

**AN EVALUATION OF ASRAYON PROJECT AT DEBIDWAR, COMILLA
IN BANGLDESH**

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Abstract

This is an extensive study to understand how far the goal of poverty alleviation of landless population of Bangladesh has been addressed in *Asrayon* project. This landless settlement project came into existence in 1998 funded by Government of Bangladesh. Bangladesh, the eighth largest country in the world in terms of population has been experiencing an alarming growth of landlessness among its rural population. There are now more than 02(two) million landless families in Bangladesh who live far below poverty line. Since independence every government of Bangladesh tried to take initiatives for rehabilitation of landless families in govt. *khas* land through some landless settlement projects titled as *Guchcha Gram* or 'Cluster Village' in 1972, *Adarsha gram* project in 1988, *Asrayon* in 1998. The proposed study area i.e. *Asrayon* was re-titled as *Abashan* lately. The project was set to provide shelters to landless families, skill development training and awareness creation and human resource development of those family members. Therefore, the study is designed to see to what extent the project provisions have addressed the goal of creation of self-employment opportunities among the beneficiaries.

The study assumes that the project has addressed its goal of creation of self-employment opportunities through some provisions which included land and shelter, training program, credit and co-operative formation. Consequently two research questions were developed about understanding the level of addressing the above mentioned goal along with a search for implementation snags. The study is expected to see a positive relation between the provision of the project and the goal i.e. creation of self-employment opportunity.

The research part of the study deals with both primary and secondary data. Primary data have been collected from field through conducting questionnaire survey and interview along with observation and case study. The research area covered 03 *Asrayon* and *Abashan* projects located at *Debidwar* of *Comilla* district. Beneficiaries (50) settled in these projects were taken for questionnaire survey along with several officials (10) working in *Asrayon* project and *Debidwar Upazilla Parishad*.

For theoretical dimension the study resort to the Systems Approach theory which argues that organizations take human and logistic inputs and converts them into outputs like service. The analytical framework of this study is basically drawn from this theory which is composed of

four independent variables i.e. land and shelter, training program, credit facility and co-operative formation where as the dependent variable is creation of self-employment opportunities. Here it has been assumed that the independent variables are considered as input which through the process of conversion creates the scope for the aforesaid output. Moreover, reviewed materials on salient features of poverty alleviation projects would help to understand the relation of poverty targeting mechanism (land and shelter, credit and training) and beneficiary federation (co-operative society) with project objective (creation of self-employment opportunity).

Data analysis reveals some significant findings. It has been found out that monthly income level of the beneficiaries increased to a great extent (for female from taka 1260 to taka 4860; for male from taka 2800 to taka 6500). It was revealed that majority of the respondents think the allotted land is inadequate. But about location of the project, majority of the respondents find it suitable for earning activities. Data analysis shows that majority of the respondents do not find training relevant for income generation activities. But interestingly majority of female respondents consider training program relevant to creation of earning activities. About utility of credit facility the findings reveal that all the respondents received loan from government agency and started trade/business with the amount. But majority of the respondents find the loan amount inadequate for business purpose. About contribution of co-operative activities it has been found out that co-operative activity is merely functioning as a precondition for credit facility because of its faulty implementation mechanism and thus cannot contribute towards income generation activities. During data collection, problem of desertion attracted notice as a significant portion of families have already deserted the project area. The reasons for such desertion have come out as limitation in selection procedure and lack of professional opportunity in project area.

The findings of the study reveal that apart from co-operative formation other provisions (land, credit and training) are contributing to creation of self-employment opportunities which is revealed in their engagement in various professions and increase in their income. Still inadequacy and inefficiency of these provisions at implementation level hinder the level of success as expected. Again, weak and faulty functioning co-operative activities and desertion are resulting at implementation level which needs to be addressed to increase success level to optimum level.

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ELABORATION OF ACRONYMS

A C (L)	Assistant Commissioner (Land)
BPATC	Bangladesh Public Administration Training Centre
EC	European Commission
FAO	Food and Agriculture Organization
GOB	Government of Bangladesh
GO	Government Organization
LGED	Local Government Engineering Department
NGO	Non-Government Organization
POM	Project Operation Manual
PPMU	Promotion, Planning and Monitoring Units
ULAO	Union Land Assistant Officer
UNO	Upazilla Nirbahi Officer

GLOSSARY

<i>Asrayon</i> project	A landless settlement project with provision of land, shelter and opportunity for self-employment for the beneficiaries. This project started in 1998 financed by GOB. The Prime Minister's Office is the sponsoring ministry for this project.
<i>Abashan</i> project	<i>Asrayon</i> project in renamed version began in 2002 with same objective and provision that <i>Asrayon</i> project bears.
<i>Adarsha Gram</i> project	Another landless settlement project started in 1988 primarily financed by GOB and later co-financed by EU.
Assistant Commissioner (Land)	Assistant Commissioner (Land) is a first class cadre post in the government vested with the authority of land management and revenue collection within a revenue circle comprised of a number of attached land offices or <i>Tahsils</i> .
<i>Guchcha Gram</i> (Cluster Village)	The first ever landless project in Bangladesh since independence implemented in 1972.
<i>Khas Land</i>	<i>Khas</i> (a Bangla word) land means land owned by the government and which is recorded in the name of Deputy Commissioner on behalf of the government.
UnionLand Assistant Officer	Field level revenue officer in charge of <i>Tahsil</i> or Union Land Office vested with the responsibility of revenue collection and land management.
<i>Upazilla</i>	Sub-district.
<i>Upazilla Nirbahi Officer</i>	The chief executive officer of <i>Upazilla Parishad</i> or Sub-district council.

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1. Chapter One: Introduction

1.1 Background:

Bangladesh is the eighth largest country in the world in terms of population which is at present mounting to more than 150 million. With about 147,570 sq. km of total area it is the most densely populated country in the world which indicates the most adverse land-man ratio existing in today's world. Like other developing countries the societal structure is agrarian with a deep and profound relationship between land and people in this country. In light of Constitutional spirit Bangladesh government adopts plan and action to emancipate the citizen of this country from the shackles of poverty. According to article-16 it shall be a fundamental responsibility of the State to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens the provision of the basic necessities of life, including food, clothing, shelter, education and medical care¹. But here in Bangladesh people living below poverty line hardly get access to land let alone other amenities of life. The land-holding pattern is a major determinant of peoples' economic solvency, social power structure and hierarchy. But Bangladesh has been experiencing an alarming growth of landlessness among its rural population.

In a social order where access to income and work originates largely from command over private assets, much depends on how access to such assets is determined (Sobhan, R, 1998). As a consequence of continuing population increase, the pressure of large population on the limited land resource rises steadily. In addition, due to natural, social and economical causes, the numbers of the rootless and landless poor families continue to rise faster than does the population. There are now more than 02(two) million landless families in Bangladesh. These landless sections of people live well below the poverty line and are alienated from national development. These families are in shortage of food, shelter, specific source of earning let alone education and health-care facilities. Most of these landless and rootless rural families migrate to urban areas in search of jobs and put up slums.

¹ The Constitution of the People's Republic of Bangladesh

According to FAO country report (2009) less than 10 percent of rural people have enough land to provide for their livelihoods. Over the last 10 years, the number of landless people in rural areas has increased by about 5 percent annually; in 2005, 10.7 percent of households were landless. Many landless people work as agricultural laborers or sharecroppers who tend the land of absentee land owners, passing back 50 percent of the crop.

Poverty imposes a repressive weight on Bangladesh particularly in rural areas where almost one third of population and majority of the poor live. In Bangladesh access to land is very important since 81.4 per cent of the population lives in the rural areas and 32 per cent of the GDP derives from agriculture. Thus, 69 per cent of agricultural labourers, the hardcore landless, are classified as poor and 80 per cent of the functionally landless (those with land insufficient to provide their subsistence needs) are also classified as poor (BBS 1997a as cited in Sobhan, R, 1998). Although poverty has declined during the last two decades, the absolute number of poor has increased substantially. Despite a number of policy initiatives and programs undertaken for poverty alleviation, absolute poverty particularly in rural areas continued to rise in Bangladesh during the 1990s. Landlessness and rural poverty are closely linked since land is a principal asset in a rural economy like Bangladesh. Landlessness to agricultural land is considered to be the most important contributor to rural poverty. A high concentration of landownership is a major constraint to agricultural growth and alleviation of poverty. There is a general perception that highly skewed distribution of land in Bangladesh is one of the important causes of widespread poverty particularly in rural areas. In Bangladesh, the percentage of landless households (defined as those with less than 0.2 hectare) on total was 46% in 1988 but increased to 49.6% in 1995, and their share of total land had declined by nearly half a percentage point (Hossain, M, 1996).

Beside unequal land distribution natural calamities like floods, tidal waves, river erosion are largely responsible for increase of landless and rootless families in Bangladesh. Bangladesh is a country where natural calamities are constant companions of the people. Every year natural disasters in many faces occur and create increasing number of landless, rootless and asset less families. Immediately after the disaster these families are provided with relief for their livelihood. But the affected families want permanent solution to their problem. Relief like temporary solution cannot bring improvement in their living pattern and socio-economic condition. The distressed people need shelter as it is placed next to food in list of essential

need. Moreover, people also require support regarding their land ownership management by ensuring permanent settlement on *Khas*² land with legal land documents and position. Besides they also require long term interventions to recover their livelihood and normal lifestyle. Even they are in need of dignity in life to be restored. Thus, the need for settlement of these families became the key to their freedom and improvement.

Since independence every government of Bangladesh tried to address the problem of landless settlement as one of the major challenges towards poverty reduction of the country. Consequently initiatives were taken for rehabilitation of landless families in govt. *khas* land. *Khas* land means the land owned by government, not by any government department other than under direct control of ministry of land. This *khas* land, after proper demarcation, is designed to be distributed among the landless families. This process is called *khas* land settlement (Ministry of Land, 1991). In fact, the first government in 1972 took a program to settle landless and rootless people titled as *Guchcha Gram* or ‘Cluster Village’ through utilization of *Khas* land and establishment of shelter for cyclone and river eroded landless families in the Char areas of *Noakhali* district. Subsequently, all the successive governments took various steps to rehabilitate these families in *khas* land through various settlement programs and various land reform initiatives. Since the date the ‘Cluster Village’ approach to land reform and poverty alleviation has been included in all relevant planning documents but in different titles.

It was conceived that through a platform like ‘cluster village’ the beneficiaries would get organized and be able to reduce their level of poverty by owning house, land and through continuation of economic activities. This spirit remained alive in all successive projects titled ‘*Adarsha gram*³ project’ in 1988, ‘*Asrayon*’ etc. The proposed study area i.e., projects named *Asrayon* (later renamed as *Abashan* in 2002)⁴ were also taken to distribute *khas* land among the landless and rootless families with provision of land, shelter and opportunity for self-employment for the beneficiaries.

²*Khas* land means the land owned by government which is under direct control of Ministry of Land.

³ *Adarsha Gram* is a Bengali word which means Ideal village.

⁴ *Asrayon* and *Abashan* are Bengali synonymous words which mean provision of shelter.

1.2 Statement of the problem:

As mentioned before, Bangladesh is a country overburdened with a huge population along with acutely adverse land-man ratio. In order to reduce number of landless and rootless families and their poverty level all successive governments since independence took various settlement programs which have already been mentioned.

In ‘Cluster Village’ approach the objective was to accommodate landless families with shelter along with providing their right to adjacent agricultural land so that the rehabilitated families would find their way of living along with permanent address. Consequent upon recommendations of the Land Reforms Committee of 1982, the Land Reforms Ordinance and the Land Reform Rules were promulgated in 1984 and 1987 respectively which provided with momentum in land distribution initiatives. In 1988 *Adarsha Gram* project was launched to address the challenge of landless settlement. This project was jointly financed by GOB and EC (European Commission). Under this project beside land and shelter promotion of self employment opportunities was incorporated. NGOs were also taken as partner in this project.

In 1997 the government took ‘*Asrayon* project’ as a project for shelter and self-employment programme for landless people of Bangladesh. According to the project proforma “In 1997⁵, immediately after cyclone, the then prime minister visited cyclone affected areas and felt the urgency of taking permanent steps to build strong houses and shelters capable of withstanding cyclone and tidal surge. Keeping that in view, the project ‘*Asrayon*’ has been launched.” The main objective of the project is to alleviate poverty of the landless and homeless people by providing shelter and by imparting training on skill development for income generation activities. The project also targeted to provide basic education, primary health care and family planning services. The project was designed to provide shelters to 50,000 (fifty thousand) landless families, skill development training and awareness creation and human resource development of those family members. Prime Minister’s Office became the sponsoring ministry with association of ministry of land, local government and armed forces division.

The successive government adopted the project in its basic shape with inclusion of some other provisions. It was then re-titled ‘*Abashan*’. Under new title government kept previous

⁵ Project Pro-forma, *Asrayon* project.

objective intact with supports for the beneficiaries at incremental approach. Sanitation, primary education for children, electricity supplies and tube-well facilities were included in the list of provisions to the beneficiaries. The number of beneficiaries was targeted as 65,000 (sixty-five thousand) landless and rootless families under new banner. In this period it became one of prime minister's priority programs with same sponsoring and associating ministries and government organizations. Basically, 'Asrayon' project was renamed to 'Abashan' keeping the essence same.

Both of the projects were taken with same aim at alleviation of poverty of the landless and rootless families in the country through effective distribution of *khas* land among them. This 'Asrayon' (lately titled as 'Abashan') project was launched to alleviate poverty through provision of land and shelter and promotion of self-employment opportunity for income generation activities. There is a scope to study whether these landless settlement projects address the need of such landless section of people of the country.

Description of the Projects: As said before, the idea of poverty alleviation through landless settlement came into existence through implementation of *Guchcha Gram* or Cluster Village⁶ project in *Noakhali* district in 1972 where in 07(seven) project locations 1470 cyclone affected landless families were rehabilitated. Under the project provision 0.30 acres of land for homestead and 2.20 acres of land for cultivation purpose was awarded to each family in 'Cluster Village' project (*Adarsha Gram*, 2008). In 1988 government again took initiative to restart this landless settlement activity when the project was titled as *Adarsha Gram* Project. Its principal goal was to alleviate rural poverty via assisted resettlement programs on government land. The target group for assistance was the rural landless population. Initially funded entirely by the GOB, this project has, since 1991, received financial and technical assistance from the European Commission (as cited in Murshed, SM et al, 1998). *Adarsha Gram* families were given a homestead on government land, with cooking and sanitary facilities (01 house for 02 families). Where arable land is available, it was also designed to be distributed among the rehabilitated families. The other services available include the provision of training in skills, with the aim of aiding income generating employment amongst the families. In this project primary education and adult literacy program, health and family

⁶ *Guchaha Gram* or Cluster village, *Adarsha Gram* are different landless settlement projects.

planning services are also provided. But in 1993 in a midterm evaluation PPMU stated that the land awarded to the beneficiaries was insufficient and in most cases unsuitable for cultivation. Moreover, socio-economic programs conducted by different NGOs could not contribute significantly in creation of income generation activities (PPMU *Adarsha Gram*, 1993). Even distance of the project location from the growth centers influenced attainment of success of *Adarsha Gram* project. In this project for self-employment purpose rehabilitated families used to get loans from both GOs and NGOs which created opportunity for misappropriation of the funds. It has been found that many beneficiaries fled from projects after receiving credits (Islam, ASMM, 2000). Even in case of increase in annual income *Adarsha Gram* project failed to contribute significantly. An empirical study conducted on *Adarsha Gram* families at *Monpura* of *Patuakhali* district shows that 41% of families' monthly income is less than 2000 taka. Moreover the study reveals that in other aspects of socio-economic sectors achievement level is merely negligible (*Adarsha Gram*, 2008). Over all in terms access to loans, savings formation, education and skill acquisition the project's achievement have been modest (Murshed, SM et al, 1998).

In fact, *Asrayon* project was adopted with similar provisions under GOB fund taking lesson from the previous projects. It is a practical land reform program of the government which has related poverty alleviation and other national priorities in project formation. The main objective of the project is to alleviate poverty of the landless and homeless people by providing shelters and by imparting training on skill development for income generation activities. The beneficiaries of this project are the asset-less, landless, rootless and homeless families in rural Bangladesh. So, to address the objective some provisions were made from the project side.

Project Provisions: In detail the provisions of *Asrayon* project are as follows:

1. A homestead with a size of 0.08 acres with dwelling space (01 room) and kitchen, 02(two) block latrines for 10(ten) families, 01(one) tube-well for each barrack and 01(one) community center for social purpose.
2. Agricultural land at adjacent area, a pond and grazing ground for beneficiaries. (House and land are handed over to the beneficiaries through registered deeds and mutation of

records. Construction of the barrack houses is conducted by Armed Forces Division and community center is by LGED.)

3. Imparting training and skill development for income generation activities with focus on women empowerment.
4. A credit provision to facilitate income generation activities in line with trainings provided. The credit disbursement is conducted by govt. and semi-govt. organizations.
5. Co-operative formation to raise economic activities through group savings.
6. Primary education and adult literacy.
7. Health and family planning services to ensure population control and maternal and child health.
8. Encouraging and facilitating social forestation and vegetable cultivation in project area (PP, *Asrayon*, 2000)⁷.

In *Abashan* projects⁸, apart from above mentioned provisions electricity connection and creation of incentives for income generation and productive activities were included. Moreover location of projects is instructed to be selected near growth centers to support income generation activities of the beneficiaries (PP, *Abashan*, 2003).

Project provisions are set to meet the goals of settlement of landless and rootless rural families and creation of self-employment opportunities and above all promotion of human development among the beneficiaries. Viability of these provisions requires deep concern and monitoring activities. Therefore, scope of empirical study is widely open to understand whether the project provisions create environment for self-employment opportunities for the beneficiaries.

1.3 Research objective:

The key objective of the study is to understand how far the project goal has been addressed for the beneficiaries rehabilitated in *Asrayon* and *Abashan* projects of *Debidwar upazila* in *Comilla* District.

⁷ Project Proforma, *Asrayon* project.

⁸ *Asrayon* project was renamed to *Abashan* in 2002.

1.4 Research Question:

The study would try to reach the answers of some specific quests which are:

1. To what extent has the project addressed its goal of creation of self-employment opportunities for the beneficiaries?
2. Is there any implementation snag in attainment of goal?

1.5 Scope of the study:

The *Asrayon* (later known as *Abashan*) project holds its objective to alleviate poverty of the landless and homeless people by providing shelter along with emphasis on human resource development. The project authority sets the objective of poverty alleviation of the rehabilitated community through provision of accommodation and promotion of self-employment activities for income generation purpose which is the issue of proposed study. As poverty alleviation is a large issue with multifarious variables, the study has concentrated on the fact whether the project provisions contribute in creation of self-employment opportunity among the beneficiaries rehabilitated in the project.

Debidwar is one of the largest sub-districts (*upazila*)⁹ in *Comilla* district. This *upazila* shows a unique blending of urban and rural demographic feature which represents that people here are engaged in both extensive agricultural and non-agricultural activities. Like other parts of the country landlessness is an acute problem in this *upazila* because of river erosion, which has enabled it to become part of implementation of all landless settlement projects since independence. In this study area 03 (three) *Asrayon* and *Abashan* projects were implemented with settlement of 110 landless families. The project is composed of various provisions which is already been discussed. But the study will be focusing on the project provisions that would cause self-employment opportunities (land, training, credit and co-operative formation) for the beneficiaries. Moreover, the study will be conducted in such a limited area due to resource limitation.

⁹ *Upazilla* means sub-district, an administrative tier.

1.6 Justification of the Study:

As said before, since independence every government has taken landless settlement as one of the major poverty alleviation programs with a great importance. Eventually *Asrayon* project is taken as one of the Prime Minister's priority program. In order to emphasize on attainment of the key objective i.e. poverty alleviation of the landless and homeless people by providing shelter and by imparting training on skill development for income generation activities, the Prime Minister's Office has become the sponsoring ministry for this project. All the nation building and development organizations are involved in this project to attain the objective. But there has not been much study to see whether the project goals are properly addressed in this project. Consequently the space and opportunity for conduction of a study is available which justifies its significance.

1.7 Significance of the Research:

It has been already stated that About *Asrayon* or relevant projects there has not been much study to assess whether the project goals are addressed by the project provisions. In this study it has been decided to see the relation between goal of creation of self-employment opportunity and the provisions set for its attainment. It is already traced that land and shelter, training and skill development program, credit facility and co-operative formation are specifically set to create self-employment opportunity and income generation. The significance of this study lies in the fact that it would try to discover the relation of these provisions with above mentioned goal. So, it can be assumed that the current study will unearth some useful information which may become helpful for future policy activities.

1.8 Limitations:

It is assumed that several limitations may occur during conducting this study. As mentioned, during data collection stage one of the limitations may take place from the accuracy of collected data and information. Both sides of the respondents i.e. the beneficiaries and the government officials involved in this project implementation may not be inclined to present the real scenario due to their respective apprehension of insecurity and discomfort. In fact, access and allotment of sufficient time from the government officers and staff might be another limitation. As they remain extremely busy it might become difficult to be in touch

with them. Again, lack of availability of secondary data may also hinder the progress of the research work as scarcity of relevant works has previously been mentioned. Moreover, time constraint and resource limitation may reduce the span research process as it progresses towards completion.

1.9 Structure of the Research:

Chapter 1: Introduction provides the background of the study with a narrative of statement of the problem. It also describes research objective, raised research questions, scope, justification, significance along with some limitations of this study.

Chapter 2: Research methodology discusses relevant aspects of research process and technique which include research design, research area, methodology, sources of data and sample size. Moreover, it will also describe the tools for analysis of data and its sources.

Chapter 3: Conceptual Dimensions sets the tone for the study. This chapter bears review of existing literatures on landlessness and various landless settlement projects and on viable features on poverty alleviation projects to extract useful and relevant information and concepts. It will form the theoretical foundation and construct an analytical framework drawn from the theoretical concepts.

Chapter 4: Overview of *Asrayon* and *Abashan* projects at *Debidwar* provides a brief view on *Debidwar upazila* (sub-district). It also tries to show some useful features related to respondent area which includes location of project, level of implementation of the projects and common trend of profession of settled families.

Chapter 5: Data Analysis and Findings is the key part of the study. It begins with a case study which is followed by some general information of the respondents. It provides variable-wise data analysis, significance of independent variables with the dependent variable. In fact, this chapter has been designed to present the data collected through different methods and analyze them in line with the research questions.

Chapter 6: Discussion on the Findings in light of Analytical Framework is an attempt to set the findings in light with the analytical framework of the study. In fact in this chapter the

findings are summarized within the analytical framework and describes in short what data analysis brings out.

Chapter 7: Conclusion & Recommendations is an attempt to find the answers of the research questions. It will also try to evaluate how far it has been successful in finding the answers of the research questions. At the end, this chapter would come up with some useful policy recommendations.

Chapter-2: Research Methodology

2.1 Introduction:

The main aim of this study is to understand how far the project goals have been addressed for the beneficiaries rehabilitated in *Asrayon* and *Abashan* projects. In particular, whether the project provisions create scope of self-employment opportunity for the beneficiaries is taken for study purpose. This chapter deals with the methodology applied for the purpose. It deals with the elaborate discussions on research strategy, research design, research methods and techniques used for data collection and data analysis.

2.2 Research Design:

Research design provides a framework to the researcher to navigate the journey in the field and finally execute the study. The nature of the problem to be studied and research questions to be answered are the guiding pillars to decide what approach and strategy would be employed to pursue a research. According to Creswell (2003) research design fall into three categories: a. Quantitative b. Qualitative and c. Mixed method. The present study utilizes a mixed method approach. The mixed method overcomes the disadvantages of qualitative and quantitative methods and benefits from the advantages of each. The present case is more amenable to use mixed method as the study intends to map the realities through participant's lenses.

2.3 Research Area:

For study purpose, 03 (three) established *Asrayon* and *Abashan* projects located in *Debidwar*, *Comiila* are taken under consideration. As mentioned before, it is one of the largest *upazila* (sub-district) in *Comilla* district. Like other parts of the country landlessness is an acute problem in this *upazila* which has enabled it to become part of all landless settlement projects since independence. In this study area i.e. those 03(three) *Asrayon* and *Abashan* projects were implemented with settlement of 110 landless families at different time ranging from 2001 to 2008.

2.4 Methodology:

For data and information collection purpose a combination of interview, survey and case study method will be used in this study to take advantage of their respective strengths and overcome the limitations of others. It also helps to reduce bias of any single method. The case study helps to examine the complex situations and combination of factors involved in that situation so as to identify the causal factors operating (Gopal, 1964). The use of case study method provides an opportunity for relating facts and concepts, reality and hypothesis (Wieviorka, 1992). Another reason for choosing it is that “it is a holistic approach” in which cases are studied as wholes (Ragin, 1987). The reason behind using survey method is that “it is probably the best method available to the social scientists interested in collecting original data and this enables the researcher to identify not only the variables which are related to each other but also how these relationships change over time (Aminuzzaman, 1991).” Again, survey will help to reach a larger sample with limited resource and time and facilitate reliable generalization for this exploratory research.

2.5 Sources of Data:

The data for this study will be collected both from primary and secondary sources. Secondary data will be drawn from the existing literatures like official documents, books, newspaper reports, previous research works, seminar papers, reports etc. Primary data will be collected through questionnaire survey. The respondents will include the officials working at the *Asrayon* project office, *Debidwar Upazila parishad* . It will include the beneficiaries rehabilitated in *Asrayon* and *Abashan* projects at *Debidwar* of *Comilla* district. Secondary data collected from above mentioned sources will be used to validate primary data and information.

2.6 Sample Size:

In this study a total of 60(sixty) respondents is chosen for primary data collection purpose. The composition of respondents is as follows:

Table-1: Composition of Respondents

No.	Respondent area	Type of Respondent	No. of Respondent
1	<i>Asrayon project</i>	Official	03 (three)
2	<i>Debidwar Upazila Parishad</i>	Official	07 (seven)
3	<i>Saitola Asrayon project, Debidwar</i>	Beneficiary	15 (fifteen)
4	<i>Burir paar Abashan project, Debidwar.</i>	Beneficiary	15 (fifteen)
5	<i>Radhanagar Abashan project, Debidwar</i>	Beneficiary	20 (twenty)
	Total		60 (sixty)

Chapter 3: Conceptual Dimensions

3.1 Introduction:

Asrayon project is a practical land reform program of GOB which has related poverty alleviation and other national priorities in project formation. This project is set to meet the goals of settlement of landless and rootless rural families and creation of self-employment opportunities and above all promotion of human development among the beneficiaries. Consequently relevant works on landless settlement and poverty alleviation bear significance for review purpose which would help to take conceptual resort to carry on the study. This chapter will focus on review of relevant literature to achieve a theoretical dimension for the research.

3.2 Literature Review:

As the study is conducted on evaluation of a landless settlement project aiming at poverty alleviation, the review of literature would focus on existing studies on viable features of poverty alleviation projects as well as on studies in relevant field of landless settlement.

Asian Development Bank in one of its evaluation study on poverty reduction projects sets four dimensions of poverty which need to be addressed in such projects; those are: a) Well-being/survival: issues that relate to immediate survival needs such as shelter, food and nutrition, health, and water and sanitation; b) Access to resources: self-support through access to income sources, land and other assets, finance, transport, and markets; c) Knowledge: education and skills, access to information on markets and technology, and social capital, which enable people to make informed choices; d) Rights: a supportive policy environment that helps the poor to actually exercise their choices, a legal and political environment that enables the poor to participate in social and economic community activities (ADB, 1999).

Kathleen Kuehnast (2001) in a study on rural poverty alleviation program in Brazil conducted by World Bank traces some components which enables the project reach success. She says that the components of success in this project are: 1) Community-based empowerment creates the mechanism for community associations to initiate, facilitate, and supervise subprojects. 2) Poverty-targeting mechanisms ensure that project resources reach the poorest communities, as well as foster involvement of the poor in decisions that affect their daily lives. 3) Decentralization of fiscal and investment decision making from Federal to state and local

governments ensures more efficient project administration. Decentralization of resource allocation and investment decisions to the municipalities and communities allows for a more transparent and efficient disbursement mechanism. 4) Stakeholder participation enables states, counties, municipalities, and local communities to voice concerns and to become involved in decision making, thereby enhancing client ownership. 5) Technical assistance and training for beneficiaries are indispensable inputs to successful and sustainable subproject investments. 6) Transparency of funding process ensures that limited resources are not squandered in needless administrative layers. 7) An integrated monitoring and evaluation system includes three levels of analysis: household, community, and municipality and evaluates them both for social and economic indicators. 8) Supervision quality is enhanced through a highly effective Management Information System which tracks progress and identifies possible bottlenecks.

World Bank in another evaluation study on land based poverty alleviation project in Brazil found some basic principles as key for its successful implementation which include community based approach, involvement of agricultural workers federation, access to investment, financing ceiling and linked financing (Childress, MD et al, 2008).

While evaluating China southwest poverty reduction project it has been seen that the project achieved its objectives through a multi-sectoral and targeted approach consisting of the following eight components: (1) social services, including education and health; (2) labor mobility; (3) rural infrastructure, including roads, drinking water systems, electrification, and other small rural works; (4) land and farmer development, including support for grain and cash crop, tree crop, and livestock production; (5) development of town and village enterprises; and (6) institution building and poverty monitoring (Wang, Y, 2004).

In an appraisal report on *Andhrapradesh* rural poverty reduction project World Bank mentions some key features of the project. The report says that the project supports the program by (a) empowering the rural poor through developing and strengthening self-managed grassroots organizations; (b) providing access to technical and financial resources in order to expand their asset base and livelihood opportunities; and (c) mitigating risks faced by the rural poor. Salient features of this project include: (i) a process oriented approach to participatory rural development; (ii) broad geographical coverage of 560 *mandals* (sub-district level administrative units); (iii) a sharp focus on the poorest and most vulnerable (e.g. disabled people) of rural communities; (iv) improved responsiveness of sectoral and

antipoverty programs to the poor; and (v) inclusion of a wide range of stakeholders, especially local governments (including through pilot innovative approaches), private sector, and civil society, in project implementation.

In an article on poverty alleviation in Bangladesh Aminuzzaman, S (2000) says that poverty alleviation projects, like other development projects in Bangladesh suffer from numerous institutional and functional dilemmas. The author summarizes some problems which are:

1. Most of these projects suffered from having too many objectives, weak management structure, unclear division of responsibilities and two and even three lines of command.
2. The project performance has been severely hampered by faulty project designs. Most projects did not have any in-built monitoring system.
3. Project interventions with respect to selection of specific activities, technology, skills development and marketing network have been generally inadequate or disintegrated.
4. Some projects also failed to achieve their target due to poor coordination/ performance of the participating agencies and to a large extent, due to the absence of a well designed Project Operation Manual (POM).
5. There have always been considerable delays in the flow of funds both from the donor as well as GOB channels.

In short, the above mentioned discussions on poverty alleviation projects reveal some common features that can be inferred as features of a viable poverty alleviation project: These are a) specific project objective and set goals b) community based empowerment and beneficiary federation, c) poverty targeting mechanism like access to wellbeing or survival, knowledge and skill, access to technical and financial resources, d) stakeholder participation with inclusion of local bodies and various sectors, e) transparency of funding process, f) integrated monitoring and evaluation system.

In “Political Economy of *Khas* Land in Bangladesh” the authors mention that identification and management of *khas* land (state owned land) and water bodies, distribution of the same to the landless and poor people, retention of such land and water-bodies by the landless, and pertinent rules and practices within the prevailing social-political context of Bangladesh constitute prime issues of agrarian reform ((Barakat, A et al, 2001). The authors then go on to

say that out of the total amount of identified *Khas* land of 3.3 million acres, only a tiny portion has so far been distributed to the poor who face multifaceted difficulties in both obtaining and retaining land. In an article titled “Access to Land in Bangladesh: Role in Poverty Reduction” the author says that landlessness and lack of access to land are among the major problems in Bangladesh. It becomes evident that the poor and marginalized people’s dream to improve their life and living through *khas* land (public land) from the government was materialized. But there was a repulsive failure of expectation (Mohiuddin, T). In “Need for land and agrarian reform in Bangladesh” titled article the author describes landlessness as the root cause for rural-urban migration as he says, “Unfortunately rural development policies and services pursued, practised & provided to the rural areas of Bangladesh over the last three decades both by the government & non-government organizations failed to a large extent to stop the rural-urban migration (Uddin, K, 2002).” In Bangladesh, poverty is concentrated mostly in households who do not have assets (resource-poor). Manual labor is the only resource available to poor households.....and many landless households have migrated to rural towns and cities and found jobs as transport operators or construction laborers (Hossain,M, 2004, P-07). So, it can be drawn that rural landlessness causes urban migration which is addressed in landless settlement projects like *Adarsha Gram*, *Asrayon* and *Abashan*. In order to slow down the pace of this migration and to settle these landless impoverished families government has taken above mentioned landless settlement projects. Julian Francis, project director of European Commission for *Adarsha Gram* project, says that over the years about 170,000 families have been settled on *khas* land by government projects like *Adarsha Gram* and *Asrayan*, the latter now known as *Abashan* (Francis, J, 2008). In another article titled “An appraisal of *Adarsha Gram* project in Bangladesh”, the authors state that success has been achieved in the distribution of title deeds and in the area of construction and amenities. In terms of access to loans, savings formation, education and skill acquisition, our findings suggest that the project’s achievement have been modest. The NGOs have been performing poorly in this connection (Murshed, SM et al, 1998). A study conducted by BPATC finds that lack of education, consciousness, training, other development process made the beneficiaries dependent on others. Again the study revealed that most of the government organizations contribute very little to alleviate poverty of the beneficiaries. Moreover, self-employment process did not take into reality due to lack of capital and training. The findings

of the study also indicated that a small percent of the loan were used for income generation activities whereas a lions share of the loan/ credit were used to maintain and meet the basic needs and day to day household expenditure. Besides, the conditions of receiving loan for NGOs were very rigid with high interest rate. Still, the researchers assert that proper use of under-utilized land and *khas* land can be ensured in *Adarsha Gram* projects because these *khas* lands generally idle and are illegally occupied. Moreover, allottees may create glaring instance of an *Adarsha Gram* with their community spirit and income generating activities (Hossain, T et al, 2000). In a mid-term evaluation report of *Adarsha Gram* project conducted by PPMU it has been found out that the beneficiaries were rehabilitated in insufficient land which in most cases unsuitable for cultivation purpose. Moreover, cultivable land was hardly allocated to the *Adarsha Gram* dwellers. The report also stated that the socio-economic activities conducted by NGOs failed to contribute significantly in implementing income generation activities. In final evaluation it has been mentioned that failure in selecting proper target group, completion of registration deed and lack of monitoring caused inadequate success of the project (as cited in Islam, ASMM, 2000).

To summarize, the reviewed studies show that landless in Bangladesh has resulted in widespread poverty, loss of livelihoods, social tension, degeneration of natural resources and food insecurity as well as an extent of rural-urban migration. Though distribution management of state owned *khas* land to landless families is a prime issue for agrarian reform, governmental effort to address this issue is insignificant as only a tiny portion of state owned *khas* land has been so far distributed to the landless families. Still some landless settlement projects been conducted to alleviate rural poverty like *Adarsha Gram* and *Asrayan* which so far has accommodated about 170,000 landless families on *khas* land. Various studies on such landless settlement projects have brought about some findings. These are a) lack of access to resources has made the projects' achievement modest and its beneficiaries dependent on others; b) distribution of insufficient and unsuitable land for cultivation; c) failure of NGOs to contribute significantly in creation of income generation activities; d) little contributions from governmental organizations to alleviate poverty of beneficiaries. Thus, the existing researches and studies leave scope for the researcher to understand whether the project provisions address the goal of the project.

Available review of literature and annotated experience reveal that landless settlement projects in Bangladesh generally suffer from some broad problems which include a) Allocation of inadequate land, b) Insufficient credit facility, c) Inappropriate training provision and desertion from project location along with remoteness of project location. In view of the problems, the study has been designed to investigate with some research questions which are already mentioned.

3.3 Theoretical Dimensions:

In order to take theoretical base and to explain the variables from theoretical perspective the study takes resort to the Systems Approach theory. Moreover, existing models and criterion for poverty alleviation projects can also help with understanding of the relation among the variables of this study.

3.4 The Systems Approach Theory:

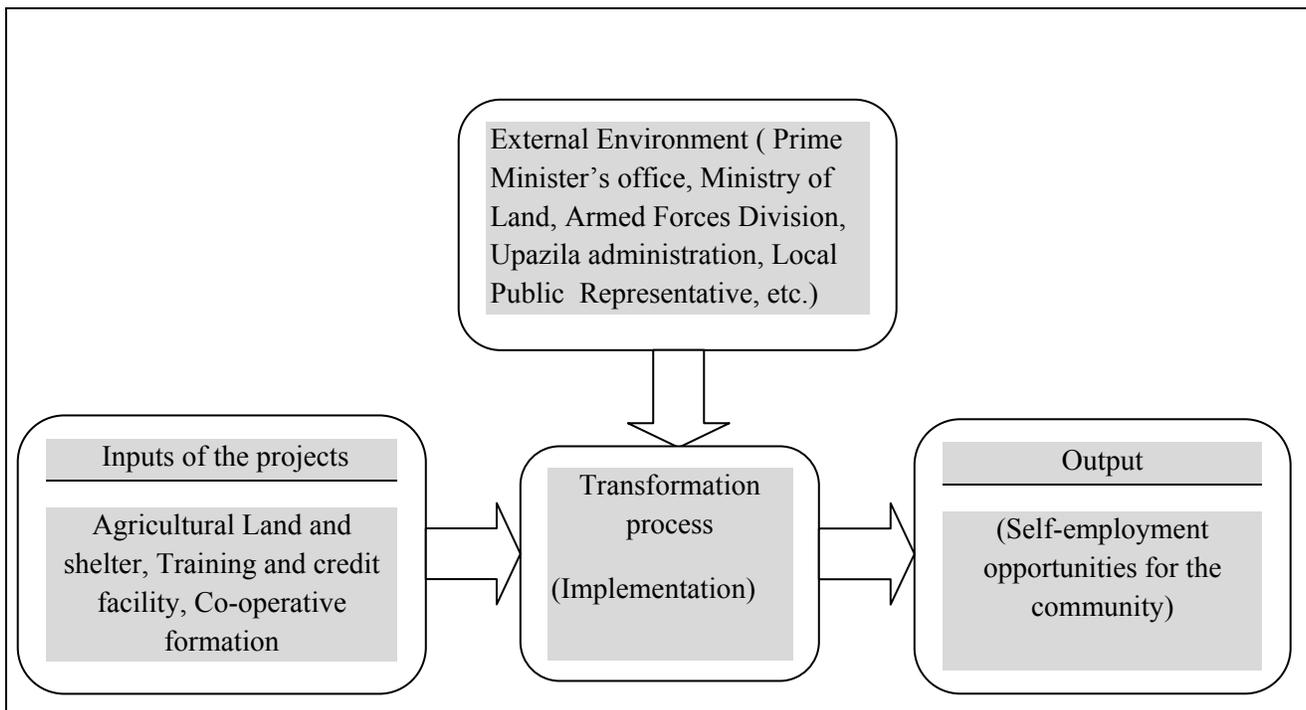
Here the Systems Approach theory can be applied to understand governmental effort in attainment of project goals. Systems Approach views organization as a system to reach the goal. Systems approach views organization as a unified, direct system of interrelated part (Stoner, 2000). In the systems approach, concentration is on the analysis and design of the whole, as distinct from total focus on the components or the parts. The approach insists upon looking at a problem in its entirety, taking into account all the facets, all the intertwined parameters. It seeks to understand how they interact with one another and how they can be brought into proper relationship for the optimum solution of the problem (Ramo, S. et al, 1998). In organizations, a system consists of people, structure and processes that work together to produce good or service. The basic assumption of systems theory is that organizations are not self-contained.

The systems approach considers two basic components: elements and processes. Elements are measurable things that can be linked together. They are also called objects, events, patterns, or structures. Processes change elements from one form to another. They may also be called activities, relations, or functions. In a system the elements or processes are grouped in order to reduce the complexity of the system for conceptual or applied purposes. Depending on the system's design, groups and the interfaces between groups can be either elements or

processes. Because elements or processes are grouped, there is variation within each group. Understanding the nature of this variation is central to the application of systems theory to problem-solving. A system has flows of information, materials and energy (including human energy). These enter the system from the environment as inputs (raw materials for example), undergo transformation processes within the system (operations that alter them), and exit the system as outputs (goods and services).

In this project Government provides not only land and housing to the landless, extremely poor families, but also some other facilities like small credits along with professional training provision, family planning and sanitation, primary education, electricity to address economic and social problems of these families living below poverty line. Here government’s aim is to bring about development of livelihood of the beneficiaries through *Khas* land settlement. Here this organizational effort takes **inputs** (land, capital, training, promotion of co-operatives) from the external environment and transforms them into **output** (self-employment opportunity). So the Systems Approach can be applied to analyze this holistic governmental approach in this project. The following diagram may help understand the problem in light of the Systems Approach theory (figure-1).

Figure-1: The Systems Approach Theory



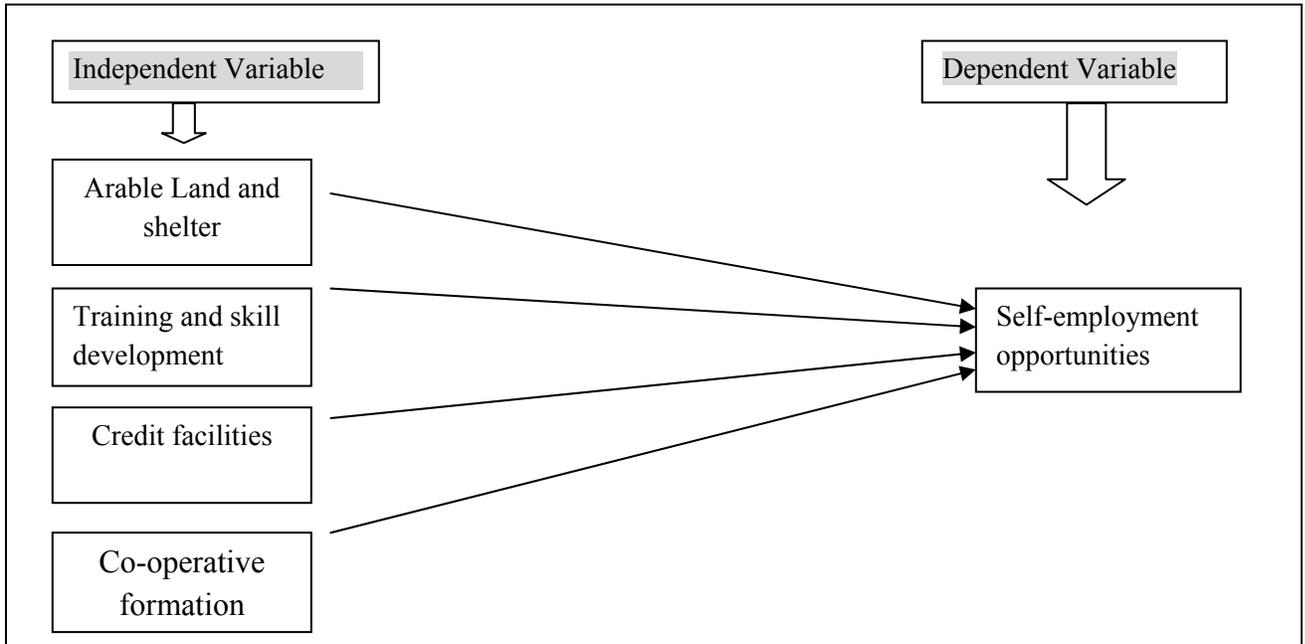
3.5 Features of Poverty Alleviation Projects:

Again, as discussed in literature review, the features of a viable poverty alleviation project include a) specific project objective and set goals b) community based empowerment and beneficiary federation, c)poverty targeting mechanism like access to wellbeing or survival, knowledge and skill, access to technical and financial resources, d) stakeholder participation with inclusion of local bodies and various sectors, e) transparency of funding process, f) integrated monitoring and evaluation system. In this study the independent variables are agricultural land and shelter, training, credit facility and co-operative formation. The first three variables fall under the broad umbrella of poverty targeting mechanism and the fourth one falls in the criteria of community or beneficiary federation. The dependent variable i.e. self-employment opportunity for the community is one of the objectives of *Asrayon* project. The purpose of the study is to see whether these components of poverty targeting mechanism and community or beneficiary federation are addressing the project objective properly.

3.6 Analytical Framework:

In this study analytical framework has been drawn in light of systems approach theory where it is assumed that the independent variable i.e. land and shelter, training and skill development program, credit facilities and co-operative formation are functioning as inputs which through conversion process bring about the output in form of creation of self-employment opportunities and promotion of income generation.

Figure-2: Analytical Framework



3.7 Independent Variables and the indicators:

In order to trace the answers of the research questions from the findings of the independent variables some indicators and indicative queries are also set in the following table:

Table 2: Independent Variables and Indicators

Independent Variable	Indicators	Indicative Queries
Arable Land and shelter	Utility	Are the land and house awarded to the families useful in economic terms?
	Location	Is the location of land near the trade area of the beneficiary?
Training and skill development	Market Value	Does the training provision have real value in the local market?
	Relevance	Does the training have relation to the trade of the incumbent?

Credit facilities	Amount	Does the credit meet the requirement of the recipients?
	Leniency	Are the terms and conditions of credit provision reasonable and lenient?
Co-operative Formation	Community Approach	Does the community own the co-operative approach?
	Deposit	Do the participants raise fund through co-operative means?

Chapter 4: Overview of *Asrayon* and *Abashan* projects at *Debidwar*

4.1 Introduction:

Before going into the data analysis it will be useful to include a general description of respondent areas which would help to understand the contextual issues. Consequently, in this chapter some relevant demographic and geographic features of *Debidwar upazilla*¹⁰ along with some information of implemented *Asrayon* and *Abashan* projects are discussed.

4.2 *Debidwar* at a glance:

As mentioned before, *Debidwar*¹¹ is one of upazilla in Comilla district with an area of 239 sq. km. This is a densely populated area with density of 1558/sq.km. Total cultivable land mass is 41207 acres which produces crops at plenty. In fact, *Debidwar* is a food surplus *upazila* with a wide variety of food grains and vegetables grow in abundance. This *upazila* shows a mixture of urban and rural demographic feature which represents that people here are engaged in both extensive agricultural (54.16%) and non-agricultural activities (45.84%). In order to address the problem of landlessness (13760 landless families) many landless settlement initiatives were implemented in this *upazilla* which include current research area i.e. the 03(three) *Asrayon* and *Abashan* projects.

4.3 Location of the Projects:

All the 03(three) *Asrayon* and *Abashan* projects are established to reduce sufferings and pathos of landless families of *Debidwar* sub-district within a time span of 2001 to 2008 AD. *Saitola Asrayon* project, the furthest one from *Upazila* headquarter (20 kilometers), was established in 2001 which provided accommodation for 20(twenty) landless families in 02 (two) barracks. But after rehabilitation 03(three) families have deserted from the project area. The remaining families are found dwelling in the project. *Burir paar Abashan* project was established in 2005 with accommodation facility for 20(twenty) families. This project is relatively closer to headquarter (05 kilometers). Like the previous project 02(two) families

¹⁰ Sub-district

¹¹ Source: *Debidwar Upazilla parishad*.

have found deserted from here. *Radhanagar Abashan* project is located 12 kilometers away from *Upazila* headquarter with accommodation for 70(seventy) landless families. It was established in 2008. During data collection phase it was revealed that 07(seven) families have fled from this project after receiving training and credit facility. The first and last mentioned projects are located at southern part of *Upazila*, near Dhaka-Chittagong Highway where as the second project is located at eastern part.

4.4 Implementation of Projects:

The projects are implemented in accordance of project pro-forma which is previously discussed. All the barrack houses of the projects are constructed by Armed Forces Division with tube-well, pond facility and sanitary system for the beneficiaries. Along with daily usage the pond is used for fish cultivation which provides some earning for the beneficiaries. Moreover, during visit it has be noticed that almost all the families have utilized the front and backyard for vegetable cultivation. *Burir paar* and *Radhanagar* projects have received electrification facility. In *Radhanagar Abashan* project a community centre has been constructed by LGED designed to be used for adult literacy and co-operative activities. But such activities are yet to get impetus among the beneficiaries rehabilitated in this project. Moreover, in all the projects social forestation was already implemented successfully with assistance from Social Forestation Department. But no primary school is found established in the project locations. Overall, physical implementation of the projects is found satisfactory.

4.5 Common profession of Beneficiaries:

During visit to projects the rehabilitated families have been found engaged in various income generation activities. After completion of training program conducted by *upazilla* administration, the beneficiaries have started to conduct their trade with taking loan from Upazilla Youth Development office and co-operative office. Common professions of the beneficiaries include agriculture and non-agricultural activities like rickshaw and van pulling, shop-keeping, tailoring, cottage product making and so on. It has been observed that among the male beneficiaries of *Burir paar Abashan* project share-cropping cultivation and animal husbandry are amongst common profession where as in case of male beneficiaries rehabilitated at *Saitola* and *Radhanagar* projects common professions include rickshaw/van

pulling, day-laborer and shop keeping. For the female beneficiaries of *Saitola* and *Radhanagar* projects major profession includes cottage product making and animal husbandry where as for the female beneficiaries it includes animal husbandry, poultry farming and vegetable gardening and selling. It has been observed that invariably all the beneficiaries remain busy earning activities.

Chapter 5: Data Analysis and Findings

5.1 Introduction:

The study is conducted to find out the answers of the research questions of this study. Two set of questionnaires were prepared in light of independent variables for the beneficiaries and project related officials. In order to conduct survey 50(fifty) respondents were included into survey who were selected from the beneficiaries rehabilitated in aforesaid 03(three) *Asrayon* and *Abashan* projects. Here in the selection process one respondent from one family formula was adopted. Apart from them 10(ten) officials from both *Upazila Parishad* and project office were interviewed. Among the respondents from beneficiaries 25(twenty-five) are male and rest 25(twenty-five) are female. The chapter starts with question based discussion and analysis of data collected from the beneficiaries and officials of *Asrayon* and *Abashan* projects.

5.2 Data collection and analysis:

The *Asrayon* and *Abashan* projects were visited and the respondents from the beneficiaries were selected at random basis. But in this case it has been ensured that the number of respondent from each family should not exceed more than one person so that the information may not face any overlaps. The officials were interviewed with a set questionnaire which had a mixture of open and close ended questions. In analysis part along with conventional mathematical process SPSS Statistical tool has been utilized.

5.3 Wheel of Fortune Turns for *Ambia*: A Case Study.

This is case study conducted during data collection stage. The subject is a dweller of *Asrayon* project. The name of the subject is kept secret for her convenience. In this story it can be observed how rehabilitation at *Asrayon* project has changed fortune of a merely destitute family.

Ambia Begum (not the real name) is a resident of *Debidwar upazilla, Comilla*. She ages 40. She lives in *Saitola Asrayon* project with her husband and three children. Before settled in *Asrayon* project in 2001 her family used to live in a shed at the front yard of nearby Union Council. They had no land for dwelling let alone for cultivation purpose. She used to work as a maid servant and her husband, *Abdul kuddus* (not the real name) used to work as a day-labor. They faced insecurity in all its forms, endured hunger and poverty at the most acute level. They did not have the guarantee of earning for which many nights they along with their children slept foodless. None of their children went to school as it seemed to be far above their level of imagination. But after settled in *Asrayon* project their living condition has changed nearly 180 degrees. Now they live in a house of their own. After training completion *Ambia* has started poultry farming from which she earns monthly taka 3000 at average. She got loan of taka 10,000 from *Upazilla Co-operative Office* with which she started her farming business. She has planted some seasonal fruit trees and a vegetable garden in front of their house from where she has some small amount of earning after their consumption. Her husband now rides his own rickshaw and earns taka 200 daily. He also took same amount of loan from the same office. All of their three children are now going to nearby primary school. Now they do not face any insecurity. Still, *Kuddus* thinks if he were allotted with some agricultural land in addition to the house, it would have helped them forget the fear of poverty. *Ambia* thinks she could earn more if she got any training in making of cottage products. Both of them think that loan amount can be increased which would help them reduce their poverty to a very low level. Both of them are contributing members of *Upazilla Bhumihin Samiti* but they do not know why they are member of such association and how it will help them fighting poverty.

Case Study: The Story of a Beneficiary

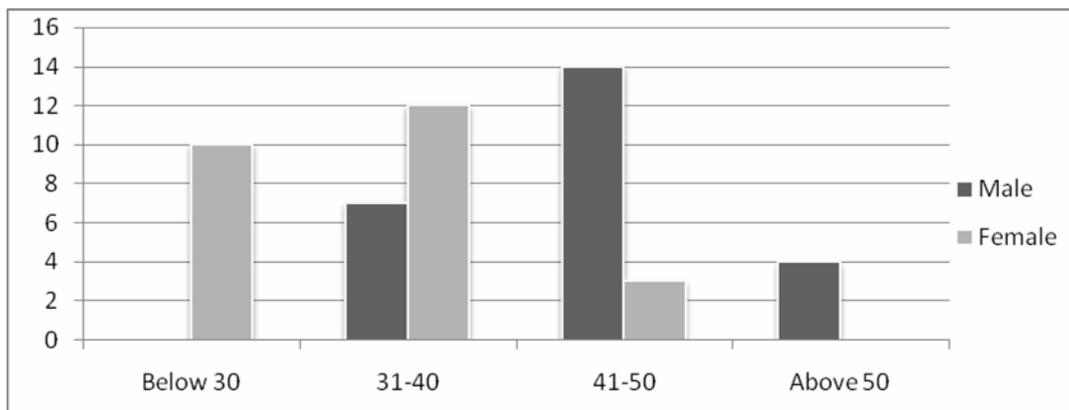
The case study reveals some essential facts which are relevant to present study. Settlement in *Asrayon* project along with getting other provisions (shelter with front yard, training, credit) has enabled the family to start with earning activity. These provide them with sense of security and comfort. Still, inadequacy and inefficiency of these provisions hinder their success against poverty.

5.4 General information of respondents:

The first set of questionnaire was on age, gender, occupation, previous condition and monthly income and increase in monthly income of the beneficiaries. As said before, among 50 respondents 50 percent are female and rest 50 percent are male. Among the male respondents

72 percent are of middle age (above 40) and 28 percent are relatively young (below 40). In case of female respondents 12 percent belong to middle age group (above 40) where as the majority i.e. 88 percent fall in youth group.

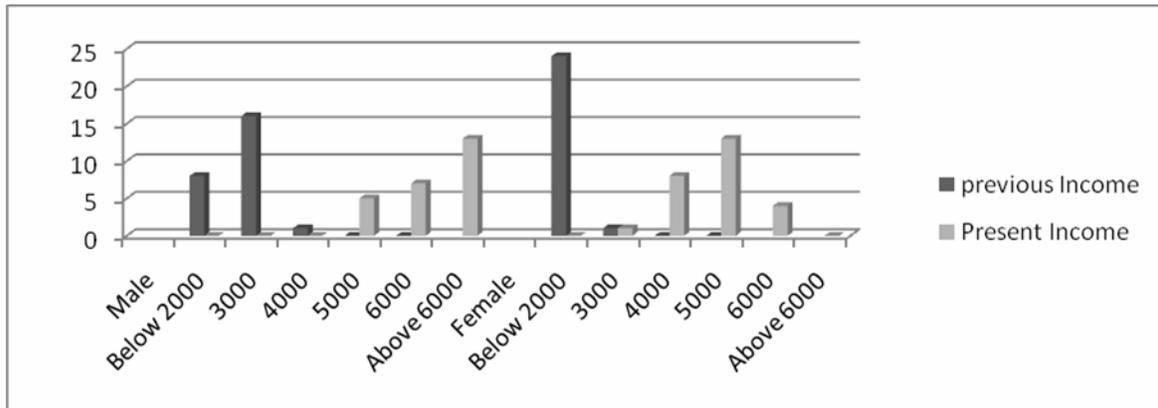
Chart 1: Age of Respondents



(n=50; male-25, female-25; table 06; Annexure-2)

About previous condition, 64 percent of male respondents (16) asserted that their living condition at past was very bad where as 36 percent termed their previous condition as not very bad. It has been found out that in field of male respondents average previous income was taka 2800 with 56 percent of respondents' (14) previous monthly income of taka 3000 and more. But in case of female respondents all of them termed their previous condition as very bad. The average previous income was of taka 1260 with 96 percent of respondents' (24) previous monthly income of less than 2000 taka (44 percent with no or less than taka 1000). After settled in the project all the respondents became able to increase their monthly income. At this level average present income for male respondents has increased up to taka 6,500 and for female respondents to taka 4,560. Among the beneficiaries 76 percent of male respondents (19) increased their monthly income ranging from taka 2000 from taka 4000. 20 percent of the male respondents (05) found a hike in their monthly income at more than taka 4000. In case of female respondents 88 percent of them (22) increased their income ranging from taka 2000 to taka 4000. Even 12 percent of them (03) increased their income up to more than taka 4000.

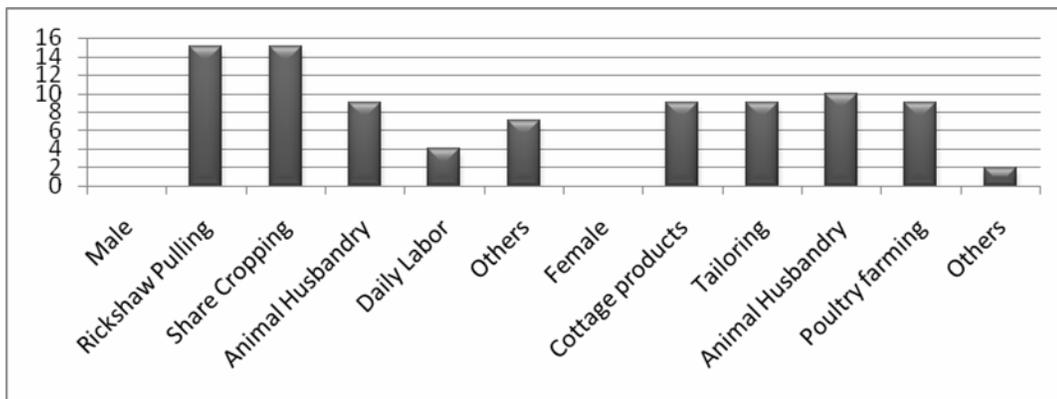
Chart 2: Comparison between previous and present income



(n=50; male-25, female-25; table 07; Annexure-2)

About present occupation it has been found out that most of the respondents are engaged in more than one income generating activities which mostly include rickshaw pulling (60 percent), share-cropping cultivation (60 percent), animal husbandry (36 percent) and likewise activities. In case female respondents most of the respondents are involved in cottage industries (36 percent), tailoring (36 percent), animal husbandry (40 percent) and poultry farming (36 percent).

Chart 3: Occupation of Beneficiaries



(male-25, female-25)

The findings suggest that after settled in the project the beneficiaries involved themselves in income generation activities and increased their earning simultaneously.

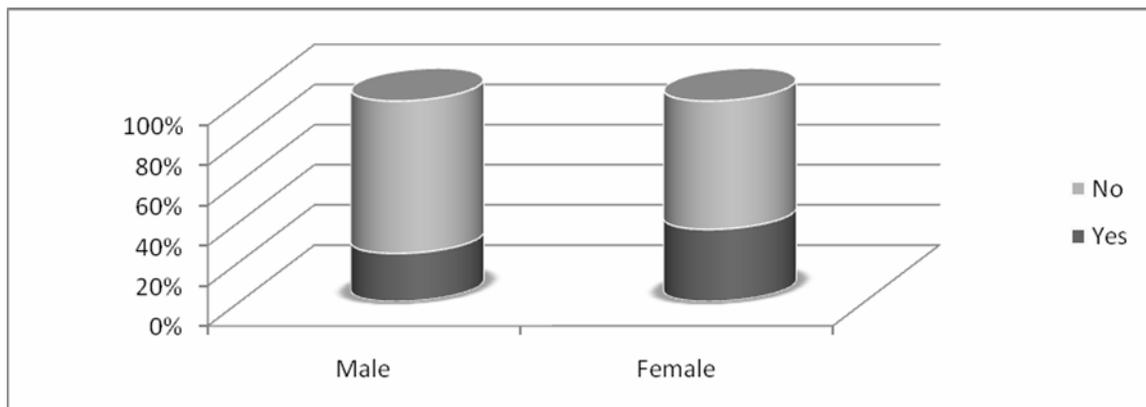
Variable based Analysis

5.5 Land: Location, Sufficiency and Satisfaction.

In this project land is the major element as it would facilitate settlement of the beneficiaries as well as creation of income generation activities. According to project document the beneficiaries will be awarded with a homestead, user right to pond and agricultural land for cultivation purpose. In light of such provision, project location, sufficiency and suitability of awarded land is taken under consideration to see how far it has met with satisfaction of the beneficiaries.

Consequently second set of questionnaire was on location, adequacy of land along with income provision it generates. In the question related to provision of agricultural land all the respondents assert that they were not provided with any agricultural land. Again, about earning opportunity from land all the respondents claim that they have some earning opportunity from the pond of project as well as from vegetable cultivation at the front yard. About adequacy of land provided, among the male respondents only 24 percent comment in affirmative where as rest 76 percent find the provided land inadequate for economic purpose. Among the female respondents 36 percent find it adequate where as 64 percent comment it as inadequate.

Chart 4: Response to Adequacy of Land

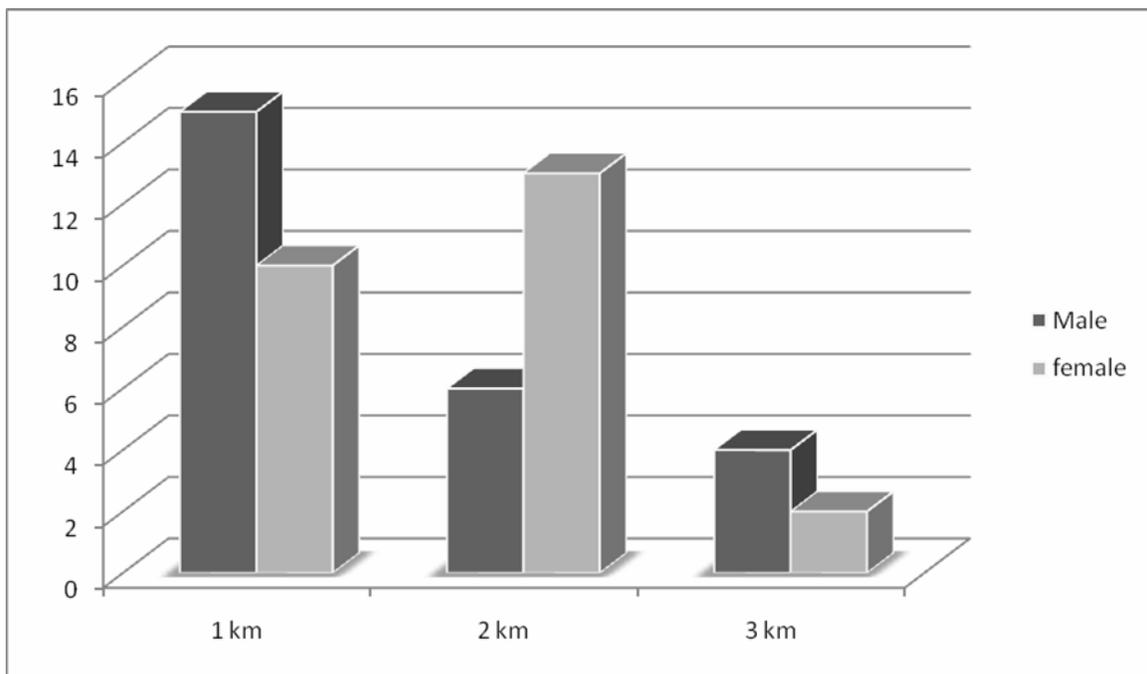


(male=25, female=25; Table 08; Annexure-2)

In case of female respondents the number of affirmative response is more. It indicates that they are more content with homestead which is provided in this project. Moreover, as they do not perform cultivation work in the field, they seem to show indifference towards the sufficiency of land.

Again about distance between work place and project most of the respondents show positive attitude towards the distance as they find project location at a suitable distance from work place. It has been found out that majority of the respondents (female=100 percent and male=88 percent) live within 02 (two) kilometers distance from their respective workplace.

Chart 5: Distance between project location and workplace

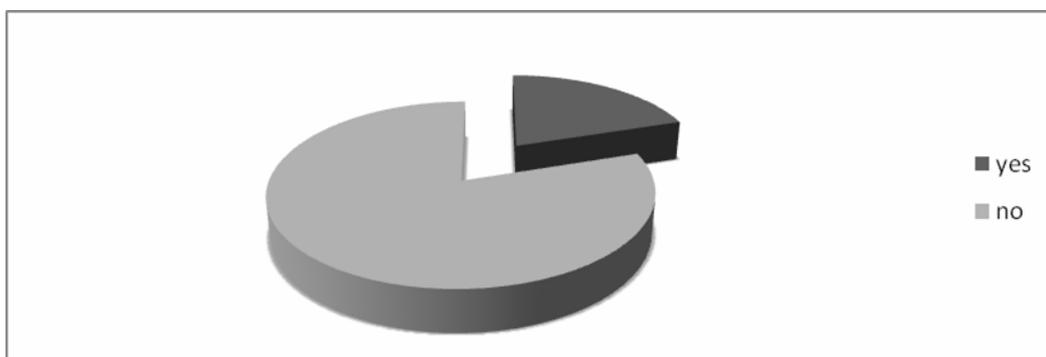


(male=25, female=25; table 09; Annexure-2)

From the table above mentioned it can be inferred that as the beneficiaries are content with the distance between project and work place. Moreover, the location of the project also fits to their need and requirement.

While asking the officials about adequacy of land, 80 percent of officials (08) identified that the land mass awarded to the beneficiaries is inadequate which cannot facilitate agricultural activities among the beneficiaries. Concerned ULAOs (*tahshilder*)¹² also asserted that the beneficiaries are not awarded with any agricultural land.

Chart 6: Official's view on adequacy of land



(n=10; yes=2, no=8)

Here it has been traced that the beneficiaries are not awarded with any agricultural land which creates dissatisfaction and less earning opportunity for the beneficiaries. Still earning from pond and vegetable garden, receiving of homestead provide the beneficiaries with comfort along with scope of earning. Moreover, project location also seems to be convenient for the beneficiaries.

Previous midterm evaluation study on *Adrasha Gram* shows that most of the beneficiaries were not allotted with any land in addition to homestead and consequently apart from provision of shelter the project could not reduce other problems of the beneficiaries (PPMU, 1993 as cited in Islam, ASMM, 2000). The finding from present study also reveals that the allottees are not awarded with any agricultural land which is a part of project provision.

5.6 Training: Its variety, implication and impact.

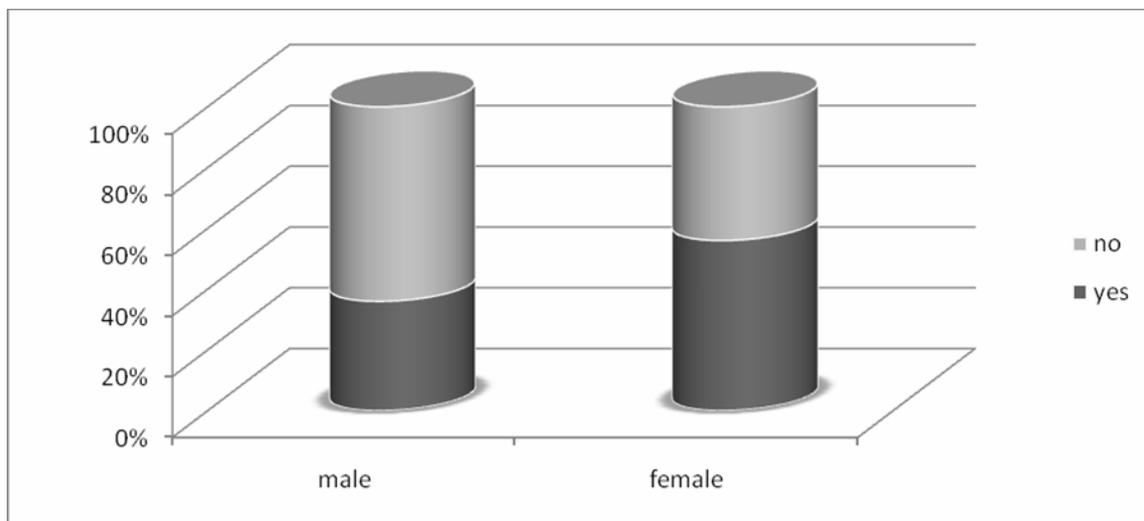
Imparting training on skill development is yet another important element for creation of income generation activities among the beneficiaries. Consequently nature and quality of

¹² Tahshilder means Union Land Assistant Officer.

training, its utility and impact on beneficiaries are relevant issues to see whether this provision creates ability for self-employment opportunities among the beneficiaries settled in this project.

The third set of questionnaire was set to see what kinds of trainings are provided, its relevance to profession, whether it helps to increase income, and whether it causes change in profession. All the respondents regardless to genetic difference assert that the training program is confined to three kinds of training namely animal husbandry, poultry farming and tree plantation. It shows that there is lack of effort and innovation to impart needful and appropriate training program. About increase in income caused by training, 36 percent of the male respondents and 56 percent of female respondents answered in affirmative. In case of change in profession only 8 percent of male and 60 percent of female respondents answered positively. But in case of relation of training program to previous profession invariably all the respondents commented that they did not find any relation of such trainings to their previous profession.

Chart 7: Relation of training with income generation



(male=25, female=25; Table 10; Annexure-2)

In this connection when officials were asked, 80 percent of them (08) commented that the training provided is not linked to the original profession of the beneficiaries. Here concerned

Assistant Commissioner (Land) traces a weakness of training design as he says that in such projects people of various professions get settled where as training is provided on limited field which hinders success of the effort.

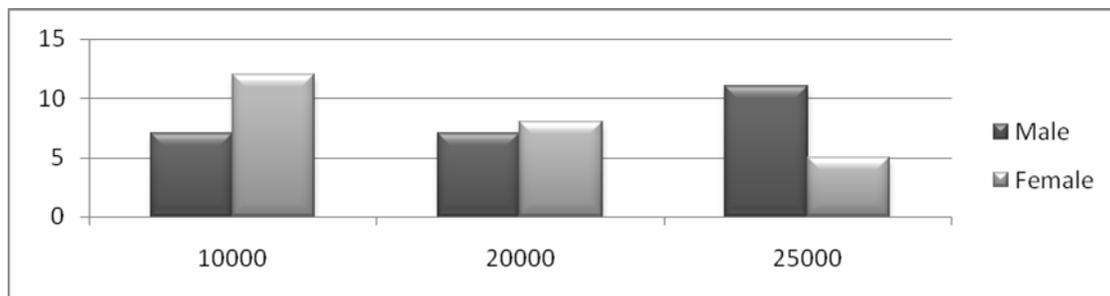
In a previous study on *Adarsha Gram* 90 percent of respondents opined that they had not received any formal training which could help to increase their income. Consequently the researchers suggested that self-employment process did not take into reality due to lack of capital and training (Hossain T et al, 1999). Collected information in present study shows that all the respondents regardless to genetic difference are provided with training programs. But these training programs are not designed in accordance with need and interest of the beneficiaries and regions, rather developed in a routine and monotonous manner. For the male beneficiaries trainings cannot contribute significantly as it does not create bridge with their continuing profession. But for the female beneficiaries training program opens the door for income generation activities to a greater extent and thus become helpful for them to earn their living.

5.7 Credit facility: Its adequacy, availability, implication and terms of repayment.

Credit is another important provision of this project which envisages beneficiaries' engagement in income generation activities. Scope to credit provides the poor beneficiaries with opportunity to reduce their poverty level. So, it is imperative to understand whether the provided credit facility is accessible, adequate and convenient in its terms and conditions.

Consequently fourth set of questionnaire was developed to see its adequacy, availability, terms, implication on creation of income generation activities. About availability of credit all the respondents invariably admitted that they have received loan from government agency. In another question they have asserted that as they receive loan from government agency and no NGO provides them with any credit facility. The amount of loan received by the respondents varies from taka 10,000 to taka 25,000. Among the male participants 72 percent have received loan of taka 20,000 or more (18) where as in case of female respondents 52 percent (13) has touched the same ceiling.

Chart 8: Range of loan amount disbursed to individuals



(male=25, female=25)

Only 28 percent of male respondents (07) and 16 percent of female participants (04) find the amount adequate. About utilization of loan 44 percent of male (11) and 72 percent of female respondents (18) claimed that they have utilized the whole amount into business.

Table-3: Sufficiency and utilization of credit amount.

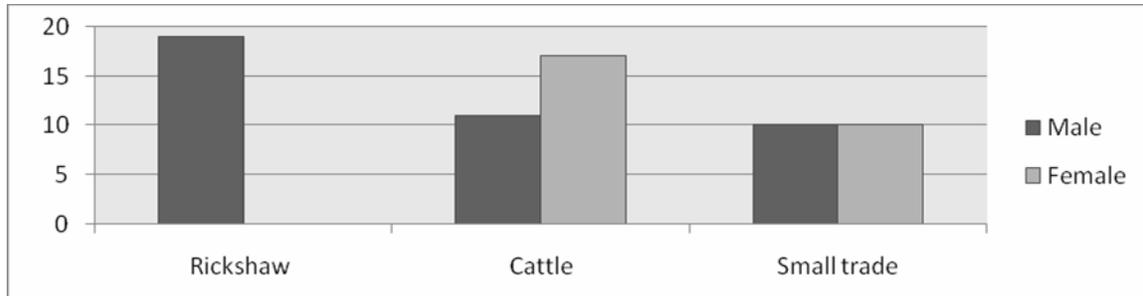
Question	Gender	Yes	%	No	%
Do you think that the loan amount is sufficient?	Male	07	28	18	72
	Female	04	16	21	84
Have you utilized the loan amount for business purpose?	Male	11	44	14	56
	Female	18	72	07	28

(male=25, female=25)

When officials were asked on availability of credit facility, all the respondents affirmed that the beneficiaries have already started business with the loan they have received. But on sufficiency of loan amount as capital, 70 percent of them responded negatively which indicates that the credit amount is inadequate for business purpose.

The respondents mentioned various sectors for loan which include rickshaw/van procurement, cattle purchase and small trade. Among the male respondents 76 percent of them collected loan on rickshaw purchase sector and among female respondents 52 percent have taken loan on cattle purchase sector.

Chart 9: Sectors for receiving of loan

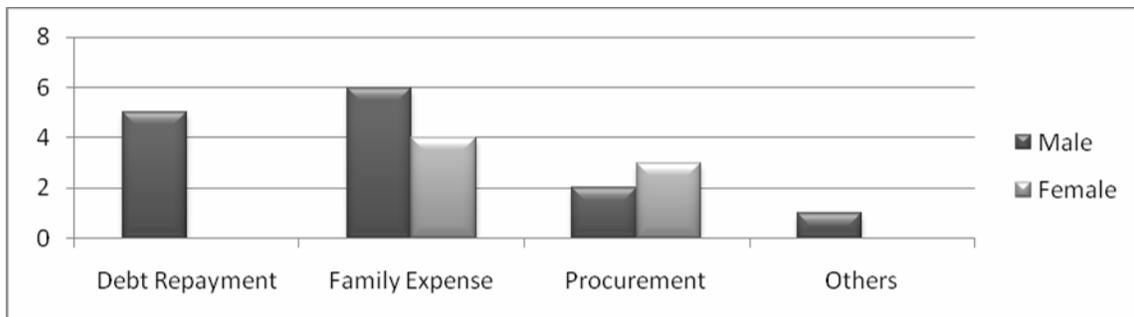


(male=25, female=25)

But a significant number of the respondents used the credit amount in different business. It has been seen that 24 percent of male respondents (06) utilized loan money in other business. They also asserted that they are gaining more profit for such change. Among the female respondents 32 percent of such beneficiaries (08) were found who have also used loan in other business according to their convenience.

About misappropriation of loan i.e. utilization of loan amount for consumption and other purpose it has been found out that 78.57 percent of such male respondents (11 out of 14) utilized the loan for repayment of previous debt and family expenditure where as 57 percent of such female respondents (04) utilized it for family expenditure and rest 43 percent of respondents (03) have used the loan for procurement of various home appliances.

Chart 10: Utilization of loan for consumption and other expenses



In repayment of loan some impressive information came out from both sides of respondents. 78 percent of the male respondents (19) have taken more than one loan facility where as in

case of female respondents 32 percent of them (08) taken the same facility. The most noteworthy issue is that none of the respondents is overburdened with repayment of more than one loan. Monthly installment of loan repayment is only taka 400 which was learnt from their answer. 60 percent of male respondents (15) and 80 percent of female respondents (20) have already paid up more than 15 installments of current loan. In response to question on monitoring from loan-providing office, 48 percent of male (12) answered in affirmative. But only 16 percent of female (04) responded that they face monitoring activities.

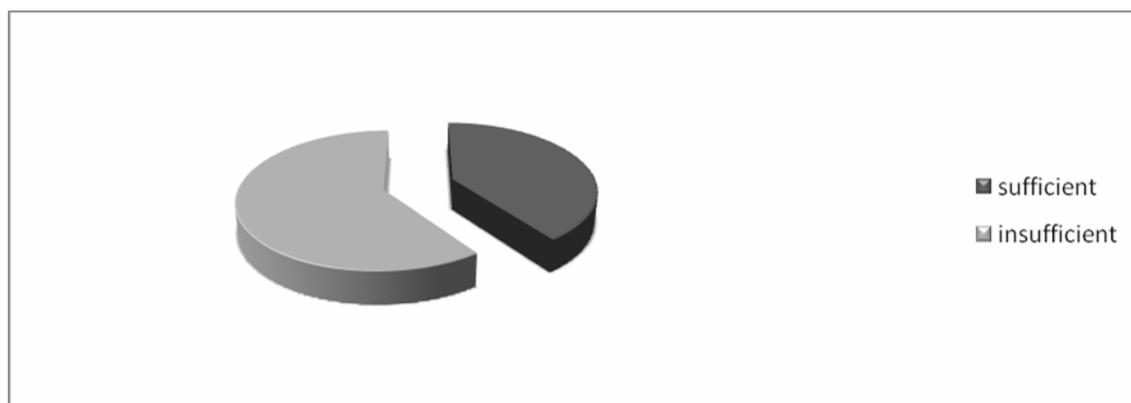
Table-4: Responses to monitoring activities

Question	Gender	Yes	%	No	%
Do you face monitoring from authority?	Male	12	48%	13	72%
	Female	04	16%	21	84%

(male-25; Female-25)

Here on monitoring perspective 60 percent of the officials think that monitoring activity is not sufficient.

Chart 11: Official's view on monitoring activities



(n=10; sufficient=4, insufficient=6)

Here concerned Youth development Officer urges on proper monitoring of the beneficiaries' activities. Despite weak monitoring activity 60 percent of officials say that loan recovery rate is between 80-100 percent and rest 40 percent of them think that the rate may be between 60-80 percent. Here, finding from both ends suggest that the beneficiaries are quite pro-active in repayment of loan.

In a previous study on *Adarsha Gram* project it was revealed that 52 percent of the allottees received loan where as rest 48 percent did not avail this credit facility. Among the recipients 68 percent of the respondents received loan from NGOs. About usage of loan it was found out that lion share of the loan was eaten up by the beneficiaries to meet basic needs, though the purpose of this loan was to increase their income and employment generation by operating small business and micro-level investment (Hossain T et al, 1999). But in present study it has been found out that invariably all the respondents have availed credit facility provided by government agencies which indicates that terms and condition of credit receiving is amenable which enable the beneficiaries to get loan. About the performance of credit facility in creation of income generation activity, it is observed that the respondents got the opportunity to involve in earning activities with the loan money. But the amount of loan is small which proves inadequate in conducting business. Loan taking tendency is more obvious in male beneficiaries in comparison to their female counterparts. Again, for male beneficiaries use of loan for consumption purpose is more prominent. This reveals that female-folks are more constructive with the loan amount they receive. The most noticeable aspect which can be observed that despite weak monitoring mechanism, loan repayment trend is strongly active among the beneficiaries. As a whole it can be inferred that credit facility triggers income generation activities among the beneficiaries.

5.8 Co-operative formation: Its formation and role in self employment opportunities.

About formation of co-operatives all the respondents answered that they are member of co-operative society. They also added that they have to deposit taka 20 per month individually in the account of the co-operative society. In the question related to earning provision with help from this co-operative society, all the respondents asserted that they are not allowed to loan money from co-operative account, rather membership in co-operative is an obligatory precondition for availing credit facility from government agency.

On their response to co-operative activity all the officials say that co-operative society has been formed in the projects. But 70 percent of the officials think that it does not have any contribution on creation of income generation activities. In fact, while interviewing concerned

Upazila Co-operative Officer, He also affirmed that every member of *Asrayon* and *Abashan* project becomes eligible for credit provision from government agency after they become member of co-operative society. But they do not get any loan from co-operative society itself.

Table-5: Responses to performance of co-operative activity

Question	Respondent	Yes	%	No	%
Do you think co- operative society is performing well?	Beneficiary	-	-	50	100
	Official	03	30	07	70

(n=60; Beneficiary=50; Official=10)

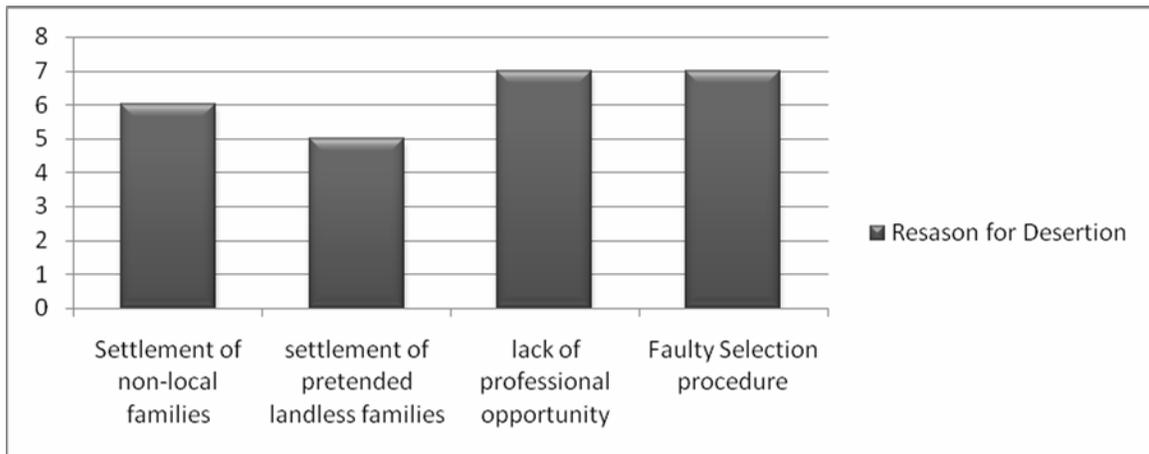
The table shows the performance of co-operative formation in creation of self-employment activity. In fact, it appears that co-operative formation is not itself a tool to promote income generation activities, rather is a kind of co-lateral or guarantee for credit provision.

5.9 Problem of Desertion:

During visit to project locations it has been found out that 03(three) families from *Saitola Asrayon* project, 02(two) families from *Burir paar Asrayon* project and 07(seven) families from *Radhanagar Abashan* project have already deserted from their rehabilitated projects. While interviewing the respondents it was disclosed that the deserted families were not primarily inhabitants of the locality, rather fall in the category of root-less, floating families. In relation to this fact when the respondents were asked about their previous location, 48 percent of male respondents said that they are from same village (12), 44 percent from adjacent village (11) and 8 percent are from adjacent union (02). In case of female respondents 44 percent are from same village (11), 40 percent from adjacent village (10) and 16 percent are from adjacent union (04).

In this connection officials were asked to know whether all the beneficiaries live in project area. 60 percent of the officials produced negative answer. About the reason of desertion several issues came out which include faulty selection procedure, selection of families who are not local, lack of professional opportunity, selection of families with no need for settlement.

Chart 12: Official's view on reasons for desertion (n=10)

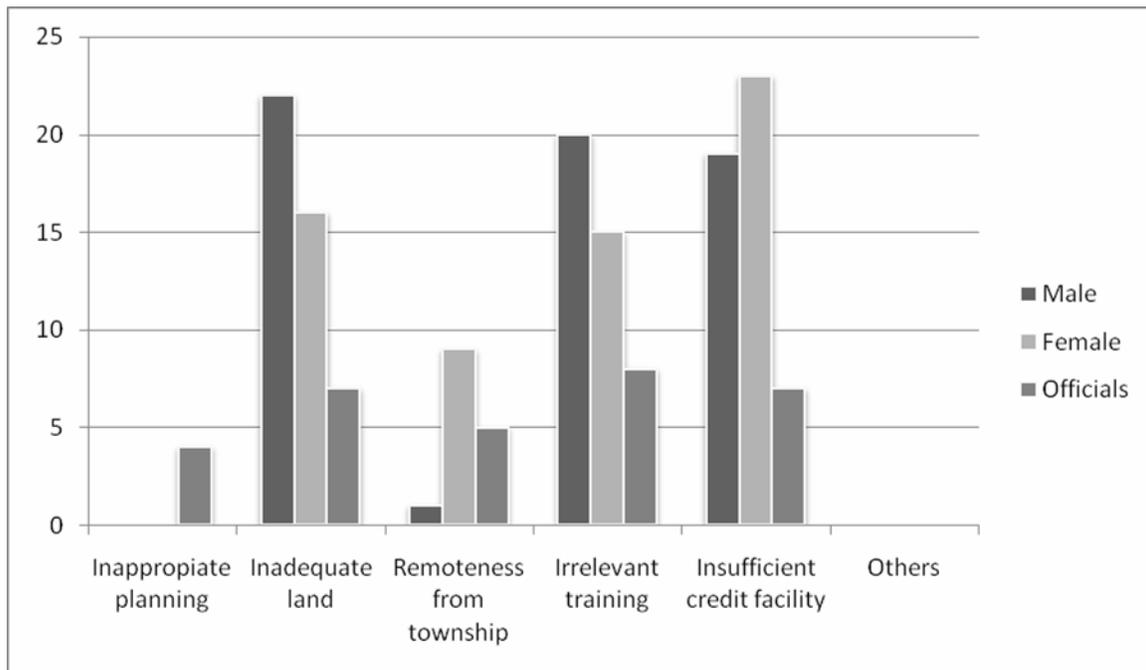


Union Land Assistant Officers (*Tahshilder*) commented that in most of the cases such deserted families do not belong to the locality and after receiving loans and other tangible benefits they usually run away from the project area. Concerned UNO, while interviewing, also asserted the fact and said that some families often run away because of faulty selection procedure.

5.10 Comment on success and limitation of project:

The last set of question was asked to the respondents about their view on achievement and limitation of the project. All the respondents invariably commented that after settled in project they are now in better condition. Here all the respondents are on positive note about success of the project. They were given some options to trace some limitation of project which include inappropriate planning, inadequate land, and remoteness from township, irrelevant training and insufficient credit facility and so on. Here both sides of respondents were given with same options.

Chart 13: Limitations of the project



n=60; beneficiary=50 (male=25, female=25); officials=10

The chart exhibits the response from the beneficiaries about the limitations they think. Here it can be observed that majority of the respondents selected inadequate land, irrelevant training and insufficient credit facility as the key limitations. Some 36 percent of female respondents identified remoteness from township as a limitation which the male counterparts have not considered significantly as a limitation.

On the ground of evaluating the project all the officials found it as a successful project. About limitations, 40 percent identified inappropriate planning, 70 percent identified inadequate land and insufficient credit facility, 80 percent for irrelevant training and 50 percent identified remoteness of the project location as limitation of the project. Here Concerned UNO says that the project could produce better result if need-based training, sufficient credit facility and land mass were provided along with strong monitoring activities. He also recommends on proper selection process of beneficiaries and propriety of project site. Deputy Director of the project also urged for proper selection process of beneficiaries for better output from this project.

5.11 Significance of the Variables:

About significance and influence of variables i.e. project provisions with the project goal i.e. the dependent variable the data shows that credit facility ($r = .797$) and training program ($r = .651$) are the most influencing among the independent variables towards creation of self-employment opportunities. Among the two other independent variables land ($r = .345$) is more significant than cooperative formation ($r = .032$).

Table 6: Correlations among variables

		SelfEmployment	Land	Training	Credit	Cooperative
SelfEmployment	Pearson Correlation	1	.345*	.651**	.797**	-.032
	Sig. (2-tailed)		.014	.000	.000	.827
	N	50	50	50	50	50
Land	Pearson Correlation	.345*	1	.022	.225	-.227
	Sig. (2-tailed)	.014		.879	.116	.114
	N	50	50	50	50	50
Training	Pearson Correlation	.651**	.022	1	.692**	.061
	Sig. (2-tailed)	.000	.879		.000	.675
	N	50	50	50	50	50
Credit	Pearson Correlation	.797**	.225	.692**	1	.086
	Sig. (2-tailed)	.000	.116	.000		.551
	N	50	50	50	50	50
Cooperative	Pearson Correlation	-.032	-.227	.061	.086	1
	Sig. (2-tailed)	.827	.114	.675	.551	
	N	50	50	50	50	50

*. Correlation is significant at the 0.05 level (2-tailed).

** . Correlation is significant at the 0.01 level (2-tailed).

The findings from Pearson correlation suggest that creation of self-employment opportunity gets influenced strongly by credit facility and training program significant correlation value where as land is also creating some potential significance in this regard. As co-operative activity is at inert state it cannot contribute in creation and assisting self-employment activities.

Here findings from variable based data analysis and correlation both come up with similar suggestion that among the provisions credit facility, training program and land possess influence on creation of employment opportunities for the beneficiaries.

Chapter 6: Discussion on Findings in light of Analytical Framework

6.1 Introduction:

At the outset, research questions were developed to understand how far the project goal i.e. creation of self-employment opportunity has been addressed for the beneficiaries rehabilitated in *Asrayon* and *Abashan* projects of *Debidwar upazila*.

Consequently within analytical framework, four independent variable i.e. land, training, credit facility and co-operative formation were determined to see their performance towards achievement of creation of self employment opportunities. The questionnaires were developed in light of those independent variables. In previous chapter collected data and information have been discussed and analyzed. Still, it needs to be seen whether the interpretations of these data and information are relevant to the set analytical framework.

6.2 Summary of Findings:

Analyzing utility and implication of land it has been observed that homestead and vegetable garden and pond provides the beneficiaries with scope of earning as well as security and comfort. Moreover, project location is found convenient for their earning activities. Allotment of agricultural land would have helped the beneficiaries to improve their economic condition. As a consequence the allottees showed their discontent about quantity of land. So, inadequacy of land is affecting progress of the beneficiaries towards their endeavor to self-employment opportunities. Still its inadequacy cannot restrain the creation of employment opportunities of the beneficiaries to a greater extent. Overall, land as a provision is less significant ($r = .345$) than training and credit facility towards creation of self-employment opportunity.

While discussing role of skill development training program it has been observed that despite being routine and monotonous and less need-based, training facility helped the female beneficiaries to find their way of living to a great extent as a significant portion of women has started earn their living after completion of training program. Still for male beneficiaries

training program could not import considerable level of success. So, it can be inferred that training program contributes less significantly for male beneficiaries but more significantly for female beneficiaries towards creation of self-employment activities. In short, it is observed that training program has a significant relationship ($r = .651$) with creation of employment opportunities.

Credit facility has contributed most significantly ($r = .797$) to create income generation activity invariably for all the beneficiaries. In fact, it has enabled the beneficiaries to employ themselves in business according to their own convenience and expertise. Still its inadequacy disrupts attainment of success for the beneficiaries. So, it can be inferred that credit facility possesses a stronger influence on creation of self-employment opportunities.

Information analysis of co-operative activities revealed its weak mechanism that blocks its scope to contribute in creation of income opportunities. Moreover, it has been observed that it functions more as collateral to credit provision. It is found that its inertness had very little influence on creation and assisting employment activities ($r = .032$). Thus, its implication and process of implementation require careful revision.

During data collection process, desertion of beneficiaries has come affront as a noticeable problem of settlement of landless families and is identified as a resultant from selection procedure and limitations in it. It can be considered as yet another limitation of implementation process.

Despite all limitations and inadequacies, the beneficiaries rehabilitated at above mentioned *Asrayon* and *Abashan* projects have enabled themselves engage in some sources for income generation as well as increase their income level which reveals that project provisions have significant relation with its achievement of goal.

Chapter 7: Conclusion and Recommendation

7.1 Introduction:

This is the concluding chapter where the study will attempt to find the answers of the research questions in light of the discussions done in previous chapters. It will focus on the evaluation of finding of the answers to the research questions. At the end it will draw a conclusion and propose some recommendations for policy purpose.

7.2 Conclusion:

In this research 02(two) questions were set to understand the research objective. The first question is to see to what extent the project has addressed its goal of creation of self-employment opportunities for the beneficiaries. Here in this question the focus is given on the project provisions (land, training, credit, co-operative formation) and their role towards addressing the project objective i.e. creation of self-employment opportunities. The findings from data analysis show that allotted land provides the beneficiaries with scope of income generation along with shelter. Still, inadequacy of land cannot contribute significantly ($r = .345$) in creation of self-employment activities. For female beneficiaries training program contributes significantly in creation of self-employment opportunities as it opens the window for skill acquisition for income generation activities. But in case of male beneficiaries it has very little significance. Still it proves to be quite influential ($r = .651$) in creation of employment opportunity among the beneficiaries. Credit facility ($r = .797$) is performing the most significant role in self-employment opportunity creation as it provides the beneficiaries with opportunity to earn their living by their own. Still its insufficiency hinders achievement of project objective as expected. Due to faulty mechanism co-operative activity seems inactive for meeting the goal of employment generation among the beneficiaries; rather it has become a pre-condition for credit availability. In the study it has been observed that all the respondents are involved in income generation activities and increased their level of income. Thus, it can be said that apart from co-operative formation other provisions are contributing to creation of self-employment opportunities with variation in their contribution in the process.

The second research question was to assess whether any implementation snag exists within implementation process. From data and information analysis it has been found out that though scope of allotment of agricultural land is existing in the project design, the allottees are not provided with any land in addition to homestead, kitchen garden and share of pond. Again, the training design lacks variety with little focus on need and demand of the beneficiaries which restricts the beneficiaries from skill acquisition for creation of their earning activities. Co-operative activity, as said before is implemented as a collateral for credit facility; for which it is deviated from its goal of supporting self-employment activities. Monitoring activity is found weakly conducted which paves way for misappropriation of credit amount among the beneficiaries. Moreover, desertion is found as a problem which results from weak selection process, settlement of non-local families and other reasons. So, it is also considered as one of the limitation of implementation procedure.

7.3 Recommendation:

On the basis of above discussions it has been noticed that this project is contributing at a significant level to reduce poverty level of the landless and rootless families of aforesaid area. Still there are provisions to increase support base for the beneficiaries that would reduce their proneness to poverty and increase level of security and comfort for them. So, some useful recommendations are sorted out that would strengthen financial stability and socio-economic betterment of poor landless inmates of *Asrayon* and *Abashan* villages. These include:

Strengthening selection process: The study reveals that trend of desertion among the settlers remains as a threat for successful implementation of this project. Strong selection process is required which may include identification of genuine landless families, emphasis on families from adjacent areas and more inclusion of local public representatives in every phase of selection activity.

Increased land allotment: The study shows that allotted land plays an important role in creation of earning provision. Still, its inadequacy particularly unavailability of agricultural land hinders economic growth of settlers which makes them do cultivation on share-cropping basis in others' land. If a portion of agricultural land along with present provision can be

made, it will reduce the level of poverty and enhance self-employment opportunity for these dwellers to a greater extent.

Inclusion of need-based training program: In this study it has been revealed that particularly for male beneficiaries training program does not contribute significantly because of its less innovative nature and lack of need-based approach. So, regional and local need-based training can be imparted to the beneficiaries which would open the door of employment opportunity to them.

Increased credit facility and strong monitoring activities: As loan repayment trend is higher among the beneficiaries, sectoral loan amount can be increased which would help the beneficiaries increase their earning level. Moreover, integrated monitoring activities are required to oversee whether the loan amount is invested properly. Here beneficiaries' federation can be given responsibility to oversee individual's activities.

Strengthening co-operative activity: Co-operative society which is formed as per project directive seems dormant in assisting income generation activities among the members because of its faulty mechanism. So, it needs to be activated in order to support the members like their own financier. Thus, it will boost up earning activities among the beneficiaries.

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Questionnaires

Interview Form (For Officials)

Designation :

Name of the Office :

01. A) Do all the beneficiaries live in project area?

Yes No Comment

B) If No, please write down the reason.

02. Do you get budget allocation in time?

Yes No Comment

03. Do you think the training provided to the beneficiaries is relevant to their previous/
main profession?

Yes No Comment

04. A) Do you think the loan amount given to the beneficiaries is sufficient as capital for
business?

Yes No Comment

B) Have the beneficiaries started business with the loan received?

Yes No Comment

C) Is the monitoring activity conducted after disbursement of loan?

Yes No Comment

D) What is the rate of credit realization?

0-20% 21-40% 41-60% 61-80% 81-100%

05. A) Is there any co-operative society in the project?

Yes No Comment

B) If No, please write down the reason.

06. Do you think through implantation of this project the overall/ economic condition of the beneficiaries has improved?

Yes No Comment

07. A) Do you think the project is successful?

Yes No Comment

B) If No, please mark the reason/ reasons behind it?

- Inappropriate planning.
- Inadequate land.
- Remoteness of the project from township.
- Irrelevant training to main profession.
- Insufficient loan amount.
- Others.

08. Please give your comment/ suggestion for betterment of the project.

Interview Form (For Beneficiaries)

Gender : Male Female

Age :

Occupation :

01. A) How was your living condition before settled in the project?

Good Medium Bad

B) Where did you live before settled in this project?

This village Adjacent village Adjacent union

More distant

B) How much was your previous income before settled in this project?

C) What is your present income?

02. A) Do you think the land allotted to you is sufficient?

Yes No Comment

B) Are you allotted with any agricultural land?

Yes No Comment

C) Do you find any income generation provision from allotted land?

Yes No Comment

03.A) What is the distance between your work place and project area?

1 km 2 km 3 km or more

B) do you think you can run your business/ trade/income generating activity near the project?

Yes No Comment

04. A) Which trades have you taken training?

B) Has training helped increase your earning?

Yes No Comment

C) Have you changed profession after taking training?

Yes No Comment

D) Do you find any relevance of this training program with your previous/main occupation?

Yes No Comment

05. A) Have you received any loan from the project?

Yes No Comment

B) If Yes, how much is the amount?

* 5000 taka * 10000 taka * 20000 taka * 25000 taka *

More

C) In which sectors did you receive loan?

D) Do you think loan amount sufficient for conducting trade/ business?

Yes No Comment

E) Did you utilize the whole loan amount for business purpose?

Yes No Comment

F) If No, for what purpose have you spent the money?

- Repayment of previous loan
- Marriage of children
- Family expense
- Procurement of cow/land
- Others

G) What is the monthly installment for repayment?

- 400 taka 600 taka 600+

H) How many installments have you repaid?

- 6-10 11-15 More than 15

I) Do you face any monitoring activity by loan providing agency?

- Yes No Comment

06. A) Is there any co-operative society in this project?

- Yes No Comment

B) If Yes, Are you a member of the co-operative society?

- Yes No Comment

C) Have you raised any savings for the co-operative society?

- Yes No Comment

D) How do you contribute in the co-operative account?

E) Do you think co-operative society has helped you to involve in any income generation activity?

Yes No Comment

07. Do you think your overall condition has improved after settled in this project?

Yes No Comment

08.A) Do you think the project is successful?

Yes No Comment

B) What are the limitations of this project?

- Inappropriate planning.
- Inadequate land.
- Remoteness of the project from township.
- Irrelevant training to main profession.
- Insufficient loan amount.
- Others.
- Which factor has helped you in creating earning opportunity?

09. Land: ◦Very good ◦Good ◦satisfactory ◦Not satisfactory ◦Bad

Training: ◦Very good ◦Good ◦satisfactory ◦Not satisfactory ◦Bad

Credit: ◦Very good ◦Good ◦satisfactory ◦Not satisfactory ◦Bad

Cooperative: ◦Very good ◦Good ◦satisfactory ◦Not satisfactory ◦Bad

Please mention your comment for betterment of the project.

List of Tables

Table-6: Age of respondents

Gender	Age (range)	Number	%	Gender	Age	Number	%
Male	Below 30	-	-	Female	Below 30	10	40%
	31-40	07	28%		31-40	12	48%
	41-50	14	56%		41-50	03	12%
	50+	04	16%		50+	-	-

(n=50; male=25, female=25)

Table-7: Previous Income and Increase in Income

Gender	Previous Income	Respondent (number)	Avg. prev. Income	Increase in Income	Respondent (number)	Average Increase (taka)	%
Male	00-1000	-	2,800	1000	-	3,700	-
	2000	08		2000	01		4%
	3000	13		3000	06		24%
	4000	03		4000	13		52%
	4000+	01		4000+	05		20%
Female	00-1000	11	1,260	1000	-	3,600	-
	2000	13		2000	-		-
	3000	01		3000	11		44%
	4000	-		4000	11		44%
	4000+	-		4000+	03		12%

(n=50; male=25, female=25)

Table-8: Response on adequacy of land.

Do you think the land is adequate?	Yes	%	No	%
Male	06	24%	19	76%
Female	09	36%	16	64%

(n=50; male=25, female=25)

Table-9: Response to location of the project.

Question	Gender	Yes	%	No	%
Is your workplace near to the project?	Male	21	84%	04	16%
	Female	25	100%	-	-
Do you think your business will continue near the project?	Male	20	80%	05	20%
	Female	22	88%	03	12%

(n=50; male=25, female=25)

Table-10: Significance of skill development training

Question	Gender	Yes	%	No	%
Did training help to increase your income?	Male	09	36%	16	64%
	Female	14	56%	11	44%
Have you changed your profession after receiving the training?	Male	02	8%	23	92%
	Female	15	60%	10	40%

(n=50; male=25, female=25)