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Chandigarh</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kullagara</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Birishiri</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kolmakanda</td>
<td>Nazirpur</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Lengura</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Karnoi</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rangchati</td>
</tr>
</tbody>
</table>
Table 3: Socio-economic Status

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Joypurhat</th>
<th>Rangpur</th>
<th>Netrakona</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geographical features</td>
<td>The land is plain, alluvial</td>
<td>The land is plain, alluvial but flood prone</td>
<td>The land is hilly and flash flood prone</td>
</tr>
<tr>
<td>Ethnical background</td>
<td>Beneficiaries were mostly (100%) indigenous (adibashi) - Shaotal</td>
<td>It was reported that no Adivashi was found in the program areas. Only 1% Adivashi is said as beneficiary</td>
<td>49% adibashi mostly Garo were found among the beneficiaries</td>
</tr>
<tr>
<td>Number of beneficiaries</td>
<td>As per the project proposal a total number of 1600 families were included as the target group of the project</td>
<td>As per the project proposal a total number of 1600 families were included as the target group of the project</td>
<td>As per the project proposal a total number of 1600 families were included as the target group of the project</td>
</tr>
<tr>
<td>Family size</td>
<td>As reported by the respondents the family size was 5</td>
<td>As reported by the respondents the family size was 5</td>
<td>As reported by the respondents the family size was 5</td>
</tr>
<tr>
<td>Occupation and income</td>
<td>§ Mostly landless agricultural laborer</td>
<td>§ Mostly landless agricultural laborer</td>
<td>§ Mostly landless agricultural laborer</td>
</tr>
<tr>
<td></td>
<td>§ Members have 450 tk/month income</td>
<td>§ Members have 450 tk/month income</td>
<td>§ Members have 450 tk/month income</td>
</tr>
<tr>
<td></td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
<td>§ Average assets value Tk.11800 per beneficiary</td>
</tr>
<tr>
<td>Land holdings</td>
<td>The community members are mostly landless</td>
<td>The community members are mostly landless</td>
<td>The community members are mostly landless</td>
</tr>
<tr>
<td>Education</td>
<td>Illiterate, can sign only but initiatives have taken being educated by the project</td>
<td>Illiterate, can sign only but initiatives have taken being educated by the project</td>
<td>Illiterate, can sign only but initiatives have taken being educated by the project</td>
</tr>
<tr>
<td>Skills</td>
<td>No special skill was found among the members of the community</td>
<td>No special skill was found among the</td>
<td>No special skill was found among the</td>
</tr>
<tr>
<td>Indicators</td>
<td>Joypurhat</td>
<td>Rangpur</td>
<td>Netrokona</td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Cultural condition | Adibashis have special cultural tradition  
- Endowed with rich traditional value system  
- women are main working force  
- have little orientation for education and modern life-style  
- men have tendency for becoming alcoholic spending all the savings | - Poverty has pushed them in dishonoring lifestyle  
- Have little endeavor for joint effort to undertake any business | Adibashis have special cultural tradition  
- Endowed with rich traditional value system  
- women are main working force  
- have little orientation for education and modern life-style  
- men have tendency for becoming alcoholic spending all the savings  
- some Adibashies have the habit of spending a good deal of time at India crossing the boarder illegally |
Table 4: IGA wise Distribution of Number of beneficiaries

<table>
<thead>
<tr>
<th>IGAs</th>
<th>Joypurhat</th>
<th>Rangpur</th>
<th>Netrakona</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Panchbibi</td>
<td>Sadar</td>
<td>Gauli</td>
<td>Durgapur</td>
<td>Kalmakanda</td>
</tr>
<tr>
<td>Cow Fattening/ Cattle rearing</td>
<td>301</td>
<td>426</td>
<td>651</td>
<td>573</td>
<td>705</td>
</tr>
<tr>
<td>Pig rearing</td>
<td>34</td>
<td>28</td>
<td>19</td>
<td>46</td>
<td>127</td>
</tr>
<tr>
<td>Goat Rearing</td>
<td>21</td>
<td>21</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Rickshaw / Van</td>
<td>104</td>
<td>81</td>
<td>24</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Paddy</td>
<td>287</td>
<td>153</td>
<td>13</td>
<td>4</td>
<td>72</td>
</tr>
<tr>
<td>Potato / Vegetables</td>
<td>20</td>
<td>4</td>
<td></td>
<td></td>
<td>24</td>
</tr>
<tr>
<td>Maize</td>
<td></td>
<td>9</td>
<td></td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Jute</td>
<td></td>
<td>72</td>
<td></td>
<td></td>
<td>72</td>
</tr>
<tr>
<td>Small Business</td>
<td>16</td>
<td>31</td>
<td>6</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td>Sewing Machine</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rice Husking</td>
<td></td>
<td>4</td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Ground Nut</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Para vet</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>Tobacco</td>
<td></td>
<td>177</td>
<td></td>
<td></td>
<td>177</td>
</tr>
<tr>
<td>Tailoring</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>On transition</td>
<td>61</td>
<td>60</td>
<td></td>
<td></td>
<td>121</td>
</tr>
<tr>
<td>TOTAL</td>
<td>803</td>
<td>800</td>
<td>800</td>
<td>800</td>
<td>800</td>
</tr>
</tbody>
</table>

Table 5: Comparison between Experimental and Control Group of Beneficiaries

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Experimental Group</th>
<th>Control Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>Able utilize productive resources and its profits increase profits Tk.500 to 45,000/- per beneficiaries</td>
<td>Unreadable fate and depends on local large farmers</td>
</tr>
<tr>
<td>Awareness</td>
<td>Aware about their livelihoods</td>
<td>Vulnerable to maintain family</td>
</tr>
<tr>
<td>Social status</td>
<td>Socially empowered, able to talk with others and keep contribution for their opinion Not required to advance labor sale</td>
<td>Remain same as before selling labor before the season (advance sale)</td>
</tr>
<tr>
<td>Employment</td>
<td>Generate self employment</td>
<td>Still waiting for other employer</td>
</tr>
<tr>
<td>Education</td>
<td>Ability to send children to the school</td>
<td>Can not</td>
</tr>
<tr>
<td>Skill development</td>
<td>Received skill development training</td>
<td>No such training received yet</td>
</tr>
<tr>
<td>Negotiation skill</td>
<td>Gradually increasing market negotiation skills</td>
<td>Fragile in negotiation</td>
</tr>
<tr>
<td>Market information</td>
<td>Share market information</td>
<td>Not aware of market information</td>
</tr>
<tr>
<td>Network</td>
<td>Have good network with other community members</td>
<td>Scattered and individual</td>
</tr>
</tbody>
</table>
Table 6: Categories of Income Generating Activities (IGAs)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Pig rearing</td>
<td>22. Battle Nut</td>
<td>37. Furniture</td>
</tr>
<tr>
<td>3. Livestock Feed</td>
<td>23. Homestead gardening (Summer)</td>
<td>38. Tea stall</td>
</tr>
<tr>
<td>5. Poultry Rearing</td>
<td>24. Homestead gardening (Winter)</td>
<td>40. Cloths</td>
</tr>
<tr>
<td>6. Duck Rearing</td>
<td></td>
<td>41. Hair Cutting Saloon</td>
</tr>
<tr>
<td>7. Chicken/Hen</td>
<td>25. Rice/ Paddy Husking</td>
<td>42. Handicrafts</td>
</tr>
<tr>
<td>8. Para vet</td>
<td>26. Pitha or Cake</td>
<td>43. Rickshaw Pulling</td>
</tr>
<tr>
<td>9. Fish Culture</td>
<td>27. Khira / Tormoze</td>
<td>44. Van / Push Cart / Bi-Cycle</td>
</tr>
<tr>
<td>10. Renu-pona (Fish)</td>
<td>28. Fire wood</td>
<td>45. Tailoring</td>
</tr>
<tr>
<td>12. Paddy</td>
<td></td>
<td>47. Rickshaw /</td>
</tr>
<tr>
<td>17. Ground Nut</td>
<td>34. Turmeric and Giner Cultivations</td>
<td></td>
</tr>
<tr>
<td>18. Tobacco</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Misty Alu</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Misty Kumra</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 7: Average Range of Profit (TK.) per Assets Provision Cycle

<table>
<thead>
<tr>
<th>IGAs</th>
<th>Average Range of Profit (TK.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Joypurhat</td>
</tr>
<tr>
<td></td>
<td>Panchbibi</td>
</tr>
<tr>
<td>Cow Fattening</td>
<td>2400-12200</td>
</tr>
<tr>
<td>Pig rearing</td>
<td>2000-7500</td>
</tr>
<tr>
<td>Goat Rearing</td>
<td>3000-6000</td>
</tr>
<tr>
<td>Rickshaw / Van</td>
<td>5100-17000</td>
</tr>
<tr>
<td>Land leasing</td>
<td></td>
</tr>
<tr>
<td>Paddy</td>
<td>1000-16000</td>
</tr>
<tr>
<td>Potato /Vegetables</td>
<td>1000-16000</td>
</tr>
<tr>
<td>Maize</td>
<td>5261-7580</td>
</tr>
<tr>
<td>Jute</td>
<td>4000-6500</td>
</tr>
<tr>
<td>Sewing Machine</td>
<td>20100</td>
</tr>
<tr>
<td>Rice Husking</td>
<td>8304-11500</td>
</tr>
<tr>
<td>Ground Nut</td>
<td></td>
</tr>
<tr>
<td>Para vet</td>
<td></td>
</tr>
<tr>
<td>Tobacco</td>
<td></td>
</tr>
<tr>
<td>Small Business</td>
<td>5200-24500</td>
</tr>
</tbody>
</table>

Source: Data was collected from the MIS report of the 3 NGOs Ashroi, JCF, and SUS
Annexure 2: Field Observations

FGD -1: with project Staffs, Sadar, Joypurhat, Asroy

- Project started in January 2007
- Baseline done for 1000 among them 800 beneficiary and 200 kept as control group
- 10-20 women in a group
- Age 18-50 married
- Initially made 4 groups – Group1 disable, Group 2- landless (no homestead land), Group 3 – upto 10 decimal land, and group 4- above 10 decimal land
- Members have 450 tk/month income
- Average assets value Tk.11800 per beneficiary
- Have purchase / sales committee
- 90% beneficiaries making profit ranges from 2000 to 45000 taka
- 4 assets transfer cycle continued

Categories of IGAs

- **Beef fattening** – Initially 700 members started with this – after getting benefits and profits they are transforming their asters to Land lease. IFSUP providing technical assistance (skill development training), inputs, medicines for rearing purpose. Linkage with meat processor would be an opportunity. Average cost of the cattle (calf) is Tk.9000 and sales Tk.15000, value addition is Tk.2000 (includes medicine, food, vaccine others, profit Tk.3000 to above

- **Land Lease and Agriculture:** For ensuring subsistence (food security) producing paddy mainly they found this give them social security and food security as well, some of them are doing vegetable, or potato. Vegetable production is most profitable (Bitter gourd, brinjal) followed by potato, kakrol)
  - Cropping pattern – Aman – Potato – Boro; Aman – vegetable or only vegetable

- **Small business** –
  - Rickshawa / Van: generate daily income by their husbands
  - Grocery / Handicrafts
  - Cycle parts
  - Tailoring

- Pig rearing: this is profitable but limited market and no formal market exists locally. Project staffs trying to work on market linkage with Dhaka market

Problem identified

- Limited market information
- Weak in cost/ price negotiation power of the female beneficiaries
- Purchase of calf or cattle locally (Inadequate number of calf available locally)
Opportunities:
- Meat market linkage
- Agro-production
- Poultry rearing (100-200 birds local breed)

Identified IGAs
- Cattle rearing
- Crop production through land lease
- Pig rearing
- Poultry

FGD – 2 with Non-beneficiaries (control)

Puranapool, July 31, 2009
- Requested to become beneficiary
- Land lease would be an lucrative IGA
- Cattle rearing second option
- Pig also in some cases
- Socially not aware of their rights and vulnerable to earn money
- Inconsistent in profession
- Eager to be a member of IFSUP

FGD – 3 with Beneficiaries

Khairdara, Mohammadabad, Joypurhat
Tulshi Mohila Samity

IGAs –
- Cattle rearing
- Crop production through land lease
- Rickshaw

Some examples
- Protima - Cattle – 1st assets Tk.7000 after 6 months sale Tk.8400, gross profit Tk.1400/- not calculating cost of foods, medicines. She thought she might get more profit but due unscrupulous media man exploited her. (weak negotiation power)
- Onima Rani – 1st asset cattle Tk.10000/- sale 12000; 2nd asset cattle Tk.8600/- sale Tk.11000' 3rd asset cattle purchased Tk.8600 continuing
- Gita Rani – 1st asset cattle Tk.9100/- after six month sold Tk. 10000; 2nd asset cattle Tk.8200/- continuing
- Eka Moni – 1st asset cattle Tk.8620/- after six month sold Tk. 11520; 2nd asset cattle plus goat continuing
- Bashanti Rani – 1st asset cattle sold Tk. 12000; 2nd asset Land lease and produce boro paddy (mond) and Aman continuing
§ Sharshati Rani – 1st asset Van (for her husband) plus 3 goat, but unfortunately goats are died. Her husband earning per 120 taka during winter and 100 taka in rainy season

**FGD – 4: With local Traders in Joypurhat**

- 15 traders were present in the FGD
- Willing to buy from project beneficiaries
- There are demand for cattle’s, vegetables, paddy and others
- Have good linkage with big city market e.g. Dhaka market
- Traders association is very much proactive to buy in bulk and direct from the producers

**FGDs in Panchbibi, Joypurhat**

§ Project started in January 2007
§ Baseline done for 1000 among them 800 beneficiary and 200 kept as control group
§ Members have 450 tk/month income
§ Average assets value Tk.11800 per beneficiary
§ purchase / sales committee working actively
§ 90% beneficiaries making profit ranges from 5000 to 25000 taka

**Categories of IGAs**

§ Cattle rearing –
§ **Land Lease and Agriculture:**
  Cropping pattern – Aman – Potato – Boro; Aman – vegetable or only vegetable Kachur lati

§ **Pig rearing** is profitable but limited market and no formal market exists locally. During festival they can sale and distribute to others

§ **Small business** –
  o Rickshawa / Van: generate daily income by their husbands
  o Grocery / Handicrafts

**Problem identified**

§ Limited market information
§ Purchase of calf or cattle locally (Inadequate number of calf available locally)
§ Improved agricultural practices not adequate to the beneficiaries
§ Deprived by large farmers
§ Inadequate post harvest knowledge specially in vegetable – Kachur lati
Opportunities:
- Vegetable production – Kachur Lati
- Poultry rearing (100-200 birds local breed)

Identified IGAs
- Cattle rearing
- Crop production through land lease
- Kachur Lati production and linked with exporters
- Poultry

Marketing strategies
- Market linkage with large traders
- Group marketing and linkage with exporters

FGD – 10: with Project staffs (JCF), Rangpur

Background info
- Baseline survey same as above
- 47 types IGAs provided
- Main IGA is Cattle and associated with others
- Mostly landless
- Live in govt. khas land on the embankment of Tista river
- Ready market for egg, poultry and others
- Floating traders are collecting eggs, chickens, for the village areas
- 28 cows died so far
- Nearby markets – Purana Market in Rangpur, Shingidabri, Khanshama, Borobari (Kunia),
- Land available for lease or for crop production

Categories of IGAs
- Beef fattening – Cow rearing along with poultry, duck, and some household vegetable, fruits such as Kul (BAUKOL)
- Land Lease and Agriculture: For ensuring subsistence (food security) producing paddy mainly they found this gives them social security and food security as well. Main crops are Paddy, Groundnut, tobacco, chili, potato, maize
  - Cropping pattern – Aman – Potato – Groundnut; Aman – Tobacco/potato – Maize/jute/chili;
  - Tobacco in Gongachara upazilla only
- Small business –
  - Rickshaw / Van: generate daily income by their husbands
  - Grocery / Handicrafts
  - Tea stall
  - Paravet
Priority of IGSs
1. Land lease for crop production
2. Cow rearing
3. Poultry
4. Paravet
5. Small business
6. Rickshaw

Problem
§ Flood prone area
§ Procurement of cows

Potentialities
§ Small scale poultry rearing
§ Cow rearing

FDG – 12: with beneficiaries, Rangpur

Place: Razib, Tepamadhupur, Kaunia, Rangpur

IGAs
§ Mostly Cow with other associated IGAs
§ First aid equipments for Paravet - earning Tk.200 per day
§ Small business e.g. tea stall making profit
§ Rickshaw / van also doing good
§ Poultry 50% own use 50% sale, Maize 10% own use 90% sale

Opinions
§ Need good/ high yielding cow breed for beef fattening
§ Good management for cow rearing
§ Continuing the project

Profitable IGAs
§ Land leas for crop production
§ Cattle rearing
§ Poultry

FGD – 13: with local Traders (Tepamadhupur bazaar, kaunia)
§ Deficit market for vegetables and other agricultural products
§ Maize have good potentials
§ Local breed chicken can be sold other outside market
§ During peak season 1-2 trucks of vegetable can sold to other market
§ 30 Khacha (200chicks per khancha approx.) poultry sale to outside of this market weekly
§ Willing to work for landless peoples
§ Small floating traders are collecting eggs, chickens from the villages
§ Road communication is not good, electricity is another problem
§ Flood is chronic problem during rainy season

FGD - 15: with beneficiaries in Gangachara Upazilla

Location: Char Ichli, Laxmitari Union, Gangachara
§ 100% started with cow rearing transforming to land lease for crop production
§ Tobacco production is profitable – eg. Production cost Tk.8000 sale Tk.18000 (usual cropping pattern – Aman – Tobacco – Maize/Jute)
§ Paravet is available
§ Road communication is not good
§ Flood prone area
§ Advance trading system restrict market potentialities
§ Land lease available
§ Egg for their own use and 50% are selling

FGDs with project Staffs, Duragapur, Kolmakanda upazila in Netrakona district

§ Project started in January 2007
§ Baseline done for 1000 among them 800 beneficiary and 200 kept as control group
§ Initially made 4 groups – Group1 disable, Group 2- landless (no homestead land), Group 3 – upto 10 decimal land, and group 4- above 10 decimal land
§ 10-20 women in a group
§ 46 groups in Durgapur and 42 groups in Kolmakanda
§ All are female members, between 18-45 ages
§ 49% adibashi and 51% local Bengalis
§ Very remote location
§ Flood prone area
§ Cattle rearing was first choice at the initial stage now a days they became stabled have some money and tends to have land so they like land lease / mortgage for food subsistence
§ Procurement of calves is difficult.
§ Initially no bargaining power for sales or buy
§ Can not able to compete business men exists in the market
§ Members have 450 tk/month income
§ Average assets value Tk.11800 per beneficiary
§ purchase / sales committee working actively
§ 90% beneficiaries making profit ranges from 5000 to 25000 taka
Categories of IGAs

§ Cattle rearing –

§ Land Lease and Agriculture:
  Cropping pattern – Aman – Potato – Boro; Aman – vegetable or only vegetable

§ Pig rearing is profitable but limited market and no formal market exists locally.
  During festival they can sale and distribute to others

§ Small business –
  o Rickshawa / Van: generate daily income by their husbands
  o Grocery / Handicrafts
  o Tailoring

Problem identified

§ Limited market information
§ Purchase of calf or cattle locally (Inadequate number of calf available locally)
§ Communication infrastructure is not well communicated towards city market like
  Netrakona, Mymensingh
§ Improved agricultural practices not adequate to the beneficiaries

Opportunities:

§ Vegetable production
§ Watermelon production, spices – onion, garlic is possible
§ Agro-production
§ Poultry rearing (100-200 birds local breed)
§ Duck rearing in Kolmakanda areas

Marketing Opportunities

§ Market linkage with large traders,
§ Community / group marketing

Identified IGAs

§ Cattle rearing
§ Crop production through land lease
§ Pig rearing
§ Poultry
§ Duck rearing
Annexure 3: Duck Raring in Netrakona

**DUCK RARING IN NETRAKONA**

Seventy percent of the upazila remain under water for about eight months during and after the rainy season. Communication between the unions and the villages is very tough as roads remain under water for about eight months. This upazila has more than 370 farmers with an average of 300 ducks whereas the largest farm was found having 1600 ducks (the ULH shows the data but in reality the farm’s duck number decreased by plague attack). Most of the villagers (80%-85%) are engaged in duck farming, faria/ wholesalers collect eggs from the farm gate and sell to arotders who then export the eggs to Dhaka. Ninety percent of the locally produced eggs are exported (Outside of Netrakona) and the rest one percent is consumed locally. 60 duckling hatcheries are available in Modon upazila. That indicates there are potentialities for rearing ducks by the IFSUP beneficiaries.

Several NGOs have different activities here. BRAC provides training on duck rearing, vaccination etc. and then finances poor farmers. It has already trained up 270 of its members as vaccinators for different domestic animals including duck. CARITAS, ASA, Proshika, SUS, and World Vision all have different activities on livestock rearing and credit program. So it is found that duck rearing would be an ideal IGA for Netrakona especially in Kolmakanda upazila.

<table>
<thead>
<tr>
<th>Functions of Actors</th>
<th>No. of Actors</th>
<th>Avg. No. of Employees</th>
<th>Employees Involved</th>
<th>People Involved</th>
<th>% of Actors</th>
<th>% of People Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duck Farming (Small Scale)</td>
<td>50000</td>
<td>1</td>
<td>0</td>
<td>50000</td>
<td>92.14</td>
<td>85.66</td>
</tr>
<tr>
<td>Duck Farming (Large Scale)</td>
<td>2400</td>
<td>1</td>
<td>2400</td>
<td>4800</td>
<td>4.42</td>
<td>8.22</td>
</tr>
<tr>
<td>Hatchery</td>
<td>86</td>
<td>1</td>
<td>86</td>
<td>172</td>
<td>0.16</td>
<td>0.29</td>
</tr>
<tr>
<td>Egg Collecting (Paiker)</td>
<td>100</td>
<td>0</td>
<td>0</td>
<td>100</td>
<td>0.18</td>
<td>0.17</td>
</tr>
<tr>
<td>Commissioning (Arotder)</td>
<td>15</td>
<td>0</td>
<td>0</td>
<td>15</td>
<td>0.03</td>
<td>0.03</td>
</tr>
<tr>
<td>Input Sales (Feed &amp; Medicine)</td>
<td>115</td>
<td>1</td>
<td>115</td>
<td>230</td>
<td>0.21</td>
<td>0.39</td>
</tr>
<tr>
<td>Wholesaling</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>50</td>
<td>0.09</td>
<td>0.09</td>
</tr>
<tr>
<td>Retailing (Only groceries)</td>
<td>1500</td>
<td>1</td>
<td>1500</td>
<td>3000</td>
<td>2.76</td>
<td>5.14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>54266</strong></td>
<td><strong>4101</strong></td>
<td><strong>58367</strong></td>
<td><strong>100.00</strong></td>
<td><strong>100.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: District Livestock Office
## Cost Benefit Breakdown of Small Duck Farmer (10 ducks only)

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost (Tk.)</th>
<th>Remarks</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duck Nest</td>
<td>666</td>
<td>5 feet X 5 feet with expected life of 3 years</td>
<td>$2000/3 = 666 tk</td>
</tr>
<tr>
<td>Duckling</td>
<td>300</td>
<td>Farmer hatches his own duckling</td>
<td>$10*30/ducklings = 300</td>
</tr>
<tr>
<td>Feed</td>
<td>480</td>
<td>Provides least feed (2 kg per month), ducks scavenge food from homestead and other water bodies</td>
<td>$24 kg * 20 tk</td>
</tr>
<tr>
<td>Vaccination and other medicine</td>
<td>50</td>
<td>Does not vaccinate</td>
<td></td>
</tr>
<tr>
<td>Cost of Goods Sold (COGS)</td>
<td>1496</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Selling price</td>
<td>3600</td>
<td>Mortality rate 20%, avg productivity 90 eggs/year, avg price 5.00 tk per egg</td>
<td>$8 ducks * 90 eggs * 5 tk (60 tk per dozen)</td>
</tr>
<tr>
<td>Duck sale</td>
<td>640</td>
<td>Cull ducks</td>
<td>$80 taka each for 8 ducks</td>
</tr>
<tr>
<td>Net Operating Income</td>
<td>2744</td>
<td>Monthly income is 229 that is only from selling duck eggs from 10 duck, commercially 100 ducks can rare easily</td>
<td>$705/12 = 58.75</td>
</tr>
</tbody>
</table>
Annexure 4: Upazila Map
Annexure 5: Supplied ToR

NETZ Partnership for Development and Justice

Terms of Reference

Study on Profitability and Marketing of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis under the project of ‘Income and Food Security for Ultra-poor (IFSUP)’

1. Introduction:

NETZ Partnership for Development and Justice, is implementing the project ‘Income and Food Security for the Ultra-poor’ (IFSUP) in cooperation with the partner NGOs Ashrai in Joypurhat District, Jagorani Chakra Foundation (JCF) in Rangpur District and Sabalamby Unnayan Samity (SUS) in Netrakona District.

The target beneficiaries are 4,800 ultra-poor women, with average less than 500 Taka incomes per person per month (2007 price) from rural areas. 62% of these selected women have below 1,600 kcal daily nutritional intake and on average less than 400 Taka per capita per month. IFSUP project transfers productive assets (i.e. cow for beef fattening, milking cow, goat, sheep, pig, poultry birds, grocery shop, agricultural land leasing, vegetable seeds and fruit tree sapling for homestead gardening etc. and skills to the beneficiaries. Already 2 years of the project implementation has been completed. Each member implements minimum one IGA. A research was carried out in 2008 about the profitability and related risk management of the IGAs.

2. Rationale

Most of the participating women of IFSUP are in need of better marketing of their products. The problems are like: low price, small marketable surplus, disadvantaged position to bargain with the market, toll of market, transport cost, price fluctuation, perishability,. These problems and constraints are particularly acute in the case of ultra-poor women, who are at a disadvantageous position in the market place. In fact any IGA would not be successful without organizing an efficient marketing system. For getting fair price, resource poor women need to have capacity to deal with market actors as well as promotion of marketing of their farm produces (off farm, on farm and non farm).

The IGA profitability research report has suggested IFSUP to have a critical look at its IGA activities and make necessary changes in it to connect the micro level economic activities of women to market. NETZ should support resource poor women for building their capacity to
establish a balanced linkage with the market forces, which gives ultra-poor women a stronger position. In purview of this, the project would like to carry out a study on the profitability and marketing aspects of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis in order to maximize the benefit of project support to the beneficiaries.

3. Objectives:

   Broader objectives:
   Develop an understanding among the project people about the profitability and marketing aspects of Income Generating Activities (IGA) of Ultra-Poor – in particular Adibasis in order to maximize the benefit of project support to the beneficiaries.

Specific Objectives
- Context analysis and need assessment of the IFSUP supported ultra poor women groups for identifying their potential marketing products and information
- Establish strategy and marketing interventions for maximum impact of income of ultra poor producers through the project support.
- Support NETZ to develop a planning document including resource requirement and action plan for mainstreaming the Marketing activities in Livelihood Programme

4. Scope of work

   • The consultant would select potential IGA sectors (at least 2 from each district, may be common or exclusive) based on criteria such as the number of beneficiaries practicing/working, availability of raw materials and input, government priority, availability of service providers/resources, market potential, etc.
   • Analyze the present status of marketing (buying & selling) of the selected produces of ultra poor.
   • Identify market potentials of the promising produces taking into account the local market situation and power structure.
   • How better marketing can be done to maximize profit considering internal and external conditions.
   • Recommend the measures for capacity building of beneficiaries and staff in improving the marketing of the ultra poor produces, and
   • Recommendations based on practical situation.

5. Tasks and duties of the consultant will be to

   • Meet with the relevant staffs of NETZ and PNGOs to capture ideas and experiences.
   • Review documents available in NETZ and PNGOs.(e.g. IGA study report, project document, progress report, information generated by the monitoring systems of the project)
   • Visit program areas of NETZ (Nettrakona, Chuadanga, Joypurhat, Naogaon and Rangpur) and capture ideas of target group
• Conduct interviews with the IGA groups and actors on the local markets and analysis interest to ultra poor women and understanding market dynamics
• Detail value chain analysis has to be undertaken for selected potential products.
• Identify the primary actors (e.g. input supply, production, processing, wholesaling, retailing, etc) in the value chain, their roles, and interrelationships with and the estimated relative number at each layer of the value chain and how linking can be done with ultra-poor women with existing/alternative marketing channels
• Identifying opportunities for improved market linkages and how it can be promoted
• Identify constraints and opportunities that inhibit value chain growth and competitiveness (type of constraints and opportunities are discussed in detail in the following section) and suggest possible solution to the problems.
• Exploration of location-specific opportunities and/or building resource poor women’ capacity to do so
• Develop an appropriate and pragmatic strategy for dealing marketing issues of target people
• Debriefing to NETZ and adjust findings based on feedback
• Prepare and submit final strategy document along with a set of training modules for facilitating the Marketing activities in the field

6. Methodology

The consultant will have liberty to develop the methodology in consultation with NETZ for achieving objectives of the assignment. The consultant will make use of appropriate and creative methodology to design and manage the study involving the use of quantitative and qualitative methods. The researcher will need to use a variety of tools for analyzing the marketing aspects of IGAs practiced by target group. However, s/he will sit with NETZ before starting the assignment to workout the detail activity plan that also includes the participatory elements. The consultants will follow the participatory method as much as possible. The consultant will allocate sufficient time & space for field visits.

7. Reporting:

The consultant is expected to prepare an analytical report in English not exceeding 20 single spaced pages (both as hardcopy and softcopy) include a general introduction, an executive summary, major findings and recommendations, whereas the details of findings, working papers, tables, training modules etc. shall be presented as appendices. The draft report will be submitted in hard copies along with a digital copy. The draft report shall be finalized by the next 10 days after taking the feedback from NETZ.

8. Duration:

The whole research should be completed within 25 days over a period of one month is scheduled from July 2009. A time plan for the assignment has to be submitted by the
consultant and to be agreed by NETZ. Below is a tentative allocation of days for better understanding.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Days allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meeting with the relevant staffs of NETZ to capture ideas and experiences</td>
<td>1 day</td>
</tr>
<tr>
<td>Review of existing secondary documents available in NETZ and PNGOs</td>
<td>2 days</td>
</tr>
<tr>
<td>Visiting of IFSUP project areas (Netrakona, Joypurhat, Naogaon, and Rangpur) and capturing of ideas and visions of target group, traditional social leaders of adivasis, federation leaders and PNGO staffs.</td>
<td>10 days. (including travel time)</td>
</tr>
<tr>
<td>Workshop with NETZ staff and representatives of PNGOs</td>
<td>1 day</td>
</tr>
<tr>
<td>Development of strategy including training modules</td>
<td>8 days</td>
</tr>
<tr>
<td>Debriefing to NETZ, PNGOs and adjust findings based on feedback</td>
<td>1 day</td>
</tr>
<tr>
<td>Prepare and submit final strategy and guideline</td>
<td>2 days</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25 days</strong></td>
</tr>
</tbody>
</table>

A specific action plan for the assignment has to be submitted by the consultant and to be agreed by NETZ.

**9. Consultant**

A consultant or farm will be selected considering the qualification mention below. S/he can use one or two research Associate for accomplishing the assignment.

**Qualifications:**

- Must have a very good understanding about market analysis and must have prior experience working in this area.
- Must have a good academic background in economics or business.
- Has recorded experience in participatory assessment methodologies as well as in report writing.
- S/he has good communication skills (written and oral), empathy pro poor women, proven ability to estimate time series and can work independently and coordinate work with others.
- Clear understandings of the value chain of selected potential produces and identify bottlenecks.
- Clear understanding of the business services required overcoming the bottlenecks and the supply-demand gap analysis in the business service market.
- Experience in Income generating Activities of Ultra-poor in rural area and its marketing
- Strong skills in qualitative analysis
- Familiarity with economic and/or market analysis tools
- Ability to collect and analyze quantitative data
- Proven ability to estimate time series
- Ability to take direction, work independently and coordinate work with others
- Ability to be an advocate for ultra poor’s mission and vision.
- General knowledge and interest in Ultra-poor in Bangladesh issues.

10. Fees
The consultant or farm is expected to submit the methodology, action plan and financial proposal against the ToR. Upon submission of the proposal NETZ will evaluate and finalize the fees and other modalities considering value of money.

Consultant will receive 40% of the total amount as mentioned in the budget after signing the ToR. Remaining 60% will be paid after acceptance of the final report by NETZ. Tax and Vat on consultancy fee will be borne by the consultants and deducted from the source of payment as per the rules and procedures of Government of Bangladesh.

11. Administrations and Coordination
NETZ in cooperation with its partners will assist the consultant in:
  § Briefing, planning and debriefing of interviews, discussions and workshops;
  § Providing relevant written materials/documents/reports;
  § Providing necessary logistic supports for field trips, workshops etc;
  § Making necessary contacts with stakeholders and organize the staff and stakeholder meetings.

12. General conditions
  • The NETZ management reserves the right to disagree with any incomplete strategy and consequently NETZ may retain the second/last installment of remuneration.
  • At any time after mutual discussion the NETZ management has the right to amend this contract according to necessity.
  • NETZ and its partners are proprietors of all results and documents elaborated under this task. Any publication also in extracts needs prior approval of NETZ.
  • The contract may be terminated if the consultant is found disobeying the terms and conditions of the contract.
  • As research, requires direct dealing with the PNGOs, NETZ expects, to have a friendly environment in the working place.
Annexure 6: Profile of MATRIX

“Freedom of expression is the matrix, the indispensable condition, of nearly every form of freedom”

Benjamin N. Cardozo.

MATRIX THE ORGANIZATION

MATRIX is a business (both agriculture and non-agriculture) consulting firm that provides market evaluation, strategic partnering, business development and research services to growing organizations, companies, adivasis (indigenous), and technologies markets worldwide.

We build long term relationships by operating by honesty, integrity and professionalism with our employees, customers, consultants and suppliers. We focus on providing business development services, market research, assessment for income generating activities, capacity building, customer support and services. We offer industry experience and expertise and speak the language of business. This enables us to work closely with our clients to help develop the best solution for their needs.

Matrix is a performance consulting firm that specializes in the development and integration of strategies, processes and people through the management of resources, information and knowledge. The hallmark of our mature lines of service is our weaving of knowledge-management tools and techniques into each one.

We strive for a great fit between the client’s needs and the competencies of its consultants believing in networked collaborative teamwork.

Matrix is an innovative consulting firm with innovative, hand-in-hand approach to working with dynamic and innovative companies, delivering significant and measurable benefits.

Matrix serves many top companies across multiple industries, from early-stage delivering measurable operational success.

By partnering with Matrix, clients increase revenue, improve operations, and ensure they are effectively executing key programs.

Matrix is well renowned for delivering high-quality, cost-effective solutions, on time, on budget. We have a long-standing practice of transferring to our clients the knowledge and the skills needed to manage and implement the systems and programs we create.
The Matrix work to develop and implement growth and profit strategies that create breakthrough performance improvements in an organization’s people, processes, technology and intelligence. We understand that our value to the client is based upon the results actually achieved, not what is shown on a project report.

VISION

Our vision is to be the premier business development and facilitation organization, providing a bridge between the private sector and academia to harness and build upon the skills and knowledge that exist in the country for measurable and concrete private sector development.

Maximize Talents, Resources, and Innovations eXchange for sustainable business culture in Bangladesh.

OBJECTIVES

Following are the objectives of Matrix:

- Increase competitiveness for the development of Bangladesh
- Increase stakeholders base through appropriate services
- Create value maximize profit for our shareholders, partners, clients and communities
- Practicing sound business ethics
- Intensely focusing on customer satisfaction
- Offering products and services of the highest standards
- Being a socially responsible organization
- Keep our commitments and deliver high levels of customer service

VALUES

- Integrity, customer satisfaction, professionalism, teamwork

PHILOSOPHY

- Trusted advice and proven results for its clients
Following is the outline of the list of the services offered by Matrix:

<table>
<thead>
<tr>
<th>Broad Areas of Consultancy</th>
<th>Specific Areas of Skill</th>
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</thead>
<tbody>
<tr>
<td><strong>Marketing</strong></td>
<td>§ Baseline survey</td>
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<td></td>
<td>§ Market survey</td>
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<td></td>
<td>§ Market Research</td>
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<td></td>
<td>§ Feasibility study</td>
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<td>§ Product Launching</td>
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<td>§ Product Promotion</td>
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<td>§ Advertising</td>
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<td>§ Consumer behavior</td>
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<td>§ Market Linkage</td>
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<td></td>
<td>§ Set-up marketing and sales strategy</td>
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<td>§ Field operation- Distributorship Others</td>
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<tr>
<td><strong>Accounts &amp; Financial</strong></td>
<td>§ Feasibility Study</td>
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<tr>
<td></td>
<td>§ Cost-Profit analysis</td>
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<td>§ Investment analysis</td>
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<td>§ Cash flow and revenue models</td>
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<td>§ Business Plan</td>
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<td>§ Loan proposals for financial institutions</td>
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<td></td>
<td>§ Audits and Accounts</td>
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<td></td>
<td>§ Company Financial Analysis</td>
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<td>§ Linkage between financial Institution and clients</td>
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<td>§ Others</td>
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<tr>
<td><strong>Human Resources</strong></td>
<td>§ HR Planning</td>
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<td>Development</td>
<td>§ HR Manual</td>
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<td>§ HR Strategy and development (Local &amp; Foreign)</td>
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<td>§ Training and Development</td>
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<td>§ Recruitment and selection</td>
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<td>§ Capacity and skill development</td>
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<td>§ Company structure set-up</td>
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<td>§ Performance appraisal</td>
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<td>§ Employee motivation</td>
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<td>§ Service rules</td>
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<td></td>
<td>§ Organizational re-engineering</td>
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<td>§ Others</td>
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<tr>
<td><strong>ICT &amp; Office Automation</strong></td>
<td>§ Software development</td>
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<td>§ Office Automation</td>
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<td>§ Networking</td>
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<td>§ ERP</td>
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<td>§ Web development</td>
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<td>§ Others</td>
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<tr>
<td><strong>Business Development</strong></td>
<td>§ Enterprise development</td>
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<tr>
<td>Services</td>
<td>§ Entrepreneurship development</td>
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<td></td>
<td>§ Improvements of enterprise competitiveness</td>
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<td>§ Capacity building of enterprises</td>
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<td>§ Enterprise visioning</td>
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<td></td>
<td>§ Strengthening supply chain</td>
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<td>§ Value Chain analysis and strengthening</td>
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<td></td>
<td>§ Provide appropriate business to the enterprises</td>
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<td>§ Others</td>
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<tr>
<td><strong>Agribusiness – Food</strong></td>
<td>§ Food Processing – Snacks, Confectionary, Drinks, fruits, vegetables</td>
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<tr>
<td>Processing</td>
<td>§ Shrimps and fish processing</td>
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<td>§ Livestock and poultry</td>
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<td>§ Cash &amp; Food crops</td>
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<td>§ Product developments</td>
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<td>§ Product diversifications</td>
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<td>§ Contract farming</td>
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<td>§ Others</td>
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<tr>
<td><strong>Documentary</strong></td>
<td>§ Project documentary</td>
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<td>§ Video documentary</td>
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<td>§ Livelihoods documentary others</td>
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<tr>
<td>Broad Areas of Consultancy</td>
<td>Specific Areas of Skill</td>
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<td>Compliances</td>
<td>§ ISO</td>
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<td>§ HACCP</td>
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<td>§ BSTI</td>
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<td>§ EUREPGAP</td>
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<td>others</td>
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<tr>
<td>Project Survey (Others)</td>
<td>§ Baseline</td>
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<td>§ Project Impact Assessment</td>
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<td>§ M &amp; E</td>
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<td>§ Factoring</td>
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<td>Others</td>
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<td>Others</td>
<td>§ Need based consultancy</td>
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<td>§ Technology support</td>
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<td>§ Training and Development</td>
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<td>§ Good Governance</td>
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<td>§ Institutional Capacity and skill development</td>
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<td>§ Bio-Diversity</td>
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<td>§ Participatory Rural Appraisal</td>
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<td>§ Disaster and climate change</td>
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<td>NGO Profile</td>
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<td>§ Project proposals</td>
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<td>§ Capacity building</td>
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<td>§ Skill development</td>
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<td>§ Documentary</td>
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<td>§ Event Management</td>
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<td>§ Strengthening supply chain</td>
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<td>§ Rural development and socio-economic activities</td>
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<td>§ Project Management</td>
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<td>§ Others</td>
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**Our Client base of Matrix**

Following list embodies the clients of the Matrix:

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<tr>
<th>International</th>
<th>National</th>
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<tbody>
<tr>
<td>§ ATDP-II</td>
<td>§ British American Tobacco Bangladesh Ltd (BATB)</td>
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<td>§ Louis Berger Group</td>
<td>§ Organization for the Poor Community Development (OPCA)</td>
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<td>§ The Cargill Technical Service</td>
<td>§ Integrated Development Organization (IDO)</td>
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<td>§ Land O’ Lakes</td>
<td>§ Royal Agricultural Food Industries Ltd</td>
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<tr>
<td>§ SouthAsia Enterprise Development Facilities- SEDF (The World Bank Group)</td>
<td>§ Development Wheel</td>
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<tr>
<td>§ KATALYST (Swisscontact in Bangladesh)- A Business Development Organization</td>
<td>§ Fish Preservers Ltd</td>
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<td>§ WORLDFISH Center (ICLARM)</td>
<td>§ Denn Poultry Ltd</td>
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<tr>
<td>§ Traidcraft Exchange (TX)</td>
<td>§ Chittagong Stock Exchange</td>
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<td>§ NRECA International ltd, USA</td>
<td>§ Chittagong Chamber of Commerce &amp; Industries</td>
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<td>§ Chittagong Women Entrepreneurs</td>
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<td></td>
<td>§ Kishwan Snacks Ltd.</td>
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<td>§ Index Group</td>
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<td>§ Esquire Group</td>
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<td>§ Marico (Bangladesh) Ltd</td>
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<td>§ Motif Furniture</td>
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<td>§ Intraco Group</td>
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<td>§ Sikder Enterprise</td>
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<td>§ Avalon Aviation Ltd</td>
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<td>§ AR Malik Group</td>
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<td>§ Namdhari Seed Company</td>
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</table>
Logistic Facilities

Matrix has necessary physical facilities and logistic support to enable it to complete its projects efficiently on time. Located at the heart of Dhaka city and a small branch in Chittagong, the office is staffed with experienced Social workers, Professionals, Managers, Engineers and Supports staff. Through this office, full back-up support is given to various projects. Matrix is equipped with modern office equipment and communication facilities including office accommodation, computers, broadband internet, printers (color, laser), telephone and fax, technical library (hard copies and electronic), audio-visual facilities, Drawing and drafting equipment, Vehicles, Photocopying, Printing and binding.

Matrix maintains various in-house facilities to improve the level of expertise of its technical and management professionals. Matrix provides training on technical and management subjects to its staff and professionals. The training helps the professionals to update their knowledge continuously.

Library

Matrix maintains a library, which has a rich collection of various reports, books, periodical and journals to help its professionals to be in touch with the latest technological and academic progress in the relevant discipline.

e-based Library

Beside hard copies Matrix also maintains an electronic library which keeps information, data articles etc., in folders in computer collected through inter netting, saved and stored and can be reproduced within a couple of minutes.

Transport

To monitor & supervise the project activities and to maintain a proper communication with concerned official one private car, one microbus and two motor cycles is associated with the project activities. The management is ready to invest further for more vehicles, if needed for project expansion.

Administrative Support

Matrix will provide all required administrative support services including various computer consumable, office stationers, communication and postage, report printing and reproduction materials, etc. The Team Leader will assign the duty on full time basis for related administration and/or finance staff who will work for the entire project period as indicated in the TOR. However, office management will provide any additional support service staff (driver, office assistant, messenger, etc.).

Resource Pool

The wealth of experience of the consultants enables the team to offer a complete package of professional consulting services covering a wide range of professional management assignments and multi-disciplinary projects both in and outside of the country. Matrix have wide range of resources
pool can be utilize based on the assignments, it also have strong network with multidisciplinary consultants, surveyors, academicians, technicians within shortest of time.

The team is a blend of multi-disciplinary experts having profound experience in the field of management, anthropology, training, communication, and specifically skilled in planning and evaluating various projects.

**EXPERIENCE (SNAPSHOTS)**

Matrix is pleased to provide our clients with the following contracting vehicle options, to facilitate the procurement process and ongoing organizational development in 21st Century:

1. Study and implementation of integrated rice-fish culture for Harbour Fisheries Ltd. In Nilphamari district
2. A Comprehensive market research on Seed Marketing in Bangladesh
3. Market survey on processed food products major cities in Bangladesh for ATDP-II
4. Feasibility Study on Vegetable Export from Bangladesh for British American Tobacco Bangladesh Ltd.
5. Feasibility Study on Vegetable Seed Multiplication, Preservation and Marketing in Bangladesh for British American Tobacco Bangladesh Ltd.
6. Prepare a training manual and execution of Post Harvest Handling Management on Summer Vegetable for and OPCA
7. Enterprise development and provide business development service to 4 agro-based associations including chamber and to the Chittagong women entrepreneurs for their better member services.
8. Study on the Impact of bio-security and challenges for 6 selected big poultry breeder farm and hatchery in Chittagong
10. Set-up and operation of Mono-sex tilapia hatchery in Cox’sbazar (3 years program)
11. Disseminated Tomato Processing and rural level preservation of tomato pulp by Adopting low cost and appropriate technology for a group of NGO.
12. Assisted Banoful and Co. in Chittagong to Up-grade & Renovation of flour mills, and installation of flour quality testing laboratories.
13. Price behavior analysis and Value Chain Study for poultry industry in Chittagong region
15. Feasibility study: “Prospect of flower export from Bangladesh” financed by a private consulting firm.
16. Studies on Seed and Feed grain marketing in Bangladesh.
17. Strengthening Supply chain for Agora (Super shop) financed by SEDF on Suppliers Development program.
18. Vegetable (summer & winter) production in hilly areas (Bandarban) and post harvest management technology for IDO
19. Poultry meat demand analysis in Chittagong
20. Market research for processed food and confectionary items in Bangladesh
21. Poultry Sector diagnosis for future development (SEDF)
22. Set-up a confectionary and biscuit factory in Chittagong for Royal Agricultural Food Industries Ltd
23. Human Resources Manual for Social Awareness and Development Initiatives Networks (SADIN) and Development Wheel
24. Training Provided:
   § How to write a business plan
   § Overall food processing factory operation in the view of TQM
   § Technology transfer for freezing vegetable for export
   § Fruits and vegetable post harvest management for export
   § Strengthening Supply chain development for a super shop
   § Business Development Services for SMEs and financial record keeping
   § Supply Chain Management
   § Finance for non finance managers
   § HACCP and quality management for shrimp processing plant
   § Hygiene sanitation for food processing factory
   § Breeder farm and Hatchery management (one month course) in India
   § Participatory Rural Appraisal
25. Factory Installation including machineries sourcing, product formulation, product development, product launching
   § Royal Agricultural Food Processing Ltd
   § Kiswan Snacks Ltd
26. Project Management
   § Floriculture Industry Development supported by KATALYST (2 years program)
   § Aquaculture business development in Greater Faridpur district (2 years program)
   § Suppliers development program for Agora (6 months)
27. Institutional strengthening : Chittagong Women Entrepreneurs
28. Field study on vegetable value chain analysis
29. Business service market analysis in Mymensing and Netrakona district in Bangladesh
30. Project impact assessment on "Technology and Market Development for Cultivation and Promoting of Groundnut in the Char Areas of Chowhali Upazila under Sirajganj District" for CLP/DFID
31. Project impact assessment "Commercialization of Fodder Crop (Hybrid Sorghum) Cultivation Customized for Char Dwellers" for CLP/DFID
32. Survey to Identify Factors Supporting Sustained Economic Activities within PBS Areas ICEA/USAID

COMPANY ADDRESS:

Contact Address: 290/2 Fakirapool (2nd floor), Motijheel, Dhaka, Bangladesh
                01711762925, 01712054822, 7192671, 7194729, 9134698

            matrix-bd@hotmail.com, rafiqsarkar@hotmail.com

Bank Account: MATRIX, 01-9760156-01, Standard Chartered Bank

Contact Person: M A Rafiq Sarkar (MBA, MS in Agronomy)
                rafiqsarkar@hotmail.com