



**Daffodil**  
*International*  
**University**

**Internship Report**  
**On**  
**Non-Profit organization Programs**

**Submitted**

**To**

The Head

Department of Nutrition & Food Engineering  
Faculty of Allied Health Sciences  
Daffodil International University  
Daffodil Smart City, Ashulia, Savar, Dhaka.

**Supervised**

**By**

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**Submitted**

**By**

Rukiya Islam Tazin

ID: 181-34-108

Department of Nutrition and Food Engineering  
Daffodil International University  
Date of Submission: 17-01-2023

## Letter of Transmittal

**Date:** 18-01-2023

The Head

Department of Nutrition and Food Engineering

Faculty of Allied Health Sciences

Daffodil International University

Daffodil Smart City, Ashulia, Savar, Dhaka.

**Subject: Submission of Internship Report.**

Dear Sir,

I would like to take this opportunity to thank you for the guidance and support you have provided me during the course of this report. Without your help, this report would have been impossible to complete.

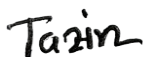
To prepare the report, I collected what I believed to be the most relevant information to make my report as analytical and reliable as possible.

I have concentrated my best effort to achieve the report's objectives and hope my endeavor will serve the purpose. The practical knowledge and experience gathered during report preparation will immeasurably help my future professional life. I request you to excuse me for any mistake that may occur in the report despite my best effort.

I would appreciate it if you enlighten me with your thoughts and views regarding the report. In addition, if you wish to inquire about an aspect of my report, I would gladly answer your queries.

Thank you again for your support and patience.

**Yours Sincerely,**



Rukiya Islam Tazin

ID: 181-34-108

## Letter of Authorization

**Date:** 18-01-2023

The Head

Department of Nutrition and Food Engineering

Faculty of Allied Health Sciences

Daffodil International University

Daffodil Smart City, Ashulia, Savar, Dhaka.

**Subject: Declaration regarding the validity of the Internship Report.**

Dear Sir,

This is my truthful declaration that the “Internship Report” I have prepared is not a copy of any previous Internship Report by any other students.

Precisely what I understand and see is formed here from my experience.

I declare that it will not be submitted to another individual in the future. I also express my honest confirmation that the said Internship report has neither been used before to fulfill my other related course nor will be submitted to any other person in the future.

**Sincerely yours,**

*Tazin*

Rukiya Islam Tazin

ID: 181-34-108

## Approval Certification

This is to certify that Rukiya Islam Tazin bearing ID: 181-34-108, Program B.Sc. in Nutrition and Food Engineering, is a regular student department of Nutrition & food Engineering Faculty of Allied health Science, Daffodil International University. She has completed her one-month internship program at COAST Foundation in Shyamoli, Dhaka, under my direct report. She is worthy of fulfilling the partial requirements of the NFE program.



-----  
**Nasima Akter Mukta**

Assistant Professor

Department of NFE

Faculty of Allied Health Sciences

Daffodil International University

## Acknowledgments

First, all praises and gratitude to the almighty Allah for the excellent health and well-being needed to complete this project work. I would like to express my sincere gratitude and appreciation to Assistant Professor **Nasima Akter Mukta**, my internship supervisor, for providing me with the beautiful guidelines to work at the Coast Foundation, Bangladesh. Again my wishes are for her expert guidance, mentorship, patience, understanding, support, and encouragement at all levels to complete internship work through the dissertation for the undergraduate program. My notable thanks to **Mujibul Munir, Joint Director-Social Development and communication at Coast Foundation**, for providing me with the beautiful guidelines to work with the organization. Completing my internship would not have been possible without his help, support, and supervision. And lastly, I would like to express my special thanks to all the Co-workers at the foundation for their cooperative support. Their encouragement during the bad times and their enthusiasm during the good times gave me constant inspiration for future life.

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# **CHAPTER ONE**

## **Introduction**



COAST began microfinance in Bora in 1998, among other development programs, and gradually expanded to other coastal areas, Cox's Bazar, Chittagong, Feni, Lakshmipur, Noakhali, Barisal, Patuakhali and Jarkati. COAST has taken a step forward by introducing the digitization of its microfinance business. When visiting a group, frontline colleagues use tabs or mobile phone apps to book transactions on the fly. The head office and branch offices instantly acquire real-time data and graph analysis.

The software also generates the reports needed by MRA (Microcredit Regulatory Authority), lenders and accounting firms. Most importantly, all transactions and financial activities are automatically sent to the Bangladesh Bank's microfinance database.

On the other hand, all member participants will receive SMS notifications for all transactions. Their loans and savings. This digitization has the potential to reduce corruption and reduce the likelihood of hiding information at the field level.

COAST is one of the few organizations in Bangladesh to pioneer the digitization of microfinance and increase transparency and accountability to participants.

Rights-based approach and sustainability Microfinance is often treated as a profitable business. This may be true to some extent if the organization only provides microfinance and gives and receives money.

## **STUDY OBJECTIVE:**

Two types of objectives are there.

- A. General
- B. Specific

### **General Objective**

1. To write a report based on my experience for academic internship purposes.
2. NGOs exist for various purposes, usually to promote their members' political or social goals. Examples include improving the condition of the natural environment, promoting respect for human rights, improving the well-being of disadvantaged people, or representing the agenda of a company.

## **Specific Objective**

1. To have the knowledge and experience about NGO work.
2. To work for disadvantaged people.

## **Methodology**

The methodology begins with selecting topics, data sources, systematically interpreted results, and keys that can be found. The overall process of the method is as follows:

### **Topic selection:**

The choice of topic for each report is very important. It depends on the acquired knowledge and practical experience of the entrusted organization.

Source of data: Material data can be collected from primary and secondary sources.

### **Limitation Of the report:**

Because of their systemic rules, Coast didn't give me some information that was also important. If I could get them, I could write more about them and my work. It's the only limitation in my report.

## **CHAPTER TWO**

# **OVERVIEW OF THE ORGANIZATION**

## **Background of COAST Foundation**

COAST ([www.coastbd.net](http://www.coastbd.net)) emerged as an NGO from a 10-year project by an international NGO in early 1998. This project was in the southern part of Bora Island, at the mouth of the Bay of Bengal, where the world's mighty Ganges and Brahmaputra rivers meet with the world's most dangerous cyclone. During the period 1994-1997, a difficult nationalization process was carried out, primarily reducing capacity development overhead, improving coverage, and allowing beneficiaries to change their role as active partners in development initiatives. Finally, a board of directors was formed to ensure accountability in the region. It has a set of values related to its approach to work, including Proper Existence, Experience Learning, Learning by Do, Human Potential Equality, Economics of Individual and Organizational Behavior, Respect for Culture, Gender Equality, and the Right to Participate. Decision-making, communication, relationships and accountability, people's organization, governance, environment, and diversity. These were created in 1998.

COAST has been advocating for integrating the Rights Based Approach (RBA) into microfinance from the very beginning.

There is a trend in the global development nexus to keep serving poor people. COAST believes it is better to educate them on how to claim their rights. Service providing makes them dependent on the development agencies, while RBA makes them pro-active.

Normally, microfinance considers the group as the collateral of individual loans since there is no mortgage system. But COAST takes the opportunity to build this group as an alternative structure for the empowerment of the poor so that they can use this forum for activism and claiming rights.

## **OBJECTIVE OF THE COMPANY**

### **Vision**

We strive for a world of equality and justice where human rights and democracy are social cultures.

### **Mission**

COAST organizes strategically important development-related activities and increases participation in socio-economic, cultural, and civil life, especially the lives of women, children, and disadvantaged people in the coastal areas of Bangladesh. Promotes sustainable and equitable improvement of countries.

### **Value**

COAST's values relate to work approaches, learning attitudes, human potential, economy, honor, culture, popular organizations, governance, accountability, participation, gender, transparency, information technology, and biodiversity. We exist for the poor and their interests. We work based on what we know and need to update our way of thinking. We say what we understand, we believe in human equality and Maintain good relationships with everyone without compromising values.

# **CHAPTER THREE**

## **DESIGN OF THE STUDY**

## **Study Area**

Study area is divided into two areas. such as

1. Office work
2. Fieldwork

## **Approach to work**

COAST is not a minimalist in the Microfinance (MF) program. It is tuned to not only generate income but also to empower it and in this respect, it has a policy called the "human face of microfinance". These are:

i.) The MF program should aim for greater contributions tailored to poverty, relaxation and social welfare.

ii.) MF is more than just a service. It's a socially responsible company.

iii.) The MF program must be appropriate for the living activities of the place.

iv.) The MF program needs to be part of an overall approach to empowering people. In other words, we must promote our ability to exercise our rights actively.

v.) Poor people must save for wealth accumulation and cover the costs during the crisis.

vi.) MF management must be transparent, accountable, and participatory, especially to clients.

vii.) Do not compromise on maintaining legal expertise in MF management. COAST's excellent governance program has four components.

- a) Social mobilization to mediate legitimate demands of the poor
- b) Promote access to local governments
- c) Institutionalize democracy
- d) Advocate policy and behavioral changes (i.e., significantly minimize the gap between policy statements and policy implementation by government agencies).

From an institutional perspective, this is forming a popular organization (PO) and fostering leadership among the poor at the COAST group, union, Upazilas, project, and mid management level. POs not only provide social mobilization for legitimate demand mediation but also help provide involvement/advice in the management of programs and organizations. PO participation in organizational issues has been systematically integrated. As part of the Development Education Program, there are weekly awareness classes. It is designed with features and program objectives in mind and is combined with education to provide space for newly formed members to practice their literacy skills. In addition to all these components of the core program, there are non-core programs that are partially funded or fully supported by external funding. COAST emphasizes cost recovery and the gradual reduction of external dependence. The CITEP (Coastal Integrated Technology Extension Program) aims to provide food to pregnant mothers and children in poor families and to have economically viable income in integrated agriculture that does not endanger the ecosystem. It is to promote and protect local species by promoting activities that produce. Plants especially protect farmers from patent rights and seed trade. In this regard, COAST connects to various national and international networks for campaigns and advocacy. COAST emphasizes supporting community initiatives on education so that in one stage, the education institutions



are either solely run by the community or taken over by the government. In Bhola, there are so far the government has taken over 25 such schools, and in all the projects, COAST has supported around 10 schools so far. Apart from these, there are components of community accountability for quality education, which will be part of the governance program. Having long experiences in disaster mitigation, COAST believes in sustainable capacity building of communities. Therefore, it is integrated into all programs. In the long run, organizations build capacity so that emergency response does not rely on external support. COAST has already set up strong wireless communication with two lifeboats in the work area to eliminate isolation, that is, from the perspective of disaster relief, so disaster tracking and disaster relief are also used for program operation.

Given the pandemic, Like other industries, microfinance is affected by the blockade. As a coastal organization, COAST always takes some disaster preparedness, regardless of donors or government relief funds. It's more the association's core program. In the face of the COVID-19 pandemic as a disaster, COAST has taken action for the community and its employees. COAST printed 10 different illustrated pamphlets and scored 0.73 points to raise awareness of COVID-19 in plain language for the poor and rural. Millions of people, including Rohingya refugees. COAST donated to the district and the Upazilas of Bangladesh Relief Fund 1.6 million from their own funds. Through training and logistical support, COAST has ensured the health and safety of all employees to survive the pandemic. Full financial support for COVID-affected staff was also provided, covering hospitals, diagnostics and dosing.

## **Role Of FO (Farmer's Organization) -**

- The main objective of the Farmers Organization is to create socio-economic development, employment, and sustainable development of the members through capital formation and investment through a collection of share savings as per the constitution.
- FO works to find and connect with every possible network from where they can get funds and inputs for farmers. It could be from the national level, international level, local, or Upazila level.
- FO works to reduce the market hassle as well as selling issues for farmers. by letting them introduce fish warehouse members to sell, by trying to promote in any possible way such as arranging a fish fair in the Upazila level. Other than that, primarily by providing van which can be managed by two young members to transport and eventually get that transportation cost as well.
- Helps in the Problem Solving movement like assisting/disseminating any information/ necessary question answers etc.
  - Access to Finance from other sources: None yet but trying to get more fund from different local Ngo or governmental help.
  - Access to Economic services:
    - From the particular FO – They help the economy by ensuring a safe and reliable food supply, improving energy security, supporting job growth and economic development.
    - From the Upazila Level – No economical help they get yet but the connection with upazila parishad is good.



## **CHAPTER FOUR**

### **Processing Sector**

**Digitization of microfinance** to reduce the paperwork and workload of front-line workers, the organization has developed a branch-level computerized management information system (MIS). Software-based transactions installed on all branches ensure high-quality reporting. 402 tablet devices are in the hands of MF frontline staff to post transactions. COAST provided training in digital transaction skills development and orientation to all accountants, branch managers, area managers, and regional program coordinators (RPCs). Provides better monitoring of MF programs. Branch Managers send daily MIS information to the Principal Office through the mobile SMS system. This is how the central system gets the MF daily update within 6 pm. The software also produces the reports required by MRA (Microcredit Regulatory Authority) and donors. This data is also accessible by several apps operated by audit firms. Most importantly all the transactions and financial activities automatically feed into the microfinance database under Bangladesh Bank.

## **COAST APFP Project, 31 August 2021**

Economic Services Strategy

### **A. Introduction:**

Agriculture is one of the significant contributing sectors to the GDP of Bangladesh, as it contributes 14.23% to the country's GDP due to its very fertile land and favorable weather. It employs around 41 percent of the total labor force.

But though the ground is very fertile for cultivation, manpower is abundant, and the entire crop production exceeds the national demand. Still, the farmers are not in good condition from the economic perspective as they do not get a fair price for the products. There is a significant difference between the price that the consumers pay and the price that farmers get. This means that farmers are not getting the price at which products are sold in the market.

Many programs and initiatives are taken by the government and non-government organizations (NGOs) for the development of agriculture sectors, but all the initiatives emphasize high crop production. But it is evident that without an

efficient agricultural marketing system, high crop production cannot be sustained. When the farmers do not get a fair price for their products, they must be unable to continue farming as for financial crisis. Without an efficient marketing system, no production can create much value.

Agricultural marketing involves moving from an agricultural product of the farm to the consumer. Many interconnected activities are there like planning, production, growing and harvesting, processing, grading, packaging, transport, storage distribution, and sale. But the farmers of Bangladesh only perform a few of that because of their illiteracy and the improper infrastructure of the agricultural marketing system. Middlemen in agricultural product marketing play a prominent role and absorb a major portion of the benefits from the real farmers and gain high profit by setting a high price to the final consumer of agricultural commodities.

These middlemen set a marketing channel through which farmers must supply their products to the markets, creating a value chain. The value chains set and maintained by them create barriers to getting a fair price for their agricultural products. In addition to the value chain, there are several factors, like farmers are bound to sell their products at the harvest time when the prices are minimal resulting in a very low return for their products.

Small and marginal farmers in the remote rural areas remain ignorant about the ongoing market price of their products, trends, demand, and supply, which also create obstacles for the farmers in getting fair prices of their products.

Ultimately, the farmers who produce and bear the risks associated with crop production are deprived of the major benefits of their products due to an improper marketing system.

So, these farmers badly need a reliable source like Farmer organizations (FOs) who can elevate many of the production and marketing-related challenges by ensuring access to technology, farming information, and agricultural inputs support, and so on to generate higher incomes. It can be the most effective method, especially for small-scale farmers to reduce the plethora of middlemen from the supply chain of agricultural products.

Keeping this in view, COAST in collaboration with Asian Farmers' Association for Sustainable Rural Development (AFA), has undertaken an initiative under its APFP project to provide financial support to the selected FOs to implement their projected business plan in different districts of Bangladesh. The objective is to set an effective mechanism not only to ensure the eventual economic development of the farmers in the rural areas but also the successful expansion of farmer organizations who are working under this project. This strategy paper will give some specific guidelines that the FOs must follow during the business plan implementation.

### **Objective:**

This economic strategy is:

1. To ensure that the farmers will get a fair price for their agricultural products.
2. To set an effective process for improving the supply chain of agricultural products from the local level.
3. To support supply, packaging, storing, processing, transportation, and effective marketing of agricultural products.

### **Capacity Development Activities:**

- For the FO members- yes, they have different activities for FO.
- members such as project of learning, workshop on farming, training etc.
- Youth and Female farmers Intervention- yes, they are very well connected.
- Youth and women policy- By 2021, the policy will be finalized.

## **C. Methodology:**

### **1. Preliminary procedures:**

COAST conducted training on business plan development and shared some fundamental guidelines on developing the business proposal. Following these, representatives from the farmer organizations submitted their own organizational business plans. APFP project team members reviewed the business plans according to the viability of the proposed agricultural products focusing on their market value, consumer demand, and other intermediaries' services. The team also carefully reviewed other obligatory issues like the availability of a minimum 150 no. of farmers, the profit-sharing mechanism, the vision for future organizational development, etc. Apart from that a checklist was also provided to all of them with some clear indicators to prove their eligibility to get financial support. It needs to be mentioned here that while performing the stages one by one, COAST strictly followed the AFA financial guideline.

### **2. Physical verification:**

Among the submitted business plans, the Business Development Officer (BDO) visited two business schemes initially. There is major focus was to evaluate the existing marketing system in that area, to assess the middlemen initiatives at the different processes, and to find out the potentiality of the proposed marketing system considering the planned agricultural products by the farmer organizations. It is expected that it will help the farmers to save their costs in terms of transportation, labor, and market tax. Additionally, he took information on the available sources for agricultural product processing, packaging, and storage facilities. All these procedures eventually help the BDO to decide the effectiveness of implementing the proposed business plan.



#### **D. Key Strategy:**

- The farmer organization must be contracted with the farmers. Farmers will get the necessary financial support during crop production. In return, the farmers will sell their produced paddy to the organization as per the ongoing market price.
- At each FO level, there should be a Project Steering Committee (PSC) that includes 3-5 members [where 40% will be female]. The PSC members will be the sole ones responsible for implementing any decision.
- The PSC will call general meetings in presence of the farmer members to fix the price of paddy for the forthcoming seasons.
- A profit-sharing mechanism should be extracted clearly in the partnership agreement and will be followed accordingly.
- Thus, the farmer members will be benefitted from three sides. Firstly, they will get financial assistance without paying any interest or any other hidden cost for using agricultural inputs. Secondly, they will get the actual price, as mentioned earlier. And thirdly, they will get an extra benefit [30%] of the whole income from the organization.
- A reporting format/resolution will be maintained with precise information to closely monitor the changes brought in the income level of the farmers.
- Each FO will be developed as a selling hub for product selling, marketing, price information, weather, and climatic information.
- A resolution will have to be maintained for measuring the regular progress focusing on members' income also.
- Farmer organizations will increase their membership by at least 40% per year.

## **COAST Foundation, APFP Project**

- Name of Organization: Uddam Krishi Samabaya Samiti, Machimpur, Basantapul, Pirojpur.
- Representative: Md. Monirul Islam, General Secretary,
- Mobile No- 01798820923, Shohapirojpur20@gmail.com

### **Organizational Structure:**

- Policy – There is no specific HR policy yet but they are working on that.
- The fundraising policy which is the constitution of the organization raises capital in accordance with the cooperative law and by-laws. Deposits collected from the members of the sale of shares. The policy states that the Central Committee shall not accept any deposit or loan from any person other than the borrowing member from any bank or financial institution. Can receive grants or loans from the government or elsewhere. The policy mentions taking capital from the property, business, trade, or other income.
- Organogram - The organization has yet to receive legal status. An executive committee of ten members, elected by the general meeting. They oversee the general operations of the organization. Couldn't find any proper organogram, will update you soon.
- The total number of current members of the organization - The organization has 20 leading members; among them, 06 members are from the Executive committee and 14 general members. The organization has 511 farmers, of whom 234 are males and 277 are females. There are 107 hub members out of 511 farmers.
- General Meeting - There is a provision in the constitution to hold a general meeting of all the members every year as per the rules. Moreover, for special reasons, the association may convene a special general meeting in accordance with the rules.
- The Executive committee of the association will be elected by the votes of the general members. All the responsibilities of running the society shall be vested in a six-member management committee as per the rules, regulations, and by-laws of the cooperative society. Three years as per the rules of the management committee will be elected for a term.

- Networking – Membership/Affiliation to FO federation: Affiliation Name of Organization Affiliated to Thematic Concerns of the Organization
- National FO/Cooperative Federation or Alliance
- Issue-based coalition or network
- Others (linkage with local development organization)

### Bangladesh Farmers' Forum (BFF)

- Working on the Right to the land of the farmers. An ongoing, bottom-up process of consultation and dialogue between organizations of smallholder farmers and rural producers.

Approved Registration: Upazila Cooperative Office, Pirojpur Sadar Reg:

No 81 PD Date 12.01.2021

#### Accounting System:

- Finance Policy – No Finance Policy yet, will be updated before 2022.

- Capital and Finance – will be fixed soon.

- Audit – Not yet but always keep cash/reserve funds in hand as bank and keep the cash book updated.

- Dedicated bank account

#### Strategy Planning:

- Strengths, Issues to improve the Organization:

#### STRENGTHS ISSUES TO IMPROVE

- Although the number of members of the organization is 20, there are more than five hundred farmers.

- The organization will organize an alternative leadership.

- There is a demand for vegetables in the area.

- There is a plan to cluster vegetables or any other agricultural products.

- Coordinated with the Upazila administration and stakeholders.
- Anniversary business plan.
- The internal communication system is good.
- The organization needs to have a Facebook page and a mail id in the name of the organization.
- The entrepreneur of the organization is very humble and communicative.
- As per the rules, the monthly management committee of the organization needs to meet.
- Organizational capital needs to give more.
- The sale of shares of the members needs to be high and the members have to get certificates of sale of shares.
- Members have to know all the rules of the organization.
- The organization may recruit new members if needed.
- The cash book needs to be up to date.
- The transactions of the organization appear to be cash transactions, it is better to transact through bank accounts.

## **CHAPTER FIVE**

### **Processing Sector**

## **Summary of the Strategies for the next 3 years**

### Year Major Strategic Planning

#### **2021**

- Annual Business Plan development.
- National Assembly of Organization.
- Effectiveness of group business among the members.
- Establishment of outlets especially for agricultural products and different quality seeds.
- To do advocacy at the national level to focus on the farmers' rights.
- To do Advocacy, lobbying, and dialogues for sufficient farmers' allocation in the national budget.

#### **2022**

- Conduct a national seminar on farmers' land rights.
- Conduct a national tribunal for farmers' rights on Khas land.
- Previous annual business plan follow-up.

#### **2023**

- Conduct seminars and workshops at the district level for land reformation.
- To organize an exhibition at the national level focusing on small-scale Agro-business.
- To Establish a Seed caravan at the district level.

### **Agricultural Production:**

- Main products produced by the members of the organization: Birindi rice is cultivated in the Thai, AMAN, and BORO seasons.
- Potential Agricultural Product Expansion Possibilities.
- Binni Paddy Khai: Pirojpur District is not rich in industrial factories. No major industrial factories have sprung up here. A large part of the population is engaged in agriculture. Some farmers of Pirojpur Sadar cultivate Binni paddy on their land. Apart from the capital Dhaka, the rice produced from that paddy is widely appreciated in different cities. There is an opportunity to expand the business by branding this industry.
- Nursery: Nursery seedlings of Pirojpur are famous all over the country. Seedlings of various vegetables, fruits, forests, and medicinal plants are produced in the district. Wholesalers from all over the country collect saplings from here and market them. There is also a huge demand for nursery seedlings at the local level.
- Coconut husk kernels: The husks, ropes, and husks produced from the coconut husks of the district meet the huge demand of the country, and the demand for this product is also huge.
- Yearly the average income of small-scale farmers- is very low comparatively.

## **Market Linkage**

Marketing- The rural farmers here are continuously facing challenges in marketing their agricultural products. They are surrounded by continuous and enormous pressure from powerful middleman initiatives. The middleman came to the farmers with an advance amount ahead of 2-3 months before agricultural production. And the farmers who borrowed money at a higher interest rate didn't have any other way to act as they said. So, in this way, the farmers are bound to sell their products at a lower cost than the market price. These middlemen groups are so powerful that any single farmer has to face diversified challenges at the market level if he/she wants to sell his/her own products by him/herself.

- Transport is needed to pick up products from the farm gate to deliver them to their destinations. Lack of transport by the cooperative, it is difficult to search for markets for the remaining produce and for picking up and delivering it.
- Product Selling – Usually farmers will accept a lower price than the going rate in the market. If their products can be bought quickly at one buying point and if the market is regular. At one-point farmers began not to supply produce because of the lower export price. However, a series of confidence-building discussions between the co-op and the buyer, convinced the broad membership of the Co-operative that a sure market for specified amounts of produce was more advantageous.



**Conclusion:**

In Bangladesh, agriculture is one of the key supporting sectors of the economy of the country. A key portion of the GDP comes from agriculture. But the farmers are always robbed of a fair price for their products due to inappropriate marketing systems that exist in Bangladesh. The farmers do not get a fair price as they cannot access the real market which is fully controlled and captured by the middlemen. The difference between the market price at which consumers buy agricultural products and the farmers' prices at which farmers sell their products to the middlemen is caused by this inappropriate infrastructure of the marketing system.

Therefore, agricultural marketing requires changes for bringing sustainable development to the agricultural sector. A decrease in the profitability of farmers due to getting a low price for their products leads to an unwillingness among farmers to invest in this sector. To reduce the negative impact, the proposed marketing system can be one of the most effective methods.

**Reference:**

1. Resource- Farmers Organisation, Coast Foundation (Book)
2. Online Portal Of Coast Foundation- <https://coastbd.net>