

inter cooperation

Natural Resource management
Rural Economy
Local Governance and Civil Society

Strengthening Market Participation for the Poor

Analysis and Economic Review



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Strengthening Market Participation for the Poor

Analysis and Economic Review

Report from LEAF and SAAKTI projects

Implemented by Intercooperation
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LEAF and SAAKTI Projects
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Glossary of terms

APO	Annual Plan of Operation
BRAC	Building Resources Across Communities
CBO(s)	Community Based Organisation(s)
DAE	Department of Agricultural Extension
DLS	Department of Livestock Services
EP	Extreme Poor
ETF	Economic Technical Feasibility
IC	Intercooperation
IGA	Income Generative Activity
Katalyst	Growth through business services (programme)
LEAF	Livelihoods, Empowerment and Agroforestry (Project)
LSP(s)	Local Service Providers
ME	Marketing extension
MSE(s)	Micro small enterprise(s)
NGO(s)	Non-governmental Organisation(s)
PAGT	Participatory Analysis Gender Tool
PPP	Public Private Partnerships
PNGO	Partner NGO
UZ	Upazilla
SDC	Swiss Agency for Development and Cooperation
SAAKTI	Sustainable Access to Agroforestry Knowledge, Technology and Information (Project)

Rate of change USD 1= taka 65

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Summary

Intercooperation (Swiss international NGO) has had two main projects involved in rural market development since 2004. LEAF - the Livelihoods, Empowerment & Agro-forestry Project, and SAAKTI - the Sustainable Access to Agro-forestry Knowledge, Technology and Information, have implemented independent and combined approaches to improved marketing in four districts of Bangladesh: Bogra, Rajshahi, Sunamganj and Rangpur. Participative Market Research, Value Chain Analysis and Micro Small Enterprise development are some of the approaches and tools tested and used with success.

An analysis of the economic and organisational effects of the project-led supports to producers and communities was undertaken in 2007. This document briefly explains the results of the assessment based on the experiences of 2,060 community based organisations involved in marketing activities.

33,400 producers were active in marketing activities. Of these, 63% were women and 23% were categorized as extreme poor. They undertook business activities within 15 sub-sectors, including; agro-products (vegetable, spices, potatoes, fruits etc.), livestock (poultry, duck, goat dairy milk), fish and non-farm activities (handicrafts, tailoring, food processing, grocery shop), etc. The diversification strategy encouraged producers to develop 2 to 3 income generating activities which resulted in average additional annual profits of \$285 (\$0.80/day) for each of them.

The success of an MSE was often dependant on the choice of the product and the maturity of the organisation to match market demand and improve competitiveness. Some developed organisations in the form of a family business, marketing group, producer network and even formal association. The assessment deduced that 800 MSEs improved by establishing business committees or using appropriate business management practises.

Improving access to services was a key area of support from the projects. 55% of Micro Small Enterprises received the benefit of links with line agencies, private sector, financial institutions or NGOs assisted by project workers. Also, local service providers have assisted 74% of MSEs in providing technical and marketing services.

Coupling MSEs with bigger network buyers was investigated for improving market penetration but only 9 % of MSEs sold at regional level. 90% preferred to sell at farm gate or local market mainly due to transportation costs. The mobilisation of private sector interest remains a key yet underdeveloped aspect of strengthening the value chain of selected products.

The investigation revealed that 1900 MSEs earned, on average, \$92 annual gross profit /IGA/ producer. This data doesn't reflect the disparity between the type of IGA and the place of production. These factors, as well as, product demand and investment capacity had a great impact on the resulting profits.

Finally, combining supports such as Access to Markets, Finance, and Services enabled the promotion of sustainable MSEs. Understanding MSE strategy and analysing its applicability in various situations laid the foundation for entrepreneurial spirit to grow.

1. Background

Since 2004, Intercooperation has tested different approaches to market development. The first two types of participative market research were known as the "Marketing Extension" tool (ME) and Economic Technical Feasibility (ETF). These were applied through the Community Based Organisations (CBOs) with an aim to enhance livelihoods opportunities at the local and Upazilla level. The initial results were impressive. Participants tried different approaches to marketing such as forming cooperatives, improving product quality

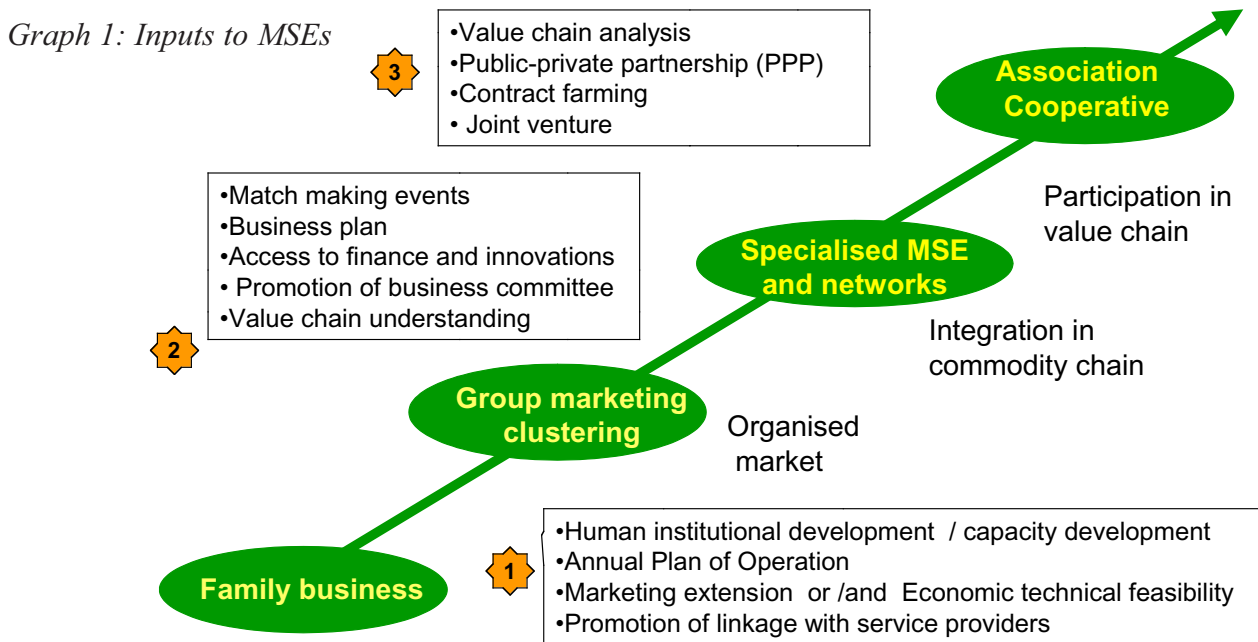
Marketing Extension (ME) is an innovative, 6-step process. Its main objective is to empower the CBO to identify and exploit market opportunities by increasing their capacity to make independent investigations. They are taught how to select and enhance income-generating activities that are relevant to their specific situations.

Economic Technical Feasibility (ETF) refers to a simple economic analysis of 1 or 2 possible income generating activities that could be performed by CBO members. A focus discussion is organised for interested members, at which they learn to do a simple cost/benefit calculation of the selected activities. No market investigation is applied.



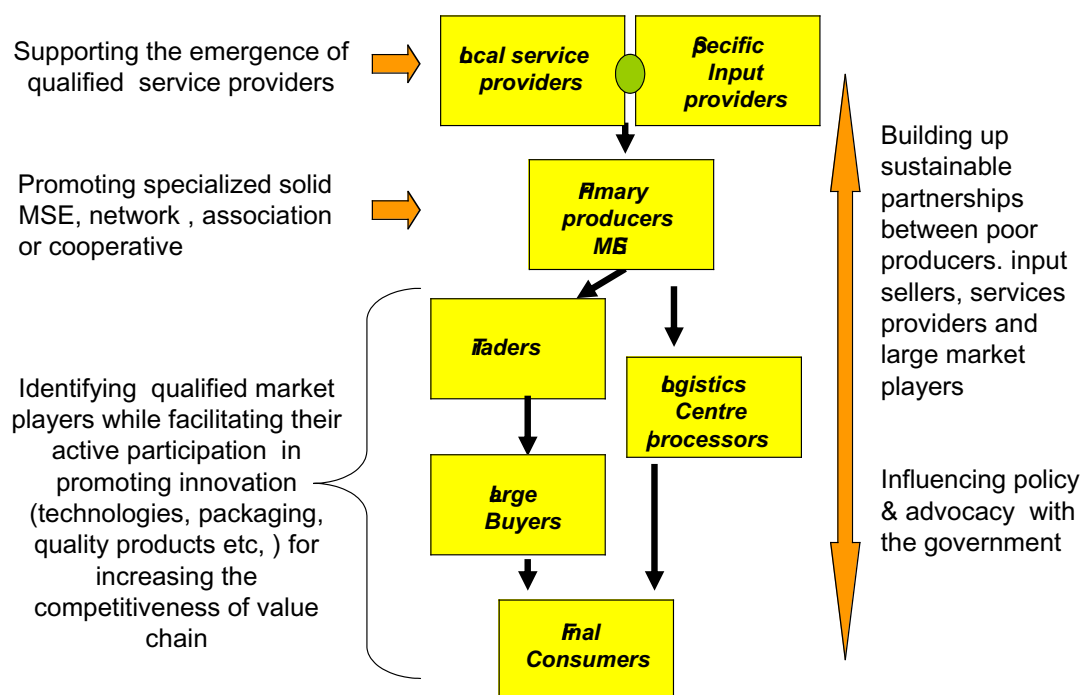
and seeking sustainable linkage with large buyers. They accumulated sound business knowledge in the areas of marketing, supply and demand, quality and profitability. Shortly after the implementation of ME or ETF (6 months - 1 year), most of those organised groups began to scale up their business activities.

A further step was introduced to help develop micro-small enterprises (MSEs). Producers needed to understand the value chain in order to learn how to make good marketing decisions based on business principles. The MSEs took many forms: family businesses, group marketing clusters, specialized producer networks and associations. Intercooperation has been able to provide a variety of support specific to the needs of the new MSEs. Their support has allowed the groups to gain expertise in their domain and facilitate further growth.



The third and final step was developed, which combines MSE development and value chain promotion. The main objective is to support the MSEs (primary producers) and their service providers from the beginning of the value chain. (see Graph 2)

Graph 2 : Combining MSE Development and Value Chain Promotion



Since 2004, the LEAF and SAAKTI projects gained much experience in the broad field of marketing. So, in March 2007, these projects undertook an assessment of their activities to measure the economic outputs generated at producer and CBO level. 2,060 CBOs who had used the Marketing Extension tool (ME) or Economic and Technical Feasibility (ETF) were surveyed. However, there were only 1,900 CBOs who could provide reliable data for calculating profit and added value. The questionnaires were distributed as part of a focus group discussion (See annexe 2).

The remaining 6 chapters of this document examine the theme, "Strengthening Market Participation for the Poor", in greater detail:

- Changes in Producer Level Output
- From Community Based Organisations to Micro Small Enterprises
- Factors Influencing Profits at Producer Level
- Specific Effects of Marketing Extension
- Main Outcomes
- Conclusion and Challenges

2. Changes in Producer Level Output

General Information:



- **2,060 CBOs promoted marketing strategies and business activities in the year 2007.** 75% of them were involved in both SAAKTI and LEAF projects. This number does not include new CBOs joining the latest phase of those projects.

- **33, 400 producers joined in marketing activities.** 56% of the CBOs began by using ME, the others tried ETF. 43% were direct beneficiaries of LEAF project (2007).

Among these producers:

- 23 % extreme poor
- 41 % poor
- 29 % moderate poor
- 7 % not poor

- **60 products within 15 sub-sectors were analyzed as potential marketing opportunities by CBOs.** The studies came from four districts of SAAKTI/LEAF projects (Rajshahi, Bogra, Rangpur and Sunamgang). They identified four main product lines:

- Vegetable (31 %)
- Poultry (21 %),
- Handicraft and tailoring (16 %),
- Goat, beef fattening (7 %).

Promising value chains were highlighted, by district, as follows:

- Sunamgang : fish (open water and pond fish)
- Rangpur : spices (garlic, turmeric, chilli, ginger)
- Rajshahi: fish and fruit
- Bogra : milk



Across the regions, approximately 8 % of CBOs undertook small businesses (food processing, transportation, mobile vendors, grocery shops, small trading).

- **An average additional annual profit of \$285/producer was earned (\$0.78/day = 52 taka/day).**

This figure takes into account the per product profit, livelihoods strategy and re-investment in business activities of the 1,900 CBOs who participated in the study. A comparison over time allowed for a closer estimate of the additional gross profit generated by producers as a result of the support of SAAKTI/LEAF projects.

Producers suggested one of 3 different strategies:

- introduce 1 new IGA
- improve 1 existing IGA
- introduce 1 new IGA and improve 1 existing IGA

The table below represents the %age of producer's (by income category) involved in various marketing activities.

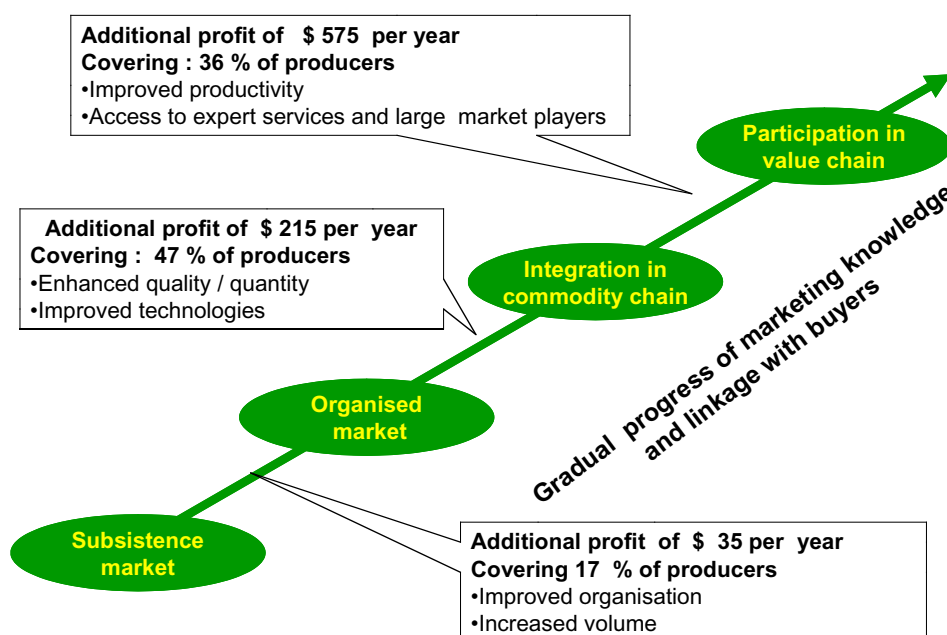
Graph 3 :

Capacity to Invest	Low		Medium		High	
	1 new IGA	1 existing IGA improved	2 IGAs (1 new & 1 existing)	1 new IGA	2 IGAs (1 new & 1 existing)	
Extreme Poor (23%)	40%		35%	25%		
Poor (41%)	20%	25%	30%	25%		
Moderate Poor (29%)		40%		30%	30%	
Non Poor (7%)		70%		10%	20%	

The marketing extension tool enabled groups to identify appropriate marketing activities for themselves. It is interesting to note that the extreme poor developed new IGAs regardless of their capacity for investment. This clearly indicates their desire and ability to diversify. Alternately, the non poor and moderate poor were more inclined to try and improve their existing IGAs. Understandably, those producers have already invested in their productive assets and want simply to generate more profit from them.

The average additional **profit/producer/year** with respect to market engagement is shown in Graph 3.

Graph 4: Sophistication of Management Practises

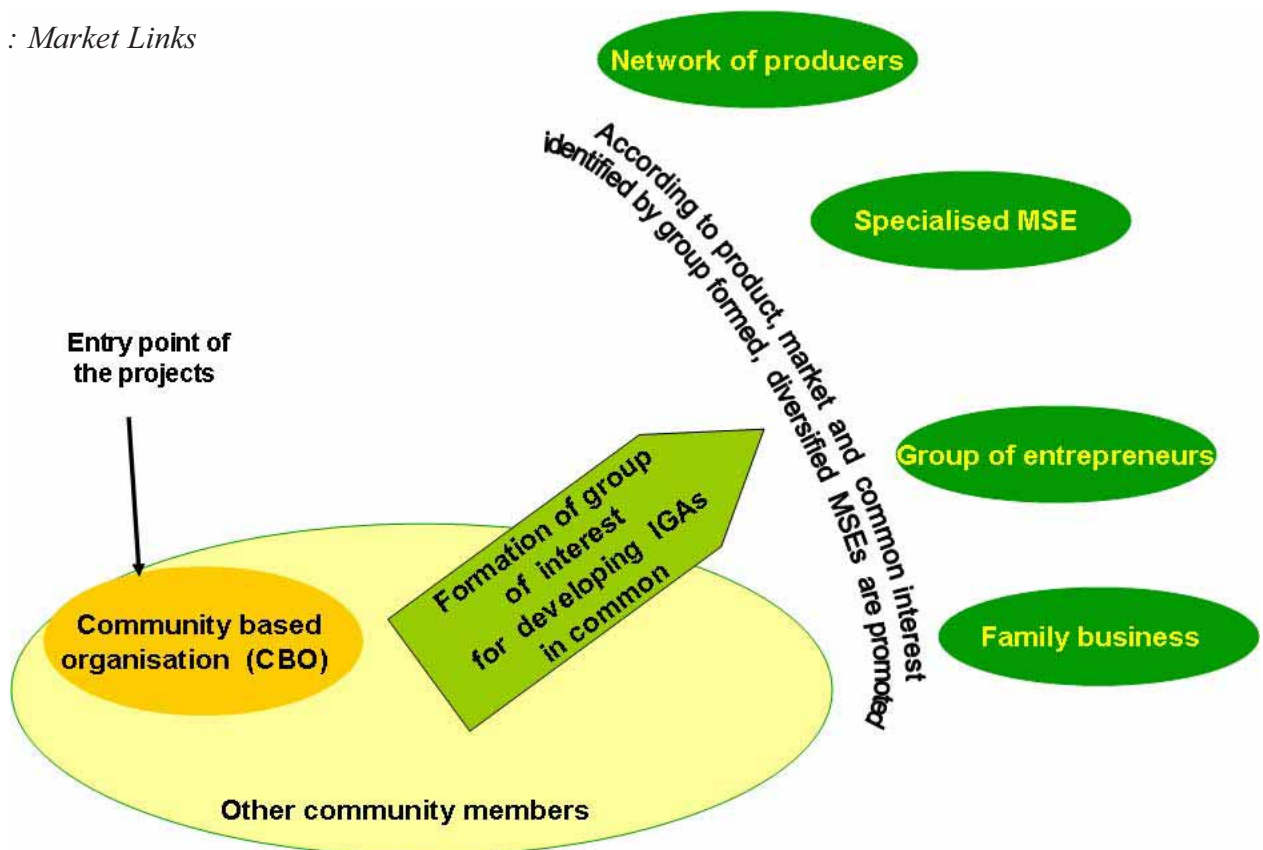


Additional profits grow exponentially when producers extend their marketing knowledge, organizational structure, production skills and diversify linkages with larger market players.

3. From Community Based Organisation to Micro Small Enterprises

The community based organisations (CBOs) were the initial platform from which to launch project activities. CBOs led the development of their annual plan of operations (APO), targeting social and marketing activities. Groups emerged to further develop IGAs, which gradually became organised into micro small enterprises (MSEs). These evolved to suit their production, market potential and investment capacity creating a diverse range of endeavours.

Graph 5 : Market Links



3.1- Members Involved in Marketing Activities



- 45% of CBO members became involved in marketing activities. This decision was greatly dependant on the individual's livelihood strategy and ability to invest in business activities. Hence, less than half of the CBO members decided to become involved. However, technical training brought in for project participants was extended to the whole community. They also benefited from new trading interest generated by MSEs.
- 63% of women are directly involved in marketing activities. A majority of women have developed their micro enterprises (handicraft, vegetable and livestock) from union to district level. Their new skills and direct access to buyers has brought tremendous results. They are leading figures in the market place, from the production stage to negotiations with buyers.

- 23% of the extreme poor (7,500) became associated with MSEs.

The projects have included special support systems for the EP to provide a forum for them to voice their concerns. The Annual Plan of Operation (APO), Marketing Extension tool (ME) and the Participatory Analysis Gender Tool (PAGT) are designed to include everyone, resulting in a strong social capital within the CBO. Off farm activities (handicrafts) and small businesses (e.g. food processing, van, grocery shop) were the main IGAs undertaken by the extreme poor (EP). On average, CBOs had 4-5% EPs actively involved in marketing. Of the 1,100 CBOs engaged in self credit schemes, a remarkable 70% of EPs received soft loans from them to develop IGAs.

- 25% of community members (8,200 producers) have been associated with CBO marketing activities. Community participation grew as a result of the following three implementation strategies:

- The marketing extension tool was open to all CBO members.

- The value chain analysis encouraged CBO members to think about the benefits of including neighbouring producers in their business activities.

- Cluster platforms, a secondary organisation of CBOs, helped to promote and coordinate project activities. Sharing information throughout the wider communities nurtured a common interest in marketing activities.



When the value chain is already well organised with active buyers and service providers, the established producers find it relatively easy to build on their influence and marketing knowledge. For example, of the poultry and handicraft producers in Bogra and Rajshahi, 36% of them have increased their collective strength by forming associations. Project efforts to include all community members aim to reach a critical mass.

3.2- Defining Micro Small Enterprises (MSEs)

Establishing a definition of an MSE is extremely complex. According to Intercooperation, an MSE is very often a family business, generally operating in the informal sector, employing up to 10 staff, functioning beyond subsistence levels and having clear market orientation. That may include: being a family business, operating in the informal sector, employing not more than 10 staff.

Considering these parameters, 4 general categories of MSE have been identified:

1. Entrepreneur: family business, informal sector micro business and supplier to local market
2. Entrepreneur Group (20 to 50 persons): collaborating around a common interest in marketing and/or purchasing inputs through the informal sector. The number of members and turnover remains limited. Their management and business practices are very simple, driven by group marketing.
3. Specialized production/processing Enterprise (10 to 50 persons): under individual management or a group of producers jointly investing in business activities, they adopt improved business management practices. These may or may not function as a formal cooperative, association, etc.
4. Producer Network (60 to 300 persons): several groups of entrepreneurs from the same region establish a secondary organization, with more sophisticated management and business practices. Most of them are very active in a particular value chain.

3.3 Measuring the Progress of MSEs

Four characteristics were analysed to assess the impact of the projects on MSEs:

1. strategy and organisation
2. business management practises
3. financial and technical support received
4. links with buyers



3.3.1- Strategy and Organisation

The organisational framework of an MSE is based on its marketing strategy and the competitiveness of its product. Some general observations are listed below:

- The small scale MSEs producing non-farm products (e.g. toys production, ice stick, mini garment) for small local markets, prefer to establish a small group (5 to 25 members) due to limited market demand. Similarly, small businesses (grocery shop and food processing) tend to remain in the informal sector. They guard their knowledge and do not feel comfortable associating with larger groups because of the strong competition in their sector.
- The MSEs who make products with high demand on the regional or national markets, tried to band together to improve their bargaining power. A 25-60 member force could negotiate higher prices for large volumes of produce from the big traders. This strategy was common with spices, poultry, milk, egg, beef fattening, vegetable, rice and fish.
- A third of all MSEs (680) have already established collection points or joint purchasing arrangements with other groups. 225 of these have made cooperative links to share financing, equipment and transport in order to scale up their business while improving product quality and output. 50 Producer Networks are also following this strategy.
- Encouraging members to join MSEs should be promoted only after careful consideration of the product's market. High demand products (milk, fish, vegetable, fruits, spices) can accommodate many producers but a comprehensive study of the market should be undertaken before embarking on big non-farm activities.
- Some MSEs in the handicraft sector have established an agreement with buyers to sell their labour based on a per day or per product fee. They are provided with all the raw materials so they can enter into profitable activities without risk, this is appealing to the poor and extreme poor. By 2007, 330 MSEs (16%) were employed in this way.
- 10% of MSEs grew to employ external labour outside of their membership. The non-farm (handicraft, mini garments, sari production) and intensive farm activities (broiler and beef fattening) provided at least 1000 job opportunities taken mainly by the extreme poor. Also, 4% of specialised MSEs have become advanced enough to employ a manager to assist their operating committees.

3.3.2- Business Management Practices

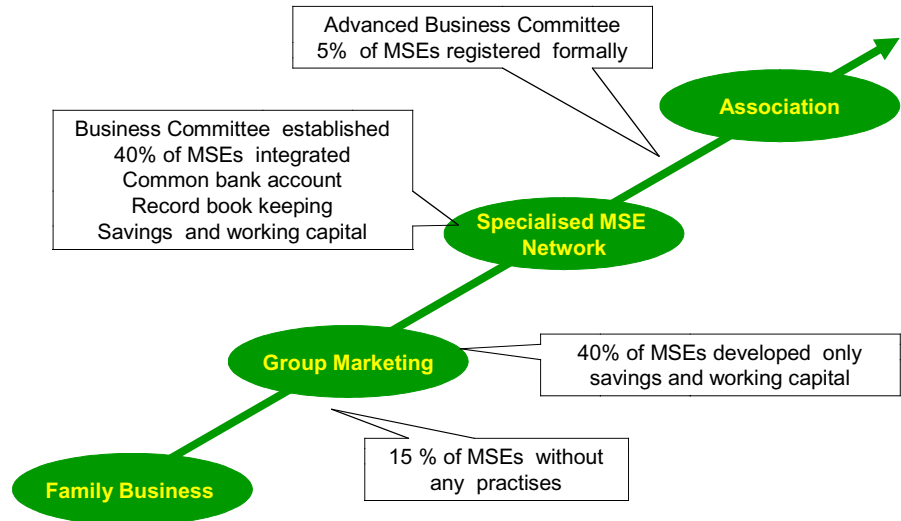
At least 800 MSEs are able to keep accurate and transparent records. These skills (keeping bank accounts, record books, savings and working capital assessments) were learned through specific training sessions organised by the field facilitators of partner NGOs. Record book keeping is a vital tool to be able to analyze the progress of the business and plan for the future. Most of them have a business committee to take decisions and ensure activities are carried out accordingly.

Graph 6: Sophistication of Management Practises

Micro-finance institutions have traditionally encouraged saving schemes. On average, each MSE saved 18,000 taka. However, there were huge differences between those investigated, for example:

- o 35% saved 10,000-50,000 taka
- o 12% saved 50,000-200,000 taka

The more savvy MSEs have used their savings to develop business activities with 42% using it to provide loans to members. This borrowing scheme can be particularly beneficial for the extreme poor as long as interest rates remain fair.



Although MSEs are starting to use better business practises, they are yet to be systematically applied. Their business committees are not experienced enough to transform business data into the business information which is needed to make informed management decisions.

3.3.3- Financial and Technical Support Received

Support was delivered in two ways; by government line agencies (DAE, DLS) and private sector (including NGOs, financial institutions, inputs sellers and processors) and by private local services providers (LSPs).

Local service providers (LSPs) are individuals living in the local area identified by CBOs who could provide specific and ongoing training. Assisted by the projects, LSPs mainly gave technical assistance to agriculture, livestock, fruit and marketing sectors. 4,500 LSPs are currently working in four districts (Bogra, Rajshahi, Sunamganj and Rangpur).

- Breakdown of support from government line agencies and private sector
 - o 45 % of MSEs did not receive any support from line agencies and private sector. Those involved in family business or group marketing were often not well enough established to require these higher level services.
 - o 55 % of MSEs received at least one support from the services providers described below:
 - 33 % by government line agencies
 - 21 % by private sector (input sellers, processors, regional and national firms)
 - 21 % by business oriented NGOs
 - 18 % by micro finance related NGOs
 - 3 % by rural banks
 - 4 % by other

Despite numerous project initiatives, the number of links between MSEs and financial institutions remains remarkably low. This is major problem for budding entrepreneurs. These organisations are reluctant to provide loans to poor entrepreneurs who possess few assets. They further complicate the application process by introducing rigid qualifying and repayment conditions. Developing more flexible lending schemes is vital to improving MSE endeavours.

The specialised and networked MSEs are gaining greater access to large input sellers or buyers who provide advice, quality inputs (ex. seed, chicks), training (handicrafts), etc. Such helpful practices are being mirrored by line agencies and the large NGOs, too. This positive attitude is credited to the local service providers who have built relationships between MSEs and organised support networks.

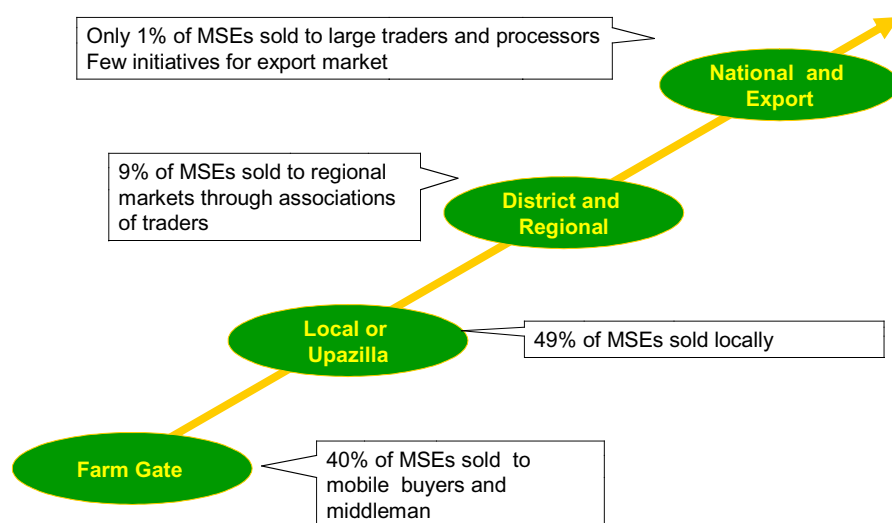
- Breakdown of support from Local Service Providers:
 - 74% of MSEs received quality technical, organisational and marketing assistance from LSPs, mainly in the agriculture and livestock sectors. The remaining 26% got organisational and marketing help in the handicraft sector with technical support coming directly form local market actors or big NGOs, such as BRAC.

3.3.4 - Links with Buyers

Almost 90% of MSEs sold at the farm gate or to local buyers at the Upazilla markets. This strategy reduces transport costs for poor producers who may only have a small volume of livestock or agro products to sell. The local buyers who traverse rural areas (mobile buyers, middleman, rickshaw pullers) may also provide money lending services, so producers are reluctant to look for alternative ways to sell their goods.

MSEs were guided through marketing extension or value chain mapping to identify and understand the best possible ways to sell their products.

Graph 7 : Market Links



Studies show that high demand products (vegetable, fish, milk, handicrafts, etc) fetch a far better price for the producer when the value chain is shortened and they are able to sell directly to district level buyers.

At the time of the survey, 290 MSEs had established sustainable linkages with district buyers. Daily improvements in producer networks are resulting in increasingly profitable bulk selling. Some large buyers (Rangpur dairy, Arrong, Heeds) have already formed strong business partnerships with the network producers, proving the potential of this strategy. Similarly, pharmaceutical giants (ACME, Square) have shown a keen interest in purchasing medicinal plants from organised MSEs.



Nevertheless, this type of experience is not common. Large buyers and processors are still reluctant to establish formal collaboration with MSEs who can't always guarantee quality and supply to match huge demands. They often prefer to purchase at wholesale markets in Dhaka.

There is not a single marketing strategy. The most successful strategy will take into account a host of marketing variables in a value chain analysis before deciding the best course of action to bring goods to market.



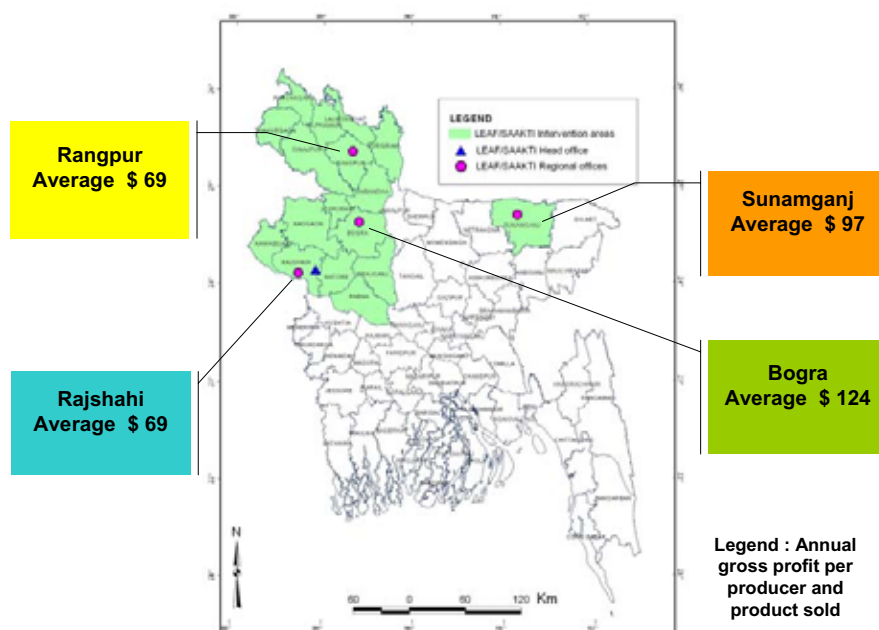
4. Factors Influencing Profits at Producer Level

4.1- Analysis of the Annual Gross Profit per Product and Producer

1,900 CBOs participated in focus groups to share information about their profit making activities. Each MSE reported income (price and volume) and production costs (inputs, external labour, transport etc.), not including a value for producers' labour. So, the results show the gross profit earned/ producer/ year, for one IGA. This averaged \$92.

The average does not reflect the wide income range between regions, products and producers. Refer to map and tables below.

Map 1: Average gross profit / producer by region (IC intervention districts)



Network and road communication play a fundamental role in the market dynamics. For instance, Bogra is nearest to Dhaka (main wholesale market for Bangladesh) and gains a comparative advantage by attracting input sellers and large buyers. Producers are able to react by investing in and intensifying their production.

The selected income generating activity greatly influences the potential earnings:

Main Income generative activities investigated	Annual gross profit generated per producer in average in \$
Grocery shop	310
Collecting sand, coal, and stone	220
Small business	170
Poultry – Fish- Beef fattening	140-150
Food processing - diary milk	130
Handicraft	105
Duck-eggs	85
Vegetable	70
Fruit- pulse- potatoes- Groundnut	60
Spices- wheat	40
Goat rearing	35

Sunamganj region profited from the collection of sand, coal and stone, which ensured an uninterrupted, daily income for poor and extreme poor collectors. Similarly, grocery shops, small businesses and some handicrafts had the potential for guarantying a minimum daily income if the demand was high. Nowadays, vegetable producers can rotate crops for year-round harvesting, which is not case for spice grower whose profits directly suffer from seasonal dependency.

Products with high market demand at national level (dairy milk, vegetable, fish, poultry and beef fattening) automatically generate higher profits for producers.

Where production is concentrated in a particular region, the strengthened value chain allows producers to invest in quality inputs which can improve their product's competitiveness (quality and volume). Examples include poultry production in Bogra or Rangpur and tailoring in Rajshahi.

Influences on the average annual gross profit earnings (\$) of agro products /producer, below:

Example of agro products	Rangpur	Bogra	Rajshahi	Sunamganj
Spices Specialisation in Rangpur; Low productivity (small surface and seasonal product -4months) Competitive product at national level with other regions	60	20	6	
Vegetable Diversified cases of producers either very strong specialization using intense and improved techniques, 8 to 10 months of production. Those producers are linked with organized market (maximum profit observed \$ 615) or there are a lot of very small producers (homestead gardening), earning \$ 4 to 15, producing for their own consume.	95	85	55	40

Influences on the average annual gross profit earnings (\$) of livestock activities/producer below:

Livestock and Fish	Rangpur	Bogra	Rajshahi	Sunamganj
Goat rearing Limited profitability, managed mainly by extreme poor, very low financial capacity to invest.	10	90	25	30
Fish Specialized practices, fishing in open water bodies (Sunamganj). Using fish ponds with improved techniques, highly profitable (Rangpur).	175	150	165	120
Poultry farm Dairy milk Innovative and intensive practices. Requiring high level of investment. Year-round production. Organized value chains with big market player involvement. Difficult for extreme poor (Rajshahi) and remote areas (Sunamganj) to partake without financial support.	205 180	170 190	75 90	170 90

Influences on the average annual gross profit earnings (\$) of non-farm activities /producer below:

Non-farm activities	Rangpur	Bogra	Rajshahi	Sunamganj
Handicraft	80	135	95	130
Tailoring	190	150	230	145
Profit is highly dependant on demand and market links. Dim prospects for extreme poor. Quality (design) and productivity (volume) remain the key constraints. Year -round production possible.				
Food Processing	110	120	190	95
Small business	265	100	130	165
Individual or family business. Profitability depends of location and local market				

Finally, **the producer's technical capacity and ability to invest** in intensive practise are the two most important factors in increasing his/her annual gross profit. Obviously, these are main challenges and need to be met with additional support in accessing services (technical, financial and innovation) or land resources, for instance.

4.2- Regional Summary

Rangpur: Due to its remote location, focus was given to improving the quality and volume of established product lines in order to attract new buyers. The unique characteristics of this region, cooler climate and dry land, means that there is great potential for quality, niche markets products (jute, aromatic rice or fruits).

Rajshahi: Being relatively close to Dhaka ensures that vegetables, fruit, fish and poultry are relatively close to the buyers' market. Nevertheless, the large majority of extreme poor are incapable of investing to strengthen their production efforts. Forming MSEs, improving technical skills and specializing production can be key strategies for this region.

Sunamganj: This remote and vulnerable (flood prone) area depends on a limited number of interests suitable for the conditions, for example fish and ducks. Otherwise, efforts have to be made to improve producers' technical skills and try to attract large input sellers and buyers to establish new markets. Promoting producer organisations could also enhance their bargaining power and volume of production.

Bogra: This region benefits from many factors. It is located at a busy cross road with good network communication, large private sector and concentration of strategic products (poultry, handicrafts, milk, vegetable). Producers here possess better marketing and technical skills in comparison with Rajshahi. Promoting producer networks, and improving quality and productivity are the key strategies to maintaining their competitiveness at the national level.



5. Specific Effects of Marketing Extension

1,160 out of 2,060 CBOs (56%) had introduced marketing extension (ME) by 2007.

- More producers and extreme poor are engaged in ME groups.
- More members are included in ME groups; 19 compared with only 12 members/ETF group.
- 63% of the extreme poor involved in marketing are part of ME groups.
- 70% of all community members involved in marketing are including within ME groups.



All community members were encouraged to join in the quest to identify potential products and market opportunities. In this way, interest spread far beyond the producers. The extreme poor received special attention during the ME exercises which enabled them to become involved and continue to participate in marketing activities.

- ME groups generated a 60% increase in working capital

The ME groups benefited from a better understanding of market demand (volume and quality) resulting in a rise from \$153 to \$260 in working capital. However, both tools generated a similar saving capacity: \$277/ME group, \$261/ETF group. This could be the result of a requirement by NGOs for groups to establish savings schemes in order to access loans from the NGOs.

- ME has Spawned the Development of Many Specialised Micro Small Enterprises (MSEs).

Marketing Extension groups tended to try 2 or 3 new IGAs which proved relatively profitable. In contrast, the Economic Technical Feasibility groups (usually an individual or family run small business) concentrated on improving the profitability of their existing enterprises (ex. food processing, grocery shop, van).

- Micro Small Enterprises in the ME group generated a higher percent profit increase (on average).
- 30% additional profit was made by MSEs within ME groups.



All the groups of producers who took part in the ME sessions, from entrepreneurs to specialized business owners, benefited. They became better organised and broadened their market reach, selling at district or even national level. By integrating the advanced producers (non-poor), the small businesses were able to extend their social network and gain support from established market players.

6. Main Outcomes

During the first phase of LEAF, the combination of the key supports was found to be inadequate. Poor access to markets, finance and lack of quality services impaired the growth of MSEs. This helps to explain the low level of annual gross profit earned; \$92/ producer and product. Still, the capacity of poor and extreme poor to invest remains fragile, and continues to hamper their ability to achieve higher incomes.



● Improving market access is a fundamental step towards economic empowerment. The market extension tool and value chain approach achieved laudable results in terms of establishing MSEs, enhancing group marketing and identifying the best marketing opportunities especially for the poor and the EP. They were able to establish new businesses but faced problems in accessing finances when they wanted to scale up these enterprises. This issue had not been adequately confronted at the beginning of the LEAF and SAAKTI projects. Despite the number of financial operators existing in rural areas (MFI, projects, private sectors, government), they can't meet the breadth of demands from MSEs. Their services are rigidly designed for clients based on rules and modalities that don't fit these applicants. The LEAF and SAAKTI projects aim to be more proactive in addressing this challenge in the future.

The SAAKTI project engaged local service providers to help MSEs get appropriate, quality services. Now, these service providers play a key role in providing technical primary services to agro-production and livestock rearing. However, their weakness lies in providing innovative quality services. The projects have addressed this problem by collaborating with line agencies, NGOs and private sector interests, in an effort to update the skills of the local service providers. In this way, support will be extended throughout the rural areas.

The type of support given to MSEs was based on their existing situation. Their organisation, working capital and business management practises were assessed alongside of their potential access to markets. They were then able to test different marketing strategies and gain confidence. In this way, they could gradually build on strengths without too much risk.



Below, are listed some examples of marketing strategies used by MSEs:

● In general, the specialised MSEs which undertook 1 or 2 IGAs had sound business skills and entrepreneurial spirit. They were able to strengthen partnerships with line agencies and private sector interests (input sellers or large buyers). However, despite their good organisational skills, they were less efficient at managing the business records (plans, book keeping, etc.) which are needed to make informed business decisions. Now, local service providers are being engaged to assist in this area.

● Promoting 2 - 4 IGAs remains a key strategy for the less advanced MSEs who are often isolated and have limited capacity to invest. Diversification ensured a continuous income throughout the year for producers, and reduced the risk of dependence on a single commodity.

● Some MSEs arranged to sell their labour, which was particularly beneficial for the extreme poor as no capital investment is required. For example, in Sunamganj or Bogra they negotiated to work in the handicraft and sand collecting sectors.

The LEAF and SAAKTI projects effectively engaged the private sector through their market development approach, creating partnerships between market actors and MSEs. However, fitting the right strategy to the specific product, market and business players, is crucial. Below are some examples of appropriate private sector engagement:



- MSE producers of perishable goods need to develop alliances with medium/big buyers to encourage efficiency born of competition. Although the national appeal for items such as vegetables, fresh milk, fruits and fish is high, it would be too risky at this stage to promote a strategy of vertical integration. Loss from potential spoilage makes a production-procurement-processing-marketing chain very fragile. So, supporting both private sector (buyers and inputs sellers) and MSEs in regional markets are necessary in this case.
- Goods, such as spices, potatoes, poultry and groundnuts, have an established country-wide demand but are less at risk of spoilage. Helping MSEs to improve their business structure (association, network, cooperative) and management practises would allow them to access these higher level markets. Obviously, linkage with local service providers and large inputs sellers would be emphasised, too.
- For products which involve fewer market actors and crude value chains (apiculture, mushroom, goat, etc.) the support would focus on increasing marketing knowledge through a value chain analysis. The results would guide the MSEs to develop appropriate marketing strategies for their unique set of circumstances.
- Various strategies can be used to develop the handicraft sector. Local MSEs can be encouraged to expand using a simple value chain analysis. At the district level their efforts could grow to include collaboration with private sector. Finally, at a national or export level, the market development approach would aim to bridge MSEs with services provider and buyers, etc.

The status of the producer should be considered when choosing a suitable IGA.

- Non-farm related activities are beneficial for the extreme poor who feel more confident in handling handicraft, mini-garment and tailoring projects. However, finding the right product and market is not easy. Profitability is closely linked to market demand and there is strong competition at all levels. Identifying the consumer base, maintaining quality and gauging demand, remain important issues and will determine the success and longevity of this type of businesses.
- Livestock (dairy milk, beef fattening, poultry, duck eggs) is certainly a strategic sector for all types of producers, including extreme poor. Land resources are not a particular constraint for these endeavours, nevertheless, the level of investment is quite high. Access to some financial support may be required but may be nearly impossible for the poorest to attain.
- Agricultural products (vegetable, spices, fruits, cereals) have great potential for increasing productivity and profit. Marginal and non-poor producers are more active in this sector due to their capacity to invest in improvements. Without available land, most poor and extreme poor are unable to enter this sector.
- Mobile vendors, grocery shops and food processing can often be very profitable, depending on the scale of the business. It can be a good opportunity for a few families or small groups in an area but there is limited scope for expansion of these micro businesses.

7. Conclusion and Challenges

The overall results prove that projects to strengthen market participation for the poor have been really effective in Bangladesh. The projects developed ways of translating theory into practise. From the beginning, integrating poor and extreme poor in the market enhancement processes enabled the growth of a dynamic, inclusive, social network. Also, implementing a unique combination of approaches (marketing extension, value chain analysis and then micro small enterprise development) based on the maturity of the MSE gradually developed a real spirit of entrepreneurship.

The enthusiasm and ability to diversify farming and non-farm activities in rural markets was amazing. The poor, extreme poor and many women, quickly identified income generative activities that they brought to local, district and even national level. There are still potential markets in rural areas which have not been explored which could lead to broader marketing expansion.



Partnership building to motivate large buyers in support of MSEs, has enabled small businesses to expand their activities without too much risk. This growth has increased the competitiveness of MSEs resulting in the overall improvement of the value chains in which they are active.

Finally, the LEAF and SAAKTI projects have brought sound marketing knowledge to the producer level. Innovative MSEs were able to emerge from this environment and have the skills to continue their business activities independently. Nevertheless, those MSEs remain fragile and are face new challenges to their growth, some of which are listed below:



- Accessing working capital and financing for scaling up their business.
- Continuous access to innovation (quality inputs, technologies, design, etc.) for improving their competitiveness.
- Accessing a diverse range of services from local services providers, lines agencies and the private sector for updating their technical and marketing skills.
- Developing recognized business partnerships (under contract) with buyers to provide a level of security for producers to sustain quality and quantity of goods.
- Improving business management practises.
- Establishing new, national and export level markets.

8. Annexes

8.1- Grid of assessment at community based organisation

Monitoring Format for the CBOs involved with IGAs																			
Date of information collection																			
Part 1: Profile of CBOs (filled up by field facilitator)																			
N	Code	Location		CBOs	Support provided by LEAF in marketing activities and IGAs														
		Upazilla	Union parishad	Name	Marketing extension conducted		skill develop. Training		Exchange visit	Gender awareness exercise conducted		PAGT tool conducted		Specific market assessment	Workshops with Market actors	Business plan developed	Financial linkage	Special support in Inputs/equipment	Other supports
1		name	name	Name	Y/N and date	nb of members	Y/N	nb of members	Y/N	Y/N	nb of members	Y/N	nb of members	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	A	Kurigram	Goalanda	Dalim Molila Dole	Jan-00		1	34	0	1	29	0		1	0	1	0	0	0

Monitoring Format for the CBOs involved with IGAs																		
Date of information collection																		
Part 2: profile of CBOs and product selected																		
CBOs		Members involved specifically in marketing and IGAs						Name of strategic product sold on market (priority order)										
Name	total CBOs members at present	Total members at present in marketing activities and IGAs	Members from CBO	Members from community	Female members	Extreme poor in 2005	Extreme poor in 2007	1		2		3		4				
Name	nb	nb	nb	nb	nb	nb	nb	name	new activity Y/N	name	new activity Y/N	name	new activity Y/N	name	new activity Y/N			
Dalim Molila Dole	30	50	25	25	45	14	10	poultry	1	mini garment	0	toys	0					

Monitoring Format for the CBOs involved with IGAs																			
Date of information collectinn:																			
Part 3: Organization of MSEs																			
N	System of organisation for MSEs or IGAs group											Functional Services offered by CBOs (MSEs or IGAs group)							
	manage individually their business	Manage in group through business leaders	Manage in common their business with Business committee	Main common asset : Device, equi.	Common Savings (Tk.) at present	Common bank account	Common amount of working capital used	Common business record keeping	under wage system	External labour used (other than CBO)	Employees used (manager, account)	Existing loan system within CBO	CBO provided loans for IGAs to their members		joint inputs purchase	Existing collection centre point	business leaders involved		Others
	Y/N	Y/N	Y/N	Y/N	Amount in Tk	Y/N	amount in TK	Y/N	Y/N	Nb	Nb	Y/N	nb of members	total amout	Y/N	Y/N	Y/N	nb	type
	o	0	1	1	15000	1	10000	1	0	0	0	1	12	50000	1	0	1	2	mobile sellers

Monitoring Format for the CBOs involved with IGAs

Date of information collection

Part 5: economic profil of SMEs (if the data are easily available and confirmed)

Economic profil of MSEs /IGAs group														
Name of CBOs	Strategic products	Net profit per day per producer 2005	Net profit per day per producer in 2007	Nb of days per month	Nb months of business	Members involved	Net profit per month per 2005	Net profit per month per producer 2007	Nb months of business	Members involved	Total net profit per producer/ cycle 2005	Total net profit per producer /cycle 2007	nb of cycle of production	Members involved
1	Flute		120	20	11	22								
	Glass toy		60	20	11	7								
	woodeen toy		70	20	11	25								
2	poultry							2000	9	12				
	chilli											10,000	1	25
	turmeric											5000	1	30

Monitoring Format for the CBOs involved with IGAs

Date of information collection: January 2008

Part 4: Linkage with stakeholders

N	Linkage with Services providers										Linkage with market actors					
	Financial support MFI (including NGOs) for the group		Financial support by Banks		Financial support by Private sector		Technical support by Private sector	Input sellers providing inputs	other NGOs technical support	Line agencies	Others	Farm gate	local/UZ	district	National (large traders)	special agreement
	total amount of loans	nb of members	total amount of loans	nb of members	total amount of loans	nb of members	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
	70000	13	0		0		1	1	1	0	0	0	0	1	0	1

8.2- Synthesis of results for 4 regions (Bogra, Rajshahi, Sunamganj, Rangpur)

Synthesis of the Results of economic monitoring tool		Mar-07					
Regions of intervention of LEAF and SAAKTI projects	Bogra	Rajshahi	Rangpur	Sunamganj	Total	%	
Specialisation of Cbos and nb of CBOs involved							
Nb of products in which CBOs are engaged in marketing activities	732	1702	1005	259	3,698		
Vegetable	189	595	296	68	1,148	31.0%	
Poultry duck eggs	145	457	123	43	768	20.8%	
Handicraft (bamboo, sheto pati)	123	162	106	32	423	11.4%	
Meat beef fatening goat	18	183	14	45	260	7.0%	
Other small businesses	62	39	95	18	214	5.8%	
Garment/tailloring	57	84	28	6	175	4.7%	
Fish- dry fish	36	83	24	20	163	4.4%	
Paddy /rice	16	3	122	11	152	4.1%	
Nb of CBOs in Spices	7	13	77	0	97	2.6%	
Milk- cow	33	15	32	10	90	2.4%	
Fruits	17	58	7	2	84	2.3%	
Wheat, pulse			42		42	1.1%	
Medicinal plants	25	2	0	0	27	0.7%	
Maiz			18		18	0.5%	
Groundnut			14		14	0.4%	
apiculture		8			8	0.2%	
Tobacco			7		7	0.2%	
Stone/sand/ coal	0			4	4	0.1%	
Mushroom production	4				4	0.1%	
Management and system of organisation of CBOs							
Nb of Cbos managing individually their business	340	630	294	126	1,390		
Nb of Cbos managing in group their business	199	164	228	82	673		
CBOs managing in group their MSE	37%	21%	44%	40%	33%		
Nb of CBOs managing in group their business with common assets	61	96	26	49	232	11%	
Nb of CBOs managing in group their business under wage system	99	171	19	45	334	16%	
Nb of CBOs managing in group their business with external labour	101	76	21	1	199	10%	
Nb of CBOs managing in group their business with a manager	19	52	20	0	91	4%	
CBOs managing with common asset their business	11%	12%	5%	24%	11%		
Nb of CBOs having bank common account	227	395	141	37	800		
Nb of CBOs with common business record keeping	321	356	193	64	934		
CBOs having bank account	42%	50%	27%	18%	39%		
CBOs with common bussiness record book keeping	60%	45%	37%	31%	45%		
Nb of person employed as labour (other than CBO members)	725	237	44	2	1,008	3.0%	
Nb of person employed as manager for managing business	26	37	23	0	86		
Saving							
Nb of CBOs having > 2 lack of saving	13	6	0	0	19	1%	
Nb of CBOs having between < 2 lack to 1 lack of saving	39	12	4	0	55	3%	
Nb of CBOs having between < 1 lack to 50 thous of saving	92	34	32	2	160	8%	
Nb of CBOs having between 50 thous to 10 thous of saving	245	245	179	37	706	34%	
Nb of CBOs having < 10 thous of saving	133	276	163	145	717	35%	
Nb of CBOs having no saving	13	219	144	22	398	19%	
Amount of saving /Cbo involved with (ME)	35164	17448	15386	5657	18,414		
Amount of saving/CBO involved in ETF approach	31171	14573	18020	6952	17,679		
working capital							
Nb of CBO having > 2 lack of working capital	2	8	4	0	14	1%	
Nb of CBOs having between < 2 lack to 1 lack of working capital	3	22	5	0	30	1%	
Nb of CBOs having working capital < 1 lack to 50 thous of working capital	23	61	35	0	119	6%	
Nb of CBOs having between < 50 thous to 10 thous of working capital	168	302	153	37	660	32%	
Nb of CBOs having < 10 thous of working capital	238	276	274	111	899	44%	
Nb of CBO having no working capital	105	124	52	59	340	16%	
Amount of working capital /CBO involved with ME	12311	29,348	19103	7001	16,941		
Amount of working capital /CBO involved in ETF approach	6124	18,433	6902	9372	10,208		

Synthesis of the Results of economic monitoring tool	Mar-07				
Regions of intervention of LEAF and SAAKI projects	Bogra	Rajshahi	Rangpur	Sunamganj	Total
CBO level analysis					
Total number of CBOs involved with the overall LEAF activities in 2007 (old and new groups)	1026	1173	1384	796	4,379
Nb Cbos involved in marketing activities (conducted ME session + IGA approach)	538	792	524	207	2,061
<i>% Cbos involved in marketing activities (ME+ ETF) in comparison with the overall CBOs in 2007</i>	52%	68%	38%	26%	47%
<i>% CBOs conducted ME in comparison with the overall CBOs in 2006</i>	0%	0%	0%	0%	
<i>% CBOs conducted ME in comparison with the overall CBOs in 2007</i>	35%	36%	22%	10%	26%
Nb of CBOs conducted ME exercise from the selected marketing CBOs	358	418	305	77	1,158
<i>% Cbos involved with ME exercise in comparison with the total CBOs in marketing (ME+ETF)</i>	67%	53%	58%	37%	56%
<i>% Cbos involved with IGA approach in comparison with the CBOs in marketing (ME+ETF)</i>	33%	47%	42%	63%	
CBO members analysis from the selected marketing CBOs					
Total CBO members having a marketing committee within their organisation	16315	22075	12191	5618	56,199
Total CBO and community members involved directly in marketing activities	9560	14297	5970	3539	33,366
Total CBO members involved in marketing activities (ME+ETF)	7199	10262	4599	3116	25,176
Total Community members involved in marketing activities (ME+ETF) from the selected CBOs	2361	4035	1378	423	8,197
Total female members involved in marketing activities (ME+ ETF)	5619	9813	3422	2235	21,089
Total CBO members having none activities in marketing activities	9116	11813	7592	2502	31,023
<i>% CBO and community members involved in marketing activities in comparison with total members</i>	59%	65%	49%	63%	59%
<i>% CBO members having none activities in marketing IETF</i>	56%	54%	62%	45%	55%
<i>Nb of members /group involved in ME +ETF</i>	18	18	11	17	16
<i>Nb of members/ group involved with ETF approach</i>	16	15	3	15	12
<i>Nb of members /group involved with ME</i>	19	21	17	18	19
Who are the members involved in marketing activities from the selected marketing CBOs					
<i>% of members coming from community</i>	25%	28%	23%	15%	25%
<i>% of women involved in marketing (CBOs members + community)</i>	59%	69%	57%	63%	63%
<i>Nb of community members involved after ME session</i>	1709	2437	1196	261	5,603
<i>Nb of community's members / CBO after ME session</i>	4.9	5.8	3.6	3.2	4.4
<i>Nb of community members / CBO involved only ETF approach</i>	4.0	3.9	0.7	1.7	2.6
<i>% of community members involved in Marketing activities after ME session</i>	72%	60%	87%	62%	68%
Participation of extreme poor in marketing activities from the selected CBOs					
Total nb of EP within CBOs (LEAF reference) in 2007 (old and new groups)	5829	11303	6835	6231	30,198
Nb of EP members from CBOs involved in marketing activities at present in 2007	2086	2232	2022	1108	7,448
<i>% of EP from CBOs involved in marketing activities in comparison with total nb of EP in 2007</i>	36%	20%	30%	18%	23%
<i>% of EP from CBOs involved in marketing activities (ETF and ME)</i>	29%	22%	44%	36%	30%
<i>Nb of EP from CBOs involved in marketing after ME session</i>	1430	1443	1283	520	4,676
<i>% of EP from CBOs involved in marketing activities after ME session</i>	69%	65%	63%	47%	63%

Synthesis of the Results of economic monitoring tool						
Regions of intervention of LEAF and SAAKI projects	Bogra	Rajshahi	Rangpur	Sunamganj	Total	%
Functional services offered by CBOs						
Nb of CBOs offering none services to their members	96	261	214	51	622	30%
Nb of CBOs offering loan system to their members	293	306	119	138	856	42%
Nb of Cbos having established Market information system	203	407	191	49	850	41%
Nb of CBOs being organised with a joint purchasing inputs	214	182	151	20	567	28%
Nb of CBOs being organised with collection point	166	200	159	12	537	26%
Nb of CBOs with other services	13	38	6	0	57	3%
<i>% of CBOs offering none service to their members</i>	18%	39%	23%	25%		
<i>% of CBOs offering loan service to their members</i>	54%	33%	41%	67%		
Linkage with service providers						
Nb of CBOs having none linkage with service providers	324	200	295	113	932	45%
Nb of CBOs received financial support from MFI (including NGOs)	43	167	158	50	418	18%
Nb of CBOs received financial support from Banks	15	44	7	0	66	3%
Nb of CBOs received Financial or technical support from Private sector	55	168	26	11	260	11%
Nb of CBOs worked with Input sellers	88	105	34	1	228	10%
Nb of CBOs received technical support from NGOs	53	359	55	18	485	21%
Nb of CBOs received technical support from lines agencies	116	522	71	53	762	33%
Nb of CBOs received other supports	25	78	2	7	112	5%
<i>% of CBOs received none support from Service providers</i>	60%	25%	56%	55%		
Linkage with local service providers involved in marketing activities						
Total services received by CBOs from LSP	711	843	349	145	2,048	
Nb of CBOs having not used LSPs	188	14	237	94	533	26%
<i>% of CBOs not using LSP</i>	35%	2%	45%	45%		
Linkage with market actors						
Nb of CBOs selling at farm gate	386	512	235	81	1,214	40%
Nb of CBOs selling at local market UZ	344	698	310	126	1,478	49%
Nb of CBOs selling at district level	100	74	93	17	284	9%
Nb of CBOs selling at national or large processors	11	10	4	1	26	1%
Nb of CBOs having special agreement with market actors	37	136	4	33	210	10%
<i>% of CBOs selling at district level</i>	19%	9%	18%	8%		
<i>% of CBOs selling with large processors</i>	2%	1%	1%	0%		
Economic profil of MSEs and IGAs group in taka						
Nb of CBOs investigated	439	778	490	197	1,904	
Annual profit / CBO coming from their marketing activities supported by LEAF	163088	101675	47818	142755	113,834	
<i>Annual profit/ producer in average</i>	8098	4520	4464	6321	5,851	
<i>Monthly profit/ producer in average</i>	675	377	372	527	488	
<i>Annual profit / CBOs having conducted ME</i>	168828	123609	52996	166,166	127,900	
<i>Monthly profit/ producer in average with ME</i>	676	406	262	587	483	
<i>Annual profit /CBOs with ETF</i>	137703	73549	36559	124,573	93,096	
<i>Monthly profit/ producer in average with ETF</i>	657	336	956	541	623	

8.3- Economic analysis of gross profit by product and region

Economic analysis of the annual gross profit per producer and region in average										Mar-07	rate of change	65	
by region in \$	Grocery shop	apiculture	collecting sand, stone, coal	tailoring	small business	fish pond	poultry	beef fattening	maize	food proces.	dairy milk	paddy	handicraft
Rangpur	373			190	266	175	207	124	93	108	183	145	79
Sunanganj	190		222	145	166	123	172			97	91	52	133
Bogra				152	101	152	170	278	346	120	188	94	136
Rajshahi		236		229	131	166	74	102	46	192	87		97
Ranking	1	2	3	4	5	6	7	8	9	10	11	12	13
total average	312	236	222	187	173	153	150	142	134	133	133	109	108
by region in \$	duck eggs	mushroom	Vegetable	potatoes	groundnut	pulse	fruit	pig rearing	wheat	spices	goat rearing	Medicinal plant	sheep rearing
Rangpur	149		97	83	64	92	81		41	59	10		
Sunanganj	51		39	9			69	58			32		14
Bogra	117	71	85	78		5	60			22	91	20	
Rajshahi	28		54	54		65	53			6	24	9	
Ranking	14	15	16	17	18	19	20	21	22	23	24	25	26
Total average	85	71	70	65	64	63	62	58	41	41	35	16	14

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