



Food and Agriculture
Organization of the
United Nations



GCP/BGD/064/GAF
Terminal Report

FAO/GOVERNMENT COOPERATIVE PROGRAMME

INCREASING ACCESS TO FINANCE FOR FARMERS' ORGANIZATIONS IN BANGLADESH

BANGLADESH

PROJECT FINDINGS AND RECOMMENDATIONS

FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS

ROME, 2023

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Report prepared for
the Government of Bangladesh
by
the Food and Agriculture Organization of the United Nations

FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS

Rome, 2023

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LIST OF ABBREVIATIONS

ACCESS	- Accelerating Economic and Social Inclusion of Smallholder Farmers through Strong Producers' Organizations Project
Ag-CSO	- Agricultural civil society organization
BADC	- Bangladesh Agricultural Development Corporation
BARC	- Bangladesh Agricultural Research Council
BARI	- Bangladesh Agricultural Research Institute
BDT	- Bangladeshi Taka
BL	- Better Life
BP	- Better Production
CPF	- Country Programming Framework
CRR	- Covid-19 Recovery Revolving Loan Fund
CSO	- Civil society organization
CU	- Coordination Unit
DAE	- Department of Agricultural Extension
DLS	- Department of Livestock Services
DOF	- Department of Fisheries
DVI	- Digital Village Initiative
ERD	- Economic Relations Division
ESP	- FAO Rural Finance Unit
FA	- Farmer accountant
FAO	- Food and Agriculture Organization of the United Nations
FAOR	- Food and Agriculture Organization Representative

FBF	- Farmer business facilitator
FFS	- Farmer Field School
FO	- Farmers' organization
GAFSP	- Global Agriculture and Food Security Program
GAP	- Good agricultural practices
GIZ	- German Agency for International Cooperation
HRBA	- Human rights-based approach
IAPP	- Integrated Agricultural Productivity Project
IFAD	- International Fund for Agricultural Development
ISU	- Implementation Support Unit
MBWin	- FAO Microbanking system
MMI	- Missing Middle Initiative
MoA	- Ministry of Agriculture
NCB	- National commercial bank
NGO	- Non-governmental organization
PAC	- Project Advisory Committee
PO	- Producers' organization
PPA	- FAO Programme Priority Area
PSC	- Project steering committee
RAP	- FAO Regional Office for Asia and the Pacific
RLF	- Revolving Loan Fund
SACP	- Smallholder Agricultural Competitiveness Project
SBKS	- Sara Bangla Krishak Society
SDG	- Sustainable Development Goal
SOP	- Standard operating procedure
ToT	- Training of trainers

UNDAF - United Nations Development Assistance Framework

UNSDCF - United Nations Sustainable Development Cooperation Framework

USD - United States Dollar

VCC - Virtual Call Centre

A. OVERVIEW

A.1 PROJECT PROFILE

Country	Bangladesh	
Project Symbol	GCP/BGD/064/GAF	
Project Title	Increasing access to finance for farmers organizations in Bangladesh	
Resource Partner	Global Agriculture and Food Security Program (GAFSP)	
Actual EOD	28 March 2018	
Actual NTE	25 March 2023	
Participating organizations (e.g. Ministry of Agriculture, etc.)	Ministry of Agriculture (MoA)	
Implementing partners (list):		
	Name	Type (NGO/Community Based Organization/Gov.)
	Total Funds Transferred (USD)	
	Sara Bangla Krishak Society (SBKS) and 57 member farmers' organizations (FOs)	Non-governmental organization
		1 757 639
Contribution to FAO's Strategic Framework		
<i>Indicate the title of each higher level result to which the project contributes</i>		
Sustainable Development Goals (SDGs)	SDGs 1 and 2.	
SDG Target(s)	SDG Targets 1.4 and 2.4.	
FAO Programme Priority Area (PPA)	Better Production 4: Small-scale producers' equitable access to resources; Better Production 5: Digital agriculture; Better Life 1: Gender equality and rural women's empowerment; Better Life 7: Scaling up investment.	
Regional Priority Area/Initiative	Regional Priority 3: Supporting inclusive rural transformation for sustainable agrifood systems and equitable rural societies.	
Country Programming Framework (CPF) Outcome	CPF 2019-2020 Outcome 3: Sustainable agricultural production and commercialization through inclusivity that contribute to resilience of livelihoods against multiple shocks and climate change; CPF 2022-2026 Pillar 1: Productive, diversified, sustainable and inclusive agro-economic growth.	
UNSDCF Outcome(s)	UNSDCF 2022-2026 Strategic Priority 1: Inclusive and sustainable economic development; UNSDCF 2022-2026 Outcome 1: By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from	

	lagging districts, benefit from sustainable livelihood and decent work opportunities resulting from responsible, inclusive, sustainable, green, and equitable economic development.
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A.2 FINANCIAL DATA in USD¹

Latest Approved Budget	USD 3 701 000
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A.3 EXECUTIVE SUMMARY

Most smallholder farmers in Bangladesh struggle to access finance, markets, value chain services, technology and information. They also face climate change, input price hikes, gender inequality, as well as food security and nutrition, challenges. All require tailor-made solutions based on the community context and needs and implemented by smallholder farmers themselves.

The Food and Agriculture Organization of the United Nations (FAO) and the Global Agriculture and Food Security Program (GAFSP) have been working in partnership with smallholder producers' organizations² (POs) in Bangladesh for many years. This report provides the results of the recently completed collaboration between FAO, GAFSP and the Sara Bangla Krishak Society (SBKS), a national network of smallholder producers' organizations.

The project draws on the innovative spirit of GAFSP's Missing Middle Initiative (MMI), through which producers' organizations themselves should be empowered to take the driving seat in serving the needs of their communities. The "MMI approach", as implemented in Bangladesh, is a combination of capacity development activities and investment grants along with step-by-step guidance and monitoring. It enabled smallholders, through producers' organizations, to improve their livelihoods through increased access to finance, markets, information and technology.

¹ Data source: FPMIS/Data Warehouse.

² Throughout the report, the terms farmers' organizations (FOs) and producers' organizations (POs) are used. The initial project results framework refers to the term farmers' organizations; however, as the organizations grew in strength through the course of the project they graduated to producers' organization a distinction to indicate their increased commodity and business focus. Therefore, most of the endline reporting uses the term PO. That said, within the report both FO and PO refer to rural institutions in service to their smallholder farming community.

The project's overall goal was to reduce poverty among members of POs. Its approach to achieve this centered around three main aspects: (1) the project supported POs to build their institutional capacity and governance processes; (2) once a solid institutional foundation was established, the project built the business skills and technical knowledge of the POs to better integrate into their local value chains; and (3) the project supported POs to access community-based financing through the development of revolving loan funds, as well as linkages with external financial providers, to access additional finance.

The project's innovative, farmer-centred approach contributed to a reduction in poverty for nearly 11 000 smallholder farmers, of which 65 percent were women. The impact assessment survey found an average 35 percent increase in nominal annual household income for PO members, which corresponded to a 7 percent increase in real income, as compared to the 6 percent decrease in real income experienced by the control group. The project also resulted in an 11 percent increase in monthly non-food expenditure in real terms, compared to the 5 percent decrease experienced by control farmers.

Outcome level results are also encouraging. To measure PO institutional maturity, the project established a performance scorecard, which was filled out quarterly by farmer business facilitators in collaboration with PO members. The endline survey team used this same scorecard and found that 91 percent of POs scored "satisfactory" or higher on general institutional maturity, and 95 percent attained gender equality indicators.

To measure business capacity, a value chain project rating was established. At endline, 95 percent of POs had value chain projects or businesses that were generating revenues. Furthermore, 98 percent of POs were operating revolving loan funds from member savings. Access to finance was also measured through crowding in of external finance the amount of finance made available to POs by banks and non-bank financial institutions as a result of project investment (activities and advocacy). At endline, 89 percent of POs had mobilized a total of Bangladesh Taka (BDT) 110.58 million (approximately USD 1.1 million) for new or expanding initiatives. This crowding-in of external finance is an important indicator of project success because it shows that POs became strong enough institutions to be considered by banks as social capital to be used as collateral for loans. Furthermore, POs' business planning capacity had become strong enough for banks to finance their plans, and relationships of trust had been built between POs and external actors.

The collaboration among FAO, GAFSP and SBKS proved successful in reducing poverty and improving smallholder farmer livelihoods. It drew on a spirit of genuine partnership and respect, grounded in practical, business-focused activities and following a process of ongoing support, capacity development and monitoring. This genuine partnership and openness allowed for all those involved to reach their highest potential, with each bringing their competitive advantage to the table.

B. RELEVANCE

The problem

Smallholders constitute 85 percent of the farming community in Bangladesh. They produce a substantial proportion of food for approximately 170 million people of the country. The strength of smallholder family farming is its integrated nature that reduces environmental impact and increases resilience. However, most smallholder farmers in Bangladesh face enormous challenges. They struggle to access finance, markets, value chain services, technology and information. Climate change, input price hikes, gender inequality, as well as food security and nutrition challenges abound. All require tailor-made solutions based on the community context and needs. Those best placed to address these challenges are smallholder farmers themselves.

Agricultural extension policies in the years prior to the start of the project recommended extension agencies and agricultural investment projects to work with farmers groups in order to allow smallholders better access to inputs, markets, finance, technology and information by creating “economies of scale”. Extension agencies in Bangladesh had mobilized more than 200 000 farmers groups of various types (FAO, 2014)³, however, in most cases the groups had been mobilized as a tool for technology dissemination rather than developed into autonomous rural institutions. Many lacked the key principles necessary for the development of strong organizations, including: (i) autonomy; (ii) inclusive leadership; (iii) a strong membership base; (iv) needs-based and market-led service provision for members; and (v) a clear, “owned” purpose. However, the Farmer Field School (FFS) approach, although a strong tool for graduating farmer groups to producer organizations, showed limitations, especially in the areas of institutional, business and financial literacy, as well as linkages with market and finance.

³ **FAO Bangladesh**. 2014. *Farmers' Organizations in Bangladesh: A Mapping and Capacity Assessment*. Dhaka. FAO Investment Centre. <https://sdgs.un.org/publications/farmers-organizations-bangladesh-mapping-and-capacity-assessment-17932>

Similarly, farmers lack access to finance needed to invest in and/or strengthen their livelihoods. Despite non-governmental organizations and microfinance institutions' holding 68 percent of the market share for access to credit in rural areas in Bangladesh, small and marginal farmers are often unable to access their loan products because of high interest rates. While national commercial banks instead offer low-interest agricultural financial products (ranging from 2 to 9 percent declining rates), most smallholders are unable to meet the stringent collateral requirements and afford the high processing fees. The Bangladesh Integrated Household Survey, carried out by the International Food Policy Research Institute (IFPRI) in 2018-2019, observed that only 8.7 percent of small and marginal farmers had access to finance from the government-owned Bangladesh Krishi Bank, whose proactive policies to promote lending to farmers were often misrepresented by commercial banks or not well understood by farmers (IFPRI, 2021)⁴.

The response

During the period 2011-2016, FAO provided technical assistance to the Ministry of Agriculture on strengthening farmers' organizations under the Integrated Agricultural Productivity Project⁵ (IAPP) financed by the public funding window of the GAFSP. FAO's technical assistance provided holistic support to FO leaders of the IAPP through extensive training on organization strengthening, networking, advocacy, strategic planning, community mobilization, community needs identification, business planning, leadership, negotiation and confidence building. Through this process, a formal FO network the Sara Bangla Krishak Society (SBKS), which means "All Bangladesh Farmers Society" in Bangladeshi, emerged as a platform for FOs to create economies of scale, provide services to members and participate in decision making on investment projects.

In 2016, GAFSP launched a new pilot initiative called the "Missing Middle Initiative (MMI)"⁶ to fund smallholder FOs/POs who have limited or no access to finance for their agricultural ventures and are therefore between subsistence and commercial farming. FAO and SBKS welcomed this call for proposals as a great opportunity to build on their experience from the IAPP and address the problem of lack of access to finance. They jointly prepared the current project, entitled "Increasing access to finance for farmers organizations of Bangladesh".

⁴ IFPRI. 2021. *Bangladesh Integrated Household Survey (BIHS) Third Round Dataset*. Dhaka, Bangladesh. IFPRI.

<https://bangladesh.ifpri.info/2021/06/bangladesh-integrated-household-survey-2018-19-third-round-dataset/>

⁵ Please see <https://www.gafspfund.org/projects/integrated-agricultural-productivity-project-iapp> for more information.

⁶ The MMI refers to entities like POs/agricultural civil society organizations (ag-CSOs), which have largely been unable to directly access GAFSP funds and have smallholder farmer groups as members or are directly connected to smallholder farmers. The MMI promotes improved access to finance (grants, concessional finance or commercial finance) and complementary services (extension, capacity building, technology or access to markets) to smallholder farmers through entities like POs/ag-CSOs.

The project aimed to develop FO/PO capacity to facilitate smallholders' access to value chains, markets, technical knowledge, information and financing through training and collective pilot activities. The project design was quite straightforward, with a clear theory of change and a clear set of activities that directly contributed to the expected outputs.

The expected impact was “poverty is reduced amongst members of farmer organizations. This higher-level result was assessed through changes in annual household income and in monthly household expenditure of FO members on non-food items”.⁷ The project aspired to increase both income and non-food household expenditure by a target of 20 percent.

The expected outcome was “sustainable farmer organizations are providing their smallholder farmer members with access to value chains, markets, technical knowledge, information and financing”, which was assessed through three indicators: (i) FOs with satisfactory institutional maturity rating, including gender equality indicators, with a target of 80 percent of FOs; (ii) value chain projects/businesses generating revenues for FO, with a target of 80 percent of FOs have a value chain project; and (iii) non-project financing mobilized for new or expanding initiatives, with a target leverage ratio and amount of 1:0.1.

The first output, “farmers organizations with good governance, aimed to enhance individual and organizational skills on governance, leadership, organization management, accounting, negotiation and confidence building”, was measured using three indicators: (1.1) number of FOs that created a service fee payment mechanism for the business facilitators after the closure of the project; (1.2) number of FOs with transparent decision making and bookkeeping, including FO account management; and (1.3) number of FOs with an effective data collection system.

The second output, “FOs that are able to assist members access value chains, markets and technical knowledge, facilitated and ensured FOs and their members' access to value chains, markets and appropriate scale technologies”, included participatory identification and preparation of small-scale rural investment business plans including value chain approaches. This was measured through four indicators: (2.1) number of FOs eligible to apply for the MMI grant under Output 3 as a result of the pilot grant; (2.2) number of FOs with at least one new product, business or marketing arrangement; (2.3) percentage of FO members adopting new production and/or value chain modality developed through the training and pilot activities; and (2.4) percentage of FO members adopting new technologies in their learning

⁷ Bangladesh aspires to be a middle-income country and non-food consumption provides an important indication about the strength of the economy of the farming community.

and developing their skills. Each participating FO was facilitated by a farmer business facilitator (FBF) selected from another mature FO.

The third output of the project, “FOs that are able to assist members’ access financing, concentrates on facilitating access to finance for FOs and their members though providing training on financial literacy, access to the ‘MMI grant’ to establish FO-led revolving loan funds, as well as facilitating access to different agricultural financial products of commercial banks” was measured by three indicators: (3.1) number of new financiers accept applications for financing FO investments; (3.2) percentage of FO and individual applications submitted that were approved by lender (M/F) and; (3.3) number of FOs that generate net plus incomes after the first cycle of production with the MMI grant (i.e. first cycle of their revolving loan fund).

These outputs reflected the main components through which the project strategy was implemented, namely: (1) capacity development of FOs on good governance; (2) strengthening of FO capacities on specific technical issues (i.e. value chains, information, markets and technical knowledge); (3) strengthening of FO capacities to assist members to access financing.

The components and outputs also reflect a vision of the need for bonding, bridging and linking relationships: (i) a bonding relationship among members of each FO through developing inclusive leadership, transparency, accountability and good governance; (ii) a bridging relationship among different FOs to create scale in order to become competitive negotiators with the private sector; and (iii) a linking relationship with government extension agencies, national commercial banks and the private sector for establishing partnerships.

Beneficiaries and stakeholders

Instead of using a “beneficiary” approach, the project adopted a genuine partnership approach with the apex SBKS and its 57 member Pos (49 at baseline) spread across 32 sub-districts (*upazilas*) in 16 districts in two climatic hotspots of Bangladesh, the northern drought areas and southern coastal areas. Each PO’s membership was heterogeneous, and the baseline survey conducted in December 2018 revealed that 64 percent of PO members were female, a large share of respondents were illiterate (36 percent), while 35 percent had primary school education and only 29 percent had secondary education or more. The average household size was 5 decimal⁸, and the average net cultivated land was 0.36 ha, of which 0.20 ha was owned and 0.16 ha was rented.

⁸ 1 decimal = 435 ft² = 40 meter²

Synergy with other projects

During the design phase, the project applied a very innovative pilot approach that was not designed in synergy with other projects. However, as the approach started to prove fruitful, synergies developed during project implementation. The MMI approach of building strong POs has been adopted by the Smallholder Agricultural Competitiveness Project (SACP), funded by the International Fund for Agricultural Development, to mobilize 789 water user groups and 26 seed village groups. In addition, the PSC recommended an MMI mainstreaming approach across the country by strengthening apex POs.

C. ACHIEVEMENT OF RESULTS

The project's contribution to the expected impact, "reduced poverty and enhanced food security and nutrition", was fully achieved, exceeding the targeted 20 percent increase for each indicator, as described in further detail below:

- average annual household income of smallholder farmers increased 35 percent from the baseline BDT 200 950 (USD 2 392) to BDT 271 345 (USD 2 681). Adjusted for inflation⁹, this is a 7 percent increase in real income, as compared to a 6 percent decrease in real income that the control group farmers experienced.
- monthly average non-food expenditure per family increased 41 percent from the baseline BDT 8 235 (USD 98) to BDT 11 598 (USD 115), exceeding the original target of 20 percent. Adjusted for inflation, this was an 11 percent increase compared to the 5 percent decrease experienced by farmers in the control group.

Over the life of the project, the project reached nearly 11 000 smallholder members in 57 POs, exceeding the original targets of 10 000 households in 55 POs, and of which 64 percent were women and 25 percent were youth.

The expected outcome, "sustainable farmer organizations are providing their smallholder farmer members with access to value chains, markets, technical knowledge, information and financing" was fully achieved, with all three outcome indicators exceeding their original targets.

At the time of reporting, 91 percent of FOs had scored a satisfactory institutional maturity rating, while all FOs achieved their targets for gender equality (both targets were set at 80 percent, respectively). The average overall performance score was 34 out of 40, against a baseline average score of 19 out of 40.

⁹ The cumulative inflation rate over December 2018 to September 2022 was used.

A total of 54 FOs have value chain projects/businesses that are generating revenues for FOs, against a target of 44 FOs. In addition, 56 FOs are operating revolving credit from member savings and at baseline, none of the FO value chain projects/businesses were generating revenue and only 20 FOs were operating revolving credit from members savings.

Of the total 57 FOs, 51 FOs had mobilized non-project financing, compared to a baseline of only 6 FOs. By the end of the project, these 51 FOs had mobilized nearly USD 1.1 million in non-project financing for new or expanding initiatives. The leverage ratio of project investment to non-project financing was approximately 1:0.35, exceeding the target of 1:0.1.

Output 1: Farmers organizations with good governance

The project's initial efforts aimed to ensure that the POs were strong and inclusive institutions. Significant time was spent to develop leadership, good governance, accountability, financial literacy, networking, negotiation skills and the confidence of the members. These laid a solid foundation upon which all other interventions took place.

The project launched its activities through a community-led participatory road mapping exercise to develop a sustainable mechanism for POs. The leaders of SBKS prepared a membership profile, strategies for developing a skilled workforce and a uniform financial management system to operate POs accounts and revolving credit. They also registered all POs with Department of Cooperatives and assisted members in opening bank accounts, reviewed their workplans, developed selection criteria and the scope of work for the FBFs, a cohort of PO leaders trained to facilitate the development of their peer POs. The SBKS prepared a training of trainers (ToT) calendar for FBFs, developed the PO performance scorecard, as well as other monitoring and evaluation instruments using the Collect Mobile application. The project also developed two capacity development modules: (1) Institutional Literacy for Building Strong Producer Organizations; and (2) Financial Literacy for Farmer Business Facilitators. The FBFs received ToT sessions on both modules and then provided training to their fellow POs. The project provided "learning grants" through letters of agreement with POs to fund this peer-to-peer (farmer-to-farmer) learning support. All three targets were achieved, as seen through the indicators further described below. It is worth noting that a total of 65 percent of FO members were female and 14 percent of FOs were female only. The achievement of the output targets is further described below.

- Output Indicator 1.1, target 40 FOs: By the end of the project, 55 FOs had paid a service fee to their FBF.

- Output Indicator 1.2, target 40 FOs: A total of 50 FOs, had transparent decision making and bookkeeping, including FO account management, compared to the baseline of 19 FOs.
- Output Indicator 1.3, target 40 FOs: 52 FOs established an effective data collection system, including membership profile information, virtual call centre data and detailed business plans.

Output 2: FOs that are able to assist members' access value chains, markets and technical

With a solid institutional foundation in place from Output 1, the project then developed the capacity of POs to be informed and empowered actors in their respective value chains. Activities here centered around the RuralInvest toolkit, a participatory tool to prepare business plans. Through this process, PO members gained a better understanding of their relevant value chain, capital investment needs for scale-appropriate technologies, environment sustainability, anticipated market, business organization and management, risks and cash flow requirements.

Fifty-five POs used RuralInvest to prepare bankable business proposals that were categorised into 15 value chains in order to provide value chain specific technical and market supports to the POs. These proposals enabled PO eligibility for a matching grant from the project to start investing in common facility centres that serve the needs of farmer members, particularly around the value chain in which they were investing. Examples here include seed villages, milk chilling centres and machinery rental centres.

As a result of activities under this output, many innovations along the value chains of crop, livestock, fisheries and agroforestry were developed, such as: (i) diversification through adopting profitable and climate smart cropping patterns (potato-maize-paddy; mustard oil-potato-maize-paddy, pulses-paddy-vegetables; jute-fish-paddy; year-round medicinal plants and vegetables; mixed horticultural orchards with pineapple, ginger, turmeric, papaya); (ii) commercialization through alliances amongst private sector partners, large public corporations and exporters associations; (iii) mechanization through scale-appropriate mechanical solutions for livestock, fisheries and crops; (iv) production of affordable inputs, such as feed and fish fingerlings and; (v) digitalization through establishing VCCs and digital village service centres.

Output 2 was measured by six indicators, of which four were in the original logical framework matrix, and two additional indicators (2.5 and 2.6) were added after receiving additional COVID-19 recovery grants. All six indicator targets were achieved as described below.

- Output Indicator 2.1, target 40 FOs: 50 FOs enhanced their organizational performance to apply for the MMI grant.
- Output Indicator 2.2, target 40 FOs: 57 FOs were implementing collective business plans for new product, business or marketing arrangements. A total of 14 percent of FOs were female only, and 64 percent of all members were female.
- Output Indicator 2.3, target 65 percent of FO members: 74 percent of FO members adopted a new production and/or value-chain modality. A total of 14 percent of FOs were female only, and 64 percent of all members were female.
- Output Indicator 2.4, target 75 percent: Among the 5 740 FO members who received training, 86 percent adopted new technologies, including good agricultural practices, moringa production, biotechnology and virtual call centres.
- Output Indicator 2.5, target 80 percent: 85 percent of the 8 443 FO members practiced standard health protocol (masks, hand wash, physical distancing), of which 68 percent were female.
- Output Indicator 2.6, target 80 percent: All 55 VCCs are operational, of which 86 percent are linked with local output and input markets.

Output 3: FOs are able to assist members to access financing

With a strong organizational foundation in place, the project began to establish linkages with banks, as well as to support POs in developing their own PO-led revolving loan funds (RLFs). These funds allowed individual farmer members to invest in their priority value chain, resulting in more successful businesses and increased incomes for their families. The funds are then repaid to the PO with interest to cover administration costs and maintain the RLF's real value in the face of inflation. While it was not originally envisaged to digitalize the RLF and accounts systems of the POs, thanks to the extension of the project period, the FAO- German Agency for International Cooperation (GIZ) MicroBanker for Windows (MBWin) software for the operation of RLFs and day-to-day accounts and finance of the POs, including their apex, was integrated. With the legitimacy of the PO evident, government and private sector financial institutions were inspired to partner with POs, further increasing smallholder access to finance.

Output 3 was measured by four indicators. The first three were in the original project design and the fourth (3.4) was added when the project received additional funding to measure outreach of the COVID-19 recovery revolving (CRR) loan among FO members. The results of the four indicator targets are further described below.

- Output Indicator 3.1, target two banks (one per region): A total of eight banks accepted applications to finance 11 FOs' investments. Five banks were in the northern region and three in southern region.
- Output Indicator 3.2, target 80 percent for FOs and individual applications: 100 percent of all 11 FO applications submitted were approved by the lender. A total of 20 percent of FOs were female only, and 63 percent of FO members were female. A total of 1 959 individual applications were made from 51 Fos (911 females), and 88 percent were approved.
- Output Indicator 3.3, target 30 FOs: after the first cycle of production with the MMI Grant (RLF finance), 50 Fos (of which 14 percent were female only, and 65 percent of FO members were female) generated a net income.
- Output Indicator 3.4, target 50 percent: 37 percent of FO members (of which 75 percent were female) received a COVID-19 recovery loan from producer organizations. Though the project did not fully achieve this target, it is noteworthy that the CRR recipients were 75 percent female, as compared to 62 percent of the RLF. This is because SBKS noticed that the percentage of women borrowers in the RLF was not as high as they would have liked, and so took advantage of the opportunity of the CRR to reframe the standard operating procedures and set a higher quota for women for this fund. This did delay disbursement by some months as it took time to build awareness and sensitivity about the importance of this among male farmers. At the time of reporting, it was expected that by the September 2023, 50 percent of PO members would have benefitted from the CRR loan, and as it continues to revolve, it would cover all members in the next three years. Additionally, under the new standard operating procedures for the CRR, SBKS also added a requirement that applicants have a nutri-garden at their homestead (or poultry rearing or fish culture, as relevant). This was in response to how the pandemic highlighted the importance of good nutrition. As such, SBKS decided to take the opportunity to pilot this approach, though it did take some time to sensitize members on the importance of this before disbursement could commence.

For further details on the individual training events that took place, please see Appendix 4 below.

Contribution to expected outcome and impact

Strong, sustainable POs with good governance (as measured by Output 1 indicators), provided the basis on which other interventions were carried out. The POs served as an entry point for smallholders to access value chains, markets, technical knowledge and information gained under Output 2. Furthermore, the access to financing results achieved under Output 3 meant that smallholders were able to put their knowledge to good use and actually make profitable investments in their businesses. This contributed to the overall project impact to reduce poverty, as measured through increase in income and non-food household expenditure.

Assumptions

The main assumption behind the project's rationale was that smallholder POs had the potential to transform the livelihoods of their members. This held true throughout the project implementation, and the output indicators were well formulated, which greatly helped the monitoring and overall project management to ensure the expected results were achieved. In the design phase, it was originally foreseen that the project would identify farmer business facilitators from among the supported POs, who would be trained as trainers and also double as monitoring officers for other POs. This allowed for very efficient project management with a small project team able to support POs with tailor-made support that fit their various stages of development.

Contribution to SDGs and other frameworks

The project's reduction in poverty contributes directly to the achievement of SDG 1 (No Poverty), as well as the United Nations Sustainable Development Cooperation Framework (UNSDCF) Strategic Priority 1: Inclusive and Sustainable Economic Development. These results also contributed to the UNSDCF Outcome 1 ("By 2026, more people in Bangladesh, particularly the most vulnerable and marginalized from all gender and social groups and those from lagging districts, benefit from sustainable livelihood and decent work opportunities resulting from responsible, inclusive, sustainable, green, and equitable economic development").

The project also contributed to the FAO Country Programming Framework (CPF) for Bangladesh 2019-2020 Outcome 3: "Sustainable agricultural production and commercialization through inclusivity that contribute to resilience of livelihoods against multiple shocks and climate change" and CPF 2022-2026 Pillar 1: "Productive, diversified, sustainable and inclusive agro-economic growth". Additionally, project results contributed to the FAO Programme Priority Areas (PPAs): Better Production 4 (small-scale producers'

equitable access to resources), Better Production 5 (digital agriculture), Better Life 1 (gender equality and rural women's empowerment and Better Life 7 (scaling up investment).

Finally, the project reinforced GAFSP's three outcome pillars: improved farmers-market linkages, improved rural livelihoods and improved institutions.

D. IMPLEMENTATION OF WORK PLAN AND BUDGET

Work plan and budget

The project was initially foreseen to be implemented over three years from 28 March 2018 to 25 March 2021. Due to the COVID-19 pandemic, the implementation of some activities slowed down, and the project was awarded additional funding from GAFSP and a one-year extension in response. Subsequently, the project was extended again twice for a final total duration of five years, as endorsed by both the PSC, chaired by the Ministry of Agriculture and the GAFSP Coordination Unit. The first revised end date was 27 March 2022, the second 27 September 2022, and the third revision extended the project to 25 March 2023. These revisions were made without changing the project design, target population or implementation arrangements. Please see Table 1 below for more details regarding the extension of the project end dates.

The project implemented additional activities in response to the COVID-19 crisis, for which three additional indicators were formulated. The extended fifth year permitted implementation of further activities, which contributed to the sustainability of the POs, including benefitting from the FAO 1 000 Digital Villages Initiative with the establishment of 55 digital village service centres run by the POs and the move to digital management of the Revolving Loan Fund with MBWin software. Finally, the extension of the project implementation period also allowed for the project to monitor more revolving loan fund cycles, which was especially important for those POs that only started to operate a large RLF with the COVID-19 recovery loan funds received.

Over the project duration, the budget was revised four times, following FAO standard procedures and based on the recommendations of the mid-term review mission, along with the additional funding received from GAFSP as a result of the COVID-19 pandemic.

Table 1: Project extensions

Revision Date	Justification	Actual EOD	Actual NTE
16 April 2019	Re-allocation of budget as per mid-term review mission recommendation and FAOR proposal to create two new field facilitator posts	28 March 2018	27 March 2021
7 March 2021	Re-allocation of budget and inclusion of additional fund and 1 year extension	28 March 2018	27 March 2022
5 January 2022	Re-allocation of budget and new NTE	28 March 2018	27 September 2022
12 July 2022	Re-allocation of budget and new NTE	28 March 2018	25 March 2023

In terms of procurement and letters of agreement (LoAs), the project team, in collaboration with the FAO Country Office, worked efficiently to allow for the timely execution of activities. In total, 150 LoAs were managed with POs as learning and business grants (55), RLF grants (40) and COVID-19 risk recovery grants (55). A single LoA was also made with the Bangladesh Agricultural Research Institute (BARI) to provide training and demonstration on safe vegetable production. Although one large LoA per year with SBKS was originally foreseen, this was not accepted by the Government, thus many additional LoAs were instead arranged. The project team worked diligently to manage such a large number of LoAs, which only marginally influenced the pace of implementation. This was also the reason behind the creation of the two field facilitator positions, which were also not originally foreseen during project design.

The project received substantial technical support from the FAO Investment Centre, including on the institutionalization of the RuralInvest toolkit with SBKS, the use of the Collect Mobile software for monitoring and evaluation and Google Looker Studio for the design and development of the MMI Dashboard. Support from the FAO Rural Finance Unit (ESP) on developing Standard Operating Procedures (SOPs) for the RLF in the Letter of Agreement was noteworthy. Technical assistance from the FAO Regional Office for Asia and the Pacific (RAP) on deployment of MBW in supporting SBKS and its member POs to digitize their accounts and financial management helped them to ensure transparency and accountability among their members. In addition, regular support from the FAO Investment Centre and RAP through field missions, review, edits and clearance of LoAs and progress reports ensure project efficiency in implementation and reporting.

Resource partner contribution

The total resource partner contribution of USD 3 701 000 was provided by the Global Agriculture and Food Security Programme, including the initial transfer by the trustee in January 2018 and additional funds provided for the COVID-19 response in October 2020.

Coordination

The project established a joint Implementation Support Unit (ISU) by FAO and SBKS. The ISU was responsible for overall coordination with government ministries, relevant government extension agencies, the private sector, civil society organizations and other stakeholders. During the design of the project, five government focal point officers were nominated, one each from the Department of Agricultural Extension (DAE), Department of Fisheries (DoF), Bangladesh Agricultural Development Corporation (BADC), Department of Livestock Services (DLS) and Agricultural Credit Division of the Bangladesh Bank. The ISU worked closely with these focal points for field level implementation of the project. The project institutional framework adopted an inclusive PSC, chaired by the Secretary, Ministry of Agriculture, with the five focal points, as well as other representatives from government line agencies, and four members from the POs, including two women. The presence of PO members in the PSC was atypical, and they played a pivotal role in various decision-making processes.

In addition, a Project Advisory Committee (PAC) was also formed with the ISU, including SBKS leaders, government focal point officers and private sector actors. The PAC provided support to review annual work plans, monitoring and evaluation of business proposals and need-based visits to the field with missions and joining of important field events.

The project's innovative approach was recognized by the Secretary, Ministry of Agriculture (MoA) and other PSC members. At three consecutive meetings, the PSC recommended to explore investments for mainstreaming the MMI approach of building strong producers' organizations. According to the decision of the PSC, Bangladesh Bank made a provision for facilitating agricultural credit in favour of producers' organizations that have strong financial and organization management systems.

These arrangements allowed for highly productive coordination among project team members, PO members, government stakeholders and others and had a definitive positive impact on project results. In addition, exposure to the innovative approach of financing producers' organizations directly resulted in a shift in mindset of government and other development partners.

Risk management

The risk log was reviewed every year and considered relevant throughout the project implementation. More importantly, the project team actively managed risks. For example, to mitigate the risk of “misconduct by officeholders within POs”, the team provided rigorous training on financial management. The project also recruited two field facilitators (rural finance), not originally foreseen during project design, to monitor the handling of funds from LoAs and to provide learning-by-doing training to the POs. Out of the 57 POs, five were not eligible to receive a business grant from the project because their governance system did not reach the minimum level in time to ensure proper use of project funds. As a result, project funds were used correctly by POs, and the good governance system established in each PO will help prevent misconduct in future. In case it should still occur, SBKS has a monitoring system in place to ensure early detection and proper corrective actions.

No environmental and social risks were identified in the design phase. Nevertheless, in order to avoid that the establishment of the revolving loan fund would lead to an increase of the use of agrochemicals harmful to the environment, the project included a clause in the RLF standard operating procedures that eligible borrowers should be practicing biological control of pest and biosecurity of cattle shed and take into account the conservation of the environment. In addition, the project provided training on good agricultural practices (GAP) to ensure that production practices followed posed no environmental risks.

Unexpected risks included the lockdown measures implemented to reduce health risks from the COVID-19 pandemic, which risked blocking the implementation of project activities. The team quickly moved to phone communications and shifted some activities online, organizing webinars and online training rather than in person events. With the support of the project team, SBKS actively informed member POs and their farmer members how they could reduce the risk of contracting the disease. Furthermore, the project was swift in establishing virtual call centres. What started as a way to reduce the negative impact of the lockdown measures on farmers’ access to inputs and markets proved to be a major contributor to achieving project objectives.

Visibility

Though the project did not have a visibility plan or a full-time communication specialist and as such faced challenges in communication, it managed to ensure visibility in a variety of ways. Firstly, the project itself created and/or contributed to several videos to outline project results and approaches, as listed below in Appendix 2.

Further visibility came organically through external actors. The visibility of the project's innovative approaches for institutionalization, financing POs for 15 value chains and digitalization, reached many through the GAFSP portal, FAO YouTube channel, the World Bank blog, as well as print and electronic media (please also refer to Appendix for some examples of inspiring articles produced about the project).

E. SUSTAINABILITY

a. Capacity development

The sustainability of the project rests largely on its capacity building approach. The project developed six literacy modules on institutional, financial, business, digital, market and scale-appropriate technology in a participatory fashion with the SBKS leaders. Instead of deploying consultants, the project mobilized 20 FBFs and developed their capacity by delivering training of trainer sessions on the aforementioned modules. Each FBF was then contracted by two or three POs to strengthen their performance. After receiving the ToT on each module, FBFs provided six rounds of training, as well as several rounds of refresher trainings, to their designated POs. The FBFs also developed 110 farmer accountants (FAs) cum facilitators from within each organization—at least two FAs in each PO. The project provided a learning grant to all POs to pay the FBFs for their services. After completion of the eight-month learning cycle, POs' capacity was assessed quarterly through a digital performance scorecard with 20 indicators, each worth five points, for a total possible score of 100. The RuralInvest toolkit was used by FBFs to prepare 55 business proposals that were categorized into 16 value chains. Based on the PO performance score, business proposals and value chains, the project provided a pilot business matching grant to POs to establish a common facility centre equipped with farm machines for providing services. After another ten-month backstopping by the FBFs, 40 POs were finally eligible to receive capital for their RLF. Over time, another ten POs reached institutional maturity and received a project grant for their RLF.

Over the project period (March 2018-March 2023), most POs made significant improvements in all three categories of institutional maturity (general, accounts and value chain rating), as compared to baseline indicators. Overall, POs scored 34 out of 40 in general institutional maturity (leadership, recognition of members, meeting attendance by members, and governance), an almost 80 percent increase over the baseline. Another institutional maturity rating (accounts keeping) had an average score of 23.84 out of 30, a 128 percent

increase from the baseline. The performance of POs in managing value chain business was 24.27 out of 30, a 318 percent increase from the baseline. Overall performance improved by 89 percent from the baseline. In order to maintain the same pace and sustain high performance in PO management and governance, SBKS continues to provide backstopping support to the POs on a regular basis after closure of the project.

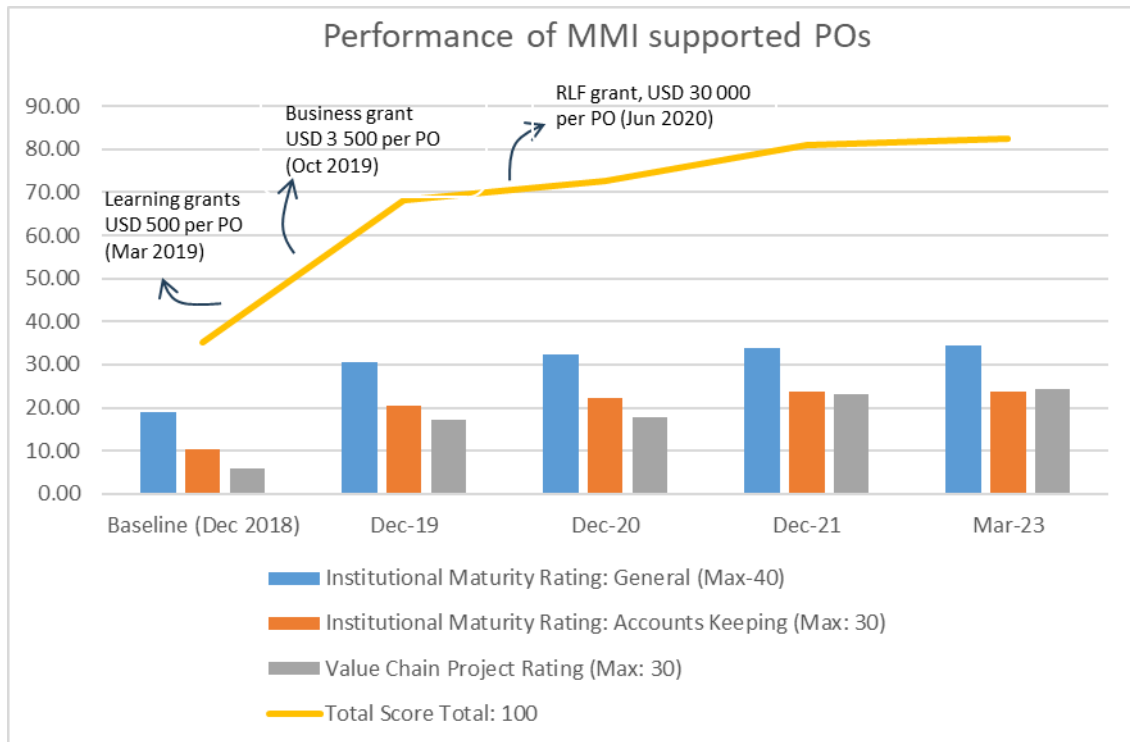


Figure 1: Performance of MMI supported POs (Source: Authors' own elaboration).

The project actively and successfully advocated for government recognition of the potential role that POs can play in professionalizing the agriculture sector and providing access to finance. Specifically, the Government adopted a new policy that farmer organizations can act as a banking agent for banks.

In Bangladesh, the rules and regulations governing the microfinance sector are designed for NGOs that provide very small loans with weekly instalments. The Cooperative Society's Act of 2001 regulates cooperatives of every type and scope but is not specifically designed to regulate the cooperative management of an agricultural revolving loan fund. As a result, while there is regulatory space for the SBKS RLF, the institutional support structure was not designed for it. For the sustainability of the RLF, it would be necessary that the apex body further develops from being a good RLF administrator to an active fund manager with strong legitimacy. It is intended that the next phase ACCESS project (Accelerating Economic and Social Inclusion for Smallholder Farmers through Strong Producers' Organizations, GCP/BGD/086/GAF), financed by GAFSP, will advocate for further necessary policy and

regulatory changes to facilitate the development of cooperatives managing a RLF to provide agriculture loans. The ACCESS project aims to improve livelihoods of smallholder farmers in climatic hotspots in Bangladesh so that they are more resilient to external shocks and crises.

The apex body, SBKS, developed into a professionally run producers' organization with a proper governance structure and procedures, salaried staff and revenue generating activities to pay for the staff. The SBKS will continue to support its member POs to develop their collective businesses, provide services to member farmers and run the RLFs.

b. Gender equality

The project, as well as SBKS as an organization itself, emphasized the importance of gender equality, particularly through increased access to finance and opportunities for women to become leaders in their POs. Membership of POs was 64 percent female, and 60 percent of finance through PO-led funds went to female borrowers. A total of 95 percent of POs scored satisfactory or higher in terms of gender balance in office holder positions. During the course of the project, many female PO leaders grew into champion FNFs, providing inspiration and support to POs throughout the SBKS network. As also mentioned below, there is also a human-interest story about an inspiring woman leader that became President of SBKS during the course of the project. There are many such examples of women developing their skills and confidence through the opportunities provided through the project, and they will now be part of the cohort of strong women leaders to provide training and mentorship support to newly founded POs under the follow-up ACCESS project.

c. Environmental sustainability

This was not a focus area of the project, yet the project was consistently mindful of its environmental impact, promoting environmentally sustainable and climate resilient production practices (vermicompost, organic fertilizers, integrated pest management and organic pest control techniques), some of examples of which are provided below.

- To reduce methane emissions from the livestock sector, the project encouraged farmers to practice feeding chopped roughage-based rations with minimum use of concentrate feed.
- In the southern region, SBKS supported water user groups on better management of irrigation schemes, irrigation scheduling and identification of suitable cropping patterns considering soil salinity during the dry season.
- The project encouraged POs to use traditional knowledge and traditional climate-resilient practices in the shift from semi-subsistence farming to commercial

farming. For example, members of a SBKS member PO in Madhupur practice intercropping of pineapple, banana, papaya, ginger and turmeric in the same plot with a fencing of medicinal plants or flowers. In the southern region, many farmers have also been growing pulses during the dry season because they fixate nitrogen in the soil and are slightly saline- and drought-tolerant.

- The project supported eleven POs that are implementing the ‘seed village’ concept a community-based seed production scheme to ensure local seed production of locally and climatically adapted high yielding varieties and timely seed availability. In the southern region, farmers have selected saline-tolerant rice cultivars for use in innovative cropping patterns such as mustard oil (dry season), pulses (dry season) and rice (monsoon).
- The project conducted training on safe vegetable production, following GAPs that are also climate resilient. Climate-resilient practices that were included in the training were better soil management with use of organic fertilizers and compost, intercropping with short duration soil nutrition enhancing vegetables and better integrated pest management.

d. Human Rights-based Approach (HRBA) – in particular Right to Food and Decent Work

Through the promotion of good governance of the supported POs, the project promoted human rights principles in PO decision-making processes. The project also involved POs (directly or through their apex) in project work planning, and during the course of the project gradually more so, for example also in the development of the application for additional funds. The project also included four SBKS members and two women in the PSC and Project Advisory Committee.

Under the Right to Food Guideline 4 (market systems), the project promoted both economic growth and sustainable development by mobilizing members’ savings, developing credit access, stimulating investment and increasing human capacity.

In terms of job creation, although not a main objective of the project, 492 part-time jobs were created for a total of 113 full-time equivalent positions, such like virtual call centre operators and MBWin teller operators and PO accountants. These all provided opportunities to computer-literate rural youth.

While the improvement of labour conditions was also not an objective of the project, the project produced a One Health video for its 13 POs involved in the dairy value chain. The video educates farmers on appropriate practices to avoid transmitting communicable zoonotic diseases, contributing to improving the safety and health of its members. During the

COVID-19 pandemic, the project also actively communicated measures to avoid disease transmission.

e. Technological sustainability

The project was careful to only introduce technologies that were appropriate within the local context. For example, in the livestock value chain, the project promoted appropriate scale mechanization solutions with choppers, grinders and mixture machines for cattle feed production. The project promoted climate-smart technologies, such as drought and salt resistance paddy seeds and pulses, use of vermicompost to reduce the use of nitrogen, phosphorus and potassium fertilizers, as well as the use of *Sarjan*¹⁰ methods in coastal areas. The POs also participated in the on-farm testing of organic methods for vegetable cultivation. In addition, the virtual call centres started as a simple mobile phone operated system and were gradually linked to an online data exchange and an information portal. The Collect Mobile software proved to be very flexible and was used for regular monitoring and several surveys. Most importantly, the project empowered the POs to ask for technical advice from the extension system and to search for technical information online, deciding for themselves whether a technology is appropriate for them.

f. Economic sustainability

The project's innovative, farmer-centred approach contributed to a reduction in poverty for over 10 000 smallholder farmers, demonstrated through a 7 percent increase in real income for PO members, against a 6 percent decrease of real income experienced by the control group. This shows the increased economic resilience/sustainability of PO members in times of crises. The project also resulted in a 41 percent increase in monthly non-food expenditure in nominal terms.

The project also mobilized an additional nearly USD 1.1 million in non-project financing: USD 911 889 was mobilized in the form of loans, with 4 to 9 percent interest rates (compared to 24 percent interest rates offered by microfinance institutions), granted to a total of 1 368 PO members from 49 different POs and coming from 13 different banks. The banks considered PO social capital as suitable collateral. In addition, 24 POs received special group loans from non-bank financial institutions for a total of USD 180 609. These loans were used for onward lending to a total of 617 members.

¹⁰ *Sarjan* is an Indonesian word meaning double or twice. Farmers practice an alternative ditch and dike to save crops from tidal surges and salinity intrusion. Rainwater is collected during monsoon and stored in the ditches of *Sarjan*, which can be used to irrigate crops in the dike whenever required and also be used for fish culture.

As a result of the project, many POs now produce livestock or fish feed that is cheaper than commercial feed. In 2022 when feed prices increased substantially, the cost of feed ingredients of the POs increased as well, but with technical advice from the Department of Livestock, POs were able to reformulate their feed mix using more locally produced ingredients. More generally, the services provided through the common facility centres of the POs are produced as cheaply as possible and priced as low as possible, covering the PO's cost and leaving a very small profit margin, ensuring members obtain the greatest benefit. The RLF also maintains a 9 percent interest rate for borrowers to cover the costs of both the PO and oversight by SBKS and allows the increase of the funds' capital to maintain its value in the face of inflation. This compares very favourably to the usual 24 percent interest rate charged by microfinance institutions. All of these measures contribute to the economic sustainability of project results and smallholder livelihoods.

F. LESSONS LEARNED

LESSONS LEARNED – Elements of success

There were several key principles/lessons learned that the project applied and which were important elements of success.

Smallholder farmers and their organizations are partners, not beneficiaries

A project approach is rooted in the philosophy of genuine partnership with autonomous POs. Humbled and inspired by the power farmers themselves have to uplift and serve their communities, FAO worked hand-in-hand with SBKS to guide the project vision and implement activities. Taking inspiration from GAFSP's PO-led philosophy, this approach helped change the mind set of government, private sector and development partners. It also demonstrated what can happen when apex and individual POs are empowered to become active partners in the transformation of the agricultural sector. As such, it is important to move beyond seeing smallholders as project beneficiaries and truly as partners.

Interventions must also be practical and business-focused

Interventions to strengthen POs must also have a practical business focus, ensuring that capacity development activities will lead to opportunities for investment and increased incomes for farmers. The project worked with POs to select a focused value chain early on. As such, PO members knew that interventions would be concrete and lead to tangible benefits. The combination of business planning capacity development using the FAO software

RuralInvest, along with matching grants for the establishment of common facility centres and increased access to finance through external linkages and PO-led revolving loan funds, served to ensure that capacity developed translated all the way through into increased incomes.

Ongoing support to POs through learning by doing and regular monitoring

The project took a hands-on approach to capacity development at all levels and monitored throughout the project to track progress. This was an important point as it recognized that while PO capacity may be limited at the onset, it does not prevent growth in strength and overall success in achieving objectives.

The capacity of SBKS was strengthened through continuous learning-by-doing, in collaboration with the FAO team. FAO MMI team members worked closely with SBKS executive committee members and farmer business facilitators to build skills in a variety of areas. By the end of the project, SBKS and FAO had truly become one singular team, in daily contact with continuous learning taking place in both directions.

Ongoing monitoring was also a critical element of success in this case. The project introduced a participatory monitoring and evaluation data collection system driven by farmer business facilitators using digital tools. The combination proved to be a low cost and an effective solution that can be scaled up.

Strong, inclusive institutions

Before starting business activities, MMI's initial efforts were to ensure that the POs themselves were strong and inclusive institutions. Significant time was spent to develop leadership, good governance, accountability, networking, negotiation skills and confidence through institutional and financial literacy modules. These laid a solid foundation upon which all other interventions took place.

Digital literacy

The POs were also trained to use several digital tools that proved to be very useful across the different initiatives: (i) RuralInvest, the FAO software that helps prepare and evaluate small and medium-size agricultural and rural investment projects; (ii) Collect Mobile, the digital monitoring data collection app that feeds into the MMI central monitoring and evaluation dashboard; (iii) MBWin, the FAO-GIZ software for accounts and financial management; (iv) mobile cash transfer technology; (iv) digital extension tools (animation, video documentary, mobile video); and (v) use of social media and Zoom software.

Common facility centres

The project facilitated the establishment of common facility centres at each PO to help decrease operating costs. These centres enhanced the economic activities of POs and enabled smallholders to access farm machineries at a competitive rate. Further, instead of buying high-priced inputs from companies, such as fish, cattle and poultry feed, these were produced directly by the POs at these centres. The centres also provide production logistics such as sorting, grading, packing, storage, transportation, training and retail services. Services provided through common facility centres were further strengthened and expanded to villagers by introducing virtual call centres and digital village service centres.

PO-led holistic financing

The POs involved in the project also serve as financial institutions, meeting their members' finance needs. The project used a holistic approach of considering all aspects of the process together, from proposal development to implementation to accounting. This empowered POs to successfully manage funds. Further, as smallholders faced considerable difficulties accessing credit from external sources to fund their activities, the project helped to establish RLF mechanism within each PO. These PO-led RLFs were created from members' own savings, as well as external funds including pilot MMI business and revolving loan grants and COVID-19 risk reduction fund. With RLFs, funds remain with the PO and do not go back to through a third-party lender. Decisions are made in an inclusive, transparent way, avoiding conflict and ensuring profit without sacrificing the broader objectives of the PO. Once a member repays their loan (at a favourable single-digit interest rate), that money is available for lending to another member. This process continues, and as interest accumulates in the fund, more capital is available for individual members, as well as POs, finance needs, eventually ensuring sustainability of the PO. The competitiveness of this innovative and holistic financial instrument is that members not only borrow and repay money at a favourable rate, but also get access to inputs, information, price negotiation, sales channels, marketing support and extension services through the PO. With the legitimacy of the PO evident, government and private sector actors, including financial institutions, have been inspired to partner with POs, leading to increased access to finance, markets and information (for additional details, please see the link above for the MMI Dashboard).

LESSONS LEARNED – Impediments/constraints

Recognizing producers' organizations as partners at the government policy-making level is very important. During the approval process of the MMI Bangladesh, there were

questions between the Ministry of Agriculture and SBKS, especially regarding fund transfer modalities and representation in the PSC. The project team was able to convince the MoA to include four farmer representatives of SBKS in the PSC. It was also a long-cherished intention beyond the result framework of the project to raise the POs' voice in the decision-making process. As such, SBKS was able to convey the importance of such partnership through its decent work over the project period and showed that they deserved their seat in the PSC.

Another constraint was related to gender-based power dynamics. It is customary in rural households that women cannot travel without the consent of their father or husband. Through the project, SBKS gained several years of experience on how to build the necessary trust and design activities in a way that ensured that new women PO members and their fathers/husbands were comfortable by reassuring them that women could safely and easily benefit from project capacity development activities.

Another constraint was that market and commercial ventures are generally male-dominated, with little room for women to be leaders and access finance. To address this, the project created opportunities for women's access to finance, as well as to leadership opportunities. The project found that the women-led organizations of SBKS actually performed better, particularly with regard to institutional maturity and the management of revolving loan funds. Therefore, investment projects should focus on providing both access to finance opportunities and specific women leadership skills development. Additionally, POs' revolving loan fund and audit committees should be required to be women-led as a pre-condition for receiving project funds, as through project experience these helped ensure opportunities for women's empowerment, as well as improved accountability of fund management.

G. FOLLOW-UP ACTIONS FOR GOVERNMENT ATTENTION

The project has no remaining issues to be addressed by the Government, however, some important PSC decisions regarding the scaling up of the MMI approach and access to finance strategies require follow-up by the MoA, Bangladesh Bank and the United Nations wing of the Economic Relations Division (ERD). In the second PSC meeting under the chairmanship of the MoA Secretary, participants unanimously affirmed that such project should not be limited within two regions, and that FAO and MoA should explore to mainstream the project approach across the country by strengthening apex producers' organization.

The third PSC meeting requested the Governor of the Bangladesh Bank (central bank) to include a clause in the “Agriculture and Rural Credit Policy” extending credit facilities with a low interest rate to registered farmers’ organizations practicing transparent financial management. In accordance with this decision, MoA sent a semi-official letter to the Governor of Bangladesh Bank. The Agricultural Credit Department of the Bangladesh Bank supportively replied to the MoA Secretary that the Agricultural and Rural Credit Policy and Programme, FY 2022-23, included agriculture group loan disbursement by farmer organizations.

In light of the above PSC decisions, the ERD, MoA and FAO can jointly follow-up and explore the following actions, described below.

- Action 1: Mainstream the six MMI curriculum modules (institutional, financial, business, market and digital literacy and climate-smart technology) within the extension system (extension education and investment projects/programmes of extension agencies) to build strong POs.
- Action 2: Revisit the existing FFS approach, which has limitations. After the completion of the learning cycle, most of the FFS fail to link farmers groups with market, financial institutions and technical agencies. In this case, MMI curriculum is a ready reference to remodel FFS to Farmers Business Schools .
- Action 3: In order to reap the benefits of the new provision for group credit in the Agriculture and Rural Credit Policy for smallholder farmers, all extension agencies should work in harmony to build strong registered farmers cooperatives/producer organizations. The two actions above are key to building strong POs, which will in turn ensure that POs can partner with financial institutions, either as their agent banking window or to receive wholesale loans to retail amongst smallholder members.
- Action 4: In order to mainstream the MMI approach (not including the RLF) across the country, the team estimates an investment cost of USD 22 million is needed. The MoA, FAO and SBKS could jointly explore how to bring this investment to life.

Additionally, GAFSP awarded a grant of USD 3.26 million to implement the abovementioned [ACCESS project](#) under the PO-led window to SBKS to mobilize 60 POs in two climatic hotspots of the country in collaboration with FAO. This new project will allow further strengthening of SBKS and mainstreaming of the approach, also through advising the GAFSP-funded, country-led Diversified Resilient Agriculture for Improved Food and Nutrition Security Project under the public sector window, that will pilot some elements of the MMI approach in support of PO development to be implemented by the MoA.

H. HUMAN INTEREST STORY

From farmer business facilitator to SBKS President a tale of women's empowerment



Photo 1: Rita Bamma, President, SBKS. (Credit: ©FAO Bangladesh).

Rita Bamma started her journey as a farmer business facilitator with FAO's MMI project in 2018. She is from Babuganj upazila in Barisal. Rita Bamma was then a general member of the Executive Committee of the Sara Bangla Krishak Society (SBKS) and president of the Maddhya Rakudia farmer cooperative.

After receiving training on institutional, financial and business literacy, Rita Bamma provided management support to four producers' organizations in the SBKS network. She advised farmers about running a business, including finances and improving organizational efficiency. She also supported the MMI project's monitoring and evaluation team. Out of 16 farmer business facilitators, six were women and Rita Bamma was a champion among them.

"I myself and my community feel proud and honoured to work with FAO", Rita Bamma said, adding, "what is special is that FAO considers us as partners instead of beneficiaries." Rita Bamma finds satisfaction in solving problems and appreciates the responsibility that she has to help others: "I enjoy the responsibilities entrusted to me as a farmer business facilitator. My favourite job is to solve any problem of the organization, either financial account management or organizational matters. I feel an inner peace in my mind by solving such problems."

At the start of the COVID-19 lockdown, Rita Bamma, along with 20 members of her organization, helped her community collectively sell poultry and perishable agricultural commodities and to purchase agricultural inputs. She pioneered connecting her community with traders, service providers, wholesale markets and banks over the course of the pandemic.

“Since I am a woman, I want women to be given due respect and dignity of labour. I want female and male farmers to sell their produce at fair prices and to reduce production costs through good business and farming practices.”

Over four years of relentless service to her designated POs, Rita Bamma surpassed others according to the internal evaluation of FAO and SBKS on the performance of farmer business facilitators. Owing to her popularity and acceptance among members, she became elected President of SBKS in the last assembly for a term of three years (2022-24). Rita Bamma is an enlightened woman, who is working to empower other women.

Virtual call centres Organized farmers are resilient amid COVID-19

MMI-supported POs experienced many challenges when COVID-19 hit Bangladesh: risk of infection, price uncertainty for agricultural products, a shortage of farm labourers and fear of not being able to cultivate their next crop. The situation was particularly critical in the remote areas where MMI POs were working.

Due to these challenges, SBKS, at the regional level (Barisal and Rangpur) and its member POs at the community level, decided to start operating their day-to-day business virtually. They established 55 virtual call centres (VCCs), one in each PO plus two at the regional level to coordinate. During a prior value chain mapping and RuralInvest training exercise, all POs had developed their members’ farm profiles as well as gathered inventory and contact details of up and downstream value chain actors. They had also started mobile accounts with financial service providers. Each of these proved invaluable to the successful launching of these VCCs in early April 2020, which continue serving their farmer members to this day. Seeing COVID-19 as a “wake-up call”, the POs came to recognize the importance of being organized and that virtual platforms are key to the future of agriculture in Bangladesh.

As of mid of March 2023, over 10 000 smallholder farmers (approximately 50 percent women) had benefitted from the VCCs. The VCCs had sold more than 7 000 tonnes of farmers’ products to buyers, including private companies such as PRAN, Rangpur Dairy and exporters. They also purchased essential agriculture inputs worth BDT 11 million (equivalent to approximately USD 101 000) from suppliers. Participating farmers received higher prices on average when selling produce via their VCC, and post-harvest losses were significantly reduced. This great initiative reaffirmed that organized farmers are more resilient during shocks. More details can be found in the MMI Dashboard, on the FAO YouTube channel (available at <https://youtu.be/b5te12oSaJQ?si=QK6LjiD8YicvSzip>) and in the insight series stories on the GAFSP portal (available at <https://www.gafspfund.org/index.php/news/how-investing-bigger-picture-has-paid-bangladesh>).

Community-based “One O One” Dairy Value Chain

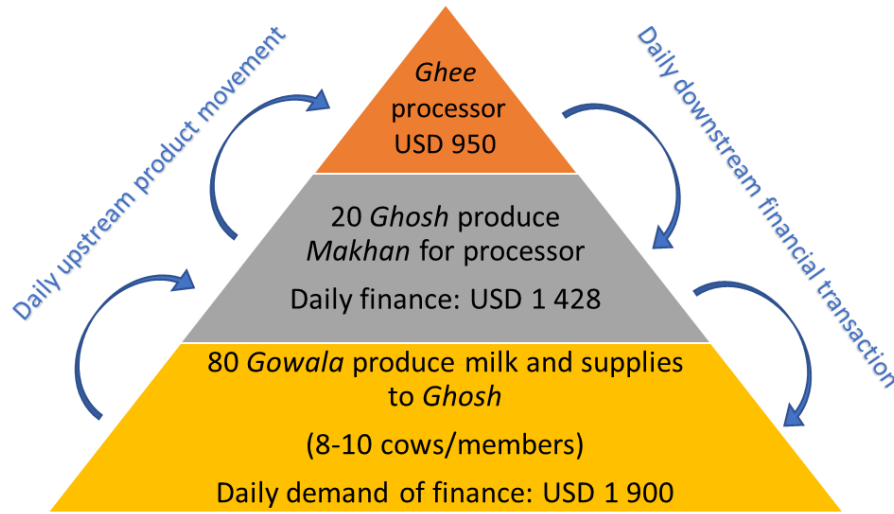


Figure 2: Dairy value chain within Lahirimohanpur cooperative. (Source: Author’s own illustration).

This pyramidal dairy value chain is governed by a cooperative of 101 members. Eighty *Gowala* members produce and supply milk to 20 *Ghosh* members who make cream for the cooperative to produce Ghee (clarified butter) for wholesale.

Lahirimohanpur, a dairy dominated village of Ullapara upazila of Serajganj district, is the home of this co-op, which has created this great model of vertical integration of three professional groups. It is now linked with corporate dairy processors with support from MMI and SBKS.

While the co-op was in great need of financing to provide business services to its members, only high interest rate microfinance was available. The MMI provided USD 35 000 in financing to try to start meeting member finance needs. The co-op used this investment to establish a common facility centre, a community feed plant equipped with chopper, mixture machine, crusher and cream separator. This reduced feed costs by 17 percent for dairy cattle by providing one-stop business services to the members. As one of the top-performing POs in the area of institutional, financial and business maturity scores, FAO-MMI has also provided technical assistance to the co-op to establish a digital village service centre. The FAO Regional Office for Asia and the Pacific selected the *Lahirmohanpur* digital village to showcase innovation and connectivity in its “Better Production” video (available on the FAO YouTube channel here: <https://youtu.be/SotGfjDwmII?si=hZPiGLIivis4mZoG>). The FAO-MMI also developed a 13-minute “One Health” video documentary drama for the members of the cooperative on safe milk production (available at <https://youtu.be/ocjgG8ApS48?si=YniPf32nEKcW8-Qz>). This cooperative is now considered a role model for other dairy clusters in Bangladesh.

Appendix 1

LOGFRAME MATRIX– ACHIEVEMENT OF INDICATORS

Results Chain	Indicators			If not achieved, explain why	If applicable/ follow-up action to be taken
	Indicators	Baseline	End target (expected value at project completion)		
Impact Poverty is reduced among members of farmer organizations.	Change in annual household income.	Average annual household income of intervention farmers was BDT 200 950 (USD 2 392 ¹¹).	20% increase.	175% of target achieved household income and average annual household income of intervention farmers increased 35% to BDT 271 345 (USD 2 681 ¹²).	
	Change in monthly household expenditure on non-food items.	Average monthly non-food expenditure of intervention farmers was BDT 8 235 (USD 98).	20% increase.	205% of target achieved average monthly non-food expenditure of intervention farmers increased 41% to BDT 11 598 (USD 115).	
Outcome Sustainable farmer organizations are providing smallholder farmers access to finance, information, markets and technical knowledge.	Outcome 1: % FOs with satisfactory institutional maturity rating (including gender equality indicators).	65% of FOs scored satisfactory institutional maturity rating, while 51% attained gender equality indicators; average overall performance score was 19 out of 40.	80% FOs obtained.	114% of target achieved 91% of FOs scored satisfactory institutional maturity rating, more than 26% of FOs increased their institutional maturity score, while 95% of FOs attained gender equality indicators; the average overall performance score was 33.91 out of 40, and the average score increased 14.91 points.	
	Outcome 2: Number of FO value chain projects/businesses generating revenues for FO.	0 FO value chain projects/businesses generating revenues for FO; however, 20 FOs operating revolving credit from members saving and projects/businesses generating revenues for FO.	80% FOs obtained satisfactory score in B1 value chain project rating value of PSC.	117% of target achieved 54 FOs have value chain projects/businesses that are generating revenues for FOs, 56 FOs are operating revolving credit from member savings and 54 FOs increased income using their value chain projects.	

¹¹ USD conversion rate for baseline figures is the rate as of 31 December 2018: 1 USD = 83.90 BDT.

¹² USD conversion rate for endline figures is the rate as of 2 October 2022: 1 USD = 101.213 BDT.

Results Chain	Indicators			If not achieved, explain why	If applicable/ follow-up action to be taken
	Indicators	Baseline	End target (expected value at project completion)		
	Outcome 3: Non-project financing mobilized for new or expanding initiatives (leverage ratio and amount).	6 FOs mobilized non-project financing for new or expanding initiatives (already due to project activities before baseline was conducted).	Leverage ratio 1:0.1 (BDT 30 million).	369% of target achieved 51 FOs mobilized BDT 110 58 million (USD 1 092 498) in non-project financing for new or expanding initiatives.	
Output 1 Farmers organizations with good governance.	Output 1.1: Number of FOs that created a service fee payment mechanism for the FBFs after the closure of the project.	N/A	40, of which 5% female only, and with total 50% female members.	138% of target achieved 55 FOs (of which 14% were female only, and with a total of 64% female members) paid a service fee to their FBF.	
	Output 1.2: Number of FOs with transparent decision making and book-keeping including FO account management.	Out of the 49 FOs that participated in the baseline survey, 19 had transparent decision making and book-keeping including FO account management.	40 of which 5% female only, and with total 50% female members.	125% of target achieved 50 FOs (of which 14% were female only, and with a total of 64% female members) have transparent decision making and bookkeeping, including FO account management.	125%
	Output 1.3: Number of FOs with an effective data collection system.	0 FOs with an effective data collection system However, 44 FOs prepared membership profile correctly.	40 of which 5% female only, and with total 50% female members.	130% of target achieved 52 FOs (of which 14% were female only, and with a total of 64% female members) have an effective data collection system.	
Output 2 FOs are able to assist members' access to value chains, markets and technical knowledge.	Output 2.1: Number of FOs eligible to apply the MMI grant under Output 3 as a result of the pilot grant (PSC score of at least 60 out of 100).	N/A	40 of which 5% female only, and with total 50% female members.	130% of target achieved 52 FOs (of which 14% were female only, and with a total of 64% female members) enhanced organizational performance and were eligible to apply the MMI grant as a result of the pilot grant.	
	Output 2.2: Number of FOs with at least one new product, business or marketing	N/A	40 of which 5% female only, and with total 50% female members.	143% of target achieved 57 FOs (of which 14% were female only, and with a total of 64% female members) implemented collective	

Results Chain	Indicators			If not achieved, explain why	If applicable/ follow-up action to be taken
	Indicators	Baseline	End target (expected value at project completion)		
	arrangement.			business plans for new product, business or marketing arrangements.	
	Output 2.3: % of FO members adopting new production and/or value-chain modality developed through the training and pilot activities.	N/A	65% of which 5% female only, and with total 50% female members.	114% of target achieved 74% of FOs (of which 14% were female only, and with a total of 64% female members) members adopting new production and/or value chain modality (e.g. community seed village, safe beef cattle production, community fish culture, safe vegetables).	
	Output 2.4: % of FO members adopting new technologies in their learning and developing their skills.	N/A	75% of which 5% female only, and with total 50% female members.	115% of target achieved among 5 740 FO members who received training, 86% (including from 14% female-led FOs, and with a total of 64% female members) adopted new technologies using their learning and development skills (e.g. GAP, Good Aquaculture Practice, moringa production, biotechnology, VCC).	
	Output 2.5: % of FO members practiced standard health protocol (masks, hand wash, maintain physical distance).	N/A	80% of which 60% female members.	106% of target achieved 85% of a total of 8 443 of FO members (of which 68% were female) and that received equipment, practiced standard health protocol (masks, hand wash, maintain physical distance).	

Results Chain	Indicators				If not achieved, explain why	If applicable/ follow-up action to be taken
	Indicators	Baseline	End target (expected value at project completion)	Achieved		
	Output 2.6: % of virtual call centres are operational and linked with output and inputs market	N/A	80%	108% of target achieved all 55 virtual call centres are operational and 86% are linked with local output and input markets.		
Output 3 FOs that are able to assist members' access to financing.	Output 3.1: Number of new financiers accept applications for financing FO investments.	N/A	At least one at each region.	400% of target achieved a total of 8 banks accepted applications for finance: 5 banks accepted applications for financing 8 FOs' investment in the northern region, and 3 banks accepted application for 3 FOs in the southern region.		
	Output 3.2: % of FO and individual applications submitted that were approved by lender (M/F).	0 FOs and 243 individual applications (187 female, 56 male) had submitted applications that were approved by the lender	80% of which 5% female only, with total 50% female members.	125% of target achieved for FO applications and 110% of target achieved for individual applications; 11 FO applications (of which 20% were female only, with a total of 63% female members) were approved by the lender; a total of 1 959 individuals (1 048 male, 911 female) from 51 FOs submitted loan applications; 88% were approved by the lender (88% of male applications, 89% of female applications).		
	Output 3.3: Number of FOs that generate net plus incomes after the first cycle production with the MMI Grant.	N/A	30, of which 5% female only, with total 50% female members.	167% percent of target achieved 50 FOs (of which 14% female were only, with a total of 64% female members) generate net plus incomes after the first cycle of production with the MMI Grant.		

Results Chain	Indicators			If not achieved, explain why	If applicable/ follow-up action to be taken
	Indicators	Baseline	End target (expected value at project completion)		
	Output 3.4: % of FO members who received a COVID-19 recovery loan from producer organization(s).	N/A	50% FO members of which 75% female receive MMI C19R fund.	74% of target achieved 37% of FO members (of which 75% were female) received a COVID-19 recovery loan from producer organizations.	The target was not fully achieved because of a delay in disbursement related to the need to build awareness and sensitivity about the importance of this among male farmers. At the time of reporting, it was expected that by the September 2023, 50 percent of PO members would have benefitted from the CRR loan, and would cover all members in the next three years as it continues to revolve.

Appendix 2

DOCUMENTS PRODUCED DURING THE PROJECT

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<https://www.youtube.com/watch?v=YCD1JrDq3IY>

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<https://www.youtube.com/watch?v=ocjgG8ApS48>

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Mostafa, I. 2020. *Digital technology ensures food supply in rural Bangladesh during COVID-19* [World Bank blog post].
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Appendix 3

PROJECT STAFF

Function	Dates of Service	
	Starting Date	Concluding Date
<i>International staff</i>		
Manuscript editor (English)	30 January 2020	25 March 2022
<i>National staff</i>		
National operations associate, ISU	3 May 2018	31 October 2018
Field coordinator and monitoring and evaluation officer	26 July 2018	25 March 2023
Field coordinator and monitoring and evaluation officer	29 July 2018	25 March 2023
ISU coordinator	1 August 2018	25 March 2023
Administrative and finance officer, ISU	4 September 2018	25 March 2023
National operations associate, ISU	1 January 2019	31 May 2019
Driver/messenger, ICU	1 April 2019	30 June 2019
National operations associate, ISU	22 June 2019	25 March 2023
Driver/messenger, Rangpur Project Office	1 July 2019	21 August 2020
Senior adviser, agricultural inputs and producers' organizations	1 September 2019	25 March 2023
Driver/messenger, Barisal Project Office	1 September 2019	28 February 2021
Field facilitator (finance and accounts), Barisal Project Office	1 September 2019	25 March 2023
Field facilitator (finance and accounts), Rangpur Project Office	6 October 2019	31 December 2019
Cleaner/messenger	1 January 2020	31 July 2020
Field facilitator (finance and accounts), Rangpur Project Office	9 February 2020	31 July 2020
Driver/messenger, Rangpur Project Office	12 October 2020	27 October 2022
Field facilitator (finance and accounts), Rangpur Project Office	1 December 2020	25 March 2023
Cleaner/messenger	1 January 2021	25 March 2023
Driver/messenger, Barisal Project Office	3 March 2021	25 March 2023
Driver/messenger, Rangpur Project Office	23 January 2023	25 March 2023

Appendix 4

TRAINING AND STUDY TOURS

Number of Participants	Title of Study/Training Tour	Place	Date
<i>International</i>			
3	GAFSP Missing Middle Initiative Learning Workshop	Dakar, Senegal	2-4 October 2019
2	Workshop on strengthening monitoring and evaluation in World Bank-financed projects	Bangkok, Thailand	11-15 November 2019
<i>In-country</i>			
185	National Launching Workshop	Bangladesh Agricultural Research Council (BARC) Auditorium, Dhaka	31 May 2018
48	Consultation workshop	Unnayan Shahojogy Team Training Centre, Adabar, Dhaka	14 May 2018
117	Regional launching workshop	RDRS Auditorium, Rangpur	11 August 2018
24	Roadmap consultation with FO leaders	Learning and Resource Centre (LRC) Training Centre, Rangpur	12-13 August 2018
156	Regional launching workshop	Hotel Grand Park, Barishal	29 September 2018
22	Roadmap consultation with FO leaders	Bangladesh Development Society Training Centre, Barishal	30 September-1 October 2018
25	Training on baseline survey instruments and using Collect Mobile on Android tablets	LRC Training Centre, Rangpur	7-10 December 2018
20	Exchange visit to a Champion MMI FO	Chander Alo, Kalkini, Madaripur	17-18 February 2019
25	Training of Trainers on Financial Management for the Business Facilitators of FOs	BRAC Learning Centre, Barishal	3-7 March 2019

Number of Participants	Title of Study/Training Tour	Place	Date
167	National workshop on financial inclusion for smallholder farmers in Bangladesh	BARC Auditorium, Dhaka	30 April 2019
14	Exchange visit for seed village farmers of MMI on BAU-STR dryer at Post Harvest Loss Reduction Innovation Lab, Bangladesh Agricultural University	Bangladesh Agricultural University, Mymensingh	3 May 2019
20	Training of Trainers for FBFs on Inclusive Leadership and Governance of FOs	LRC Training Centre, Rangpur	23-24 June 2019
20	Training on RuralInvest Module 2 for the FBFs	LRC Training Centre, Rangpur	25-26 June 2019
16	Refresher training on Collect Mobile for FO maturity assessment	UN Office Complex, Barishal	25-26 August 2019
10	Participation in farm machineries fair organized by Appropriate Scale Machineries Innovation Hub	Pakhimara Bazar, Kalapara, Patuakhali	5 September 2019
2	Training on introduction to sustainable food systems and value chains	Meridian Hotel, Dhaka, Bangladesh	6-10 October 2019
30	Exchange visit and training on moringa cultivation and silage preparation	Parbatipur, Dinajpur	28 October 2019
30	Training of trainer on moringa production	ASOD Training Centre, Rangpur	29 October 2019
58	Training on Good Agricultural Practices for potato growers	ASOD Training Centre, Rangpur	2 December 2019
4	Exchange visit to high value vegetables farm	Ansar Ali's farm–national awardee on high value crop, Bogura	23 December 2019
9	Exchange visit to high value horticultural farms in Chuadanga	Chuadanga	13 January 2020
9	Exchange visit to Janata Engineering Workshop, Chuadanga for	Chuadanga	12-14 January 2020

Number of Participants	Title of Study/Training Tour	Place	Date
	orientation on local manufacturing of agricultural implements		
32	Training on potato post-harvest management	ASOD Training Centre, Rangpur	2 March 2020
23	Training on safe beef cattle production (technology transfer by senior experts from <i>Programma Uitzending Managers</i> , the Kingdom of the Netherlands)	Osmanpur, Badarganj, Rangpur	5-15 March 2020
44	Reflection and learning workshop on safe beef cattle production	Osmanpur, Badarganj, Rangpur	16 March 2020
32	Virtual orientation on Collect Mobile for price monitoring of selected commodities of rural food basket	Virtual using Zoom link	16 June 2020
240	Virtual call centres organized farmers are resilient amid COVID-19 (inauguration by the MoA Secretary)	MMI community webinar (virtual using Zoom link)	26 August 2020
156	Financial inclusion of smallholder farmers community-based innovative approaches	MMI community webinar (virtual using Zoom link)	29 August 2020
144	Seed village a community-based integrated approach for quality seed production	MMI community webinar (virtual using Zoom link)	5 September 2020
142	Community-based safe beef cattle fattening using moringa fodder	MMI community webinar (virtual using Zoom link)	7 September 2020
138	Community-based fish value chain (pen and pond fish culture)	MMI community webinar (virtual using Zoom link)	14 September 2020
115	Community-based "One O One" dairy value chain (80 <i>Gowala</i> , 20 <i>Ghosh</i> and 1 processor)	MMI community webinar (virtual using Zoom link)	17 September 2020
106	Community-based sonali chicken value chain	MMI community webinar (virtual using Zoom link)	21 September 2020

Number of Participants	Title of Study/Training Tour	Place	Date
108	Community-based duck value chain	MMI community webinar (virtual using Zoom link)	24 September 2020
94	Community-based safe vegetables value chain (yearlong)	MMI community webinar (virtual using Zoom link)	26 September 2020
98	Community-based investment in profitable cropping patterns	MMI community webinar (virtual using Zoom link)	30 September 2020
107	Community-based mixed horticultural crops value chain	MMI community webinar (virtual using Zoom link)	1 October 2020
103	Community-based medicinal plants value chain	MMI community webinar (virtual using Zoom link)	5 October 2020
121	Cost of rural nutri-plate price monitoring of rural food basket amid COVID-19	MMI community webinar (virtual using Zoom link)	12 October 2020
206	Wrap-up MMI approach for building sustainable producer organizations	MMI community webinar (virtual using Zoom link)	19 October 2020
32	Training on standard operating procedures of farmers' organization-led revolving loan fund	BRAC Learning Centre, Barishal	28-29 October 2020
38	Training on standard operating procedures of farmers' organization-led revolving loan fund	Rangpur Vinnya Jagat, Rangpur	10-12 November 2020
22	Training on agribusiness cluster mapping and market intelligence survey	UDDIPAN Training Centre, Dhaka	13-16 June 2021
48	Training on machinery operation and management	PO level in both regions	May-August 2021
8	Training on mini poultry hatchery development	PO level in both regions	June-July 2021
42	Training on data collection for cluster survey	Hotel Graver Inn, Kuakata, Patuakhali	18-20 November 2021
32	Training on community based organic farming at Barishal	Rakudia, Babuganj, Barishal	29 December 2021
35	Training on community based organic farming at Rangpur	Bottoli, Badarganj, Rangpur	9 January 2022

Number of Participants	Title of Study/Training Tour	Place	Date
27	Digital literacy training (part 1), Barishal	Action for Behavioral Change Foundation, Barishal	11-13 January 2022
59	Annual review and planning workshop	Rural Development Academy, Bogura	18-20 January 2022
42	Digital literacy training (part 1), Rangpur	ASOD Training Centre, Rangpur	22-23 January 2022
232	MMI community webinar on digital inclusion of smallholder farmers in Bangladesh	Virtual using Zoom link	7 February 2022
35	Training on fish hatchery operation and management	Mithapukur, Rangpur	5-7 April 2022
8	Training on SQL server for MBWin	Hybrid mode at UN Office Complex, Barishal and FAO FAO RAP Regional Office, Bangkok, Thailand	25-26 April 2022
62	Digital literacy training: part 2 (virtual)	Virtual using Zoom link	27-28 April 2022
15	Training on MBWin take on (data capture)	Hybrid mode at UN Office Complex, Barishal and FAO FAO RAP Regional Office, Bangkok, Thailand	6-7 June 2022
25	Standard MBWin training session on installation, support and use of the FAO-GIZ MBWin	Hybrid mode at UN Office Complex, Barishal and FAO FAO RAP Regional Office, Bangkok, Thailand	18-21 July 2022
17	Standard MBWin training session on installation, support and use of the FAO-GIZ MBWin	Hybrid mode at UN Office Complex, Barishal and FAO FAO RAP Regional Office, Bangkok, Thailand	25-26 July 2022
26	Training on endline survey	BRAC Learning Centre, Barishal	14-15 September 2022

Appendix 5

MAJOR ITEMS OF EQUIPMENT PROVIDED

Quantity	Item	Total Cost (USD)
1	Vehicle-SL.JN1TANT32Z0 010373	18 580
1	Vehicle-SL.JN1TANT32Z0 010379	18 580
2	HP EliteBook 850 G8 Notebook Intel i5-1135G7	2 450
1	DSLR Camera-SL.088031001018;15803100539	1 837
1	Motorcycle-SL.JA06EHJ9J14020	1 443
1	Motorcycle-SL.JA06EHJ9J13061	1 443
1	Computer Laptop-SL.5CG8280XHV	1 094
1	Computer Laptop-SL.5CG8280XKN	1 094
1	Computer Laptop-SL. 5CG3143L05	1 078
1	Computer Laptop-SL. 5CG3143L06	1 078
1	Computer Laptop-SL.5CD9355GKM	1 012
1	Computer Laptop-SL.5CD9355GN2	1 012
1	Computer Laptop-SL.5CD9355GM7	1 011