

Management of Field Workers in SFDP: A Micro Level Study

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Abstract: *Field workers in any development projects are much neglected persons and they are hardly able to draw any attention to the policy planners as they work at the grassroots level. Nevertheless, their role is very much important, as they are primarily responsible to make contact with the beneficiary. The field workers have to work without any authority and they have to carry out their roles by influencing the beneficiaries through their personal motivating capacity. Therefore, they should be self-driven' and self-motivated otherwise whole program will suffer. This study has been conducted to know the managing style, level of performance and the problems of the field workers under Small Farmer Development Program (SFDP), an experimental project of BARD. All field workers working under four sub project areas are interviewed to know relevant information and their controlling officers are also interviewed to be acquainted with their level of performance. The findings suggest that the decentralization in recruitment process, flexibility in preparing own action plan, accountability in the monthly meeting, and listening from each other are the indication of participatory management being practiced in SFDP. But the field workers are facing some problems related to job condition and working environment, which inhibit them to employ full potential in the service and create barriers to get desired performance from the field workers. This study unravelled the facts that some changes in management pattern are essential for improving their performance level. Apart from that, importance should be given to solve their problems related to poor job condition and poor working environment.*

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Introduction

Field workers of any development programme are the front line fighters. Success of any development programme mostly depends on their performances. They are in fact, responsible for making a bridge between beneficiaries and the project level officials. But unfortunately they are not given due importance by the higher authority. Robert Chamber (1974) has identified them "*invisible workers*" as their potentiality is always underestimated. He also identified some problems i.e. fixing target from the top, absence of work plan, little feedback from higher authority, below standard reporting system, not considering the time as a scarce resource during providing tasks for the field workers that make them frustrated. For making a team of efficient workers, he suggested to make them responsible by giving satisfying tasks as well as developing an effective system of supervision. He also recommended paying simultaneous attention to reform in service condition, promotion, and other personal problems. Ahmed M.M (2000) conducted a research on the field workers of NGOs in Bangladesh. He accredited the field workers as *social pioneer* as they are bringing change of the livelihood of the beneficiaries and they are working in rural areas by riding cycle and motor cycle irrespective of sex by breaking the social convention. The personal problems like job insecurity, financial difficulties, family dislocation, accommodation and the professional problem like workload, transfer; lack of scope for promotion and training are liable to poor job satisfaction of the field organisers. Esman (1983) carried out a study to know the situation of field workers in ASEAN Countries. He found that the field workers feel it punishment to work at rural areas although their very origin are deeply rooted in the rural areas. They take this job temporarily until they get better opportunities in city. He identified them as poorly motivated, insufficiently trained and inadequately equipped with regard to transport and other facilities as they are most neglected, least supervised, lowest paid and least qualified. He

mentioned that Government had to incur huge amount of resources but their output were miserable i.e. low level of service and efficiency. For improving their level of performances, he suggested to arrange new funds for transport, information, communications and other similar amenities. Imparting training for **capacity** building, arranging incentives and giving reward for providing better services to -people may increase their performance. Holcombe (1995) believe that if the field worker can be the **source** of creativity and flexibility that help to adapt, take advantage of opportunities and achieve objectives. In that context, he suggested to break down hierarchical relation and promote equal interchange of ideas at different staff level. The unique feature of *Grameen Bank* management is that the management always believes in listening, recognises staff performance and tries to get feed back from the field level staffs that in turn help the field workers to be creative. Burkey (1998) identified the field worker as **change agents**. According to his statements if the field staffs spend more time in living with the people, tries to know them and their community with all its socio economic relationship that will be helpful to facilitate development process in a better **way**. Defining the role of change agents he mentioned that the change agents should not compel the people to do something, to organise or implement the project activities rather they should facilitate development process and they should wait until the beneficiaries take initiative to change their fate. The problem identified from the view of project management was that usually the field workers used this service as a stepping stone for getting permanent position outside the project. Hence, very often they leave this position. In that perspective to train them sometimes become losses and virtually they were not given due importance. To overcome this problem he suggested employing the young people of less well to do village class and arranging training for them on a regular basis, which in turn motivate them to be committed and long lasting change agents. If we analyse the above

statements it is clear that the field workers of any development programme were not getting proper attention in the developing world. They faced different problems related to psychological, personal and professional. They failed to draw any interest of the policy planners and superior authority of the project. From the view of recruiting authority, development of field workers considered as bad investment as they did not take the service seriously and they used this as stepping stone for getting further opportunities. However, the field workers believed that the working environment, service condition did not attract them for taking the job permanently. In that paradoxical condition, management of field workers should be re-examined to find out some policy guidelines for better management. Abed (1990) described that for rural development capital, physical resources and infrastructure were essential but the predominant factor was personnel employed in it. Creating enabling environment for undertaking, implementing and evaluating the projects considered the prime responsibility of a development **worker**. They **should** be self-motivated instead of dependency on instruction to perform their works. Capacity building of the personnel, creating enabling environment in the organisation, and introducing different type of incentives would encourage to develop entrepreneurship and experimentation behaviour which was deemed essential to run a development initiative.

SFDP : Role of Group Organizers and Scope of the Study.

Bangladesh Academy for Rural Development (BARD) has been implementing a development project namely *Small Farmers Landless Laborer Development Programme (SFDP)* since 1988. The main objective of the project' is to increase production, employment and income of small farmers and landless laborers through providing collateral free credit from the nationalized commercial Bank. Landless laborer (having up to 0.5 acres cultivable land) and small farmers (families having 0.51-1.5 acres

cultivable land) are entitled to be the beneficiaries of the project. As a strategy, 5-10 people of those families have to form homogenous and nonformal group based on sex and land holding criteria. The beneficiaries have to develop savings habit through thrift saving for building up personal fund (Karim 2000). For managing the grassroots activities, there are Group Organisers (GOs). According to work manual of SFDP, a GO is liable to oversee the activities of 300-350 members. On the other hand, one Field Assistant (FA) is responsible to supervise the activities of five GOs. Assistant Project Director (APD) is responsible to see the overall activities of project office. As of 2001, thirty upazilas have been covered under this project. It is clear that the group organizers are mainly liable for effective execution of the project at the grassroots level. Therefore, it is very pertinent to explore the management style, its effectiveness at grassroots level and identify the problems that are hindering to get desired level of performance from GOs.

This study tries to cover the following areas:

1. to document the existing management style and its effectiveness **at the grassroots level;**
2. to evaluate the performance of the field workers along with identification of factors affecting it;
3. to know the problems of field workers being faced to perform their duties and
4. to recommend an effective management system of field workers for smooth functioning of SFDP.

The scope of the paper is thus limited to some specific issues. GOs were considered as field workers for this study purpose. Existing recruitment system, policy for capacity building and attracting the GOs to keep them in the organisation were reviewed to document the managing style of field workers. Problems related

to group organising, credit delivery and recovery, banking activities and personal issues were considered to identify the nature of problems. On the other hand, performance of an individual was measured by the extent of success and failure in group organising, supervision of group activities, helping attitude to group members, preparation of production plan, credit disbursement and recovery, supervision of credit use, motivating capacity, performing banking function, report preparation, and relation with nation building department. Some personal and environmental factors related to education, training, average number of group visit, time of traveling, distance of group, and distance from house was considered in identifying the factors related to performance. Recommending an effective management system based on feed back by GOs and personal observation was another focus of the article.

Methodology

Sources of data: The study was conducted through survey system. Primary as well as secondary data were used to carry out the study. Primary data were collected from the Group Organisers, and Assistant Project Director. On the other hand, annual report, work manual of SFDP and related published materials were consulted as secondary materials to carry out the study.

Sampling design: Three-stage cluster sampling was used for designing the sample size. At first stage, three districts namely Chandpur, Barisal and Patuakhali districts out of eight operating districts were selected purposively. Thirty five percent sub projects were selected randomly from those districts at the second stage. Thus Dashmonia, Baofal under Patuakhali district, Barisal sadar and Mehandiganj under Barisal district, Kachua under Chandpur district were selected as sampling unit. Finally, all the GOs of those subprojects were interviewed.

Instrument for collection of data: One set of questionnaire was administered at the field workers level to know the socio-economic background, working environment and to identify the problems. Another set of questionnaire was prepared to know their performance, which was evaluated by the respective APD. Finally, another set of checklist was prepared to know some relevant information from the head office of the project.

Tabulation and analytical techniques used: SPSS-9.6 was used for tabulating and analysing the data. Simple statistical tools i.e., mean, standard deviation and percentage were used to analyse the data. Five point measuring scale (5 is for, excellent performance and 1 for poor performance) were used to know the performance against different activities. Coefficients of correlation were used to know the factors responsible for performance.

Organizational Structure of SFDP

A Project Director (PD) heads SFDP whereas two Joint Project Directors (JPD) and two Assistant Project Directors at head office assist him. As per provision of the project proforma there is an arrangement of Deputy Project Director at the regional office to monitor the activities of 4-6 sub offices under the district. At the upazila level one APD, some FAs and some GOs are working for providing support services to the targeted people. Number of FAs and GOs depend on the number of beneficiaries at that area. Normally there are ten GOs in one sub project area and 300-350 beneficiaries under one GO. One FA monitors the activities of five GOs. There are two staffs at every sub project area namely Office Assistant and a Messenger (GOB 1999). If we analyse the structure of the SFDP it is clear there is ladder between PD and GO. There exists line authority where authority goes directly to the lower personnel and lower staffs are responsible to higher authority. However, at the field office the organisational structure is flat. But, the FAs are working to monitor the activities of GOs. They might be properly utilised if they are equipped with some

technical knowledge. If it is so, they can provide support of a paraprofessional and the beneficiaries will be benefited from the project. Lovell (1992) suggested that organisational structure of a development project might be flat and it must enable to ensure accountability, minimize hierarchy, encourage participation, decentralise decision-making, maximise feedback and flexibility.

Field Workers Management in SFDP

Uphoff (1999) articulated that programme manager is responsible for mobilising, allocating and utilising available resources i.e., human, material and financial resources to achieve organisational goal. However, personnel management is often considered as an important task in relation to other resources. Nevertheless, personnel management is important as it influence, other aspects of performance. The GOs of SFDP mainly come from the local area of the project. Recruitment procedure starts from the local area. Generally, the concerned APD and Bank Manager make recommendation for selecting an applicant. Project Director in consultation with Director Project of BARD finally selects a person as GO. After selection, the GOs have to undergo an orientation course of 7 days to know the nature of work and background of project activities. Subsequently, they work at the field level under the guidance of APD. Generally, they are not transferred from one sub project .to another. However, if the project authority feels it necessary they can be transferred. Promotion scope is more or less nil. So there is a positive sign of decentralization of recruitment procedure but the recruitment committee should be enlarged by involving other responsible persons and notice of recruitment should be circulated in a massive way to get most potential persons as GO. But capacity building, attraction policy of field workers under SFDP is very poor. Arranging training on regular basis should be regular phenomena for developing their personal competence. On the other hand listening to the problem of GOs, providing incentives

for good performances, pay proper attention to improve their working environment may help to remove their frustration.

Preparing the manpower to perform their works for attaining the goal of the project is the main task of management. However, the task of the field workers is very much complex because they are trying to develop the condition of beneficiaries by involving themselves. Therefore, they do not have the opportunity to exercise authority hence they have to depend on their personal influencing capacity. Job description spelt out in the work manual of SFDP for getting work from the field workers are related with following activities;

- a) To conduct the bench mark survey of the project area;
- b) To organise homogeneous group by the active involvement of landless and small farmers;
- c) To supervise the group activities specially weekly meeting, collection of saving;
- d) To provide and recovery the credit;
- e) To supervise the field of credit utilization;
- f) To provide guidance during preparation of production plan.

Under the supervision of FA and APD, the GOs themselves prepare their monthly plan of above activities. In each month, officials of SFDP and Bank sit together to review their activities. The GOs are responsible to report their performance against their plan in that meeting. The concerned APD has to send a monthly report of project activities to the head office. Frequent visits of JPD and other officials of head office help to make attentive the field workers to perform their job responsibility. So, flexibility to prepare own action plan, accountability in the monthly meeting can be seen as the strength of SFDP management. Listening from

each other and inter exchanging views related to common interest at the meeting is another example of participatory decision making being practiced at the grassroots level of SFDP. Findings of the field study shows that the GOs are doing all the activities according to their job descriptions. Besides these, they have to contact with other financial and Non-Government Organisations (NGOs) to verify whether the intended beneficiaries are involved in other organisations and they have to extend their cooperation for performing the banking function by filling the deposit book and giving posting at ledger book.

The GOs working under SFDP are very much young. The average age of the respondents is 29 years. Thirty two percent of the respondents belong to the age group of 30-40 years. Ninety per cent of them are male and rest of them are female. The minimum qualification required for GOs is Secondary School Certificate are (SSC) for the people having service experience in SFDP and Higher Secondary Certificate (H.S.C) for newly recruited. The study depicts that 24% of the respondents having graduation degree and 38% of the respondents possess HSC. It is very encouraging to mention here that 26% of the respondents are continuing their education. Regarding marital status, more than two thirds of the respondents are married and rest are unmarried. One half of the respondents are living in joint family with their parents and average size of their family members is seven. But the average family size is five for the GOs who are living in single family. More than four fifths of the respondents are fresh recruited without having any prior experience. The average experience in that project is 5 years whereas the maximum is 13 years. Considering the total length of experiences the average experience is 6 years and highest is 16 years. More than four fifths of the respondents received training and thirty per cent of the respondents avail the opportunity to get training for twice. (Table-).

Table 1: Personal Traits of the Respondents

Variable	Description	Frequency	Mean	s.d
Age of the respondents (In Years)	Lowest to 20	03(06.0)	29.15	5.26
	20-30	29(58.0)		
	30-40	16(32.0)		
	40 and above	02(04.0)		
Sex	Male	45 (90.0)	-	-
	Female	05(10.0)		
Educational Qualification	SSC	19(38.0)		
	HSC	19 (38.0)		
	Graduation	12(24.0)		
Continuation of education (Are they continuing education?)	No	37(74.0)	-	-
	Yes	13(26.0)		
Marital status	Married	35(70.0)	-	-
	Unmarried	15(30.0)		
Number of family members/Family size	Single <=4	15(60)	4.56	1.19
	>4	10(40)		
	Joint <=4	1(4)	6.8	1.73
	>4	24(96)		
Nature of family	Single	25(50.0)		-
	Joint	25(50.0)		
Experience before entering this Job (In Years)	Yes	09(18)	2.6	
	No	41 (82)		
Experience at this Project (In Years)	< 1 years	9(18.0)	5.25	3.36
	1-5 years	15(30.0)		
	5 years and above	26(52.0)		
Total Experiences. (In Years)	<5	22(44.0)	5.726	3.67
	=>5 years	28(56.0)		
Status of training (Do they got Training)	Yes	42(84.0)		
	No	08(16.0)		
Number of training	Nil	08 (16)		
	1 Time	27 (54)		
	2 times	15 (30)		

Source: Field Survey (Figures in the parenthesis indicate percentages)

Background of Field Workers

Generally, the field workers use this profession for the interim period and explore better opportunity for entering job into urban or sub urban area. Therefore, sometimes their discontinuations in job make problems for the programme manager. Academicians suggested recruiting the people of less well to do families to remove this problem. The findings reveal that more than three fifths of the field's organisers come from the family of small farmers in terms on land ownership and 28% comes from the marginal farmer's family. Participation of big farmers and landless family members are very poor which encompassed 6% and 4% respectively. If we consider the family income, it is very interesting to note that the families having lower income are encouraging their successor to come in that job. With an average annual income Tk. 36,000 most of their family are maintaining their families expenditure. Only 22% families are earning more than Tk. 45,000 annually (table-2). Therefore, maximum of field workers are coming from the families having low-income and small farmers families and it is learned from the project authority that the problem of discontinuation of the field organisers in that project is very little. Therefore, the hypothesis to recruit the personnel of less well to do family might have positive implication to get rid of the problem of frequent movement of field workers from the service.

Table-2: Economic Condition of the Respondents Family

Variable	Description	Frequency	Mean
Land ownership pattern of the family (In Acres)	Lowest to .049	02 (04)	2.65
	.05-2.49	31(62)	
	2.5-7.49	14(28)	
	7.5 and above	03(06)	
Yearly Family income (In Taka)	Lowest to 25000	13(26)	36150.00
	25000-35000	19(38)	
	35000-45000	07(14)	
	45000 to above	11(22)	

Preference for the projects and responsibility

The main reason for entering anyone in any job is to involve in productive activities, which will in turn able him to remove the problem of unemployment as well as create the scope for earning income. The highest percentage of the respondents reported that they join in the project for employment. Contributing some extra earning to the family income has been identified by twenty four per cent is one of the major causes to join in the project. Some respondents have chosen this profession to continue their education that constitutes 14% of the total responses. Other factors acknowledged by the respondents as reason behind choosing this profession are related with the assumption that they are serving to the society and playing the role in poverty alleviation that registered **22%**and 14% respectively of the total responses (Table-3).

Table- 3: Reasons Behind Entering Job identified by Group Organisers

Reasons	Number of respondents
To remove unemployment problem	22(44)
To contribute in family income	12(24)
To serve the society	11(22)
To play the role in poverty alleviation	07(14)
To continue education	07(14)

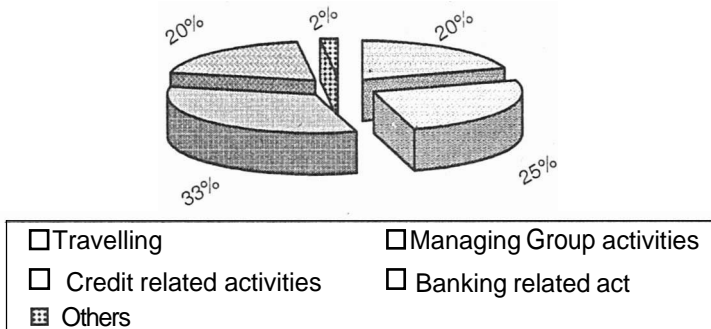
Source: Field Survey (Figures in parenthesis indicate percentages)

The average working time of the field workers are more than 8 hours. Only **12%** respondents are able to finish their daily works using the time less than 8 hours. The maximum and minimum working hours of the field workers are **10** and 6 hours respectively. Average number of group visit per day by them is five and the value of standard deviation is **1.95**, which indicates that there is a range of variation in making visit to group members per day. The findings of the study reveals that average number of beneficiaries under them are 235. But the field observation suggests that there is a variation of number of beneficiaries under individuals GO (Table-4).

Table-4: Work Load of the Group Organiser

Variable	Description	Frequency	Mean	s.d
Total working time (In hour)	Lowest to 7.9	6(12.0)	8.54	1.08
	8 and above	44(88.0)		
Average number of group visit per day	Lowest to 3	6(12.0)	5.36	1.95
	3-5	30(60.0)		
	Above 5	14(28.0)		
Number of beneficiaries under one GOs	Lowest to 200	21(42)	235	193.1
	200-300	23(46)		
	300 & above	6(12)		

According to work manual, they have to perform two types of work related to managing group activities and credit related activities. Graph-01 portrays that they have to spend more time (33% of total time) in credit related activities. This activity is followed by managing group activities, which require 25% of their total work time. It is very interesting to note that 20% of their working time is spent in traveling or going one society to another and 20% time spent for banking purpose. Average time requires to visit one group to another group is 30 minutes. Therefore, their traveling time should be condensed to concentrate more on organisational activities.

Graph:01 Percentage of time spent for different activities

Working Environment

Working environment includes the terms and conditions of job and physical environment of their working place. The field workers are recruited for the whole duration of project time/period. After the completion of project, they are automatically terminated from the project. When the project period is extended, they (the same employees) are recruited newly so that they cannot claim the continuation of service. Their monthly salary is Tk. 2000/ only there is no provision of other allowances. As most of the field workers are local people, they are doing their job from their own residence. As the nature of the job is field oriented, they have to work at the grassroots level. At the upazila office, there is a room where they can sit together before going to visit societies and after coming back from the fieldwork. For the fieldwork, they are provided with a bicycle from the project on the basis of hire purchase. According to the rules of projects, the GOs are provided with interest free loan Tk. 4000/. They have to repay this loan on 24 equal installments. It is found that 78% of the respondents are discharging their responsibilities by riding bicycle and 22% respondents are discharging their responsibilities by walking. In the rainy season, they have to use alternate mode of transport for discharging their responsibilities. Three fourths of the field workers are doing their job from their own residence while 24% are working from the house on rent and two per cent from their relative's house. Average distance from the house to office is 4 kilometers. It is very interesting to point out that average distance of furthest group from the office is 6 kilometers and it is 3 kilometers for nearest group. (Table-5).

Tabled: Working Environment of the Group Organizer

Variable	Description	Frequency	Mean	s.d
Time require to go one group to another (In hour)	Lowest to .25	26 (52)	.50	0.19
	.25-.5	20 (40)		
	.5 and above	4(08)		
Furthest group from the office (in kilometer)	Lowest to 3	12(24)	6	
	3-5	10(20)		
	Above 5	28(56)		
Nearest group from the Office(in kilometer)	Lowest to 1	19(38)	3	2.14
	1-2	5(10)		
	Above 2	26(52)		
Distance from house to office (in kilometer)	Lowest to 2	15(30)	4	-
	2-3	9(18)		
	3 and above	26(52)		
Means of traveling to group visit	Cycle	39(78)	-	-
	Walking	11(22)		
Housing Arrangements	Own	37(74)		
	Rent	12(24)		
	Relative	1(02)		

Some motivating factors in every job encourage the personnel to do works spontaneously. This motivating factor can be used for getting desired level of performance. More than one' third respondent's feel that the arrangement of credit distribution without collateral encourages them to do work because they think they are doing something for the helpless people. Involvement of the nationalised commercial bank is another strength of the project identified by 18 % respondents, as there is a chance to develop the capacity of the poor people for making contact with the Bank. Eighteen per cent respondents feel that they can contribute to socio economic development of the poor people through this job, which encourage them to do this work. Performing job residing in their own home and contributing to employment generation through organising the poor are two other motivating factors identified by the respondents that comprises 8 % responses in each case. (Table-6)

Table 6: Strength of the Project that Influence the Group Organisers to Perform Their Duties

Sl. No	Strength	Number of Respondents
1	Credit distribution without collateral	17(34)
2	Involvement of commercial Bank	09(18)
3	Contribute to socio economic development of the poor	09(18)
4	Creation of employment opportunity by organizing people	04(08)
5	Service can be continue from residing home	04(08)

* Source: Field Survey (Figures in the parenthesis indicate percentages)

Level of performance

Performance implies effectiveness for performing one's assigned duties to attain the goal of the organization. The performance of the field workers were evaluated on the basis of some indicators i.e., skill of group organising, supervision, helping capacity, preparation of production plan, credit distribution, supervision & recovery, motivating capacity, performing banking function, preparation of monthly report, and communicating capacity with nation building department. Table -7 portrays that the average skill of the group organiser is 3.03, which indicates good. However, there is a lot of scope for developing their level of skill. Considering the skill level of individual activity, it is clear that performance is the highest in credit distribution. Skill of supervision, helping capacity, group organising, preparing production plan, performing banking functions, and credit recovery are good. However, the level of skill in preparation of monthly report, motivating capacity, credit supervision and developing relation with nation building department is moderately

good. The findings suggest that they need more support to develop their level of skill.

Table 7: Level of Performance of the Respondents

Nature of Activities	Level of performance					Average
	Excellent (5)	Very Good (4)	3 (Good)	2 (Moderate)	1 (poor)	
Credit distribution	2	21	18	7	2	3.28
Supervision	7	14	17	9	3	3.26
Helping capacity	3	17	18	12	0	3.22
Group organizing	5	14	19	9	3	3.18
Preparation of production plan	3	21	10	14	2	3.18
Banking function	1	17	19	9	4	3.04
Level of performance Nature of Activities	Excellent (5)	Very Good (4)	3 (Good)	2 (Moderate)	1 (poor)	Average
Credit recovery	2	14	20	11	3	3.02
Preparation of monthly report	3	13	16	14	4	2.94
Motivating capacity		13	22	11	4	2.88
Credit supervision	2	10	19	14	5	2.8
Relation with nation building department	1	5	22	14	8	2.54
Total Skill						3.03

Factors related to performance

Performance of a person depends on the personal ability and environment of the organisation. Knowledge, skill, and creativity are directly related with ability and the organisational policy,

relationship among personnel, scope for exploring latent talents and hidden potentiality etc. are directly related with the environment of the organisation. If any body has required ability and the organisational environment helps to explore one's potentiality, he or she may be committed to the works of organisation and ultimately his or her performane will be higher. Regarding working environment in SFDP it is observed that they are not in a position to admit this healthy working environment. The findings of correlation also indicates that average number of group visit per day, time required to go to one group to another, distance from house to working place, distance of group from the office has negative correlation with the skill of a person. This implies that the level of skill will be poor if the number of group visits per day, time to visit one place to another, distance from house to office and distance of group are augmented. Years of schooling have positive relation with skill development. This testifies the facts that personal competence is increased along with the years of schooling (Table-8). The finding of the level of performance implies that the performance of communicating with the nation-building department is not up to the mark. Nevertheless, numbers of training received by the field staffs have positive correlation with the skill of communication with nation building department.

Problems Encountered

Generally, poor working conditions, poor job condition and lack of facilities according to the aspiration of the people inhibit them to employ full potential in services. More than two-thirds field workers identifies poor salary as a factor of dissatisfaction that discourages them to employ full potential. Poor job condition, lack of traveling facilities are also liable for dissatisfaction in that job that is felt by 24% and 20 % respondents respectively. The provision of collecting clearance-certifying non-involvement of the beneficiaries in other organisation is a very cumbersome task.

Sometimes, the authorities of other organisations do not cooperate in providing information, which is also liable for unhappiness in that job. Fourteen per cent respondents expressed this opinion. The other factors identified by the respondents related to shortage of bank personnel that compel them to do extra works and sometimes bank authorities do not give them proper importance, which is identified by 40% and 8% respondents respectively (Table-9). These problems dishearten them to perform their responsibilities appropriately.

Table 9: Problems of the Group Organizers Being Faced in SFDP

Sl. No	Problems	Number of Respondents
1	Poor Salary	35(70)
2	Delay in credit disbursement due to shortage of Bank Personnel	20(40)
3	Poor Job condition	12(24)
4	Lack of proper arrangements for traveling	10(20)
5	Lack of cooperation in getting clearance from different financial organisations	07(14)
6	Lack of provision for undertaking any action in case of loan default	04(08)
7	Absence of the positive attitude of Bank Authority to give proper treatment	04(08)

Source: Field Survey (Figures in parenthesis indicate percentages)

Searching a Way Out for Proper Management of the Field Workers

The previous discussion suggests some sophistications of managing pattern of the field workers for getting good services from them. The following suggestions can be made based on the findings:

- 1) **Job Condition and Job Security** : The field workers are found very much frustrated with their job conditions. Their salary is not good enough to maintain their family and they are not getting any other benefits from the project. So they have to search another business for their survival. Therefore, they are not in a position to give full attention to their job. On the other hand, they are very much worried about their future as they do not have clear idea about their position after completion of the project period and they are afraid of losing their age for entering into any Government job during this service. In that context, the authority should give proper attention about their salary and other facilities for getting full services from them.
- 2) **Training:** For developing personal competency training should be organised on a regular basis. The finding of the study reveals that there is a positive correlation between the number of training received and capacity to establish good relations with the upazila level officials. So arranging training on regular basis will help developing their capacity to serve the project efficiently.
- 3) **Reducing Travel Time:** The findings reveal that the GOs have to spend more time on traveling to visit from one group to another that has a negative impact on their level of performance. Providing motorcycle on hire purchase basis to them will help to reduce the traveling time.
- 4) **Making Cluster of Groups:** The groups under one GOs are located in a scattered way in different areas of a village. Therefore, it takes more time to visit one group to another. In that context, if they are given responsibility to form groups in one area preferably near to their residence and all the groups can be bring under one cluster like Grameen Bank, their time will be saved. Besides this if the members of one cluster arrange one meeting on weekly

basis, monitoring the activities of beneficiaries works will be easier.

- 5) **Same Workload:** The findings of the study reveal that the workloads of different GOs are not same. Again, number of group visited by one employee per day has a negative correlation with the performance. So there should be similar workload of the GOs, so that nobody has to take more responsibility.
- 6) **Employ More Educated Person:** There is positive correlation between the years of schooling and their performance. Therefore, attempt should be taken to hire more educated person during selection of GOs. Obviously terms and condition of the job should be improved otherwise they will be frustrated and organisation will be deprived from getting the full services of a person.
- 7) **Reducing hierarchy:** The Field Assistant can be utilised as a paraprofessional by providing necessary skills and technical education. Therefore, their role would be advisory and the beneficiaries will be benefited. The GOs should work under the one's direction for ensuring unity of command.

Conclusion

Group Organisers of SFDP working at the grassroots level are selected from the local area of the respective sub project regions. Most of them are young, well educated and come from small farmers' households. They join the project with the hope of contributing to family income by extra earning and creating employment opportunity. They are working hard to carry out their assigned duties. Getting a chance to share own understanding in decision making relating to preparation of their work plans, opportunity to work with helpless people through channelising collateral free credit from the commercial bank prompted the GOs to work in that Project. Simultaneously, poor working and job

condition discouraged them to perform their responsibility up to an acceptable level. These also create barriers to getting excellent performance from the GOs. Surprisingly the GOs are working to change the fate of the beneficiaries by ignoring their own destiny. Strengthening communication with GOs through incorporating the motivating factors identified by them along with taking necessary steps to solve their problems empathetically certainly will help to improve the performance of field workers that would lead to increasing the effectiveness of management of field workers at grassroots level.

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