

Provincial profile for

- Badghis Province -

1 Natural Resources (ANDS Sector 3)

There are 6 districts in Badghis province; Names of the districts are Qadis, Murghab, Jawand, Abkamari, Moqor and Qurmach.

There is no any mine or minerals in Badghis province but Natural resources economically has potential in the province are explained by interviewees as follows:

1. Pistachio and Cedar (Archa) Forest.
2. Morghab river
3. Springs
4. Pasture and range land.
5. Herbal plants like Shirin Boya in English called Liquorice, Hung in Arabic called Helted and in Dari called Anghoza and in English called Asafoetida and Jaghish is a seed spice
6. Port with Turkmenistan
7. Tourism.

Forestry: In the past 20-30 years the Forest area was protected by the Directorate of Agriculture and had some officials armed guards supervised by Directorate of Agriculture, however, during the war the structure deteriorated and there was no further support from the Agriculture department to the forest protection guards. Subsequently, the warlords tried to cut the trees to use for fuel, sell to receive cash and to change the forest land to the cultivated land. Over the past 20-30 years the nomads, who traditionally had only stayed during the summer and fall in to the forest areas, have preferred to stay all year round in the forest area and have now decided to stay permanently in the forest area constructing some small muddy houses. This has in turn exacerbated deforestation as the former nomads have cut down more trees to use as a source of fuel for their survival.

Generally the following factors have also contributed to the neglect of the natural forest and pasture land in Badghis province.

- Deficiency of fuel,
- no controlled grazing by the Nomads,
- the lack of protection and attention from the Government,
- the change of pistachio and pasture land in to arable land,
- the lack of planning by the government,
- security
- negative competition among different Government security forces

Despite these problems, the extension of the *pistachio* forest is a good opportunity as an economic potential to the area. The Pistachio area is about 90'000 hac and about 50% of that area was damaged during war. The protection of existed pistachio from excess cutting and over grazing will let the forest area to re-generate and fill the gape naturally and increase potential for more production. Pistachio nut production is a national capital and communities from different provinces arrive in the area to collect the nuts annually during late September. During the past 20-30 years the system has deteriorated and there is no control on the collection date and manner. Subsequently, some warlords use violence, or the threat of violence, to collect the ripened nuts while others collect unripe nuts which are of lower quality and fetch lower market prices.

Drought and the shortage of rain fall has limited the re-emergence of new saplings to the forest areas. While it is now prohibited to permit livestock grazing on new and young saplings the enforcement of this restriction is not always adequate.

Rivers/water supply: The Morghab River is one another natural resource in Badghis as there is annually 1,000 cubic meters of water running into Turkmenistan without any use in to the Badghis province. Only the Morghab district uses the water to some extent for irrigation purpose but it has the potential to construct dam and produce electricity for whole the province. Also it is a good potential source of fish production and supply to whole western zone of Afghanistan. Construction of canals to irrigate more land area on Morghab River is another opportunity to cover more land under irrigation in Morghab and other vicinity districts to the morghab.

There is no good quality underground water in Badghis, however, the province has received more than 300mm annual rainfall in the past which is a good source to sustain micro dams to store the water use for livestock. This rainfall also replenishes the ground water and increases the outputs of springs, Karizes and wells for sustainable water use in to the areas suffering from lack of water. Recent precipitation has decreased in the area but still it is reported more than (mm) in Qadis according to data which is recorded by DACAAR NGO from 1999-2003. This quantity of precipitation is good for cereal production, however, without the right seasonal rainfall at the critical stage of crop growth, crop failure often results. Through establishment of Micro-dams it is possible to store some water and use for one or two irrigation during critical stage of crop growth which will help in mitigating this problem.

Economy: The economy of the Badghis communities is dependent upon rain-fed agriculture, livestock, remittances, forest nuts and handicrafts. 90% of the area is rain fed hills with good soil characteristics that reach down more than 4 metres underground. The introduction of water resistance crops, rain fed seeding and the improvement of pasture land and introduction of water harvesting techniques is another potential activity which will assist in improving the livelihood income of the community.

Rangeland: During the past 20-30 years the rangeland has deteriorated either by overgrazing and/or drought which has not allowed for rangeland regeneration. Subsequently, most of the pasture land now bears unfertile soil. The implementation of new techniques for water harvesting, protection and rotation grazing on pasture land, however, could help to improve the livelihood of the livestock owners. DACAAR is the only NGO to introduce water harvesting techniques for extension of pistachio and introduce rain fed alfalfa seed to the pasture land in Qadis District at this point.

Annually a significant quantity of **herbal plants** have been collected and sold in Herat and exported to other countries. During the past 20-30 years there have been great changes in production of these herbal plants. Communities have not harvested in a sustainable way (e.g. they up rotted the liquorice in such a way that plant cannot re-generate) and there have been negligible attempts to find new ways of increasing the production area for Black cumin, Asafoetida and or other spices plants. If these failings were addressed, there is considerable economic potential to improve livelihood of the community involved in this economic activity.

The underutilization of these types of plants, low rainfall and high temperature caused to decrease production, and even in some areas to disappearance. Other potential income generating activities include tourism, as the province has some historical places of note, and trading via the Turkmenistan Border and opening of a port.

2 Human Resources

There were 30,000 persons displaced by the drought in the Herat camps from Badghis province. Only 23,000 families have returned and settled in Badghis and there is not internal movement in the area now. **Returnees** and internal displaced people returned to Badghis were settled to their native villages and or interested areas and supported by 10,000 shelters through UNHCR, drinking water wells and school. The returnees have now largely reintegrated into the villages as village members largely due to the fact that they are native to that village originally or the local people have accepted them as residents. They are therefore benefiting from access to assistance as the other village members.

There are a small number of displaced people still in Kandahar or Helmand who are providing labour in the *poppy fields*, however, if some skills training opportunity were provided to them they may return to Badghis and start working here. Only a few internal displacements are reported from Faryab to Morghab but it is estimated to be only a few families. There has also been some internal displacement reported from Sang Atesh, Nakhchiristan and Gharzardac though this is considered to be very normal and is a part of nomadic life.

This year the drought decreased the yield of the crops by 73% but Badghis MRRD has stated that it may be up to as high as an 85% decrease in crop yield. This may cause some *internal displacement* during winter. In some villages of different districts more than 50% of youth have already gone to Iran seeking labouring work because they did not harvest during this summer.

Some of the women in different tribes like Nokdari, Laghari and Daizangi and in Morichaq area are engaged with very fine *Carpet and Glim production* of export quality. In the past 20-30 years they used natural dye and now they are using synthetic dye.

Changes during 20-30 years

- Women interested more to education than 20-30 years in the past. Also ex-government policies kept the women in the yards and now they got opportunity to work outside and to go to schools.
- There is in total 201 school in the Badghis province out of them 12 are Boys and 2 are girl high schools, 28 are secondary out of them 1 is girl school and 158 primary out of them 22 primary girl schools. 61,125 pupils are taught by 1,598 teacher though there is an estimated need for around 2,700 still remaining.
- Out of 201 schools only 75 schools have buildings with the remaining 126 schools requiring buildings.
- There is need for another new 86 schools but the Ministry of Education has not yet approved their creation.

3 Agriculture (ANDS Sector 6)

3.1 Overview

Key agricultural activities/farming systems in the province: More than 90-80% of the land is *rain fed agriculture* with lifting of more than 2 years as fallow land. 10-20% is irrigated land and use water from springs, washes and or Karizes. Only one season cropping of cereals like Wheat, Barley followed by, melon, Water melon and intercropped by oil seed of sesame. White Cumin is cultivated under rain fed in a very large scheme and also Wheat, Barley, cotton, oil seed, vegetable and orchards is cultivated under irrigated farming system in a very low scheme.

Wheat and Barley is main source of grain production and in the past while there was enough rainfall allot of surplus production was supplied to the market and even transferred to Herat Market but recently due to drought affect production is not satisfactory in some cases there is no any harvest at all, according to a survey done by MRRD there was 73 % crop failure during this year.

In the past the Morghab district was the main source of *cotton production* under irrigation condition and there was a processing factory for oil production from cotton seed and processing of seed cotton but it is damage and farmers do not have source to sell their cotton crop production and they are not producing in that scale now. **Sesame crop** is produced more in Morichagh now and traditionally they extract oil from sesame for their local consumption. There is potential to produce more oil seed crops and start some small industries to produce oil and supply to the market. Maize crop is only produced in Morghab district and mainly use as a fodder crop.

Farming system is traditionally and ploughing is done by bullocks or donkeys. Only 1% of farmers may use tractors. Recently a few farmers have turned to poppy cultivation. Poor seed and fertiliser variety and quality

is available to the farmers, although the FAO had distributed some quantity of seed and fertilizers in the last few years. DACAAR has also trained some seed growers and introduced Ghorri and lalmi varieties have good performance under rain fed condition in Qadis district.

Rain fed and irrigated farming irrigated systems: There is a great change in the precipitation in Badghis province according to Agriculture ex-employee Mohammad Musa said that there was 25 snow in Badghis during the solar year of 1350 and last year only two snow and one rain he added that there is 1/10th decrease in the precipitation in the province than 1350. Most of rain is running away through run off and caused a lot of erosion on exposed and un-covered land areas. Over grazing and drought and turning of some of range land to cultivate cumin decreased soil fertility and productivity and change to bear land and exposed to erosion.

Other problems include:

- The destruction of intakes and sedimentation in the canals caused to disturb irrigation system in the area.
- 10-20% of land available in Badghis province is under irrigation condition and use water from springs, Karizes and or washes in spring season with little management.
- In some villages there is no under ground water up to dept of 150m but in spite of more than 300mm rain fall in normal years no recharging of ground water is rendered through micro dams construction.

Nine irrigation projects are currently under construction (funded by FAO) and are being implemented by Ministry of Power and water in Badghis province. There is Mirab and Mirab bashi in Irrigated system and 189 canals are registered by Irrigation department. Only 10,000 hac. of irrigated land is register in Morghab district.

Opportunities: The construction of micro-dam would provide very good opportunity to recharge ground water and increase irrigation capacity of springs and Karizes specially it can store some water and could be used during critical stages of crop growth. The diversion of water in Morghab River and the construction of canals is also a potential to provide irrigation water for a lot of land available in many districts. During past 20-30 years community were not interested to irrigated agriculture and since there is significant decrease in precipitation and decrease in spring and karizes water then the community get interested in irrigated agriculture. Snow harvesting, decreasing run off and different techniques of water harvesting could protect the water from excessive run off and protect the precipitation to be used for agriculture and re-charge ground water.

Significant marketing systems/issues: There is a local market for all production in the province, but un-availability of a proper store and need for other requirements and lacking of credit system force the farmers to sell their products in time of harvesting and in very low price. During harvest season price is coming down in a significant level because of more supply in to the market and during planting season and winter again price is going up and vulnerable farmers sell their products on harvest season to purchase their needs.

Transportation is another issue related to market and farmers cannot supply their product safely to Badghis or Herat Market, road is not good enough for transferring of vegetable or fruits to Herat or from Herat to Badghis as well as rural roads linked Badghis province to the districts is in a very poor conditions. The only source of supplying of materials and some times vegetable and fruit to Badghis is Herat province and poor condition of road caused to increase the cost to a very high level.

3.2 Crops

Wheat, Barley and Maize are the *cereal crops* planting under both rain fed and irrigated condition. Pea, bean and mong and sesame are cultivated under rain fed conditions and some times as inter cropping with melon and water melon. Cotton seed is already grown in Morghab district in a very large extent. **Cotton** production was a main source of income in Morghab district even in some other district it was cultivated under rain fed condition. There was a cotton industry and oil production factory but is damaged during the war and now there is not good market for cotton crop the farmers not interested to grow more cotton now. Also decrease in precipitation limit the cultivation of cotton under rain fed condition.

Little *vegetables* like Tomato, potato, carrot, lady finger and spinach are grown under irrigated conditions melon and Water melon are produced in Fain fed condition.

The exact area under each crop is not clear and there is only local market for the surplus production and during harvest season and huge supply of production to the market price is going down and during winter it is goes up. There are no storage facilities and little awareness of storage benefits. Also bad road conditions hamper the ability of traders to transport their products to Herat or other areas.

There is an *orchard* introduced by the DACAAR NGO in the Qadis district which has had very good results it is possible to promote the farmers to produce more fruit and supply to Market in Badghis and or Herat. But road improvement can play an important role in better marketing of products.

3.3 Livestock

Live stock is one of the main sources of income for Badghis people and they were famous in production of quality skin, wool, intestine and export to other countries through Herat. Drought during the past and war caused to decrease the number of livestock. There is not reliable survey available but according to Staff in Agri. Directorate some villages had 11 herds and now they have only 2 herd, also Mohammad Zae coast had 50 hers in the past now they have only 4-5 herds.

Improving of range land, protection and control of pasture land from overgrazing and provision of credit scheme to the livestock owners will be a potential source to assist the livestock owners to increase number of livestock and take part in increasing of livestock products.

3.4 Fisheries

Still there is no Fisheries in the Badhis but there is potential to raise, produce and supply fishery products to Badghis and other provinces. This is particularly the case in Morghab River which has very good quality and quantity of fish already..

3.5 Land tenure

- 20% of residence of Badhis is land less and 20 % are small land owner holding land 1-3 jeribs.
- 30% are medium size land from 5-10 Jeribs and
- 30% are land lord holding more then 10 jeribs of land.(no any survey source but I received from Agri. Directorate staff.)

3.6 Agricultural support services and input supplies

- Not enough agricultural support and services and inputs provided by the Government. Only some is provided in some districts like Qadis in which DACAAR is working and in Morghab which OI and WV are working. Only a little wheat seed is also provided by FAO.
- No contract services are available in Badghis and there are only a few contractors available to bore wells. There is also not enough information is available regarding underground water for irrigation. Contractors only boring the wells for drinking water purpose which are failed to reach to the quality water in many places.
- Constraints: The Agriculture department does not have the technical capacity to adsorb funds from the government or other sources. Also they do not have capacity to advise technically the community and/or making proper planning.

3.6 Agricultural structures (farmer groups/organisations/larger farmers etc)

No active farmers groups have existed in the past in the province but recently a few cooperatives have been established by World Vision, and several Pistachio associations were established in the Qadis district by DACAAR. The interest groups of pistachio could cultivate more then 1000 Jeribs of land with pistachio seeds and they decided to fence it socially. Also they provide all labour for digging pit and cultivation.

DACAAR provides them with quality seed, technical assistance for water harvesting system and plantation and also a tanker to irrigate once in the summer during first year of crop growth.

3.8 Agriculturally related businesses

Traditionally there has been an oil production small industry and cotton pressing factory in Morghab district however, this has suffered considerable damage and is no longer working. Some local oil production industry was also active in the past, traditionally extracting oil from sesame seed, but this is also currently not active in most of the province except in Morichaq.

Individual traders are purchasing pistachio nuts annually once in late September from Badghis and transferring them to Herat for further processing and marketing. Also individually some traders' are purchasing livestock products like skin, wool, intestine and herbs (e.g. white and black cumin and some other herbs) and transferring the products to Herat for further processing and marketing.

4 Other business activities (ANDS Sector 8)

- Individual traders are purchasing pistachio nut annually once in late September from Badghis and transfer to Herat for further processing and marketing. Also individually some traders' purchasing livestock products like skin, wool, intestine and herbs like white and black cumin and some other herbs and transferring to Herat for further processing and marketing.
- Handicraft productions like Carpet and Gleem business men also individually purchasing from Badghis and transfer to Herat for further processing and export. They are informal sectors implementing activities and no formal sectors active in this type of business.
- There are some local and small workshops for Vehicle, Radio and TV repairing, which have the capacity for minor repairing and for major repairing of vehicles they should refer to Herat.
- In the past 20-30 years there was some timber production and transfer to Herat Market but now there is no enough production to bring to Herat Market and internally consumed.
- All construction material is imported from Herat and except local material available there.
- There are no any other active groups like Chamber of commerce in the province.

5 Security (ANDS Sector 1)

In general, compared to other provinces, security is good in Badghis. However, in the past 2 months the security situation has deteriorated in the province.

6 Physical infrastructure (ANDS Sector 8)

There is no energy power in the province and they use Diesel generator provided by PRT. But still there is potential in Morghab River to generate electricity and it will provide opportunity of operating some small industries and provide job opportunity to the community.

No agricultural infrastructure in the province available only a few number of storage is there and used by WFP to store food materials.

Poor quality roads have caused Badghis residents to pay a higher price for rent cost and all other material though a ring road construction can link Badghis to Herat and to Faryab province and assist in facilitating improved transportation in the region.

7 Institutional constraints (ANDS Sector 8)

Unpaved and poor quality roads have deterred many business people from going to Badghis for trading. Also previous incidents of robberies in the Sabzak pass and the insecure conditions have also limit the investment by the traders in Badghis province. As a general rule, presently the people of Badghis are limited in their ability to meet groups of traders and invite them for business. Entrepreneurial training would assist in giving them awareness in different skills and business planning.

8 Credit

Only BRAC is started in July 2006 to provide small loan to the community (4 districts are targeted). Women have been targeted as recipients of this credit as the BRAC provides credit to the women to support their husband through additional income generating schemes. BRAC has planned to cover all districts in Badghis province. The constraints are the cultural and unfamiliarity with interest rates, gender related issues of working with women, security and the lack of qualified persons.

9 Stakeholders

* Poppy traders may also affect to create obstacles on implementation of development activities.

<i>Name of Stake holders</i>	<i>Ranking</i>	<i>Status</i>
<i>National authorities</i>		
Provincial council	1	they are interested to development activities, and can Influence any development activities. PC will give speed up to the development process but they do not have enough capacity and need for capacity building. Since they are elected by the community then they have very good and close relationship with the others. Any development plan should be approved by them in provincial level. Critical success factor for them is capacity building and awareness about the development plan or activities.
<i>Regional and local</i>		
Directorate of Rural Development	1	This office is more active then all other offices in the Province and can play a key role in monitoring and supervision phase of development activities. Still it need capacity building and does not have enough professional staff and technical equipment for implementation of big projects.
Directorate of Education	1	It is also one of the active Local offices in the province. It is important to provide training opportunity to the existed offices (stake holders) and provide quality education to the students in long run.
Agriculture	1	Income source of the community is depend on Rain fed Agriculture, Livestock, Forest nut, remittances and handicrafts then this sector is one of the important stack holders. But unfortunately it does not have capacity to make short, medium and long run planning. It needs capacity building and hiring of specialist professionals.
Irrigation department	1	the same as above
Economic department	1	recently it has a new Director and need to get Experience also to hire experts and provide some Related Training to the existed staff. MoEconomic is working on Development plan of Badghis Province.
Directorate of Women Affairs	2	since Women's are not involved in the out side Activities then they are categorized as 2 nd important and should not be neglected. Still they are lacking of educated and experienced staff and existed staff needs capacity building.
Directorate of Immigrating	2	There is no more internal displacement and or returnees. Therefore it is ranked in 2 nd category.

Health Sector	1	This sector is an important sector in the Area.
<i>Regional or local organizations</i>		
NSP	1	NSP is implemented in 4 district of Badghis provinces and more then 400 communities Development councils established. They are trained and can play an important role in implementation Of development plan. Weakness is still they need training and capacity building. No other groups are established in the province.
Cooperatives/Associations	3	only a few cooperatives established by WV and a Few Associations established by DACAAR in Center of Badghis and Qadis district accordingly. But still they are very new to play role in whole the province level. But in the district level they may take some part.
<i>NGOs/CBOs: advocacy</i>		
World Vision BRAC DACAAR NPORRAA OI	1	There is 5 NGO's working in Badghis and they can play an important role in implementing of development activities. Weakness is due to security they leave the area for example OI and WV left the area temporary and Some gape may exist there. No any Women advocacy groups existed there, only Ministry of women affair is existed in province level.
<i>Religious organizations</i>		
Shura-e-Ulaema Donors	2	is there but not so active.
PRT	1	PRT is providing fund for some development activities and supporting Security and Govt. capacity building.
WFP	1	WFP provide some assistant during disaster to the Vulnerable in the area.
Mirabs and Land owners	1	Both can play an important roles
Livestock Owners	1	Direct beneficiaries.

10 Summary of key potential development opportunities:

1. Morghab River is one of the potential to use it for different purposes. Construction of a dam on the river for electricity production, it can save water for irrigation and construction of canals to bring water for irrigation to Morghab and other neighbour districts.
2. Construction of some micro-dams to store precipitation, re-charging of ground water and recharging of karizes and springs. Especially in Abkamari, center of Qadis.
3. Extension and protection of Pistachio forests. All Qadis
4. Construction of Ring Road to connect Badghis to other provinces and facilitate trading/marketing.
5. Support to Livestock owners All Badghis
6. Support to Rain fed farmers. All Badghis
7. Support to Handicrafts producers. All Badghis
8. Provide skill trainings. All Badghis
9. Capacities Government officials. All Badghis
10. Protect and improve range land. All Badghis
11. Entrepreneur enterprise development. Badghis center
12. Provision of Agriculture inputs and extension work. All Badghis
13. Support to business and agriculture private sectors. Centre of Badghis
14. Extension, protection, sustainable utilization and processing of Herbal plants. Jawand district.

Annexes**Annex 1: Summary of the main development activities in the province**

Programmes/Projects		Agency/Donor	Approx Value US \$	Comments significance etc.
No	Completed.			
1	3 Cooperatives established in Morghab district	World Vision	NA	
2	54 School Building is constricted	Various	NA	
3	5 clinics constructed and 16 clinics repaired	Various	NA	
4	2 district office constructed	NA	NA	
5	Abkamari Intake, Protection work and Water divider	FAO/Afghanistan Government	NA	
6	Tagab Ismael Intake, retaining wall, culvert, protection wall			
7	Janab Sahib Intake and Spillway			
8	Baqac water divider in 6 sites			
9	Kharistan intake			
10	Ferestan intake in 2 sites			
11	Joye Gunj Morghab 7 sites 2 spillway and 4 dividers			
12	Joye Khowaja Morghab 2 spillway			
13	Morichaq Morghab Gabion work	USAID fund	NA	
14	10'000 shelters	UNHCR	NA	
	Ongoing/planned projects			
1.	Road from Sabzak pass to Qala-e-Now 52 km length with in 3 years duration	PRT	NA	
2.	Machinery parking equipment	PRT	NA	
3.	Machineries like Greader, Keren, Dozer, concert mixer, Roller, Damp truck, Mechanical Shovel,	PRT	NA	
4	Construction of Airport	PRT	NA	
5	Water provision to whole city, replacement of old system	PRT	NA	
6	Repairing of Hospital including drug provision	PRT	NA	
7	Construction of Micro dams	PRT	NA	
8	NSP	Afghan Government	NA	
9	NEPRA	Do	NA	

Annex 2: Sources of data and relevant reports: All nine Government Sectors, NGO's and PRT.

Annex 3: Working methodology used:

Individual interviews implemented one persons asking questions and two persons recording notes. Also first the provincial profile discussed with Head of M. RRD Mr. Sayed Rasoul Akbari and Eng Juma Khan NABP Advisor in Badghis province and then along with Eng. Jumakhan we collect the data.

Annex 4: List of persons/agencies visited/contacted

Name	Position/agency/relevance re future development	Topic discussed	Date
Sayed Rasoul Akbari	Provincial Director of MRRD in Badghis province	All	17.09.06
Eng JumaKhan	MRRD/NABDP Regional Advisor	All	17.09.06-19.09.06
Faqir	Head of Extension department	Agriculture, and Natural resources	18.09.06

Mohammad Khan	in Agriculture directorate		
Sayed Mohamad Isa	Admin in Agriculture directorate	Agriculture, and Natural resources	18.09.06
Mohammad Musa	Ex-employee of Agriculture	Agriculture, and Natural resources	18.09.06
Amanullah Khan Nael	Head of Crop protection department in Agriculture directorate	Agriculture, and Natural resources	18.09.06
Dr. Abdul Hakim	Head of Veterinary department in Agriculture directorate.	Agriculture, and Natural resources	18.09.06
Eng. Sayed Qaseem	Director of Irrigation department	Irrigation system and activities.	18.09.06
Ab. Sattar Hijrat	Action women affairs	Human resources	18.09.06
Nasima	Head of Health section in women affaires	Human resources	18.09.06
Amina Saadut	Head of Economic Extension in Women Affairs	Human resources	18.09.06
Najia	Member of Gender trainings	Human resources	18.09.06
Jaihon	Director of Education	Human resources	18.09.06
Gh. Hazrat	Director of Immigrating department	Human resources	18.09.06
Pablo Yuste Echareen	PRT	Stake holder/On going/planned and completed projects	19.09.06
Francisco Lopez	PRT	Stake holder/On going/planned and completed projects	19.09.06
Deepakigv Mahalanabish	Provincial Manager NSP BRAC	Stake holder/On going/planned and completed projects	19.09.06
Mostafa Masum	Regional Manager Microfinance BRAC	Stake holder/On going/planned and completed projects	19.09.06
Ab. Raziq Poyand	Head of NPORRAA	Stake holder/On going/planned and completed projects	19.09.06