

**ASSESSMENT OF LEARNING OF NGO BENEFICIARIES
IN BANGLADESH**

MD. SAZEDUL KARIM



**DEPARTMENT OF
AGRICULTURAL EXTENSION & INFORMATION SYSTEM
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
SHER-E-BANGLA NAGAR, DHAKA-1207.**

JUNE, 2016

**ASSESSMENT OF LEARNING OF NGO BENEFICIARIES
IN BANGLADESH**

BY

MD. SAZEDUL KARIM

REGISTRATION NO.: 10-04042

A Thesis

Submitted to the Faculty of Agriculture,
Sher-e-Bangla Agricultural University, Dhaka,
in Partial fulfillment of the requirements for the degree of

MASTER OF SCIENCE (MS)

IN

AGRICULTURAL EXTENSION

SEMESTER: JANUARY - JUNE, 2016

Approved by

.....
(Dr. Ranjan Roy)

Supervisor

Associate Professor

Dept. of Agril. Ext. and Info. System
Sher-e-Bangla Agricultural University

.....
(M. Zahidul Haque)

Co-Supervisor

Professor

Dept. of Agril. Ext. and Info. System
Sher-e-Bangla Agricultural University

.....
(Md. Mahbubul Alam, Ph.D)

Assoc. Prof. and Chairman

Department of Agricultural Extension & Information System
Sher-e-Bangla Agricultural University, Dhaka



**Department of Agricultural Extension and
Information System**
Sher-Bangla Agricultural University

Sher-e-Bangla Nagar, Dhaka-1207, Bangladesh.

Memo No.: SAU/AEIS

Date:

CERTIFICATE

This is to certify that the thesis entitled, “**ASSESSMENT OF LEARNING OF NGO BENEFICIARIES IN BANGLADESH**” submitted to the faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science (MS) in Agricultural Extension**, embodies the result of a piece of bona fide research work carried out by **Md. Sazedul Karim**, Registration No. 10-04042, under my supervision and guidance. No part of this thesis has been submitted for any other degree or diploma.

I further certify that any help or sources of information, as has been availed of during the course of investigation have been duly acknowledged.

Dated: June, 2016
Dhaka, Bangladesh

.....

(Dr. Ranjan Roy)

Supervisor

Associate Professor

Dept. of Agril. Ext. and Info. System
Sher-e-Bangla Agricultural University

DEDICATION

DEDICATED TO

MY PARENTS AND RESPECTED TEACHERS FOR THEIR
ENDLESS SUPPORT, ENCOURAGEMENT THROUGHOUT
MY LIFE.

ACKNOWLEDGEMENTS

All praises and thanks to Almighty Allah who enabled the researcher to complete this study.

The author with a deep sense of respect expresses his heartfelt gratitude to his respectable supervisor Associate Professor **Dr. Ranjan Roy**, Department of Agricultural Extension and Information System (AEIS), Sher-e-Bangla Agricultural University (SAU), Dhaka for his untiring and painstaking guidance, valuable suggestions, continuous supervision and scholastic co-operation that have made it possible to complete this piece of research and reviewing the entire manuscript.

The author deems it a proud privilege to express his heartfelt indebtedness, sincere appreciation and highest gratitude to co-supervisor **Prof. M. Zahidul Haque**, Professor, Department of Agricultural Extension and Information System (AEIS), Sher-e-Bangla Agricultural University (SAU), Dhaka for his cordial inspiration, guidance and continuous counseling during the tenure of conducting this study.

The author expresses his gratitude and indebtedness to all the honourable course instructors of the Department of Agricultural Extension and Information System (AEIS) of SAU for their kind help and co-operation in various stages towards completion of this research work.

The author desires to express his special gratitude to all the respondent NGO Beneficiaries of the study area for their cordial co-operation during data collection period.

Last but not least, the author expresses his heartfelt gratitude and indebtedness to his beloved father Late Isahaque Ali and mother Most. Suraiya begum, brothers, sisters, relatives and friends for their inspiration, encouragement and blessings that enabled him to complete this research work.

The Researcher
June, 2016

LIST OF CONTENTS

CHAPTER	TITLE	PAGE
	ACKNOWLEDGEMENTS	v
	LIST OF CONTENTS	vi-ix
	LIST OF TABLES	x
	LIST OF FIGURES	xi
	LIST OF APPENDIX	xii
	ABBREVIATIONS AND GLOSSARY	xiii
	ABSTRACT	xiv
CHAPTER I		
CHAPTER I	INTRODUCTION	01-11
SL. NO.	ITEMS	PAGE
1.1	Background of the Study	01
1.2	Defining, classifying NGOs and their activities in Bangladesh	03
1.2.1	Size matters of the NGOs	04
1.2.2	The range and emphasis of NGO activities	05
1.2.3	Income generation activities of NGOs in Bangladesh	05
1.3	Statements of the Problem	06
1.4	Specific Objectives	06
1.5	Limitations of the Study	07
1.6	Scope of the Study	08
1.7	Justification of the study	08
1.8	Definition of Terms	09
CHAPTER II		
CHAPTER II	REVIEW OF LITERATURE	12-26
SL. NO.	ITEMS	PAGE
2.1	Conceptual Framework of the study	21
2.2	BRAC, ASA and RDRS AT A GLANCE	22
2.2.1	Introduction to BRAC	22
2.2.2	Introduction to ASA	23
2.2.3	Introduction to RDRS	24

CHAPTER III	MATERIALS AND METHODS	27-52
SL. NO.	ITEMS	PAGE
3.1	Introduction	27
3.2	Selection of the Study Area	28
3.3	Population and sample of the study	33
3.3.1	Sampling technique and selection of sample	33
3.3.2	Distribution of the population, sample size	34
3.4	Period of Survey	35
3.5	Preparation of the Survey Schedule and pre-testing	35
3.6	Collection of Data	35
3.7	Summarization, Tabulation and Analysis of Data	36
3.7.1	Three key steps of CLI development	36
3.7.1.1	Normalization	38
3.7.1.2	Weighting and aggregation	39
3.8	Framework for indicator generation	39
3.9	Indicators and their Measurement	42
3.9.1	Human capital	42
3.9.2	Access to information	42
3.9.3	Attitude towards Homestead Agriculture	43
3.9.4	Pluriactivity	43
3.9.5	Market access	43
3.9.6	Sanitation and hygiene access	44
3.9.7	Social capital	44
3.9.8	Social Equity	45
3.9.9	Household decision making	45
3.10	Composite indicators (CIs)	47
3.10.1	Composite Learning Index (CLI)	47
3.10.2	Pros and cons of composite indicators	48
3.11	Quantifying normality of indicators of the data set	49
3.12	Problems faced in data collection	51

CHAPTER IV	RESULTS AND DISCUSSION	53-73
SL. NO.	ITEMS	PAGE
4.1	Characteristics of selected indicators of the respondent	53
4.1.1	Human capital	53
4.1.2	Access to information	54
4.1.3	Attitude towards Homestead Agriculture	54
4.1.4	Pluriactivity	55
4.1.5	Market access	56
4.1.6	Sanitation and hygiene access	56
4.1.7	Social capital	57
4.1.8	Social Equity	58
4.1.9	Household decision making	59
4.2	Characteristics of composite learning index	60
4.3	Relationship among the indicators, dimensions and CLI	61
4.3.1	Pearson's correlation coefficients for the index and its dimensions	62
4.3.1.1	Relationship between learning to know and learning to do	62
4.3.1.2	Relationship between learning to know and learning to live with dignity	62
4.3.1.3	Relationship between learning to know and composite learning Index	63
4.3.1.4	Relationship between learning to do and learning to live with dignity	63
4.3.1.5	Relationship between learning to do and composite learning indicator	64
4.3.1.6	Relationship between learning to live with dignity and composite learning indicator	64
4.3.2	Pearson's correlation coefficients between the index/dimensions and the underlying indicators	65
4.4	Factors related to the assessment of learning of NGO beneficiaries	67
4.5	Observe the problems that encountered in learning	69
4.5.1	Problems that faced by NGOs beneficiaries while learning	69
4.5.1.1	Illiteracy	69

CONTENTS (Contd.)		
4.5.1.2	Lack of technical knowledge and skills	70
4.5.1.3	Social and cultural behaviors	70
4.5.1.4	Inadequate and ineffective training	70
4.5.2	Problems that faced by NGOs while learning	71
4.5.2.1	Lack of Funds	71
4.5.2.2	Inadequate Trained Personnel	71
4.5.2.3	Misuse of Funds	71
4.5.2.4	Lack of Public Participation	72
4.5.2.5	Centralization in Urban Areas	72
4.5.2.6	Lack of Coordination	72
4.5.2.7	Target orientated and time-bound Programs	73
4.5.2.8	Area of Interest	73
CHAPTER V		
	SUMMERY OF FINDING ABD RECOMMENDATIONS	74-80
SL. NO.	ITEMS	PAGE
5.1	Major Findings	74
5.1.1	Selected characteristics of the respondents	74
5.1.2	Composite learning index	75
5.1.3	Relationships among the selected dimensions and developed composite learning index	76
5.1.4	Relationships among the selected indicators, dimensions and developed composite learning index	76
5.1.5	Factors related to the assessment of learning of NGO beneficiaries	76
5.1.6	Observe the problems that encountered in learning	77
5.2	Conclusions	77
5.3	Recommendations	78
5.3.1	Recommendations for policy implications	78
5.3.2	Recommendations for further study	79
REFERENCES		81-89

LIST OF TABLES

TABLE	TITLE	PAGE
2.1	ASA Working Area and Program Coverage	24
2.2	The RDRS Working Area & Program Coverage	25
3.1	Population of the study area	33
3.2	Breakdown of surveyed respondents with their categories and number from the three upazilas	34
3.3	Indicators definition and measurement, including objective of the dimensions	46
3.4	Pros and Cons of Composite Indicators	49
3.5	Descriptive statistics of the indicators	51
4.1	Distribution of the respondents according to their human capital	53
4.2	Distribution of the respondents according to their access to information	54
4.3	Distribution of the respondents according to their attitude towards homestead agriculture	55
4.4	Distribution of the respondents according to their pluriactivity	55
4.5	Distribution of the respondents according to access to market	56
4.6	Distribution of the respondents according to their sanitation and hygiene access	57
4.7	Distribution of the respondents according to their social capital	57
4.8	Distribution of the respondents according to their social equity	58
4.9	Distribution of the respondents according to their Household decision making	59
4.10	Distribution of the respondents according to composite learning index	60
4.11	Pearson's correlation coefficients for the index and its dimensions	62
4.12	Pearson's correlation coefficients between the index/dimensions and the underlying indicators	65
4.13	Multiple regression coefficients of contributing factors related to assessment of learning of NGO beneficiaries	67

LIST OF FIGURES

FIGURE	TITLE	PAGE
2.1	Conceptual framework of assessment of learning of NGOs beneficiaries	21
3.1	Flow Chart of Methodology	27
3.2	Map of Thakurgaon district showing the study area of Baliadangi, Pirganj and Ranisankail upazilas	29
3.3	Map of Baliadangi upazila (study area).	30
3.4	Map of Pirganj upazila (study area)	31
3.5	Map of Ranisankil upazila (study area).	32
3.6	Methodology employed for the construction of the composite learning index (CLI) in the study	41
4.1	Result (dimension level) of learning of NGO beneficiaries	61

LIST OF APPENDIX

APPENDIX NO.	TITLE	PAGE
A	An Interview Schedule on “Assessment of learning of NGOs beneficiaries in Bangladesh”	90-94
B	Correlation among the CLI, dimensions and their indicators ‘Correlations matrix’	95

LIST OF ABBREVIATIONS AND GLOSSARY

Abbreviation	Full word
ADAB	Agricultural Development Agencies in Bangladesh
Ag. Ext. Ed.	Agricultural Extension Education
Ag. Ext. and Info. Sys.	Agricultural Extension and Information System
ASA	Association for Social Advancement
B	Multiple regression
BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
CLI	Composite Learning Index
CI _s	Composite Indicators
e.g.	For example
<i>et. al</i>	All Others
i.e.	That is
IGAs	Income Generation Activities
JOCV	Japan Overseas Cooperation Volunteers
MIDAS	Micro Industries Development Assistance and Services
NGOAB	NGO Affairs Bureau
OLS	Ordinary Least Squares
OXFAM	Oxford Committee for Famine Relief
RDRS	Rangpur Dinajpur Rural Service
SD	Standard Deviation
SPSS	Statistical Package for Social Science
STAR	Skills Training for Advancing Resources
	Voluntary Health Services Society
VHSS	

ASSESSMENT OF LEARNING OF NGO BENEFICIARIES IN BANGLADESH

ABSTRACT

Assessment is needed to monitor the progress of learning of NGO beneficiaries. The objectives of the study were to assess learning of NGO beneficiaries, determine the main factors of effective NGOs learning, and observe the problems that encountered in learning. This study assessed learning by developing a composite learning index (CLI) which consists of three dimensions: learning to know, learning to do, and learning to live with dignity. The conceptualization of CLI was adapted from the framework proposed by the UNESCO. An essential set of indicators were developed from literature review and expert appraisal. Data were collected through a household survey from 15 villages of three upazilas of Thakurgaon district. To ensure good quality data, a number of data screening tests were employed, e.g., normality test, outlier checking, etc. By constructing a CLI, the results revealed that: (i) 62.7 percent NGO beneficiaries belongs to the group of effective learning; (ii) using multiple regression analysis, the most contributing factors were market access, pluriactivity (i.e., income sources other than farming), human capital and social equity; and (iii) a number of problems were faced by the beneficiaries and NGOs in learning. This study concluded that the learning programme of NGOs benefited the beneficiaries substantially in term of improving knowledge, attitude and practices; securing better livelihoods; and fostering social change. The finding recommended that improving market access (i.e., providing financial support and creating new market) can enhance the learning programmes of NGOs.

CHAPTER I

INTRODUCTION

1.1 Background of the Study

In Bangladesh, NGOs are visible actors in the field of socioeconomic development. Since the birth of Bangladesh in 1971, the function of NGOs in non-formal education has gradually been increased. Though NGOs have made positive contributions in the delivery of non-formal education (World Bank, 2002), increased social awareness of the value of education has now created a new situation climate change and the post 2015 development agenda which demands NGOs to redefine their role in the learning sector. Today there are over 400 NGOs involved in the delivery of non-formal learning programs. NGOs are working mostly with the vulnerable social groups including women (World Bank, 2002). There are many big NGOs in Bangladesh. They have proven experiences on diverse fields, good networks for collaboration, and commitment to reach the poorest of the poor. They can reach into areas and work with communities that government services cannot or do not reach. Besides alleviating extreme poverty, NGOs play a crucial role in promoting human capital (knowledge and skills) (Mortada, 2014). The community mobilization, advocacy and holding to account function of campaigning NGOs therefore needs to be respected and supported by the government (Risner, 2014).

Various local and international NGOs are working on increasing the rate of literacy in Bangladesh, and some have unique initiatives for uplifting the socio-economic status of their beneficiaries. BRAC, ASA, and RDRS, for example, have substantial programmes on reducing malnutrition, women empowerment, increasing health awareness, etc. More specifically, the STAR (Skills Training for Advancing Resources) project is a successful initiative of BRAC that has contributing a lot in helping school dropouts in order to get decent jobs and

generate incomes by giving them vocational education and training (Mortada, 2014). Many studies have found that the non-formal education of NGOs has a massive contribution to socio-economic development in Bangladesh (BRAC, 2014; Risner, 2014). However, it is difficult to find studies that empirically evaluate the learning of NGOs. This study fulfills this research gap by assessing the learning of NGOs beneficiaries, developing a composite learning index (CLI).

Learning assessment using a composite indicator: theoretical foundation

Learning is a dynamic concept and varies in time and space. Its assessment using indicators has considerable shortcomings. A particular difficulty lies in the interpretation of the whole set of indicators. This makes the concept difficult to communicate to the public, policy makers, and the media. This is where a composite indicator (CI) is reasonably justifiable. The CI is increasingly recognized as a useful tool for evaluating complex and sometimes vague and elusive concepts such as environmental sustainability (Esty et al., 2005), environmental performance (Emerson et al., 2010), and policy analysis (Brand et al., 2007). Generally, a CI is the mathematical combination of individual indicators based on an underlying model, taking into consideration methodological assumptions and subjective as well as objective judgments (Roy et al., 2014).

OECD (2008) illustrated that a CI can summarize complex and multi-dimensional realities in a comprehensible way without sacrificing the underlying information to facilitate communication with general public and promote accountability. Costanza (2000) opined that the key motivation of a reductionist approach is its user friendliness and distinct attribute to reduce the plethora of information in a limited set of numbers, which capture, address, and suggest solutions as well as contribute to decision making. More-over, Gomez-Limon and Sanchez-Fernandez (2010) found that the construction of CI for evaluating farming sustain-ability is a useful tool for policy makers who contribute to improve the “governance” of this sector as it provides evidence-based information. Researchers (e.g. Bohringer et al., 2007; Gasparatos et al.,

2008) also have criticized the construction procedure of CI, in particular, the weighting and aggregation methods.

1.2 Defining, classifying NGOs and their activities in Bangladesh

The development oriented NGOs in which we are interested here is a sub-set of a larger body of 'non-governmental organizations. 'According to Bhattacharya, et al., (2000) the organizations, which are outside the direct control of government agencies or autonomous bodies and are engaged in providing financial and non-financial services to the community, are called non-government organizations (NGOs). The term 'NGO' encompasses a broad array of organizations, varying in their specific purpose, philosophy, sectorial expertise and scope of activities.

About five different types of NGOs are now functioning in Bangladesh:

Donor NGOs: These comprise international NGOs distributing funds to various NGOs which they raise or receive from their governments. Examples are OXFAM, JOCV, and Aga Khan Foundation etc. They have their own expatriates and nationals who engaged in development activities.

International Action NGOs: Such NGOs are those expatriate organizations who operate in various geographic and sectorial areas and act as co-financing agents to their respective Government. Examples are World Vision, Save the Children, Food for Hunger, For Those Who Have Lost etc.

National Action NGOs: There are many of these NGOs in the country. Some of them have earned reputation as effective organizations helping poor & disadvantaged people through health services, education, training and income generation activities. Examples are BRAC, PROSHIKA, Grameen Bank, ASA etc.

Local NGOs: There are organizations operating in the local areas covering single or few villages and engaged in traditional & specialized activities. Their main funding sources are GOB, national based donor agencies & other national NGOs.

Service Oriented NGOs: They usually provide specialized services to individuals, groups, private & voluntary agencies and other NGOs too. Examples are ADAB, MIDAS, Aga Khan Community Health Programme, VHSS etc.

1.2.1 Size matters of the NGOs

According to the annual report of The NGO Affairs Bureau of Bangladesh (2009), there are 2475 NGOs in Bangladesh of which 2249 are national and 226 are foreign. Taking NGO Affairs Bureau (NGOAB) and Association of Development Agencies in Bangladesh (ADAB) registration as a reasonably reliable indicator of involvement in development activity, the size of the development-oriented NGOs can be pinned down more precisely: by late 2004, 1882 NGOs were registered with the NGOAB, with around 1100-1200 receiving foreign funds (NGOAB, 2004).

At the same time, the 2004 list of NGOs compiled by the apex body ADAB shows around 2152 NGOs. Hence for the purposes of this study we assume there are roughly 2000 development NGOs in Bangladesh. Amongst these development NGOs, a small group of very large NGOs stands out as having grown to unprecedented size and importance. One illustration is that out of all the branches of development NGOs compiled for the World Bank NGO survey, 40% were BRAC and ASA branches. In another sample of 720 NGOs, 90% had programs in less than five (out of 64) districts and only three NGOs had programs in more than 200 (out of 470) sub-districts (World Bank, 2004).

There are other ways of defining a large NGO. One review included NGOs with a large coverage but also those that may be small in size but have a significant impact on policy through advocacy work. Ten NGOs were included in this study and they accounted for 85 per cent of all donors funding to NGOs (DFID 2005).

This sub-category of very large organizations, give the sector as a whole much of its distinctive character. BRAC, Grameen, ASA and RDRS employ tens of thousands of employees and handle multi-million dollar budgets.

1.2.2 The range and emphasis of NGO activities

The range of activities undertaken by the development NGO sector as a whole is wide, including health and education services; social safety net programs; agricultural extension; social forestry and environmental protection; safe water and sanitation; disaster management and relief; and legal and human rights education (Zohir, 2004). Interventions include the provision of training, inputs and support for institution-building; the provision or co-provision of schools, clinics or mobile health-related services; the training and supervision of service-providers and the design and production of teaching and training materials. Larger organizations also undertake networking, training, research, monitoring and evaluation activities. Advocacy and policy dialogue have become increasingly prominent since the 1990s (Stiles, 2002), and commercial enterprises are growing in importance.

1.2.3 Income generation activities of NGOs in Bangladesh

The poor become economically self-reliant and obtain a social standing through a process of self-employment under income generation activities of NGOs of Bangladesh. Most of the NGOs of Bangladesh believe that only an integrated and multi-sectorial approach can achieve sustainable development for the poor. Therefore, NGOs implements their income generation activities through a strategy combining the following important elements:

- Utilization of group's savings
- Provision of matching credit
- Technical assistant through provision of skills and management development training,
- Hand-on technical advice
- Support by technically competent workers, and

1.3 Statements of the Problem

NGOs are providing different ways of learning, but their outcomes remain largely unknown. The flow of information from the grassroots to the national levels or from the periphery to the center is often blocked. The goal NGOs learning is also ambitious because overviews of NGO actions in the field of reducing malnutrition, women empowerment, poverty eradication are rare sustainable, and their multiple contributions are too often underestimated. This work is envisaged to give a greater visibility of NGOs' learning in order to contribute to the building of a more effective and supportive NGO learning Bangladesh.

NGOs often lack the capacity to adapt to and elaborate new strategies and take on new functions linked to capacity development. According to Hailey and James (2006: 6), the expectations of NGO action have become too high and they “suffer from the consequences of under-investment in, or under-appreciation of, basic managerial and organizational functions”. In some cases, the lack of human capacity in NGOs has even restricted the space for NGO action. This is most visible in Bangladesh (Kadzamira and Kunje, 2002: 25), where UNICEF has limited NGO involvement in school construction and the provision of supplies. In Asia and the South-Pacific, the limited capacity of local NGOs hinders them from engaging with government, notably because of their lack of knowledge about national budgets and the impact of donors (UNESCO, 2004b: 6).

1.4 Specific Objectives

The main purpose of the study is to assess the learning of the NGO beneficiaries. The objectives of the study are as follows:

- i. To assess learning of NGO beneficiaries in Bangladesh,
- ii. To determine the main factors of effective NGOs learning, and
- iii. To observe the problems that encountered in learning.

1.5 Limitations of the Study

The purpose of the study was to have an understanding of the extent of learning of the NGO beneficiaries in socio-economic activities and to determine the main factors for effective NGOs learning. Considering the time, money and other necessary resources available to the researcher and make the research manageable and meaningful from the practical point of view, it become necessary to impose certain limitations as mentioned below:

- i. The study was confined to selected 15 villages of 3 upazilas, namely, Baliadangi, Pirgong, Ranisankail under the district of Thakurgaon.
- ii. There were many indicators of the NGO beneficiaries but only nine of them were selected for this study.
- iii. There were many NGO beneficiaries in the study area, but only 150 beneficiaries were considered for this study.
- iv. Assessing the extent of learning of the NGO beneficiaries in socio-economic activities were very difficult and time consuming task. Therefore, in this study learning of the NGO beneficiaries were measured on the basis of their responses through some selected statements.
- v. The respondents for data collection were kept limited within the NGO beneficiaries who were just attached with the non- profit activities only.
- vi. For information about the study, the researcher dependent on the data as furnished by the sampled respondents during the interview. As none of the respondents kept records, they furnished information by recall.
- vii. Major information, facts and figure supplied by the respondents were applicable to the situation prevailing in the locality during the year 2017. Respondents faced difficulty in managing time for interview as they have to remain busy with their own business. Respondents answered many questions from their memory and this recall phenomenon had to be verified with time-consuming relevant queries to churn out accurate information.

1.6 Scope of the Study

The findings of the study will, in particular, be applicable to selected Baliadangi, Pirganj, and Ranisankail upazila under the district of Thakurgaon. However, the findings may also be applicable to other areas of Bangladesh where the physical, socio-economic, cultural and geographic conditions do not differ much from those of the study area. Thus, the findings are expected to be useful to the students, researchers, extension specialists and particularly for planners in formulating and redesigning extension programs. The findings may be a piece of contribution to the body of knowledge in the field of agricultural development. In spite of having a large number of NGO beneficiaries in the country very few of them undertake assessment study, for which, information and data on assessment of learning are inadequately available. BRAC, ASA, RDRS being a cost-effective learning looking for optimum outcome of its service delivery, considers it a scope in evaluating its performance based on the feedback of beneficiaries. BRAC, ASA, RDRS have a wide organizational set up throughout the country, which can facilitate data collection using its own field employees. BRAC, ASA, RDRS have been implementing the learning program for about many years making many experienced groups of beneficiaries who can facilitate study with necessary input.

1.7 Justification of the study

We were especially interested because much of the writing and thinking on learning organizations has come out of the private sector, and we wondered how applicable and how useful development practitioners were finding it in their own field. As Edwards (1996) has pointed out ‘We all know that, in practice, learning in NGOs is very difficult. Often the characteristics and behavior of NGOs are not favorable to the requirements of learning. In addressing barriers to learning the first step is to identify what they are.’

As Alan Fowler (1997) reminds us, ‘Learning has much to do with the attitudes of leaders/managers, their degree of personal security and an understanding of how they can be most effective’. The main constraints related to the

development of NGOs beneficiaries are (i) illiteracy, (ii) lack of technical knowledge and skills, (iii) social and cultural behaviors, (iv) inadequate and ineffective training and so on.

1.8 Definition of Terms

Learning to know: Involves the development of knowledge and skills that are needed to function in the world but these skills include literacy, numeracy and critical thinking.

Learning to do: Involves the acquisition of skills that are often linked to occupational success, such as computer training, managerial training and apprenticeships.

Learning to live with dignity: Involves the development of social skills and values such as respect and concern for others, social and inter-personal skills and an appreciation of the diversity of Bangladesh.

Household decision making: A woman participates in a given decision when she alone or jointly with someone else makes the decision. The index is defined as the number of decisions a woman participates in.

Access to information: We have defined "access" as the means to enable an inquirer to learn from to become informed by a source pertinent to an inquiry, to accede to the evidence that result in acquiring the knowledge desired. It may not always be possible to provide access.

Attitude: A predisposition or a tendency to respond positively or negatively towards a certain idea, object, person, or situation. Attitude influences an individual's choice of action, and responses to challenges, incentives, and rewards (together called stimuli).

Pluriactivity: Pluriactivity as the combination of agricultural and non-agricultural activities performed by the farmer or beneficiaries of farm household.

Market access: In this study Market access refers to the ability of a individual to sell or buy goods and services into market.

Sanitation and hygiene: Sanitation and hygiene is defined as a cumulative group of practices that is perceived by groups of people to be a way towards healthy living or good health. “Sanitation,” on other hand, is defined as the way in which humans promote healthy living and good health by preventing human contact with wastes and other forms of microorganisms that cause disease.

Social capital: Social capital as “those tangible assets that count for most in the daily lives of people: namely goodwill, fellowship, sympathy, and social intercourse among the individuals and families who make up a social unit”.

Social Equity: Equity derives from a concept of social justice. It represents a belief that there are some things which people should have, that there are basic needs that should be fulfilled, that burdens and rewards should not be spread too divergently across the community, and that policy should be directed with impartiality, fairness and justice towards these ends.

Human capital: In an organizational context, human capital refers to the collective value of the organization's intellectual capital (competencies, knowledge, and skills). This capital is the organization's constantly renewable source of creativity and innovativeness (and imparts it the ability to change) but is not reflected in its financial statements.

Composite indicators (CIs): which compare country performance is increasingly recognized as a useful tool in policy analysis and public communication? The number of CIs in existence around the world is growing year after year (for a recent review see Bandura, 2006, which cites more than 160 composite indicators). Such composite indicators provide simple comparisons of countries that can be used to illustrate complex and sometimes elusive issues in wide-ranging fields, *e.g.*, environment, economy, society or technological development.

Composite Learning Index (CLI): The only index of its kind, the CLI is a useful measurement tool that expresses how learning in all aspects of life is critical to the success of individuals, communities and the country as a whole. On an individual level, NGOs stand to benefit from lifelong learning through higher wages, better job prospects, improved health and more fulfilling lives. Accordingly, NGO stands to gain through a more resilient economy and stronger bonds within and between communities.

CHAPTER II

REVIEW OF LITERATURE

This chapter deals with the review of past researches related to this investigation. The reviews are conveniently presented based on the major objectives of the study. In spite of sincere effort adequate numbers of direct related literatures were not readily available for this study. However, the literatures of available studies have been briefly discussed in this chapter.

Ali and Rahman (1978) studied on “Evaluation of Women Development Program of Mymensingh District” and revealed that women were engaged in both productive and household activities. The production and IGAs improved their socioeconomic conditions. The women contributed 13 percent to the family income of the sample households. They also found that women were still facing the problems of poverty, lack of education facilities, social and religious bindings and scope to women to work.

Mazumder *et al.* (1983) conducted a study on “women participation in agricultural and non-agricultural activities in Bangladesh villages”. It portrayed the pattern and nature of activities of the rural women along with their socioeconomic conditions in their study area. The study revealed that no housewife was a sole decision maker in the family affairs. They study further depicted that rural women on an average spent 19 hours in a day for agricultural and non- agricultural activities.

Perkins (1985) conducted a study during a programme centered on ASA Training Centre at Norsingdi, involving landless groups and women programmes in the villages in nearby upazilas. The report recommended that the association should benefit the landless, take steps to develop the quality and skill, encourage landless group beneficiaries to move into local government as selected representatives, facilitate access to bank, hospitals, school and government services and encourage self-reliance without foreign aid.

Lambert (1985) the phenomenon of commercial income generating projects, which are set up in recent years in Bangladesh by the large NGO's in their product of greater financial self-reliance. It was inconclusive that that point but pointed out that these were attempts to aid some of the perspectives, which the NGO commercial enterprises in this country represented.

Ahmed (1987) in his paper " Group approach to Empowering Women : An emerging paradigm for South Asia" mentioned impact of various programme on women and states that significant change in income and employment of the participants takes place due to participation in rural development programme (RDP) activities. He found that real per-capita income of the participants increased by 116 percent between 1981 and 1987.

Akteruzzaman (1993) studied on the economic impact of cattle distribution programme of BRAC for alleviation of rural poverty in some selected area of Bangladesh. The study revealed that the ownership pattern of land has been changed due to programme. The amount of own land increased by 5percent and side by side the cultivated land of the tenant beneficiaries increased by 16 percent after implementation the programme. The study further observed that the programme helped capital formation in rural Bangladesh. The average income increased from Tk. 27,994 to Tk. 46,669 after joining the programme. The study also opined that the cattle distribution programme had a positive impact on the alleviation of the area.

Begum (1994) conducted a study on the impact of RDRS activities related to socioeconomic development of women member in sadar Thana of Kurigram district and she found that involvement of the household beneficiaries with RDRS has increased income, employment, basic needs situation and social awareness status of women. The income of the households under RDRS project sole crops, vegetables, fruits, poultry and dairy products increased by 122 percent and non-agricultural activities increased by 22 percent after their involvement with RDRS.

Nazu (1994) took a study on the socioeconomic development of rural women in sadar Thana of Kurigram district to study of the impact of RDRS activities. It was found that the involvement of households with RDRS increased income employment, basic requires, social awareness and status of women. Women had engaged themselves in various activities like tailoring, teaching and other non-agricultural activities which increased by 22 percent of entire occupation after joining with RDRS.

Islam (1994) conducted study on Gender Issues in Homestead Fanning. In his study mentioned that farm size was one of the most crucial variables in the activities of rural family and it influenced all other variable. The rural women with bigger farm size had more participate in income generating activities. The reasons were that these families had more opportunities, more education, more agricultural knowledge and better extension contact.

Selim and Zaman (1994) found a significant positive relationship between BARC contact rural women and their knowledge. They found that with the increase of BARC contact, knowledge level of rural women also increased.

Amin and Pebley (1994) measured the impact of BRAC's program participation on an average of women's status indication such as over household resources, mobility, autonomy, attitudes and aspirations, the study estimated programs impact on the measured of gender inequality. The findings indicate that even that even after about two years the program had significant impact to minimize gender inequality within the household in terms of women's participation in decision making and control over resources, women's attitude and aspiration regarding marriage and education for their daughters.

Premchander (1994) reported that increasing women's income did not just benefit women's themselves but also raised the nutritional and educational status of their families .Two approaches to raising women's income: the employment approach , whereby women were employed in a production unit owned and ran by an NGO; and the empowerment approach, which involved

forming village groups and developing self-confidence , and enabling women to increase their incomes through collective actions and group savings.

Kabir and Amin (1995) Undertook a study on the impact of rural women's participation in village based development program of three NGOs: BRAC, BRDB and GB. The study showed that participation of rural women in IGAs increased use of contraceptives and improved their ability in decision making.

Paul (1996) conducted a study on the impact of livestock of BRAC in sadar upazila Mymensingh district. The study dealt with two activities namely rearing of milking cows and fattening of bulls. The average annual income of beef fattening programme family was higher by 30.13 percent over the income from milking cow rearing programme participant family. The however, indicated that impact of NGOs on the distressed women, poverty alleviation and socioeconomic changes in life was limited. The results the experiment revealed that a substantial positive change occurred in family income of the participants after their joining the much cow rearing and beef fattening program of BRAC.

Ahmed *et al.* (1996) conducted a study on the role of NGO in upgrading status of women member from Rangpur Dinajpur Rehabilitation Service (RDRS) programs in the selected area of Bangladesh. The findings suggested that decision making made alone by women increased by 49 percent which empowered them to make sure a greater involvement in the household decision making on crucial household matter.

Shah (1997) designed a study on the production and income between Grameen Bank member households and non-Grameen Bank households in a selected area of Mymensingh district. She found that annual income of Grameen bank member households and expenditure of Grameen bank beneficiaries households were higher than those of non- Grameen bank member households.

Strom (1997) led an impact assessment study team to assess the ASA programme in Patuakhali and Berguna districts. He found that material's

mortality rate reduced by below 1 percent was 4.5 percent nationally and infant mortality rate by 1 percent which was 78 percent at the national level.

Ghos (1997) conducted a research on the impact of homestead on income and women's development in PROSHIKA program area in Gabtali thana under Bogra district and showed that involvement of household with PROSHIKA has increased income, employment, basic requirement situation, social awareness and status of women. She also found income from the vegetables, poultry and dairy products increased by 164 percent and overall labor absorption from non-agricultural source increased by 74 percent after their involvement with PROSHIKA.

Basak (1997) studied on Impact of BRAC Rural Development Activities as Perceived by the Participating Women. In his study found that education of the rural women under BARC had a positive significant relationship with their impact of participation in BARC rural development activities. He also found farm area, family size of rural women under BARC had significant relationship with their impact of participation in BARC rural development activities.

Anjana (1997) reported in her research study that income of the households under PROSHIKA project from sale of vegetables, fruits, poultry, and dairy products and agricultural employment increased substantially in the study area. Household income was reported to have increased by 72 percent from summer vegetables, 326 percent from winter vegetables and 640 percent from year round vegetables production. Overall labor absorption from non-agricultural sources increased by 74 percent for respondents after they came under PROSHIKA programme. Increase of participation in decision making by women was reported to have increased by 137 percent.

Ghosh (1997) carried out study examine the households and agricultural activities performed by participating beneficiaries to evaluate of PROSHIKA programmes on income, employment generation, enhancement of the status of women in decision making and problems faced by women in development activities. The finding showed that in general average per family total income

under PROSHIKA programmes had increased by 164 percent and the total employment situation was better after participation of the respondents in PROSHIKA. She also observed that per family rice consumption increased by 55 percent, monthly savings increased by 229 percent. The overall value of assets possessed by household increased by 340 percent after their involvement with Proshika.

Begum (1998) in her study entitled “Poverty Alleviation of the Rural Women Organized by Association for Social Advancement” observed that education of the rural women had a positive significant relationship with their poverty alleviation owing to participation in ASA activities. She also found that the farm area and family size of the rural women had no significant relationship with their poverty alleviation owing to participation in ASA activities.

Sultana (1998) conducted a study on the impact of a development programme on economic and social status of women member of Comprehensive Village Development Program (CVDP). In a selected area of Comilla district, in this study she found that training and skills of the beneficiaries have increased their income and production. Moreover, after receiving training, women could participate in the decision making Process of the households. She also found that the consumption of food or calorie intake increased significantly.

Zebunnessa (1998) conducted a study on the impact of selected RDPs of BRAC on household income generation through increased women participation in Mymensingh district. She found that the participation of the households of BRAC program contributed significantly to socioeconomic upliftment of the households in economic activities and household decision making in particular.

Begum (1998) explored the role of NGOs (Non-Government Organizations) in poverty eradication especially in the rural area of Bangladesh and how they are performing. Hence theoretical background of NGOs, a detail understanding of the term rural poverty, poverty scenario of Bangladesh was discussed. It was found with supportive references how the NGOs of the country are playing a positive and essential role for the betterment of the poor and the needy. The

mission and activities of NGOs revealed the fact that the NGOs were omnipresent with their multifaceted and multidimensional project aimed at providing informal and non-formal education, health, nutrition and empowerment of women etc. She showed that NGOs had organized the rural poor and taught the benefits of forming group/cooperatives, supplied them with inexpensive agricultural technology, leadership development, and social forestation, through usage of government owned khas land etc. all of which helped in poverty eradication.

Parvin (1998) undertook study on the impact of GB activities on the socioeconomic development of rural women in a selected area of Rangpur district. The participation of women in GB group in social and other self-development activities increased considerably. GB women were better placed at present in respect of social awareness, freedom of attitude, financial freedom and exercising the right decision making in all activities compared to their previous situations and also compared the current position of non GB women. She found that annual income of Grameen Bank (GB) member households increased by 126 percent against the non-Grameen Bank beneficiaries and income of Grameen Bank household was highly significant at 0.01 levels between the previous Grameen Bank household's income and the current non-Grameen Bank household income. She also observed that monthly savings per family rose from 34.25 Tk. to 293.75 Tk. She further reported that family asset increased by 41 percent after their participation in Grameen Bank.

Anwar (1999) reported that the Bawku East Women's development Association's (BEWDA) operations included the self-organization of women into small informal groups undertaking self-chosen food production and income generating activities. Beneficiaries of BEWDA had also been afforded the opportunity to attend training programs on literacy nutrition, agricultural extension and other relevant issues.

World Bank (2005) designed a report on The Economics and Governance of Non-Governmental Organizations (NGOs) in Bangladesh. The report showed

that by 2000, more than 90 per cent of rural communities had some NGO presence. Around 13 million mainly poor women are now reached through micro-finance programs, some 8 percent of primary enrolment is provided by NGO schools, and there is nationwide health and sanitation programs that involve NGOs. Approximately 45,000 NGOs are registered with the Ministry of Social Affairs, though the vast majority is not active development NGOs that are the focus of this report. Around 1882 NGOs were registered with the NGO Affairs Bureau (NGOAB) in 2004 as potential recipients of foreign funds, and we estimate there are around 2000 development NGOs currently operating in Bangladesh.

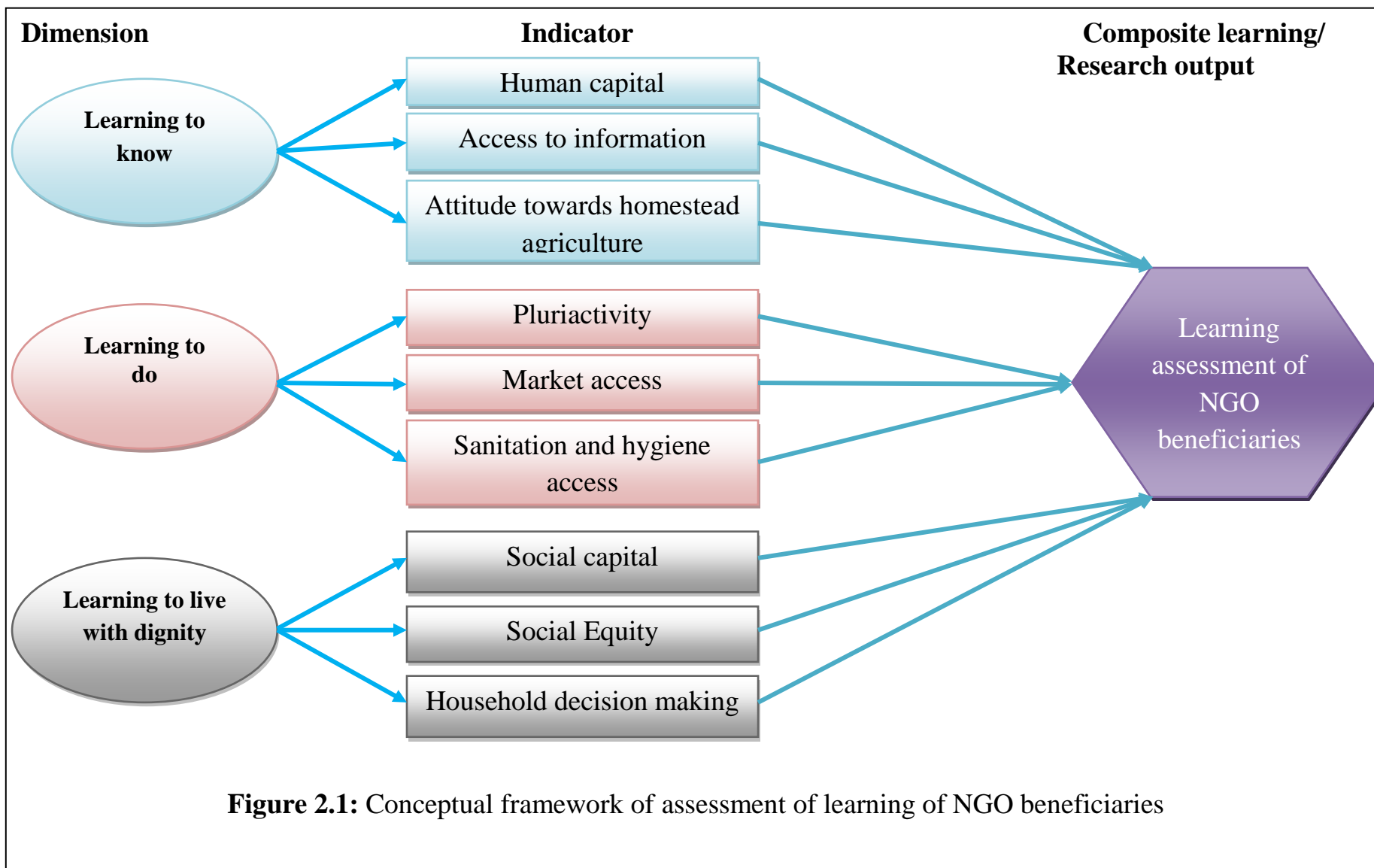
BARC (2006) presented report on Rural Development programme (RDP) Phase III. The report observed that BARC individual contact of rural women had significant influence of their improvement of Knowledge, attitude and skills through farming experience.

The above review indicates that NGO learning programmes enable NGO beneficiaries to increase income, employment as well as their average productivity. It also indicates that analysis of NGOs on distressed member's improvement moves to be very important and would be very helpful for comparing the present finding. Moreover, the present study is expected to add new information's which would increase the present stock of knowledge in NGO learning for development in Bangladesh.

2.1 Conceptual Framework of the study

CIIs are becoming increasingly popular tools for learning assessments at various scales. This is because CIIs can adopt participatory approach by involving stakeholders in different steps of CIIs construction (e.g., indicator generation and weighting measurement). They are flexible to quantify a wide range of issues such as economics, environment, and conduct integrated assessment. CIIs have attributes to follow the principles of assessment and consider subject to certain methodological choices during normalization, weighing, and aggregation as well as capture equity considerations, which largely depend on

the choice of indicators. CI has the ability to summarize multidimensional issues and provide a precise picture (Saisana et al. 2005). It evaluates learning performance in an innovative way, helps in setting policy priorities and monitoring performance (OECD 2008), and accelerates easy communication and interpretation to the public. However, CI may send misleading policy messages if poorly constructed (e.g., lack of a representative set of indicators). In addition, CI may be misused to support a desired policy, if the construction process lacks a sound theoretical foundation. The construction of a CI is not straightforward, and an explicit conceptual framework (Fig. 2.1) is imperative. The Composite Learning Index (CLI) is a measure of progress in lifelong learning. The conceptualization of composite learning index (CLI) was adapted from the framework proposed by the UNESCO (Delors et al. 1996).



2.2 BRAC, ASA and RDRSAT A GLANCE

2.2.1 Introduction to BRAC

BRAC (Bangladesh Rural Advancement Committee) was established in 1972 as a relief and rehabilitation organization to assist resettlement of refugees returning from India, to restore livelihoods in their newly independent country. BRAC then broadened its focus to address the long-term problems of poverty, illiteracy and ill health, and social discrimination of the marginalized people including women. During the 41 years since founding, BRAC has expanded to become one of the largest non-government organizations (NGOs) in the world, meeting needs of the poor and vulnerable people in a holistic manner through multifaceted development interventions. BRAC has created its own “model” of addressing a development challenge through a pilot project to learn the nuts and bolts of management, innovate from the experience and then scaling up at the national level to impact. BRAC now operates as an International NGO in 10 countries in the South, besides in Bangladesh, employing more than 110,000 staff who, together with many volunteers from the community, touching lives of some 125 million poor and vulnerable people (Annual Report 2014, BRAC)

Vision

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realize their potential.

Mission

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programs that enable men and women to realize their potential.

Core value

We have developed support services in the areas of human rights and social empowerment, education and health, economic empowerment and enterprise development, livelihood training, environmental learning and disaster preparedness.

Learning program

- i. Agriculture and Food Security
- ii. Integrated Development
- iii. Targeting the Ultra Poor
- iv. Disaster, Environment and Climate Change
- v. Health, Nutrition and Population
- vi. Water, Sanitation and Hygiene
- vii. Education
- viii. Migration
- ix. Community Empowerment
- x. Gender Justice and Diversity
- xi. Human Rights and Legal Aid Services

2.2.2 Introduction to ASA

ASA started its mission in 1978 with the aims to improve the condition of the people living at the bottom of the socio-economic pyramid and establish a society free from poverty and economic disparity.

Initially, ASA programs focused at awareness-raising and group formation for the poor aiming at integrated development through asserting rights of the poor, education, mini-irrigation, primary health, credit for income generation etc. Later based on a decade of grassroots experience, it was realized that micro lending might serve as the most effective tool in fighting poverty in Bangladesh. The realization was transformed into a reality in 1991 (Annual Report 2014, ASA).

Table 2.1 ASA Working Area and Program Coverage

Total number of Branch Offices	2,944
Total number of Villages	64,120
Total number of Upazilas/Thanas	511
Total number of Districts (All Districts in Bangladesh)	64
Total number of active groups (Function as a collection center) – Primary	297,312

Source: Annual Report 2014, ASA

Vision

The vision of ASA is to establish a poverty free society.

Mission

The institutional mission of ASA is to support and strengthen the economy at the bottom of the socio-economic pyramid by facilitating access to financial services for the poor, marginalized and disadvantaged.

Core values

Innovative and non-conventional management for achieving cost-effectiveness and sustainability.

Learning Program

- i. Health-welfare Program
- ii. Primary Education Strengthening Program
- iii. Health-welfare Program
- iv. Guardian’s remarks
- v. Health Awareness Program

2.2.3 Introduction to RDRS

RDRS Bangladesh (Rangpur Dinajpur Rural Service) is a respected, long-established development NGO working to empower the rural poor in northern Bangladesh for over 34 years. In 1997, RDRS became an autonomous

organization, governed by a Board of Trustees, as the Bangladesh field programme of the Geneva-based Lutheran World Federation/Department for World Service (LWF/DWS) was localized. RDRS retains close partnership links with LWF/DWS and its Related Agencies (Annual Report 2014, RDRS).

Table 2.2 The RDRS Working Area & Program Coverage

Working Area	10 Districts of Bangladesh – (Kurigram, Lalmonirhat, Nilphamari, Panchagarh, Thakurgaon, Dinajpur, Jamalpur, Moulvibazar and Habiganj).
No of Upazilas (sub-districts)	46 (of 490 nationwide =9.3%).
No of Unions:	357 (of 4,451 nationwide = 8.0%).
Total Population	10.40 million (Of 140 million).
Target Population (the rural poor)	1.9 million.
No of Direct Beneficiaries:	337,661
No of Indirect Beneficiaries	More than 1.5 million (80% women).
No of Staffs by December, 2005	2,044 (27% women).
No of Volunteers by December, 2005	1,068 (82% women)

Source: Annual Report 2014, RDRS

Vision

The rural poor and marginalized achieve meaningful political, social and economic empowerment, quality of life, justice and a sustainable environment through their individual and collective efforts.

Mission

RDRS works with the rural poor and their organizations in order to establish and claim their rights as citizens; to build their capacity and confidence to advance their empowerment, and resilience to withstand adversity; and to promote good governance among local institutions and improved access by the

marginalized to opportunities, resources and services necessary to fulfil decent lives.

Core values

- Compassion, loyalty and commitment for, by and with the poor
- Equality and participation
- Integrity, dedication, and professionalism
- Responsibility, accountability and transparency

Learning Programme:

- i. Women's Rights
- ii. Quality of Life
 - Health
 - Education
 - Training
- iii. Natural Resources and Environment
 - Agriculture and food security
 - Milk marketing and value chain development
 - Improving food security governance
 - Sustainable and resilient farming systems intensification
 - Disaster risk reduction and climate change adaptation
 - Community climate change project
 - Chars livelihoods program (CLP)
- iv. Economic Empowerment

CHAPTER III

MATERIALS AND METHODS

3.1 Introduction

In any research, methodology deserves a careful consideration. The purpose of this Chapter is to describe the methods and procedures followed in conducting the present study. Methodology should be such that it would enable the researcher to collect valid and reliable information and analyze those data to arrive at reliable decision. The method should be preferred considering the limitation of time and personnel. Keeping this in mind the researcher took utmost care of using proper method in all aspects of this investigation. In order to attain the objectives for the present study, methodology adoption includes the following steps, shown in the flow chart.

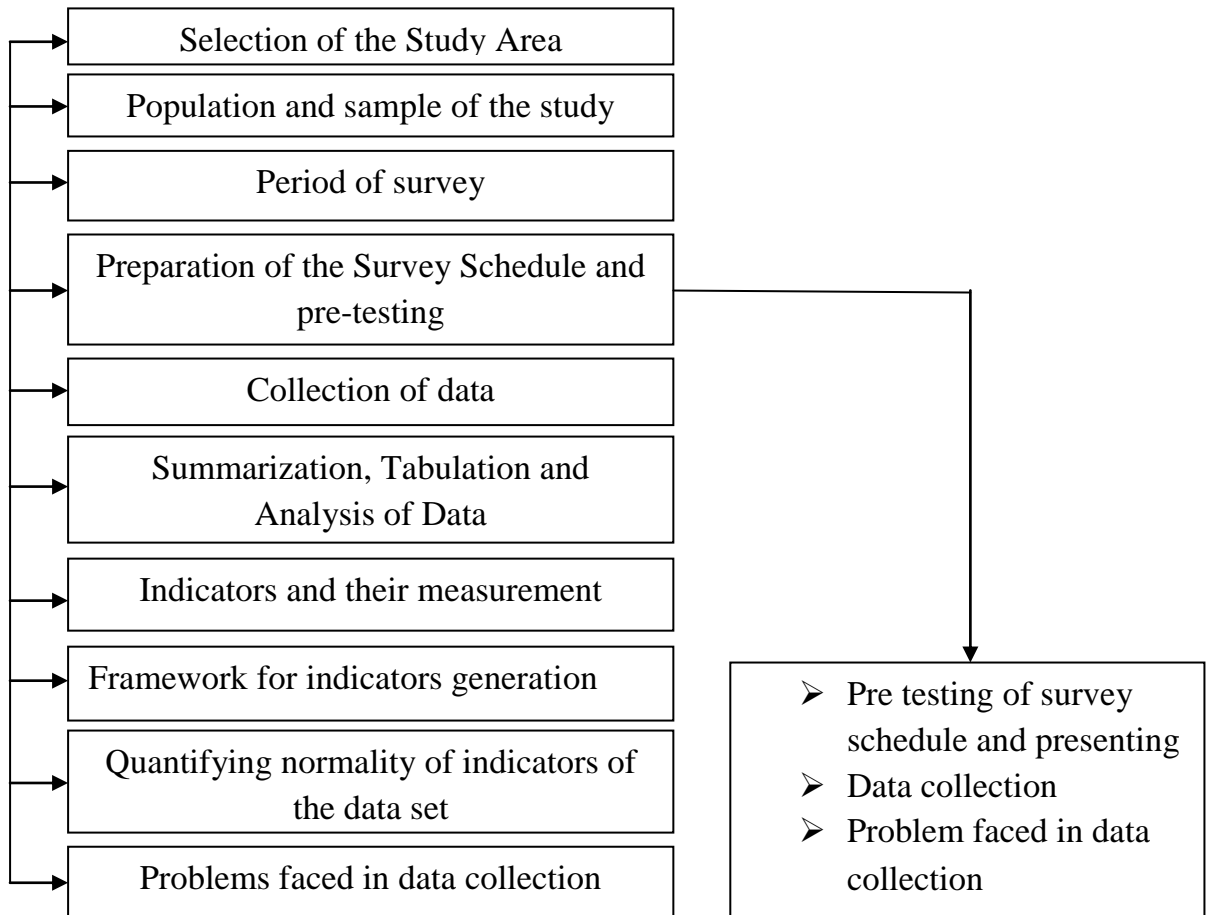


Figure 3.1 Flow Chart of Methodology

3.2 Selection of the Study Area

To satisfy the purpose of the study, the preliminary information about location, area, enterprise of member residents etc. were selected from branch offices of the NGOs of three Upazilas namely, Baliadangi, Pirganj and Ranisankail of Thakurgaon district. Keeping in view the objectives of the study and considering the limitation of the research with respect of time, money and other facilities fifteen villages (3X5)= 15 namely, Amjankhor, Charol, Dousuo, Dhantala and Paria under baliadangiupazila; Khangaon, Jabarhat, Daulatpur, Bairchuna and Sengaon under Pirganj upazila; Dharmagarh, Nekmarad, Hossaingaon, Bachor, Kashipur under Ranisakail upazila were selected for study. The researcher gathered primary information about NGOs and their activities and programs. Keeping in mind of the objectives of the research fifteen villages were selected purposively for the study. The selection of the areas was based on the following considerations.

- Availability of the beneficiaries
- Easy accessibility and better communication facilities
- Expectation of possible cooperation from the respondents as well as official of selected NGO
- Poverty alleviation programs of various NGOs were in operation in the selected areas

The map of the Thakurgaon district has been presented in Figure 3.2. and the specific study locations of Baliadangi, Pirganj and Ranisankail upazilas of Thakurgaon District have also been shown in Figure 3.3, 3.4 and 3.5 respectively

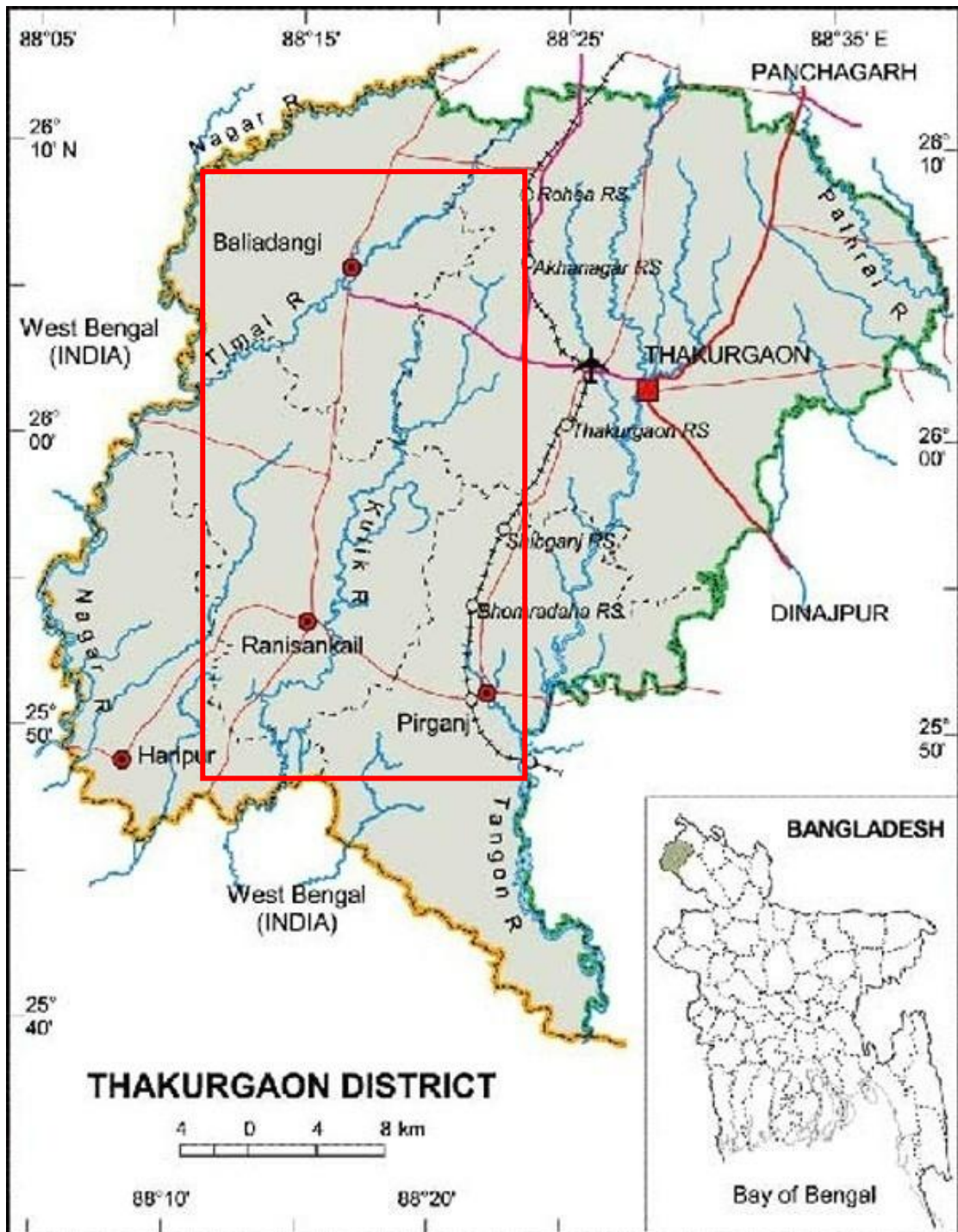


Figure 3.2 Map of Thakurgaon district showing the study area of Baliadangi, Pirganj and Ranisankail upazilas.



Figure 3.3 Map of Baliadangi upazila (study area).



Figure 3.4 Map of Pirganj upazila (study area).

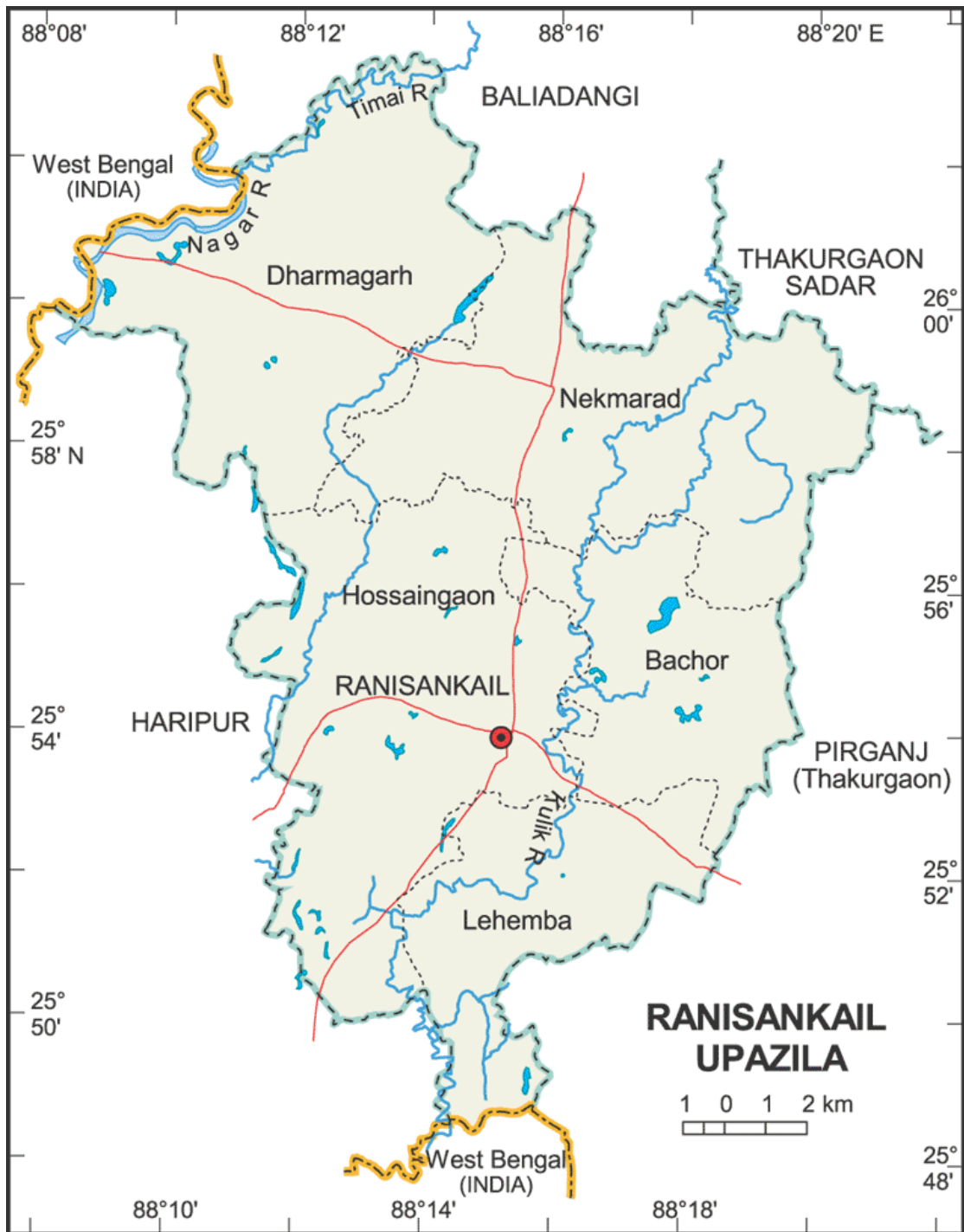


Figure 3.5 Map of Ranisankail upazila (study area).

3.3 Population and sample of the study

People who permanently reside in the selected villages of three upazilas constituted active population of the study. As all population of the study area could not possible to measure, women of different NGOs of 15 villages of three upazila under Thakurgaon district were the population of the study. However, representative sample from the population were taken for collection of data following random sampling technique. Updated lists of all women of different NGOs of the selected villages were prepared with the help of different NGO workers. A random sampling procedure was followed to select one district from whole Bangladesh and the same method was used to select the area of the district as well as villages the study group. 738 women from Baliadangi, Pirganj and Ranisankail upazila under Thakurgaon district which constituted the population of the study. The population of the study which is shown in the following table 3.1.

Table 3.1 Population of the study area

Name of the district	Name of the selected upazilas	Number of the respondents
Thakurgaon	Baliadangi	252
	Pirganj	241
	Ranisankail	245
Total		738

3.3.1. Sampling technique and selection of sample

There are several methods for determining the sample size; here, I used Yamane's (1967) formula for study group:

$$n = \frac{z^2 P(1-P)N}{z^2 P(1-P) + N (e)^2}$$

Where,

n = Sample size;

N, Population size = 738;

e, The level of precision = 8%;

z = the value of the standard normal variable given the chosen confidence level (e.g., z = 1.96 with a confidence level of 95 %) and

P, The proportion or degree of variability = 50%;

The sample size (n) is = 150.

3.3.2 Distribution of the population, sample size

According to Yamane's formula, the respondents comprised of 150 women. The women of the villages were measured according to the proportionate of the total sample size (150) which was calculated using Yamane's (1967) formula. The distribution of the population, the number of sample size and number of respondents are given in the following Table 3.2.

Table 3.2 Breakdown of surveyed respondents with their categories and number from the three upazilas

Upazilas	Unions	Number of Respondents
Baliadangi	Amjankhor	9
	Charol	12
	Dousuo	10
	Dhantala	9
	Paria	11
Pirganj	Khangaon	11
	Jabarhat	10
	Daulatpur	11
	Bairchuna	9
	Sengaon	8
Ranisankail	Dharmagarh	10
	Nekmarad	10
	Hossaingaon	12
	Bachor	8
	Kashipur	10
Total		150

3.4 Period of survey

For the present study, data collection was started in September 1, 2016 and completed within 60 days. Data used in the study belonged to the period December, 2016 to February 2017. Collection of reasonable and reliable data from the field is not an easy task. After the schedule was finalized, the researcher himself collected necessary primary data through personal interview with individual women. Before starting the interview, each responded was given a brief description about the nature and purpose of the study. Then the questions were asked in the simple manner with explanation however necessary. The information supplied by the women was recorded directly on the interview schedules. The interviewees were requested to provide correct information as far as possible.

3.5 Preparation of the survey schedule and pre-testing

The survey schedule was carefully prepared to record the required data of various aspect of the study. In order to collect desired information, a draft survey schedule initially was carefully prepared in conformity with the objectives of the study. Then it was pre tested in the study area among some beneficiaries of the study area. Some parts of the draft schedules were improved, rearranged and modified in the light of actual and practical experiences gathered in pre-testing and then the final schedule was developed with logical sequence so that the respondents could give the accurate information sequentially.

3.6 Collection of data

Collection of accurate and reliable data and other necessity information from the field is not an easy work. It must be done properly since success of the survey depends on reliability of data. After preparing the schedule, the selected beneficiaries were interviewed separately by the researcher himself. Before beginning the interview, each respondent was given a brief introduction about the nature and purpose of the study. The questions were systematically arranges

in a very simple manner with explanations whenever felt necessary. The responses of the beneficiaries were recorded directly on the interview schedules. Interviewees were requested to provide correct information as far as possible. The information was checked carefully after leaving the study area any confusion arose was rationalized and corrected by comparing those with local/ national standards to keep consistency of data. In order to minimize errors, data were collected in local units. These were subsequently converted into appropriate standard units.

3.7 Summarization, Tabulation and Analysis of Data

Collected data were checked and cross checked before transferring to the master sheets. These were classified, tabulated and analyze to accomplish the specific objectives of the study. The extent of BRAC, ASA and RDRS learning programs were examined by making before and after comparison. Data were presented mostly in the tabular form, because it is simple in calculation, widely used and easy to understand. Some statistical measures like Normalisation, Weighting and aggregation were calculated to arrive at meaningful conclusion.

3.7.1 Three key steps of CLI development

In general, indicators in a dataset are incommensurate with each other, and have different measurement units. Therefore, normalization is the best way to make them comparable. The method of normalization should be determined based on data properties and the aim of the index. The handbook on constructing CI discussed several normalization methods (OECD 2008). Considering the pros (e.g. simplicity) and cons (e.g. presence of outliers) of various methods, this study used max-min normalization method.

There is no consensus on how to determine the appropriate weight for an indicator. Researchers continue to debate suitable methods for weighting variables. There is a dichotomy between the participatory (subjective) and statistical (objective) methods of weighting. In the literature, equal weighting is the method most commonly used. Researchers (Munda, 2005; Bohringer *et al.*,

2007) have also criticized the participatory approaches of weighting for their “arbitrary” nature, as well as their inherent lack of statistical and empirical foundation. On the contrary, recommended that equal weighting should be the standard and that the application of other weighting method should be properly justified. Although composite indices are subject to subjectivity, the application of objective methods to calculate indicator weight is increasing. The main reasons for using subjective methods are their methodologically soundness, their transparent nature, their impartiality, and are thoroughly data-driven. From the policy perspective, these methods are inconsistent with the goal of CI (Munda 2008). Moreover, participatory methods do not fulfill the priorities of policy makers, who ultimately play the key role by investing on learning assessment. This study employed factor analysis for measuring the weight of the indicators, following the instruction of Nicoletti *et al.*, (2000). Keep in all consideration, this study used participatory approach method of weighting.

Aggregation deserves particular attention, since it influences “compensation” or “marginal rate of substitution” among indicators (Munda, 2008). The determination of the right method depends on the purpose of CI and the nature of the subject being measured. Nardo *et al.*, (2005) stressed that the aggregation employed should be strongly related to the method used to normalize the raw data. The condition for application of linear aggregation is that the sub-indicators should have the same measurement unit and further ambiguities due to the scale effects should have been neutralized. Geometric aggregation is suitable when sub-indicators are non-comparable and have strictly positive values in ratio-scale of measurement. Based on the data properties, this study used arithmetic average to combine indicators within the dimensions with a view to minimize measurement errors and capture inconsistencies. Geometric average was used to combine the dimensions, which helps to improve the index score of the area (e.g. noncredit program area) where it is relatively weak, and minimize measurement errors as well as produce an acceptable index value (Saisana 2010).

3.7.1.1 Normalization

Indicators should be normalized to render them comparable. Attention needs to be paid to extreme values as they may influence subsequent steps in the process of building composite indicator. Skewed data should also be identified and accounted for. Normalization is required prior to any data aggregation as the indicators in a data set often have different measurement units. A number of normalization methods exist (Freudenberg, 2003):

Min-Max normalizes indicators to have an identical range [0, 1] by subtracting the minimum value and dividing by the range of the indicator values. However, extreme values/or outliers could distort the transformed indicator. On the other hand, Min-Max normalization could widen the range of indicators lying within a small interval, increasing the effect on the composite indicator more than the z-score transformation.

Indicators measured using a scale is normalized by applying the min-max method. This method transforms all values to scores ranging from 0 to 1 by subtracting the minimum score and dividing it by the range of the indicator values. The following formula is used to apply min-max:

$$X_i (0 \text{ to } 1) = \frac{X_i - X_{Min}}{X_{Max} - X_{Min}}$$

Where

X_i = represents the individual data point to be transformed,

X_{Min} = the lowest value for that indicator,

X_{Max} = the highest value for that indicator, and

X_i = 0 to 1 the new value you wish to calculate, i.e. the normalized data point within the range of 0 to 1.

3.7.1.2 Weighting and aggregation

Indicators should be aggregated and weighted according to the underlying theoretical framework. Correlation and compensability issues among indicators need to be considered and either be corrected for or treated as features of the phenomenon that need to be retained in the analysis. The literature covers various aggregation methods, each with their strengths and weaknesses. For aggregating individual indicators into composite indicators, the Vulnerability Sourcebook recommends a method called ‘weighted arithmetic aggregation’. This is a common, simple and transparent aggregation procedure. Individual indicators are multiplied by their weights, summed and subsequently divided by the sum of their weights to calculate the composite indicator (CI) of a vulnerability component, as indicated in the following,

$$CI = \frac{(I_1 * w_1 + I_2 * w_2 + \dots + I_n * w_n)}{\sum_{1}^n w}$$

Where, *CI* is the composite indicator, e.g. sensitivity, *I* is an individual indicator of a vulnerability component, e.g. land use, and *w* is the weight assigned to the indicator.

If equal weighting applies, indicators are simply summed and divided by the number of indicators. Assigning a weight of 2 (or 3) to one or more indicators implies that these indicators are twice (or three times) more important than indicators which retain a weighting of 1.

3.8 Framework for indicator generation

The literature states that indicators provide a tangible contribution to learning development by measuring progress of economical, ecological, and social issues. Moreover, these indicators help to diagnose problems and to understand their underlying causes, which assist in monitoring progress to determine whether goals and targets are met. In addition, several national and

international bodies observe policy maker's indicator-based development activities and evaluate their transparency and accountability. In this context, developing an indicator raises many challenges. Therefore, indicator generation needs a holistic approach since indicators reflect multiple motivations, for instance, advocacy, management, assessment, and decision making.

Freebairn and King (2003) have proposed an approach for the generation of indicators, illustrating the significance of key-players in the indicator development process. Many studies (Monroy-Ortiz et al. 2009) reported developing an indicator by adopting a participatory approach that was fit-for-purpose, integrative, and comprehensive in terms of the efficiency and effectiveness in formulating learning-compatible development strategies.

Moreover, expert-led indicator development with active participation of local stakeholders is recognized for consolidative assessment (Roy and Chan 2012). The work of Pinter et al. (2011) provided not only good guidance for indicator development but also gave a fair direction for overall assessment. To start with, previous literature was reviewed and synthesized so as to obtain a potential set of indicators. A questionnaire was then designed based on these indicators, comprising close and open-ended questions. The Delphi technique was employed to overcome barriers. Particularly, it helped to capture the opinion of heterogeneous experts residing far away and to conduct the process repeatedly. The accuracy, reliability, and sensitivity of the indicators can be ensured through an iterative process of empirical and community evaluation (Saisana *et al.*, 2005). The work of Roy et al. (2013 a and b) can be referred to for more methodological details.

Figure 3.6 provides an illustration of the methodology employed for the construction of a composite indicator in study.

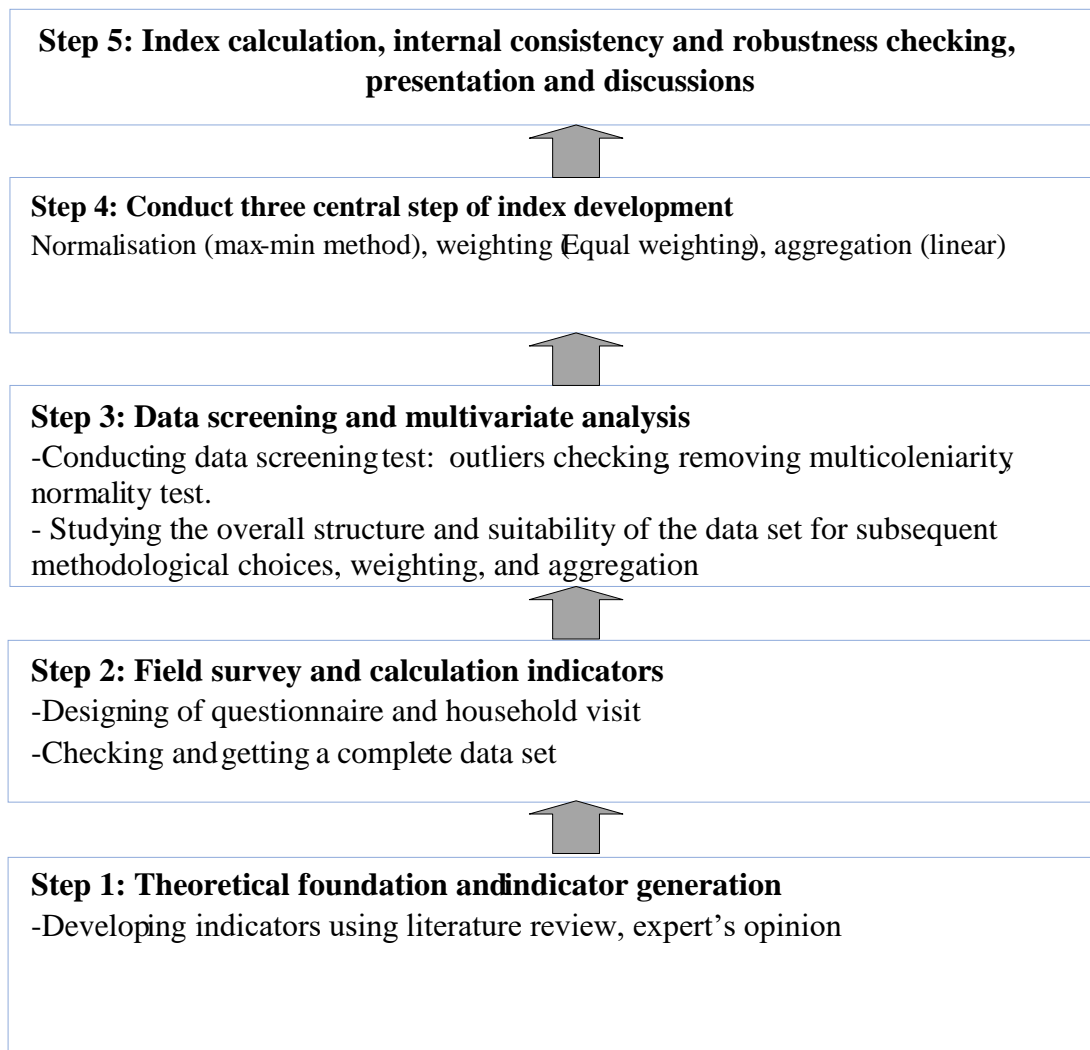


Figure 3.6 Methodology employed for the construction of the composite learning index (CLI) in the study

3.9 Indicators and their Measurement

Measurements of indicators constitute an important task of social research. This section contains procedures for measurement of indicators and development of composite indicator of the study. The composite learning indicators (CLI) are made up of 9 indicators and their specific measures, which are organized under the three dimension of learning: Learning to Know, Learning to Do, Learning to live with dignity. These indicators were developed based on literature review, and expert appraisal (discuss with NGO workers) (Roy et al., 2013a). The operationalization of indicators is shown below:

3.9.1 Human capital

Human capital measures NGO beneficiaries knowledge, skills capacities that are important for obtaining better livelihoods (Roy, 2015). Scores were assigned for these opinions as 1, 2, 3, 4, and 5 respectively. The total scores of a respondent were computed by adding her scores for all the nine items. Thus, human capital could range from 1 to 45, where 1 indicating definitely not and 45 indicating the definitely.

Item	Score
Definitely	5
Probably	4
Probably Not	3
Not Sure	2
Definitely Not	1

3.9.2 Access to information

Access to information indicator defines and measures NGO beneficiaries' awareness and knowledge (Roy et al., 2015). In case of availability a score of one (1) was assigned for answer yes and score of zero (0) was assigned for answer no. On the other hand for accessibility a score two (2), one (1) and zero were assigned for answer sustained access, intermittent access and no access respectively.

For available: 1 = ‘yes’; and ‘0’ = ‘no’.

For accessible: 2 = ‘sustained access’;

1 = ‘intermittent access and

0 = ‘no access’.

3.9.3 Attitude towards Homestead Agriculture

Attitude towards homestead agriculture was carefully constructed to develop attitude of the NGO beneficiaries. Scores were assigned for these opinions as 1, 2, 3, 4, and 5 respectively. The total scores of a respondent was computed by adding her scores for all the eight items. Thus, attitude score of a respondent could range from 1 to 40, while 1 indicating very strongly disagree and 40 indicating strongly agree attitude towards homestead agriculture. A respondent was asked to indicate his degree of agreement about each of the statement along with a five point scaling as,

Nature of agreement or disagreement	Score
Strongly Agree	5
Agree	4
No Opinion	3
Disagree	2
Strongly Disagree	1

3.9.4 Pluriactivity

Pluriactivity means family income sources other than Farming (Roy et al., 2015). For examples; do you have any income source other than agriculture? 1= ‘yes’; 0 = ‘No’.

If yes, then involvement in each activity signifies 1 point.

3.9.5 Market access

Market access refers to the capability of an individual to sell goods and services in the market (FAO, 2015). There are two categories of market access: buying and selling. For each category: 1= ‘yes’; 0= ‘no’. If yes, then right

answer (product name) receives 1 point. A score of one (1) was assigned for each of product buying and selling of a respondent.

3.9.6 Sanitation and hygiene access

This indicator defines how much respondents aware about health (FAO, 2015). A respondent was asked to indicate his opinion about each of the activity along with a five point scaling as not at all, adequately, moderately, no opinion, rarely and never. Scores were assigned for these opinions as 5, 4, 3, 2 and 1 respectively. The total participation score of a respondent was computed by adding her scores for all the seven items. Thus, the participation in Sanitation and hygiene access could range from 1 to 35, where 1 indicating never and 21 indicating adequately. For examples; do you wash your hand with soap before food preparation? Used categories:

Item	Score
Adequately	5
Moderately	4
No Opinion	3
Rarely	2
Never	1

3.9.7 Social capital

Involvement in organizations, number of contacts, and confidence level in some organizations (Roy et al., 2014). There are two types of question frequently ask to the respondent as follows:

A. How many organizations are you a member of and its frequency of contact? Yes / No. A score of one (1) was assigned for answer Yes and score of zero (0) was assigned for answer No. Number of contacts: 3 = ‘yearly contact’; 2 = ‘monthly contact’; 1 = ‘yearly contact’. Number of contacts could range from 1 to 27, where 1 indicating yearly contact and 27 indicating yearly contact.

B. How much confidence do you have in the following institution?

Confidence level: 5 = ‘a great deal’; 4 = ‘quite a lot’; 3 = ‘no opinion’; 2 = ‘not very much’; and 1 = ‘none at all’. Confidence level could range from 1 to 20, where 1 indicating none at all and 27 indicating a great deal.

3.9.8 Social Equity

Equity refers to respondent's opinion on how to distribute goods and services across society, particularly thinking on gender issues (Roy et al., 2014). A 5-point Likert scale was used to measure the extent of agreement. The respondent was asked to indicate his agreement or disagreement by checking any one of the responses like strongly agree, agree, undecided, disagree and strongly disagree. Weights were assigned to the responses as 5, 4, 3, 2 and 1 respectively for each question. The social equity score of a respondent was determined by adding up the weights for all the responses against eight questions. Thus, social equity score of a respondent could range from 1 to 40, while 1 indicating strongly disagree and 40 indicating strongly agree. For example, 'do you think male and female laborers should be paid equal wages?'

Nature of agreement or disagreement	Score
Strongly Agree	5
Agree	4
No Opinion	3
Disagree	2
Strongly Disagree	1

3.9.9 Household decision making

Household decision making means who in your family usually has the final say for making decisions (FAO, 2015). Applied categories are:

Categories	Score
You	4
Your partner	3
You and your partner jointly	2
Someone else	1

Each question had a predetermined assigned score from 1 to 4. For each response to all seven questions, a respondent could secure a total score of 28.

Table 3.3 presents a description of the indicators and their measurement, as well as the objectives of each dimension.

Table 3.3 Indicators definition and measurement, including objective of the dimensions			
Dimension and objective	Indicator	Definition and measurement	Reference
Learning to know: To develop awareness and knowledge in order to do good practices	Human capital	Human capital measures NGO beneficiaries' knowledge, skills capacities that are important for obtaining better livelihoods. For each category: 5= 'definitely'; 4= 'probably'; 3= 'probably not'; 2= 'not sure'; 1= 'definitely not'	Pretty (2008)
	Access to information	Access to information indicator defines and measures NGO beneficiaries' awareness and knowledge. For available: 1 = 'yes'; and 0 = 'no'. For accessible: 2 = 'sustained access and 1 = 'intermittent access'; 0 = 'no access	Roy et al. (2015)
	Attitude towards homestead agriculture	Attitude towards homestead agriculture was carefully constructed to develop attitude of the NGO beneficiaries .A respondent was asked to indicate his degree of agreement about each of the statement along with a five point scaling as 5= 'strongly agree'; 4= 'agree'; 3= 'no opinion'; 2= 'disagree'; 1= 'strongly disagree'.	Rahman (2007)
Learning to do: To acquire exposure that are often linked to operational success in securing livelihood	Pluriactivity	Pluriactivity means family income sources other than Farming. For examples; Do you have any income source other than agriculture? 1= 'yes'; 0 = 'No'. If yes, then involvement in each activity signifies 1 point.	Roy (2015)
	Market access	Market access refers to the capability of an individual to sell goods and services in the market. There are two categories of market access: buying and selling. For each category: 1= 'yes'; 0= 'no'. If yes, then right answer (product name) receives 1 point.	FAO (2015)
	Sanitation and hygiene access	This indicator defines how much respondents aware about health. For examples; Do you wash your hand with soap before food preparation? Used categories: 5 = 'adequately'; 4 = 'moderately'; 3 = 'no opinion'; 2 = 'rarely' and 1 = 'never'	FAO (2015)
Learning to live with dignity: To develop social and inter-personal values in order to make local changes	Social capital	Involvement in organizations, number of contacts, and confidence level in these organizations; Member? Yes (1)/No (0). Number of contacts: 3 = 'weekly contact'; 2 = 'monthly contact'; 1 = 'yearly contact'; Confidence level: 5 = 'a great deal'; 4 = 'quite a lot'; 3 = 'no opinion'; 2 = 'not very much'; and 1 = 'none at all'	Roy et al. (2015)
	Social equity	Equity refers to respondent's opinion on how to distribute goods and services across society, particularly thinking on gender issues. For example, 'do you think male and female laborers should be paid equal wages?' 5= 'strongly agree'; 4= 'agree'; 3= 'no opinion'; 2 = 'disagree' and 1= 'strongly disagree'	Roy et al. (2014)
	Household decision making	Household decision making means who in your family usually has the final say for making decisions. Applied categories are: 4= 'You'; 3= 'Your partner'; 2= 'You and your partner jointly'; 1= 'Someone else'	FAO (2015)

3.10 Composite indicators (CIs)

Composite indicators (CIs) which compare country performance are increasingly recognized as a useful tool in policy analysis and public communication. The number of CIs in existence around the world is growing year after year (for a recent review see Bandura, 2006, which cites more than 160 composite indicators). Such composite indicators provide simple comparisons of countries that can be used to illustrate complex and sometimes elusive issues in wide-ranging fields, *e.g.*, environment, economy, society or technological development.

It often seems easier for the general public to interpret composite indicators than to identify common trends across many separate indicators, and they have also proven useful in benchmarking country performance (Saltelli, 2007). However, composite indicators can send misleading policy messages if they are poorly constructed or misinterpreted. Their “big picture” results may invite users (especially policy-makers) to draw simplistic analytical or policy conclusions. In fact, composite indicators must be seen as a means of initiating discussion and stimulating public interest. The irrelevance should be gauged with respect to constituencies affected by the composite index.

3.10.1 Composite Learning Index (CLI)

CLI is based on a combination of statistical indicators that reflect the many ways NGOs learn, whether in school, in the home, at work or within the community. The only index of its kind in the world, the CLI is an unprecedented measurement tool that expresses how learning in all aspects of life is critical to the success of individuals, communities and the country as a whole. On an individual level, NGOs stand to benefit from lifelong learning through higher wages, better job prospects, improved health and more fulfilling lives. Accordingly, NGO stands to gain through a more resilient economy and stronger bonds within and between communities.

Though the CLI is unique in concept, it is founded on a common statistical model: the composite index. A composite index is a measurement tool that

combines a selection of figures and statistics to produce an overall score for a particular subject. Composite indices are widely used in business and government to track and analyze trends over time, or across different regions. The three dimensions recognize the broad scope of lifelong learning at home, at work and in the community and are:

- (a) Learning to know (To develop awareness and knowledge),
- (b) Learning to do (To acquire exposure that are often linked to operational success), and
- (c) Learning to live with dignity (To develop social and inter-personal values).

3.10.2 Pros and cons of composite indicators

In general terms, an indicator is a quantitative or a qualitative measure derived from a series of observed facts that can reveal relative positions (*e.g.* of a country) in a given area. When evaluated at regular intervals, an indicator can point out the direction of change across different units and through time. In the context of policy analysis (see Brand *et al.*, 2007, for a case study on alcohol control policies in the OECD countries), indicators are useful in identifying trends and drawing attention to particular issues. They can also be helpful in setting policy priorities and in benchmarking or monitoring performance.

A composite indicator is formed when individual indicators are compiled into a single index on the basis of an underlying model. The composite indicator should ideally measure multidimensional concepts which cannot be captured by a single indicator, *e.g.* competitiveness, industrialization, learning, single market integration, knowledge-based society, etc. The main pros and cons of using composite indicators are the following (Table 3.4) (adapted from Saisana and Tarantola, 2002):

Table 3.4 Pros and Cons of Composite Indicators

Pros:	Cons:
Can summaries complex, multi-dimensional realities with a view to supporting decision makers.	May send misleading policy messages if poorly constructed or misinterpreted.
Are easier to interpret than a battery of many separate indicators.	May invite simplistic policy conclusions.
Can assess progress of countries over time.	May be misused, <i>e.g.</i> to support a desired policy, if the construction process is not transparent and/or lacks sound statistical or conceptual principles.
Reduce the visible size of a set of indicators without dropping the underlying information base.	The selection of indicators and weights could
Thus make it possible to include more information within the existing size limit.	Be the subject of political dispute.
Place issues of country performance and progress at the center of the policy arena.	May disguise serious failings in some dimensions and increase the difficulty of identifying proper remedial action, if the construction process is not transparent.
Facilitate communication with general public (<i>i.e.</i> citizens, media, <i>etc.</i>) and promote accountability.	May lead to inappropriate policies if dimensions of performance that are difficult to measure are ignored.
Help to construct/underpin narratives for lay and literate audiences	
Enable users to compare complex dimensions effectively.	

3.11 Quantifying normality of indicators of the data set

There are two ways in which a distribution can deviate from normal:

(1) lack of symmetry (called **skew**) and

(2) pointiness (called **kurtosis**).

Skewed distributions are not symmetrical and instead the most frequent scores are clustered at one end of the scale.

Distributions also vary in their kurtosis. Kurtosis, despite sounding like some kind of exotic disease, refers to the degree to which scores cluster at the ends of the distribution (known as the *tails*) and how pointy a distribution is.

In a normal distribution the values of skew and kurtosis are 0 (i.e. the tails of the distribution are as they should be). If a distribution has values of skew or kurtosis above or below 0 then this indicates a deviation from normal.

To check that a distribution of scores is normal, we need to look at the values of kurtosis and skewness. The values of skewness and kurtosis should be zero in a normal distribution. Positive values of skewness indicate a pile-up of scores on the left of the distribution, whereas negative values indicate a pile-up on the right. Positive values of kurtosis indicate a pointy and heavy-tailed distribution, whereas negative values indicate a flat and light-tailed distribution. The further the value is from zero, the more likely it is that the data are not normally distributed.

The assumption of normality is important in research using regression analysis (Field, 2009), for which, skewness and kurtosis value was estimated (Table 3.5).

For this study the skew value is very close to zero (which is good) and kurtosis is a little negative. There is a skewness of around 1 (positive skew). So we can say about this study data set was normal which is expected.

Table 3.5 Descriptive statistics of the indicators

Indicators	Min	Max	Mean	SD	Skewness		Kurtosis	
Human capital	34.00	40.00	37.16	1.71	-.214	.198	-.015	.394
Access to information	5.00	19.00	14.03	2.74	-.131	.198	-.333	.394
Attitude toward Homestead agriculture	23.00	37.00	31.85	3.06	-1.41	.198	.310	.394
Pluriactivity	.00	4.00	2.14	1.01	-.653	.198	.546	.394
Market access	3.00	6.00	4.75	1.12	-.421	.198	-.192	.394
Sanitation and hygiene access	21.00	33.00	27.39	3.24	-.026	.198	-.623	.394
Social capital	12.00	31.00	20.82	5.05	.202	.198	-.757	.394
Social equity	32.00	38.00	36.86	1.82	-1.67	.198	.612	.394
Household decision making	16.00	23.00	19.25	2.07	.404	.198	-.775	.394

To categorization or frequency distribution of the indicators, descriptive statistics of the indicators will used. According to the respondents will classified into different categories by using this formal (Mean \pm Standard Deviation).

3.12 Problems faced in data collection

The research work is mainly based on primary data collected on a very small field level samples and the author believes that the estimate of this sample does not represent the total complete parameters of the research. The author also apprehends that the respondents, limitation of expressing themselves, the situation factors and the instruments used to analyze the data could be the probable sources of error.

In conducting the field survey and preparing of the report the author encountered some limitations as mentioned below:

- Most of the respondents initially hesitated to answer questions, since they thought that the investigator might use the information against their interest.

- Illiteracy and ignorance of the respondents were great problems in data collection. Sometimes the respondents could not answer to the questions accurately and to the point.
- Another problem to the researcher was that the respondents did not keep any written record of their household income and expenditure. Even the pass books of respondents were not in houses at the time of data collection.
- Due to lack of proper knowledge, the respondents were indifferent to the objectives of the study and answered the questions in careless manner. However, repeated attempts were made to collect reliable information as far as possible.
- Sometimes the interviewees were not available in houses, which required much time for data collection.
- The study was also limited by the size of the sample.

Although the researcher encountered some limitations, he tried his best to gather reliable information to achieve objectives of the study.

CHAPTER IV

RESULTS AND DISCUSSION

The recorded observations in accordance with the objective of the study were presented and probable discussion was made of the findings with probable justifiable and relevant interpretation under this chapter. The findings of the study and their interpretation have been presented in this chapter.

4.1 Characteristics of selected indicators of the respondent

Behavior of an individual is determined to a large extent by one's personal indicator. There were various indicators of the respondent that might have consequence to develop composite learning index. But in this study, nine indicators of them were selected as variables, which included their human capital, access to information, attitude towards homestead agriculture, pluriactivity, market access, sanitation and hygiene access, social capital, social equity, household decision making on composite learning index that might be greatly influenced the assessment of NGO beneficiaries learning are presented

4.1.1 Human capital

Human capital of the respondents ranged from 34 to 40 with the mean and standard deviation of 37.16 and 1.71, respectively. According to human capital the respondents were classified into three categories (Mean \pm Standard Deviation) namely 'low', 'medium' and 'high' category. The distribution of the NGO beneficiaries according to their human capital is presented in Table 4.1.

Table 4.1 Distribution of the respondents according to their human capital

Category	Range (score)		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Low capital	≤ 35	34-40	29	19.3	37.16	1.71
Medium capital	36-39		111	74.0		
High capital	>39		10	6.7		
Total			150	100.0		

Table 4.1 indicates that the medium category indicate the highest (74.0 percent) human capital followed by the low category (19.3 percent). Only 6.7 percent respondents had high access of human capital. Such finding is quite normal as per the situation of Bangladesh.

4.1.2 Access to information

The score of access to information of the NGO beneficiaries from 5 to 19 with a mean and standard deviation of 14.03 and 2.74, respectively. On the basis of access to information, the respondents were classified into three categories (Mean \pm Standard Deviation) namely ‘no access’, ‘intermittent access’ and ‘sustained access’ of information. The distribution of respondents according to their information access is presented in Table 4.2.

Table 4.2 Distribution of the respondents according to their access to information

Category	Range (score)		respondents		Mean	SD
	Score	Observed	Number	Percent		
No access	≤ 11	5-19	28	18.7	14.03	2.74
Intermittent access	12-17		110	73.3		
Sustained access	> 17		12	8.0		
Total			150	100.0		

Data revealed that the NGO beneficiaries having intermittent access constitute the highest (78.3 percent), while the lowest access to information in sustained access category (8.0 percent) followed by no access (18.7 percent). Overwhelming majority (73.3 percent) respondent have no access to intermittent access of information.

4.1.3 Attitude toward homestead agriculture

Attitude towards homestead agriculture of the respondents ranged from 23 to 37. The average and standard deviation were 31.85 and 3.06 respectively shown in the following Table 4.3. On the basis of attitude towards homestead agriculture, the respondents were categorized into three classes’ (Mean \pm

Standard Deviation) namely poorly favorable attitude, moderately favorable attitude and highly favorable attitude.

Table 4.3 Distribution of the respondents according to their attitude towards homestead agriculture

Category	Range (score)		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Poorly favorable attitude	≤29	23-37	29	23.8	8.58	3.06
Moderately favorable attitude	30-35		121	70.2		
Highly favorable attitude	>35		9	6.0		
Total			150	100.0		

The observed data showed that most of the respondents (70.2 percent) had a moderately favorable attitude towards homestead agriculture while 6.0 percent and 23.8 percent of them had highly and poorly favorable attitude respectively. The attitude of the respondents expressed their perception about homestead agriculture.

4.1.4 Pluriactivity

Score of pluriactivity of NGO respondents could range from 0 to 4 with mean and standard deviation of 2.14 and 1.01, respectively. On the basis of scores, the respondents were classified into three categories (Mean ± Standard Deviation) namely ‘low, ‘medium’ and ‘high’ pluriactivity. The distribution of the respondent according to their pluriactivity is given in Table 4.4.

Table 4.4 Distribution of the respondents according to their pluriactivity

Category	Range (year)		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Low pluriactivity	≤1	0-4	19	12.7	2.14	1.01
Medium pluriactivity	2-3		121	80.7		
High pluriactivity	>3		10	6.6		
Total			150	100.0		

Data of Table 4.4 reveals that the majority (80.70 percent) of the NGO beneficiaries fell in medium pluriactivity category, whereas only 6.6 percent in low pluriactivity category followed by 12.7 percent in high pluriactivity category. The findings of the present study reveal that around 93.4 percent of the NGOs respondents in the study area had low to medium pluriactivity.

4.1.5 Market access

Access to market score of the NGO beneficiaries ranged from 3 to 6 with a mean and standard deviation of 4.75 and 1.12, respectively. Based on the training exposure score, the rice cultivators were classified into three categories (Mean \pm Standard Deviation) namely 'no market access', 'medium market access' and 'high market access'. The distribution of the respondents according to their market access is presented in Table 4.5.

Table 4.5 Distribution of the respondents according to access to market

Category	Range (score)		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
No market access	≤ 3	3-6	32	21.3	4.75	1.12
Medium market access	4-5		70	46.7		
High market access	> 5		48	32.0		
Total			150	100.0		

Table 4.5 indicates that the highest proportion (46.7 percent) of the NGO beneficiaries had medium market access compared to 32.0 percent in high market access and 21.3 percent in no market access category respectively and the lowest proportion (21.3 percent) had no market access.

4.1.6 Sanitation and hygiene access

Sanitation and hygiene access of the beneficiaries¹ ranged from 21 to 33. The average and standard deviation were 27.39 and 3.24 respectively. Bases on access of sanitation and hygiene, the respondents were categorized into three classes' (Mean \pm Standard Deviation) namely less effective, effective and very

effective access. The distribution of the respondents according to their access to sanitation and hygiene is presented in Table 4.6.

Table 4.6 Distribution of the respondents according to their sanitation and hygiene access

Category	Range (score)		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Less effective	≤24	21-33	28	18.7	27.39	3.24
Effective	25-31		101	67.3		
Very effective	>31		21	14.0		
Total			150	100.0		

The observed data showed that most of respondents (67.3 percent) had effective access while 18.7 and 14 percent of them had less effective and very effective access of Sanitation and hygiene access (Table 4.6).

4.1.7 Social capital

The observed score of social capital of the NGO member ranged from 12 to 31. The average score of the beneficiaries was 20.82 with a standard deviation 5.05 (Table 6.7). The respondents were classified into three categories on the basis of their communication exposure scores and distribution of the three categories (Mean ± Standard Deviation) namely ‘less’, ‘medium’ and ‘high’ contact of the NGO beneficiaries. Data showed that the highest proportion (74.7%) of the beneficiaries had medium contact as compared to 18.7 percent of them having less contact and 6.7 percent fell in high contact in Table 4.7.

Table 4.7 Distribution of the respondents according to their social capital

Category	Range		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Less	≤16	12-31	28	18.6	20.82	5.05
Medium	17-26		112	74.7		
High	>26		10	6.7		
Total			150	100.0		

From this table, it might be concluded that majority of the respondents had medium social capital. It could be concluded that extension agent or media of

the study area were available to the respondents. The finding was interesting but logical because in general the respondents in the rural areas of Bangladesh are less cosmopolite in nature and less exposed to different information sources. Finding revealed that 18.6 percent of the respondents had low extension contact which demands for strengthening and improving the communication strategy. Low extension contact might be the reason that some respondent may think that they have enough knowledge about farming activities. Extension contact pertains to ones contact with multifarious sources of farming knowledge and information. This results in cognitive change of the users with an eventual change in behavior and also in skill. They receive information from their neighbors, relatives and opinion leader etc.

4.1.8 Social equity

Social equity score of the respondents ranged from 32 to 38 with a mean and standard deviation of 36.86 and 1.82, respectively. Based on social equity score, the NGO beneficiaries were classified into three categories (Mean \pm Standard Deviation) namely low, medium and high social equity. The distribution of the respondents as per their perception on social equity is presented in Table 4.8.

Table 4.8 Distribution of the respondents according to their social equity

Category	Range		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Low equity	≤ 35	32-38	20	13.3	36.86	1.82
Medium equity	36-37		42	28.0		
High equity	> 37		88	58.7		
Total			150	100.0		

Data revealed that the highest proportion (58.7 percent) of the respondents had high social equity, while 13.3 percent had low social equity and 28.0 percent had medium social equity.

4.1.9 Household decision making

Household decision making scores of the NGO beneficiaries ranged from 16 to 23 against possible score of 1 to 28. The average score and standard deviation were 19.25 and 2.07, respectively. Based on the household decision making scores, the respondents were classified into three categories (Mean \pm Standard Deviation) namely low, medium and high participation in decision making (Table 4.9).

Table 4.9 Distribution of the respondents according to their household decision making

Category	Range		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Low participation	≤ 17	16-23	31	20.7	19.25	2.07
Medium participation	18-21		97	64.6		
High participation	≥ 21		22	14.7		
Total			150	100.0		

Data presented in the table 6.9 revealed that 64.6 percent of the respondents had medium Household decision making, 20.7 percent had low participation and 14.7 percent had high participation in Household decision making. Thus, an overwhelming majority (64.6%) of the respondents had medium participation. This lead to understanding that Household decision making would reflect more by the medium participation in decision making in the present study. Participation in household decision making of the respondents is definitely affected by the education and knowledge of the respondents because it helps to enhance the eagerness to be acquainted with new make decision. In addition, knowledge on household of the respondents is definitely affected by the extension contact because with the increase of the communication exposure new thing can be taught. Knowledge on household decision making is very important aspects for ensuring family support. Respondents lives on society. Hence, they must require skill and modern knowledge to bring more efficient to ensure making household decision.

4.2 Characteristics of composite learning index (CLI)

Composite learning index is made up of 9 indicators and specific measures which are organized under the 3 dimensions of learning: learning to know, learning to do and learning to live with dignity. Each of these 9 indicators represents a different facet of learning in Bangladesh. It was measured by computing scores according to extent of learning with each of 9 selected indicators. Composite learning index by developing indicators scored varied from 22.01 to 76.22 with the mean and standard deviation of 57.70 and 14.65 respectively. On the basis of learning scores, the respondents were classified into three categories (Mean \pm Standard Deviation) namely less effective, effective and very effective of composite learning index. The distribution of the respondents according to composite learning index score under the study is given in Table 4.10.

Table 4.10 Distribution of the respondents according to composite learning index

Category	Range		Beneficiaries		Mean	SD
	Score	Observed	Number	Percent		
Less effective	≤ 43	22.01-76.22	25	16.6	57.70	14.65
Effective	44-72		94	62.7		
Very effective	≥ 72		31	20.7		
Total			150	100.0		

Table 4.10 indicates that among the respondents, the highest 62.7 percent NGO beneficiaries belongs to the group of effective learning and the lowest percentage 16.6 percent in less effective followed by very effective (20.7 percent) by the NGO beneficiaries to develop composite learning indicator. Among the respondents most of the NGO beneficiaries (83.4 percent) have effective learning to very effective learning in composite learning index.

From developing procedure of CLI, we were got the average score of CLI (57.7 percent). Thus it is called around 58 percent of respondents have effective access to learning.

4.3 Relationship among the indicators, dimensions and CLI

Figure 4.1 shows the relationship among the dimensions which were constructed indicators into three category. In this result of dimension level of learning highest result obtained at learning to know dimension (35 percent) while other were learning to live with dignity (33 percent) and lowest result obtained by the dimension of learning to do (32 percent).

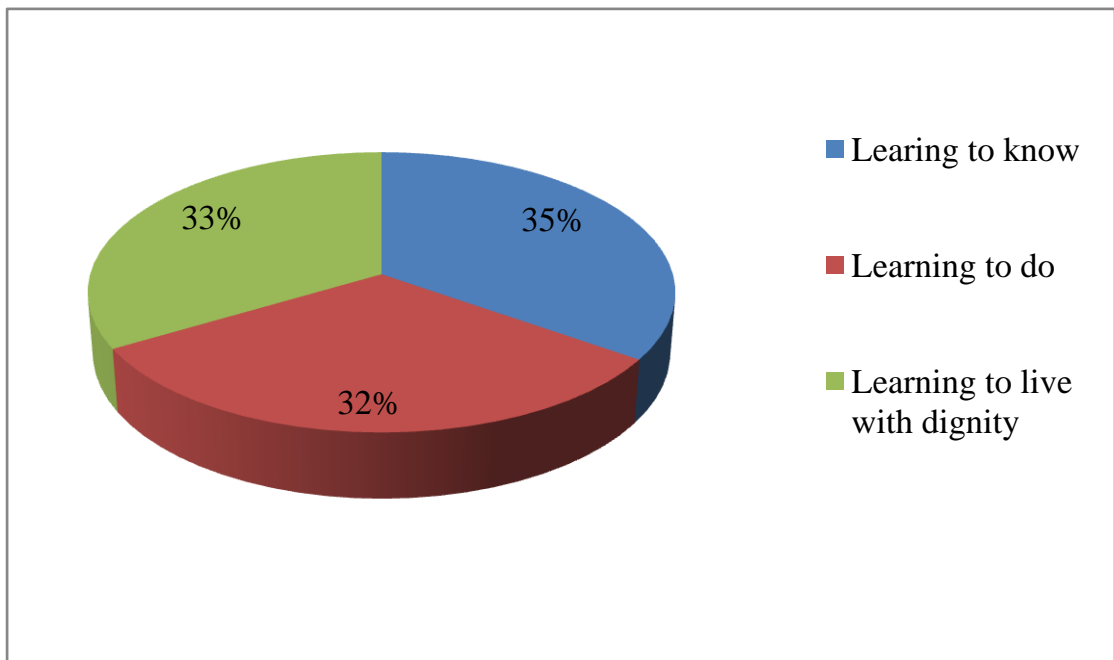


Figure 4.1 Result (dimension level) of learning of NGO beneficiaries

4.3.1 Pearson's correlation coefficients for the index and its dimensions

In order to access internal consistency of CLI, the dimensions and learning index were observed. Pearson Product Moment Correlation analysis was shown in the Table 4.11.

Table 4.11 Pearson's correlation coefficients for the index and its dimensions

	Dimensions		
	Learning to know	Learning to do	Learning to live with dignity
Composite learning index	.641(**) (p= 0.000)	.346(**) (p= 0.000)	.468(**) (p= 0.000)
Dimensions			
Learning to know	1		
Learning to do	.436(**) (p= 0.000)	1	
Learning to live with dignity	.419(**) (p= 0.000)	.416(**) (p= 0.000)	1

** Significant at 0.01 level

4.3.1.1 Relationship between learning to know and learning to do

The computed correlation coefficient (r) between the two dimensions of indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.436) was significant at 1 percent level of probability.

Based on the above observations, the researcher found that learning to know had significant relationship learning to do of the respondents in the study group. This means that the learning to know of beneficiaries increase, the learning to do good practices increase.

4.3.1.2 Relationship between learning to know and learning to live with dignity

To determine the relationship between learning to know and learning to live with dignity among the respondents the computed correlation coefficient (r)

between the two dimensions of the indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.419) was significant at 1 percent level of probability.

Based on the above observations, the researcher indicated that learning to know to individuals had significant relationship with learning to live with dignity of the respondents in the study group. This means that the more learning to know to individuals of the respondents in study group the more was learning to live with dignity.

4.3.1.3 Relationship between learning to know and composite learning

Index

To determine the relationship between learning to know to individuals and composite learning index among the respondents the computed correlation coefficient (r) between the dimension and the CLI of indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.741) was significant at 1 percent level of probability.

Based on the above observations, the researcher said that a coefficient of $r = .641$, $p < .01$ indicates that learning to know and CLI have positive and highly significant relationships, so as learning to know increases, the CLI increases by a proporsonate amount.

4.3.1.4 Relationship between learning to do and learning to live with dignity

To determine the relationship between learning to do and learning to live with dignity among the respondents the computed correlation coefficient (r) between the two dimensions of the indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.416) was significant at 1 percent level of probability.

Based on the above observations, a coefficient of $r = .416, p < .01$ indicates that learning to do and learning to live with dignity have positive and highly significant relationships, so as learning to do increases, learning to live with dignity increases by a proporsonate amount.

4.3.1.5 Relationship between learning to do and composite learning indicator

To determine the relationship between learning to do and CLI among the respondents the computed correlation coefficient (r) between the two dimensions of indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.346) was significant at 1 percent level of probability.

Based on the above observations, coefficient of $r = .346, p < .01$ indicates that learning to know and CLI have positive and highly significant relationships, so as learning to do increases, the CLI increases by a proporsonate amount.

4.3.1.6 Relationship between learning to live with dignity and composite learning indicator

To determine the relationship between learning to live with dignity and CLI among the respondents the computed correlation coefficient (r) between the learning to live with dignity and CLI of indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r (0.468) was significant at 1 percent level of probability.

Based on the above observations, a coefficient of $r = .468, p < .01$ indicates that learning to live with dignity and CLI have positive and highly significant

relationships, so as learning to live with dignity increases, the CLI increases by a proportionate amount.

4.3.2 Pearson's correlation coefficients between the index/dimensions and the underlying indicators

To observe internal consistency of the developed index, the relationships among the indicators, index and dimensions of assessment of learning of NGO beneficiaries were shown in the Table 4.12.

4.12 Pearson's correlation coefficients between the index/dimensions and the underlying indicators

Dimension	Indicator	Desired direction	Correlation with	
			Index	Dimension
Learning to know	Human capital	+	0.449(**)	0.470(**)
	Access to information	+	0.386(**)	0.507(**)
	Attitude toward Homestead agriculture	+	0.605(**)	0.553(**)
Learning to do	Pluriactivity	+	0.494(**)	0.614(**)
	Market access	+	0.600(**)	0.588(**)
	Sanitation and hygiene access	+	0.489(**)	0.603(**)
Learning to live with dignity	Social capital	+	0.545(**)	0.590(**)
	Social equity	+	0.628(**)	0.655(**)
	Household decision making	+	0.343(**)	0.558(**)

** Significant at 0.01 level

A coefficient of +1 indicates that the two variables are perfectly positively correlated, so as one variable increases, the other increases by a proportionate amount. Conversely, a coefficient of -1 indicates a perfect negative relationship: if one variable increases, the other decreases by a proportionate amount. To determine the relationship between learning indicators and index among the respondents, the computed correlation coefficient (r) between the two dimensions of the indicators in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r was significant at 1 percent level of probability.

On the same case the relationship between learning indicators and dimensions among the respondents, the computed correlation coefficient (r) between them in study group gives direction to the following observations:

Firstly, the relationship showed a positive trend and secondly, the value of r was significant at 1 percent level of probability.

Based on the above observations, the researcher said conclusion that learning indicator to individuals, dimension and CLI had significant relationship in the study group. This means that the more learning to know to individuals of the respondents in study group the more was learning to live with dignity. A coefficient of r value, $p < .01$ indicates that learning indicators, CLI and dimensions have positive and highly significant relationships, so as learning indicator increases, the CLI and dimensions increases by a proporsonate amount.

4.4 Factors related to assessment of learning of NGO beneficiaries

To estimate contribution of indicators to composite learning index (CLI), multiple regression analysis was employed. Results were presented in table 4.3.

Table 4.13 Multiple regression coefficients of contributing factors related to assessment of learning of NGO beneficiaries

Developed indicator	Indicators	<i>b</i>	Beta	<i>p</i>	R ²	Adj. R ²	F	<i>p</i>
Composite learning index	Human capital	1.850	.217	.000**	.628	.621	56.587	.000**
	Access to information	0.793	.148	.012*				
	Attitude toward homestead agriculture	0.793	.166	.012*				
	Pluriactivity	2.775	.192	.000**				
	Market access	3.700	.284	.000**				
	Sanitation and hygiene access	0.925	.205	.000**				
	Social capital	0.584	.202	.127*				
	Social equity	1.850	.230	.000**				
	Household decision making	1.586	.225	.000**				

** Significant at $p < 0.01$; * Significant at $p < 0.05$;

Table 4.13 shows that there is a significant contribution of respondents human capital, access to information, attitude towards homestead agriculture, pluriactivity, market access, sanitation and hygiene access, social capital, social equity, household decision making. Based on unstandardised coefficients (*b*), market access, pluriactivity, human capital and social equity were the most important contributing factors (significant at the 1% level of significance).

The value of R^2 is a measure of how of the variability in the composite learning index is accounted for by the selected indicators. So, the value R^2 0.628 means that selected indicators accounts for 62% of the variation in composite learning index.

Market access ($b = 3.700$): The coefficient indicates that as market access increases by one unit, the amount of learning index of NGO beneficiaries increase by 3.700 units. This interpretation is true only if the effects of other indicators are held constant.

Pluriactivity ($b = 2.775$): This b value indicates that as the amount of pluriactivity (multiple jobs) in the respondents increases by one, the value of composite learning index increase by 2.775 units. This interpretation is true only if the effects of other indicators are held constant.

Human capital (*standardized $\beta = .217$*): The standardized coefficient indicates that as the human capital increases by 1 standard deviation (1.71 units), the value of learning index increase by .217 standard deviations. This interpretation is true only if the effects others indicator are held constant.

Social equity (*standardized $\beta = .230$*): This value indicates that social equity increases by one standard deviation, learning index of NGO beneficiaries increases by 0.192 standard deviations. This interpretation is true only if the effects of others indicator are held constant.

The most important part of the table 4.13 is the F -ratio and the associated significance value of that F -ratio. For these data, F is 56.587, which is significant at $p < .001$ (because the value in the column labeled *Sig.* is less than .001). This result tells us that there is less than a 0.1% chance that an F -ratio this large would happen. Therefore, we can say the regression model results in significantly better prediction of learning of NGO beneficiaries than if we used the mean value of learning of NGO beneficiaries. In short, the regression model overall predicts learning of NGO beneficiaries significantly well. The F ratio is 56.587 which is highly significance ($p < .001$). This ratio indicates that the

regression model significantly improved the ability to predict the outcome variable (i.e. CLI).

Besides this regression analysis, the inter relationship among the indicators, their dimensions and CLI are shown in Appendix-B.

4.5 Observe the problems that encountered in learning

Learning is those which arise from the organization's external environment and over which the NGO may have little or no influence, let alone control. A useful starting point for identifying external barriers to learning is to look at the NGO's key stakeholders such as its funders, other NGOs. The origin of funding can have serious implications for the legitimacy of NGOs. In recent decades NGOs have increased their numbers and range of activities to a level where they have become increasingly dependent on a limited number of donors. Consequently, competition has increased for funding, as have the expectations of the donors themselves.

We could start with lack of development activities, Bangladesh has the world's largest national NGOs, effectively operating as a parallel government – they put more money into development activities than the government does. Most of their beneficiaries remain firmly below the poverty line. There is criticism, too, of the market model of development they have followed. This has been over-reliant on microcredit, which produces 'rational profit-seeking individuals' rather than community efforts – to say nothing of the debt traps many have found themselves in. NGOs are expected to be non-political, but everything they do, operating within highly skewed systems of power, cannot but be political. They might as well get their hands truly dirty.

4.5.1 Problems that faced by NGO beneficiaries while learning

The main constrains related to the development of NGO beneficiaries are

4.5.1.1 Illiteracy

Illiteracy is a great problem in Bangladesh: Most of our NGO beneficiaries cannot read or write. So, the literacy rate in Bangladesh is too poor. It is too poor

to imagine. This problem generates many other problems. There are many reasons behind this problem. Firstly, we can mention poverty. Majority of our people live below the poverty line. They cannot manage three meals a day. It seems really tough for them to send their children to schools.

4.5.1.2 Lack of technical knowledge and skills

Currently, NGO beneficiaries in Bangladesh are seriously concerned about the lack of employable skills among technical education given that they undergo Competency-Based Education and Training which exposes them to right knowledge, skills and attitude. This paper therefore explores factors contributing to lack of employable skills among Technical and Vocational Education in Bangladesh and recommend ways of training technical graduates who are more access market responsive.

4.5.1.3 Social and cultural behaviors

Bangladesh is a melting pot of races. She, therefore, has a mixed culture. However, her deep rooted heritage is amply reflected in her architecture, food habit, literature, dance, drama, music and painting and also in people's lifestyle. She has own Language Bengali which boasts a rich literary heritage. Now-a-days this culture is highly spreading in our country and people are paying their interest into western culture by the help of globalization. Mostly the young generations and highly aristocratic families are very much influenced by globalization which holds social and behavioral problem impact on our own culture.

4.5.1.4 Inadequate and ineffective training

A blend of cognitive and non-cognitive skills supported by favourable policies in economic and social spheres can enhance the country's competitiveness and contribute to social inclusion, increased employment and alleviation of poverty. The large majority of NGO beneficiaries are actually under-employed in the unregulated informal economy eking out bare subsistence from insecure,

vulnerable and low-wage work. The challenge is to link education and training with skills and jobs in a way that contributes to creating a sufficient numbers of “decent jobs”.

4.5.2 Problems that faced by NGOs while learning

4.5.2.1 Lack of Funds

Most of the NGOs in Bangladesh are suffering from paucity of funds. Government does not give cent percent grants in aid or make delay in sanctions of grants for numerous programs. NGOs have to make matching contributions which they are sometimes unable to manage and are, therefore, unable to avail themselves of the grants.

4.5.2.2 Inadequate Trained Personnel

It is believed that the personnel working in NGOs may be of personnel working in such organizations is a sense of dedication and commitment and interest in the social services. NGOs earlier were assumed to be served by unpaid social workers imbued with the spirit of service and did not require any special education or training. But the present trend who are having professional education are not interested to work with NGOs. Their vision has been changed and are interested to work in urban areas only. Therefore, it is very difficult to get trained persons who are either willing or trained to work in the rural society where most of NGOs work.

4.5.2.3 Misuse of Funds

It is the matter of fact that some unscrupulous elements have made fortunes by floating NGOs for their personnel gains and managing grants from the government. It is a common experience that there have been serious charges of misuse and misappropriation of funds received as grant in aid form the government, foreign donors and raised through their own resources by the most of the NGOs. These NGOs may reflect its image to other NGOs who are working with dedication and commitment.

4.5.2.4 Lack of Public Participation

NGOs are meant to provide opportunities to the citizens for democratic participation but they have not been able to fulfill this obligation due to the method and manner in which they function, and failed to attract people, interested in construction work and develop channels for people's enthusiastic participation. Some of the factors responsible for such a state of affairs are general backwardness of the people, absence of adequate number of dedicated persons, over emphasis on targets and time bound programmes, political interference and vested interests, easy availability of funds without proper planning.

4.5.2.5 Centralization in Urban Areas

NGOs are more developed in urban areas as compared to rural areas. The backwardness and ignorance of the rural people and lack of enthusiasm among social workers to among them in the absence of availability of minimum comforts are the two important reasons for the backwardness of the NGOs in rural areas.

4.5.2.6 Lack of Coordination

The absence of coordination between NGOs existing at local, state and national level has laid to the common problems such as overlapping, duplication, non-coordination etc., the absence of such a common forum also incapacitates NGOs to offer united stand against the government when it humiliates them by extraneous considerations at the behest of politicians and egoistic government officers. Moreover, the state of affairs also does not facilitate exchange of information, data collection, research, training and publication and also does not create favorable conditions where common difficulties can be placed before the government.

4.5.2.7 Target orientated and time-bound Programs

It has been observed that the donor or government who sanctions grants will put target and time-bound programs in front of NGO. Those NGOs will take the period but the qualities of service there are offering. This leads to deteriorating in quality of service and are below expected standards.

4.5.2.8 Area of Interest

Sometimes, NGO will prefer the donor area of interest in welfare activities going beyond his own interest or working in more than one programme. This also leads to deterioration in quality of service in particular programme.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

The study was conducted in the Amjankhor, Charol, Dousuo, Dhantala, Paria, Khangaon, Jabarhat, Daulatpur, Bairchuna, Sengaon, Dharmagarh, Nekmarad, Hossaingaon, Bachor, Kashipur villages of three upazilas namely, Baliadangi, Pirganj, Ranisankail under Thakurgaon district. Total respondents were selected from the study area as the population and according to breakdown of surveyed respondents with their categories and number from the three upazilas respondents comprised of 150 respondents constituted the sample of the study. A well-structured interview schedule was developed based on objectives of the study for collecting information. The indicators were: human capital, access to information, attitude towards homestead agriculture, pluriactivity, market access, sanitation and hygiene access, social capital, social equity, household decision making. Data collection was started in September 1, 2016 and completed within 60 days. Various statistical measures such as frequency counts, percentage distribution, mean and standard deviation were used in describing data. In order to estimate the contribution of the selected indicators of respondents to their assessment of learning of NGOs beneficiaries, correlation coefficient (r) and multiple regression analysis (B) was used. The major findings of the study are summarized below:

5.1 Major Findings

5.1.1 Selected characteristics of the respondents

Human capital: Medium category of respondents constituted the highest proportion (74.0 percent) and low category of respondents constituted the lowest proportion (6.7 percent).

Access to information: The effective category of the respondents constituted the highest proportion (73.3 percent), whereas very effective category was lowest proportion (8 percent) in the study sample.

Attitude towards homestead agriculture: Moderately favorable attitude constituted the highest proportion (70.2 percent), while the lowest proportion in highly favorable attitude (6.0 percent) category among the respondent of the study area.

Pluriactivity: The majority (80.7 percent) of the respondent fell in medium pluriactivity category, whereas only 6.6 percent in high pluriactivity category and (12.7 percent) respondents were found in low pluriactivity category.

Market access: The highest proportion (46.7 percent) of the respondents had medium market access and lowest (21.3 percent) in no market access category.

Sanitation and hygiene access: The highest proportion (67.3 percent) of the respondents had effective access and lowest access was (14 percent) of them having very effective access of sanitation and hygiene.

Social capital: The 74.7 percent of the respondents had medium social capital, and 6.7 percent had high social capital category.

Social equity: (58.7 percent) of the respondents had high social equity and the lowest (13.3 percent) had low social equity.

Household decision making: The highest proportion (64.6 percent) of the respondents had medium participation and the lowest (14.7 percent) had high participation in household decision making.

5.1.2 Composite learning index

The 62.7 percent of the respondents had effective learning, 20.7 percent had low sustainable access to rural financial services and the lowest 15.7 percent had high sustainable access to rural financial services.

From developing procedure of CLI, we were got the average score of CLI (57.7 percent). Thus it is called around 58 percent of respondents have effective access to learning.

5.1.3 Relationships among the selected dimensions and developed Composite learning index

- i. There was a highly significant positive relationship between learning to know and learning to do of the respondents.
- ii. There was a highly significant positive relationship between learning to know and learning to live with dignity among the respondents.
- iii. There was a highly significant positive relationship between learning to know to individuals and composite learning index among the respondents.
- iv. There was a highly significant positive relationship between learning to do and learning to live with dignity among the respondents.
- v. There was a highly significant positive relationship between learning to do and CLI among the respondents
- vi. There was a highly significant positive relationship between learning to live with dignity and CLI among the respondents

5.1.4 Relationships among the selected indicators, dimensions and developed composite learning index

- i. There was a highly significant positive relationship among selected indicators and their dimensions.
- ii. There was a highly significant positive relationship between selected indicators and developed composite learning indicator.

5.1.5 Factors related to the assessment of learning of NGO beneficiaries

There was a significant contribution of respondents' market access, pluriactivity, human capital, social equity. From these indicators 62.8 percent

($R^2 = 0.628$) of the variation in the respondents changed constraints faced by the respondents in assessment of learning was attributed to their indicators.

5.1.6 Observe the problems that encountered in learning

(A) The problems that faced by NGO beneficiaries are (i) illiteracy, (ii) lack of technical knowledge and skills, (iii) social and cultural behaviors, (iv) inadequate and ineffective training and so on.

(B) The problems that faced by NGOs are (i) area of interest, (ii) target orientated and time-bound programs, (iii) lack of coordination, (iv) centralization in urban areas, (v) lack of public participation, (vi) misuse of funds, (vii) inadequate trained personnel, (viii) lack of funds.

5.2 Conclusions

The findings and relevant facts of research work prompted the researcher to draw following conclusions.

- i. Among the beneficiaries (62.7 percent) have received effective learning.
- ii. From developing CLI, an average score of CLI was 57.7 percent. So, on an average they were inspired for learning to know, learning to do, and learning to live with dignity.
- iii. In this result of dimension level of learning highest result obtained at learning to know dimension (35 percent).
- iv. Market access of the respondents showed the key contributing factor to CLI. This means that high access to market among the respondents might have influenced to assess of learning of NGO beneficiaries. Conclusion could be presented that these respondents could be more ameliorated in all aspects of socio-economic life if government takes more care to make it more accessible.
- v. Pluriactivity of the respondents showed the important contributing factor to the assessment of learning by the respondent. This means that pluriactivity might have influenced in assessment of learning of NGO beneficiaries. It means that the respondents having more pluriactivity could get more scope

- for NGOs learning. Human capital of the respondents showed the important contributing factor to assessment of learning by the respondent.
- vi. This implies that human capital might have influenced in learning of NGO beneficiaries. Conclusion could be presented that the respondents having more human capital could have more scope for learning of NGO beneficiaries.
 - vii. Regression analysis revealed that social equity was a contributing factor to learning of NGOs by the respondents. Therefore, it may be concluded that social equity encourages respondents to NGOs learning.
 - viii. A number of problems were faced by the beneficiaries and NGOs in learning.

5.3 Recommendations

5.3.1 Recommendations for policy implications

On the basis of observation and conclusions drawn from the findings of the study following recommendations are made:

- i. An increased rate and extent of learning of NGO beneficiaries is vitally important for increasing the livelihood of the respondents. It is, therefore, recommended that an effective step should be taken by the NGO Affairs Bureau (NGOAB) and Non-Government Organizations (NGOs) for strengthening the respondents' qualities in favor of learning of NGO beneficiaries.
- ii. Market access of the respondents had a significant contribution to the learning of NGO beneficiaries. It indicates the importance of market access for NGOs learning. It may be recommended that arrangements should be made for enhancing the market access of the respondents by the concerned authorities through the establishment of local and regional market.
- iii. Pluriactivity had a significant contribution to learning of NGO beneficiaries. It may be recommended that arrangements should be made

for enhancing the awareness about activities other than agriculture of the respondents by the concerned authorities.

- iv. Human capital was important contributing factors to learning of NGO beneficiaries. Therefore, it is recommended that the concern authorities should work with the respondents and prioritize the human capital factor which influenced learning of NGO beneficiaries.
- v. Social equity was important contributing factors to learning of NGO beneficiaries. Therefore, it is recommended that the concern authorities should work with the respondents and prioritize the social equity factor which influenced learning of NGO beneficiaries.
- ix. A number of problems were faced by the beneficiaries and NGOs in learning. Thus the govt. and concern authority should take proper step to improve solution of the problem.

5.3.2 Recommendations for further study

On the basis of scope and limitations of the present study and observation made by the researcher, the following recommendations are made for future study.

- i. The present study was conducted in Baliadangi, Pirganj and Ranisakail upazilas under Thakurgaon district. It is recommended that similar studies should be conducted in other areas of Bangladesh.
- ii. This study investigated the contribution of nine indicators of the respondents with their composite learning index. Therefore, it is recommended that further study should be conducted with other characteristics of the respondents with their learning of NGO beneficiaries.
- iii. Studies need to be undertaken to ascertain the principles and procedures for installation and patronization of nursing organization in the rural areas of Bangladesh.
- iv. The present study was concern only with the extent of assessment of learning of NGO beneficiaries. It is therefore suggested that future studies

should be included more reliable measurement of concerned indicator is necessary for further study.

- v. The study was based on the learning of NGO beneficiaries. Further studies may be conducted in respect of other related issues.

REFERENCES

- Ahmed (1996). The role of NGO in upgrading status of women member from Rangpur- Dinajpur Rehabilitation Service (RDRS) programmes in the selected area of Bangladesh. M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
- Ahmed, S.M., Chowdhury, M. and Bhuiya, A (2001). Micro-credit and emotional well-being: experience of poor rural women from Matlab, Bangladesh. BRAC Research and Evaluation Division, Dhaka, Bangladesh. *World-Development-Oxford* **29**(11): 1957-1966
- Akteruzzaman, M. (1993). The Economic Impact of Cattle Distribution Programme for Alleviation of Rural Poverty in Some Selected Area of Bangladesh. Final Report, Submitted to Winrock International, Human Resources Development Programme, Bangladesh Agricultural Research Council, Farm Gate, Dhaka, Bangladesh.
- Ali, R. and Rahman, M.M. (1978). An Evaluation of Women Development Program of Mymensingh District. Workshop Proceeding, Graduate Training Institute, Bangladesh Agricultural University, Mymensingh.
- Amin, S. and Pebley, A.R. (1994). Gender Inequality within Households: The Impact of Women's Development Programme in 36 Villages. *The Bangladesh Dev. Studies* **XXII** (2 & 3): 121-154.
- Anjana, (1997). Impact of Homestead and Farming on Income and Women's Development in a PROSHIKA Programme Area in Gabtali Thana of Bogra District". M.S. in Agricultural Production economics Thesis, Bangladesh Agricultural University, Mymensingh.
- Anwar, A.B.M.N. (1999). A Study for Involving Rural Youth in Extension Activities in Three Selected Villages of Mymensingh District. A *Ph. D.* Thesis, Department of Agricultural Extension & Education, Bangladesh Agricultural University, Mymensingh, December. pp. 9-10. Dhaka, Bangladesh.
- ASA, (2014). Annual Report 2014, Dhaka, Bangladesh.
- Basak, N.C. (1997). Impact of BRAC Rural Development Activities as Perceived by the Participating Women. M.S. (Ag. Ext. Ed) Thesis, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh

- Begum, A. (1998). Poverty Alleviation of the Rural Women organized by Association for Social Advancement. M.S. (As. Ext. Ed) Thesis, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.
- Begum, S. (1994). Impact of RDRS activities on Socioeconomic Development of Rural Women: A Study in Sadar Thana of Kurigram District. M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
- Begum, S.A.(1995). Influence of BRAC Credit Program on Socioeconomic Development of Rural Women. A Study on Five Villages of Jamalpur District. *UnnayanBitarka*14 (3): 29-47.
- Binder, C.R., Feola, G. and Steinberger, J.K. (2010). Considering the normative, systemic and procedural dimensions in indicator-based sustainability assessments in agriculture. *Environmental Impact Assessment Rev.*30: 71–81.
- Bohringer, C.,Patrick. E.P. and Jochem, P.E.P. (2007). Measuring the immeasurable-a survey of sustainability indices. *Ecol. Econ.*63:1–8.
- BRAC, (2006). Bangladesh Rural Advancement Committee. *Rural Development prograrnme (RDP) Phase III Report 1993-95*. Dhaka: Bangladesh Rural advancement committee.
- BRAC, (2014). Annual Report 2014, Dhaka, Bangladesh.
- Brammer, H. (2009). Mitigation of arsenic contamination in irrigated paddy soils in South and Southeast Asia. *Environment International*. 35:856–863.
- Brand, D.A., Saisana, M., Rynn, L.A., Pennoni, F. and Lowenfels A.B. (2007) Comparative analysis of alcohol control policies in 30 Countries. *PLoS. Med.*4(4):752–759
- Cameron, J. (2005) Journeying in radical development studies: a reflection on thirty years of researching pro-poor development. Chapter 7 in *A Radical History of Development Studies: Individuals, Institutions and Ideologies*, ed. Uma Kothari, London: Zed Books. This chapter provides insights into the evolution of development theory from the 1960s onwards.
- Canadian Council on Learning, (2006) Falling voter turnout: Is it linked to diminished civics education?, Lessons in Learning series, Jan. 16, 2006, www.ccl-cca.ca

- Cornwall, A. and Brock, K. (2005). Beyond buzzwords: poverty reduction, participation and empowerment in development policy. *Overarching Concerns Programme Paper 10*. Geneva: UNRISD. This report gives a detailed, theoretically informed overview of the changing language and fashions of the development industry.
- Costanza, R. (2000). The dynamics of the ecological footprint concept. *Ecol. Econ.* **32**: 341–345.
- Delors J., Al Mufti I., Amagi A., Carneiro R., Chung F., et al., (1996) Learning: The Treasure Within Report to UNESCO of the International Commission on Education for the Twenty-first Century. Paris, UNESCO.
- DFID. (2003). DFID Influencing Study, NGO Case Studies. *Draft report*, DFID.
- DFID. (2005). Achieving the MDGs in Bangladesh: rethinking the Parameters for Working with NGOs. Draft report, DFID.
- Easterly, W. (2006) *The White Man's Burden: Why the West's Efforts to Aid the Rest Have Done So Much Ill and So Little Good*. Oxford: Oxford University Press. This book, by a former World Bank economist, is a wide-ranging critical overview of recent aid practice.
- Edwards, M. (1996), 'Becoming a Learning Organization, or, the Search for the Holy Grail?' unpublished discussion paper, Aga Khan Foundation of Canada.
- Edwards, M. and Hulme, D. (Eds) (1992). *Making a Difference: NGOs and Development in a Changing World*. London: Earth scan. This is a foundation text for the emergence of writing by researchers and practitioners on NGOs, and is still relevant.
- Emerson, J., Esty, D.C., Levy, M.A., Kim, C.H., Mara, V., de Sherbinin, A. and Rebotnjak, T. (2010) Environmental performance index 2010. *Yale Center for Environmental Law and Policy*, New Haven
- Esty, D.C., Levy, M.A., Srebotnjak, T. and Sherbinin, A. (2005). Environmental sustainability index: benchmarking national environmental stewardship. *Yale Centre for Environmental Law and Policy*, New Haven.
- FAO, (2015). Self- evaluation and holistic assessment of climate resilience of farmers and pastoralists. Rome, Italy.

- Fisher, J. Local and global: international governance and civil society. *Journal of International Affairs*, **57(1)**: 19-39.
- Fisher, W.F. (1997). Doing good? The politics and anti-politics of NGO practices. *Annual Review of Anthropology* **26**: 439–64. A theoretical overview of the anthropology of the changing nature of states and NGOs within the context of neoliberalism.
- Fowler, A. (1997). Striking a Balance, *INTRAC / Earthscan*.
- Freebairn, D.M. and King, C.A. (2003). Reflections on collectively working toward sustainability: Indicators for indicators! *Australian Journal of Experimental Agriculture*, **43**: 223–238.
- Gasparatos, A., El-Haram, M. and Horner, M. (2008). A critical review of reductionist approaches for assessing the progress towards sustainability. *Environ Impact Asses Rev* **28**: 286–311
- Ghosh, A.R. (1997). Impact of Homestead Fanning on Income and Women's Development in a Proshika Area in Gabtali Thana of Bogra District. M.S. in Agricultural Production Economics Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
- Gomez-Limn, J. A., & Sanchez-Fernandez, G. (2010). Empirical evaluation of agricultural sustainability using composite indicators. *Ecological Economics*. **69**: 1062–1075.
- Hailey, J. and James, R. (2006). Unsettling times for civil society building. Paper for Civil Society and Capacity Building Conference, Oxford. Retrieved 27 March 2008.
- Helland, J. (2004). Study of the impact of the work of Save the Children Norway in Ethiopia: building civil society. Oslo: Norad. Retrieved 27 March 2008. from: www.norad.no/default.asp?V_ITEM_ID=2860
- Islam and M.F. Huq. (1994). Gender Issues in Homestead Fanning. Paper Presented in the workshop on Women in Agriculture: the challenges BRAC, 23-24 March.
- Kabeer, M. (2008). From Poverty to Power: How Active Citizens and Effective States can Change the World. Oxford: Oxfam International. A synthesis of current development thinking and a call to arms by the head of Oxfam's research department.

- Kabir, M. and Amin, R. (1995). The impact of rural women's participation in village based development program on Fertility. *The Journal of Rural Development*. Vol. (25(1): 25-45, January.
- Kadzamira, E.C. and Kunje, D. (2002). The changing roles of non-governmental organizations in Malawi. Washington: USAID and Blantyre: Centre for Educational Research and Training, University of Malawi.
- Khan, J. A. (1983). Participation of Rural Wonton in Community Activities and Income Generating Projects in Bangladesh. Ph D. Thesis, UPLB college, Lagma, Philippines.
- Lambert, P.J. (1985). NGO's and Self Reliance is Commercial Enterprise the Way? *ADAB News*, **12 (5)**: 24-29.
- Mazumder, S., Rahman, M.M. and Ali, M.H. (1983). Women's Participation of Agricultural and Non-agricultural Activities in Bangladesh villages. Graduate Training Institute (GTI), Bangladesh Agricultural University, Mymensingh.
- Monroy-Ortiz, C., Garca-Moya, E., Romero-Manzanares, A., Sanchez-Quintanar, C., Luna-Cavazos, M., Uscanga-Mortera, E., Gonzalez-Romero, V. and Flores-Guido, J.S. (2009) Participative generation of local indicators for conservation in Morelos, Mexico. *Int. J Sustain Dev. World Ecol* **16(6)**:381–391
- Mortada, S.M. (2014). Learning beyond 2015. Dhaka Tribune.
- Munda, G. (2007). Social multi-criteria evaluation. *New York: Springer*.
- Nardo, M., Saisana, M., Saltelli, A., and Tarantola, S. (2005). Tools for composite indicators building. Institute for the Protection and Security of the Citizen Econometrics and Statistical Support to Antifraud Unit, Italy.
- Nazu, S.B. (1994). Impact of RDRS Activities on the Socioeconomic Development of Rural Women: A Study in Sadar Thana of Kurigram District. M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.
- NGO Affairs Bureau (NGOAB), (2004). NGOs and Development in Bangladesh: Whose sustainability counts? Available online at: <http://www.ngoab.gov.bd/> (accessed 20 March 2005).

- NGO Affairs Bureau (NGOAB), (2009). List of NGOs in Bangladesh. Available online at: <http://www.ngoab.gov.bd/> (accessed 20 March 2010).
- Nicoletti, G., Scarpetta, S., and Boyland, O. (2000). Summary indicators of product market regulation with extension to employment protection legislation. Economic Department working paper no 226. *ECO/ WKP* (99)18.
- OECD, (2008). Handbook on constructing composite indicators: methodology and user guide. OECD. Paris.
- Parvin, S.M., (1998). Impact of Grameen Bank Activities on the Socio-economic Development of Rural Women Some Selected Area of Rangpur District. An M.S.Thesis, Dept. of Agril. Economics, BAU, Mymensingh.
- Paul, P. (1996). Impact of Livestock Programme of Bangladesh Rural Advancement Committee (BRAC) in the Selected Areas of Mymensingh District. M.S. in Agricultural Production Economics Thesis, Bangladesh Agricultural University, Mymensingh.
- Perkins, M.L. (1985). Hope for the landless BIDS reports.
- Pinter, L., Hardi, P., Martinuzzi, A., and Hall, J. (2011). Bellagio STAMP: Principles for sustainability assessment and measurement. *Ecological Indicators*. **17**: 20–28.
- Pretty, J. (2009). Can ecological agriculture feed nine billion people? *Monthly Review*, November.
- Pretty, J., Noble, A., et al. (2006). Resource conserving agriculture increases yields in developing countries. *Environmental Science and Technology*. **40**: 1114–1119.
- Racelis, M. (2008). Anxieties and affirmations: NGO donor partnerships for social transformation. Chapter 10 in Bebbington et al. (Eds), *Can NGOs Make a Difference? The Challenge of Development Alternatives*. London: *Zed Books*, pp. 196–220.
- Rahman, M.H. (1996). Participation of Women in Rural Development: An Experience of Comprehensive Village Development Programme. *The Bangladesh Rural Development Studies*. **6(1)**: 47 -57.

- Rahman, M. M. (2011). Country report: Bangladesh. ADBI-APO Workshop on Climate Change and its Impact on Agriculture. Seoul, Republic of Korea.
- Rahnema, A. (2000). Development as practice in a liberal capitalist world. *Journal of International Development*. **6**:773–88.
- RDRS, (2014). Annual Report 2014, Dhaka, Bangladesh.
- Risner, C. (2014). The fight for freedom from extreme poverty. Dhaka Tribune.
- Roy, R., and Chan, N. W. (2012). An assessment of agricultural sustainability indicators in Bangladesh: Review and synthesis. *Environmentalist*.**32**: 99–110.
- Roy, R., Chan, N.W. and Rainis, R. (2013a). Development of indicators for sustainable rice farming in Bangladesh: A case study with participative multi-stakeholder involvement. *World Applied Science Journal*.**22**: 672–682.
- Roy, R., Chan, N. W., and Rainis, R. (2013b). Development of an empirical model of sustainable rice farming: A case study from three rice-growing ecosystems in Bangladesh. *American–Eurasian Journal of Agricultural and Environmental Sciences*. **13**:449–460.
- Roy, R., Chan, N. W., and Rainis, R. (2014). Rice farming sustainability assessment in Bangladesh. *Sustainability Science*. **9**: 31–44.
- Roy, R., Chan, N. W., Uemura, T., and Imura, H. (2013c). The vision of agri-environmental sustainability in Bangladesh: How the policies, strategies and institutions delivered? *Journal of Environmental Protection*. **4**: 40–51.
- Roy, R. (2015). Modelling and policy integration of sustainable rice farmingsystem in bangladesh. PHD Thesis, University sains Malaysia. pp. 269.
- Roy, R., Chan, N.W. and Xenarios, S. (2015) Sustainability of rice production systems: an empirical evaluation to improve policy. *Environment development and sustainability*. **18**: 257-278.
- Saha, N.K. (1997) Participation of Rural Youth in Selected Agricultural Activities in the Villages of MuktagachaThana UnderMymensingh

District. *M.S.Thesis*, Department of Agricultural Extension Education, Bangladesh Agricultural University, Mymensingh.

Saisana, M., Tarantola, S., Schulze, N., Moese, W., and Puyenbroeck, T. V. (2005). State of the art report on composite indicators for the knowledge-based economy. Technical report, KEI, Knowledge Economy Indicators project.

Saisana, M. (2008). Composite Learning Index: Robustness Issues and Critical Assessment. *European Commission, Joint Research Centre*. Pp. 8-9.

Shah, S.S. (1997). Production and Income between Grameen Bank Member Households and Non-Grameen Bank Households: A Comparative Study in Mymensingh district. M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.

Shehrawat, P.S. and R.K. Shenna. (1994). Educated Unemployed Rural Youth: Problems Encountered Factors Dissuading Them from Family Occupation and Their Human Resources Development. *Journal Rural Recotrtruction*.**27 (I):** 73-82.

Stiles, K. (2002). Civil Society by Design: Donors, NGOs and the Development Circle in Bangladesh. Westport, Ct/London: Praeger.

Sultana, T. (1998). Impact of a Development Programme on Economic and Social Status of women member of Comprehensive Village Development Programme (CVDP) in a selected area of Comilla district. M.S. Thesis, Department of Agricultural Economics, Bangladesh Agricultural University, Mymensingh.

UNESCO,(2003). General report and recommendations for joint action in the context of the CCNGO/EFA network. Annual meeting, Porte Alegre, 19-23 January. Retrieved 27 March 2008.

UNESCO,(2004b). Collective consultation of NGOs, EFA. International Seminar on Capacity-Building for Civil Society Engagement in EFA Policy, Beirut, Lebanon, 7-5 December. Retrieved 27 March 2008 from: <http://unesdoc.unesco.org/images/0014/001468/146864e.pdf>

Willis, K. (2005) Theories and Practices of Development. London: Routledge. A good place to start when investigating the range of theoretical perspectives within development studies.

World Bank, (2002). Bangladesh Education Sector Review.**Volume I, II, III**,*University Press Limited*. Dhaka, Bangladesh.

World Bank (2005). A report on The Economics and Governance of Non-Governmental Organizations (NGOs) in Bangladesh.

World Development Report (2004). Making Services Work for Poor People. Washington DC: World Bank.

Zebunness, M.R. (1998). Impact of Selected Rural Development Program of BRAC on Household Income Generation through Increased Women Participation in Mymensingh District. M.S. Thesis, Department of Agricultural Finance, Bangladesh Agricultural University, Mymensingh.

APPENDIX-A

(English Version of the Interview Schedule)

Department of Agricultural Extension and Information System

Sher-e-Bangla Agricultural University

An Interview Schedule on

“ASSESSMENT OF LEARNING OF NGO BENEFICIARIES IN BANGLADESH”

Serial no.:

Date:

Address of the Respondent:

Name of the respondent:

Village:

Union:

Upazila:

(Please answer the following questions. Your information will be used
Only for academic research purpose)

1. LEARNING TO KNOW

1.1. Human capital

Please answer the following questions

Statement	Definitely (5)	Probably (4)	Probably not (3)	Not sure (2)	Definitely not (1)
Knowledge					
High-value crop variety gives high yield					
Biological control of pest is significant					
Green manuring is good for soil health					
Skill					
Quality rice seed is base for good production					
Flood irrigation reduces weed infestation					
Hygienic habit is important in daily life					
Capacity					
Poultry farming provides benefit in family nutrition					
SMEs loan provide benefit for income generation					
Training helps to adopt environmentally friendly farming practices					

1.2. Access to information

Medium	Available		Accessible		
	Yes (1)	No (0)	Sustained access (2)	Intermittent access (1)	No access (0)
Radio					
TV					
Newspaper					
Leaflet, poster, booklet					
NGO workers					
Senior person					
Fellow farmer					
Input dealer					
Relative					
Personal experience					
Neighbor					
Local leader					

1.3. Attitude towards Homestead Agriculture

Please indicate your degree of agreement regarding the following statements:

Statement	Strongly agree (5)	Agree (4)	No opinion (3)	Disagree (2)	Strongly disagree (1)
Vegetable cultivation is a good source of family nutrition and food security.					
Homestead gardening is an important source of family income.					
Raising poultry provides income, nutrition and manures.					
Epidemic diseases of poultry incur huge loss.					
Goat rearing does not require extra cost of feeding.					
Milk contains essential nutrients like calcium, vitamin A and vitamin B12.					
Fish farming can be more profitable than traditional agriculture.					
Small fish species provide a source of food and nutrition security.					

2. LEARNING TO DO

2.1. Pluriactivity

Do you have any income source other than agriculture? Yes..... [] (1) No..... [] (0)

If Yes, then answer the following

- a. Government job [] b. Private Job [] c. Business [] d. Seasonal business []
 e. Labour to mill/factory/other house [] e. Other (specify)

2.2. Market access

Market access - buying				
Do you buy directly from producers?	Yes (1)	No (0)	If yes, for which products?	
Do you have any vegetal product, which you can only access from one available seller?	Yes	No	If yes, which crops?	
Are there seeds, which you can only access from one available seller?	Yes	No	If yes, which product?	
Do you have sustained access to market to buy farming inputs and outputs?	Yes	No	If yes, which product?	
Market access - selling				
Last year did you sell any of your crops/ livestock/ seeds?	Yes (1)	No (0)	If yes, which ones?	
Do you sell/trade some of those products directly to consumers?	Yes	No	If yes, for which products?	
Do you have any product with only one available buyer?	Yes	No	If yes, which products?	
Do you have sustained access to market to sell farming inputs and outputs?	Yes	No	If yes, which product?	

2.3. Sanitation and hygiene practices

Statement	Adequately (5)	Moderately (4)	No opinion (3)	Rarely (2)	Never (1)
Do you wash your hand with soap before food preparation?					
Do you dry your hand on clean cloths after washing?					
Do you wash your hand after defecating or urinating?					
Do you wash your hand with clean water before eating?					
Do you wash your hand before cooking?					
Do you always use sanitary latrine?					
Do you buy commercial product seeing expire date?					

3. LEARNIG TO LIVE WITH DIGNITY

3.1. Social capital

A. How many organizations are you a member of and its frequency of contact?

Name of organization	Member		Number of contact		
	Yes (1)	No (0)	Week (1)	Month (2)	Year (3)
Farmers group					
NGOs					
Mosque committee					
School development committee					
Cooperative (Credit/financial)					
Club (e.g., IPM, FFS, CFS)					
Religious group (e.g., Tablig)					
Neighborhood / Village association					
Political group					

B. How much confidence do you have in the following institution?

Institution	A great deal(5)	Quite a lot(4)	No opinion (3)	Not very much (2)	None at all (1)
Upazila agricultural extension organization					
Local administration (Union parishod)					
Other Govt. organization (e.g., BRDB, Social Welfare)					
Input business community / beneficiaries of community					

3.2. Social equity

Questions	SA (5)	A (4)	NO (3)	DA (2)	SDA (1)
Do you think local people should participate in local development decision making?					
Do you believe equal education privilege for your boys and girls?					
Do you think your wife should equally participate in family decision making?					
Do you think day laborers should pay handsome wages to fulfill their basic needs?					
Dou you think male and female labor should pay equal wages?					
Do you think we need to help the poor, underprivileged person to maintain an equitable society?					
Do you think poor people should have access to education, information, and market?					
Do you think all people in society are equal in living right?					

SA= Strongly agree, A= Agree, NO= No opinion, DA= Disagree, SDA= Strongly disagree

3.3. Household decision making

Who in your family usually has the final say on the following decisions?

Questions	You (4)	your partner (3)	you and your partner jointly (2)	someone else (1)
Who usually makes decisions in selecting crops to cultivation?				
Who usually decides how your partner's microcredit/ loan will be used?				
Who usually decides how the money you earn will be used?				
Who usually makes decisions about health care for yourself?				
Who usually makes decisions about making major household purchases?				
Who usually makes decisions about making purchases for daily household needs?				
Who usually makes decisions about making visits to your family or relatives?				

Date:

Signature of the Interviewer

APPENDIX B

CORRELATION AMONG THE CLI, DIMENSIONS AND THEIR INDICATORS Correlations Matrix

	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13
X1	1												
X2	.127	1											
X3	.096	.143	1										
X4	-.018	.194(*)	.564(**)	1									
X5	-.111	.164(*)	.163(*)	.245(**)	1								
X6	.503(**)	-.032	.363(**)	.350(**)	-.036	1							
X7	.065	.122	.215(**)	-.119	.562(**)	-.014	1						
X8	.398(**)	.350(**)	.620(**)	.422(**)	.356(**)	.413(**)	.240(**)	1					
X9	.020	.019	-.078	-.136	.243(**)	-.187(*)	.385(**)	.185(*)	1				
X10	.449(**)	.386(**)	.605(**)	.494(**)	.600(**)	.498(**)	.545(**)	.828(**)	.343(**)	1			
X11	.470(**)	.507(**)	.553(**)	.417(**)	.093	.399(**)	.125	.556(**)	-.061	.596(**)	1		
X12	.249(**)	.151	.591(**)	.614(**)	.588(**)	.603(**)	.261(**)	.611(**)	.094	.597(**)	.465(**)	1	
X13	.334(**)	.365(**)	.319(**)	.188(*)	.437(**)	.156	.590(**)	.755(**)	.558(**)	.690(**)	.403(**)	.429(**)	1

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

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

Legends: X₁= human capital, X₂= access to information, X₃= attitude toward homestead agriculture, X₄= pluriactivity, X₅= market access, X₆= sanitation and hygiene access, X₇= social capital, X₈= social equity, X₉= household decision making, X₁₀= composite learning index, X₁₁= learning to know, X₁₂= learning to do, X₁₃= learning to live with dignity

