

## **Abstract**

The project is based on the assessment and evaluation on the impact of “Amar Bari Amar Khamar” on the respective study area. “Amar Bari Amar Khamar” is a project ran by government which works with rural development. Rural development means the progress of quality of life and economic beneficiaries of rural areas. ABAK or “Amar Bari Amar Khamar” is the project which has a target alleviation of poverty of Bangladesh. Their strategies are not only the economic development of the rural areas but also develop social and women empowering condition. The study of will evaluate the criteria of ABAK strategically. The respective area is Jogipole, Senhati and Arongghata union of Digholia upazilla of Khulna district. 60 people were taken as samples who are members of the ABAK and surveyed through questionnaire to collect information attached to ABAK. Collected information were analysed and findings were researched thoroughly. Actually the effect of ABAK was reflected in a minimum portion in the members living condition such as change in income, women empowerment and increasing health consciousness. But changes were not that noteworthy to change the overall condition of the people of study area, to alleviate poverty. Working on the ABAK members’ beneficiary is not so available to research on, this study will help further who are interested to work on ABAK related project, or also will be useful as a reference of rural development project.

**Keywords:** Micro fund, Poverty elimination, rural development, Women participation, Successor.

## **Introduction**

Honourable Prime Minister Sheikh Hasina's innovation "Eekti Bari Eekti Khamar", recently known as "Amar Bari Amar Khamar" is a project for poverty alleviation and rural development of Bangladesh, which started in 2009 and still working on the poverty elimination and developing living standard of poorer people by developing micro capital and micro savings at the individual. Bangladesh is a developing country with a huge population, where maximum people are involved with agriculture. That is why the main concern is imposed on the agricultural background to strengthen the micro capital system of rural area. The study is on the assessment of evaluating the impact of "Amar Bari Amar Khamar" on three respective unions of Digholia upazilla in Khulna District.

Rural area is the core of the capital development of a country like Bangladesh, where the main profession of people is agriculture. Without the development of the status and condition of rural development, the progress in GDP and National income is not possible. Rural development means to upgrade the quality of life and the economic condition of people of rural area (Banglapedia, 2015). Quality of life is upgraded by socio- economic development, which are the components of ABAK project. ABAK promotes poorer to develop living standard, receiving logistics from state, creating enthusiasm in micro savings, women empowerment and so on (Administrator, Eekti Bari Eekti Khamar Project, 2014). The project discussed here is about analysis to capture the actual impact and importance is being maintained or not.

The objective of ABAK project is to reduce the poverty rate of Bangladesh to 10%. The main strategies of the project are ready to achieve the respective objectives. The research is done on the impact of the project in Jogipole, Senhati and Arongghata

unions of Dighalia upazilla of Khulna district. The study is done on the evaluation of the strategies and the programs undertaken by ABAK on the respective study area. The epoch-making effect of project either ~~improved~~<sup>1</sup> the condition of study area, or the strategies are not implemented affluently to reduce poverty, is the topic to analysis in the research. Motivations and thinking about the project of ABAK of local people are also collected and analysed. Member numbers, involvement condition, field workers participation, training facilities and loan distribution of respective are also taken as the topics of evaluation of this project. Loan distribution is the initiative of back boning rural capital in ABAK's strategies. The study evaluated and monitored the proper distribution of loan or the interruption matters which hindered the proper distribution of loans. Also signified the income development and training facilities of the area. Women empowerment was another important factor in the study, to realise the development of socio- economy in certain area. The objective of the study is to evaluate the impact of the project of ABAK in certain area. The study enhanced the experience of evaluating strategies and findings of the analysis. The optimization of the project in respective area was the main criteria to find out, and the lacking of the project were recommended to minimize the shortages. The objective of the project is to investigate the existing situation of the people of the study area, find out the impact of "Amr Bari Amar Khamar" project on socio economic development of the people of the study area. There are a few work done on the evaluation of criteria of ABAK, so for any further analysis on rural development of Bangladesh, especially assessment on ABAK, will be able to pursue data and information from this study and can draw an idea of composition of analysis.

**Literature review:**

The Rural development generally indicates to the methods of improving the quality of life and economic beneficiaries of people living in relatively isolated and less populated areas. (Gaine, 2014) Countries with agricultural background tried to gear up their rural area to establish national economy strongly. Japan government launched their project “One Village One Product” (OVOP) in 1980, which produces only quality oriented products that are made from only local raw materials and by local resources. Thailand government introduced “One Tambon One Product” (OTOP) in 2001, which also produced excellent product by using raw materials from village area. These projects were specially based on cultivation of product, marketing and value addition. (Howlader, 2017) Bangladesh had many rural development projects such as V-AID, Comilla model, RDW, IRDP, Swanirvar (self-reliance) and NGO. These projects had a good starting with broad objective to strengthen rural economy but their vision was interrupted by corruption, poor monitoring system and lack of communication. The most recent rural development project “Amar Bari Amar Khamar” or ABAK is strategically different from these project because this project encourages the deprived population through upgrading them from poverty, providing basically support by the government, promoting savings tendency among the poor by giving interest allowance to progress individual as well as rural area’s micro capital and ensuring seasonal credit at very minimal cost. A study on “Amar Bari Amar Khamar” was done before, on an overall review of eight division of Bangladesh. But the study was only done on giving

importance on micro savings implemented by ABAK. In this study, the three unions of Dighalia are overviewed from all aspects of ABAK, such as general information, socio-economic information and living standard conditions.

The project of “Amar Bari Amar Khamar” was approved by ECNEC in 10 November, 2009. The initial estimation of cost of this project was to be 1197 crore Taka. The first phase of this project implemented from July 2009 to June 2014. This project was initialized to take responsibility of livelihood of the 5, 78,400 families from 9640 villages of 1928 unions (Administrator, Eekti Bari Eekti Khamar, 2014). Each association has of not more than 60, with a fixed number of 40 members, who are women. Government provides suitable jobs for group members. Such as: poultry farm, fisheries, dairy farm, gardening etc. These jobs help them to reduce the poverty of their family and increase living condition. Under this project, the groups are given the same amount from the government that group members save from their earnings. The second phase was from 2013- 2016 and third phase started from 2017 and still running. In this study the evaluation of these three phases of ABAK is analysed for respective area. The interpretations are guided by the analysis found here in the analysis section. Beside the development of micro savings of the local people, the study also influenced on the occupation development, living standard progress, women empowerment and training facilities.

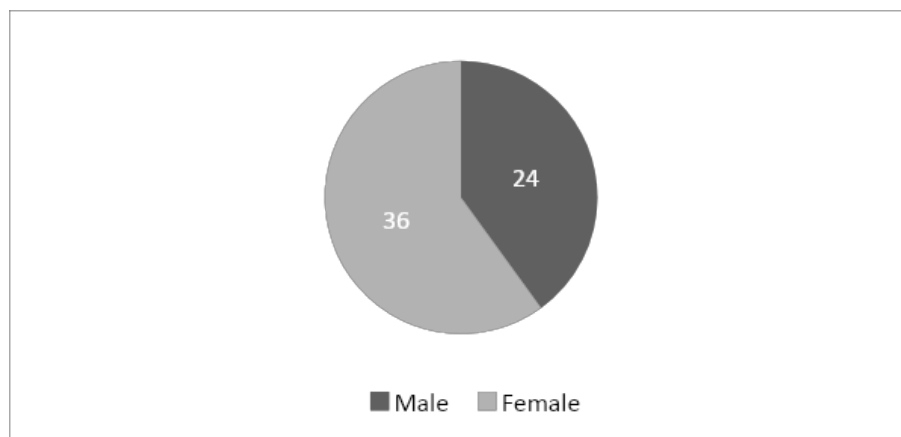
### **Materials and method:**

The study area was Dighalia upazilla in Khulna district. Three unions (Jogipole, Arongghata, and Senhati) area were surveyed. Sample size was 60, only the members of ABAK were taken as sample. Random sampling method was chosen to proceed the study Data types were both qualitative and quantitative in the study. Both primary &

secondary data were collected. Primary data was conducted by field survey. Various secondary data like geographic location of study area, demographic information of the study people, natural calamities etc has been collected from published articles, materials, official records of various involved agencies. Paired sample t-test was done to visualize significant differences between pre and post EBEK condition of respondent. Crosstabs between different settlements characteristics, chi-square test were also done to show the difference between the frequencies of expected and observed between pre and post condition. One-way Anova has been tested to reflect the difference between two groups of different phases of EBEK program.

## Analysis & Interpretation

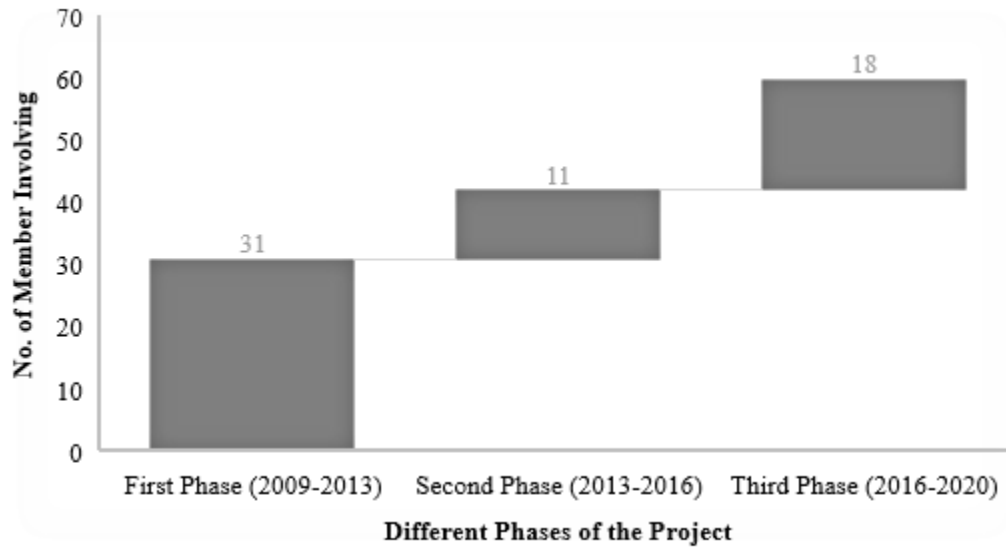
### 4.1 General Data Analysis:



*Figure 4.1: Distribution of survey member*

*Source: Field survey, 2019*

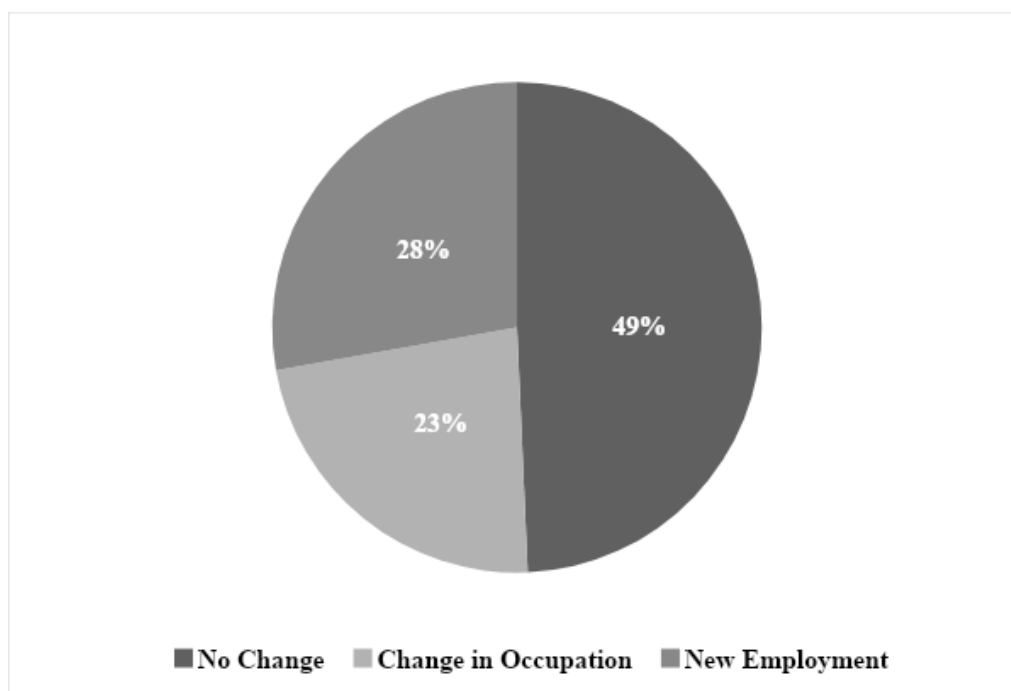
Our maximum recipients were female during survey. As we went in the field at working period, housewives were recipients to answer. As EBEK bears an important role for women's participation, we tried to keep the female members response



**Figure 4. 2 : Phase wise Member Involvement**

**Source: Field survey,2019**

EBEK goal is achieved with in three phases. From analysis of our survey data, its focus that the maximum people are involved EBEK in the first phase, here the number is 31 out of 60. 11 members is involved in the second phase & the last 2016 year of third phase, 18 members were involved. So, a conclusion is drawn that, most of the people were interested in this project in the beginning of this project.



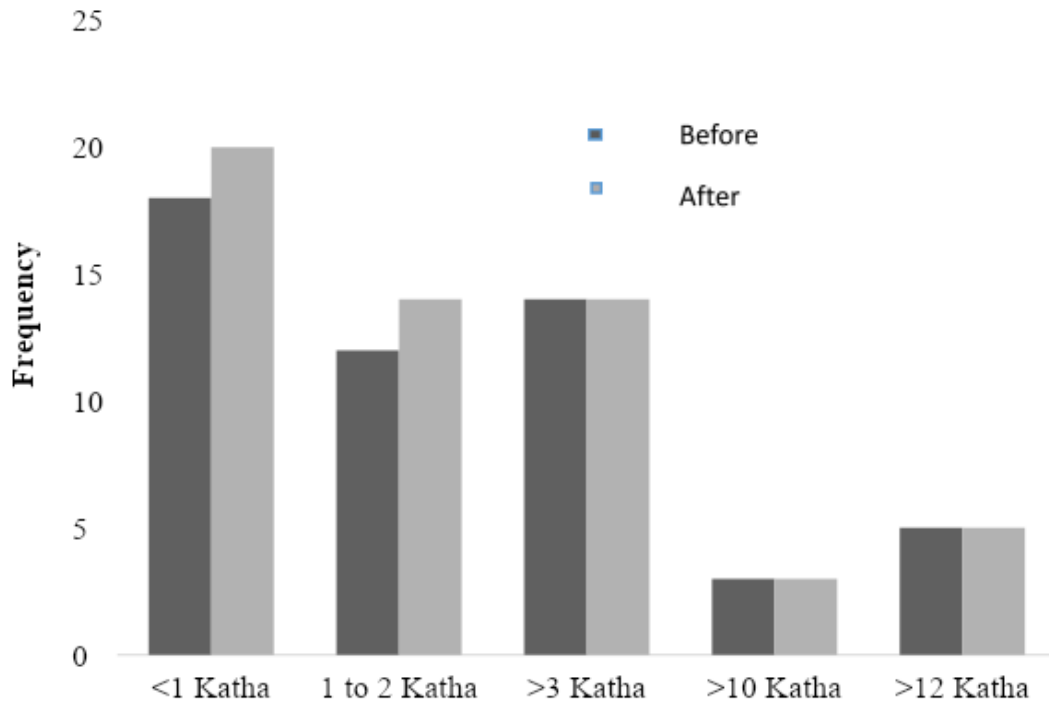
**Figure 4.3: Occupation Changes Due to EBEK in Dighalia**

*Source: Field survey, 2019*

Occupation change part is the important issue to be concerned about. Advancement like new employment, changes in occupation reflects the economic progress. From this analysis, it is clear that, mainly no change is found here, the previous occupation existed for 49% of the recipients. For others, the scope of new employment is mainly shown in the women category, before they were just housewife, but now they are involved in new sectors where they can earn. The amount here is 28%.

**4.2 Socio Economic data analysis:**

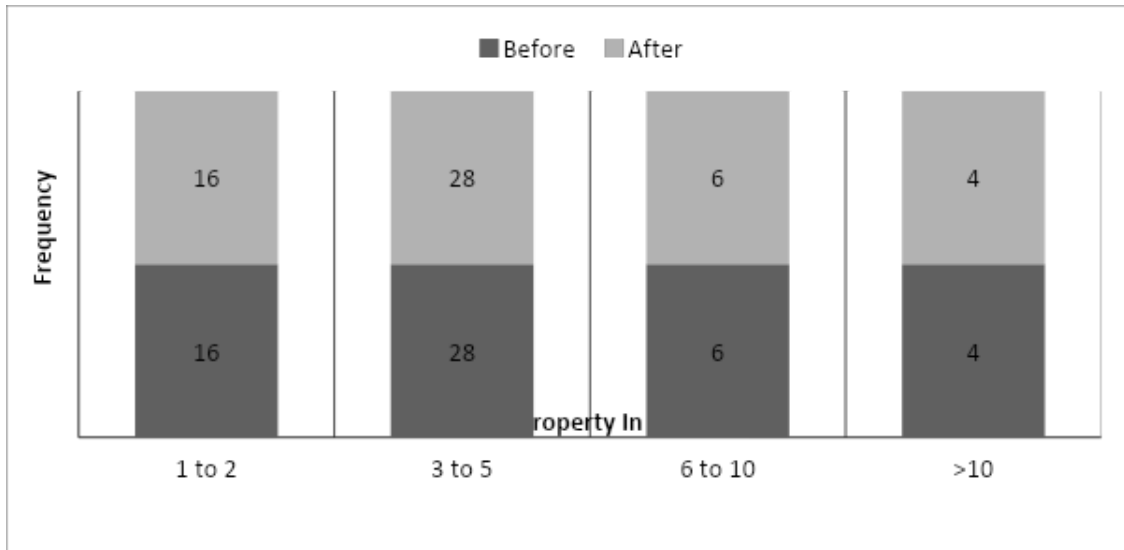




**Figure 4.4 : Farmland Property**

**Source: Field survey, 2019**

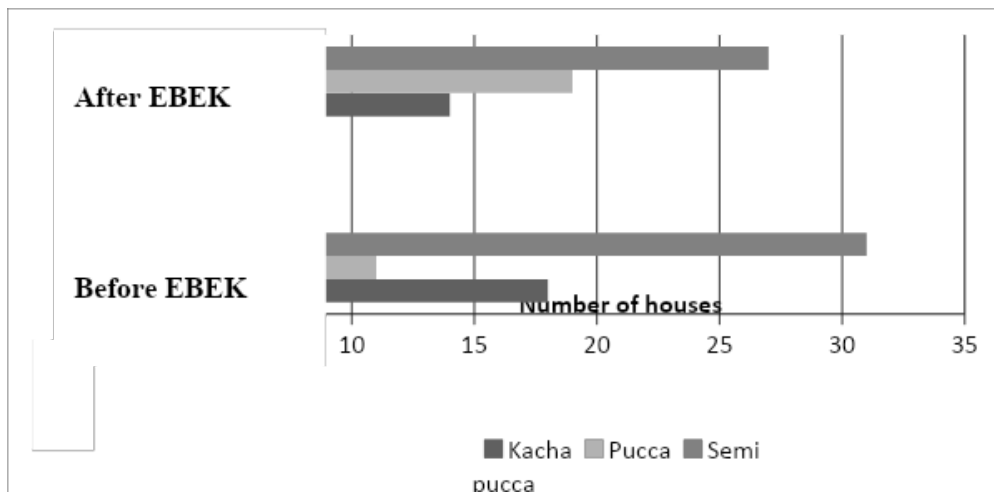
For analysis the changes of farmland property amount, we divided farmland amount into 5 categories. From the analysis, the explanation is here that, where the farmland is up to the 3 Katha, these types of owner have no changes in farmland amount by involvement with EBEK. But, for members having farmland property below 1 Katha & the members having the farmland property in between 1 to 2 Katha, 2 member's farmland property amount changes are shown. From this we can understand that the amount of loan given from EBEK is not enough to buy farmland properties. Members have to invest their loan money in different sectors to earn money, they cannot buy a new property to cultivate more crops that would add to their tally of produced crops.



**Fig 4.5: Change in Housing Property Ownership**

**Source: Field survey, 2019**

Housing property amount is analyzed within 4 categories. No changes are seen here. This statement hints that more farmland is not possible to buy within the amount profited using the loan taken from EBEK.

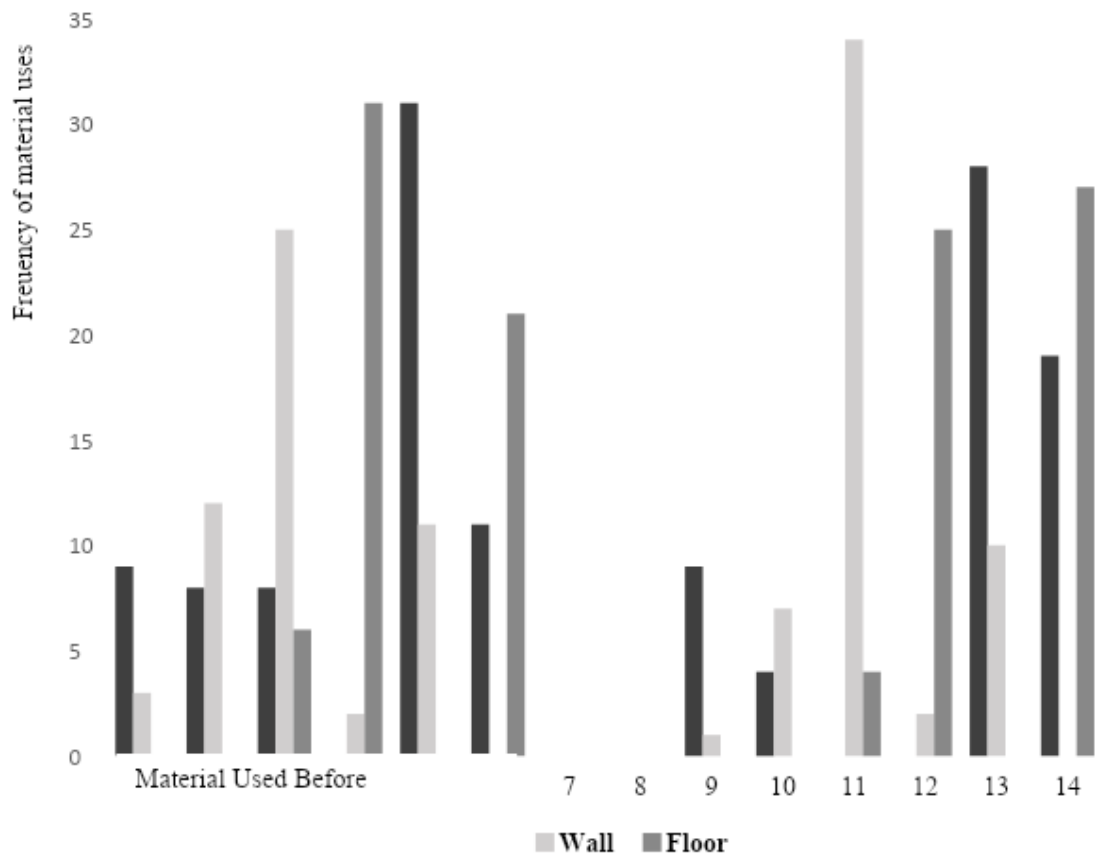


**Figure 4.6 : Change of Housing Type**

**Source: Field survey, 2019**

In before, the pucca house belonged to 12 members & in the past of the experience in EBEK, the pucca house has increased and this amount is 18. In the 'kacha house'

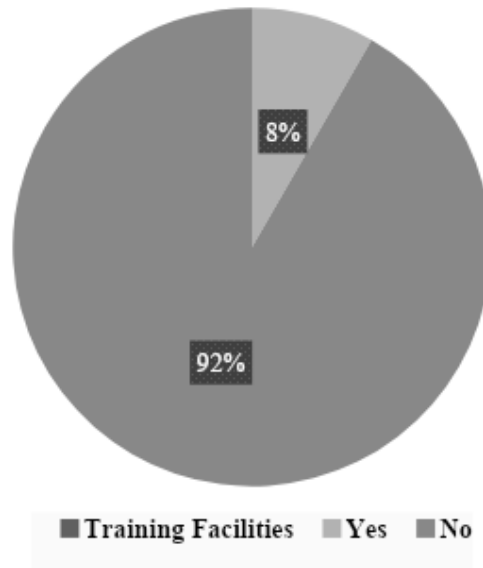
category, changes are seen. The kacha house is decreased after involving in the EBEK, now the semi pucca house is converted to the pucca house; here 4 semi pucca house has decreased. From the chart, we can understand that the number of half pucca house has increased after joining EBEK.



**Figure 4.7 : House Construction Material**

**Source: Field survey, 2019**

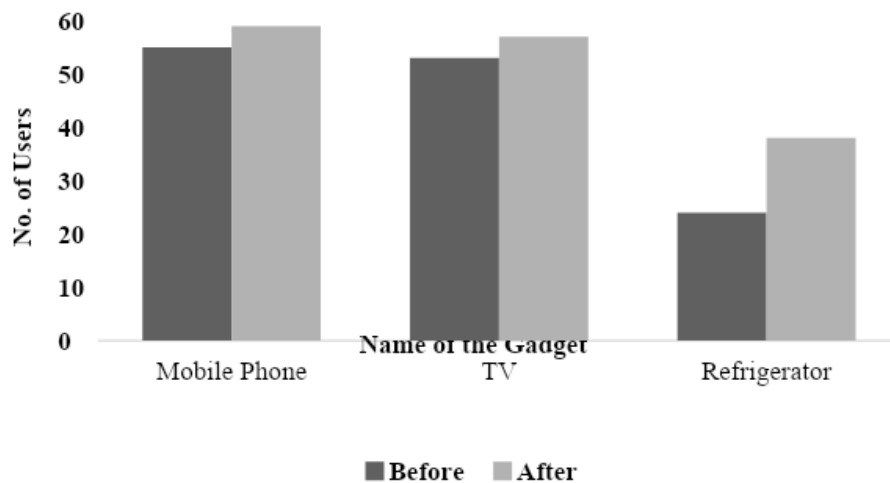
House construction material is the important to analysis the changes of lifestyle of EBEK members. The uses of brick is increased in after. More people using concrete in floor and roof after joining EBEK, this is a sign of development that the sustainability in house construction developed as their economic condition developed after joining with EBEK. We can see the table of material used before and after-



**Figure 4. 8: Condition of Training Facilities**

**Source: Field survey, 2019**

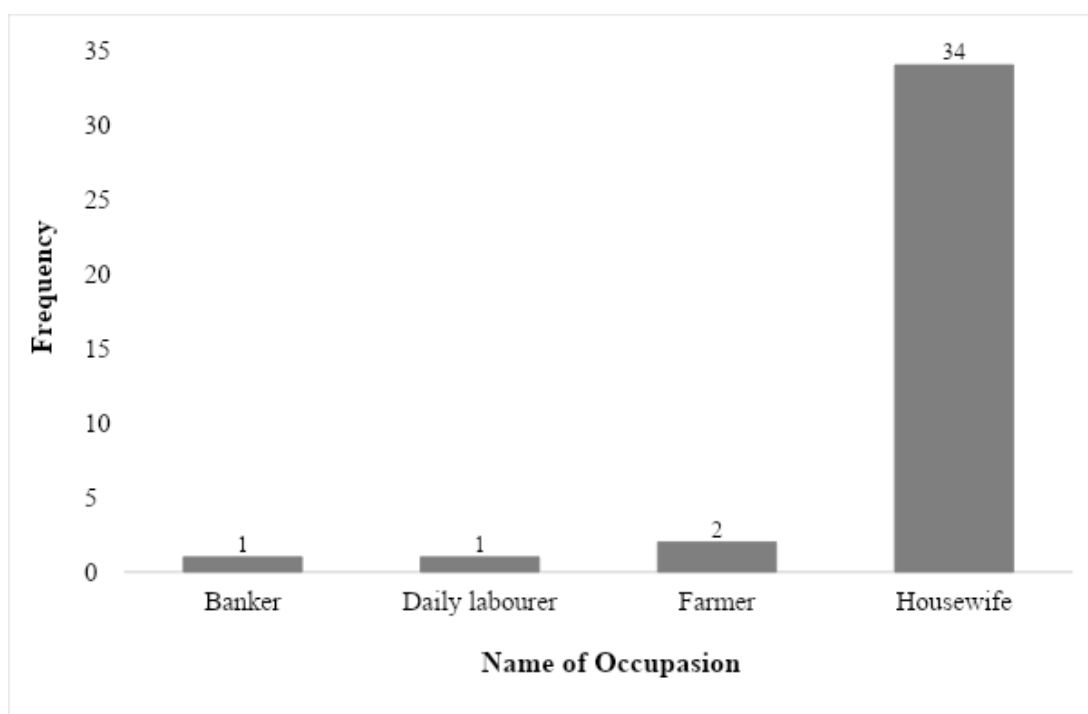
From the percentage shown in the pie chart, the facility of training is poor in the surveyed area the 92 % people is deprived of training. And it’s like a complaint against the EBEK. Only 8% of the recipients got trainings through EBEK. So it can be said that the training facility management is not well distributed in our study area. And for this, the bad effect will be must existed.



**Source: Field survey, 2019**

The usage of electronics material is rarely affected in the after situation of EBEK. The refrigerator is now compulsory in our daily life & for this more changes are seen here. In other categories, changes in the uses of TV, mobile phone are less seen due to EBEK. Even though very little in number but usage of electronics did improve because of EBEK. This improvement points out the positive change is taking place in the life of EBEK member.

**Women participation scenario on existing area:**

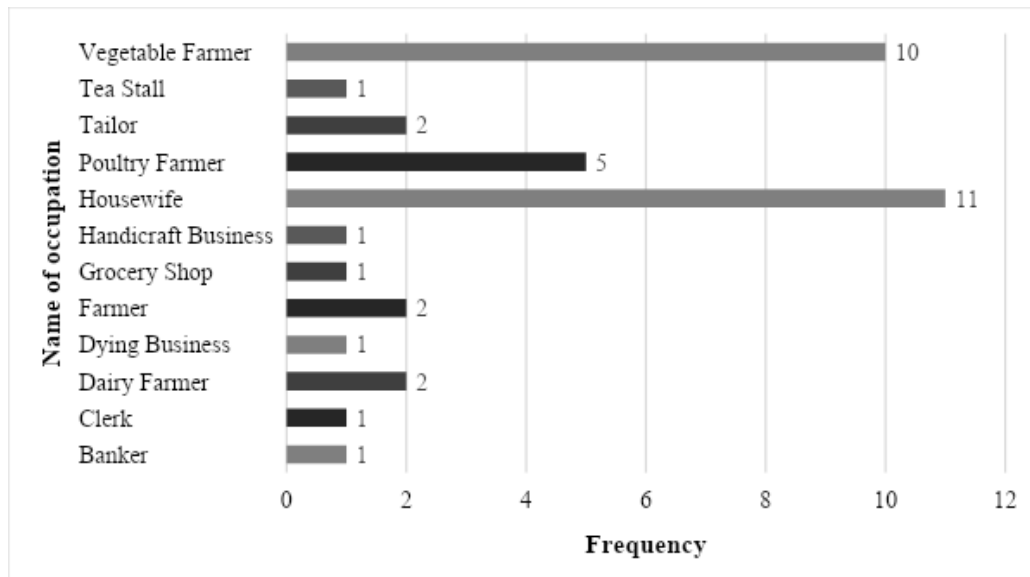


**Figure 4.10: Occupation of women Before EBEK**

*Source: Field survey, 2019*

This Chart is the before scenario of women in Dighalia's three respective union. Maximum women were housewives and so for their less participation in economic sectors, they were considered as unproductive workers in society. Only 4 women are

involved in financial work, there were no extra income for their families, so it was difficult to run family expenditure with only their husbands' income.



**Figure 4.11: Occupation changes of women Before EBEK**

*Source: Field survey, 2019*

A diversified changed took place after EBEK membership. Though the number of housewives are most in the graph, but the number of involvement in financial works are in a huge number. Most of the women started vegetable garden, as it is easier and needs only little investment to start. Again, poultry farm is very profitable business, many of the female members got interest in forming poultry farm.

Household surveys were done to collect trustable information from EBEK members. We found that maximum members of our study area were women. Some of them told us about their success after joining in EBEK. Such as:

**Getting Part Time Jobs:** From Jogi pole union, we found a female member, she was a widow. She was grateful to the program as she got a work in a primary school as record writer after getting membership in EBEK. Before her membership, she was so poor and could not feed her only son because of her ill- fate. But after getting that job, she was able to solve her hardship and lived a better life than before.

**Helping in Husband’s Business:** One of the members of Jabdipur village, a female member, she took loan from EBEK after her membership, and invested in her husband’s business. The condition of business got better and the economic status increased due to EBEK’s help.

**Poultry Farming & Dairy Farming:** An appreciable number of women members in Senhati became members of EBEK and took loan due to form poultry farms to income extra allowance beside their primary income. So, women who were dependent on the family’s income, now become economically independent and self-reliant.

**Table 4.1: Changes in Savings of Women Against Education Level**

Education Level	Average Savings (in Taka)	
	Before EBEK	After EBEK
Illiterate	0	333
Up to Primary Level	187	843
Up to Secondary Level	812	1650
Up to Higher Secondary Level	428	1000

*Source: Field survey, 2019*

Below table show that even though EBEK has uplifted the savings habit of the women but this rate also increases as women become more educated. The reason behind women educated up to higher secondary level have slightly less savings than women having education level up to secondary level is that they are more interested in investing the earned money as they have relatively economically stable husbands

**Table 4.2: Variation of the Settlement Characteristics**

Status	House type	Pre-EBEK		Post-EBEK	
		Frequency	Percentage	Frequency	Percentage
Poor	Katcha	18	30.0	14	23.3
	Detached	1	1.7	2	3.3
Moderate	Semi Detached	2	3.3	2	3.3
	Semi- pucca	28	46.7	23	38.3
Excellent	Pucca	11	18.3	19	31.7

*Source: Field survey, 2019*

Here, using frequency analysis from SPSS, we can see that housing type composition been tilted towards the development of people participating EBEK program. More pucca building are being made, it shows the economic stability & development which has a useful impact to the social aspect of the rural people.

**Paired Sample T-Test:**

**Table 4.3: The Paired Samples Statistics of Social Aspect**

	Pre EBEK		Post EBEK	
	Mean	Std. Deviation	Mean	Std. Deviation
<b>School Going Children</b>	1.34	0.95	1.41	0.96
<b>Amount of Farm land</b>	3.04	6.59	3.11	6.59
<b>House property</b>	5.23	4.66	5.32	4.65
<b>Mobile</b>	0.92	0.27	0.98	0.12
<b>Television</b>	0.88	0.32	0.95	0.22
<b>Refrigerator</b>	0.40	0.49	0.63	0.48
<b>Fan</b>	0.95	0.22	0.98	0.12

*Source: Author, 2019*

To visualize the difference of different social factor due to EBEK, we used the paired sample t test. Where we took 'no difference' as null hypothesis. If sig.<0.05 then we would reject the null hypothesis & accept where there is significant difference between pre & post EBEK situation of different factors which has impact on social development of rural people.



**Table 4.4: Paired Samples Correlations between Pre-EBEK and Post-EBEK**

	<b>Correlation</b>	<b>Sig.</b>
<b>School Going Children</b>	0.30	.01
<b>Amount of Farm land</b>	0.26	.02
<b>House property</b>	0.11	.34
<b>Mobile</b>	0.43	.00
<b>Television</b>	0.63	.00
<b>Refrigerator</b>	0.62	.00
<b>Fan</b>	0.56	.00

*Source: Author, 2019*

The table above holds the correlation values of the above criteria with income after EBEK. We took ‘no difference’ as null hypothesis. If sig.<0.05 then we would reject the null hypothesis. We see that house property have significant value of more than 0.05, this depicts the fact that there is no change in house property because of EBEK. Other holds significant values less than 0.05 showing that changes have occurred because of extra income from EBEK.

**Table 4.5: Paired Difference of Social Aspect**

<b>Paired sample (Post – Pre)</b>	<b>Paired Differences</b>		<b>Sig. (2-tailed)</b>
	<b>Mean</b>	<b>Std. Deviation</b>	
<b>School Going Children</b>	.068	0.48	0.28
<b>Amount of Farm land</b>	.078	0.26	0.02
<b>Household property</b>	.086	0.60	0.27
<b>Mobile</b>	.067	0.25	0.04
<b>Television</b>	.067	0.25	0.04
<b>Refrigerator</b>	.233	0.42	0.00
<b>Fan</b>	.033	0.18	0.15

*Source: Author, 2019*

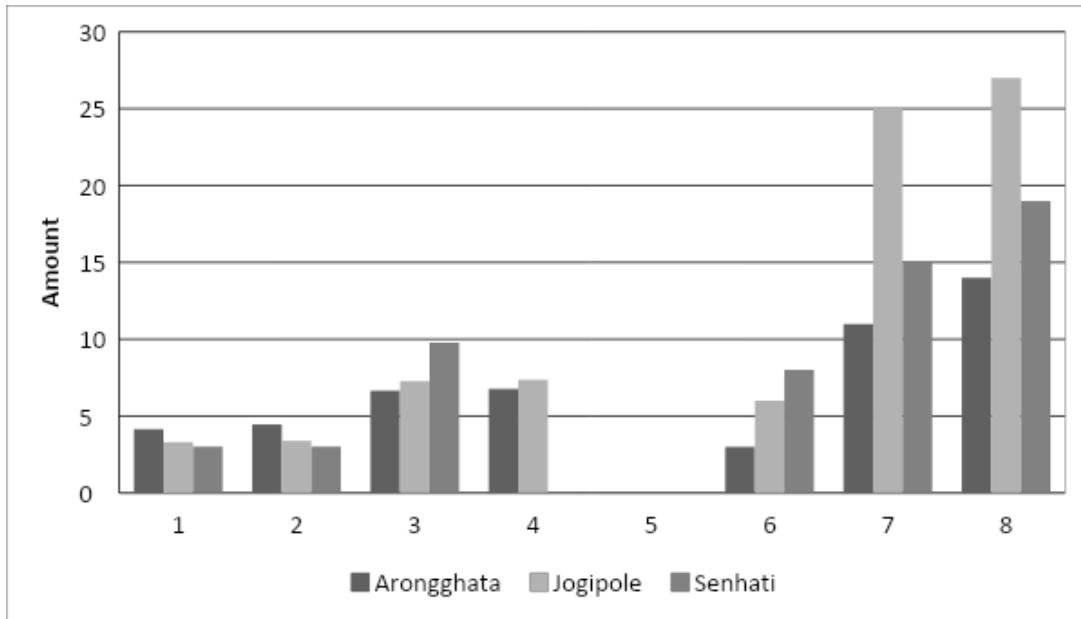
So, from the above tables we found that there are difference in amount of farmland, using mobile, Television, Refrigerator, house type composition which indicating the great impact of EBEK program onto the social development of Dighalia people.

**Table 4.6: Union wise Comparison of Social Information**

Union	Criteria							
	Average household Property (Katha)		Average farmland property (Katha)		Occupation changes(Number)		Household type (Number of pucca house)	
	Before EBEK	After EBEK	Before EBEK	After EBEK	Before EBEK	After EBEK	Before EBEK	After EBEK
<b>Arongghata</b>	4.15	4.46	6.66	6.77	00	3	11	14
<b>Jogipole</b>	3.31	3.39	7.28	7.35	00	6	25	27
<b>Senhati</b>	3.02	3.02	9.77	9,98	00	8	15	19

*Source: Field survey, 2019*

In the above table we can observe union-wise comparison over different important criteria. We can see that, in the above all four criteria the condition of before and after EBEK has changed positively and efficiently. Although little changes occurred in the average household property of the members, average farmland property, number of occupation changes people, pucca household type. These factors are taken to analyze the social condition among the three union. From the table, the farmland property is greater in the Senhati & the response of household property is more in Arongghata. The significant change is focused to the union of Senhati.



**Figure 4.12: Union wise Comparison of Social Information**

*Source: Field survey, 2019*

Above chart represents the variation of social information among the three union Senhati, Arongghata and Jogipole. No significant changes have occurred in the criteria of household property, Occupation drastically changed and the amount of pucca houses also increased which illustrates the social upgradation of the members of EBEK.

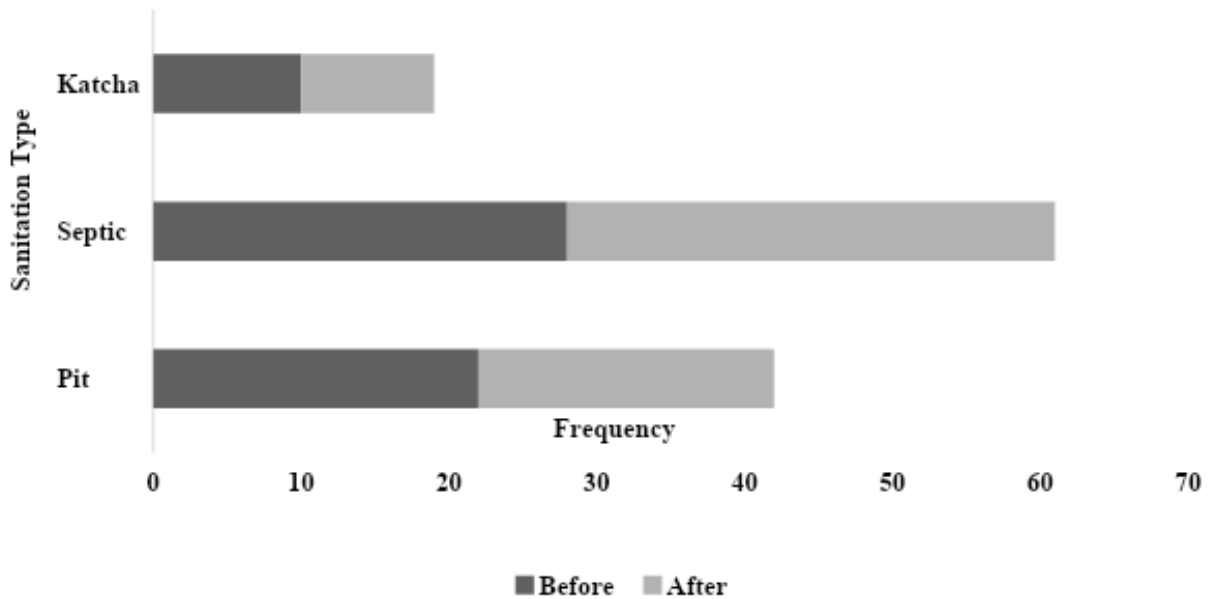
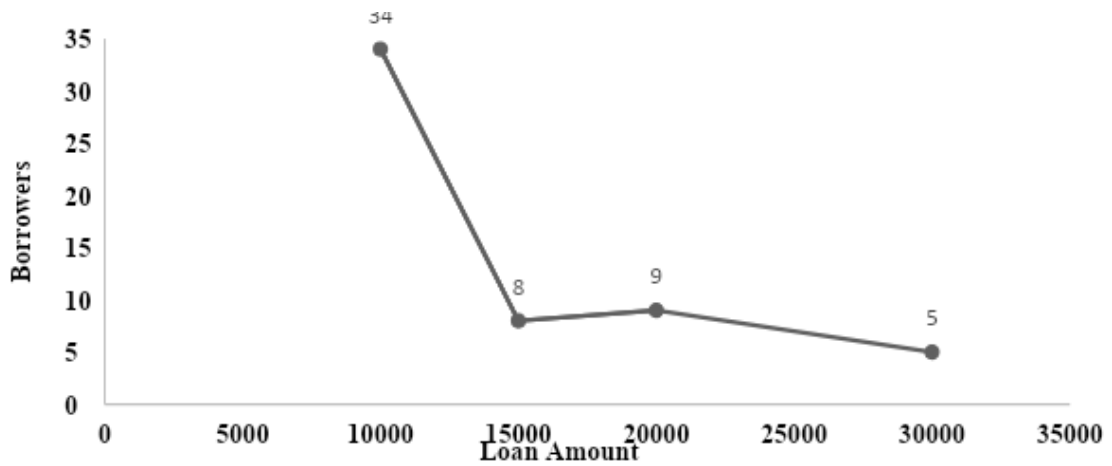


Figure 4.13: Types of Sanitation System

*Source: Field survey, 2019*

The sanitation type is beared an important significant to express the improvement of life style. The sanitation changes is focused here. The 3 category is analyzed. The septic tank is become new from converted the katcha latrine. The pit latrine amount is decreased which is present amount is 20.

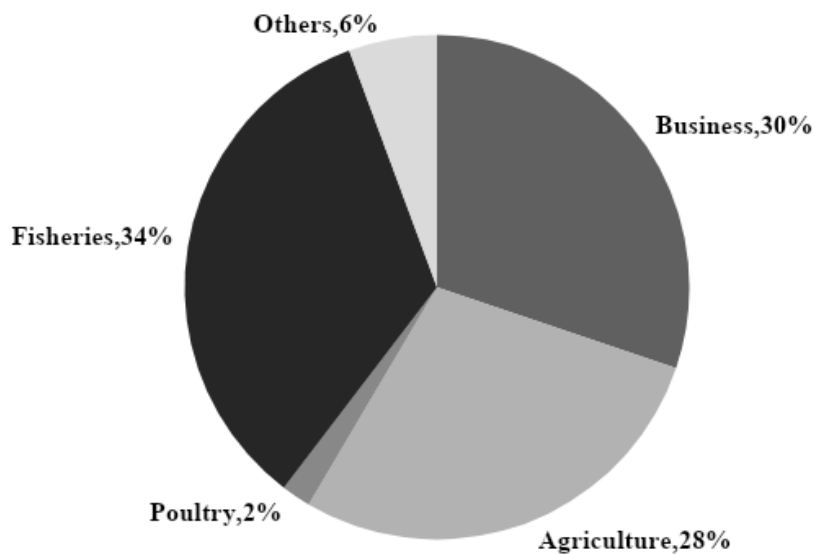
After joining EBEK, the awareness of sanitation was more than before, that's why the number of septic tank based sanitary latrine increased.



**Figure 4.14: Amount of Loan Borrowed**

*Source: Field survey, 2019*

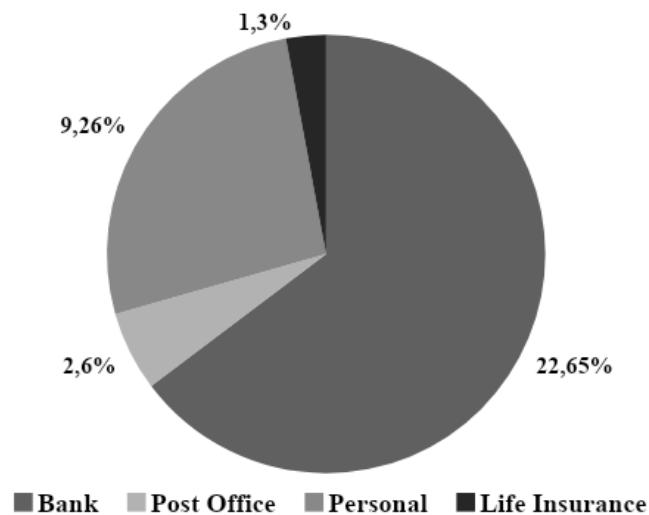
Maximum recipients borrowed 10000 taka for self-development from EBEK. They said that their obstacles or needs were fulfilled through the loan they first time got, so they did not try to purchase.



**Figure 4.15: Investment Category**

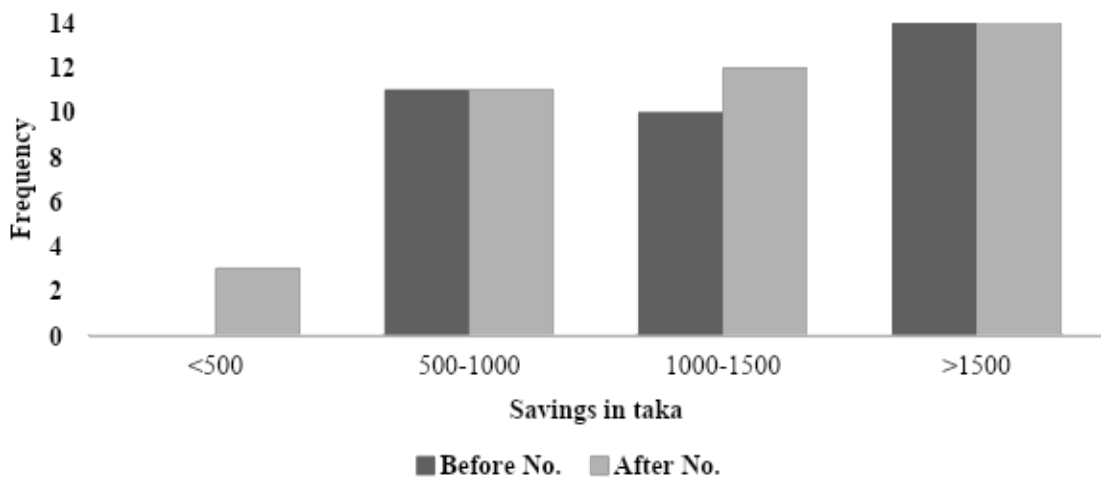
*Source: Field survey, 2019*

As Khulna is a region for high production of fishes, maximum people invested their loans received from EBEK in buying or developing fisheries or “Gher”.As a large portion of the recipients are from lower middle-class family or from a poor family, the opportunity of savings is not so available for them, their income is sometimes insufficient than expenditure.



**Figure 4.16: Types of savings**

*Source: Field survey, 2019*



**Figure 4.18: Change in Monthly Savings**

*Source: Field survey, 2019*

After joining EBK, the saving tendency has increased among the people, though there is no drastically change, a little portion got interest about saving for future.

**Table 4.7: The Paired Samples Statistics of Economic Aspect**

	Pre EBK		Post EBK	
	Mean	Std. Deviation	Mean	Std. Deviation
<b>Income of Paddy</b>	1529.4	2455.486	2058.8	2971.5
<b>Income of Fishing</b>	242.4	708.4	848.5	1986.22
<b>Income of Vegetation</b>	221.6	688.85	843.2	1094.1
<b>Income of working women</b>	2789.4	5855.47	7131.5	6354.88
<b>Savings</b>	427.0	601.32	946.9	870.8
<b>Savings Bank</b>	13137.1	80014.1	26111.5	160053.16
<b>Savings personal</b>	283.3	639.1	683.33	1117.9
<b>Savings of Working women</b>	176.1	454.8	750.0	802.49
<b>Expenditure on food</b>	2325.0	1673.8	3637.0	2950.41
<b>Expenditure on cloth</b>	900.0	471.6	1276.4	649.03
<b>Expenditure on education</b>	978.9	944.4	2044.7	2093.70
<b>Expenditure on Utility</b>	91.6	287.4	150.0	433.79
<b>Expenditure on Medical</b>	717.6	563.2	1300.0	800.75
<b>Expenditure on Agricultural input</b>	450.0	724.5	650.0	914.39

*Source: Author, 2019*

The paired sample statistics of the Economic Aspects render the conception of the change that has taken place due to EBK. Important economic activities like income, expenditure, savings of EBK members has changed significantly after EBK. By comparing the mean we can clearly understand that.

**Table 4.8: Paired Samples Correlations between Pre-EBK and Post-EBK**

	Correlation	Sig.
<b>Income of Paddy</b>	.804	.00
<b>Income of Fishing</b>	.249	.16
<b>Income of Vegetation</b>	.405	.01





<b>Savings Bank</b>	1.0	.00
<b>Savings personal</b>	.782	.00
<b>Saving of Working women</b>	.724	.00
<b>Expenditure on food</b>	.893	.00
<b>Expenditure on cloth</b>	.840	.00
<b>Expenditure on education</b>	.672	.00
<b>Expenditure on Utility</b>	.995	.00
<b>Expenditure on Medical</b>	.821	.00

*Source: Author, 2019*

The changes we observed after EBK have direct relation with EBK, this fact is justified by these correlation values which are showing that there is positive relation of these changes with EBK.

**Table 4.9: Paired Difference of Economic Aspect**

<b>Paired sample (Post – Pre)</b>	<b>Paired Differences</b>		
	<b>Mean</b>	<b>Std. Deviation</b>	<b>Sig. (2-tailed)</b>
<b>Income of Paddy</b>	529.41	1766.44	.03
<b>Income of Fishing</b>	606.06	1935.51	.08
<b>Income of Vegetation</b>	621.62	1030.13	.00
<b>Income of working women</b>	4342.1	2769.13	.00
<b>Savings</b>	519.79	560.46	.00
<b>Savings Bank</b>	12974.3	80040.1	.01
<b>Savings personal</b>	400.00	735.78	.00
<b>Saving of working women</b>	573.80	567.80	.00
<b>Expenditure on food</b>	1312.50	1639.60	.00
<b>Expenditure on cloth</b>	376.47	359.34	.00
<b>Expenditure on education</b>	1065.78	1618.5	.00
<b>Expenditure on Utility</b>	58.33	150.50	.00
<b>Expenditure on Medical</b>	582.35	466.75	.00
<b>Expenditure on Agricultural input</b>	200.00	788.81	.44

*Source: Author, 2019*

It is quite clear onto the variation of pre & post mean of different economic factor. We can see almost every sector of Income, Expenditure, Saving. It has changed up to a significant level to prove the impact of EBK program. The difference between the paired samples in savings is 519.79 per month which shows a great growth in savings per month per household. Besides, Income of working women has changed positively up to 4342.1 taka per month per woman. Raise in Expenditures also indicate the

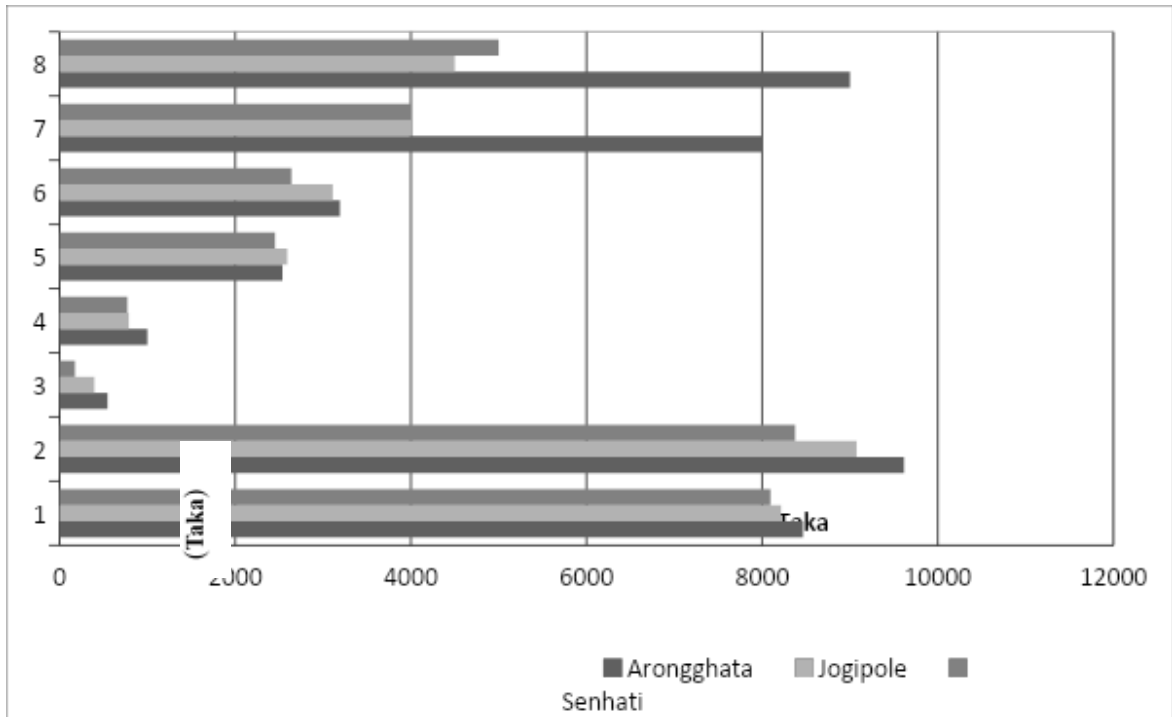
self-sufficiency of the household to be able to purchase more services. So, it has been very influential to the development of rural people.

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**Table 4.10: Union Wise Comparison of Economic Information**

Union	Criteria							
	Average Income (Taka)		Average Savings (Taka)		Average Expenditure on food (Taka)		Average Investment on business(Taka)	
	Before EBEK	After EBEK	Before EBEK	After EBEK	Before EBEK	After EBEK	Before EBEK	After EBEK
<b>Arongghata</b>	8465	9615	546	1000	2538	3192	8000	9000
<b>Jogipole</b>	8215	9075	396	788	2592	3111	4000	4500
<b>Senhati</b>	8095	8375	175	772	2453	2640	4000	5000

*Source: Field survey, 2019*

In the above table we can observe union-wise comparison over different important criteria. We can see that in the above all four criteria the condition of before and after EBEK has changed positively and efficiently. Although little change occurred in the average income, average savings, average expenditure on food, average investment on business. These factors are taken to analyze the economic condition among the three union. From the table, the average income rate, average savings, average expenditure on food, average investment on business all categories value is high in the Arongghata.



**Figure 4.19: Union Wise Comparison of Economic Information**

*Source: Field survey, 2019*

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**Multiple Linear Regression of Savings after EBEK**

**Table 4.11: Mean and Standard Deviation of Linear Regression**

Variables	Mean	Std. Deviation
Savings (Before EBEK)	900.00	1099.88
Expenditure food after	3637.50	2950.41
Expenditure clothe after	1085.00	754.66
Expenditure education after	1942.50	2088.66
Expenditure medical after	1105.00	873.82

*Source: Author, 2019*

Most related variable with savings after EBEK is food expenditure. Here the value of Pearson correlation is,

R= 0.660                      Constant, a= 4.805                      Dependent Variable, Y= Savings (af)

R<sup>2</sup>= 0.436                      Co-efficient, b= 0.246                      Independent Variable, X= Exp\_food

Adjusted R<sup>2</sup>= 0.421

So, the equation is,  $Y = 4.805 + 0.246 * X$

### 4.3 Poverty Measure:

$$PG = \frac{1}{N} \sum_{i=1}^q (z - y_i) \quad (1)$$

$$PGI = \frac{1}{N} \sum_{i=1}^q \frac{(z - y_i)}{z} \quad (2)$$

$$SPGI = \frac{1}{N} \sum_{i=1}^q \frac{(z - y_i) * (z - y_i)}{z} \quad (3)$$

Expenditure data in 4 families is given in three union

Aronghata	200	220	120	190
jogipole	110	130	180	120
senhati	170	100	120	150

Poverty gap: Here,  $Z=125$

Results are shown in the table below.

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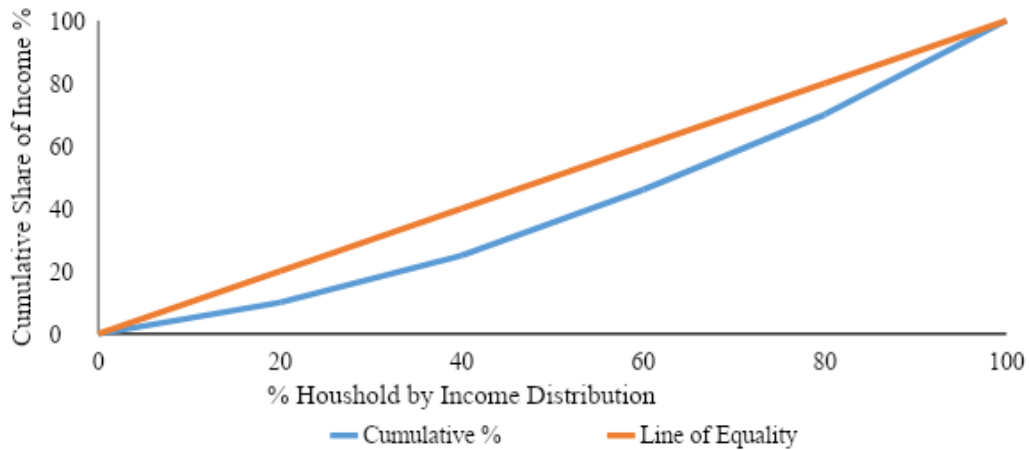
**Table 4.12: Value of PG, PGI & SPGI of the Unions**

Union	PG	PGI (%)	SPGI
Arongghata	1.25	1	0.004
Jogipole	18.75	4	0.04
Senhati	31.25	6	0.01

*Source: Author, 2019*

The PG value is maximum in the senhati, so the poverty gap is more here than the two union. We know that, which area has the minimum value of SPGI & PGI, the poverty gap is less. The Arongghata union is less poor for this.

**Lorenz curve:**



Actually, The Lorenz curve is a graphical representation of income inequality or wealth inequality. From our survey data, the Lorenz curve line explains that 40% household having the 60% wealth of the society.

### **SWOT Analysis**

SWOT analysis is a strategic planning technique used to help a person or organization identify strengths, weaknesses, opportunities, and threats related to business competition or project planning. It is intended to specify the objectives of the business venture or project and identify the internal and external factors that are favorable and unfavorable to achieving those objectives.

We made analysis on our study area and found some positive, appreciative and inspirational cases about the project; on the other hand, contradictory sides were also detected. We made a SWOT analysis based on the project and study area.

**Table 4.13: SWOT Analysis**

<b>Strength</b>	<b>Weakness</b>	<b>Opportunity</b>	<b>Threat</b>
<b>Target population in a healthy amount</b>	Lack of training Facilities	Great opportunity to increase national income	A threat of discontinuity is always here
<b>A good amount of recipients</b>	People loss interest since loans are not well distributed	The way of changing the living standard of rural life	Influence of the opposite power may derive the interest of local people
<b>People are interested in joining as members</b>	Biasness and nepotism is another obstacle of the project	Other regions of Khulna also expressing interest in involving project	Instability of government in further time.
<b>Self- sufficiency and self-development options are available</b>	Gap of communication between members and officers	Self-reliance of the area will bring a new dimension	
<b>A huge amount of options to reduce unemployment</b>		A great participation of women of society	

*Source: Author, 2019*

From the above points we can see that the number of strength and opportunity is more than the number of weakness and threat. So, this program for surveyed area is a successful opportunity to reduce the poverty of the following area. Proper nurture and perfect observation of government can bring a fruitful result out of the project for Dighalia upazilla. Meeting up the gap of members and workers, setting up proper options for training sessions and getting trained, more involvement of women, proper distribution of loans and interest bonus, reduction of corruption and biasness are essential steps for merging the project, bringing closer to the people of study area.

**Conclusion:**

Rural development has been the core focus of the government policy, strategy and programs after Independence of Bangladesh. The rural sector was strategic to the country's economic growth, social and political development. The sector was crucial in providing the agricultural labour and output to the country; while the high incidence of poverty that characterized the sector posed a major threat to the social and political stability of the nation. Amar Bari Amar Khamar aims to solve the poverty problem and used the agricultural aspect in this regard. By engaging the small parcel land into production, it counteracts the problem of employment and food security. It was observed that the difference in different aspects like general, social and economical in the life of members of ABAK. Although the change was not enough to take it to standard level. One significant change it caused that it habituated the members with the concept of saving which generally is not seen in rural area. One of the main setbacks we found on the study is that training was not given to the member which was one of the most important features of the project. Deprivation of Regular monitoring by field worker, no access to take loan greater the amount of 10,000 taka, having disparity for choosing the member, these reasons are performed actively in the background of limitation. To minimize the limitations and shortcomings, integrated communication Scope with members and stuffs of ABAK, choosing the least benefitted and most deprived villagers as target audience, reducing corruption in the project, nullifying the pressure of local lenders are eligible steps to inherit. For more efficiency in maintaining strategies, especially for providing training facilities, electronic communication system (mobile phone, email) allowance, strategical tool providing (chart, notebook) can be added on the project

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