

GUIDELINES

Formation of Common Interest Groups and
their Federations

Preparation of Micro/Extension Plans at
CIG/Union/Upazila Levels

Planning and Conducting Demonstration and
Training for CIG-Farmers

Development and Functioning of Farmers'
Information and Advice Center

National Agricultural Technology Project: Phase-1
Project Coordination Unit (PCU), Ministry of Agriculture
BARC Complex, AIC Building (3rd Floor), Farmgate, Dhaka 1215

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Abbreviations and Acronyms

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BDT	Bangladeshi Taka
CEAL	Community Extension Agent for Livestock
CIC	Community Information Center
CIG	Common Interest Group
CMP	CIG Micro Plan
DAE	Department of Agricultural Extension
DEA	Decentralized Extension Approach
DECC	District Extension Coordination Committee
DES	Decentralized Extension Service
DLS	Department of Livestock Services
DOF	Department of Fisheries
EC	Executive Committee
FIAC	Farmers' Information and Advice Center
FINA	Farmers' Information Need Assessment
FMR	Financial Monitoring Report
FY	Financial Year
GB	General Body
GOB	Government of Bangladesh
HID	Human and Institution Development
HVA	High Value Agriculture
HVC	High Value Crop
IDA	International Development Association
IFAD	International Fund for Agricultural Development
KGF	Krishi Gobeshona Foundation

Foreword

The sustainable development of Bangladesh Agriculture largely depends on the efficiency and effectiveness of agricultural extension service, farmer market linkages, and on the technological know-how of the farmers. To address the issue of technology transfer effectively, NATP emphasizes decentralized, participatory and knowledge-based extension service through social mobilization of farmers into Common Interest Groups (CIGs) and their Federations, the Producers' Organizations (POs) and the preparation of micro extension plans at grass-root levels. But one of the major constraints to successful formation of CIGs and POs and the preparation of CIG Micro Plans, Union Extension Micro Plans and Upazila Extension Plans is the lack of appropriate manual that contains guidelines or guiding principles for implementing the activities properly. I hope this manual will help in addressing field level social mobilization activities.

The manual is a comprehensive document that covers most of the aspects of guiding the formation of CIGs & POs and the preparation of micro extension plans at grass-root levels. The manual is intended as a professional guide to the union, upazila and district level extension service providers.

I thank all concerned persons who contributed to this manual in any form, particularly the Director of Project Implementation Units of DAE, DLS and DoF. I hope the manual will serve the purpose of implementing the demand led decentralized extension program at grass root level.

(Dr. Md. Abdur Razzaque)
Project Director

LEAF	Local Extension Agent for Fisheries
MEP	Micro Extension Plan
NATP	National Agricultural Technology Project
PCU	Project Coordination Unit
PIU	Project Implementation Unit
PO	Producers' Organization
PRA	Participatory Rural Appraisal
SAAO	Sub-Assistant Agricultural Officer
UECC	Upazila Extension Coordination Committee
UEFT	Union Extension Facilitation Team
UEMP	Union Extension Micro Plan
UFO	Upazila Fisheries Officer
ULO	Upazila Livestock Officer
UzEP	Upazila Extension Plan
UPO	Union Producers' Organization
UzPO	Upazila Producers' Organization
URT	Upazila Resource Team
WB	World Bank

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1.0 Background

The National Agricultural Technology Project (NATP) is a multi-agency project of the Government of Bangladesh funded by International Development Association (IDA : Cr. 4386-BD) and International Fund for Agricultural Development (IFAD : Cr. 739-BD) with a long-term programme perspective. The overall objective is to support Government of Bangladesh's strategy to improve national agricultural productivity and farm income by revitalizing the national agricultural technology system. The project has 4 components (Research, Extension, Supply Chain Development and Project Management and Coordination) of which the extension and the supply chain development components are mostly related to technology transfer through social mobilization of farmers into Common Interest Groups (CIGs) and their Federations, the Producers' Organizations (POs).

2.0 Introduction

In Bangladesh, an increase in agricultural productivity, improvement in agricultural sector performance and acceleration in agricultural growth are critical to reducing rural poverty. To improve livelihoods of the rural people, sustainable intensification and diversification of agriculture through technological changes require an efficient national agricultural technology system, comprising agricultural research (technology development and refinement) and agricultural extension (technology dissemination). The project's perception for extension system is to develop a decentralized extension services (DES) which comprises village level extension planning through common interest groups (CIGs), and their federation (producers' organization) at union, upazila and district levels. The whole gamut of planning, implementation and monitoring processes will be done at upazila level through participatory planning by the CIGs. Creation and strengthening of social capital through technological interventions (i.e., shifting of subsistence agriculture to commercial agriculture) and increasing ability of the communities to convert their social capital into economic capital by developing organizational capacity to manage, implement and monitor agricultural development activities are of utmost priority. These obviously include the

empowerment of the community organizations (CIGs and POs) to increase their ability to plan, execute and monitor their activities. The activities also include the development of gender sensitive local institutions that can manage and mobilize community assets, and make new investments in agricultural productivity increase.

The present document intends to provide guidelines for social mobilization process, CIG formation and management and their transformation into POs, developing CIG-level micro plans (CIG Micro Plan-CMP) into Union (UEMP) and Upazila (UzEP) level extension plans, selection of farmers for demonstration and training, and development and functions of farmers' information and advice center (FIAC).

3.0 Guidelines for Formation of CIGs

3.1 General Considerations

3.1.1. Crop CIGs: On an average, one union may have 20 villages and each village having 6 *paras* or sub-villages. On the other hand, one *para* or sub-village may have, on an average, 125 farm families. In a union, 10 CIGs should be carefully formed so that they represent the total farm families of the union. DAE has, on an average, 3 Sub-Assistant Agricultural Officers (SAAOs) per union. Working area of a SAAO is known as "Block". There should be 3-4 CIGs in each block depending on the number of farm families. However, the number of crop farmers groups may vary within the blocks of a union depending on crop intensification, concentration of high value crops (HVCs), land and soil types, inundation, rainfall, irrigation facilities, etc. Within a "block" crop intensifications and diversifications often vary from season to season. For profitable agribusiness, formation of CIGs of high value crops (HVCs) in potential areas need to be preferred. The CIG activity might not be concentrated on one crop in a year, rather cropping pattern of the locality should be considered.

3.1.2. Livestock and Fisheries CIGs: Concentrations of poultry, goat, cattle or duck farms and fish ponds may not be the same in all villages of a union. CIGs of these commodities should be

formed in villages where there are dense concentrations of livestock or fisheries activities. In case of fisheries CIGs, members may be selected from a village or, if necessary, from adjacent villages, depending on pond availability or concentration. In a union there will be 3 CIGs for DLS and 2 CIGs for DOF. A CEAL (Community Extension Agent for Livestock) and a LEAF (Local Extension Agent for Fisheries) should work to facilitate the respective CIGs.

3.2 CIG ID Number

The name of a CIG can be, for example, "Shadupur Uttar Para CIG (Crop/Livestock/Fisheries)". For easy identification of CIGs and their members, they will be coded following a standard and easy-to-follow procedure. The proposed code number may be District code..... Upazilla code..... Name of unionID number of CIG ID number of farmers, and date of formation.

3.3 Selection Criteria for CIG Member:

- **Group size:** A group should have 20 members (for crop, livestock, fisheries and Hortex);
- **Socio-economic status:** Members of a group should be of the same socio-economic status and of a specific gender, male or female. However, in case of fisheries CIGs, there could be mixed groups;
- **Category of groups:** Small and Marginal Farmer Groups (land ownership up to one hectare) 80 per cent, Medium and Large Farmer Groups (land ownership above one hectare) 20 per cent and Women Farmer Groups (irrespective of land ownership) 30 percent of all groups.
- **Homogeneity:** No mixed group of male and female with exceptions for female headed household (mostly in case of crop CIGs) but in case of livestock and fisheries CIGs, mixed group may be formed.
- **Dwelling status:** Has to be a permanent resident of the concerned *para*/village. A "*Borga Chasi*" who is engaged in

4.2 Steps in Formation of a CIG

A union with 18 to 20 villages may have more than 125 sub-villages (*paras*). All applicable tools and techniques mentioned below should be used in the formation of CIGs so that 15 CIGs selected in 15 paras / villages represent the remaining paras/villages, farm families, land and soil types, crops and cropping pattern, working areas of government extension agents, etc. The steps for formation of CIGs are described below.

Step 1: Gathering key information and statistics of the union

The members of Union Extension Facilitation Team (UEFT) are the key informants for selection of area and farmers of a CIG. UEFT should conduct feasibility survey on homesteads, farm families, land and soil types, livelihood activities around crop, livestock and fisheries, socio-economic status of farm families, access to communication, etc. UEFT members should conduct FINA using simple PRA tools to collect key information of the union including the Household Census Checklist. Training on PRA tools may be conducted by Training and Communication Experts of PIUs and resource persons from research institutions.

Many tools and techniques can be used for FINA of which Participatory Rural Appraisal (PRA) is recommended for NATP. It is recommended that a menu of techniques like physical mapping, social mapping, transect walk, resource inventory preparation, problem census, and collating information in planning should be used according to the context of locality. Tools and techniques process are described in details in the table below. The information collected by the UEFT will be used as base-data for formation of CIG in a community and in micro planning process.

farming activities, may be member of a CIG but he should be a permanent resident in the community.

- **Membership:** One from one family.
- **Member selection from existing group:** Selection of CIG members from existing groups of the project of executing agencies is encouraged for avoiding duplication and conflict in the same area. However, such group members should have common interest with the other CIG members. This is equally applicable to members of local NGOs, common interest should be in agriculture related activities rather than in credit.
- **Other consideration :** The above criteria may be flexibly considered, in areas where they are difficult to follow. In such cases process has to be recorded very clearly.

4.0. Formation and Management of CIGs

4.1 General Considerations

Formation and management of CIG is a process of social mobilization. The capacity of CIG depends on the problem identification, prioritization, planning, utilization of local resources, linking with market opportunities and preparation of micro plan. Their (CIGs) contributions towards preparation, implementation and monitoring of extension activities at the union level will ultimately pave the way for a greater extension scenario. However, they require expertise in facilitation. Union Extension Facilitation Team (UEFT) is empowered to provide such supports. The UEFT consists of SAO of DAE, CEAL of DLS, LEAF of DOF and local NGO representatives. DAE/DOF/DLS should include training topic/events on social mobilization in their trainer's-training programme on a regular basis. The resource speakers should be selected from NGOs, government organizations, rural development academies and universities having experience in social mobilization. This process will help institutionalizing the social mobilization process within DAE/DOF/DLS, enhance their capacity and sustaining the programme even after the project is over.

Process to be followed:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	Training on PRA tools and techniques for URT members by PIUs	Lecture and practical orientation	3 days	PIUs	Other Org.
02	Training on PRA tools and techniques for URT members	Lecture and practical orientation	3 days	URT	PIUs
03	The respective member of URT as in-charge of the block area will conduct a simple PRA in his/her working area	Traditional PRA method	1 day /village	SAAO/LEAF CEAL	URT
04	The key information gathered from the PRA will be collated and analyzed	Statistical package/computer	As required	SAAO	URT
05	The outcomes of the PRA survey will be preserved as the database for the project at the bottom level	Computer/CD	As required	SAAO	URT

Step 2: Selection of potential CIG areas on the basis of collected data

Initially, the UERT members should select and finalize the CIG areas.

Process to be followed:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	UERT members will sit in a meeting and analyze facts and figures collected	Open discussion	2 hours	Senior SAAO	URT
02	Tentatively decide about 20 sites for 15 CIGs (through randomization) on the basis of the collected data, facts and figures	Open discussion	2-3 hours	UERT	URT
03	Concerned UERT member will go around the paras/villages observing physical features and making informat talks with village people for checking the validity of the data	Visit/individual contact	As required	Respective UERT member	-
04	Initially select 20 paras/villages for 15 CIGs	Open discussion/ meeting	As required	UERT & URT	-

Step 3: Holding general meetings with potential farmers of a CIG

Once the operating area of a CIG is initially identified, the next task of the UEFT member is to make the community people aware of the project, its objectives and interventions. They should also be informed about their involvement and gains from the project. General meeting may be conducted for individual CIG or for all CIGs of a union collectively by all the UEFT members. Arranging meeting for selection of individual CIG should be preferred than arranging meeting for all CIGs in a union.

Process to be followed for individual CIG:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	UEFT should arrange meetings in different selected <i>baras</i> villages inviting community farmers. The meeting will be village <i>bara</i> based and should ensure that most of the potential farmers attend the meeting and share their views.	Making announcement	5 day before the meeting date	Respective UEFT	UP Chairman Member
02	In the meeting, respective UEFT member should introduce to the farmers the project objectives, benefit, roles and responsibilities of the CIG and the CIG members.	Discussion-open question and answer	1 hour	Respective UEFT	URT

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
03	Find out whether there is a common understanding among the farmers about the goal and objectives of the project. If necessary, more than one meeting at this stage is recommended for clear understanding of the project objectives	Wrap-up session	20-30 minutes	Respective UEFT	URT
04	After meeting, UEFT will initially select 30 farmers for each CIG from which finally 20 members will be selected.	Same as above		UEFT	
05	Wrap-up and close the meeting with appreciations.	Through open voting	20-30 minutes	UEFT	URT
06		Participatory	10 min.	UEFT	URT

Step 4: Checking of resource inventory for primarily selected members of CIG

UEFT (SAAO for crop, CEAL for livestock and LEAF for fisheries CIGs) should check the household census (completed during PRA) of the potential farmers (30) for a CIG who were invited in the general meeting. The household census should be checked very carefully so that all required data are available to UEFT.

Process to be followed:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	Read the Household Census form carefully and internalize what was done during PRA	Read and discuss	-	SAAO	-
02	Find out important aspects in it and mark them	Read and discuss	-	SAAO	-
03	Select and number the Villages, which are under the Household Census programme and start from 1 to.....using pencil	Individual contact	1 hour	SAAO	-
05	Check the collected data again, make copies for URT, concerned CIG and preserve it for future use.	Sharing	-	SAAO	-

Step 5: Finalization of lists of farmers for a CIG

In the pre-arranged meeting of UJEFT, the information collected on households should be reviewed and a list of 20 CIG members should be finalized. Farmers' willingness and interests should be given priority in selecting the CIG members. *The CIGs under 10 upazilas of Hortex interventions will be market focused. In the other upazilas, initially the groups will be production focused but ultimately all the groups under NATP will be market focused.*

Process to be followed:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	Arrange a meeting for each village para under Household Census (inform the farmers at least 7 days before the date of the meeting).	Contact through village leader	-	SAAO	-
02	Arrange a participatory discussion among the farmers about their resources and accordingly to be listed as member of CIG.	Open discussion	1 hour	SAAO	URT
03	Finalize the list of CIG members.	Interest basis	30 min.	SAAO	URT
04	Declare the final list of the CIG farmers by a local village leader/UP chairman/UP Member.	Open declaration	15 min.	SAAO	URT
05	Wrap-up and close the meeting.	Participatory	10 Min	SAAO	-
06	Follow-up the reaction and internalization of the project objectives.	Individual contact	-	SAAO	URT
07	Display the list of CIG members in Union Parishad.	Notice Board	-	SAAO	URT

Step 6: Formation of an Executive Committee (EC) of CIG

An executive committee for the management of a CIG need to be formed by secret voting or open selection method. The composition of the EC of CIG will be as follows:

- Chairman : 1
- Vice-Chairman : 1
- Secretary : 1
- Treasurer : 1
- Members : 3

Process to be followed:

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
01	Select the most interested and best internalized group	Individual contact	-	SAAO	-
02	Fix a date for meeting (inform at least 7 days before the date) with the CIG members including local village leaders. It is better to conduct meeting of farmers in the afternoon (except the Hatday).	Discussion with local leader (s) Local elites	-	SAAO	-
03	In the meeting, select a Chairman for the meeting. UEFT member should facilitate the meeting.	Through discussion	5 min.	SAAO	URT
04	Concerned UEFT member will discuss the purpose of the meeting including importance of having a CIG executive committee.	Discussion	10 min.	SAAO	URT

Sl. No.	Process	Method	Time	Responsibility	Back-stopping
05	The meeting-Chairman will then lead the meeting and, in consultation with the farmers, will describe the procedure of CIG Executive Committee formation.	Discussion	10 min.	SAAO	URT
06	A 7-member executive committee (EC) will then be formed through selection or election (as desired by the group).	Selection/ election	45 min	SAAO	URT
07	The formed EC will be declared and introduced to the members by the meeting-Chairman.	Discussion	10 min.	Chair	SAAO
08	Discuss the function/role and responsibilities of the EC and internalize them.	Discussion	20 min.	SAAO	URT
09	Wrap-up and close the meeting.	Participatory	-	SAAO	-
10	Follow-up the reaction and take necessary action accordingly.	-	-	SAAO	URT

Important notes:

- During the initial period of CIG formation, say 6 months, a group might run with an ad-hoc committee, but after that initial period, the group should have a democratic and formal executive committee (EC).
- The tenure of the formal executive committee will be two years.
- The committee will sit fortnightly or at least once a month, which is to be decided by the EC itself.
- UEFT members may be invited to attend EC meetings for sharing technical issues, as and when necessary.

The major functions of a CIG Executive Committee:

- i. Assist in preparation and implementation of Micro Plans by CIG members;
- ii. Liaise with and consult UEFT for solving farmers' technical problems;
- iii. Work with UEFT for timely availability of inputs like seeds, feeds, medicines, etc;
- iv. Ensure FIAC service facilities including trainings to CIG members;
- v. Decide entering into contract farming for a special commodity;
- vi. Encourage groups' savings with the assistance of financial institutes, banks, etc;
- vii. Help in registration of CIG, management of federation, and related activities;
- viii. Link with Producers' Organizations (POs) for market information;
- ix. Perform other activities deemed necessary for the benefit of the CIG members.

Note-1: The Executive Committee of CIG will prepare their annual production plan (Micro Plan) at least two months before the end of the each financial year (i'Y) i.e., in April of every year. This is to facilitate consolidation of the Micro Plans into Union Extension Micro Plans and Upazila Extension Plans within July of the next FY.

Note-2: Public Representatives must be engaged in/informed about CIG formation process, and the final list of the CIG members must be displayed in open public places (may be in front of Union Parishad Office).

Step 7: Signing of agreement

Once a group is formed, the next task is signing an agreement by the group members with UEFT. The responsible UEFT member will call a meeting of the CIG-members. In the meeting, in presence of other UEFT members, CIG-the members will resolve their willingness to work as per DEA. The decisions of the meeting will be recorded in a register and communicated later to UECC. The agreement will be in writing on a non-judicial stamp worth TK. 150.00. The format, terms and conditions, and the stamp cost will be provided by the respective PIU. The agreement will be between UECC and EC of CIG.

5.0 Federation of CIGs into Union Producers' Organization (UPO)

The 15 CIGs in each union should be federated into a Union Producers' Organization to facilitate the CIG initiatives and linking the CIGs with public institutes, financial institutes and potential markets.

5.1 Guidelines for Federating CIGs into UPO

- i. An UPO should have a General Body (GB) composed of all Chairmen of the CIG Executive Committees of the union.
- ii. The GB should have its own Executive Committee (EC) and the EC should be responsible for functional management of the UPO.

6.0 Federating UPOs into Upazila Producers' Organization (UzPO)

All UPOs of a upazila should be federated into an Upazila Producers' Organization (UzPO). UzPO will mainly provide advisory services to UECC and UPOs. They will also link with financial institutes for credit, public institutes for technical support and market for product marketing.

6.1 Organizational Structure of a UzPO

Chairmen and secretaries of all the UPOs will form a General Body (GB) of a UzPO. The GB members of a UzPO will form an Executive Committee (EC). The composition of 9-member EC will be as follows:

President	: 1
Vice President	: 1
General Secretary	: 1
Joint Secretary	: 1
Treasurer	: 1
Members	: 4

6.2 Management of the UzPO

- i. The UzPO will be an integral part of the formal feedback mechanism between the farmers and UECC and play multifarious advisory roles for ensuring farmer interests;
- ii. The UzPO will have a permanent office at upazila headquarter;
- iii. The UzPO will sit regularly, at least once a month;
- iv. The tenure of a UzPO will be 2 years and coincide with the tenure of the UPOs;
- v. The election of the office bearers of UzPO will be conducted by a 3- member committee formed by the UECC.

- iii. The EC will be composed of 7-9 members democratically elected by the members of the GB.

The composition of EC will be as follows:

President	: 1
Vice President	: 1
General Secretary	: 1
Joint Secretary	: 1
Treasurer	: 1
Members	: 2-4

The tenure of EC will be 2 years and the EC will have representation of the Women Group(s) of the union.

5.2 Functions of UPO

The UPO will protect interests of its CIG farmers. Major roles of a UPO are as follows, but not limited to:

- (i) Work with UEFT members in solving problems faced by the CIG farmers;
- (ii) Review and share approval of the Union Extension Micro Plan (UEMP);
- (iii) Maintain close liaison with the UEFT members in the implementation of the UEMP;
- (iv) Assist UEFT in operating the FIAC as an outdoor extension clinic;
- (v) Support supply of inputs to farmers by providing market information and maintaining liaison with the local input traders;
- (vi) Negotiate with NGOs and banks for credit supply to farmers;
- (vii) Assist CIGs for saving and generating own capital;
- (viii) Develop UPO itself as a business organization of CIGs;
- (ix) Enter into contract with agribusiness enterprises for contract farming of high value commodities.

6.3 Functions of the UzPO

- i. Advise URT and UECC on extension priorities of the Upazila Extension Plan (UzEP).
- ii. Review implementation status of UEMPs.
- iii. Support supply of inputs and availability of credit to CIG farmers / UPOs by providing information and maintaining liaison with local traders and credit advancing institutions.
- iv. Assist UzPOs to enter into contracts with agribusiness enterprises for contract farming of high value commodities.
- v. Promote savings by CIGs and capital generations by UPOs.
- vi. Develop UzPOs as business organizations.

6.4 Constitution for UPOs and UzPOs

The constitution for a UPO is explained in Annex-1. The rules and bye-rules of the UPO constitution, upon necessary amendments and rewording of terminologies by UECC in consultation with EC of UzPO as and where necessary, the constitution of UzPOs will be made.

7.0 Human and Institution Development (HID) Strategy of CIGs and POs

The following three dimensions are considered in a standard definition of HID:

- Capacity building in managerial, technical, methodological, and social aspects;
- Promoting an organizational development process aiming at institutional strengthening, which entails learning new roles and taking new responsibilities by stakeholders, organizations, and self-help groups;
- Reforming institution and devolution of constitutional power from central to local government.

7.1 The NATP Strategy in HID

The following guiding principles are the HID strategies for ensuring sustainability of the CIGs and POs:

- The empowerment of farmers, their organizations (CIGs and POs) and the communities to identify their agricultural development priorities, arrange joint actions, mobilize resources and services, defend their interest and rights, and participate in local decision-making processes;
- The development and strengthening of an enabling environment that contributes to supporting and sustaining the initiatives taken by farmer organizations (CIGs) and their federations (POs);
- The internalization of HID values and guiding principles within the framework of the project (its all stakeholders) in order to provide a more appropriate support to the farmers and their organizations, based on a sustainable development approach.

The HID competencies of the CIGs and POs will be developed by UEFT. The attitude, skills and knowledge of the UEFT in HID will be developed through training and their engagement in social mobilization activities.

8.0 The Planning Process of CMP, UEMP and UzEP

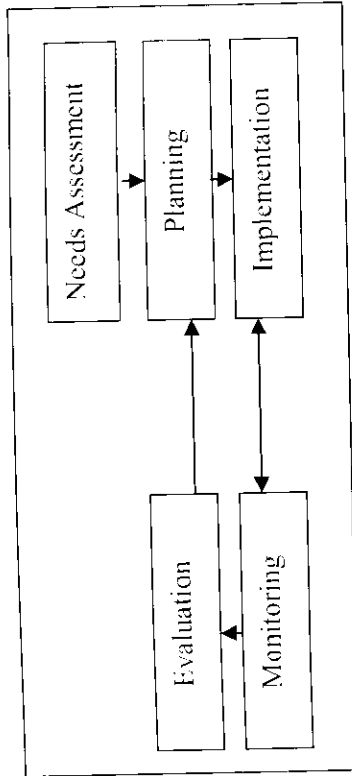
8.1 Understanding the Planning Cycle

The extension planning process mainly involves 5 sequential steps:

1. Identifying farmer's needs/problems and prioritizing them;
2. Preparing responsive extension activities as extension micro plan (EMP);
3. Implementation of extension plan;
4. Monitoring of the implementation processes and progresses;

- Evaluation of the outputs and outcomes (results).

An extension planning cycle may be explained in the following way:



8.2 Pre-arrangements for Preparation of CIG Micro Plan (CMP)

Before going to start the planning process involving the PRA techniques, the following activities to be done:

- Arranging meeting of the concerned CIG farmers:** The concerned UEFT member should prepare a work plan indicating time schedule for CMP preparation exercise by all CIGs in his/her working area. Later, he/she should arrange a meeting of a CIG as per work plan on a specific date, at a specific venue and time in consultation with the Chairman and Secretary of the CIG Executive Committee.
- Arranging logistic support for the meeting:** UEFT members, with active support of URT, will collect writing and drawing pens, pencils, eraser, knife, scotch tape, poster size paper, drawing sheets, 1-m scale, etc. The concerned UEFT member will ensure that CIG farmers have made sitting arrangement by collecting jute or bamboo mattress, working tables and chairs.
- Ensuring involvement of URT and resource organizations:** Before starting the planning processes, the concern UEFT member will inform the date, time and

schedule of CMP preparation and assure that URT members along with the experts from resource organization (Research Institutes, NGOs, Financial Institutes, etc.) are able to attend the planning process for providing their expertise suggestions/technical inputs.

8.3 Micro Extension Plan (MEP) Preparation

Extension plan developed at the CIG level considering their prioritized problems has been termed as the CIG Micro Plan (CMP). The CMP is the base plan for the development of Upazila Extension Plan (UzEP). The detailed planning process is described below:

- Purpose:** To identify farmers' problems and needs to design responsive micro plan.
- Facilitation:** UEFT member / URT member facilitates.
- Participants:** All CIG members present in the meeting.

Activities to be followed:

Activity 1: Listing of Problems

As per prescheduled meeting, CIG farmers will sit together for their planning process in a suitable place of the village. The UEFT member will select a Chairman for the meeting and describe the objective of the meeting. He/she will ask a CIG farmer to list down the problems and hang on a rope around the meeting place for prioritization exercise. Listing of problems will be done by the CIG members except those who were engaged in the mapping process. The members will be divided into two sub-groups, each sub-group having paper, pen, etc. Each sub-group will select one of their members as writer. Others will help the writer in noting down the problems they usually face. Initially they will identify all of their problems, list in a separate white paper and then they will prioritize them as per their needs, and make a list.

Activity 2: Making a List of Common Priority Problems

The priority problems listed by two sub-groups will be then merged to a common list of problems. For this, facilitators will

assist one writer for hanging the two lists side by side. From the two lists, the facilitators will help the writer to make two separate lists, one for the common and the other for the uncommon problems. The common priority list will be finalized by the CIG farmers attending the meeting.

Activity 3: Prioritizing of Problems for Annual Extension Plan

One facilitator will then read out the list to the CIG members indicating the huge number of problems that can not be solved in a year. They need to make a shorter list of problems of higher priority by screening the bigger list. Such a prioritized list of problems should not be more than a reasonable number that can be addressed during one year considering the availability of resources. The group, on consensus, then makes a list of the most important problems using the following Table 1.

Table 1: List of the prioritized problems by CIG farmers

Priority Sl.	Identified Problem	Effect of the Problem	Tally Mark
1st			
2nd			
3rd			
4th			
5th			
....			
....			

Activity 4: Deciding Extension Activities for Solving the Prioritized Problems

The groups will then discuss as what extension activities, technological interventions, they need to undertake for solving each problem. They will also decide on the implementation period of each activity and estimate costs involved. Facilitators will assist the farmers in their planning process as per format shown below (Table 2).

Table 2: Format for the CIG Micro Extension Plan preparation

Priority Sl.	Identified Problem	Proposed Extension Activities	Estimated cost (Tk.) for the activities		Implementation Period	Responsibility
			Total Cost	Borne by Project Support CIG		
1st						
2nd						
3rd						
4th						
5th						
....						
....						

Note: Project support will be limited to capacity building (training, demonstration, field day, exchange visit, motivational tour, etc. that are very much related to extension services. No input will be provided to implement the MEP for CIG except demonstration/validation trial).

After the completion of the CMP by CIG, the CIG leader will send the CMP to the concern UEFT for consolidated UEMP.

Activity 5: Prioritization of Unsolved Problems

There might be a few problems that cannot be solved immediately and require attention of higher authority or research institutions. Such problems are to be listed separately, in the way shown in Table 3 below, and reported to UECC by UEFT. The UECC will then send the list with recommendation to the concerned PIU.

Table 3. List of unsolved problems

Sl. No.	Identified Problem	Nature and Effect of the Problem	Type of Solution Desired
1			
2			
....		

8.4 Consolidation of CIG Micro Plans (CMPs) into Union Extension Micro Plan (UEMP)

Chairman of UEFT will arrange meeting to review the status and priority of extension activities and budget coming out of consolidation of all CIG proposals. UEFT members should also consult Union PO management. UEFT get idea from UECC core members, UAO, ULO and UFO about a tentative allocation for the their unions. Based on the idea of a possible allocation for the union, UEFT and Union PO, review the consolidated proposals of the CIGs and drop the less important proposals to match with expected budget provision using format shown in Table 4.

Table 4. Consolidation of CIG Micro Plans (CMPs) into Union Extension Micro Plan (UEMP)

Problem priority	Identified Problem	Proposed Extension Activities	Total Estimated Cost (BDT) borne by CIG	Project Support	Implementation Period	Remarks
1.		1.				
		2.				
		3.				
2.		1.				
		2.				
		3.				
					

8.5 Aggregation of Union Extension Micro Plans (UEMP) into Upazila Extension Plan (UzEP)

The activity of extension plan preparation is a chain process starting at sub-village level and ending at upazila level. Since a financial year in Bangladesh starts from 1st July, the process of planning should be initiated in late March and be completed by May or early June. The aggregation form is shown in Table 5.

8.6 Preparation of UzEP

Preparation of UzEP by UECC will take several steps from CMP of CIG to UzEP of UECC. The proposed work plan for completion of UzEP in scheduled time for each year is given below (Table 5):

Table 5. Work plan for completion of UzEP

Sl. No.	Activity	Methodology	Responsibility	Timeframe
1.	Conduction of FINA	PRA techniques	CIG & UEFT	March
2.	Development of UEMP	Screening and consolidation	UEFT and UPO	April
3.	Aggregation of UEMPs into Upazila Extension Plan (UzEP):			
	(i) Collection of UEMPs	Group work by URT	URT	May
	(ii) Collating planning information	Group work by URT	URT	May
	(a) Screening and prioritizing of problems for crops, livestock and fisheries.	Group work by URT	UECC	May
	(b) Consolidation of UEMP into UzEP	Group work by URT	UECC	May
	(c) Listing unsolved problems	Workshop, group work	UECC	May
	(iii) Preparation of implementation schedule for planned activities.	Line department, URT member and UECC core members	UECC	May
	(iv) Preparation of training schedule for farmers, NGO workers, extension agents, traders, business people, etc.	Workshop	UECC	May
	(v) Screening and sending unsolved problems to UECC for research	URT/Line department	UECC	May
	(vi) Preparation of print and electronic media materials.	URT/Line department	UECC	As per work plan
	(vii) Implementation of research activities	URT/Line department	UECC	May
	(viii) Holding mid-term and annual workshops for reviewing.	URT	UECC	May
	(ix) Re-adjust work plan.	URT	UECC	May
	(x) Preparation and production of annual report	URT	UECC	May

9.0 Planning and Conducting Demonstration and Training for CIG Farmers

9.1 Demonstration and Adaptation Trial

Demonstration is a cost-effective way of dissemination of new or adopted technologies among the farmers/adopters. There are two types of demonstration: (i) result demonstration and (ii) method demonstration. **Result demonstration** shows what happens as a result of using a particular technology, e.g., growing T. Amon rice using balanced fertilizer with individual or group farmers. Result demonstrations can be conducted over a single season, two seasons, or a whole year. Result demonstrations are more effective with group farmers than with an individual farmer. **Method demonstrations** are group extension events conducted over one to two hours to demonstrate and practice a specific skill step by step. Method demonstrations are low cost and relatively efficient as they involve one extension worker and several farmers. These types of demonstrations are participatory in nature and enable farmers to learn by doing.

Adaptation trials are usually conducted with new technologies for validating in a specific agro-ecological zone (AEZ). Adaptation trials may also be conducted in a new AEZ with a proven technology adopted another AEZ. Adaptation trials are fully dependent on the research finding or research recommendations.

9.2. Planning and Conducting Demonstrations

9.2.1 Steps in planning the demonstrations

The planning for the demonstrations consists of the following steps:

1. Identifying needs/problems for demonstration using Upazila Extension Plan (UEP);
2. Selecting demonstration sites by UEFT in collaboration with CIGs and POs;

3. Planning for the inputs required for demonstration by UEFT in collaboration with Executive Committee (EC) of CIG;
4. Planning for field days / field workshops by UEFT in collaboration with URT, EC of CIG and POs;
5. Planning and conducting training for CIG farmers by UEFT in collaboration with EC of CIG;
6. Planning and conducting monitoring and supervision by UEFT, URT, UECC and DECC; and
7. Planning for data collection, analysis and reporting.

9.2.2 Criteria for selecting demonstrations using Upazila Extension Plan (UzEP)

The technology for demonstration should be selected based on the prioritized problems listed in the CIG micro-extension plan (MEP). The need for demonstration should be determined through discussion in the CIG general meeting. The meeting minutes should clearly indicate what type of demonstration to be conducted, when, how and who should conduct the proposed demonstration. It must be ensured that appropriate type of demonstration is selected and that is conducted properly. The demonstration plan must be prepared as per supplied format with guidelines for micro planning process.

9.2.3 Criteria for selecting demonstration sites by UEFT in collaboration with CIGs and POs

The concern UEFT member should visit the proposed site for demonstration as discussed in the CIG meeting. He/she must enquire into all the aspects of demonstration (easily visible, representative land type, easy access, scope of information dissemination, overall impact of the demonstration, etc.) so that the selected demonstration might have an impact on production and income. After the selection of the site for demonstration, the UEFT member should send a list of proposed demonstrations of his/her working area to the URT members and URT members must visit the site and check the objective of the proposed demonstrations and finally approve it. The demo- farmers should

be representative of the target group which identified the needs/problems and are interested in the idea. In case of individual farmer, he/she must be a CIG member.

9.2.4 Criteria for planning for demonstration inputs

As the type of and site for demonstration are finalized, the inputs for demonstration should be calculated and the cost should be estimated. On the basis of the plot size and technology, plans should be made for required inputs. The inputs may be fertilizers, seed, labor and signboard. The labor and compost/cow dung will be provided by the demo- farmer and other related inputs may be provided from the project. The UEFT member should prepare an input supply schedule for the demonstration as per technical recommendation. The plot size may be variable depending on the technology and type of demonstration. Standard signboard (as recommended by PIU/IA) should be used.

9.2.5 Planning for field days / field workshops

A field day is a group extension event conducted at the site of result demonstration. Field days are arranged at key times during the demonstration, when particular management activities are implemented, or when the benefits of the demonstration are most visible. In case of NATP, one field day should be at harvesting time when yield, costs and benefits can be compared. The field day should be arranged by UEFT member in collaboration with the host CIG. For fisheries and livestock technology the field day should be arranged depending on the type and merit of the technology.

A useful planning checklist for field day includes:

- Fixing an appropriate date and time in consultation with the host CIG;
- Checking the FIAC for materials which could be useful during field days;
- Mike-announcement for the neighboring farmers for a grand gathering;

- Ensuring the host CIG to present the result and outcomes;
- Ensuring the participants' visit to the demonstration site;
- Ensuring open discussion, question and answer time for better understanding.

9.3 Planning and Conducting Training for CIG Farmers

The CIG farmers should be trained from the project fund. It should be reflected in the Upazila Extension Plan, annually. Training should be imparted on the technical aspects as identified during micro planning process to solve the problems of the CIG farmers. The CIG leader should also be trained on the organizational development (OD) process/human and institutional development (HID) process to lead their organization by themselves efficiently. The participating farmers for the training must be selected through CIG meeting or by Producers Organizations as per assessed needs of the CIG. The following **criteria** must be followed for selection of farmers for training by the project fund:

- Must be a member of CIG and related to CIG activities
- Must be related to demonstration or adaptation trial
- Should be selected through CIG meeting or by POs
- In some cases, beneficiary farmers may be selected for the training purpose.

9.4 Monitoring and Follow-up of Demonstration and Training for Demo-Farmers

The UECC, URT and UEFT must visit the demonstration and training events through their schedule plan so that impacts of demonstration and training strengthen the technology adoption capacity of the CIG farmers. During monitoring, the team must advise on the actual process and steps for quick dissemination of technology to the community people.

10.0 Guideline for Development and Functions of Farmers' Information and Advice Center (FIAC)

10.1 Introduction

Union is the lowest administrative unit of the government. It is a local government institution run by the 'Union Parishad (Council)' which is composed of an elected chairman, nine elected members and three nominated women representatives.

The Union Parishad (UP) usually is associated with rural development activities like maintenance of rural roads, constructions of small bridges and culverts and also assisting GOs and NGOs in rural development activities.

For enhancing two-way flow of knowledge and information between CIG and other stakeholders (extension staff, research scientists, NGOs, the private sector and the local government), Farmers' Information and Advice Centers (FIACs) at union level should be established by the DAE/DOF/DLS. The DAE should take the lead role in the establishment of FIAC.

10.2 Strategy for Development of FIAC

FIAC should be the focal center for the integrated agricultural services. In addition to one allotted room in the Union Parishad building, persuasion should be made for the allocation of one more room for FIAC activities. Both the rooms should be adequately equipped with furniture and other necessary equipment. If necessary repairing and renovation should be done to make the room usable for the service of farmers and other stakeholders. In future, the FIAC will be equipped with computer and mobile internet system to develop it as a community information center (CIC) for easy access of the farmers and the producers into their necessary information.

Farmers will get all sorts of extension supports and technology information from FIAC. Union Extension Facilitation Team (UEFT) members, SAO of DAE, LEAF of DOF, CEAL of DLS and the representative of a capable NGO will use the facility for

providing continuous advisory and necessary information support to farmers. These rooms will be used as the farmers' training centre, outdoor extension hospital and agricultural information resource centre.

10.3 Services to be Available to Farmers from FIAC

The following services will be available to farmers:

- Regular training;
- On a pre-fixed day the representatives of UEFT will be available in rotation at FIAC to dispense advice on various problems including availability and source of quality inputs like seeds, feeds, fertilizers, medicines, etc. for crop, fisheries and livestock. The UEFT members will also provide advice for solutions to problem of visiting farmers.
- One-stop service centre for periodic artificial insemination and vaccination of cattle, goats and poultry birds;
- Booklets, leaflets, other printed materials prepared by UECC and line departments;
- Knowledge sharing visits for CIGs to research station, private farms, agribusiness centers, etc.

10.4 Duty Schedule at FIAC

All the UEFT members (SAAO, LEAF, CEAL, Scientific Assistant, NGO workers) should sit in the FIAC office. The senior most SAAO (Chairman of UEFT) will share the roles and responsibilities of all members of UEFT for providing their services in the FIAC. One SAAO must be present in each day by rotation for a fixed time at the FIAC which would be well announced among the CIG members and the general farmers of the union except the holidays and the meeting days at upazila. The senior SAAO should make a schedule for CEAL and LEAF in consultation with ULO and UFO for providing their services in the FIAC. The Veterinary Assistant and the Fishery Assistant will also provide their services in the FIAC as and when necessary. They

should maintain separate register, 'the SERVICE REGISTER, (for SAO, CEAL and LEAF) for documenting farmers name, address, problem discussed, suggestion provided, date and time of suggestions and remarks, if any.

10.5 Monitoring the Services of FIAC

The URT and UECC member including the members of DECC should visit FIAC during their field visit programme. They should monitor the services provided by the UEFT members. They should check the service register and services provided by the UEFT members. They should also put their comments on the suggestions provided by the UEFT members.

Annex-1

Constitution For Union Producers' Organization (UPO)

A. Memorandum

1. **Name**
 (name) Union Producers Organization,
 Upazilla..... District..... hereinafter
 called 'x Union PO'.
2. **Office**
 The office of the 'x Union PO' is located at
 Union Parishad Upazilla
 District

3. General Body of UPO

Every UPO will have a General Body (GB) composed of all Chairmen of the Executive Committee of the CIGs of the union.

4. Executive Committee

Every UPO will have an Executive Committee (EC) of 7 members elected by the GB. The composition of EC will be as follows:

President	: 1
Vice-President	: 1
General Secretary	: 1
Joint Secretary	: 1
Treasurer	: 1
Members	: 2

5. Functions

A UPO will play roles to protect interests of its farmers. Major roles that one UPO will play at various levels will include:

- (i) Work with UEFT members in solving problems encountered by CIG farmers.
- (ii) Review and share approval of the Union Extension Micro-plan.
- (iii) Maintain close liaison with the UEFT members in the implementation of the Union Extension Micro-plan activities.
- (iv) Assist UEFT in operating the FIAC as an outdoor extension hospital.
- (v) Support supply of inputs to farmers by providing information and maintaining liaison with local input traders.
- (vi) Negotiate with NGOs and Banks for credit supply to farmers.
- (vii) Assist CIGs for saving and generating own capital.
- (viii) Develop itself as a business organization of CIGs.
- (ix) Enter into contract with agribusiness enterprises for contract farming of high value commodities.

6. Fund and Funding

The UPO would have its own fund generated from a stream of sources and activities like:

- a) Monthly small and fixed subscriptions from the CIGs.
- b) Credit from GO and NGO financial organizations for promoting production and doing agribusiness of agricultural inputs, processing and marketing of commodities and other income generating activities.

- c) Commissions and advances from agribusiness enterprises for supply of high value agricultural commodities by entering into contract farming.
- d) Interest from advancing credit to its CIG farmers at small interest rate from its own fund. The process would involve written prayers from individual members and prior approval by EC.
- e) Grants and donations from GOs, NGOs, Local Bodies and Private Organizations.

7. Property Management

One UPO could earn moveable and immovable properties like agricultural machinery and equipment and land for construction of office, business centers and go-downs out of its own fund. But any such attempt for gaining a property must be approved by the GB. For property/assets management the following rules may be followed :

- i. Ownership of any or all moveable and immovable property or properties would be vested with the GB.
- ii. GB would have full power and authority to manage utilization of such property or properties for income generation and capacity building of CIGs.
- iii. Transfer of ownership of property by sale or mortgage or by any other means, temporarily or permanently, would have to be decided by the GB and approved by majority members of CIGs.
- iv. Income and revenue derived from such property would be accumulated to the account of the PO and the GB would decide how such earning would be shared by CIG members.
- v. Clean records on such properties and assets have to be properly maintained by the EC. The GB's accounts cell would make periodic audit, at least once in a year.
- vi. In the Annual General Meeting (AGM) of the GB, an audit report would have to be placed by the EC.

8. Non Political Nature of UPO (Social Status)

The UPO would be a non-political organization and would not be under any pretence support of any political organization. It would be solely an organization of CIG farmers for looking after the social, technological and economic betterment of the farmers.

9. Bye-election

If any incumbent of the EC becomes physically unfit to carry out responsibility due to serious illness, dies or expresses his or her willingness to resign during his/her tenure and subsequently accepted by the GB, then the post of the incumbent would be declared vacant and would be filled in by bye-election.

B. Rules and Regulations

10. Definition of Terminologies.

- i. UPO means a federation of CIGs of a union.
- ii. Constitution means the memorandum, rules and regulations and bye-laws of the UPO as framed and adopted from time to time.
- iii. Committee means the Executive Committee (EC) of the PO constituted for a specific period of time by the General Body (GB)
- iv. Member means members of the GB elected as office incumbents of the EC for a specific period of time.
- v. EC means the Executive Committee of UPO.
- vi. General Body means a body composed of all Chairmen/Presidents of all the CIGs of the union.
- vii. Financial year means the English year commencing on 1st July and ending on 30 June.

viii. Common seal means a seal with emblem of the PO inscribed on the seal.

ix. Term means two consecutive financial years for which the GB and EC are formed.

x. Notice means a notice in writing, typed or printed and signed by a member of the EC who is authorized to do it.

11. Interpretation

The terminologies and expressions would bear the same meaning as the constitution provides in the affairs of the PO, not withstanding to any contrary.

12. EC Membership

Any member of the GB would have equal rights to be elected by the GB as an incumbent member of the EC.

13. EC Membership Eligibility.

- a. Any member of the GB willing to provide voluntary services to EC would be eligible to be elected as a member of the EC by the GB.
- b. None of the members of the EC could claim any financial benefit in any form for his/her services rendered during the tenure of office.

14. Termination of Membership.

The membership of an incumbent of EC would be automatically terminated on grounds of death, resignation and disciplinary action on the grounds of written complaint filed against him/her by a CIG or any member of the EC/GB. In the case of a complaint filed against a member of the EC, the President/ Chairman of the EC would conduct a formal investigation by forming a 3-member enquiry committee; one acting as a convener and the other two as members of the enquiry committee. The enquiry committee would submit its report to the EC President/Chairman within 15 days commencing from the date of formation of the committee. On

the basis of the report, the EC would be empowered to convict the member in question with punishment of expulsion from the EC, duly endorsed by a resolution of EC meeting. Such as action of the EC would require approval by two-third members of the GB.

15. Registration

The UPO would have registration from the government, preferably from the Social Welfare Department or from the Government Cooperative Department.

16. Rights and Privileges of Members

Every member would enjoy equal rights and privileges in the conduction of EC functions. Members would enjoy rights of voting to arrive at a unanimous decision.

C. Management of UPO

17. The management of affairs of UPO would be vested on the GB and the EC.

18. The General Body (GB) and its Functions

The GB would be composed of all the Chairmen/Presidents of the Executive Committees of all the CIGs of a union. Functions are :

- i. The President / Chairman of the EC of a UPO would also be the Chairman/President of the GB. In absence of the President / Chairman, the Vice Chairman/Vice President would act as President / Chairman of the GB.
- ii. The secretary of EC would act as secretary of the GB. He/she would call meeting of the GB with the consent of the President/Chairman, prepare agenda for meeting,

issue notice to members for holding meeting and arrange meeting.

- iii. The GB would make quarterly review of the EC activities and advise the EC on all affairs of the EC.
- iv. The GB would also be empowered to resolve any conflict faced by EC.
- v. The GB would have power to dissolve the EC if it is unable to work for any reason and thus creating a crisis in the management of the EC.

19. The Executive Committee (EC) and its Functions.

The EC would have the overall responsibilities of running the UPO. The EC would sit at least once a month and be responsible to GB. The EC would provide all out support to its CIGs by such acts and deeds that would enhance empowerment of the CIGs.

- i. The EC would be empowered to be involved in the management of the FIAC of the union and would provide guidelines to FIAC activities.
- ii. The ECs of UPOs of an upazilla would also be represented in the UECC through their federation would provide guidelines to FIAC activities.

20. Power and Functions of EC Office Bearers

20.1 President/Chairman

The president being the head of EC and GB, would exercise all such powers and perform all such functions including presiding over EC and GB meetings and guiding EC to undertake activities conducive to the interests of CIG farmers.

20.2 Vice President (VP)/Vice Chairman

The Vice President /Vice Chairman of the EC would perform functions as assigned to him /her by the Chairman/President and the EC. He/She would preside over the meetings of EC and GB in absence of the President/Chairman.

20.3 General Secretary (GS)

The GS of the EC would be the functional head of the UPO. He/She would be held responsible for smooth function of the PO in consultation with the President /Chairman and other office bearers. His/Her functions would include among other things:

- i. Convene meetings of EC/GB in consultation with the president.
- ii. Monitor implementation of EC activities and FIAC functions.
- iii. Visit and attend CIG meetings, assist CIGs in implementation of their planned activities.
- iv. Interlink CIG successes and assist CIGs in problem shootings.
- v. Liaise with UP, inputs traders, agribusiness people and other service providers to serve the interests of the CIGs.
- vi. Report to EC President/Chairman about EC performances.
- vii. Maintain accounts of earning and expenditures of EC.
- viii. Arrange AGM of GB in consultation with President / Chairman and other office bearers of EC.
- ix. Produce Annual Report.

20.4 Joint Secretary (JS)

The joint secretary would assist the GS in all organizational matters and perform such functions as assigned to him/her by the EC. He/she would also, in absence of the secretary, perform all functions of the secretary.

20.5 Treasurer

The treasurer would be the custodian of all financial matters of the EC. He/she would look into income and expenditure, maintain records and operate the bank account jointly with the

president/secretary. He/she would also produce and place a financial report to each meeting of the EC and GB. The financial report would also reflect the financial situations including savings and expenditures of the CIGs.

20.6 Members

The members of the EC would act as advisors and assist EC in decision making and implementation of EC programs.

21. Financial Issues and Management

21.1 Bank account and banking.

- a. EC would open and maintain an account with a government approved bank operating in the nearest vicinity of the EC. The account would be jointly opened by the President /Chairman, Secretary and Treasurer and be operated by two of them; either by the President/Chairman and the Treasurer or by the Secretary and the Treasurer as resolved by the EC.
- b. Any earning by EC whether in cash or by cheque must be deposited to the bank account.
- c. Every withdrawal of money from the bank account would need prior approval of EC.

21.2 Sharing of profits

- a. All earnings of the EC either in cash or in kind would be used for income generation activities of the CIG members and resource accumulation of the EC.
- b. No money would be distributed among CIG members at the end of a financial year as profit/bonus/dividend.
- c. Members of CIGs would be eligible to get credit from EC fund through a process of written prayers and prior approval by EC. Such credit would be of small amount as decided by EC and must be refunded within a fixed period as decided by EC.

21.3 Auditing

At the closure of each financial year, the GB would form a 3 member audit team. The team would verify all incomes, expenditures and balance in the account and submit a report to the GB through the EC within one month.

D. Election

22. The Tenure of EC of UPO

The tenure of EC of a UPO would cover a period of two consecutive financial years starting from 1st July of the 1st year and ending on 30 June of the second financial year.

22.1 Composition of Election Commission

- a. The Election Commission would be composed of one chairman and two members: they would be members of the CIGs, not of the GB.
- b. The Election Commission would be formed in a general meeting of the members of the CIGs. The chairman of the GB would call such a meeting.
- c. The tenure of Election Commission would be for two consecutive years as explained in Article 22.
- d. The Election Commission would be an independent neutral body and not be liable to anyone.
- e. The general meeting of all CIG members for formation of an election commission must have to be arranged by the Chairman of GB on any suitable date of January or February of the second year of the tenure.

23. Conduction of Election

The election of EC must be arranged and held 30 (thirty) days before completion of the running tenure of the EC

24. Function of the Election Commission

24.1 Announcement of an election schedule showing:

- i. Date, time and venue of election
- ii. Date of submission of nomination paper
- iii. Date of withdrawal of nomination paper
- iv. Date of publication of names of valid candidates.

24.2 Arrangement of secret voting

24.3 Publications of results

25. Eligibility of Candidature

- i. Any member of GB would be eligible to contest for any post of the EC, but not for more than one post
- ii. The candidate must be physically and mentally sound.
- iii. Candidature for any post must be on individual basis, not a panel basis.

26. Conflicts and Irregularities

Any irregularity or complaint against any candidate by anyone must be made by writing to the Chairman of Election Commission. The Commission would take appropriate measures on enquiry.

E. Miscellaneous Issues

27. Amendment of the Constitution

The amendment of the constitution for improvement by addition, alternation or omission of any article, sub-article and clause would be a continuous process. Any proposal for amendment must contain justification and be placed to GB. The GB would constitute a small body for examination of such proposal and submit the reformed proposal to GB for acceptance.

28. Arbitration

Any dispute or conflict going beyond the control of the election commission would be settled by the GB.

29. Dissolution

Situation(s) arising out of conflicts in the function of an UPO is such that the EC should be dissolved and a fresh election be held, the GB would be empowered to dissolve any such PO. And in that situation, the GB would form a 3-member committee to take over possession of all assets, accounts and liabilities of the PO.