

# **Institutional Analysis of Rural Development**

A Study of Bangladesh Rural  
Development Board (BRDB)



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**M. Asaduzzaman**



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## **Author**

M. Asaduzzaman

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*Dedicated to*  
my parents who wanted me  
to be a dedicated teacher  
and a researcher

# Preface

Since its inception as a national programme in 1970, the Bangladesh Rural Development Board (BRDB) has been relentlessly working for the mobilisation and organisation of farmers into two-tier cooperatives. These grassroots institutions were expected to facilitate credit operations and usage of agricultural modernisation inputs for augmenting foodgrains production of the country.

BRDB had started the projects under the purview of this study at different points in time over almost last three decades in addressing the needs of the rural poor. The study intends mainly to assess the changes in the socioeconomic situation of the beneficiaries and determine the contribution towards the empowerment of the rural poor and assetless in the community, individually and collectively. Impact assessment for this study referred to a formal evaluation exercise to determine how, and to what extent, a BRDB project/development intervention has caused sustainable changes in livelihoods of those involved in the project and the differential effects of these changes on the beneficiaries.

During qualitative data collection, when group members were asked about the changes that had taken place in their lives due to their BRDB project involvement, most of them immediately mentioned increase in income, better quality food and schooling for children, improved housing conditions and increased asset holding, etc. Among the many changes women have experienced since their joining the samity, they highlighted their increased self-confidence, increased level of awareness, practice of social issues, increased mobility, communications with outside world, and community acceptance, increased own savings and sense of economic security, reduced economic dependency on husbands and increased ability to manage household affairs.

Training was one of the main components of all the projects under consideration. The skill development training programmes were attended by the majority of the beneficiaries of the project. Most of the respondents found the skill training programmes useful and they opined that training offered by BRDB significantly contributed to increase and sustain their increased level of income.

It is to be noted that all the projects under study contributed significantly to the creation of employment opportunities for the participants. Jobs were created both in agricultural and non-agricultural sector. Increased job opportunities led to additional income for the

rural poor and helped to raise their standard of living. It has been found that involvement with BRDB appeared to act as a change agent in reducing women's economic dependence on their husbands and other male kin. The greater economic role for women improved their status within the family. A majority of them had more money to spend and more importantly had a greater say in the decisions to spend money.

As regards to the basic research question whether BRDB has emerged as a viable institutional framework for rural development – on the basis of empirical evidence one may argue that BRDB as the pioneering programme for integrated rural development in Bangladesh has faced a series of institutional uncertainties and also being challenged by alternative models. Moreover, the emergence of NGOs and the severe pressure of the donors as well as the influence of some exogenous factors have indeed reduced the potentials of the BRDB. In addition, BRDB faced a severe image crisis with the advent of NGOs. Nevertheless, the empirical data of this study indeed show significant programme impact of BRDB. In spite of its in-built structural limitation, BRDB is still found to be cost effective in reaching the clients.

As a matter of fact, BRDB has successfully managed to keep the traditional cooperative system alive and make it more time worthy and responsive to the needs of the agricultural workers and marginal farmers including the landless and women. It is also important to note that performance of BRDB has established that “integrated” and “comprehensive” interventions are still the key aspects of decentralised development.

This book is a downsized version of my doctoral dissertation submitted to the University of Dhaka, Bangladesh. For completing my research work I am grateful to a number of persons. First of all, it is my pleasant duty to acknowledge my gratitude to Dr. R.J.K. Chapman, Head of the Department of Political Science, University of Tasmania, Australia and my supervisor in both Masters and PhD programme, who taught me research methodology and has always been a source of inspiration to me. It is also my privilege to acknowledge my profound gratitude to my former teacher, an eminent scholar in Public Administration and my supervisor, Professor Syed Giasuddin Ahmed for his supervision, enormous enthusiasm and constant support in finalising my thesis. Most of this work was done when I was a graduate student at the University of Tasmania, Australia. But due to policy restriction I could not complete my thesis at Tasmania. Long later I was inspired by Professor Syed Giasuddin Ahmed to finalise the

rest of the thesis. In this connection, I needed to undertake a field research to update the data and information for the thesis.

I undertook a field study on the “Impact Assessment of the Selected BRDB projects” to update data and information of my thesis. I received a research grant through BRDB from the Swedish International Development Authority (SIDA) to undertake a field study on 12 BRDB projects. I am immensely grateful to them for their support. I am especially grateful to Dr. Salahuddin Aminuzzaman and Dr. Mobasser Monem for their support in field supervision, data collection and data processing..

I must thank the management and staff of BRDB both at Head Office and field levels for their extraordinary cooperation and support in gathering relevant data and information for this study. I am particularly grateful to Mr. Azizur Rahman, the then Director General of BRDB, for his personal interest and encouragement for the study.

I also thank my students who helped me in collecting field data from various remotest parts of Bangladesh. I must specially mention the name of member, Abu Baker Siddiqui, Hasan Imam, Monira and Monir, all graduate students of the Department of Public Administration. My student Saeed Ahmad also deserves special thanks for proofreading the book.

I also thank Professor Lutful Hoq Choudhury, Professor Nazmunnessa Mahtab, Professor Aka Firowz Ahmad, Professor Nazmul Ahsan Kalimullah, Dr. Moslehuddin Ahmed, Professor Shahnaz Khan, Firdous Zareen, Lasna Kabir and Momtaz Jahan for their support and encouragement. I am also grateful to Professor Aka Firowz Ahmad for taking the pains to publish the book.

In fine, I acknowledge with warm gratitude for the constant support and understanding from my family members, especially Professor A. Alim, my late Father-in-law, my mother-in-law Marium Alim, my wife Milia Zaman and Children– Champa, Apu and Topu.

Though I tried my best to justify my arguments in a logical and coherent manner in this book, but I am alone responsible for all errors and omissions.

Prof. M. Asaduzzaman  
Department of Public Administration  
Faculty of Social Sciences  
University of Dhaka



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# Abbreviations

<b>STW</b>	<b>SHALLOW TUBEWELL</b>
LLP	Low Lift Pump
FP	Family Planning
DTW	Deep Tubewell
MSS	Mahila Samabaya Samity
KSS	Krishak Samabaya Samity
TCCA	Thana Central Cooperative Association
TTDC	Thana Training and Development Centre
BSS	Bittaheen Samabaya Samity
MBSS	Mahila Bittaheen Samabaya Samity
LAKH	One Hundred Thousand
Tk.	Taka
HQ	Headquarters
PWD	Public Works Department
BADC	Bangladesh Agricultural Development Corporation
BSCIC	Bangladesh Small & Cottage Industries Corporation
PP	Project Proposal
PIU	Project Implementation Unit
UBCCA	Upazila Bittaheen Central Cooperative Association
SAMITY	Cooperative
CCC	Central Coordination Committee
PAC	Project Advisory Committee
PIC	Project Implementation Committee
UCCA	Upazila Central Cooperative Association
RDO	Rural Development Officer



## CHAPTER ONE

# Introduction

In spite of the so-called development decades and institutions building, past efforts and strategies contributed little to the improvement of people's well-being, the ultimate goal of development. In fact, conditions in many countries have worsened (UNDP, 1998). Despite the following resource and technology based rural development strategies, the growth rate in food production per capita fell (Ghai et al. 1979; Gable, 1979). Illiteracy remained high, population increased at an annual average of 2.3 per cent despite intensive family planning programmes (Leuport, 1977).

Since the late 1970s two major developments have taken place. One is the serious attempt to establish the New International Economic Order (NIEO), which aims for a greater flow of resources to developing countries, speedy transfer of modern technology and a bigger share in the World market. The other is the growing acceptance of the concept of self-reliance. It means creating an internal autonomous system of mutual reinforcement of interrelated components and of people motivated and capable of mobilising local resources. In this system, every community member plays his role, fully participating in decision making and sharing the benefits.

While the NIEO pushes for the transfer of resources, goods and structural patterns, and the concept of self-reliance is an almost closed system aiming self-generation using indigenous resources.

In light of the two contrasting approaches, integrated rural development emerges as a strategy. Its basic assumption is that economic growth, modernisation of the production process and social improvements for the masses are not alternatives but mutually reinforcing objectives.

Integrated Rural Development (IRD) has been the focus of discussions on development policy since the early 1970s. The World Bank, International Labour Organisation (ILO), Food and Agriculture Organisation (FAO), Asian Development Bank (ADB) and many other aid-giving international organisations expect IRD to arrest poverty, underemployment and dependence. To date, almost all governments in the Asian and Pacific region have already modified and adopted IRD into their development plans.

Rural development as an approach to development during the pre-independence period through two vastly programmed, the community based Village-Agricultural and Industrial Development (V-AID) programme and the Agricultural Extension Programme. Later, during the 1960s came the Two-tier Cooperative Model (popularly known as Comilla Model) of Bangladesh Academy for Rural Development (BARD) which worked with the local government components, viz., Thana/Upazila Training & Development Centre (TTDC), Thana/Upazila Irrigation Programme (TIP) and the Rural Works Programme (RWP). The Two-tier Cooperative Model, on successful experimentation by BARD, was replicated through Integrated Rural Development Programme (IRDP) during the 1970s. IRDP worked nearly 10 years to accelerate agricultural and rural development; establishing village level agricultural cooperatives (TCCA-KSS). Working strategy of IRDP was to promote two-tier cooperatives, the TCCA/KSS and arrange services for them from other agencies. IRDP undertook the task of assisting the TCCA and the KSS to become autonomous, self-managed and financially viable institutions. Promoting the organisations of landless cooperatives also came up to IRDP as secondary task to perform. Thus, IRDP activities concentrated on the following:

- a. Supplying and importing of irrigation equipment,
- b. Developing income-generating activities for the poor,
- c. Developing credit channel to support purchase of equipment and other inputs,
- d. Promoting marketing activities among the better managed TCCAs,
- e. Training of co-operators and IRDP personnel,
- f. Promoting the District National Cooperative Federation to take up the leadership role of the two-tier cooperative movement,
- g. Liaison with the Government agencies involved in the supply of inputs and services, and
- h. Monitoring and evaluation.

In the early 1980s, the joint review of the World Bank and Bangladesh Government recommended for the creation of an autonomous agency with operational flexibility in the form of an Integrated Rural Development Programme (IRDP). Consequently, IRDP was reconstituted into Bangladesh Rural Development Board (BRDB) through an ordinance LIII of 1982, dissolving the IRDP. According to the Ordinance, the functions of the Board are the following:

- a. To promote village based primary cooperative societies and TCCAs with a view to enabling them to be autonomous, self-managed and financially viable vehicles for increasing production, employment generation and rural development;
- b. To encourage functional cooperatives for generating income and employment for the rural poor;
- c. To promote intensive irrigated agriculture as a means to cooperative development and also for efficient utilisation, through the cooperatives, of irrigation facilities based on ground and surface water;
- d. To channel and ensure productive utilisation of institutional credit through the village cooperatives and the TCCAs and simultaneously promote members accumulation of shares and savings;
- e. To encourage financially viable TCCAs to diversify activities, particularly in the marketing of agricultural inputs and produces as a service to their members;
- f. To arrange for effective training of members of the managing committees of village based primary cooperative societies and TCCAs and model farmers in the agricultural and rural development activities;
- g. To liaison with concerned ministries, departments and agencies for mobilising supplies, services and supports for the TCCAs and village cooperative system;
- h. To promote the District and National Federations of TCCAs with a view to progressively handing over the then promotional, motivational and educational functions in relation to rural development;
- i. To delegate to the Director-General, Director and any other officer of the Board appropriate authorities and responsibilities for the achievements of the objectives of the Board;
- j. To delegate to the district and thana level officers of the Board, maximum possible financial and administrative authority to achieve the objectives of the Board;
- k. To submit to the government project and programmes consistent with its objectives and to implement them with government approval;
- l. To approve the annual development programmes and the annual budget of the Board;

- m. To engage competent evaluation teams and research institutions to study and evaluate the progress made and problems faced in the implementation of, and in achieving the objectives of, the projects and programmes undertaken by the Board;
- n. To take such measures and exercises such other powers as it considers necessary for carrying out its functions under the Ordinance.

Without prejudice to the generality of the above provisions, the Board may, for the performance of its functions:

- a. Undertake any work, incur any expenditure within the approved budget or any special allocation of funds, procure machinery, materials and services required for its use and enter into any agreement or contract as it any consider necessary or expedient.
- b. Seek or obtain advice and assistance in the preparation or creation of a scheme from the government, local body or any other agency or, with the permission of the Government, from any foreign government or agency.

To begin with, IRDP started with two-tier model of cooperative of TCCA-KSS for the rural farmers and there was no provision for addressing landless and poor in the programme. The same adversely affected rural population by making the rich richer and poor poorer and the programme faced criticism. Later, the KSS started inclusion of landless farmers in their societies and during the late 1970s IRDP started organising cooperatives of the landless rural poor exclusively. BRDB inherited these landless groups/societies as the successor organisation of IRDP.

On the basis of valid ground of criticism and need of the situation BRDB extended its services to bring the landless and assetless poor people under the fold of its development efforts along with farmers' cooperative programmes. Such an expanded effort was further compounded by the Government's policy priority of poverty eradication movement, resulting in initiation of Rural Poor Programme (RPP). Thus, BRDB started organising separate groups and societies of landless and assetless poor men and women, both within and outside two-tier cooperative framework. At the moment, BRDB is implementing 15 projects including eight under its Rural Poor Programme. These projects are providing services to small and medium farmers, landless men and women and the vulnerable rural poor. Types of services rendered by these projects include the following:



- a. improving the access of the rural poor to productive resources through social mobilisation, microcredit programme and rural institution building,
- b. providing support for off-farm activities,
- c. increasing productivity in food sector, and
- d. Promoting of domestic capital formation.

The common features of Rural Poor Projects of BRDB, wherein a wide range of poor people are covered under the projects like RD-5, RD-9, RD-12, IRWDP, RPCP, RPAP, NRPCP, etc. are the following:

- a. Group formation of defined poor people cooperatives and informal groups,
- b. Training of group members in group cohesion, skill development and awareness build-up,
- c. Provision of credit for income generation activities,
- d. Close supervision and monitoring through weekly meeting,
- e. Compulsory savings for capital formation,
- f. Increase women participation, more than 50 per cent in all the programmes.

The number of beneficiary families at present under BRDB's Rural Poor Programme is over 1.5 million which covers more than 7 million rural poor. Besides, in its main scheme through TCCAs, BRDB is covering 68,000 primary agricultural cooperatives under 449 central cooperatives with 2.5 million farm families as members. Though the implementation methodology relating to group formation, systems, procedures, guidelines and organisations differ from project to project inclusive of main scheme programme, the objectives of BRDB have remained the same i.e. socioeconomic upliftment of the rural poor.

Starting with only 33 thanas in 1971-72, BRDB now has practically covered the whole of Bangladesh. The number of cooperative members has increased by many folds. Moreover, some new forms of cooperative bodies like BSS, MBSS and MSS have been formed. BRDB's present membership exceeds 2.6 million, of which almost 400,000 are assetless and 300,000 are poor women. Till early 1990s, BRDB has disbursed loan amounting to Taka 700 crore (cumulative) and has collected savings amounting to Taka 44 crore. It may be mentioned that the cooperatives control 45 percent and 70 percent of all the sunken shallow and deep-tubewells respectively, which reflects their important contributions to the agricultural sector and rural employment.

Table 1 shows the distribution of different projects implemented by BRDB over the last three decades.

Table 1: List of the BRDB Projects

	<b>Types of Project</b>	<b>No. of Upazila<sup>1</sup> Covered</b>	<b>Major Components</b>
1	IRDP (initial) 1970-73	23	Coop, Credit, Marketing, Civil works
2	IRDP Ist Phase 1973-78	250	Coop, Credit, Training Marketing, Civil works
3	IRDP 2 <sup>nd</sup> Phase 1978-80	300	Coop, Credit, Training Civil works
4	IRDSP 3 <sup>rd</sup> Phase 1980-85	411	Ins. Building, Credit, Marketing, Training, Civil works.
5	Pilot Project on Population Planning & Rural Women Cooperative	19	Coop, Training, Credit, Family Planning Activities
6	Population Planning & Rural Women Cooperative (2 <sup>nd</sup> Phase)	40	Strengthening TCCA/ KSS, Training, Credit, Family Planning
7	Strengthening Population Planning through Women and Cooperative (3 <sup>rd</sup> Phase) 1985-90	100	Inst. Building, Training, Credit, Family Planning, Production Centre
8	Strengthening Population Planning through Women and Cooperative (3 <sup>rd</sup> Phase) 1990-95	100	Inst. Building, Training, Credit, Family Planning, Production Centre
9	Construction of Storage Godown 1976-1985	25	Construction of Storage Godown
10	Sirajganj IRDP 1977-1985	4	RWP, Rural Market, Drainage, Storage, Health & FP, Farm Extension, Livestock, Community Prog, Training & Research, Credit
11	Special Women's Programme	60	TCCA/KSS, Training, FP activities, IGA
12	RD 1 1976-1984	7	RWP, TCCA/KSS, Agricultural Extension, Livestock, Fisheries, Horticulture
13	RD 2 1983 – 1990	13	IMP expansion, Training, Rural Poor Programme, Marketing, Thana Physical facilities, Technical Assistance
14	RD 12 1988-1994	139	Mobilisation and Coop, Training & skill development, Credit, IGA, Technical Assistance
15	Noakhali IRDP	3	Irrigation, Infrastructure, Agri. Extension, Inst. Building, Training, Credit, Cottage Industries, Fisheries & Livestock

<sup>1</sup> Lowest Administrative Unit. There are 460 Upazilas in Bangladesh.

	<b>Types of Project</b>	<b>No. of Upazila<sup>1</sup> Covered</b>	<b>Major Components</b>
16	Noakhali RDP-2 1984-1990	All Upazila of Noakhali	Irrigation, Infrastructure, Agri. Extension, Inst. Building, Training, Credit, Cottage Industries, Fisheries & Livestock, Mass Education
17	South West RDP 1982-1991	45	Inst. Building, Training, IGA, Minor irrigation, Market Development
18	North West RDP 1983 – 1991	52	Civil Works, Training, Credit, Inst. Building
19	RD 5 – Production & Employment Programme (1st Phase) 1986-1990	3 Districts	Organising Informal Credit, Savings, Training, Marketing, Agriculture, Livestock, Fisheries, Research & Evaluation
20	RD 5 Phase 2, 1990-1996	32	Organising Informal Credit, Training, and Marketing
21	Hand Tubewell 1981-1987	Entire Bangladesh	Distribution of Hand Tubewell, Training & Research
22	Fertiliser Distribution on Credit, 1979-1987	9	Fertiliser Procurement and Distribution, Training, Institution Building, Family Planning, IGA.
23	Irrigation Assets for Landless, 1983-1985	8	Inst. Building, Training, Family Planning, IGA
24	Deep Tubewell II 1983-1992	35	Installation of DTW, IMP, Civil Works
25	Bhola Irrigation 1982-90	2	Formation of Pump Group, Command Area Development, Training, Workshop Facilities
26	Bhola Irrigation II, 1992-97	6	Formation of Pump Group, Combed Area Development, Training, Workshop facilities
27	2 <sup>nd</sup> Tubewell 1983-1990	25	Installation of DTW, Extension of TCCA, Training
28	Tangail Agricultural Development Project 1984-1989	4	Command Area Development, Infrastructure development, Agri Extension, Credit, Training, Inst. Building
29	Inst. Dev. of Rural Women & Children through Cooperative 1985-1993	20	Primary Health Care, Nutrition Services, Water & Sanitation, Non-formal Education

	<b>Types of Project</b>	<b>No. of Upazila<sup>1</sup> Covered</b>	<b>Major Components</b>
30	Mechanised cultivation Pilot Project 1992-1995	15	Supply of machines, Farmer Motivation
31	Supply of Irrigation & Cultivation Equipment to Coop. Members in Cyclone Affected Areas 1992-94	94	Supply STW, LLP, Power tiller, Training
32	PEP Kurigram 1996-97	5	Organisation of Informal Groups, Credit, Training, Marketing
33	RD 9 (Ist Phase) 1985-1992	26	Organising target groups, savings, credit, small enterprise, training, marketing & civil work
34	Rural Poverty Alleviation Programme 1993-98	145	Organising Target Groups, Savings, Credit, Training

BRDB at present implementing 15 projects and over the years additional 34 projects have been implemented and completed. Though the ongoing projects are well documented and regularly evaluated, BRDB lacks a comprehensive institutional analysis of the impact and operational experiences of those projects that are already phased out.

### **Scope and Objectives**

Broad objectives of this study are to:

- assess the achievements and shortcomings of selected completed projects of BRDB,
- assess the sustainability and residual impact of the selected projects of BRDB, and
- make an institutional assessment of BRDB keeping in view its institutional strengths and weaknesses.

To make the study manageable and effective, a sample of 6 completed projects of BRDB representing the diversity, variety and spatial coverage were selected. Selection of the projects is based on the consideration of the duration of the project, the nature and focus of the beneficiaries, and the overall maturity of the project. Based on these criteria, the sampled projects were finalised in consultation with the senior management staff of BRDB.

### **Research Questions**

In line with the broad objectives of the study, following research questions have been addressed by the study:

- a. Has BRDB emerged as a viable institutional framework for rural development?

- b. What major institutional learnings can be drawn from BRDB's approach?
- c. Is BRDB institutional approach still valid for a comprehensive approach for rural development in the changed politico-administrative reality of Bangladesh?

### **Methodological Approach**

The study is based on a number of methodological approaches. Prior to the operationalisation of the methods and approaches, a *Desk Study* was undertaken. This was based largely on a synthesis of evaluation work undertaken by others, both internally and externally. During the desk review a set of *generic indicators were identified* as the basis of the initial analysis of each of the BRDB projects. These generic indicators have been built around the need to construct a basic picture of the project; its activities, outputs, reported outcomes and achievements, results of any evaluations undertaken and studies completed. Once that initial analysis was completed, a further set of questions or indicators had been used for each of the projects under study.

In order to extend the analysis and to study in more detail, the outcomes and impacts of the projects, the following issues/aspects were examined:

- The relevance of the project's approach and objectives in relation to both the services needed and to the problems, in respect of the services, which it is addressing. A summary of the total inputs into the project.
- A summary of the services delivered by the project (outputs) with an assessment, in relation to the costs involved, of the efficiency and effectiveness of their delivery.
- An assessment of the coverage of the services provided with respect to the principal socio-economic groups and their respective needs.
- The immediate or medium term effect which the services have had on the problem which the project was addressing.
- Evidence of both short and long term impact of the project on people's livelihoods in terms of increased income, net increase in resources available for production, etc.
- Whether the activity resulted in the formation of the organisational basis for its sustainability and whether access to production resources was institutionalised or at least maintained.

## **Beneficiary Assessment**

One of the prime objectives of all BRDB projects was to address the issue of rural poverty and make the project a truly participatory development process. Bearing that in mind, an attempt has been made to find appropriate ways of analysing beneficiary perceptions. The researcher has used conventional survey to tap the opinion and perception of the intended beneficiaries on specific indicators.

## **Self-Evaluation**

During the study, where feasible and realistic, the relevant BRDB staff had been asked to take part in some form of self-evaluation. This gave them the opportunity to provide their own input into the study and, in particular, to present their assessment of the outcomes and impact. This self-evaluation was a one-off exercise but ran throughout the study and took on different forms, involved different actors and used different methods as the study progressed.

In order to get a manageable list of projects; the researcher has used a weight and criteria method to develop a ranking order. The criteria and weight used are as follows:

<b>Criteria</b>	<b>Assigned Weight</b>
Geographical coverage	.20
Variety and number of components of the project	.30
Nature of the target group	.15
Total number of expected beneficiaries	.20
Nature of the link with the BRDB mainstream goal and commitment	.15

Projects were given a score for each of the criteria. Following assumptions have been considered:

### *Coverage*

A score ranging from 1 to 10 was used. Maximum coverage (more than 400 thana) would give the project a score of 10. Number of thana was assigned with score based on the proportion of thana it has covered.

### *Components*

A score ranging from 1 to 10 was used. Higher the number of components, higher the score of the project.

### *Target groups*

Project was again assigned in between 1 to 10. Projects aimed to serve the larger section of community received low score while more specific target like women, children, and disadvantaged groups was assigned as higher score.

*Number of beneficiaries*

For this criterion, coverage was used as the basis with an assumption, higher the coverage, higher the number of beneficiaries. Thus, we have put a proportionate score for this criterion on the basis of coverage.

*Link with BRDB mainstream*

Based on understanding and review of available in-house research documents, a score was assigned on its thematic linkages with the pronounced goals of BRDB. Here again, a score ranging from 1 to 10 has been used. The higher the link, the higher the score has been assigned.

On the basis of above criteria, following six projects based on ranking have been finally selected for the study.

Table 2: Selected Projects for the Study

	<b>Name of the Project</b>	<b>Coverage (Upazila)</b>	<b>Major objectives</b>
1	RD 2 1983-90	13	IMP expansion, Training, Rural poor programme, Marketing, Thana physical facilities, Technical Assistance
2	RD 9 (Ist Phase) 1985-1992	26	Organising target groups, savings, credit, small enterprise, training, marketing & civil work
3	RD 12 1988-1994	139	Mobilisation and coop, Training & skill development, Credit, IGA, Technical assistance
4	Inst. Dev. of Rural Women & Children through Cooperative 1985-1993	20	Primary health care, Nutrition services, Water & sanitation, Non-formal education.
5	Strengthening Population Planning through Women and Cooperative (3 <sup>rd</sup> Phase) 1990-95	100	Inst. Building, Training, Credit, Family planning, Production centre
6	Rural Poverty Alleviation Programme 1993-1998	145	Organising target groups, Savings, Credit, Training

**Review of Literature**

Rural Development drew a highest level of attention among the scholars and researchers since the mid-1970s in Bangladesh. A considerable amount of literature on rural development and other related fields have already been developed. Most of these literature

generally dealt with the micro level operational problems of rural development, covering project planning and other implementation issues.

It is to be noted that the IRDP as a model has been proposed by its many proponents and experimented by the Bangladesh Academy for Rural Development (BARD). Literature reveals that during the early experimentation stages, the poor farmers reaped considerable benefits. Eventually, they lost to the big farmers. Almost similar findings are observed by the Planning Commission of Bangladesh (1976:184).

Tentative evidence indicated that the greater portion of the benefits was captured by the relatively large farmers. Proportional representation of large, small and landless farmers in the managing committees of cooperatives remained unrealised. Participation of marginal and landless farmers in the cooperatives was negligible. Both KSS and TCCAs instead of becoming self-reliant and self-financed were mostly dependent on government finance and support. Membership per society was quite low. Total realized savings fell far short of the potential savings.

Jahangir (1979) in his study examined different set of data and observed that Comilla experimentation and the subsequent model of IRDP was found to be successful in raising agricultural productivity but could not protect the poor peasants against the superior assets of the rich. Furthermore, he noted poor or negligible participation of the poor and landless in the IRDP packages of intervention. He concluded that the rich farmers tactfully manipulated the advantages of IRD component to further strengthen their financial, economic and social position.

Fundamental structural weaknesses of the IRDP have been recognised by Abdullah et al. (1976). He and his associates observed that IRDP in effect failed to do something substantive for the small or landless farmers. They argued that it was natural for the landless to have no interest in joining IRDP cooperatives because they needed neither tube wells nor improved seeds. They found that membership, in practice, was restricted to small farmers and that members of the managing committees were getting an inordinate share of total loans.

Basic principles of IRDP framework have been questioned by many observers. Two of the IRDP's main component goals i.e. enhanced productivity and greater equity are found to be mutually inconsistent. Researchers concluded that "IRDP is able to accomplish only half its programme- raising agricultural productivity and



stimulating growth, the IRDP cooperatives are thus destined, not to usher socialism but essentially to serve as vehicles for the growth of capitalism in agriculture” (Abdullah et al., 1976:253).

Haque’s study (1982) observed that non-farmers are virtually not covered by IRDP coverage and benefits. Haque noted that non-farmers had different expectations from farmers in their problems, needs, and perception of and access to IRDP credit. IRDP cooperatives are differently effective, responding mostly to the agricultural productivity needs of a segment of the rural population. Access to IRDP services is directly related to one’s community status, education and economic background on the one hand. On the other hand, the positive perception of responsiveness of membership and access to credit facilities are the most important features of this differentiation. The cooperatives (KSS), which are considered the nucleus of IRDP, are found to be biased against the poorer section of rural society. Instead of protecting them against progressive impoverishment, IRDP cooperatives preclude possibilities of improving the conditions of the poor.

Blair (1978) examined the problem of rural development more from a sociological perspective. His analyses are based on the social formation process of Bangladesh. He argued that inherent constraints exist in the bureaucratic system itself; therefore, the programme benefits only the local elites, and that these constraints operate independently of class structure, either at the micro or macro-levels. Thus, bureaucracy as an institution is relatively strong and maintains a strong link with the elite even if there has been a radical change in the micro-level policy. Blair therefore asserts that bureaucratic behaviour and the political economy at the village level would steer rural development benefits to bigger farmers.

Some studies observed that problems of rural development are misperceived and viewed as a process of underdeveloped market mechanism. A Swedish International Development Agency (SIDA) study (1974: 151) noted:

In practice the whole IRDP approach... today is based on the assumption that all problems originate from the supply side, while recognition of the key role played by demand makes it imperative to abandon excessive emphasis on production and instead concentrate on the income distribution and employment creation objectives.

Similarly, Wood (1980:3) observed that the real problem of rural development in Bangladesh is the view more from a technical than a social process. He observed that rural development activities started in

Bangladesh rather as “successive cliques of petty bourgeois” to consolidate their privileges.

Khan (1979) in his study argued that integrated rural development has always been a top-down process in terms of its plans, decisions and programme packages. IRDP unfortunately has not been associated with the local government or any socio-political institutions at the grassroots or intermediate levels, resulting it more as a bureaucratic process and institutional framework. Khan (1979: 6-9) stated:

There was the disapproval of rural autonomy by politicians and the bureaucracy. They had more faith in their own paternal role than in village wisdom. There was a pervasive urban bias... in spite of the name, too often, there is no real integration. Economic growth in Comilla (experimental area of the IRD model) has resulted from a simultaneous reconstruction of physical and institutional infrastructures -roads, drains, embankments, irrigation on the one side, and thana centre, local councils and cooperatives on the other side... Unless this process is implemented IRDP may prove to be another frustrated effort... Theoretically IRDP stands for decentralization for self-managed institutions, local councils and cooperatives, combined action and group agents... But powerful experts propagate simpler and quicker ways of development.

Alamgir (1977) in his research observed that the planning and management of Rural Works Programme, (RWP), one of the significant components of IRD, had always remained under the supervision and control of the local power structure and elite and the government officials. Thus, the power elite maintained a strong network of class relations- which further consolidated the social inequality and polarisation in Bangladesh. Alamgir (1977: 86) summarises his observations as:

Rural Works Programme did not bring any fundamental changes in social organization at the local level, rather it formalized the existing institutions and contributed to the strength and solidarity of the dominant classes in the village power structure.

Steve Jone’s study (1979) empirically established that “IRD failed to meet the needs of the farmers and has not seriously tackled to meet the needs of farmers and has not seriously tackled the rapidly escalating unemployment and underemployment of the landless... IRDP has led to increasing spatial inequality (1979:84).”

Hamid (1977) examined TIP, another important component of IRD. His study concludes that “TIP shows no promise, considering its capital intensity.” Hamid further found out that because of poor

institutional and technological management, only 30 per cent of the planned irrigation area is actually covered as against the projected command area. Mahtab (1978) further supplements Hamid's observation and noted that KSS's, the implementing arm of the IRD, were managerially inefficient, infused with internal conflicts and lacked managerial capacity.

Agricultural elite did play a significant role, both positive and negative, in the extension work of irrigation system. Aminuzzaman (1979) observed that "agricultural elite played positive catalysts role both as innovators and change agents." His study also revealed that the elite farmers play a key role in the irrigation groups, particularly at the managerial level.

IRDP's structural-functional problems have been examined by Rahman (1981) in the light of broader administrative and political milieu of rural Bangladesh. Rahman observed that the relations between the programme managers and beneficiaries were "vague". Political influence from both national and local leaders and vested political interest caused substantively the operational implementation of the programme. He further noted that programme components were "too inflexible to respond to local needs and the programme beneficiaries become victims of such dysfunction in the so-called integrated programme.

TTDC training programmes as built in component of the IRDP were also not up to standard (Das, 1982). No follow-ups of the training were carried out. It is even alleged that the trainers themselves were not competent (1982:3)."

Chowdhury (1978) questioned the "dualism in government policies" in the cooperative movement. He observed that the policy did not only create anomalies but also wasted both capital and human resources. He noted that at least three different ministries and their respective line agencies are involved in cooperative group formation and expansion.

Further "quick" and arbitrary" administrative change in the traditional field-administration structure also brought in several institutional lag in the process of implementation (Ali, 1982). Ali thus suggested for revitalisation of the traditional bureaucratic mechanism to generate participation in and implementation of rural development activities in the field level.

Khan's study (1979) on IRDP revealed the following broad observations: (a) as far as the IRDP cooperatives were concerned, the larger farmers obtained greater increases in output and income; (b) the number of landless increased; and (c) over a longer time period, real wages of agricultural labour declined. He further foresees that implementation of IRDP programmes in a situation of inequality will tend to perpetuate or aggravate such inequality.

On the basis of the above review, following general conclusions can be drawn. As an institutional framework, IRDP, in spite of institutional and managerial limitations, has been deeply rooted in the rural development management system in the country. Having achieved huge investment and institutional targets, the benefits of IRDP have not yet been found to be even in terms of the beneficiary assessment. IRDP as a national model could not adequately address the critical needs of the land poor and marginal farmers. Rather, IRDP has helped the emergence of an elite farmer group.

## CHAPTER TWO

# **Rural Bangladesh: A Socio-Political and Economic Profile**

### **Overview**

Bangladesh has an area of 1,48,393 sq. km and occupies the apex of the arch formed by the Bay of Bengal into which all the rivers flowing through the country drain. As per the preliminary results of the census of 2001, Bangladesh has a population of 129.5 million with an average density of 755 people per sq. km. The country has one of the most complex river systems in the world numbering about 230, with their tributaries having a total length of about 24,140 km. The climate of Bangladesh is characterised by high temperature and high humidity, heavy rainfall and marked seasonal variation. Daily temperature ranges from 10° C to 12° C in the cool months and in the other months it varies between 28° C and 40° C. Bangladesh is also largely a rural country with a GDP per capita of US\$260. It is also one of the world's poorest countries.

Bangladesh is one of the most densely populated countries of the world and a vast majority of the population live in the rural areas. Poverty is widespread in the country and more so in the rural areas. It is estimated that around 50 per cent of the population lives below poverty line and about half of them is considered to be the hardcore poor. The rural poverty is characterised by landlessness, over-crowding in agriculture, underdevelopment of rural non-farm sector, colossal unemployment, low savings and acute shortage of credit facilities. Women are the disadvantaged group in the country and more so in the rural areas in their traditional setting with little literacy and almost no skill training. Rural infrastructure in the country consists of 2,100 identified growth centres, 14,400 km of feeder roads, 87,000 km of rural roads and some 8,300 km of water ways during the monsoon. These infrastructures that contribute towards rural development are mostly underdeveloped and poorly maintained.

Nearly 85 per cent of the total population of Bangladesh live in rural areas. During the last four decades, much has been talked about rural development and decentralisation but in reality per capita real income in rural areas has registered a decline (Alamgir, 1978; Islam, 1979; Sobhan,

1985) and the vast majority of the rural poor have been caught in the grip of increasing impoverishment (Khan, 1977; Westergaard, 1983). The middle peasantry is under tremendous economic pressure because of the high rate of concentration and dispossession of land ownership (Rahman, 1982). Some of the causal factors need to be examined to increase understanding of the observed changes in the degree of inequality and pauperisation.

About 80 per cent of the rural population is dependent on agriculture. The concentration of land ownership is fairly high among the rich peasants. The top 10 per cent of rural households in income terms claim ownership of 50 per cent of the total agricultural land and the bottom 60 per cent own only 9 per cent. Wood (1976) and Westergaard (1978) observe a clear process of differentiation and class domination which led to the formation of a rich peasant layer on the one hand, and a depressed layer of impoverished peasants composed of middle and poor peasants on the other (Jahangir, 1976: 318). Both Jahangir (1976) and Wood (1976) observe that the policies of the state have led to the rise of rural entrepreneurs whose interests merge with those of their urban counterparts. Follow-up research (Wood, 1988) further illustrates the same nature of problems in Bangladesh rural society and reflects the same view held in the mid-1970s.

Boraigram study undertaken by Westergaard (1978) revealed that as many as 28 per cent of the cultivating households sharecrop other people's land. Access to other people's land may also be acquired by taking in land on mortgage. The Boraigram study shows that it is primarily the better-off peasants who get the control of poor people's land through mortgages. In a society where the majority of people are dependent on agriculture, land ownership is of enormous importance to the economic system within which production, distribution, exchange and consumption take place. Jannuzi and Peach (1980) point out that the distribution of rights in land helps to determine and reflect the structure of power in such a society.

Available data show that while the bottom 60 per cent of the households owned 12 percent of total land in the late 1990s. On the other hand, the top 10 per cent of households have been gaining land consistently and the pace of the enlargement of their holdings was greater in the 1990s than in the 1970s. There is also a continuous land transfer. The few rich farmers who already control a disproportionate amount of land are accumulating more and more of it. On the other hand, the smaller and marginal farmers are continuously losing parts of

whatever small amount they possess. Thus, the degree of inequality in land ownership and consequently of income in rural Bangladesh has been increasing.

According to UNDP's Human Development Index (HDI) which is based on life expectancy, educational attainment and income indicators- Bangladesh is placed at position No. 146 out of a total of 173 countries. About 78 per cent of its people lived in poverty during the period 1980-90. In fact Bangladesh accounts for 7.2 per cent of the world's poor (Hye, 2000). Information on the poverty situation during the last two and a half decades indicates that the situation did not really improve significantly. As Bangladesh is predominantly rural, the majority of the poor live in the rural areas. While urban poverty is not negligible both in terms of number of people and intensity in the backdrop of almost continuous rural urban migration, it is regarded as reflection of rural poverty. Because of this rural origin, urban poverty is not transient, as was experienced in the industrially developed countries at a similar stage of their development. Rural poverty thus dominates the economy.

Table 3: Bangladesh at a Glance

Poverty and Social Indicators	Bangladesh	South Asia	Low Income Countries
Population mid 1996 (million)	121.6	1,264	3,229
GNP per capita (US\$)	260	380	500
GNP 1996 (billions)	31.6	481	1,601
<i>Annual Growth Rate</i>			
Population	1.6	1.9	1.7
Labour Force	2.1	2.1	1.7
Poverty Head Count (%)	48	-	-
Urban Population (%)	18	26	29
Live expectancy at birth	58	61	63
Infant mortality (per 1000)	77	75	69
Child malnutrition (% of children under 5)	67	-	-
Access to safe water	96	63	53
Illiteracy (age 15+)	62	50	34

Source: World Bank, 1998.

Bangladesh's social indicators are low by Asian standards, but significant improvements have been made in some areas such as infant

mortality, fertility, life expectancy, a decline in the rate of growth of population, and primary school enrolment. Infant mortality has been reduced to 71 per 1000 live births in 1994 from 113 in 1987. Life expectancy at birth has increased from 55.1 in 1985 to 58.7 in 1994. Primary school gross enrolment was 94 per cent in 1996, a rapid increase from 77 per cent in 1990.

Social indicators for women in Bangladesh are still much worse than for men, reflecting the traditional unequal status of women and their poor health conditions. Bangladesh ranked 116<sup>th</sup> among 174 countries in UNDP's 1996 gender-related index. There have been some improvements: participation in the labour force grew from 10.6 per cent in 1989 to 14.1 per cent in 1991, and women's access to income generating activities has increased through better access to micro-credit programmes. Lower population growth and fertility rates have also had beneficial impacts on women's status. Nevertheless, women lag behind in adult literacy (45 per cent for males but only 24 per cent for females), primary school completion, and secondary school enrolment.

Female-headed households represent the most acute form of pauperisation and poverty in rural Bangladesh. In 1989-90, females on average had a nutritional intake only 88 per cent that of males and earned only 40 per cent of the wage rate earned by males. While 8 per cent of male-headed households fall within the category of extreme poor, the corresponding figure for female headed household is 33 per cent. Among the low ranking countries having female HDI as percentage of male HDI, Bangladesh is ranked at the 77<sup>th</sup> position out of a total of 130 countries (Hye, 2000).

### **Poverty Pockets of Bangladesh**

In Bangladesh though the poor are to be found everywhere, there are certain areas where the incidence of poverty is most acute. These areas often have very dense population, fragile ecology, and vulnerability to drought, flood and cyclone almost in regular cycles, river erosion, deforestation, destruction of topsoil and nutrient, deficient soil condition reducing the life-support system. Ten thanas in northern Bangladesh are included in the list where the extremely poor live. These thanas are Nageswari, Kurigram, Ulipara, Rawmari, Chilmari, Shundargonj, Gaibandha, Fulchhari, Dewangonj and Saghata.

### **Causes of Poverty**

Establishing the causality of poverty is a complex task given that poverty itself is multifaceted and the criterion upon which poverty is based is often situation specific. A comprehensive study undertaken by



Rahman (1996) attempted to identify the determinants of incomes of poor and non-poor households in rural Bangladesh. Based on regression models, Rahman noted that:

- The size of land owned by the household is the most important determinant of rural incomes.
- The adoption of new technology contributes significantly to the increase of rural incomes.
- The contribution of labour to household incomes is high. The contribution of a female worker is about 60 per cent lower than that of male worker, implying that female workers are employed in lower productive activities and or are paid lower than agricultural workers.
- Higher education contributes significantly to the increase of rural incomes. However, the effect of the higher education on income is greater for households engaged in non-farm activities than for farm households.
- The adoption of new agricultural technology increased income for both groups of households. But the effect is greater for the poor households than for the non-poor.
- In poor households, the income of the female workers is 52 per cent lower than the income of the male workers.

### **Trends of Poverty**

During the last two and a half decades, the poverty situation did not improve, and the headcount ratio of poverty (which relates available income to the cost of a minimum diet) was estimated at 43 per cent for 1988-89 as compared to the corresponding figure of 44 per cent for 1963-64. There was fluctuation in the incidence of poverty around this horizontal line. The poverty situation deteriorated sharply in the immediate post independence period due to the destruction of production capacity caused by the war of liberation, dislocation in the economy due to large-scale migration and resettlement of people and severe droughts and floods during 1972-74. The situation further deteriorated due to the famine and consequent disinvestment of assets by the low-income group during this same period.

The BIDS study based estimates of rural poverty on household income data for the year 1989-90 i.e. the benchmark year of the study, and found 55 per cent of rural population living in poverty. The study points out that within the ranks of the absolute poor, as measured with the poverty line income, there is an even more extreme level of distress

which can be categorised as extreme or hard-core poverty. The survey data based on income classification further showed that between 1987-88 and 1989-1993 while absolute poverty (extreme and moderate poverty taken together) had declined by 5 per cent, extreme poverty over the same period increased by 2% per cent.

**The BIDS study concluded that:**

- The impact of various government and non-government targeted programmes benefited the moderate poor, but had little impact on the extremely poor.
- Over the last two and a half decades, poverty had declined only marginally- from 44 per cent in 1963-64 to 38 per cent in 1989-90 by per capita expenditure classification (5 per cent deducted from the original estimate because of non-monetary earnings by the poor).
- There were considerable fluctuations around this horizontal trend line. These fluctuations have been analysed as follows: serious deterioration in the poverty situation in the early years of independence (early 1970s), allowed by a modest but sustained improvement from the late 1970s right through to the mid-1980s, sharp upswing in the poverty ratio in 1988-89 after the consecutive floods of 1987 and 1988, and fast recovery from this situation as reflected in the poverty ratio of 38 per cent in 1988-90.

Table 4: Trends of Rural Poverty

	1973-74	1976-77	1977-78	1978-79	1981-82	1983-84	1985-86	1988-89
Poverty line Income (Tk/Annum)	1150	1633	1894	2064	2227	3150	3701	4340
Headcount ratio (%) per capita expenditure Classification	71.3	-	-	-	65.3	50.0	41.3	43.8
Per capita income Classification	-	-	-	-	60.0	42.8	38.9	38.7
Per household expenditure Classification	60.3	78.9	77.4	65.8	55.3	46.3	37.3	43.4
Per capita expenditure Classification	-	73.1	72.8	60.7	51.3	39.8	35.9	40.0

Source: BIDS, 1997.

In short, it can be argued that there has been very little change in the poverty situation between 1963-64 and 1989-90, and the magnitude of poverty in percentage terms is the same now as it was in the early 1960s. What improvement there has been largely benefited the moderately poor with little change in the living condition of the

extremely poor. However, since 1990 the rural poverty situation has witnessed an unmistakable, though modest, improvement.

The major challenge in the social sectors appears to lie in quality improvement, efficiency (including capacity building of the agencies concerned), and equitable access to social services. A study by World Bank (1996) makes an assessment of the characteristic features of development policies in Bangladesh, and suggests that development policies in Bangladesh tend to:

- *lack responsiveness* - are usually symbolic, some policies are “a matter of too little, too late”
- *are inconsistent* – though there are efforts of inter-ministerial consultative process, policy is still found to be inconsistent.
- *are unpredictable* – numerous policies suffer sudden reversal or changes in direction.
- *lack credibility* – most Bangladeshis greet policy announcements with considerable scepticism – viewing them more as a token response to donor demands rather than as genuine commitment to change.
- *are unimplementable* – the government also creates major problems when it announces policies which are clearly unrealistic - for example its commitment for non-formal education for all by year 2000, which was widely regarded as impossible to achieve.

### **Poverty and Development Plans in Bangladesh**

Beginning from 1973, successive development plans in Bangladesh have highlighted the issue of poverty. The *First Five-Year Plan* (1973-78) placed emphasis on a socialistic restructuring of the economy so that the benefits of development could be distributed more equitably among the different groups of people. In a sense, the plan was pre-occupied more with the task of post-independence economic reconstruction and the international economic crisis, arising from the oil price hike, than with the poverty problem of the country. The *Second Five-Year Plan* (1980-85) made a renewed effort for bringing in the poverty issue to the forefront through its emphasis on basic need. The thrust in the *Third Five-Year Plan* (1990-95) was on poverty alleviation through creation of employment and income opportunities for the rural poor. Keeping poverty alleviation as the primary objective, the Third Plan set the target of bringing up at least 10 percent of the rural poor above the poverty line. The *Fourth Five-Year Plan* (1990-95) addressed poverty linking growth with creation of employment and income, human development, development of rural

institutions supporting the rural poor and greater participation of women in economic activities. Poverty alleviation has been the central theme of the *Fourth Five-Year Plan*. The *Fifth Five-Year Plan* (1997-2002) emphasised poverty alleviation through creation of employment opportunities. The Plan envisages increasing total employment from about 49 million person in 1995-96 to 62.3 million persons. Besides these it emphasised strongly on GOB and NGO collaboration for poverty alleviation.

About 85 per cent of the population lives in the rural Bangladesh and about half of them live in abject poverty. The Fifth Five-Year Plan noted that:

...the aim of rural development is not only to lift the poor above the poverty line but also to bring about improvement in the quality of both material and cultural life. It will include both widening and deepening the production and technological base of the rural economy and expanding public services, such as primary education, health services and transport and communication in the rural areas. The success of the rural development strategy will, however, depend on containing successfully the problem of population growth on the one hand and providing opportunities for productive employment of family labour including women, on the other. In the present democratic setting, the prime mover of rural development will, in fact, be the people themselves, while the government will act as a catalytic agent through provision of an enabling policy framework and support services to complement local efforts. As reflected in the plan of actions already initiated by the government, effective local level institutions will be put in place and practical modalities will be worked out for active participation of local people in evolving a framework for grass-root planning and implementation of local level development programmes and projects.

Planned development has been frustrated by a number of factors. *First*, political instability loomed large over most of these years since independence though a semblance of elected government was maintained. It was in the nature of thing that the absence of a truly representative government led to political turmoil adversely affecting development process. Worse still was the private agenda that the lack of public accountability bred indiscriminately. This not only added fat to projects but as said, gift horses also failed to earn their hay. *Secondly*, foreign aid flow and its modality affected the development effort. Although Bangladesh received generous aid, its level was not adequate to mount the investment programmes which the successive Plans envisaged. Even in that year (1989-90) when aid flow

(disbursement) reached its peak (\$1.8 billion) investment/GDP ratio was 12.80 per cent only, still one of the lowest in the south-east Asian region. Nor was aid flow steady; it appears to have reached its plateau at around \$1.4 billion at constant market prices of 1984-85. At such prices average annual inflow of foreign aid during the Second Plan was lower than that in 1979-80 and steadily declined in real terms (at 1984-85 import prices) after the flood year of 1987-88 when aid flow was \$1.6 billion. The modality of aid has also drastically changed with the gradual withering of commodity aid which used to generate counterpart fund for local currency financing of projects, and commitment of counterpart fund of food aid to selective projects. *Third*, the development process has been disrupted by frequent occurrences of natural disasters like flood, cyclone and drought. They not only pre-empted scarce resources for relief work and rehabilitation but also sapped saving and investment habit, particularly in the agriculture sector due to high risk. All these compounded to frustrate planned development with shortfalls in investment and output. The planned outlay and GDP growth targets, with their actuals of the successive Plans, are shown in Table 5.

Table 5: Plan Size, Actual Expenditure and GDP Growth Rate of Past Plans

(in million Taka)

Plan	Plan Size			Estimated Actual Expenditure			Growth Target (%)	Realised Growth (%)
	Total	Public	Private	Total	Public	Private		
1	2	3	4	5	6	7	8	9
First Five-Year Plan	44,550	39,520	5,030	20,740	16,350	4,390	5.5	4.0
Two Year Plan	38,610	32,610	6,000	33,590	24,020	9,570	5.6	3.5
Second Five-Year Plan	172,000	111,000	61,000	152,970	103,280	49,690	5.4	3.8
Third Five-Year Plan	386,000	250,000	136,000	270,110	171,290	98,820	5.4	3.8
Fourth Five-Year Plan	620,000	347,000	273,000	598,480	274,083	324,397	5.0	4.1

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*



## CHAPTER THREE

# **Approaches and Dimensions of Rural Development: A Conceptual Overview**

Rural Development (RD) as a concept and theoretical construct came to the lime light in the early 1970s. In most developing countries, as critics observed, RD emerged as a development dogma during the 1970s. Theoretical framework on RD was still at the nascent stage and various assumptions were not even empirically validated. Even satisfactory body of relevant theory for the systematic study of rural development was still missing (Mirzai, 1976).

### **Rural Development Strategy**

A Rural Development as a strategy consists of deliberately designed components within a comprehensive and systematic policy framework, plan and long-term perspective. The prime aim of the RD is to uplift the socioeconomic and political conditions of the rural folk within the comprehensive national development policy framework. Rural Development strategy is therefore a component of the total development perspective plan of a country.

Rural development is thus defined as strategies which aim to achieve “desired increase in farm output at minimum cost, make possible widespread improvement in the welfare of the rural population, contribute to the transformation of a predominant agrarian economy, and facilitates a broader process of social modernisation (Johnson and Kilby, 1973:15).”

A rural development strategy is based on coverage and intervention. In a general sense, it attempts to make strategic interventions:

- in the rural economy through change in production, pricing fiscal, monetary and credit policies;
- in rural institutions;
- in the social structure by bringing about change in property relationships, distribution of rights and privileges by different rural classes;
- towards the creation of favourable changes in the rural infrastructure;

- in the power and authority structure at various levels;
- in the cultural norms, ideas and beliefs about nature, man and society.

Rural development strategy therefore should not be perceived as mere socioeconomic development strategy, but it covers a political component too. Kotter (1982:8), therefore, formulated his framework of rural development with a broad set of objectives:

#### A. Redistribution of Economic Resources

- land redistribution and land reform
- egalitarian access to inputs
- access to financial capability
- access to marketing facilities
- access to education and training
- access to social service

#### B. Employment Creation

- reduction and elimination of unemployment
- appropriate technology
- Labour- intensive production technique

#### C. Redistribution of Welfare

- redistribution of income
- fixation of minimum income level
- provision of basic needs

#### D. Restructuring of Production Process

- change in output pattern
- increase food production
- ecologically adjusted production
- intertemporal evaluation of non-renewable resources

#### E. Reassessment of Entire Production Process

- self-reliance
- de-alienation
- increased participation and representation in socioeconomic and political activities

### **Rural Development Models**

An overview of the literature on rural development indicates that the conceptual discussion on its components began as early as in the late



1930s during a period of economic crisis of hinterland rural areas both in Europe and Asia. In response to the crises of rural economy of Afro-Asia, around the mid-1950s, the concept of community development emerged with an aggressive multisectoral components covering agriculture, industries, infrastructure and communication network. Integrated rural development as a matter of fact is the genesis of the so-called Community Development movement of the late 1950s.

### **Evolution of Rural Development Strategies**

With the emergence of the communist movement in Asia and Africa, Western liberal scholars were keen to develop an alternative approach to respond to the communist expansion. With the massive political and financial support, US based think-tanks and research bodies in the mid-1950s developed a comprehensive framework of community mobilisation and development initiatives under the brand name of Community Development Model. The CD model was seen as democracy's response to the growing tide of totalitarianism in the post World War era. The CD model was based on the assumption that developing countries were under a two-pronged threat from the growing communist expansionism: a. external military aggression, and b. socialist revolution encouraged by communist agrarian movements in China and Soviet Union.

### **Community Development**

Community development was perceived as a process, method, programme, institution and or a movement which: (a) involves people on a community basis in solving their common problems, (b) teaches and insists on the use of democratic processes in the joint solution of the community problems, and (c) activates and/or facilitates technology transfer to the community for a more effective solution of the common problems, democratically and scientifically.

One of the core objectives of the community development was to bring substantive behavioural and attitudinal change in the mindset of the rural population. Such change in mindset was considered to be the critical element of development to ensure social justices, enhance higher agricultural production and overall growth and development of the rural economy. The CD model argued that rural inhabitants were to be motivated, not only as individuals but also as citizens to raise their own living standards. The Community development programme therefore emphasised components like infrastructure, education, social awareness, institution building, water supply, cooperatives, health and sanitation. Emphasis was also given to improving access to production

supplies and technical services. Community Development model also assumed that mobilisation and development of the corresponding human and physical resources, supported by credit and availability of materials, are the critical components to motivate rural people to be partners of development.

However, because of absence of a viable political strategy, Community development as a development approach could not make a breakthrough. Mellor (1968) and Holdcroft (1978) identified some of the structural and institutional limitations of the Community Development model:

1. objectives of raising agricultural production were not pursued intensively enough;
2. hasty execution and expansion of programmes overlooking vital areas conceptualisation, organisation and efficiency;
3. lack of integration of existing research and advisory services;
4. complex administrative structure, which prevents smooth information flow;
5. deviations from the real intent of community development, especially in terms of acceptance of existing institutions and power structures; and
6. insignificant attention given to the community's power structure, resulting in the non-involvement of the poor majority.

### **Agricultural Development**

Limited success of the CD model brought left a wide space for further institutional innovation. In the 1960s, in the name of Green Revolution, a new shift towards agricultural development was witnessed.

Agricultural development movement is seen as “induced development model.” Hayami and Ruttan assume that the relative factors and product prices decisively influence the choice of the kind of technological development for the agricultural sector that is “optimal” to the overall development of society (Hayami and Ruttan, 1971:26)

Agricultural development has been defined by Mosher (1976:46) as “a trend in the technologies, organizations, activities and values of a culture that increasingly brings all of its present and potential farmland into its most effective use. The strategy capitalizes on economic aspect alone, particularly the elimination of obstacles in raising productivity and developing the marketing system.”

Agricultural development aims to increase agricultural output and supplies. It is concerned with generating income and supplying enough food, and its three-pronged approach consists of (Weitz, 1971:391): a. production campaign; b. establishment of commercial and surplus farms; and c. socioeconomic planning of family farm and rural communities.

The significant focus of agricultural development (AD) was adequate emphasis on infrastructure support like roads and irrigation systems, and availability of credit and marketing facilities for the farmers. However, it tended to ignore non-economic, socio-psychological aspects, which caused its institutional failure to evolve as an alternative viable model for development in most developing countries.

Mellor (1968) and Holdcroft (1978) made a short list of institutional limitations of the AD model:

- a. It was big farmer biased and thus resulted in inequality in income and social relations;
- b. Productivity was seen to be the only development indicator at the cost of exclusion of non-economic factors;
- c. It failed to respond to the needs of the small and marginal farmers;
- d. It was too capital intensive.

### **Emergence of Rural Development**

The American Rural Development Act of 1972, as a matter of fact, set the tune and focus of Rural Development Model for the developing countries. The Act of 1972 noted that:

The planning, financing and development of facilities and services in rural areas that contribute to make these areas desirable places in which to live... the planning, development and expansion of business and industry in rural areas to provide increased employment and income, the planning, development, conservation and use of land, water and other natural resources of rural areas to maintain or enhance the quality of the environment for people and business in rural areas; the processes and procedures that have said objectives as their major purposes. (as quoted from Maddox, 1973:20).

The prime focus of the Rural Development Model is therefore:

to raise productivity without restructuring existent and dominant patterns of property and production relations.

Subsequently, various other scholars have defined rural development from their own perspectives. Aziz (1978:57) puts his definition with

specific focus to institutional and behavioural issues. He defines rural development as:

A planned process using any form of action or communication designed to change the environment, techniques, institution and attitudes of rural people in such way as to eliminate their poverty and improve their way of life.

A comprehensive definition was proposed by Inayatullah (1979:11) taking politics and political process as a major concern:

A process which leads to a rise in the capacity of rural people to control their environment, accompanied by wider distribution of benefits resulting from such a control.

The UN Department of International Economic and Social Affairs (UN, 1979:6) undertook a stocktaking of the RD approaches and concluded that:

The piecemeal top-down approach of delivering “specialized” rural services has proved to be inadequate on several scores, which resulted in: costly competition and duplication of efforts and the absorption of considerable resources by administrative superstructure, leaving far too little for use at the village level where they are most urgently needed; a fragmentation of disconnected and often contradictory “messages” and advice about health, agriculture, education and other activities, benefits accruing largely to the stronger and better off members of rural communities, by passing the weaker and neediest members; increased dependency and lack of self reliance on the part of the villagers; and the high cost per family under this approach, making it economically difficult in the foreseeable future to accommodate a substantial majority of all rural families.

Conceptualisation of rural development as a model therefore presents at least three significant perspectives:

- a. It reduces external control and balances internal powers.
- b. Its emphasis is on self-reliance and the rural people’s capacity to improve their life by objecting to the control of bureaucracy and the dominant power structure.
- c. Rural development provides for the equitable sharing of benefits of rural development.

A comprehensive review of literature on RD concludes that structural-institutional fragmentation, inconsistent policies, capital-intensive projects, production bias, etc. have jeopardised the promising goals of rural development in most cases, they have generated tension within

and between rural communities. It has, however, brought about economic growth at the cost of social inequality.

UN General Assembly in its Resolution No. 2681(XXV) on December 11, 1970, recognised the limitations of the different rural development strategies and resolved that there is a need for the reorientation of the developmental strategy. The resolution emphasised for a “unified” or “integrated” approach premised on the concept that development is not only an economic process but a multisectoral undertaking involving the whole of society (Wulf, 1978).

As a matter of fact, The UN Resolution of 1970 provided the initial policy stimulus of the evolution of integrated rural development (IRD).

Subsequently, the resolution of the World Conference on Agrarian and Rural Development further refined IRD, when it called for a “frontal attack on poverty... by a deliberate policy of integrated rural development.” IRD then became a common strategy for development in most Third World Countries since the mid-1970s.

### **Integrated Rural Development**

Integrated Rural Development (IRD) is primarily based on the conceptual premise that economic growth and modernisation of productive processes do not contradict with socio-political development, rather they are mutually reinforcing.

IRD advances the belief that economic growth starts from the rural areas and efforts should be made to: (a) mobilise and better utilise human and natural resources, (b) give the less privileged access to the means of production and social services; (c) distribute income equitably and give more employment opportunities as ways of motivating people and increasing their purchasing power; (d) establish closer links among the agricultural, industrial and service sectors in the rural areas; and (e) improve the living conditions through housing, water supply, roads, education, etc.

Integrated rural development is unique and innovative in its institutional and structural arrangement compared with other developmental approaches. IRD primarily aims to bring a close coordination and structural balance among participating organisations toward common broad goals.

IRD attempt to integrate the different components of development into a system. As a model, it demands integration:

- a. between human beings (the prime focus of development , with their needs and aspirations, and the broader socio-economic as well as political expectations of the nation;
- b. among existing fragmented sectoral approaches, taking into account the interrelationships of socio-political, economic and technical factors; and
- c. between development in national, regional and local governments towards the eradication of poverty and its related problems.

Unique features of IRD also include: (1) identification of the rural poor as principal clients; (2) conceptualisation of development in holistic terms, seeing social, economic and political development as interacting and mutually reinforcing; (3) broadly gauged definition of programme objectives, covering agricultural productivity, rural employment, agrarian reform, equitable distribution of income, popular participation, etc.; and (4) recognition of the importance of local initiative resources in programme viability and of the limits in scope and impact of external inputs for rural development.

Integrated rural development as a comprehensive approach has the following objectives:

- a. To increase agricultural production with special emphasis on increasing yields of subsistence farmers, but avoiding environmental degradation;
- b. To improve distribution of income and non-material benefit, including social security;
- c. To improve consumption patterns, particularly food and nutrition of the most vulnerable groups;
- d. To progress in social integration and improve basic conditions of living as a means of increased productivity.

Its specific targets are as follows:

1. Promotion of agriculture production
2. Establishment of an efficient system for agriculture
3. Changes in land tenure conditions
4. Investment in rural infrastructure
5. Improvement of social services
6. Creation of non-agricultural employment
7. Activation of target groups
8. Establishment of institutions to implement developmental programmes with maximum participation of the target population.

To achieve these objectives, IRD advocates the following steps:

1. equal access to productive resources,
2. employment opportunities to contribute to and benefit from the development process, and
3. mobilisation and motivation of people, particularly at the local level, to ensure a wider participation.

Integrated rural development is an all-encompassing developmental strategy which not only covers the agricultural sector but also the socio-political and economic systems. As an institutional process, IRD depends on proper design and comprehensive coverage. Kotter (1982) prepared a comprehensive checklist of IRD programmes. The checklist includes:

1. Natural Resources Development
  - a. Agriculture
  - b. Non-agricultural
2. Human Resource Development
  - a. Quantitative
  - b. Qualitative
3. Patterns of Social Organisation
  - a. Existing values
  - b. Social satisfaction and mobility
  - c. Power structure
4. Economic Structure
  - a. Agricultural production structure
  - b. Existing mode of production
  - c. Agricultural industries
  - d. Market relations
5. Technology
  - a. Agricultural
  - b. Non-agricultural
6. Infrastructure
  - a. Physical
  - b. Transport and communication
  - c. Social infrastructure
  - d. Spatial order

7. Institution
  - a. Administrative structure
  - b. People's organisation
8. Services
  - a. Market services
  - b. Credit systems
  - c. Extension services
  - d. Social security services
9. Education and Training
  - a. Formal education system
  - b. Informal education system

IRD model has four general sets of inputs (Rondinelli, 1978): (a) national policy and organisational inputs; (b) technical and direct programme components; (c) programmatic inputs for project organisation and implementation; and (d) local support components.

Conceptual review reveals three major institutional frameworks of IRD. *First*, all the inputs are intimately related, forming a mutually reinforcing set of preconditions and components for building the productive capacity of rural areas. *Second*, within these inputs is a "hierarchy" of functions, each essential to settlements at different levels of development and each performing a valid role in transforming rural areas into more productive communities. *Third*, corresponding to the order of functions is a hierarchy of settlements to which those inputs must be delivered to prompt social transformation and economic growth.

Linkages and relationships of IRD are therefore set according to: (a) how they affect each other in view of the objectives; (b) technical, institutional and administrative requirements needed to link various activities; and (c) the people's role in this process.

### **Critics of IRD**

Integrated rural development as a model suffers from conceptual clarity and consistency. As Cohen (1980:212) observed that IRD proposed "faddish, unthinking application or dispute". IRD appeared to be an all-encompassing instrument of development with particular focus on the rural areas. It was difficult to tap the exact coverage and scope of IRD. Fuguitt (1972:2) narrates his observations as:



Sometimes this term seems to imply the effort to help poor farmers as well as those in large-scale commercial agriculture, another connotation of which is concerned with other sectors along with agriculture such as utilisation of human and natural resources in a rural setting.

The comprehensive nature of IRD is being questioned by many critical scholars (Brahme, 1977; Bertrand, 1972). The issues raised are:

1. How the local level optimisation requirements can be reconciled with state level –optimisation;
2. Since the local economy is an open economy and depends on factors outside IRD for many of its inputs, a comprehensive plan at the local level will have limited validity; and
3. The database at the local level being weak, the margin of error in the estimation of variables would be considerable. Under such circumstances, it is useful to work out a sophisticated planning model of IRD at the micro level.

As a concept, IRD is indeed different from other rural development models and approaches. IRD places greater emphasis on the mobilisation and development of human resources, the achievement of equitable access to resources and a fairer distribution of income. IRD planning is generally beyond the agriculture sector and covers social components targeting the rural masses and the complexities of regional area development. It also differs from other approaches which pursued independently of one another and their interrelationships between overall output increases and more equitable distribution of income and access to resources and the resulting linkages between agricultural and non-agricultural sectors are also considered (Leuport, 1977).



## CHAPTER FOUR

# Evolution of Rural Development in Bangladesh

This chapter attempts to present a historical profile of the evolution of rural development in Bangladesh starting from British era to post independent Bangladesh. Historical assessment of the rural politics and political rule clearly reveals that this part of rural India had never been under any strong and formal rule of the central regime even of a colonial power. The entire hinterland of rural areas of India maintained its informal status of small republics.

Even after changes in central power and power elite, the traditional rural Indian villages maintained their own structure and process and indigenous governance system. Villages in Bengal were “autonomous and self-sufficient, governed by its own elected officials, satisfying its own needs, providing for its own education, police, tribunal, all its economic necessities and functions, managing itself, its own life as an independent and self government unit (Alterkar, 1958).”

Colonial rulers formally intended to make the rural India central power points and structure it as economic backbone both for political and economic advantages. Islam (1979) argued that such central integration efforts were motivated by some strategic reasons: (i) to make market channels for commercial purposes; (ii) to extend the political, social and monetary control over rural India; and (iii) to impose an external economic system on India, simultaneously integrating rural India with the changing needs of the metropolitan British economy.

The legislation of Permanent Settlement Act, 1873 was the first formal and planned attempt made by the British rulers to intervene in the politico-economic affairs of the rural areas. A new system under the leadership of Zamindars (landholders), were created who acted as tax collectors for the British rulers. The Act gave the Zamindars the right to own land (Majumdar, 1950:794).

The British rulers introduced the Zamindari system to further consolidate the British interest by stimulating agriculture as the prime provider of cheap raw materials for the growing British industries.

Supportive and control oriented system like police –like administrative agents were created to control and manipulate rural Bengal and bring it under central authoritarian rule. A system of revenue collection was also developed to ensure a constant flow of income for the colonial administration and partial repatriation of financial proceeds.

The British were politically motivated that the system would “guarantee their revenue and not provoke too much political disturbance rather than increasing productivity or introducing capitalist institutions (Maddison, 1971:97).” The permanent Settlement Act, however, affected the social and economic conditions of rural Bengal considerably and a new social system with new class relations become visible. The political goals of the British could not be fully realised by the system. The Zamindars could not get a formal and social acceptance- neither as a governing elite nor as a social elite group. Observers noted that the primary aim of these Zamindars was “not to increase their income by adopting more efficient methods (agricultural) but to improve their social prestige by abstaining from physical labour (Maddison, 1971:79). Further evidence indicates that the Zamindars could not install them as the agent or extension of the colonial ruler. Sinha (1965:277) thus rightly concludes:

Whatever the reasons, Zamindars with a very few exceptions, were not enterprising enough to invest in their estates. Zamindars under these circumstances had to rely more and more on deriving a large income from land. Where an extension of cultivation did not provide it, the only means to them was to enhance rent of their ryots (tenants).

The original intension of the permanent settlement thus failed, as it could not achieve the intended goals to the extent expected.

### **Colonial Commission on Rural Bengal**

Two of the British Colonial Commissions made some diagnostic assessment of rural problems in India. The first Commission, the Indian Famine Commission (1901), which aimed to examine the causes of the famines in India and recommended a set of precautions. The second Commission, the Royal Commission on Agriculture (1920), attempted to examine agricultural stagnation and poor performance of rural economy. These two Commissions identified at least four critical problems in rural Bengal (Khan, 1979): (1) famine; (2) inequality of land tenure; (3) peasant indebtedness; and (4) rural dissatisfaction with government.

## Cooperative Department

Based on the Famine Commission of 1901, the colonial government established a cooperative system. A Cooperative Societies Act was passed in 1912 for developing the legal framework for the formation of non-credit societies.

Cooperative system soon became popular and expanded fast. Starting in the early 1920s, members of cooperative societies reached their high level in 1940, with a total of 37,295 societies of both agricultural and non-agricultural. Table 6 shows the expansion of cooperative system.

Table 6: Performance of Cooperative Societies in Bengal, 1920-44

(Base year -1920)

	Rate of Increase (+) Decrease (-)	1920-24	1925-29	1930-34	1935-38	1938-44
Annual % of rates of increase and quinquennial index of Cooperative societies	7.8 (+)	120	264	346	371	611
Annual % rates of increase and quinquennial index of membership	6.9 (+)	95	87	83	78	82
% of borrowing families covered by the cooperative in the quinquennia	-	3.0	5.5	6.6	6.3	10.6
Annual % rate of decline and quinquennial index of per capita loans	5.4 (-)	98	128	33	15	16
Annual % rate of increase of overdue loans as % of outstanding loan	12.0 (+)	33.1	307	72.0	87.0	90.5

Source: Islam, 1979.

However, cooperative system could not get the momentum as expected. Islam (1979) examined the causes and observed that failure of cooperative system had resulted due to: (a) the major funds and loans were taken by influential and powerful members who were managing those cooperative societies and were not essentially the needy ones; (b) those members were reluctant to repay their loans; and (c) cooperative credit was not considered part of the general plan of economic development. Besides, other factors such as the membership, and the ignorance of cooperative principle, also contributed to the failure of the cooperative movement.

Furthermore, observers also noted that the cooperative movement could not adequately respond to the problem of rural indebtedness and failed to generate a working capital for the needy rural folk. The credit programmes of these cooperative societies were not integrated with the assistance in applying new technique, better farm management, adequate demand for increased production and marketing facilities.

### **Department of Rural Reconstruction**

Rural Bengal passed through a series of unrest and economic disasters in the 1940s. However, some civil servants took positive initiatives and leading roles in undertaking some rural development activities. Soon after the famine of the 1930s, the Government of India formed the Department of Rural Reconstruction and Development in 1928 to address the challenges of the poverty-stricken rural populace. The central government outlined the policies for the departmental programme. The new department focused on:

- a. improvement of the rural water supply;
- b. provision of playing grounds for villagers;
- c. improvement of village communications and waterways; and
- d. improvement of rural sanitation.

Its general objective was to promote the physical, social, moral and material advancement of rural communities. The basic objectives were to give the masses a new consciousness; to awaken their sense of self-respect, self-reliance and self-help; to educate and organise them into active cooperative and voluntary efforts to create a sense of good citizenship; and to build better homes and better villages.

The new movement under the Rural Reconstruction was based on famous 20 principles:

1. The people matter most;
2. The people's outlook must be changed;
3. Self-help and self-effort are to be the basis of projects;
4. Organisations must be formed;
5. People's participation is essential;
6. Participation should be voluntary;
7. Leadership is to be built;
8. Self-determination must be inculcated;
9. Plans are not to be imposed;
10. There should be surveys for facts and information;
11. People should be helped to see their real needs;
12. Grassroots plans should be prepared;
13. Indigenous resources must be tapped;
14. There are to be no hasty decisions;
15. Credit facilities should be equitable;

16. Approach should be friendly and missionary;
17. Government and people must be linked;
18. Agencies at all levels must provide for coordination;
19. There is to be faith in God; and
20. One for all should be the basis.

The Rural Reconstruction Movement thus stressed the building of institutions at the grassroot level. *The Palli Mangal Samity* (Rural Welfare Societies) emerged as a new and innovative rural institution for self-development in most villages covered under the programme. Each samity was composed of an executive committee consisting of not less than 9 and not more than 12 members; each member was elected and represented approximately 10 or 12 adjacent houses. The committee in principle tried to represent all sections of the village community, and fielded mostly enlightened, active, intelligent and social service-minded young men. Each committee consisted of (a) a resident; (b) one or two vice president; (c) a secretary; (d) a joint or assistant secretary; (e) a treasurer with two securities; and (f) an auditor.

Each Samity had a corp of 15-25 young and enthusiastic volunteers elected in a general meeting in the same manner as the Executive Committee, each volunteers representing five to six houses. They could select three or four squad masters, one for each group of five to eight volunteers. The corp's function was directly supervised by the Secretary and other executive officers of the *Palli Mangal Samity*. Later, in 1944-45, the Department was abolished as recommended by the Rowlands Committee.

### **Non-institutional Efforts**

Some leading and enthusiastic civil servants also undertook some initiatives for rural development as part of their personal mission and enthusiasm. Some of these initiatives have been narrated below.

*G. S. Dutta.* G.S. Dutta was an ICS officer. In 1916, Dutta started experimenting in the district of Birbhum and Mymensing and organised a number of youth organisations for voluntary work in the rural areas. His initiatives and programmes were confined to *fungi* and water hyacinth clearance. He introduced a code of behaviour for rural youth to follow and gradually, his work assumed the character of a youths' movement named *Bratachari*.

*N. H. Khan.* a civil servant as well attempted to mobilize local efforts for self-development. His focus of attention was to eradicate

water hyacinth and re-excavate canals for communication and flood control with voluntary labour in Brahmanbaria district. Khan's initiative proved that big projects could be done by voluntary labour of poor farmers. However, this did not create any impact outside Brahmanbaria, since unemployment of the labourers was itself a great problem and to mobilise them as a force for voluntary work was almost impossible.

*T. I. M. Nurunnabi Chowdhury.* Mr. Chowdhury an ICS officer and was the first director of the Department of Rural Reconstruction in 1938. He encouraged people to organise *Palli Mangal Samity* (Village Welfare Societies) to encourage to use improved seeds, build village community centres and organise night schools. His comprehensive scheme for rural reconstruction and development had the following basic principles:

- a. Rural Project is to be undertaken on a self-help basis.
- b. Rural activities, whether sponsored by a government or non-government entity, shall be coordinated.
- c. All available agencies are to be mobilised fully including rural welfare programmes and projects.
- d. Training and employment in all government and non-government agencies, including those of educational institutions, should include rural reconstruction work.
- e. Education and propaganda should utilise different channels, such as bulletin, cinema, radio and adult education.

Mr. Chowdhury further emphasised the need for "orientational change" of civil servants, and thus organised a special training programme on rural reconstruction for civil officials. Chowdhury designed a comprehensive programme for which formation of village community, village survey of households needs, agriculture, drainage, seed stores, cattle improvement, gardening, tree plantation, village nursery, village hall, library, night school, sanitation, drinking water, disposal of night soil, jungle clearing, vaccination, roads and bridges, cottage industries, pisciculture, book-keeping, title-making, dhai-training, maternity, village defence party, and postal savings.

*H. S. M. Ishaque.* Ishaque was the Sub-division officer at Sirajganj in 1936. He emphasised the importance on the improvement of the mind and outlook of the masses as against the attainment of more tangible results. His movement was based on the principle of "combined will and effort" - which created a sound foundation from



the spirit of discipline, self-help and self-reliance, perseverance, sacrifice, and service for the masses. The programme was based on the slogan “for better homes and better village.”

Table 7 shows a comprehensive picture of non-institutional but official efforts toward rural development in Bengal.

Table 7: Comparison of Non-institutional Approaches for Rural Development during the British Era

Pioneers	Principles and methods	Institutional mechanism	Programme
G. S. Dutta	Character building	Village Development Societies	Cleaning away of water hyacinth, sanitation, jungle cleaning
N. H. Khan	Voluntary labour	-	Cleaning of water hyacinth, canal excavation
Nurunnabi Chowdhury	Self-help voluntary labour organ from below, partnership of officials and local people	Palli Mangal Samity	Village halls, libraries; agriculture, tree plantation, cottage industries, sanitation, savings etc.
H.S.M. Ishaque	Self-help and self-reliance, discipline and org. sacrifice	Adult schools, voluntary squads, village level organisation	Cleaning water hyacinth, jungle cleaning, library; agriculture, drainage, sanitation, roads etc.

*Source: Compiled from Ishaque 1959.*

The non-institutional approaches during the British era did not also respond to the need of the real poor. All these programmes still benefited the landed elite either directly or indirectly and have no significant impact on the lives of the rural poor. These efforts were shown to be based on a false assumption of rural poverty i.e. problems relating to health and sanitation, literacy, etc. were identified as prime indicators of rural underdevelopment. Ignored were such factors as property relations, land tenancy and production process. As a result, problems of famine, inequality in land tenure, peasant indebtedness and rural dissatisfaction with the government remained deeply entrenched.

### **The Pakistan Period**

Agricultural and rural development have been one of the concerns of the ruling regime of Pakistan since the late 1950s. However, with the emergence of communist regimes in selected part of Asia, importance of agricultural and rural reconstruction got political importance in Pakistan.

#### **Village AID**

Since the beginning of the 1950s, Pakistan government emphasised community development as a special package of development for rural

and sub-urban areas. Subsequently, a new programme called Village Agricultural and Industrial Development (Village AID) was introduced in 1953 with financial, technical support from USICA.

Village AID was, in fact, a continuation of the defunct Department of Rural Reconstruction. It stressed the need for rural reconstruction in the name of Community Development.

The First Five-year Plan of Pakistan therefore stressed the village AID programme. The Programme's objectives were:

1. To raise the output and income of villagers through better farming methods and the expansion of cottage industries;
2. To create a spirit of self-help, initiative and cooperation among villagers - a spirit that can be the basis for continuing economic, social and political progress;
3. To multiply community services available in rural areas, such as schools, health centres, pure water supplies, etc.; and
4. To increase conditions for a richer and higher life through social activities including recreation for men and women.

The Village AID programme was therefore an attempt to look at the villages as a whole through the eyes of its people and in the light of their vast store of accumulated knowledge and wisdom. It used the principles of community organisation and development based on human experience and thus avoided the mistakes of past efforts at community development. It aimed at coordinating the total resources of the government and people for a concerned and determined effort to reconstruct village life.

The basic unit of the village AID Programme was a development area which normally included about 150 to 200 villages with a population of 100,000. The staff in the development area consisted of: (a) development officer; (b) supervisor; (c) village workers and some specialists of various departments concerned with development activities. Each village worker as assigned to look after five to seven villages and his duty was to maintain continuous contact with line villagers and stimulate or guide self-help organizations in planning and developing their activities. The Department Specialists were supposed to advise and assist the village workers in the following areas: farm management, animal husbandry, cooperatives and marketing, health and sanitation, social education, etc.

#### **The Village AID Manual describes its scope:**

The Village AID worker is a multi-purpose development worker... Instead of a representative of each nation-building department

approaching a villager, and they would become a multitude —the village AID worker goes to the village as a single point contact equipped with multi-purpose developmental responsibility representing the educational area of such departments (V-AID Plan, 1955).

The personnel of the Village AID programme were conceived to become extension agents of all nation building departments. Instead of playing that role, they took the responsibility of rural development ignoring other departments and sometimes even competing with them. Consequently, other departments also became vindictive and jealous and blocked the progress of the Village AID programme. It was also reported that although the V-AID agents were supposed to work as friend, philosopher and guide to villagers, in many places they turned to be bureaucratic and authoritarian (Abedin, 1973: 259).

The Village AID personnel, from the field to the higher national level, performed their duties as independently as possible and avoided the control and supervision of corresponding executive authority (Abedin, 1973: 289).

However, the programme unfortunately failed to assess the objective and political reality in rural Pakistan. Due to the traditional and semi-feudal production relations, Village AID, became a “class client” approach and failed to respond to the needs of the disadvantaged poor and needy. Sobhan (1968: 69) explained the inadequacy as:

The local AID workers dealt primarily with the surplus farmers who were ready to lend a willing ear to this agent of authority as they always were glad to be associated with the government... The small farmers, on the other hand, fight a perpetual and losing battle to keep himself out of the category of the land less labourer. He is constantly at the mercy of his creditors...

The Village AID system, with all its drawbacks, nevertheless, played an important role in introducing new methods and disseminating useful information. By March 1955, Village AID covered 10.2 per cent of the total population through its “development areas”. Between 1954 and 1959, about 176 development areas were formed.

### **Rural Works Programme (RWP) Model**

The RWP model for rural development in Pakistan was a significant effort for rural infrastructural development and was basically designed to supplement the Green Revolution movement of the early 1960s. The

RWP originated from the “Expanded PL-480 Agreement” signed by Pakistan and the US in October 1961.

Akther Hamid Khan was assigned to prepare a detailed model of the RWP with the guidance of Dr. Gilbert, an American Consultant. Khan managed to develop the basic programme outline through experimentation in Comilla Kotwali thana on a pilot basis. The main objective of the RWP was “to generate additional employment during the slack season and to put idle people to work building roads, drainage, canals, and an irrigation system, the very things the villagers need so badly (PARD, 1963).”

The RWP had the elements of employment creation, income generation asset creation, popular participation, and development of local leadership. To a certain extent, it showed that villagers and their leaders are able to identify their problems and priorities in rural development. It was able to mobilise resources including labour and procure materials for implementation of the plans. However, project priorities reflected very closely the interests of village power elite groups, both in the early and later years of implementation. It was also clear that there was not much concern for income redistribution. In the absence of any attempt to redistribute productive assets in the rural areas, the average income of asset-owing households disproportionately rose vis-a-vis that of the property less.

Sobhan, however, questioned the political objective of the programme as being more subtle (Sobhan, 1968). He asserted that one of the hidden agenda that stimulated RWP’s expansion was the political aim of General Ayub. He consciously planned to shift his power base from the urban to the rural areas and among the rural landed gentry with the advantage of RWPs.

Subsequently the regime created a new political institution called “basic democracy” which gave the rural elite a direct access to political power and control over resource allocations (Sobhan, 1968). The military regime used RWP as an instrument for strengthening its hold on rural East Pakistan. It ensured complete allegiance of the rural power echelons. The RWP, as a matter of fact, attempted to distribute resources to this pampered group.

### **Rural Development: Lesson from the Colonial Regime**

Rural Bengal had all along been a political hot bed for the colonial rulers. Growing rural unrest, *swadeshi* movement, *swaraj andolon*, and various agrarian and cultural movements did bother the ruling regimes. During the British rule, some rudimentary initiatives were made to

address the rural problems through introduction of rural reconstruction movement.

The Pakistani rulers, however, addressed the rural development issue of a vacuum of political institution. The regime recognised that rural development could be addressed by means of a political intervention through the formation of a political structure and processes.

The rural development efforts during the colonial regimes were dominated by bureaucratic initiatives and thus failed to recognise the indigenous processes, structures or initiatives. As a by-product, the position of rural elite was further consolidated with a class alliance with bureaucracy.

During the colonial era, the problem of poverty and development had been wrongly perceived as function of poor agricultural productivity and lack of technical applications than as a socio-political imbalance. Thus, over emphasis was given to supply of agricultural input as a production-oriented strategy at the cost of distributive justice.



## CHAPTER FIVE

# **Selected Approaches to Rural Development and Poverty Alleviation in Bangladesh**

The poverty alleviation has been a central focus of rural development strategies of Bangladesh. Special attention has been given to employment promotion through the choice of technology and allocation of resources to relatively labour intensive sectors and activities so that the benefits of growth would trickle down to the poor. Simultaneously, anti-poverty programmes have been initiated to provide training and credit support to the landless so that they can engage in various income-generating activities. In spite of all attempts over the years to fight poverty, alleviation of poverty still remains a major challenge for Bangladesh. Given the present trends in population and economic growth and in the absence of a concerted plan of action for poverty alleviation, the poverty scenario would be even worse in the years to come.

With regard to rural development, the Constitution of Bangladesh provides that the State shall adopt effective measures to bring about a radical transformation in the rural areas through promotion of an agricultural revolution, provision of rural electrification, the development of cottage and other industries, and improvement of education, communications and public health, in those areas, so as to remove progressively the disparity in the standards of living between the urban and rural areas.

The Fifth Five-Year Plan (FFYP) takes a comprehensive view of rural poverty as a syndrome of rural under-development. Rural development subsector specifically stressed its focus on poverty alleviation through production and employment programmes (PEP) and development of physical infrastructures along with irrigated agriculture. The Five-Year Plan also emphasised the need to integrate the programme of various NGOs involved in poverty alleviation and rural development programmes. In the Fifth Plan rural development has been accorded priority (more than 10 per cent of the total public sector outlay) for reduction of rural poverty. The major objectives of the production and employment programme for the rural poor will be:

(a) increase in production in both farm and non-farm sectors; (b) generation of self-employment opportunities; (c) increase in income through productive income-generating activities; and (d) human resources development, mainly through training.

Rural development has been accorded priority for the reduction of rural poverty through expansion of productive employment and income generating activities, human resources development and skill formation, increased participation of women and youth in the development process, building of physical infrastructure in the rural areas and development of rural institutions.

The following are the objectives of the Fifth Five Year Plan for the rural development sector:

- a. reduction of poverty in the rural areas;
- b. productive employment generation in the rural areas;
- c. self-employment creation for the rural poor;
- d. development of rural infrastructure; and
- e. development of small and landless farmers.

The elements of the strategy for achievement of the above objectives include, among others, the following:

- a. provision of skill training mostly for self-employment in non-farm sectors;
- b. formal and informal group formation and group development for cooperative activities;
- c. resource mobilisation through individual/group savings;
- d. creation of enabling environment for availing of credit facilities;
- e. social mobilisation for awareness creation on various aspects of rural life;
- f. development of small and landless farmers;
- g. development of rural infrastructure such as growth centres and roads, bridges and culverts connecting such centres;
- h. provision of small irrigation and flood control related infrastructure;
- i. preventing destitution through rural maintenance programme; and
- j. covering at least one full administrative district under any project with one or more of the programme components of productive employment, rural infrastructure and small-scale irrigation and flood control infrastructure to find out the replicability.



Under the Rural Development and Institutions Sector (RDI), three major types of programmes have been emphasised by the FFYP. These are: (a) Production and Employment Programmes (PEP) for the poor; (b) development of physical infrastructure and small-scale irrigated agriculture, drainage; and (c) flood control works.

Under the PEP, about 0.78 million members were enrolled in various formal and informal groups. Most of these group members became self-employed on receipt of certain amount of credits. The credit disbursed to various formal and informal groups amounted to Tk. 3,019 million under BRDB.

Under Local Government & Engineering Department (LGED), the targets for construction of feeder roads seemed to have been largely exceeded. Over 3,709 km of roads were constructed against the target of 2,399 km. Similar was the case with construction and rehabilitation of bridges and culverts. Around 42,000 metres of bridges and culverts were either constructed or rehabilitated against the target of over 30,000 metres. Tree plantation on the slopes of the feeder roads, rural roads and embankments was re-built under the construction programmes. LGED created over 112.0 million person-days of employment against the target of 133.1 million.

Ministry of Land established some 384 self-reliant ideal villages to rehabilitate 17,315 landless and rootless families. Chittagong Hill Tracts Development Board (CHTDB) undertook some programmes for development of the hilly areas, particularly in the field of community development. The targets and achievements under the various programmes during the Fourth Plan period are briefly discussed below.

### **Major Programme Areas and Thrust**

**Facilities for Self-employment:** It is obvious that it will not be possible to create enough wage employment even for a significant proportion of the vast army of the rural unemployed and under-employed labour force. As such, facilities for self-employment have been emphasised through skill training and microcredit, particularly in the non-farm sector under a well-conceived pro-poor programme. An employment bank has been set up to support self-employment. Since provision of microcredit from the public sector fund was not deemed to be sufficient to create enough employment, local resources as well as NGO resources have been mobilised.

### **Facilities for Bittahen**

There are a large number of landless and assetless people who are known as bittahen. They get priority in the scheme of poverty

alleviation. To meet the credit needs of such people, special efforts have been made to open separate windows in the existing banks for the bittaheen. NGOs are also encouraged to extend their microcredit support to the bittaheen.

### **Social Mobilisation and Empowerment of the Poor**

On the top of all efforts towards reduction of poverty, social mobilisation for awareness creation on various social, economic, environmental, skill development and institution building matters and supporting local government bodies have been put into the process of participatory bottom-up planning and poverty alleviation. Empowerment of the poor in identifying their needs and directly involving them in planning, designing and implementation of self and community based projects has been encouraged in various sectors of development like water and sanitation, primary health care, and education.

### **Women in Development**

Since women are the most disadvantaged group in the society and the victims of extreme poverty, special attention has been given to reduction of poverty among women.

### **Environmental Protection**

Environmental concern is an important element in programme of rural development. RD programmes in Bangladesh have incorporated elements of environment protection, environment conservation and re-generation into its regular planning mechanisms. Environment-friendly activities have been consciously incorporated into all programmes of rural development.

### **Poverty Alleviation**

It has been one of the major concerns of the RD programmes during the FFYP Plan period, and conscious and deliberate attempts have been made to substantially reduce poverty, particularly of the hardcore rural poor. The programmes undertaken are as follows:

#### **Production and Employment Programme**

Under this programme various projects were undertaken for skill training, awareness creation, human resource development and empowerment of the poor. Credits have been disbursed for undertaking income generation and for self-employment activities. Separate projects for rehabilitation of the landless and assetless people, particularly women, have been designed. Specific projects were taken for the bittaheen and the people of the special areas.

## Rural Infrastructure Development Programme

Under the rural infrastructure development programme, projects were taken for the development of growth centres and growth centre connecting roads, bridges and culverts on the one hand and small-scale irrigation and flood control related infrastructure projects on the other. Road maintenance programmes, mostly rural roads, have been implemented through the rural destitute women.

Projections for development of RDI in the public sector during the Fifth Plan are shown in Table 8.

Table 8: Projections for Development of RDI in Public Sector during Fifth Plan

Programme	Unit	Projection
Productive employment generation	million person	1.3
Employment under infrastructure programme	million person-days	175
Growth centre development	number	600
Feeder road category 'B'	kilometre	7,000
Rural road	kilometre	15,000
Bridges and culverts	metre	100,000
Small scale water management related infrastructure:		
- Embankment	kilometre	1,000
- Khal/canal	kilometre	4,000
-Water control structure	number	350
Maintenance of physical infrastructure	kilometre	10,000

Source: *Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

## Land Reform and Land Use

Control over asset, particularly access to land, is a major determinant of household income in Bangladesh, particularly in the rural areas. Two-thirds of the rural people are landless or functionally so. The high degree of income inequality in the country is closely related to unequal distribution of land ownership. The average size of land holding is declining due to population pressure coupled with inheritance laws and the need for other uses of land such as human settlements and roads. Share cropping is widespread as the smaller pieces of land are not enough for subsistence.

Against this backdrop, effective implementation of the ongoing land reform activities including *Adarsha Gram*, *Khas Land* distribution, providing rights to bargadars have got priority in the Fifth Plan period. Further, improving land records, distribution of appropriate land titles and speedy settlement of disputes on land have created opportunities for small farmers to avail of credit facilities.

### **Area Development Approach**

Rural development programme during the Fifth Five-Year also attempted to address poverty and rural development from an *Area Development Approach* which is commonly understood as comprehensive development or integrated multi-sectoral development. Under the Area Development Approach, programme for the total development of a particular geographical area covering development activities in various fields such as education, human resources, family planning, agriculture, water resources, infrastructure, housing, etc. will be undertaken. Projects were drawn up by the concerned sectors and were integrated and coordinated at convenient administrative units. Under the area development programme, the activities of all development agencies including government, NGOs, Local government and private organisations are coordinated with a view to avoiding both duplication of efforts and unbalanced allocation of resources.

### **Financial Outlay during Fifth Plan**

An amount of Tk. 87,002.5 million has been projected for the development of RDI in the public sector. The programme wise breakup of the outlay is shown in Table 9.

**Table 9: Public Sector Financial Outlay for Development of RDI during Fifth Plan**

(in million Taka)	
<b>Programme</b>	<b>Financial Outlay</b>
Production and Employment Programme (PEP)	20,000.0
Infrastructural development programme (including irrigation related infrastructure)	56,000.0
Other programmes (including special programmes and action research)	11,002.5
Total	87,002.5

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

Table 10: Targets and Achievements of Major Programmes for Rural Development and Institutions during Fourth Plan (1990-95)

<b>A. Production and Employment Programme (PEP)</b>			
<b>Programme</b>	<b>Units</b>	<b>Targets</b>	<b>Achievements</b>
Formation of primary societies/group	number	23,581	16,882
Enrolment of members	number	529,621	777,660
Skill training	number	166,695	616,800
Shares/savings	million taka	159.6	449.3
Credit	million taka	330.3	3,019.0
Realisation of credit	million taka	-	2,559.2
<b>B. Small Farmers Development Programme (SFDP)</b>			
Formation of groups	number	1,982	5,625
Enrolment of members	number	12,145	35,597
Share/savings	million taka	7.3	30.4
Disbursement of credit	million taka	60.7	166.4
<b>C. Development of Physical Infrastructure</b>			
Development of growth centres	number	316	277
Development of feeder road Type -B	km	2,399	3,709
Construction of bridges and culverts	metre	15,039	41,987
Rehabilitation of flood/cyclone damaged bridges and culverts	metre	15,057	
Rehabilitation of flood/cyclone damaged pucca roads	km	2,929	2,574
<b>D. Irrigated Agriculture and Irrigation Management Programme (IMP)</b>			
IMP coverage (DTW)	number	1,556	1,499
(LLP)	number	207	156
IMP training	persons	8,555	6,215
<b>E. Other Minor Programmes</b>			
Settlement of families in Adarsha Gram	number	35,140	17,315
<b>F. Employment Generation</b>			
Infrastructural programme	million person-days	133.1	112.0
Self-employment under PEP	million persons	0.53	0.78

Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.

## **Rural Development: Poverty Alleviation Approach**

The high level of poverty and extreme dependence on foreign aid has made Bangladesh a veritable laboratory for rural development and poverty alleviation interventions. In the absence of a comprehensive transparent policy, rural development has become a patchwork of public and private initiatives and interventions. A number of poverty alleviation programmes have been undertaken in the past, both by the government and more than 1,500 donor funded NGOs. Some programmes sought to create employment opportunities in lean periods, others promoted income earning activities among village destitute through financial intervention, and yet others sought to improve health and nutrition of poor women and children. Some programmes are nationwide while others are very specific, focusing on specific target groups. The impacts of various programmes on the beneficiaries remain rather poorly documented. Given the sketchy documentation and diversity in the focus of various programmes, it is rather difficult to arrive at a common denomination of poverty alleviation, more specifically their impact on income, wages, employment and nutrition (Aminuzzaman, 2001).

There have been at least three different approaches of rural development which emerged with particular focus on poverty alleviation in Bangladesh:

- Direct Capability-Raising Programmes;
- Growth-oriented Programmes with a Strong Immediate Impact on Poverty; and
- Targeted Special Employment Schemes for the Poor.

### **Direct Capability-Raising Programmes**

This entails poverty alleviation through enforcing higher investment in social sectors, such as health, education, etc. leading to enhanced human capabilities and improved living standard indicators. These programmes are devoid of any employment or income generation.

### **Growth-oriented Programmes with a Strong Immediate Impact on Poverty**

The process of economic growth would, in most circumstances, bring about some reduction of poverty through the trickle-down mechanism. This particular approach visualises poverty alleviation through fostering a higher growth process by way of complex interplay of macroeconomic policy instruments suitably attuned to sustain a reasonable growth in certain sectors which will, in turn, have a trickle down effect and thus increase the income of the rural poor.

### **Targeted Special Employment Schemes for the Poor**

In this approach, by promoting targeted income and employment generating programmes, alleviation of poverty is achieved by providing "safety net" to the vulnerable segment of the rural poor, who have been otherwise left out from the mainstream of market-oriented development process. Under the *Strategy for Rural Development Projects* Government of Bangladesh has developed special projects to support the development of Rural Poor Projects (RPP). In fact, RPP has become an integral part of all rural and area development programmes. In line with the strategy, a number of new generation Area Development programmes were negotiated and launched. Targeted self-employment schemes have been implemented with varying degrees of input support such as credit, training, and extension support services. These schemes have been designed to promote collective ventures of the landless-poor through formation of groups and cooperatives.

### **Food Assisted Development Projects**

Food assisted projects are also an integral part of rural development and poverty alleviation projects of Bangladesh. The projects are mostly rural infrastructure works. Its main objectives include increasing the agricultural production, generation of employment opportunities and disaster mitigation. The activities cover four sectors: water, which includes construction and repair of flood control embankments, excavation of canals for drainage and irrigation, roads, fisheries, community and social forestry. The project also addresses post-disaster needs through appropriate Food for Work (FFW) activities. The implementing agencies for these activities have been five Ministries, namely Irrigation, Local Government, Fisheries, Forestry and Relief and about 60 NGOs. The resources used are wheat and monetised wheat.

Government of Bangladesh has also launched the Vulnerable Groups Feeding Programme (VGF) to provide relief to the destitute women. WFP has been assisting the programme since its inception in 1975. From the early 1980s, the programme has been progressively reoriented from relief towards development and the programme was renamed as Vulnerable Groups Development (VGD). The revised objective of the VGD is to increase the self-reliance of the most disadvantaged women. To that end, packages of development services consisting of savings, credit, functional education, training in income generating activities and health and nutrition information have been introduced.





## CHAPTER SIX

# **Evolution of Integrated Rural Development Programme in Bangladesh**

This chapter attempts to make an overview of the historical evolution of the system and process of rural development efforts. Historians argue that Bangladesh has a long history of rural development since the *Vedic* period (Chopra, 1974:75). Since the British era several institutional and non-institutional efforts had been made to uplift the rural economy and the social system and structure. However, none of such efforts and or the experimentations could bring in any significant and noticeable changes in the livelihood of the rural people.

The rural economy of Bengal witnessed a serious upturn since the late 1930s and it further deteriorated in the late 1940s. The economy of the post independent rural East Bengal was in a real dismal shape. Rural East Bengal was characterised by low and in some cases stagnant level of agricultural productivity, high pressure on agricultural land with alarmingly growing marginal farmers, lack of or non-existence of irrigation and other support services, rising population and increasingly pressure on land holdings, regular and uncontrolled floods, lack of drainage and irrigation system and poor rural infrastructure and roads. In short, the entire rural East Bengal was in a shabby state.

Traditional rural institution such as Union Board was neither functionally effective nor responsive to the growing demands of the clientele. There had been hardly any assigned agency for the construction and maintenance of roads, drainage, embankments, and irrigational and flood-control facilities. There were nothing called extension services because of the elitist nature of the politics and the administrative system. The rural people-majority of whom were small farmers and agricultural labourers were not in a position to access the state provided services and benefits. The rural politics has been heavily dominated by the rural elite composed of the big landlords, money lenders and traders.

The post partition also witnessed severe food shortages and lack of employment in the rural Bengal. The persistent failure of the agricultural system resulted in food-deficits in rural areas. There was

an influx of urban migration of the landless and unemployed rural poor.

The then Government of Pakistan addressed the issue with a comprehensive approach and initiated the famous Village Agricultural Industrial Development Programme (V-AID). The V-AID programme was critically examined by various scholars and agencies. The Pakistan Rural Development Academy in Comilla started examining the model and initiated an alternative framework to address the causes and concerns of rural economic and institutional development in 1959. The Academy, which later named as Bangladesh Academy for Rural Development (BARD), was primarily designed to be a laboratory to develop institutional models for rural development. The prime objectives of the Academy were:

1. to identify critical restraints on rural development and diagnose their causes;
2. to propose solutions and set up pilot project for purpose of establishing replicable models for development; and
3. to develop training staff and materials, as well as prepare implementation procedures and manuals for replication.

After having continuous research under the dynamic leadership of Akhter Hamid Khan at Kotwali Social Laboratory area, the Academy adopted an integrated rural development model consisting of four components:

#### **i. The Thana Training and Development Centre (TTDC)**

TTDC as a component of the integrated rural development model formed the institutional basis for the coordination of officers of all nation-building departments for a decentralise and systematic rural administration. It also provided a single institutional focal point of entry of goods and services supplied to farmers, and a single training centre through which all agencies could disseminate their messages.

#### **ii. The Rural Works Programme (RWP)**

The RWP was designed to build the rural physical infrastructure (irrigation and drainage canals, flood protection embankments, rural roads and markets) needs to promote increased and less risky agricultural production while improving economic conditions in the rural areas by providing employment opportunities to the poor.

#### **iii. The Thana Irrigation Plan (TIP)**

The TIP attempted to create a coordinated approach for the formation of cooperative groups to ensure sound use of irrigation equipment. It

provided repair and maintenance services, construction of fields and distribution channels and training of operators and managers of irrigation groups.

#### **iv. The TCCA-KSS Cooperative System**

TCCA-KSS Cooperative System was devised to organise the village based farmers' cooperative (KSS) system and creation of a federated structure at the thana level called Thana Central Cooperative Association (TCCA). The role of the KSS is to collect thrift deposits, ensure group management of irrigation equipment, and provide institutional credit and other complementary inputs. The TCCA, on the other hand, among other things, supported the apex organisations by providing credit and other banking services.

#### **Comilla Integrated Model**

The famous Comilla Model was premised on certain basic assumptions with regard to the rural economy, culture and formation of the social structure. The assumptions were:

1. The villagers themselves can best understand their problems. Rural development should, therefore, be approached from their point of view.
2. The villagers are capable of changing their conditions, and they themselves should effect these changes through individual and cooperative action.
3. Given the means for development (such as capital creation, provision of training, technical inputs, etc.) through the guarantee of a sustained flow of income, the villagers themselves would be able to initiate the process of change.
4. Rural development is undoubtedly much broader in scope than agricultural development. But agricultural development should be made an essential step towards a broader rural development process.
5. Building administrative, physical and organisational infrastructure are essential for rural development. These activities are closely interrelated, and the neglect of one will hamper the others.
6. The village should be approached as a unit and recognised as the strategy point in the modernisation process.
7. Training, research and demonstration are essential and these should be dynamically integrated into the life of the rural community.

#### **Emergence of Integrated Rural Development Programme**

The Comilla Cooperative system with its grassroot based socioeconomic structure and programme drew the attention of both the provincial and

national level policymakers. Different overseas observers and reviewers also acknowledged the institutional promise of the model. Considering the growing and acute shortage of food, the Ministry of Agriculture was specially interested in the TIP and RWP for the accomplishment of extended irrigation and other supportive infrastructure facilities for agricultural development. The Academy was formally requested by the Ministry of Agriculture to undertake a full-scale experimental study on the conversion of its model into a full blown programme in the Comilla Kotwali thana. In September 1961, a scheme called “Introduction of mechanised farming on a cooperative basis in Comilla” was presented to the Planning Board. After several revisions, the scheme was approved. The plan of about Rs. 48.7 lakh was approved in January 1962 to set up a central Cooperative Federation at Comilla under the sponsorship of the Academy for Rural Development. The Comilla Kotwali Thana Central Cooperative Association (KTCCA) was formed in December 1961 and registered in January 1962.

The Comilla Integrated Rural Development model resulted in a quick and significant positive impact. Based on the findings, in 1963, the IRDP model was tested and further got expanded with same positive results. By 1965, the experiment was extended to 13 more thanas. The Government of East Pakistan evaluated the model and strongly recommended the programme’s expansion nation wide under the institutional nomenclature of IRDP.

Subsequently, the executive committee of the National Economic Council of Pakistan (ECNEC) approved the scheme for the whole province of East Pakistan. After the independence of Bangladesh, the programme was transferred to the Ministry of Local Government and Rural Development and the government decided to replicate the IRDP model as nation-wide programme.

The cornerstone of the IRDP model is the cooperative society of 40-50 landowners in every village (Aminuzzaman, 1979). Though this framework was developed to organise farmers and provide them training, credit, modern inputs and services, its basic objectives are:

1. increase agriculture production at an accelerated rate;
2. credit and employment opportunities for the rural unemployed;
3. increase the per capita income, thereby improving the standards and quality of life of the rural people; and
4. establish a process for ensuring a more equitable distribution of the incremental benefits.

In the 1970s, rural development was largely conceived of as agricultural development. The two-tier cooperative system of the Integrated Rural Development Programme (IRDP) was the institutional framework to implement the programme. The IRDP was launched with a view to replicating the programme nationwide in phases. The programme was later transformed into a national organisation named Bangladesh Rural Development Board (BRDB) through the ordinance LIII of 1982. The functions of the BRDB can broadly be grouped as follows: i. Development of cooperatives, ii. Implementation of rural development programmes.

BRDB has been undertaking group-based loan operations through cooperatives. This is the largest institutional effort in the country to address the socioeconomic needs of the rural people. With a two-tier cooperative structure, there are primary societies at the field level which have three-fold divisions: *Bittaheen Samabay Samity (BSS)*, *Krishak Samabaya Samity (KSS)*, and *Mahila Bittaheen Samabay Samity (MBSS)*. The coordination of activities of the above three types of societies in an area is done at the thana level by the respective Thana Central Cooperative Society. Initially set up for the agricultural sector, BRDB later diversified its services to incorporate the assetless men and women as well. Table 11 provides a comparative picture of the programme performance of the BRDB and indicates a massive expansion of the programme coverage. Starting from only 33 thanas in 1971-72, BRDB now has practically covered whole of Bangladesh. The number of cooperative members has increased many folds. Moreover, some new forms of cooperative bodies like BSS, MBSS and MSS have been formed.

Table 11: Comparative Picture of BRDB's Performances 1971-72 to 1998-99

	<b>1971-72</b>	<b>1990-91</b>	<b>1998-99</b>
No. of Thana Covered	33	449	465
No. of Coop. Members	33,564	24,34,380	38,59,814
	<b>1971-1972</b>	<b>1990-91</b>	<b>1998-99</b>
Share Purchased (in lakh Tk.)	45.4	2,609.6*	5,177.8*
Saving Deposit (in lakh Tk.)	10.4	446.4*	15,952.4*
No. of KSS	4,119	66,899	62,447
No. of BSS	-	14,592	13,837
No. of MBSS	-	9,214	21,486
No. of MSS	-	6,840	7,039

Source : Annual Report, BRDB 1992 and 1998-99. \*includes KSS, BSS, MBSS and MSS.

BRDB's present membership exceeds 2.4 million, of which almost 400,000 are assetless and 300,000 are poor women. So far, BRDB has disbursed loan amounting to Taka 700 crore (cumulative) and has collected savings amounting to Taka 44 crore. It may be mentioned that the cooperatives control 45 per cent and 70 per cent of all the sunken shallow and deep-tubewells respectively, which reflect their important contributions to the agricultural sector and rural employment.

BRDB is the largest institutional set-up of the Government of Bangladesh to organise and manage rural development and poverty alleviation programme in Bangladesh. Eighty five per cent of the BRDB efforts are carried out in the form of projects in which 91 per cent of the share is contributed by different multilateral and bilateral donor organisations. Table 12 shows the distribution of BRDB projects along the line with major donors.

Table 12: Projects of BRDB

Project	Duration	Total Cost	GOB	PA	RPA	FE	Donor
RD2	1983-90	11688.3	1639.6	10048.7	8628.3	1420.4	IDA/CIDA
NWRD	1983-1991	3174.8	1465.0	1709.7	1441.5	268.3	ADB/ IFAD
NRD-2	1984-90	10595.6	180.0	10415.6	9742.1	67.4	DANIDA
SWRD	1982-89	642.4	122.6	519.7	509.4	10.3	IFAD
DTW-2	1983-90	1476.6	331.4	1145.2	933.4	211.7	IDA/ ODA
STW	1983-90	154.1	90.7	63.3	41.0	22.3	ADB/ IFAD
BIP	1983-90	481.5	193.5	288.0	262.7	25.3	ADB/EEC
IDRWCC	1985-93	2686.6	162.7	2523.8	2413.2	66.8	UNICEF
RD-5	1986-90	1476.4	17.9	1458.5	427.1	1031.4	SIDA/ NORAD
RD-9	1987-1992	6168.7	181.9	5986.7	4147.1	1839.7	EEC/ DUTCH
RD-12	1988-1994	10987.7	278.9	10708.7	9439.0	1269.7	CIDA
SPPTRWC	1985-90	1365.1	41.1	1323.9	1289.9	33.9	CIDA
FWEMFP	1985-90	169.4		169.4	152.0	17.4	ILO/ UNFPA
TADP	1984-1994	2422.8	174.9	2247.8	1367.6	880.2	FRG/ GTZ
TOTAL		53648.1	4883.5	48764.6	40794.5	7926.3	
% of Total		100.0	9.1	90.9	76.0	14.8	

PA=Project Aid, RPA=Reimbursable project aid, FE = Foreign Exchange. List of the Projects: 1. Rural Development Project II, 2. North West RD Project, 3. Noakhali RD Project II, 4. South West RD Project; 5. Deep Tube Well II Project; 6. Second Tubewell Project; 7. Bhola Irrigation Project; 8. Integrated Development of Rural Women & Children through Cooperation; 9. Rural Development-5; 10. Rural Development- 9; 11. Rural Development -11; 12. Strengthening Population Planning through Rural Women's Cooperatives; 13. Family Welfare Education & Motivation for Family Planning Service through Rural Cooperatives; 14. Tangail Agricultural Development Project; 15. Management Training & Development Project.

Source : Annual Report BRDB 1998.

Apart from its conventional programmes during 1982-83, BRDB initiated a special project called Rural Poor Project (RPP) for the participation of the rural poor in socioeconomic and infrastructural development projects. Under the RPP project, until 1991-92, a total of Tk. 1507.1 lakh has been distributed as credit to the rural poor, of which only Tk. 54.6 lakh has been recovered. The overall recovery rate, as computed by BRDB is as low as 7.7 per cent. In collaboration with some donors, BRDB also designed some special projects under the brand name of RD-5, RD-9 and RD-12.

### **Rural Poor Programmes (RPPs)**

At present, BRDB is implementing 8 Rural Poor Projects financed either by GOB alone or together with different donors. All of these projects are targeting the rural assetless people and except one (IRWDP) they all have both men and women as their target group. Major components or activities of these projects are almost the same-group formation, awareness and skills training, savings and credit. Some of the projects give special emphasis on gender development. An overview of some of these projects is briefly presented below. The Productive Employment Project (PEP), RD-5 operate in Faridpur, Rajbari, Madaripur, Gopalganj and Shariatpur districts covering 27 thanas. Its objective is to increase income and employment opportunities for the rural poor. Gender development is one of the components of the project, and it is mentioned in the project documents that the project would follow a comprehensive gender development policy with the objective to minimise the existing gender gaps. Up to June 1996 (since inception) the total number of target group members was 1,09,295, consisting of 50,276 male and 59,029 female members.

RD-9's area of operation is greater Rangpur district, which covers 20 thanas. Small and marginal farmers are the target groups of this project. The main objectives are to create employment opportunities and improve the quality of life of the rural poor. Both economic and social development have been identified as the two core functions of the project. Up to June 1996 (since inception) the total number of target group members was 38,218, consisting of 19,140 male and 19,078 female members. Rural Bittaheen Programme (RBP), formerly RD-12, is the largest poverty alleviation project in Bangladesh implemented by BRDB. The project covers 139 thanas in the six

greater districts of Dinajpur, Bogra, Khulna, Barisal, Jamalpur and Mymensingh. This project aims to create employment and raise standard of living of the rural poor. Approximately 70 per cent beneficiaries of the projects are women. Up to June 1996, the total number of target group members was 4,54,544, consisting of 1,29,700 male and 3,24,844 female members.

Kurigram Poverty Alleviation Programme (KPAP) works in Kurigram district, Chilmari, Rajibpur, Boumari and Fulbari thanas in northern part of Bangladesh. The project is new (started in July 1997) and a replacement of the part of PEP (RD-5), which was formerly implemented in Kurigram. Its main objective is to alleviate poverty of the targeted poor people in a lasting manner. Gender and development is also one of the activities of the project. Rural Poverty Alleviation Programme (RPAP) covers 145 thanas of greater Dhaka, Chittagong, Comilla, Sylhet, Rangpur and Patuakhali districts. The project aims at increasing income and creating employment opportunities for rural landless people through non-formal groups. Up to June 1996, the total number of target group members was 78,998, of which 33,768 were male and 45,230 were female members. Greater Noakhali Rural Poor Cooperative Support Project (NRPCSP) is operating in 16 thanas of the greater Noakhali district- Noakhali, Lakshimpur and Feni. The project is similar as RPAP. The beneficiaries form cooperatives linked to TBCCAs (Thana Bittaheen Central Cooperative Associations).

Up to June 1996, the total number of target group members was 16,925, of which 4,268 were male and 12,657 were female members. Rural Poor Cooperatives Project (RPCP) operates in 82 thanas in the four greater districts of Rajshahi, Pabna, Kushtia and Jessore. The objectives are to strengthen the BSS and MBSS of the rural poor, impart training, provide credit, increase crop production and to provide marketing facilities. Up to June 1996, the total number of target group members was 1,49,945, out of which 26,078 were male and 1,23,867 were female members.

Integrated Rural Women Development Programme (IRWDP) operates in 130 thanas. The objective is to educate the rural women about family planning as well as economic and social development. It targets rural women, particularly distressed married women. Up to June 1996, the total number of target group members female rose to 1,99,644.



Table 13 : Summary of Rural Poor Projects of BRDB

Name of Project and Year of inception (FY)	Funded By	Major Objective	Major Components	Comments
RD-5 (PEP) 1986-87	SIDA	Substantial increase in income and employment of the poor	Group formation, training, credit and gender development	Gender issues addressed. Women's role seen as productive. An efficiency policy approach to women
RD-9 1989-90	EU	Improve the quality of life for the rural poor, create employment opportunities through training, credit and other inputs	Group formation, training, credit, marketing, social development, gender development	Socio economic development is emphasised. Women's role seen as productive. Practical gender needs addressed. Anti-poverty policy approach to women
RBP (RD-12)	CIDA	Create employment and raise income of the rural poor to improve their quality of life. Access to social and economic resources like health, literacy and credit	Mobilisation and formation of Bittahen cooperative societies, training, credit	Women's role seen as productive. Practical gender needs addressed. Anti-poverty policy approach to women
KPAP 1997-98	NORAD	Create employment and raise income among poor people, develop and establish organisational cooperation to provide services after the end of the project	Group formation, training, credit, local resource mobilisation and reduction of gender discrimination	To some extent addressed reduction of gender discrimination. Women's role seen as productive. Practical gender needs addressed. Anti-poverty policy approach
RPCP 1992-93	ADB	Strengthen and consolidate the existing BSS and MBBS and to organise new societies, increase crop production, and provide marketing facilities	Group formation, training, credit, marketing and storage	Women's role seen as productive. Practical gender needs addressed. Anti-poverty approach. Very little is mentioned about policy on women
IRWDP 1975-76	GOB	Motivate and educate the rural women about the use of family planning methods and for planned parenthood	Group formation, training, and credit. Provide primary health care and literacy	Gender issues are not well addressed, though this is a programme exclusively for women. Women's role seen as productive. Anti-poverty approach
NRPCP 1995-96	GOB	Assist the rural poor in alleviating poverty by raising income through gainful economic activities	Training, credit and social development. Formal groups.	Women's role seen as productive. Practical gender needs addressed. Anti-poverty approach. Very little is mentioned about policy on women

Source: *Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

BRDB's RPPs activities may be summarised in the following manner: Eight (8) RPPs are in operation. These are:

1. RD-5, Head Quartered at Faridpur, covering all 27 thanas of 5 districts of greater Faridpur. The project initially started during 1986-87 and was scheduled to be completed in June 2000. It received funding from SIDA. Its main objective is to increase the income of the target group substantially and thus empowering them.
2. RD-9, Head Quartered in Rangpur covering 20 thanas. The project started in 1989-90 and was scheduled to be completed in December 1998. The project was funded by EC. The project envisaged the creation of employment through training, credit and other inputs and improving the quality of life of the rural poor.
3. RBP, Head Quartered in Dhaka, covering 139 thanas of 6 greater districts of Dinajpur, Bogra, Khulna, Barisal, Jamalpur and Mymensingh. The project started in 1988-89 and was supposed to be completed in June 1999. It was funded by CIDA. This projects aimed at creating employment and raising income of the poor and gaining access to social and economic resources through providing training, credit and other inputs.
4. RPCP, Head Quartered in Rajshahi, covering all the 82 thanas of greater Rajshahi, Pabna, Kushtia and Jessore districts. It aimed at strengthen and consolidate the existing BSS and MBSS and organise such new societies, providing credit, imparting training and increasing production and income. It was funded by ADB.
5. IRWDP had started its operation in 1975-76, having its Headquarters in Dhaka and was funded by Bangladesh government. Initially it operated in 130 thanas and later 70 more thanas were covered. The project envisaged women's social and economic empowerment with priority on poverty alleviation along with population control.
6. RPAP is also a government funded programme and Head quartered in Dhaka. The project started in 1993-94 and was expected to be completed in 2002. It covered 145 thanas in greater Dhaka, Chittagong, Comilla, Sylhet, Rangpur and Patuakhali districts. It aimed at developing living standard of the rural poor by organising them into informal/pre-cooperative groups.
7. NRPCP is a DANIDA funded project started in 1995-96, Head quartered in Noakhali and it was supposed to be completed in December 1999. It covered 16 thanas of greater Noakhali with a view to assist rural poor in alleviating poverty by mutual cooperation and participation in gainful economic activities.

8. KPAP is a NORAD funded project initially started in 1997 in 5 thanas of Kurigram district and Head quartered in Kurigram. It aimed at creating employment and raising income of the rural poor, especially disadvantaged women. The project was to be completed in June 2000.

Within its seven RPPs, BRDB has emphasised promotion of self-employment as the tool for poverty alleviation. This is important in (a) breaking the traditional concept of wage employment as “an end all and be all”, (b) enhancing social peace through the removal of root cause-unemployment that encourages terrorism and other forms of crime, and (c) instilling a sense of dignity and self-confidence in the poor in their ability to change the course of their lives. At present, 7,00,000 members are listed under the Bittaheen Samabaya Samities (BSS) and Mahila Bittaheen Samabaya Samities (MBSS). Another 2,00,000 plus people have been organised into other rural poor programmes and project activities organising themselves into non-formal groups. Although some of the agricultural cooperative credit schemes have been subjected to criticism for mismanagement and poor recoveries partly because of the occasional writing off of agricultural loans by the government, there are several success stories in the rural poor projects of BRDB. For instance, RD-12 is singled out by all, including donors, as a very effective poverty eradication programme as its accomplishments have been no less than the much talked about success of the NGO dominated MC operations. BRDB suffers from the handicap of its official mandate limiting the operations of the organisation to the cooperative functions only. The initiative to include also poverty alleviation projects through non-formal group system has generated sufficient insight, experience, knowledge and expertise to undertake future programmes free of unnecessary repetition, avoiding lack of uniformity and minimizing overlapping at grassroot levels.

- Since the inception of Rural Poor Project (RPP) during 1982-83, BRDB put special emphasis on:
- Addressing and supporting the process of rural development and poverty alleviation programmes;
- Formation and development of formal and non-formal groups;
- Enhancing awareness for social mobilisation;
- Providing skills training;
- Providing training for IGA technology development;
- Supporting individual/group savings and micro credits;

- Helping the groups to establish links to marketing channels;
- Enhancing environment conducive to rural entrepreneurs to help the small and landless farmers

### **Changing Faces of BRDB**

BRDB played a critically important role in the agricultural sector in the 1970s and part of the 1980s. Using the TCCAs and KSSs as conduits for the provision of credit and agricultural inputs and requisites resulted in rapidly increasing agricultural production. Subsequently, however, the BRDB MS and Comilla type cooperatives have been sidelined and marginalised while increased emphasis has been given to rural poverty alleviation. A number of changes in the environment have contributed to this shift. Some of the major ones can be summarised as follows:

- the growing population of rural poor and landless, currently constituting almost 50 per cent of the total population, including many who previously belonged to the marginal farmer category;
- the changing perception of the role of government, which is increasingly seen as a facilitator and not an implementor of development action;
- market liberalisation, including the removal of cooperative and other subsidy regimes;
- the corresponding change in donor policies, including removal of virtually all support for state controlled cooperatives, and strong support of private sector programmes, including those of NGOs;
- donor dominated approaches and projects in poverty alleviation including those pursued under the BRDB umbrella, in response to demand for quantifiable results from the home constituencies in donor countries;
- the growth and increasingly important role of NGOs;
- GoB policy decisions on debt forgiveness for small rural non-cooperative borrowers;
- the growing perception that non-formal grouping rather than formal cooperative is the most suitable form and logical first step in the development of self-help institutions for marginal farmers and the rural poor.

### **Structural Dimensions of BRDB**

The joint evaluation study by GOB and the World Bank, which led to the reconstitution of IRDP as the Bangladesh Rural Development Board, proposed that the organisational structure of the BRDB should

demonstrate:

- a considerable decentralisation and delegation of authority to district and thana levels;
- a Headquarter which would reflect its policy planning, coordination and monitoring roles with implementation largely decentralised;
- a reduction of Headquarter's staff to reflect the decentralisation; and
- a streamlined management system for operations, administration, personnel and finance, based on manuals.

The Ordinance through which BRDB was constituted was based on this study and it suggested the establishment of the Board, with its Headquarter in Dhaka. Other offices and the organisational structure were left to BRDB itself to manage.

The Board is the highest authority of BRDB, with responsibility to formulate policies, develop long-term plans, coordinate the operations and review progress. The Director General, who is the member/secretary of the Board, implements and reports on formulated policies and operations. The Board has met very infrequently. Its meeting in the second quarter of 1996 was its first meeting in two and a half years. Meanwhile, the Director General has been delegated with the responsibility of handling Board matters. In reality, however, significant policy decisions are not taken without consulting the Ministry, and are more often than not taken in the Rural Development and Cooperatives Division of MLGRDC on behalf of BRDB. As a result, the BRDB, including its Board, has proven to be very weak in defending the interests of its constituency, e.g. the issue of excluding loans through cooperatives from the rural small loans debt cancellation policy. The meetings of the Board seem to mainly have been to review progress rather than giving policy direction and formulating long-term plans.

The role of BRDB, as outlined in its Ordinance, is essentially to formulate policies, submit project and programme proposals to GOB, and to implement, coordinate and supervise rural development activities for and through village cooperatives and the TCCAs. The overall objectives are to promote the autonomy and financial viability of cooperatives through multi-purpose business activities, and thereby to raise the employment and incomes of the rural poor. Among the member serving cooperative activities to be promoted by BRDB specific reference is made to irrigated agriculture, marketing of agricultural inputs and produce, and the productive utilisation of

institutional credit, leading to accumulation of members, shares and savings. The promotional function is to be progressively handed over to district and national federations of TCCAs.

Within the limitation of the changing environment, outlined above, BRDB has consistently and on the whole successfully played its role and pursued its objectives in relation to the specific areas of cooperative activities mentioned. This pertains in particular to the enhancement of irrigated agriculture and the provision of institutional credit, i.e. credit from established banking institutions. Savings mobilisation, and agricultural input marketing until the introduction of market liberalisation. Little progress has been recorded in the area of produce marketing and as regards cooperative financial viability, and no progress has been made in the promotion of the autonomy of cooperatives or cooperative federations at any level.

The formal mandate of BRDB has been limited to promoting and supporting the Comilla cooperative system. This has its background in the fact that BRDB originated as an institutionalisation of the IRDP. The gradually wider role of BRDB, reflected in this involvement in a number of RPP projects, has not been reflected in a new or amended Ordinance. This has not been viewed as a priority, as the new non-cooperative projects are based on GOB approval at the highest level and therefore represent a defacto decision to expand the mandate of BRDB. The fact that the Board of BRDB has not taken the necessary steps to ensure that GOB formalises this matter is an example of the weakness of the Board. The Board members appear more likely to view themselves as representatives of their respective ministry or organisation rather than pursue the interests of BRDB.

The relatively low profile assumed by BRDB in the development of national rural development policy, and the coordination and implementation of rural development, is at least partly explainable against this background. The fact that BRDB, nevertheless, has become the most important government organisation in terms of the number and outreach of rural anti-poverty programmes and projects, which appears to reflect a perception of BRDB as a competent coordinator and implementor of rural development projects.

During most of the time since its establishment BRDB has not had to make much effort to attract new RPPs as it was as seen by GoB and donors alike as the natural coordinating and implementing body for such projects in the public sector. This also underlines the need for a government organisation to be involved in this important area of

activity, despite the growing presence of NGOs and other civic and private organisations. Many foreign donor organisations are obliged to provide most or all of their development grants or concessional loans.

The reasons for the paucity of BRDB initiatives in relation to its core original mandate of cooperative development are rather different, stemming from the massive external criticism of the perceived failures of the cooperative system. This, combined with the frustration within BRDB with the set-backs and the general lack of progress in the cooperative activities after the initial successes, resulted in an approach mainly characterised by administering and attempting to preserve the existing system rather than seeking new solutions and additional funding. The main externally oriented effort appears to have been attempts to rectify the distorting and damaging effects on the cooperatives of the partial debt cancellation of small loans, which so far has met with only limited success. BRDB has laid a basis for its involvement in policy development and coordination through the establishment of its Task Force for Strengthening the RPPs of BRDB, which was formed in early 1994. Its objective is mainly to contribute to improved services to the rural poor by building and strengthening the capacity of BRDB in this area. The Task Force has mainly concentrated on establishing networks, organising workshops, publishing studies and disseminating information on poverty alleviation approaches and strategies. It is thereby providing a much-needed service by promoting the better utilisation of the available rich and diverse experience in the area of rural poverty alleviation.

The growing presence of a number of other actors in the area of poverty alleviation, in particular the dramatic expansion of NGO involvement, has made such coordination increasingly complex. Attempts have been made by BRDB, particularly at district and thana levels, to achieve spatial and operational coordination. But no substantive results have been achieved. The main participants in a much needed process of information sharing, policy development and coordination at the national level, apart from BRDB would be: the MLGRDC, particularly its Rural Development Division, LGED and the DOC, the Planning Commission/ IMED and ERD in the Ministry of Planning, the NGO Affairs Bureau in the PMO, the Ministry of Finance, Bangladesh Bank, PKSF, ADAB, CDF and possibly a few of the largest NGOs.

### **BRDB's Institutional Strengths and Weaknesses**

Institutional Analysis and various SWOT studies indicate that BRDB as an institution has the following operational strengths and weaknesses (Nun, 1998).

### **Strengths**

- Well established countrywide office structure: operates a number of training institutions and facilities;
- Large staff, experienced in the administration of diverse rural development support activities;
- Employing a relatively high proportion of female staff, particularly at field level. Enabling it to give due attention to gender issues and women as a core target group;
- Extensive *experience* in supporting a wide range of sustainable target group income-generating activities;
- Long standing experience in the process of local formal and non-formal institution building and related activities among the target groups;
- Long standing experience in rural financial services, including credit savings and the mobilisation of share capital, both in the form of linkages with formal financial institutions and through its own structure;
- Extensive experience in promoting agricultural development through the provision of irrigation and other equipment. Inputs and produce marketing, both in the form of linkages with other institutions and through its own structure;
- Extensive experience in dealing with donor organisations and projects;
- Long standing access to GOB rural development policy-making bodies; and
- The public organisation with the broadest and longest standing contact and interaction with the target population.

### **Weaknesses**

- Less autonomous organisation than originally intended. And compared to what is needed in view of its complex mandate;
- Limited ability of clearly projecting a BRDB policy and strategy on cooperative development and poverty alleviation to GOB and donors;
- Insufficient authority to adequately manage the relationship with the Ministry and the Planning Commission in terms of the complex process of developing and implementing RPPs;
- Long-term policy development hampered by the relatively short term tenure of the DG and a few other senior BRDB officials;



- Poor coordination among its activities and projects;
- Insufficient decentralisation, particularly in its MS;
- Inadequate flexibility in relation to managing RPPs by the BRDB MS;
- Separation of MS and RPPs results in duplication of functions and inability to pursue a satisfactory personnel policy;
- Inadequate expertise as regards the new competitive market and its requirements.

### **Organisation and Management of IRDP in Bangladesh**

The Integrated Rural Development Programme in Bangladesh is undertaken by the Ministry of Local Government and Rural Development (MLGRD). IRDP enjoys the status of an attached department of MLGRD and is headed by the Director General, who reports directly to the secretary of the LGRD Ministry and to the head of the National Committee of Food Agriculture and Rural Development. The IRDP has six divisions. These are the (1) Administrative; (2) Cooperative Credit; (3) Training and Extension; (4) Planning; (5) Research and Evaluation; and 6) Accounts Finance and Audit. Each is headed by a Director.

Aside from the central Headquarter, IRDP has district offices which control and guide the field offices (thana based). At present, IRDP has 18 district offices, each headed by a project Director (PD) with the rank and status of Deputy Director at central Headquarters. Each PD is assisted by supporting staff, consisting of a deputy project director, junior officers, Accountants and other auxiliary staffs. Project Directors report directly to the Director of the Credit, Cooperative and Marketing Division.

The actual field staff of IRDP is stationed at the thana level. As of now, 300 thanas are covered by IRDP. Each thana is headed by Thana Project Officer. He is administratively responsible to the Project Director in his district. The Project Officer is assisted by a deputy project officer and an accountant. Over the years, IRDP has extended its operations to about 80 per cent of rural Bangladesh. As of 1980, the total number of IRDP employees was 1,657. About 31 per cent of the total staff is based at the Headquarter and about 15 per cent in the districts. The rest of the staff are stationed in the field.



## CHAPTER SEVEN

# **BRDB**

## **An Institutional Analysis**

Due to the worsening conditions of rural poor people, the focus of the government and the donors has increasingly been directed towards poverty alleviation programmes. BRDB is the major actor in implementing such programmes and channelling support to the rural poor population.

Role and functions of BRDB have been examined by a number of donor agencies during the last two decades. Most of the contributing donors were concerned about the overall performance of the BRDB as far as the respective donor funded projects. The leading donors who study BRDB operations include Overseas Development Agency (ODA- Now known as DFID), Canadian International Development Agency (CIDA) and Swedish International Development Agency (SIDA). These studies questioned and analysed the efficacy of the cooperative system and have also expressed scepticism as to the efficiently managing BRDB, which has pointed to the difficulty in management styles, personnel requirement, project duration and target groups.

Both the ODA and the SIDA studies have lauded the new orientation of BRDB in providing credits to the rural poor under the Rural Poor Programmes (RPPs). These studies have pointed out to the need to remove the mandate limitations of BRDB for going beyond the cooperative system and for undertaking through organisational restructuring to efficiently formulate, manage and implement poverty alleviation programmes and projects.

A BIS review (1999)<sup>1</sup> noted that during the last decades BRDB has achieved good results in increasing agricultural production through support to small holder service cooperatives. However, at the same time, inequality in terms of income and assets has increased among the rural poor, and almost half the population in Bangladesh are currently living below the poverty line.

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<sup>1</sup> BRDB Institutional Support Project (BIS): Future Role and Organizational Structure of Bangladesh Rural Development Board, Dhaka, 1997.

The Canadian Resource Team (CRT) also critically looked at a set of issues labelled in generic term as social development. The team observed that the economic assistance in the form of credit and employment generation through IGAs and skill development training, in the absence of concerted efforts at social development of the individual beneficiary, his/her family, the community and the society at large can not bring significant changes in the standard of living of the poor.

The CRT, therefore, suggested a new definition of social development in the context of BRDB and a set of new indicators for measuring the concept has been suggested. These are: (i) organisational capacity (as measured by the ability of the target group members to take collective actions); (ii) level of participation (as measured by the ability of the target group members to take collective actions); (iii) social justice; and (iv) empowerment.

A mid-term report known as *Nichols Report* followed and lauded the performances of the *MBSS* society mobilisation, field operation but has also pointed out the inadequate planning and evaluation capacity in project design and inadequate integration of projects into different projects of BRDB which addressed poverty alleviation. The Nicholas Report also highlighted the limited attention to financial management and control over the Revolving Loan Fund (RLF) at the thana level. The study further acknowledged that the restrictions posed by cooperatives' rules and regulations in the management of the society's affairs have also caused inefficiency in running the affairs of BRDB. More remarkably, the report noted that,

Loan administration executed almost exclusively by field organisers and not by the cooperatives, in part because cooperative regulations are too cumbersome. The TBCCAs have minimal potential to effectively manage a self-sustaining credit system in the foreseeable future.

In 1994, Ahmed et al. in their report on RD-12 project focused on the achievements and failure of the intervention. The study came up with interesting findings. It pointed out that positive changes have taken place in overall standard of living of the members of the cooperatives.<sup>2</sup> They found out that income of the members increased by manifolds, employment generated, health situation improved, and access to safe drinking water facilitated. According to the findings, the project had

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<sup>2</sup> Ahmed, A., "A Study on RD 12 Project", Rural Development Academy, Bogra, 1994.

made significant contribution to change the attitudes of the members of the cooperatives to adopt family planning spontaneously. As far as the empowerment of women was concerned, the study noted that the project contributed positively on this front. They were found to be more confident than before, ready to take up any future challenges, and overall their role in the family decision making increased significantly.

A comparative study (BRDB, ISP, 1995) covered different aspects like credit disbursement, training and delivery services by the field organisers and other field staff at the thana level. The report noted that as far as BRDB's credit operation is concerned, there is scope to improve the efficiency of the credit operation so that it would be possible to cover staff and operating expenses out of interest income generated.

An in-house workshop organised by BRDB with the assistance of BIS focused on the development and implementation of national policies and strategies for poverty alleviation, and on the role, structure and overall operations of BRDB. It confirmed and underlined the urgent need for BRDB to obtain government approval for redefining its role, structure and operations. In summary, the conclusions and recommendations of the workshop included the following:

- The national rural development strategy, supplemented by the anti-poverty policies of the five-year plan, should be reviewed and updated, and include the role to be played by the involved public sector agencies and banks.
- The strategy should specially include the hardcore poor and marginal farmers, and have an increased emphasis on gender equity.
- Public sector resources, at least at the level indicated in the Five-Year Plan, should be allocated to poverty alleviation, including emphasis on the social sector and credit programmes.
- A national microcredit (micro-finance) council should be established.
- A national government body should be identified, or a new one established, and given the mandate to guide and coordinate activities in poverty alleviation.
- BRDB should develop more coherent vision and mission statements, redefine its role, and reorient its activities on the rural poor majority, and the marginal farmers, emphasising gender equality.

- BRDB should continue to promote and work with non-formal and formal groups, emphasising self-management and independence. The concept of “graduation” of group members should be reviewed.
- The organisational and human resource capacities of BRDB should be strengthened, and it should serve as the secretariat of the proposed national anti-poverty body.
- If the current legal status of BRDB is to be retained, its Ordinance should be revised to fully reflect the re-defined role, structure and mode of operation of BRDB. Such a revision should incorporate measures to secure the professionalism, long-term continuity and autonomy of its board and top management.
- A network and effective collaboration should be established between BRDB and service delivery institutions at local and national levels, and the Ministry of Local Government, Rural Development & Cooperatives should take necessary action to this effect.
- BRDB should bring the current project based operations under a coherent programme approach while securing a sufficiently decentralised structure and decision-making set-up, as well as operational flexibility.

BRDB Institutional Support Project (BIS) undertook a study on the *Gender Planning and Development for Rural Poor Projects of BRDB in 1998*. The main objectives of the study were to develop gender guidelines and recommendations in order to provide a conceptual framework to guide all poor projects in future gender development activities and to promote greater gender equality among the target group members as well as the staff. The study noted that there were considerable differences between the RPPs in "gender performance" and attention given to gender issues. Out of eight RPPs, three (RD-5, RD-9, KPAP) put emphasis on social/gender awareness, one (RD-12) beginning to do so, while the remaining four does not put much emphasis on such issues.

The study also pointed out that the RPPs of BRDB have so far mainly focused on economic empowerment, for women as well as for men. In the present context of Bangladesh, economic empowerment is undoubtedly a necessary condition for self-reliance of women, but economic development cannot alone change the existing situation where women are generally subordinated to men. Only when both economic and social empowerment of the target group is emphasised the existing gaps between men and women could be reduced.

The BIS study (1998) on *Group Sustainability* focused on sensitive issues as regards the sustainability of the BRDB group. The study perceived group sustainability as a stage of development or a level whereby a group of organised assetless people with common interest has successfully promoted and upheld the interest and welfare of the members through collective action and is committed/able to maintain such group spirit and action when the project support has been withdrawn or ceased. The study found out that as regards group cohesiveness most groups in all projects have more or less reached a level not far from sustainability. The study further noted that some of the BRDB projects like RD-5 and RD-9 have shown greater achievement in social empowerment since they have stronger social development component in their respective projects. On the other hand, projects like IRWDP and RD-12 show substantially lower achievements, since they have given relatively more emphasis on other components like savings and credit. The findings of the report show that youngest groups which appear to be strong on the formal group requirements like attendance of meetings, recording resolutions of meetings, maintaining group accounts, etc. and these usually attach more thrust on the formal group requirements. The female and the male groups, on average, do not differ much. The female groups show higher achievement in group cohesiveness whereas the male groups show better performance on the other main indicators. A group member is regarded and declared a graduate when he or she has reached a certain level of economic and social standard and does not require the support from the project any longer. The report indicated that:

The RPPs are projects and thereby meant to be limited in time. The expectations, which have been expressed in project documents, explicitly or implicitly, have been that group members would develop during the course of the project to the level where they would no longer need the services of the project. They are expected to manage on their own and lead their lives above the poverty level in a consistent way over a long period of time, i.e. in a sustainable way. However, these expectations have to a large extent not been materialised.

UNDP and FAO jointly carried out a study in 1988 to assess the overall effectiveness of short-term credit given to members of BRDB cooperatives (KSSs) in the RD-2 project areas. Findings show that the UCCAs have, in general, performed well in disbursing credit to the relatively small farmers. Compared to other institutional credit arrangement, the UCCA/KSS system has the best record of productive

utilisation of credit and recovery of loans. The pattern of utilisation of short-term credit by member borrowers was investigated. Findings showed that a significant portion of cooperative credit was not utilised for the purpose for which it was taken, rather it was diverted to other productive and non-productive uses. The diversion of credit to other channels was linked to the delay in credit disbursement and lack of proper supervision of loan.

The study also indicated that whatever amount of credit was actually utilised for crop production made substantial positive impact on the utilisation of material inputs and the productivity of land. UCCAs were effective institutions to disseminate information on improvement agricultural methods. Short-term loans were linked to the adoption of new technologies in the production process. The impact of short-term crop loan on the level of income and poverty of member borrowers was positive. It was, however, noted that the majority of the borrowers remained below poverty line because the average size of loan was small and the loans were given for a single activity from which the total return was low.

The UNDP and FAO study showed that the recovery performance of short-term crop loan given by UCCAs was better than that of other credit giving institutions (e.g. NCBs, BKB, RAKUB, and BSBL) but less satisfactory than those of NGOs. There had been an improvement on over earlier recovery rates due to total interest remission by the government, but still not satisfactory and cannot form the basis of a viable rural financial system. Many reasons had been cited by the respondents for poor recovery performance of short-term credit. The important reasons specific to RD-2 project were disqualification of UCCAs, uncertainty of a new loan, lack of pressure, political influence, expectation of remission of interest and reluctance on the part of the government to take legal action against defaulters.

UNDP and FAO also jointly directed another study in 1988 on the irrigation management programme of RD-2 project and South West Rural Development Project Phase II. The study found that positive changes were brought to the life of the beneficiaries of those interventions.

F. P. Stratford (1997) carried out another donor-sponsored study on RD-9. It was basically an evaluation report on the various components of RD-9 project. The study found that the groups had reached highest achievements in group cohesiveness and overall the groups are fairly homogeneous. The groups have attained the lowest scores in the case



of social empowerment, indicators used were group participation in social action, participation in local *shalish* or union council, proposed group action against social repression, marriage without dowry, etc. The findings show that functional education that had been introduced to raise the literacy rate was fairly low, especially among the female members. The study suggested that further training is needed to improve on this front. The study pointed out that a high level of family planning practice had been recorded. More than 80 per cent of the eligible couples are practising family planning and more than 90 per cent babies of the group members had been immunised. The study observed that participation of groups in social actions was mostly visible in prevention of illegal divorce, followed by establishment of social and legal rights, prevention of anti-social acts, wife repression, polygamy, and dowry. About 90 per cent of the group members had a clear understanding on these issues. Women in development achieved all its declared objectives with the formation of a series of women's committees.

The same study also noted that training should be considered as an important input in changing the conceptual, technical and behavioural competencies of both the group members and the staff. The study suggested that emphasis should have been given on the training of the relevant local resource persons, who had been involved in the implementation of the project. The study observed that RD-9 has provided both occupational skills development and human relations development training to its group members. The former included training on agriculture, fish-culture, livestock, non-farm IGAs, infrastructure development, marketing promotion, etc.; the latter included courses on leadership development, book-keeping, credit management, federation development, group dynamics, family law, women issues, social awareness, etc. The achievements in training appeared to be satisfactory on the whole. Functional education was carried out by RD-9 with a view to increasing the literacy level among group members. The incidence of illiteracy was found to be high in the groups. The study, however, noted that the credit component was seriously mismanaged. The statistical data was flawed, loans issued under questionable circumstances, and staff misappropriation of funds was significant and apparently unchecked.

In 1992, BRDB in association with Sonali Bank undertook a study on the Credit Recovery Performance of BRDB projects. The study revealed that defective investment, lack of proper documentation, deteriorating relationship between the UCCAs and the KSSs and

between the KSSs and their members, lack of supervision of the superior officers, inadequate accounting system, inaction and in some cases demoralisation of the cooperative leaders contributed largely to loan default. Political influences and the government decisions for exemption of loan and interest, crop damage due to natural calamities and breakdown of irrigation equipment were also identified as reasons for loan default. There were some cases of death, migration and fictitious loans but their percentages were still within acceptable limit but it was anticipated that the trend might be alarming in the future.

The Sonali Bank BRDB study recommended that the defaulting borrowers be pursued after harvest and those having no capability to repay, at a given moment, could be given one year to one year and a half time to repay loan and those paying the overdue loans in full within the extended period might be allowed interest exemption facilities as approved by the bank in case of individual borrowers. The study also suggested that BRDB should immediately mount a crackdown on wilful defaulters, the KSS managers, MC members, well-to-do members of the KSS as well as those able small members of the society. The UCCAs should, under the supervision of BRDB district offices, identify them and issue legal notices giving them time to repay overdue loans, after the expiry of which legal action should start with no further extension of time. It was also noted that BRDB should approach the government to extend the jurisdiction of the recently formed money courts to UCCAs/KSS loans and pending a decision, certificate cases should be instituted against chronic defaulters. And also BRDB should ensure that the UCCAs prepare necessary papers immediately for instituting criminal cases against the persons involved in defalcations. The actions should be supervised and monitored closely by BRDB district offices and with regular follow-up review from BRDB Headquarter.

An internal study carried out by BRDB in 1999 made an elaboration of the profile of the rural poor projects of BRDB. It mentioned that although the overall objective and work components of all RPPs were basically the same, project widely differed in organisational set-up and implementation procedure. Two approaches were applied in organising the target groups, i.e. some projects followed the non-formal group approach while some other followed formal cooperative structure. RD-5, RD-9, RPAP, and KPAP followed the non-formal group approach while the others followed both the approaches. In some projects, such as RBP, RPCP, NRPCP, the primary societies/groups had their separate federations at the thana

level. IRWDP and RPAP had no federation of their own but were linked to the main scheme, TCCA. In RD-5 and KPAP there was no system of federation. RD-9 had developed a concept of federation for the primary groups at the union level.

### Review of Management and Institutional Issues

BRDB is a large organisation having considerable number of officers, staff and employees based at various levels. Table 14 presents a picture about the manpower position of BRDB Headquarter based in Dhaka.

Table 14: Manpower Position in BRDB HQ

Category of Manpower	Number
1 <sup>st</sup> class	617
2 <sup>nd</sup> class	478
3 <sup>rd</sup> class	776
4 <sup>th</sup> class	202
Total	2,073

Source: *Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

Various BRDB projects operate at the village, union, thana and district levels. Table 15 exhibits the manpower position in those local and regional offices.

Table 15: Manpower Position at the Thana and District Level

District Level		Thana Level	
Name of the Position	Number	Name of the Position	Number
Deputy Director	57	TRDO	449
Sr. Assistant Director	30	ARDO	468
Accountant	57	Accountant	450
Assistant Accountant	41		
Typist	57		
Driver	46		
MLSS & Night Guard	119		
<b>Total</b>	<b>407</b>		<b>1,367</b>

Source: *BRDB Annual Report, 1998-99.*

### Institutional Shortcomings of BRDB

A Swedish consulting firm held series of interviews with different donor agencies and tapped their views and observations regarding the role and institutional capabilities of the BRDB in organising and managing poverty alleviation projects. Upon the request of some of the donors, names of the persons or the agencies had been kept anonymous. Almost similar observations had been recorded by consultants.

Most of the donors did not have a high opinion on the institutional capability of BRDB:

- BRDB is a highly bureaucratic and sluggish organisation. It does not suit the project management style that originally brought success to the proven model.
- Instead of being a task-based organisation BRDB has somehow slipped into bureaucratic form of organisation and follows rigid bureaucratic procedures. The rules, procedures and task targets seem to have become the end in themselves.
- The organisational set-up over the period of time has become extremely complicated with different dimensions, consisting of projects, functions and geographical set-up and intersecting each other causing diffusion of responsibility and non-clarity of authority and almost completely lost accountability.
- The total monitoring and evaluation effort starting from reporting from the field levels and projects is not well coordinated. Evaluation as an important management function is not scientifically resorted to by BRDB.
- At present, BRDB lacks a clearly defined institutional arrangement to absorb the outstanding activities of terminated projects.

Some positive aspects of BRDB had also been stressed by the donors. An analysis of the strengths, weaknesses, opportunities and threats (SWOT) of BRDB brought forward the following points-

- The BRDB modus operandi is based upon a rather successful model proven over a period of time. This means that there is an inherent potential to deliver improved rural development services to the rural poor.
- GOB and some donor organisations consider that BRDB can be an important intermediary for delivering promotional support to the agrarian population of Bangladesh.
- BRDB has set up both physical and personnel resources infrastructure both at the head office and in the field offices at district and thanas, covering almost the entire country. The wide coverage of BRDB provides it with a great competitive edge.
- A large number of local level cooperatives have been formed over time. These cooperatives have reduced the cost of service delivery, an obvious advantage over other government and non-government organisations.

Since the 1980s some donors have devoted considerable efforts to upgrade BRDB's organisational structure and management systems (primarily by way of training support) in order to eliminate its institutional incapacity to effectively carry out its tasks of rural development and poverty alleviation. The recommendations of a study entitled *Organisation Structure and Management Systems of BRDB* address the major issues in this context. The ODA study noted that the bureaucratic nature of the organisation has resulted in the development of lengthy procedures, rigid controls and management styles that inhibit the realisation of potential. Interminable delays, poor qualities of implementation, non-attainment of targets, loss of staff commitment and motivation have resulted from these practices.

The ODA reviewers attached central importance to three major issues-

- clarification of BRDB's objectives
- organisational independence from the GOB civil service structure
- development of a non-bureaucratic achievement oriented organisational approach.

The ODA study, therefore, recommended that BRDB should clarify its programme objectives to make societies and UCCAs-

- commercially viable, independent and sustainable institutions
- independent agents serving as channels for development inputs.

Regarding functional independence of the BRDB from the remainder of GOB administration, the reviewers noted:

If BRDB wishes to contribute to rural development in a serious way it must cease to function as a branch of the civil service.... So far as is consistent with specific directives emanating from the relevant government ministries, the Board should endeavour to determine all issues itself, not refer them elsewhere for decision making or secondary approval.

In the light of the above observations, three options had been suggested for restructuring the BRDB

- *The Projectised Form:* Organising projects as semi-autonomous operating units. Respective managers would make all necessary decisions needed to achieve the goals and objectives of the project.
- *The Divisionalised Form:* Dividing the organisation into two, one half providing help with income generating activities (IGA), and other concentrating on broadly defined social development activities.
- *The District Form:* Building the strength of the district offices while simultaneously simplifying the structure at the Headquarters and thana level. The more detailed recommendations in this context aim at

translating this general observation into concrete proposals for change in staff behaviour and attitudes and management systems.

The ODA study also emphasised on training for both its staff and cooperative members of BRDB. Accordingly, a comprehensive management training and development for BRDB had been developed with the financial assistance from ODA and the total estimated cost of the project was Tk. 158.1 lakh. The objectives of the technical assistance project were as follows:

- to review the organisational structure and management systems of BRDB and suggest improvement;
- to improve the management performance of BRDB senior officers in management skills through training on the basis of assessment of the training need;
- to develop a manpower planning system for BRDB to ensure effective utilisation of resource personnel; and
- to develop a capability within BRDB so that management training can be continued as an integral part of its in-service training programme.

### **Other Institutional Issues**

Two-tier cooperative model, by and large, worked well for BRDB at the early stage intensifying the use of chemical fertiliser, modern irrigation-seed based technology, economic storing and marketing of agricultural produce and contributed significantly to agricultural production. Within a decade the country's food production recorded an almost two-fold increase. It contributed significantly both in terms of organisational development and higher crop production. But later gradually the services of the system degenerated and became biased. Mismanagement, lack of professional leadership, political interference, involvement of the state, etc. caused deterioration in the overall performance of societies as well as TCCAs, resulting in a stagnation position of the cooperative development.

Further, the cooperatives started experiencing adversity in realisation of loans disbursed. Since 1991 consequent upon the announcement of exemption of crop loan to non-cooperative farmers by the Government, the activities of TCCA-KSS lost momentum, recovery of loan funds sharply fell down, and mismanagement mounted up among the TCCAs. Sonali Bank denied providing further loans to TCCAs unless requisite amount of loan money was paid up in return of the credit disbursement. However, it was realised that the announcement of loan exemption was misunderstood and later it was

clarified that for BRDB operated cooperative crop loans only the interest amount would be exempted. The BRDB field staff with their relentless effort brought the recovery/loan outstanding position up to the margin for activating further loan disbursement by the bank. By September 1997, about 315 TCCAs out of 450 became qualified for credit operation.

### **Conclusion**

From the preceding discussion it occurs to us that due to increasing incidence of rural poverty main focus of the Government of Bangladesh as well as the donors has been directed towards poverty alleviation programmes. BRDB is the public institution with adequate mandate to implement those programmes and channelling support to the rural poor population.

A number of donor agencies have examined the role and functions of BRDB during the last two decades. These agencies made several attempts to study and analyse the efficacy of the cooperative system in particular. Many of these studies have expressed scepticism as to the efficiency of BRDB in terms of management styles, personnel requirement, project duration and target groups. However, studies completed by important donors have lauded the new orientation of BRDB in providing credits to the rural poor under the Rural Poor Programmes (RPPs). These studies have pointed out to the need to remove the mandate limitations of BRDB for going beyond the cooperative system and for undertaking through organisational restructuring to efficiently formulate, manage and implement poverty alleviation programmes and projects.

BRDB played a critically important role in the agricultural sector in the 1970s and part of the 1980s. Using the TCCAs and KSSs as conduits for the provision of credit and agricultural inputs and requisites resulted in rapidly increasing agricultural production. Subsequently, however, the BRDB MS and the Comilla type cooperatives have been sidelined and marginalised, while increased emphasis has been given to rural poverty alleviation. The major reasons for this shift are: (a) growing population of rural poor and landless; (b) changing perception of the role of government; (c) market liberalisation; and (d) donor dominated approaches.

BRDB is the largest institutional set-up of the Government of Bangladesh to organise and manage rural development and poverty alleviation programme in Bangladesh. Eighty five percent of the BRDB efforts are carried out in the form of projects in which 91 per cent of the projects are funded by different multilateral and bilateral

donor organisations. BRDB's present membership exceeds 2.4 million, of which almost 4,00,000 are assetless and 3,00,000 are poor women. So far, BRDB has disbursed loan amounting to Taka 700 crore (cumulative) and has collected savings amounting to Taka 44 crore. It may be mentioned that the cooperatives control 45 per cent and 70 per cent of all the sunken shallow and deep-tubewells respectively, which reflects their important contributions to the agricultural sector and rural employment. However, as far as the structural dimension of BRDB is concerned, we can say that in order to make BRDB an efficient public institution a few steps must be taken immediately and these are:

- a. Decentralisation and delegation of authority to district and thana levels;
- b. Headquarters should devote its focus on the policy planning, coordination and monitoring roles with implementation should largely be entrusted with local authority;
- c. The existing management system should immediately be streamlined based on practical needs for smooth functioning of administrative, personnel and financial matters.

Main strength of BRDB is its clearly structured mandate, well established country-wide office structure, training institutions and facilities, large staff, experienced in the administration of diverse rural development support activities, long standing experience in the process of local formal and non-formal institution building and related activities among the target groups and long standing experience in rural financial services, including credit savings and the mobilisation of share capital, both in the form of linkages with formal financial institutions and through its own structure.

On the other hand, BRDB is a highly bureaucratic and sluggish organisation. It does not suit the project management styles that originally brought success to the proven model. Instead of being a task-based organisation, BRDB has somehow slipped into bureaucratic form organisation and follows rigid bureaucratic procedures. The rules, procedures and task targets seem to have become the end in themselves. The organisational set-up over the period of time has become extremely complicated with different dimensions, consisting of projects, functions and geographical set-up and intersecting each other causing diffusion of responsibility and non-clarity of authority and totally confusing accountability system. The total monitoring and evaluation efforts starting from reporting from the field levels and projects is not well co-ordinated.



## CHAPTER EIGHT

# **The Impact of Selected BRDB Projects: An Assessment**

This chapter has two major sections: section one provides the structural, functional, and institutional profiles of the selected projects. It also narrates the scope and broad objectives of the each of the project under consideration, information on targeted beneficiaries, nature of the project components, pattern of management structure of the projects, financial outlays and the nature of monitoring and evaluation system. Section two of the chapter presents a qualitative and quantitative analysis of the impact of selected BRDB projects.

### **Rural Development Project 2 (RD-2)**

The ministry of LGRD in collaboration with Bangladesh Rural Development Board worked out the proposal for the RD-2 project in late 1982 and soon the government requested the IDA to assist the project as it had earlier sponsored RD-1 project. Accordingly, quick arrangements had been made between the Government and the IDA to launch the second Rural Development project, which then commenced in 1983. The project covered all Upazila of 13 districts, namely Dinajpur, Rangpur, Bogra, Khulna, Barisal, Patuakhali, Dhaka, Mymensingh, Tangail, Jamalpur, Comilla, Sylhet and Chittagong. The primary objectives of the second Rural Development project were to: (a) strengthen and expand the TCCA and KSS cooperatives systems; and (b) improve the capability and performance of its promotional agency BRDB. Besides, it was also proposed that the project would assist BRDB in providing a special package of inputs through TCCA for all members including women of the special cooperatives within the intervention areas. The project also focused on the activities like pond fisheries, beef fattening, poultry and also rickshaw/van finance for BSS members. This project was completed in 1987.

### **Project Components**

The principal components of the project were:

- a. Provision of medium-term credit for the TCCA/KSS members to purchase about 30,000 STW, 3,000 LLP, 2,300 tool kits and 2,300 bicycles.

- b. Expansion of an ongoing irrigation management programme to cover about 4,400 DTW and 1,100 LLP/STW clusters.
- c. Provision of medium term credit to about 3,300 TCCA/KSS, under a rural poor programme, for productive activities such as beef fattening, weaving, handicrafts, and pond fisheries.
- d. Provision of short-term credit to TCCA/KSS members for crop production.
- e. Implementation of a TCCA crop and input marketing programme.
- f. Construction of basic thana facilities, the Thana Training and Development Centre (TTDC) at 20 thanas, if necessary.
- g. Construction of essential TCCA office facilities in 100 thanas, including residential accommodation required for the staff of government agencies.
- h. Strengthening BRDB and the audit capacity by the appointment of additional staff and the provision of vehicles and office equipment.
- i. Training of BRDB staff, cooperative development auditors, TCCA/KSS/BSS staff and members and thana irrigation teams in a wide range of activities essential for the success of the project. This component would include the construction of five new thana training units and additional classrooms and staff accommodation at the rural development training institute in Sylhet.

### Targeted Beneficiaries

According to the project proposal, about 90 new TCCAs, 8,000 new KSS and 3,000 new BSS were planned to be formed during the project period. It was also proposed that 210 former TCCAs would focus their attention to the 1,500 'A' and 'B' class KSS, but attempt was also made to upgrade 7,000 KSS which had failed to reach the initially set target. It was thought that increasing agricultural activities under the project as well as the rural poor component would lead to increase in employment in rural areas. And about 59,000 families were expected to be benefited from the rural poor programme.

### Capital Input

#### Investment Cost of the Project

Investment type	Total (in lakh Tk.)
Local currency	9,126.7
Foreign currency	834.3
Total	9,961.0

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

## Sources of Fund for the Project (in lakh Tk.)

GOB	IDA	CIDA	UNDP	ODA
428.3	4,249.8	2,658.4	1,664.6	125.6

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

### Management Structure

On the whole, the project was supported by the ministry of LGRD and Cooperatives (RD and C division) and executed by BRDB in collaboration with BADC, RCS, PWD, BSCIC and NGO's. The HQ's of BRDB retained the responsibility for policy planning, national level monitoring and supportive function at the district level; the district project director of BRDB was entrusted with the primary responsibility for project activities in his district. Additionally, he was made the member secretary of the district coordinating committees headed by the deputy commissioner, which dealt specially with interagency coordination and problems that could not be solved through bilateral efforts. The other members included district manager of Sonali bank, executive engineer (PWD), district agricultural extension officer, executive engineer (BADC), district officer (BSCIC), and district fisheries officer. It was intended that quarterly district action plans would spell out, for each participating agencies the tasks to be completed over the following quarter and would follow a pattern successfully developed under RD-1. The deputy commissioner in association with the district BRDB officials was expected to monitor the execution of these plans which were prepared at district interagency meetings attended by Headquarters level staff of all participating agencies.

### Rural Development Project-9 (Ist Phase)

Rural development through alleviation of rural poverty has always been given top priority in the country's development plans. Many programmes have been undertaken by all successive regimes since independence and rural development programme (RDP-9), launched in Rangpur region covering 20 thanas of Rangpur, Nilphamari, Gaibandha and Lalmonirhat was one such poverty alleviation programme initiated by BRDB. The first phase of this project started its operation in 1987 and ended in 1992 according to the original plan; however, under the revised plans it continued to operate up until 1996. The government of Bangladesh in collaboration with the European Commission (EC) and the government of Netherlands undertook this project.

### **Objectives of the Project**

There had been a high degree of poverty, landlessness and unemployment in the project area. Introduction of various income generating activities with the provision of skill training, credit expansion service was thought to be contributing significantly to the process of development of the area. The major objectives of the project were as follows:

- a. To organise the rural landless/assetless and marginal farmers into separate groups;
- b. To create employment opportunities for the target groups through provision of training, credit and other inputs; and
- c. To improve the quality of life of the group members through promotion of gainful economic activities in the farm and non-farm sectors.

### **Project Components**

The project aimed at increasing production and generating employment opportunity in both farm and non-farm sectors for the rural poor through group activities, with the generation of additional employment opportunities. The major components of the project were:

- a. Re-formatting the existing groups to organise them into homogenous groups of landless and marginal farmers of between 15 and 20 members.
- b. Accumulation and profitable use of saving.
- c. Training of group members covering aspects of human development (awareness raising), functional literacy, skill development, staff capacity building, social development, small enterprises and development of appropriate technology.
- d. Credit for income generating activities, particularly for group ventures.
- e. Marketing promotion.
- f. Civil work and technical assistance.
- g. Disaster fund.
- h. Insurance scheme.
- i. Unforeseen, miscellaneous fund.

RD-9 focused and emphasised on social sector/poverty alleviation services, economic and technical skills and capacity. At that time there was about 2,185 groups with 32,135 members. Then it was expected

that after reformation the project would continue to serve 2,185 groups with 39,330 members, it aimed at making 1,500 groups with 2,500 members completely self-reliant.

### Capital Input

Investment Cost of the Project (including cost escalation, in lakh Tk.)

	Local	F. Exchange	Total
Original PP	3,948.2	1,814.1	5,762.3
Revised PP	3,702.6	2,258.2	5,958.8

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

Out of the total project cost of Tk. 5,958.8 lakh (revised), it was pledged that EC would provide Tk. 831 lakh as grant to GOB. In turn, GOB would provide the fund to the project also as a grant and contribution amounting to Tk. 175.0 lakh. In addition to the total project cost, there was a provision of Tk. 1,125.0 lakh to be used as revolving credit including credit guarantee fund.

### Management Structure

The office of the project Headquarters was located at Rangpur. On behalf of BRDB a functional autonomous project implementation unit (PIU) was set up at Rangpur to plan, implement and monitor the project activities. A project Director was appointed by BRDB with the agreement of EEC. The other personnel were selected in accordance with project proposal. The PIU played the coordinating role among all projects staff. However, the project staffs were not government officials. The following sections were created at Rangpur project office:

- Administrative personnel
- Finance and accounts
- Planning and monitoring
- Social development
- Economic development
- Women development
- Training and communication unit

In view of the wide range of activities undertaken by the project, the PIU organised regular consultative meetings at HQ, district, thana, union, and village levels which ensured smooth functioning of the project.

### Targeted Beneficiaries

It was expected that after reformatting the project would continue to serve 2,185 groups (39,330 members) with an ultimate aim to create

employment opportunities for at least 25,000 members of minimum 15,000 groups by the end of the project through promotion of gainful economic activities. Credit and skill training were provided to the landless, marginal and small farmers, as they were the principal targeted beneficiaries. Training on human development, functional literacy was also provided to the target group members, attempts were made to increase their technical skills in various ways and capacity building within existing project framework to engage the group members in life improvement activities. It also emphasised on group empowerment, training for developing conscientisation, primary health care, family planning, tubewell for drinking water, awareness about legal rights, marriage without dowry and enrolment of all school aged children.

It is, however, to be noted that we have failed to get hold of the most of the abovementioned documents/reports from the relevant unit either because these were practically non-existent or unavailable due to very poor record keeping system in BRDB.

### **Rural Development Project-12 (RD-12)**

BRDB had undertaken RD-12 project in 1988. The government of Bangladesh then approved a six year long programme of assistance specifically addressing the needs of the rural poor having no asset (bittaheen) and requested CIDA funding on a bilateral basis. Under the approved proposal that was supposed to be ended in 1994; however, on the basis of the information collected from the revised PP the project was completed in 1996. The project covered a total of 139 upazilas of six greater districts, namely Dinajpur, Bogra, Khulna, Barisal, Jamalpur and Mymensingh.

### **Objectives of the Project**

The major objectives of the project were to mobilise and organise the bittaheen, the landless rural poor into bittaheen Cooperative Societies of their own in order to improve their quality of life through gainful economic activities; to create additional employment opportunities through human resources and skill training, providing credit and other inputs to the target population to facilitate year round employment and income generation; and to strengthen the capacity of the BRDB to plan, implement and sustain such development efforts among the rural poor. In order to reach the above stated long-term objectives of the project, the short-term objectives were to mobilise and organise the rural poor i.e. landless into bittaheen societies, mobilise shares and savings, provide assistance to the bittaheen society members in

demanding access to the social and economic resources, provide assistance to the members in receiving training and accessing social quality of their lives such as health, nutrition, sanitation, literacy, etc. and channel credit and other input for undertaking productive and income generating activities.

### **Project Components**

The project had the following major components

- a. mobilisation and support to formation of bittaheen societies;
- b. special consideration on woman and special aspects;
- c. accumulation of capital;
- d. credit system and providing loan fund;
- e. training system;
- f. social development;
- g. effective project management.

Investment Cost of the Project (in lakh Tk.)

	<b>Local</b>	<b>F. exchange</b>	<b>Total</b>
Approved PP provision	9,296.6	1,243.6	10,540.4
Revised PP provision	9,587.9	1,166.1	10,754.1

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

CIDA provided Tk.1,166.1 lakh as project aid. In addition to the project investment cost, CIDA had provided Tk. 4,768.9 lakh as grant for establishing the revolving loan fund for the beneficiaries (Bittaheen) and facilitate credit operation within the project area.

### **Management Structure**

This project was implemented by BRDB. The key management and operating decisions were taken by a working level project management committee. The government of Bangladesh, through the Ministry of Finance and the Ministry of LGRD and Cooperatives, the Bangladesh Rural Development Board, and the Government of Canada, through the Canadian International Development Agency, the Canadian High Commission, the Canadian project monitoring unit, played various roles and responsibilities to keep the project operational. Sonali bank was also involved in the project for the distribution of credit to the samity members.

### **Targeted Beneficiaries**

One of the main objectives of RD-12 was to increase the number of bittaheen primary societies from 5,600 to 14,500 by the end of the project with a total membership of 3,62,500. The most significant

organisational aspect of this project was the creation of 139 separate apex organisation called Upazilla Bittaheen Central Cooperative Association (UBCCA) for the bittaheen societies at the upazila level. It was anticipated that over its eight years life span the RD-12 would mobilise 14,500 societies with 3,62,500 members of the societies. It was expected that by the end of the project the following outputs would be achieved:

- effectively operating bittaheen societies,
- group based credit system for the bittaheen rural men and women,
- a training system for the bittaheen men and women and for the project staff, and
- an ongoing system of action review and management within the project and BRDB as a whole.

On the whole, it was expected that the project would have positive impact on empowerment of women, human resource development, poverty alleviation, employment and income generation.

### **Rural Poverty Alleviation Programme (RPAP)**

In Bangladesh more than 50 per cent rural population is landless or in other words "bittaheen". These families having no or negligible assets and are socially and economically deprived and psychologically marginalised. These sections of the rural populace have minimum bargaining power. They cannot involve themselves in income generating activities on account of lack of capital, knowledge and training. Thus, they do not have any opportunity to utilise their ability, skill and worth. Keeping this in view, BRDB undertook RPAP in 1993 covering 145 upazilas of 23 districts in order the rural poor to inspire and select small and medium scale activities of their choice which are to be then managed by themselves with necessary support from BRDB.

### **Objectives of the Project**

To alleviate poverty and develop living standards of the targeted rural poor through individual and group income-generating activities by organising them in informal and pre-cooperative groups.

Project aims to mobilise rural poor and strengthen their organisation through:

- Accumulation of credit,
- Supply of credit for productive and earning investment, and
- Training

Two major types of training were offered-



### **Beneficiaries training**

- ◆ skill development
- ◆ machine operation training
- ◆ domestic animal rearing
- ◆ homestead production
- ◆ community plantation
- ◆ environmental awareness
- ◆ nutrition, health care and family planning
- ◆ literacy, numeracy and mass education
- ◆ leadership and group management
- ◆ credit operation, production plan and management.

### **Staff training**

- marketing facilities
- sustainability of the project activities after completion of the project
- incremental staff
- procurement of transport and vehicles.

Cost of the Project (in Lakh Tk.)

The entire project fund was allocated by the GOB as grant to BRDB through ADP.

	<b>Local</b>	<b>Foreign Exchange</b>	
Original	6,867.1	-	
Revised	6,655.1	-	
Annual operating expenditure/ recurring	Local	FE	Total
Original	186.6	-	186.6
Revised	146.7	-	146.7

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

### **Management Structure of the Project**

The project head office was set up at BRDB headquarters headed by one Project Director and was assisted by 15 personnel. At district level, a deputy director of BRDB looked after the project and at thana level, the project was implemented by Thana Rural Development Officer (TRDO). He was assisted by one ARDO, one Accountant Assistant, and a number of organisers. On the monitory outflow, it was decided that project director will remit project money including loan as

approved to the TRDO. Informing the deputy director of the district, all the thana TRDO will operate project bank account jointly with project ARDO and provide the credit to the targeted beneficiaries.

### Targeted Beneficiaries and Output

According to the project proposal, it was expected that a total number of 15,56,600 beneficiaries of 5,220 groups would directly be benefited from this project focusing on the alleviation of poverty. It was proposed that an amount of Tk. 422.3 lakh would be invested as revolving loan. A total number of 48,000 beneficiaries would get direct training. It was also expected that 6,11,05,000 additional labour days were to be generated by the project activities.

### Integrated Development of Rural Women and Children through Cooperative

The project was first undertaken for implementation in 20 upazilas under the greater Dhaka district. The first phase lasted between 1985-86 and 1987-88. The second phase (1988-89 to 1992-1993) started from 1 July 1988 including 10 upazilas/600 villages of Comilla and Brahmanbaria districts.

### Objectives and Targets

- a. To improve the quality of life of rural assetless women and children by improving their socio-economic condition.
- b. To mobilise the poor women having no asset into MBSS (Mohila Bittaheen Samabaya Samity) and strengthen the MBSS to deliver services for them.
- c. To promote income generating activities for the rural poor women (bittaheen) and ensure their participation in development activities.

### Investment Cost for the Project (in lakh Tk.)

Local	FE	Total
2,548.41	110.6	2,659.04

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

### Major Items of Investment Cost (in lakh Tk.)

	Local	FE	Total
<b>1. Training</b>			
a) Project staff	75.6	5.1	80.7
b) Others	383.3	-	383.3
<b>2. Starter Capital</b>			
a. Income generating activities (loan)	415.0	-	415.0
b. Horticulture Nursery	8.0	-	8.0

	<b>Local</b>	<b>FE</b>	<b>Total</b>
c. Cash assistance for different activities.	125.5	-	125.5
3. Survey and evaluation	12.1	-	12.1
4. Community contribution	80.0	-	80.0
<b>Overhead Cost</b>			
a. Pay allowance	332.9	-	332.9
b. Other overhead cost	197.4	-	197.4
6. Machinery	559.0	67.6	626.6
7. Transport/Vehicles	10.6	31.5	42.1
8. Furniture	3.8	-	3.8
9. Clearing & Carrying	38.7	-	38.7
Total base cost	2242.1	104.2	2346.4
Cost escalation	306.3	6.3	312.6
Total investment cost	2548.4	110.6	2659.0

*Source: Impact Assessment of the Selected BRDB Projects, SIDA, 1999.*

### **Project Financing**

Grants from UNICEF and GOB were made to BRDB towards the initiation as well as operation of the project. The annual allocation was reflected in ADP and UNICEF's contribution released directly to the Director General of BRDB. UNICEF financed about Tk. 2,506 lakh as grant with a foreign exchange component of around Tk. 111 lakh for the project. Out of the local cost of Tk. 2,305.7 was distributed as loan to the women members of the cooperatives for income generating activities (IGAs) and Tk. 8.0 lakh was given as loan to the trained horticulturists for establishment of base nurseries. The local cost of UNICEF contribution of Tk. 2,305.7 lakh was released directly to the director general of BRDB, while GOB's portion was channelled through ADP.

### **Management of the Project**

A joint director of BRDB was appointed as project manager of the project. The project was operated at different levels through various committees. At the national level, Central Coordination Committee (CCC), headed by an additional secretary in-charge, was responsible for overall policy decision and guidance for this project. At the district level, Project Advisory Committee (PAC), headed by the respective project directors, was responsible for coordination activities and periodical reviews. At the upazila, Project Implementation Committee (PIC), headed by the chairman of UCCA, was given the responsibility to manage the project at the village level.

## **Strengthening Population Planning through Rural Women's Cooperatives**

In rural area about 65 per cent people live below poverty line. Over 50 per cent of them are female. Rural women are mostly illiterate and generally suffer from ill health and malnutrition. They are usually dependent upon male members of their families and quite often than not experience social and economic deprivations of various kinds. In order to break this traditional chain of social marginalisation and change their naturally accepted fate, BRDB took an initiative to organise women's cooperatives under the project titled 'Strengthening Population Planning through Rural Women's Cooperatives' since 1975. The main reasons for undertaking this project were to improve the quality of life of rural women through participation in the productive and income generating activities and to motivate them adopting family planning. During the first phase (1975-80), 728 cooperative societies with 3,1527 members were formed, Tk. 143.93 lakh was spent and 28 upazilas were covered. In the second phase (1980-85), the project was extended to 40 upazilas and Tk. 348.1 lakh was spent on the project.

In the third phase, 60 more upazilas were brought under the purview of the project (3<sup>rd</sup> phase) by July 1986. Thus, the total number of upazila under the project rose to 100. Under population control and family planning sector, there were two other women's programmes namely "Use of mother's for population activities" and "Women's vocational training for population activities" under the Ministry of Women's Affairs. Up until 1988, 3,111 MSS have been organised with a total of 1,15,755 members in 100 upazilas covering nearly the whole country.

### **Major Components of the Project**

1. Formulation women's cooperatives;
2. Formulation of cooperators' own capital through savings and purchase of shares;
3. Provision of credit for income-generation activities;
4. Family planning activities;
5. Functional literacy;
6. Health education and nutrition;
7. Training on management and skill development;
8. Upazila training-cum-production centre establishment and operation;

9. Evaluation and research;
10. Consultancy;
11. Tangail women's training centre operation;
12. Distribution of rickshaws/country boats;
13. Distribution of sewing machines.

### **Objectives of the Project**

- a. To organise the rural women into cooperatives. (MSS) for raising their standards of living through group action and channelling credit for the MSS members for productive income generating activities.
- b. To provide training to the women for raising their skill for different economic activities.
- c. To develop and practice leadership skill as an avenue for bringing new knowledge and technology to their villages and representing village interest to the Upazila level.
- d. To assist family planning activities as one of the multi-sector population programmes for reducing fertility.
- e. To motivate women to use family planning devices.
- f. To ensure supply and services for economic activities and family planning.
- g. To make women literate and educate about primary health care and nutrition.

### **An Assessment of the Impact of the Projects**

With the primary goals of alleviating poverty and empowering the poor, BRDB has been working in Bangladesh for nearly two decades. In pursuance of these goals a nation-wide rural poor and particularly women focused target group oriented multi-dimensional programmes have been undertaken for the upliftment of the socioeconomic conditions of the rural disadvantaged. Under its various programmes rural women/men are organised into groups, offered awareness and skill development training, and are provided with credit, inputs, marketing facilities. Social and human development components of BRDB programmes included empowerment of rural women, awareness raising, health, nutrition, family planning, functional literacy, etc. Though some isolated studies on assessing the impact of BRDB programmes had been initiated earlier, the present study could be considered, on its own right, the most comprehensive impact assessment study covering 6 of BRDB's already completed projects to gain a more detailed and extensive understanding of the socioeconomic

impact in both quantitative and qualitative terms. This study focuses on assessing the impact of BRDB's completed projects not only to measure the success of the projects in raising the socioeconomic status of the participants, but also to identify the shortcomings of the programme and in addition to this to assess their long term sustainability.

The study considered the following impact indicators in general.

**a. Economic indicators**

- higher income/economic gains
- standard of living
- increased production
- employment opportunity
- purchase of asset/consumer durable
- sustainability of economic well-being

**b. Social indicators**

- participation in family decision making
- increase in social interaction/community acceptance
- social empowerment
- reduction of violence/repression
- social/political awareness
- awareness about legality of dowry
- improvement in housing condition
- sense of solidarity, cooperation/group cohesiveness
- schooling for children
- leadership
- awareness about democratic practices

**c. Health, nutrition and environmental indicators**

- awareness about and access to better health care
- awareness about family planning
- awareness about nutritional issues
- use of sanitary latrines
- plantation of trees

Using the above indicators the study has made an attempt to assess the socioeconomic impact of the completed BRDB projects on the lives of their participants. Data and information have been gathered in various ways from the (a) beneficiaries of the projects; (b) non-beneficiaries

(key informants); and (c) project related BRDB officials (self-evaluation) for the purpose of both quantitative and qualitative analyses of impact. Beneficiaries of the projects were those who directly participated and were in receipt of various inputs provided by the project. Non-beneficiaries were those who had no connection whatsoever with the projects under consideration but who were aware of the project activities and familiar with the beneficiaries. Views of the non-beneficiaries or key informants were considered to be particularly helpful to ascertain the impact of the projects in the areas where they were located.

One cannot deny the fact that the project could not be implemented in isolation by ignoring the attitudes and influences of other social classes above landless/assetless. This category of informants included union-council chairmen, members, rich people of the villages, school teachers, headmasters, and other local elite. Information was sought only from those who were well aware of the project activities as well as of the beneficiaries, as mentioned earlier. It is to be noted that the projects under study obviously varied in their objectives, modus operandi, implementation strategies and target groups they wanted to reach. Therefore, in this chapter we present separate analysis of each individual project. We begin with the project, which was known as RD-2.

For each of the projects, 150 project direct beneficiaries have been interviewed through a structured questionnaire. In addition, for each projects 20 key informants were also interviewed. The following section presents the empirical findings drawn from the interview and questionnaire survey.

## **Rural Development Project-2**

### **Brief Profile of the Respondents**

About 63 per cent of the respondents belonged to the age group 40-45 of which 93.8 per cent were female. About 32 per cent of the respondents were illiterate and 31.7 per cent could sign only. More than 43 per cent of respondents were house maid, followed by 31.1 per cent housewife. Around 25 per cent of the respondents were engaged in small trading. About 60 per cent of the respondents had a family size consisting of 5 members or over, while 32.8 per cent had a family size between 3 and 4 and 51.7 per cent of the respondents' monthly income ranged between Tk. 1,000 and Tk. 3,000, and followed by 30.6 per cent whose income ranged between Tk. 3,000 and Tk. 4,000.

### **Analysis of the Findings**

The respondents stated that women who were previously not involved in any economic activities had begun to participate in groups having received credit, training and input supports from RD-2 project. Many women had thus switched over from traditional to non-traditional activities and were simultaneously engaged in more than one income earning activities throughout the year. Because of this experience and their understanding about the usefulness of joining a group in increasing income, as high as 72.8 per cent of the respondents opined that they joined groups formed under other BRDB projects and some also joined groups organised by NGOs when RD-2 had terminated its operation.

Those who did not join any group basically indicated that they were engaged in other IGAs on their own and some of them also mentioned that they did not feel like joining any other group because of their nightmarish experience with regard to repayment of loans under the RD-2 project. This started when in the 1980s the government announced the exemption of crop loan to non-cooperative farmers. The government announcement was misunderstood by the members of the cooperatives. They interpreted this announcement in their own way and they refused to repay instalments on ground that exemption announcement was equally applicable to all. The argument they put forward in support of their cases was that they invested the loan money in the agricultural sector.

However, BRDB field staff kept on putting pressure on the members for the recovery of loans while the members of the cooperatives remained unmoved. Thus, the relationship between the BRDB staff and the cooperators deteriorated sharply, and there were also cases where the managers of the cooperatives did not pay the group instalments (although collected the amount in full from the members) in time or at all taking the advantage of the situation. This had dampened the spirit of some of the cooperative members.

About 69 per cent of the RD-2 beneficiaries, however, opined that their social position/status within the community had enhanced significantly. Various reasons had been indicated to substantiate their views. A majority of 43.3 per cent pointed out group solidarity as the main contributing factor to social status upliftment, a significant 36.1 per cent held the view that it had been possible through their wider participation in social matters, while 24.4 per cent indicated “enhanced income” as the contributing factor. After joining the samity, members



moved in a body to resolve any individual problem or other social conflicts. Besides, before they were very timid and shy about appearing in front of strangers. When they became the samity members they could do so without fear. They had gained strength in their words and actions. Traditional stereotype rural women in Bangladesh are docile and subdued, someone who had no voice of their own. Involvement in RD-2 project brought radical changes in such women's lives. By receiving credit, attending the weekly meetings, dealing with the organisers (both male and female), and attending the training sessions, they were able to break out of this typecast and acquire a degree of self-confidence.

Table 16: Use of the Credit, RD-2

Types of Use	Percentage
Agricultural	42.8
Cow and goat rearing	25.0
Small trade	12.8
Rakhi (Holding seasonal agricultural product)	10.6
Repairing house	2.8
Social purpose	6.1

Table 16 shows that about 96 per cent of the respondents received credit from the RD-2 project and 76 per cent of them thought that the terms and conditions of the credit advanced to the samity members were satisfactory, while 24 per cent expressed their dissatisfaction about it. Those who answered in the negative maintained that interest rate of the credit scheme should have been lower and to some members the amount offered was too small to increase the level of income significantly. Among the respondents those who received credit from RD-2 as high as 43 per cent invested in the agricultural sector, 25 per cent in cow and goat rearing, about 13 per cent in small trading and about 11 per cent invested in rakhi (holding seasonal agri-product). While 2.8 per cent used the credit for repairing houses, and 6.1 per cent used the credit for other social purposes. An interesting finding was that those who invested the loan money in small trading could generate relatively more income than the others; therefore, majority of the members mentioned that given a further opportunity they would invest the loan money in small business as they considered this to be the most profitable IGA.

Although the majority of the RD-2 beneficiaries invested their loan money in the agricultural sector, a vast majority of 77 per cent admitted that they failed to increase their agricultural production with

the irrigation equipment and other related inputs services provided under the project; 23 per cent respondents, however, opined that their agricultural production increased noticeably. These statistics leads to an obvious question: why had that occurred? This project provided credit and other agricultural inputs facilities to the KSS members whereas BSS and MBSS members were given credit only. Therefore, members of the KSS could tap the input facilities and thus increase their agricultural production. Among the KSS members those who managed to buy STW/LLP through project support were the most successful in increasing production. It is interesting to note that among the total respondents only 19 per cent could buy STW/LLP. In response to the question whether the respondents were still getting irrigation facilities, only 13 per cent answered in the affirmative and 87 per cent opined that they did not receive irrigation facilities since the project had terminated.

Table 17: Distribution of Types of Training Received, RD-2

<b>Types</b>	<b>Percentage</b>
Agricultural	31.1
Basic literacy	25.0
Tubewell maintenance	17.8
Cooperative rules	26.1

Table 18 : Distribution of Respondents' Opinion as regards the Usefulness of the Training, RD-2 (in %)

<i>Very useful</i>	<i>Somehow useful</i>	<i>Little useful</i>	<i>Very little use</i>	<i>Not useful at all</i>
13.3	15.0	35.0	22.8	13.9

Although training was one of the main components of RD-2 project, only 42 per cent of the total respondents had attended training programmes of one sort or another. As high as 58 per cent did not receive any training whatsoever. It is to be noted that emphasis on training and types of training under the project varied across places/regions. Among the respondents 31 per cent mentioned that they received training related to agricultural production, 25 per cent received basic literacy training. About 18 per cent attended training on tubewell maintenance and 26 per cent on cooperative rules. With respect to the usefulness of the training programme 13 per cent found the training programme they attended very useful, 15 per cent thought it was somehow useful, a majority of 35 per cent described the training programme to be less useful, and 23 per cent and 14 per cent found the training programme “very little useful” and “not at all useful” respectively. Respondents who were dissatisfied with the training

stated that training programmes were in most cases not relevant to the types of IGAs they were involved in. Besides, the programmes were designed and conducted as routine project activity. Therefore, there had been lack of seriousness and sincerity on the part of both the trainers and trainees. As a result, training failed to contribute positively to the lives of the beneficiaries in terms of economic gains as opined by the majority of the respondents.

Table 19: Attitudinal Aspects of Respondents, RD-2

(1 to 5 scale: 5 strongly–1 not at all) (%)

<i>Do you support/agree that-</i>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Women should come outside and work side by side with men	5.6	5.6	17.2	34.4	37.2
Women should participate in family decision-making	3.9	5.6	6.1	37.8	46.7
Female education should be encouraged	18.9	21.7	16.1	23.3	20.0
All your children should be sent to school	32.2	28.3	23.9	11.7	3.9
Family planning is essential for a better life	16.1	23.3	32.8	12.2	15.6

With a view to assess the attitudinal aspects of RD-2 beneficiaries, several questions were asked to beneficiaries. Majority of the respondents were opposed to the idea that women should come outside and work side by side with men. Most respondents did not support the idea of women being involved in family decision-making. The reasons they stated were as follows: men have the mobility, experience and exposures; therefore, they should always make decisions. Many respondents handed over the loan money to their husband because they considered them to be more capable of making best use of it. Besides, some of respondents mentioned that too much involvement of women in family decision-making might lead to unintended misunderstanding and deterioration of relationship between husband and wife. Majority of the respondents were in favour of encouraging female education. Significant attitudinal changes were recorded on the respondents' attitudes towards sending their children to school and adoption of family planning. Most respondents informed that they started sending their children to school after their involvement in RD-2 project. This was either because of their increased level of income after their involvement in the project or because of the motivational persuasion by the BRDB field level staff. Interestingly, majority of the respondents' attitudes towards adoption of family planning changed during the project period. According to them, the most important contributing factors were: (a) their exposures to the samity where they had the opportunity to share ideas and exchange views on matters relating to use of contraception and family planning; and (b) their changed mind-set to help each other in this respect.

The beneficiaries were asked to assess their economic condition in terms of their ability to purchase consumer durable after their involvement in the project. A noticeable 86 per cent of the respondents stated that they could not buy any consumer durable during or after project had terminated. On the other hand, it is interesting to note that about 14 per cent of the respondents expressed that their involvement in various IGAs under the RD-2 project provided them with the necessary economic leverage to buy consumer durable of one kind or another.

Table 20: Distribution of the Overall Assessment of the Project

(5 strongly agree, 1 strongly disagree, in %)

<b>Impact Areas</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Increased level of income	3.3	4.4	13.3	36.1	42.8
Increased employment opportunities	4.4	6.7	5.6	37.2	46.1
Increased production	19.4	22.2	16.7	23.3	18.3
Increased level of asset	4.4	14.4	12.2	29.4	39.4
Better standard of living	16.1	17.8	27.2	17.8	21.1
Access to education for children	16.7	26.1	22.2	22.2	12.8
Access to better health care	11.7	12.8	17.2	28.9	29.4
Increased social status	17.8	22.8	17.8	23.3	18.3
Family planning	24.4	25.0	16.1	18.9	15.6

It is interesting to note that about 43 per cent of the beneficiaries opined that RD-2 project did not have any impact on increasing level of income, whereas 3.3 per cent described the project to have most significant impact on income. On the whole, majority of the respondents indicated that project's impact on income was low, and similar findings were also recorded in the case of the project's impact on increasing employment opportunities. As far as the project's impact on increasing production was concerned, beneficiaries positioned them in two extreme ends: a significant percentage of respondents mentioned that they did not see any impact of the project on production and equally significant was the percentage of respondents who did experience impact of the project on production. According to the beneficiaries, the project did not have much impact on increasing the level of asset; on the other hand, beneficiaries' response with regard to project's impact on better standard of living was a mixed bag. The project had little impact on facilitating the access to better health, mixed responses received with regard to impact on increasing social status. On the whole, however, positive impact on this front was noticeable. The project had shown spectacular success on family planning and on children's education of the beneficiaries.

Table 21: Respondents View of Four Most Significant Changes in Life, RD-2

Significant Changes	Rank
Confidence	45.6
Children's education	43.3
Health and hygiene	36.1
Income	25.6

The respondents had been asked to list four most significant changes, which the project had brought in their lives. Answers were revealing. Increasing level of confidence was at the top of the list (about 46 per cent respondents), followed by children's education (43 per cent), health and hygiene (36 per cent) and income (26 per cent respondents).

In response to the question whether there had been any unintended negative impact of the project, 84 per cent answered in the negative, while as low as 16 per cent of the respondents pointed out that there had been several negative impacts of the project and the points they made were as follows: (a) increase in tensions and chaos within the family because of women being outward; (b) incidence of divorce increased in some extreme cases; and (c) increasing incidence of corruption on the part of the samity managers because of the misunderstanding and mismanagement emanating from government's announcement for the exemption of agricultural loan.

The beneficiaries had been asked to express their views as to how the project could have been made more beneficial to them. The respondents came up with interesting and constructive suggestions. About 78 per cent of the respondents suggested that interest rate should have been lower, while 41 per cent opted for the quick and timely disbursement of credit. A vast majority of 62 per cent respondents would prefer a long-term perspective of the project, while about 61 per cent emphasised on the follow-up programmes. About 38 per cent of the respondents opined that continuing training should have been given priority to make the project more beneficial for the participants.

### **Perceptions of Key Informants**

Key informants/non-beneficiaries were asked to share their experiences and observations regarding the changes that they noticed in the lives of the beneficiaries of all the projects under study. All the key informants were well aware of the project activities going on around them. They mentioned about five types of activities undertaken by the RD-2 project. These were: (i) income generating activities undertaken for the members; (ii) capital formation; (iii) training; (iv)

health and nutrition services; and (v) literacy programmes. In response to the question whether the project brought in noticeable socioeconomic improvement of the participants, 57 per cent of the respondents answered in the negative, while 43 per cent of them admitted that the project could bring about positive changes in the lives of the participants. They mentioned that the members of the samities were deriving immense benefits from the project. They could name several types of benefits such as:

- additional sources of income earnings,
- opportunities for training,
- provision of loan for undertaking IGAs,
- enhancement of social status,
- increased awareness about education, health, social rights,
- awareness about family planning.

Key informants were asked to provide their views on social empowerment of the beneficiaries. They informed that the project had empowered the target groups in various ways. In support of their opinion 45 per cent of the respondents indicated increasing opportunities for self-employment as the main reason for such empowerment, followed by increasing social recognition (43 per cent), education and literacy (35 per cent), while 22 per cent of the respondents pointed out increasing level of political awareness as a manifestation of social empowerment of beneficiaries.

All the respondents opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a whole. Eighty nine per cent of the key informants opined that they did not notice any drawback or limitation of the project either, while 11 per cent reported "higher rate of interest " and "small amount of loan" as two major limitations as far as RD-2 project was concerned.

When the key informants were asked to give their opinion about the most significant changes, which they noticed in the lives of the beneficiaries, interesting and varied responses were registered. The changes they noticed were as follows: increased level of awareness (55.1 per cent), improvement in skill development (64.2 per cent), empowerment (38.4 per cent), awareness about health and hygiene (65.1 per cent); a significant 55.2 per cent of the key informants also noticed improved living conditions for the beneficiaries after their involvement in the project.

The key informants were asked to express their opinion as to how the project could have been made more beneficial to the participants. Following suggestions were provided: assessment of credit limit (95.2 per cent), assessment of rate of interest for savings/credit (78.1 per cent), more co-ordination with NGO programmes (15.3 per cent), specialised income generating training (45.1 per cent), involving the community leaders in planning (10.2 per cent) and long term involvement with the groups (25.3).

### Self-Assessment of the BRDB Staff on the Performance of RD-2

[5 = Strongly agree ... 1= Strongly disagree] (per cent)

<i>Do you think that</i>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Overall achievement of project activities is satisfactory	8	12	50	14	16
Level of participation of the project beneficiaries is high	9	14	29	21	27
The project is considerably efficient in delivering its services	11	21	36	14	18
Project is relevant in terms of the actual need of the clientele	19	20	30	14	17
Project brought in noticeable socioeconomic improvement of the participants	11	25	34	14	16
Project has noticeably empowered (social empowerment) beneficiaries	12	14	38	17	20
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others?					100

Majority of the BRDB staff related to RD-2 project agreed or strongly agreed that the overall achievement of the project activity was satisfactory. Level of participation of the project beneficiaries was not as high as expected. They stated that the project was more or less successful in delivering its services and it was relevant in terms of the actual need of the clienteles. According to the BRDB staff, the project's performance with regard to achievement of socioeconomic improvement was significantly higher. They believed that the project contributed significantly towards the achievement of social empowerment of its participants. They opined that the projects had not negatively affected others at all in any way.

[5 = Strongly agree.. 1= Strongly disagree]

<b>Do you think the project has contributed</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	5	14	51	15	15
To sensitise the rural people towards gender issues	18	21	31	11	19
To help people in improving their basic health and FP matters	64	10	14	12	0
To help people to address poverty	29	21	27	12	11
To sensitise people towards environmental matters	0	11	12	32	45
To help the women to get empowered	34	54	9	3	0
To address the real need of the rural poor and the most disadvantaged	11	12	21	26	30
To develop a sustainable organisation for the poor	8	14	21	28	29
To bring significant changes in the quality of life	12	23	11	25	29

It is interesting to note that about 70 BRDB staff out of 100 thought that the project contributed to the process of democratising the rural society/community. As high as 64 respondents strongly felt that the project contributed significantly to help them making aware of basic health and family planning matters. Number of respondents supporting the idea that the project helped people addressing the poverty was higher than those who held opposite views. Surprisingly, however, the respondents mentioned the project's failure in sensitising people towards environmental matters. Majority was in support of the fact that the project significantly contributed to make women more empowered than before. Although the responses of the staff were varied on the project's capacity to address the real need of rural poor and the most disadvantaged. Majority believed that the project made little real impact on this front. The most respondents agreed that the project failed to develop a sustainable organisation for the poor, although there were staff who held the views that the project made specific and significant contribution to this. Similar pattern of responses had been registered on the project's contribution to bring about significant changes in the quality of life of its participants. Respondents opposing this idea outnumbered those who were in support.

### **Rural Development Project 9 (RD-9)**

#### **Brief Profile of the Respondents**

The age group of the respondents varied significantly ranging from 25 to 50. As high as 79.7 per cent of the respondents were female and 43.3 per cent of them could sign only while 25.3 per cent per cent had exposures to primary education, followed by 13.9 per cent per cent who had secondary education. Among the respondents 62 per cent were housewife and 25.3 per cent were engaged in small trading and 52.3 per cent of the respondents had a family size between 3 and 4 and in the case of 37 per cent the family consisted of 5 members or over. More than 28 per cent of the respondents had 1 to 3 children while 47.50% had 3-4 children and 24.20 respondents had 5 children or over. As far as respondents' monthly income was concerned, monthly income of 35.4 per cent ranged between Tk. 1,000 and Tk.3,000. For 35.3 per cent of the respondents the figure ranged between Tk. 4,000 and Tk. 5,000, while 22.30% respondents' income ranged between Tk. 3,000 and Tk. 4,000.

#### **Analysis of the Findings**

A significant 97 per cent of the respondents opined that they had been noticeably benefited from the project activities. The respondents



mentioned that when the project was operating they were in receipt of various types of benefits, such as credit supply (62.4%), agricultural support (21.5 per cent), education and training (49.9 per cent), support for income generation (56.8 per cent), and increased opportunities for self-employment (61.9 per cent).

Table 22: Type or Nature of Things Learnt

	Percentage
New technologies/ techniques	54.3
Savings behaviour	69.5
Health and sanitation practice	66.1
Group dynamics/solidarity	71.2
Mode of creating of employment	49.5

### Multiple Responses

A vast majority of the respondents (94 per cent) admitted that importance of group formation and the advantage of working as a member of a group. They informed that through joining a group they learnt about many crucial matters, which they would not have learned otherwise. About 54 per cent of the respondents opined that they learnt about new technologies and techniques as a member of a group. The respondents mentioned that the most significant learning was on the group solidarity, which made them prepared to face any socioeconomic challenge collectively, as significant as 71 per cent respondents were in support of this. The other categories of learning were: savings behaviour (69.5 per cent), health and sanitation practice (66.1 per cent) and 49.5 per cent of the respondents held that they learnt about mode of creating employment.

When asked to provide their opinions on whether the group they belonged to was still helping them to improve their socioeconomic conditions, 57 per cent answered in the negative while 43 per cent of the respondents stated that they were getting benefit of one kind or the other. The types of support or help they were getting were as follows: credit (43.5 per cent), informal training (39.5 per cent), agricultural support (23.2 per cent), savings (14.3 per cent), and education (13 per cent). About 30 per cent of the respondents informed that they joined in new group after the completion of the project, whereas 70% opined that they did not involve themselves in any such group after the completion of the project. This figure tells a lot about the problem of group sustainability once the BRDB project is terminated. It is to be noted that these respondents had meaningful experience with RD-9 project.

About 97 per cent of the respondents received credit from the RD-9 project and 93.5 per cent of them thought that the terms and conditions of the credit advanced to the samity members were satisfactory, while 6.5% expressed their dissatisfaction about it. Those who answered in the negative claimed that the interest rate of the credit scheme should have been lower. Among the respondents those who received credit from RD-9 as high as 76.2 per cent invested in the agricultural sector, 55.4 per cent in cow and goat rearing, 29.2 per cent in small trading and 34.4 per cent invested in *rakhi* (holding seasonal agri-product). While 12.3 per cent used the credit for repairing houses, and 10.3 per cent used credit for other social purposes. An interesting finding was that those who invested the loan money in small trading could generate relatively more income than the others.

About 81 per cent of the RD-9 beneficiaries opined that their social positions/status within the community had been enhanced significantly. Various reasons had been indicated in support of their views. A majority of 66.9 per cent pointed out enhanced income as the main contributing factor to the upliftment of social status, a significant 54.5 per cent held the views that it had been possible through their wider participation in social matters, while 45.3 per cent indicated “leadership role within group” as the contributing factor, 29.2 per cent of the respondents felt that it was their interactions with the GO/NGO officials which helped their social position to be changed. It is interesting to note that samity members' interaction in a wider circle also help them coming out of age old rural superstitions about female education, health and family planning matters.

RD-9 emphasised mostly the training on non-farm activities. As a result, 93.7 per cent of the total respondents had attended training programmes of one sort or another. Only as low as 6.3 per cent did not receive any training at all. Among the respondents, 50.9 per cent mentioned that they received training related to poultry and fisheries, 38.2 per cent received training on cow/goat rearing, 3.6 per cent attended training on tailoring, 1.8 per cent on cooperative handicraft and 1.8 per cent on family planning. With respect to the usefulness of the training programme 23.3 per cent found the training programme very useful, 23.3 per cent thought it was somehow useful, a majority of 35.7 per cent described the training programme to be little useful, and 11.8% and 5.9 per cent found the training programme “very little useful” and “not at all useful” respectively. Respondents who were dissatisfied with the training stated that training programmes were in most cases not relevant to the types of IGAs they were involved in.

When asked whether the training received was helping them in generating income, 87.3 per cent of the respondents opined that the skill acquired through training was helping them in generating income even after the termination of the project. Only 12.7 per cent answered in the negative and maintained that they were not in receipt of any benefit from the training. Those who answered in the affirmative mentioned that they had been repeatedly told by the BRDB staff about the importance of training and the difference it could make in the long run in sustaining the level of income which they had achieved. They stated that they took the training programme seriously and now they are getting the expected benefits.

Empirical data show that 89.9 per cent of the respondents stated that there had been a difference in levels of asset before and after their participation in the project. They mentioned that increased income in the first instance led to a better standard of living and savings for them. After joining the samity their attitudes toward savings significantly changed. And later, whatever savings the samity members had they wanted to invest that amount to increase their levels of asset. They invested their savings in-

- purchasing land
- leasing pond for fish cultivation in scientific ways
- extending, renovating or opening up a grocery shop in the market
- tailoring shop
- other types of trading
- building new houses

As far as the purchase of consumer durable was concerned, 58 per cent respondents informed that they had been able to purchase consumer durable of one kind or the other from their increased income after joining samity. The consumer durable included small radio, wrist watch, family clock, black and white television (only a few cases), furniture, etc. More than 41 per cent respondents who could not purchase any such commodity maintained that their income did not increase that significantly to be able to buy consumer durable.

About 85 per cent of the RD-9 beneficiaries informed that the project made significant contribution to empowerment of women. Various reasons had been indicated in support of their views. A majority of 31.8 per cent pointed out that with the increased income after joining the group they were able to support their family more effectively than before. Their financial contribution enhanced their

position within the family and their level of participation in the family decision making increased significantly as well. They received husband's recognition and respect more than ever before as mentioned by 22.7 per cent of the respondents. Others (18.2 per cent) indicated another important factor which contributed to women's empowerment and that was their increasing literacy level and knowledge gained through training and from interaction in a wider circle. About 28 per cent opined that the women were more empowered now than before as they acquired new skill through attending training programmes and turned into more productive hands and their degree of self-confidence increased to a significant level.

Table 23: Distribution of the Overall Assessment of the Project, RD-9  
Scale (5 highest ... 1 none) (in %)

Impact Areas	5	4	3	2	1
Increased level of income		53.4	23.3	20.0	3.3
Increased employment opportunities	20.8	41.6	13.3	13.3	10.8
Increased production	0	8.3	12.5	41.7	37.5
Better standard of living	33.3	53.4	13.3	0	0
Access to education for children	24.2	38.3	37.5	0	0
Access to better health care	4.2	8.3	12.5	37.5	37.5
Increased social status	37.5	52.5	10		
Family planning	12.5	37.5	37.5	8.3	4.2

The above table shows that the most important impacts of the project were on the areas of increased level of income and employment opportunities. Improvements on these two obviously meant better standard of living for the participants. The project made significant contribution with regard to ensuring access to education for children of the participants, remarkable achievements had been reported on participant's enhanced social status. On the other hand, according to the beneficiaries, the project's success was minimal on a number of areas, such as matters relating to family planning, ensuring access for its participants to health care and increasing agricultural production.

Table 24: Respondents Views on Most Significant Changes in Life, RD-9

Changes	Changes in Rank
Awareness	87.6
Skill development	75.6
Empowerment	53.4
Health and hygiene	49.2
Improved living conditions	45.8

The respondents had been asked to list most significant changes, which the project had brought in their lives. Answers were varied and revealing. As high as 87 per cent of the respondents indicated increasing level of awareness followed by skill development as opined by 75.6 per cent of the respondents. More than 53 per cent of the respondents pointed out that empowerment was the next most significant change which the project brought in their lives, while 49.2 per cent respondents felt that significant changes took place in the sphere of health and hygiene and 45.8 per cent indicated improved living condition as the major area where noticeable and significant changes occurred.

In response to the question whether there had been any unintended negative impact of the project, all the RD-9 beneficiaries answered in the negative. They were absolutely satisfied with the project, its service and management. It is surprising to note that the beneficiaries not even name a single negative impact of the project.

The beneficiaries had been asked to express their views as to how the project could have been made more beneficial to them. The respondents came up with interesting and varied suggestions. About 76.7 per cent of the respondents suggested quick and timely delivery of credit. A significant 81.7 per cent suggested the rate of interest for savings should have been increased. As high as 87.5 per cent of the respondents expressed that the project could have been made more beneficial to its member if they could increase the ceiling of credit. About 45.8 per cent of the respondents emphasised on the need for specialised training to make the project more meaningful in realising its objectives.

### **Perception of the Key Informants on RD-9**

Key informants were asked to provide their views on social empowerment of the beneficiaries. They informed that the project had empowered the target groups in various ways. As high as 78.9 per cent of the respondents indicated education and literacy opportunities created as a result of the project, as the main contributing factor to social empowerment, followed by self-employment opportunities created during the project period (75.4 per cent), increasing political awareness of the participants (71.2 per cent), increasing social recognition (65.2 per cent), while 27.3 per cent of the respondents pointed out women's role in family and social decision making as a manifestation of social empowerment for the beneficiaries. All the respondents opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a

whole. All the key informants opined that they did not notice any drawback or limitation of the project either. When the key informants were asked to give their opinion about the most significant changes, which they noticed in the lives of the beneficiaries, interesting responses were reported. The changes they noticed were as follows: increased level of awareness (66.2 per cent), improvement in skill development (78.1 per cent), empowerment (65.2 per cent), awareness about health and hygiene (80.1 per cent); a significant 77.2 per cent of the key informants also pointed out improved living conditions as the most significant and noticeable changes on the lives of the beneficiaries after their involvement in the project.

The key informants were asked to express their opinion as to how the project could have been made more beneficial to the participants. Following suggestions were provided: assessment of credit limit (89.2 per cent), assessment of rate of interest for savings/credit (66.6 per cent), more coordination with NGO programmes (61.5 per cent), specialised income generating training (67.9 per cent), involving the community leaders in planning (45.5 per cent) and long term involvement with the groups (56.1 per cent).

#### Self-Assessment of the BRDB Staff on the Performance of RD-9

[5 = Strongly agree... 1= Strongly disagree] (in %)

<b>Do you think that:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Overall achievement of project activities is satisfactory	11	12	36	21	20
Level of participation of the project beneficiaries is high	8	11	32	21	28
The project is considerably efficient in delivering its services	11	24	34	11	20
Project is relevant in terms of the actual need of the clientele	19	25	26	14	16
Project is replicable elsewhere in the same format	11	12	40	15	22
Project brought in noticeable socioeconomic improvement of the participants	5	12	44	15	24
Project has noticeably empowered (social empowerment) beneficiaries	5	14	40	17	28
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others?					100

Majority of the BRDB staff related to RD-9 project agreed or strongly agreed that the project was highly successful in delivering its services and it was very much relevant in terms of the actual need of the clienteles. Majority of the respondents felt that the project could be replicated elsewhere in the same format. There were also respondents

who viewed that some changes should be brought before its replication in the same format elsewhere. According to the BRDB staff, the project's performance with regard to achievement of socio-economic improvement was moderately higher. They believed that the project contributed significantly towards the achievement of social empowerment for its participants. They opined that the projects had not negatively affected others at all in any way.

[5 = Strongly agree... 1= Strongly disagree] (in%)

<b>Do you think the project has contributed:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	9	21	45	18	7
To sensitise the rural people towards gender issues	12	13	15	37	23
To help people in improving their basic health and FP matters	6	34	12	45	3
To help people to address poverty	41	51	8	0	0
To sensitise people towards environmental matters	0	0	12	34	54
To help the women to get empowered	32	56	12	0	0
To address the real need of the rural poor and disadvantaged	4	5	16	34	41
To develop a sustainable organisation for the poor	0	2	25	38	35
To bring significant changes in the quality of life	11	29	12	34	14

Seventy five BRDB staff out of 100 was in agreement that the project contributed to the process of democratising the rural society/ community. Respondents felt that the project was more or less successful in sensitising the rural people towards gender issues. According to the staff, project could not motivate people much on the issues relating to family planning and basic health care. Majority of the respondents strongly felt that the project contributed significantly to address rural poverty and empowerment of women. However, most of the respondents mentioned project's failure in sensitising people towards environmental matters. On the whole, the staff reported that the project was more or less successful in terms of changing the quality of life of the participants.

## **Rural Development Project (RD-12)**

### **Brief Profile of the Respondents**

The age group of the respondents varied significantly ranging from 25 to 50 years. As high as 90.9 per cent of the respondents were female, and 46.7 per cent of the respondents were illiterate, while 31.7 per cent could sign only. More than 47 per cent of the respondents were housewife and 17.5 per cent per cent were engaged in small trading.

More than half of the total respondents (53.3 per cent) had a family size ranged between 3 and 4 members and 30.8 per cent respondents' family consisted of 5 or more family members. About 68.3 per cent of the respondents had 3 and 4 children and 45 per cent of the

respondents had a monthly income ranged between Tk. 4,000 and Tk. 5,000 while the figure ranged between Tk. 3,000 and Tk. 4,000 for the 35 per cent of the respondents.

### **Analysis of the Findings**

Although training was one of the main components of RD-12 project, only 32.5 per cent of the total respondents had attended training programmes whereas 94.2 per cent of the respondents received credit from the project. It is to be noted that emphasis on training and types of training under the project varied significantly across places/regions. Among the respondents, 56.3 per cent mentioned that they received training related to awareness about health and nutrition, about 18.7 per cent received training on family planning, again 18.7 per cent attended training on poultry and 6.2 per cent on tailoring.

With respect to the usefulness of the training programme 5 per cent found the training programme they attended very useful, 13.3 per cent thought it was somehow useful, 14.2 per cent stated that the training programme was little useful, a significant 32.5 per cent described the training programme to have been “very little useful” and the majority of the respondents (35 per cent) found the training programmes “not at all useful.” Respondents who were dissatisfied with the training stated that training programmes were in most cases not relevant to the types of IGAs they were involved in.

When asked whether the training imparted had played important role in increasing respondents' income and improving on other social indicators, the majority opined that the training programmes had been, by and large, useful for a number of reasons. About 65.8 per cent respondents stated that it helped the participants to be aware of health care, 59.2 per cent lauded the training programmes because of the fact that the participants could become conscious about family planning. More than fifty percent of the total respondents viewed that the training programmes helped sustaining their higher income and 35.8 per cent pointed out that the training programmes helped them improving their literacy level.

Table 25: Use of the Credit, RD-12

<b>Types of Use</b>	<b>Percentage</b>
Small business	15.8
Poultry	12.5
Sewing machine	9.2
Rickshaw/Van	21.7
Use for agriculture	23.3
Helping husband/son	17.5



Table 25 provides revealing information as to the dynamics of credit use. Among the respondents those who received credit from RD-12, as high as 23.3 per cent invested in the agricultural sector, 21.7 per cent in purchasing rickshaw/van, 9.2 per cent in purchasing sewing machine, 12.5 per cent in poultry, 15.8 per cent in small business. 17.5 per cent of the respondents informed that they helped either their husband or sons with their loan money.

The respondents stated that because of their experience and understanding about the usefulness of joining a group in increasing income, as high as 85 per cent of the respondents opined that they either joined groups formed under other BRDB projects or other groups organised by NGOs when RD-12 had terminated its operation. Those who did not join any group indicated that they were engaged in other IGAs on their own.

Table 26 : Respondents Assessment on Empowerment, RD-12

	Yes	No
Social status	62	38
Family decisions	55	45
Enhanced income	49	51
Greater mobility	34	66
Expression of opinion	37	63

About 62 per cent of the beneficiaries opined that RD-12 made significant contribution to empowerment of women. A majority of 62 per cent pointed out increasing social status as the main indicator of such empowerment. About 55 per cent of the respondents held the view that women's increasing participation in family decision-making was another important determinant of empowerment. About 49 per cent described enhanced income to have been the most significant contributing factor, while 34 per cent thought that women were more empowered than before because they had been enjoying greater degree of mobility, 37 per cent of the respondents viewed that with the enhanced income women could make financial contribution to the family and that generally ensured their freedom of expression. Those who had opposite views stated that:

- women were subdued as usual because of the age old tradition in rural society.
- women's decision-making role was limited, rural society is basically male dominated, although in many families women's contribution was recognised but they were hardly consulted while making serious decisions.
- everyone did not experience enhanced level of income, even in cases where they did, women lacked total control over it. Therefore, so-called "empowerment" had always been elusive for them.

The beneficiaries were asked to assess their present position in terms of their socioeconomic condition. It is interesting to note that many beneficiaries of the project joined RD-12 project as assetless (bittaheen), therefore, the intention of the study was to know whether their overall condition had changed after joining their respective group under the RD-12 project. A noticeable 57.5 per cent opined that they were no longer bittaheen while 42.5 per cent still considered them as bittaheen. The latter section of the respondents mentioned that during the time when the project was on they were better off, but they could not sustain that level of income, the reasons they advanced for not being able to sustain their previous level of income were as follows:

- no further support services from BRDB
- lack of skill training facilities
- non-existence of motivational reinforcement
- impact of flood and other natural disasters
- unforeseen factors adversely affecting business/ small trading

Although many respondents joined other groups after the termination of the project; however, they stated that RD-12 was much more relevant to their needs and the field level BRDB staff had the motivating capacity, which they were missing ever since the project had terminated.

Table 27 : Distribution of the Overall Assessment of the Project, RD-12  
(Scale: 5 highest ... 1 none)

<b>Impact Areas</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Increased level of income	15.8	18.3	20.8	27.5	17.5
Increased employment opportunities	10.0	11.7	15.8	34.2	28.3
Increased production	11.7	13.3	15.8	24.2	35.0
Increased level of asset	36.7	32.5	20.8	6.7	3.3
Better standard of living	43.3	32.5	17.5	5.0	1.7
Access to education for children	9.2	11.7	14.2	58.3	6.7
Access to better health care	10.8	18.3	15.8	37.5	17.5
Increased social status	28.3	30.0	17.5	15.8	8.3
Family planning	11.7	9.2	14.2	58.3	6.7

A vast majority of the RD-12 beneficiaries indicated that the project contributed significantly to the better standard of living. The project also had positive impact on increased level of asset and social status for the participants. According to the Table 27, the project's impact on raising the level of income was not that significant, on the other hand, its performance with regard to increasing production was not

remarkable either. The project had little real impact on family planning matters and also on the front of access to better health care and education for the children. Production did not increase because they had very low level of ownership of agricultural land. The respondents mentioned that they were more or less aware of the family planning matters and basic health care well before the project got under way. Majority of the respondents opined that it would be erroneous to establish a direct co-relation between increased access of children's education and being members of the samity. They pointed out that had there been no such intervention (RD-12 project), they would have still sent their children to school.

Table 28 : Respondents View of Three Most Significant Changes in Life-RD-12

Changes	Changes in Rank
Awareness	87.6
Skill development	75.6
Empowerment	53.4
Health and hygiene	49.2
Improved living conditions	45.8

The respondents were asked to list a few significant changes, which the project had brought in their lives. Answers were varied, interesting and revealing. As high as 87.6 per cent indicated the increased level of awareness as the most significant change which the project had brought for them. About 75.6 per cent of the respondents pointed out that improvement in skill was another significant change the project had brought for its participants, followed by empowerment (53.4 per cent), health and hygiene (49.2 per cent) and improved living condition (45.8 per cent).

In response to the question whether there had been any unintended negative impact of the project, 88 per cent of the respondents answered in the negative and only 12 per cent opined that they noticed a few negative impact. They informed that because of their involvement in various income generating activities under the RD-12 project, they lost their social acceptability to some extent. This occurred due to the negative attitudes of the so-called "shamaj" towards women's involvement in the activities outside their home. However, they opined that the situation was changing and their acceptability was on the rise due to increasing NGO activities and their extensive motivational programmes.

The beneficiaries were asked to express their views as to how the project could have been made more beneficial to them. The

respondents came up with interesting suggestions. About 64 per cent of the respondents suggested that measures should have been taken to ensure quick and timely disbursement of credit, while 40.8 per cent were in support of increasing the rate of interest on savings. A vast majority of 75.8 per cent respondents viewed that they would have much benefited had there been an increase in the ceiling of credit. About 64 per cent per cent of the respondents stressed the need for more specialised training to improve the occupational skill of the participants.

All the respondents felt that there was a need for the services provided by RD-12 project. They stated that the project's contribution was immense to their lives. It helped changing their attitudes, gave them higher earning, better standard of living and increased social status and more significantly an important position within their own family.

About 81 per cent of the population opined that they required credit and they were currently in receipt of the service from other sources. About 36 per cent indicated the need for training. As high as 93.8 per cent of the respondents informed that they got credit while 63.9 per cent respondents stated that they received training from NGOs. A significant number of respondent (36.1 per cent) opined that they were receiving training from various other government agencies.

### **Perceptions of Key Informants on RD-12**

Key informants/non-beneficiaries were asked to share their experiences and observations regarding the changes, which they noticed in the lives of the beneficiaries of the RD-12 project. All the key informants were well aware of the project activities going on around them. They mentioned about five types of activities undertaken by the RD-12 project. These were: (i) income generating activities undertaken for the members; (ii) capital formation; (iii) training; iv) health and nutrition services; and (v) literacy programmes. In response to the question whether the project had brought noticeable socioeconomic improvement on the lives of the participants, 76.4 per cent of the respondents answered in the affirmative, while only 23.5 per cent of them opined that the project could not bring about noticeable changes. Those who answered in the negative mentioned the following reasons in support of their observations:

- beneficiaries standard of living did not change
- their dependence on the informal sources such as money lenders remained unchanged
- there was not any marked attitudinal differences noticed after the beneficiaries involvement into the project activities.

Those who subscribed to the idea that the project had brought noticeable changes for the participants on the socioeconomic fronts came up with the following reasons in support of their observations:

- additional sources of income earnings
- attained better standard of living
- improvement in skill development
- enhancement of social status
- increased awareness about education, health, social rights
- important role in the family decision making

Key informants were asked to provide their views on social empowerment of the beneficiaries. They stated that the project had empowered the target groups in various ways. Eighty eight per cent of the respondents indicated increasing opportunities for self-employment as the main reason for such empowerment, followed by increased level of political awareness (83.2 per cent), social recognition (77.7 per cent), education and literacy (56.3 per cent). Moreover, 33.7 per cent of the respondents described the important role of women in the family decision making as a manifestation of social empowerment of the beneficiaries.

All the respondents opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a whole. All the key informants opined that they did not notice any drawback or limitation of the project whatsoever.

When the key informants were asked to give their opinion about the most significant changes, which they had noticed in the lives of the beneficiaries, varied responses were received. According to them, the changes they noticed were as follows: increased level of awareness (73.2 per cent), improvement in skill development (77.2 per cent), empowerment (82.3 per cent), improved living conditions for the beneficiaries (66.3 per cent), a significant 90.1 per cent of the key informants mentioned that they noticed increased level of awareness among the beneficiaries about health and hygiene.

The key informants were asked to express their opinion as to how the project could have been made more beneficial to the participants. Following suggestions were provided: assessment of credit limit (76.1 per cent), assessment of rate of interest for savings/credit (56.1 per cent), more coordination with NGO programmes (55.3 per cent), specialised income generating training (45.2 per cent), involving the

community leaders in planning (34.1 per cent) and long term involvement with the groups (65.3 per cent).

### Self-Assessment of the BRDB Staff on the Performance of RD-12

[5 = Strongly agree... 1= Strongly disagree]

<b>Do you think that:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Overall achievement of project activities is satisfactory	24	24	29	21	2
Level of participation of the project beneficiaries is high	26	23	35	12	2
The project is considerably efficient in delivering its services	22	27	46	5	0
Project is relevant in terms of the actual need of the clientele	22	42	15	21	0
Project brought in noticeable socioeconomic improvement of the participants	29	32	28	6	5
Project has noticeably empowered (social empowerment) beneficiaries	42	37	21	0	0
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others.					100

Majority of the BRDB staff related to RD-12 project agreed or strongly agreed that the overall achievement of the project activity was satisfactory. Level of participation of the project beneficiaries was high on the whole. They claimed that the project was highly successful in delivering its services and it was very much relevant in terms of the actual need of the clienteles. Majority of the respondents felt that the project could be replicated elsewhere in the same format. According to the BRDB staff, the project's performance with regard to achievement of socioeconomic improvement was excellent. They believed that the project contributed significantly towards the achievement of social empowerment for its participants while they held the views that the projects had not negatively affected others at all in any way.

[5 = Strongly agree... 1= Strongly disagree]

<b>Do you think the project has contributed:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	12	26	55	7	0
To sensitise the rural people towards gender issues	42	24	26	8	0
To help people in improving their basic health and FP matters	55	45	0	0	0
To help people to address poverty	34	52	12	2	0
To sensitise people towards environmental matters	12	32	19	22	15
To help the women to get empowered	34	54	9	3	0
To address the real need of the rural poor and disadvantaged	23	24	19	22	12
To develop a sustainable organisation for the poor	16	14	21	22	27
To bring significant changes in quality of life	45	42	9	4	0

Majority of the BRDB staff opined that the project contributed to the process of democratising the rural society/community. Respondents strongly felt that the project was more or less successful in sensitising the rural people towards gender issues. According to the staff, the project's performance in the sphere of family planning and basic health care was very much satisfactory. The statistical figures were somewhat misleading and surprising. The beneficiaries' assessment and views were quite the opposite of what the staff had stated. According to the beneficiaries, project's performance on this front was particularly poor and fell much short of expectations. The majority of the respondents strongly felt that the project contributed significantly to address rural poverty and empowerment of women. They also informed about the project's relative success in sensitising people towards environmental matters. Majority of the BRDB staff opined that the project could address the real need of the rural poor within a limited range and it had been able to develop sustainable organisations for the poor to a certain extent. On the whole, the staff reported that the project was highly successful in changing the quality of life of the participants.

### **Rural Poverty Alleviation Programme (RPAP)**

#### **Brief Profile of the Respondents**

Majority of the respondents belonged to the age group 30-35, followed by 21.5 per cent belonging to the age group 35-40. Among the respondents 76.3 per cent were female, 41.3 per cent of the respondents could sign only, 18.1 per cent were illiterate and 28.1 per cent had primary education. Only about 12 per cent had exposures to secondary or higher secondary education and 58.8 per cent of the respondents were housewives, 20.6 per cent were engaged in small trading and 13.8 per cent were housemaid or labourer. As high as 87.7 per cent of the respondents had families consisting of 5 members or more whereas 56.9 per cent had 3-4 children. About 39.4 per cent of the respondents had monthly income ranged between Tk. 3,000 and Tk. 4,000 and 26.9 per cent per cent had monthly income between Tk. 4,000 and Tk. 5,000. Interestingly, only 3.8 per cent of the respondents had monthly income either 6,000 or over.

#### **Analysis of the Findings**

A significant 96.3 per cent of the respondents opined that they had been noticeably benefited from the project activities. The respondents mentioned that when the project was on, they were in receipt of various types of benefits, such as credit supply (75.0 per cent), agricultural support (11.3 per cent), education and training (63.1 per

cent), support for income generation (50.3 per cent) and increased opportunities for self-employment (68.8 per cent).

A vast majority of the respondents (87.5 per cent) mentioned the importance of group formation and the advantage of working as a member of a group. They informed that through joining a group they learnt about many crucial matters, which they would not have learnt otherwise. About half of the total respondents (52.5 per cent) opined that they learnt about new technologies and techniques as a member of a group. The respondents mentioned that the most significant learning was related to their savings behaviour (78.8 per cent). A significant number of respondents (58.1 per cent) pointed out that the group solidarity and group dynamics as most important aspects learnt which in turn made them prepared to face any socioeconomic challenge collectively. The other categories of learning were health and sanitation practice (43.8 per cent), and mode of creating employment (48.8 per cent).

As high as 90.6 per cent of the respondents informed that they joined groups formed under other BRDB projects and some also joined groups organised by NGOs when RPAP had terminated its operation. Those who did not join any group basically indicated that they were engaged in other IGAs on their own.

Empirical data show that as high as 98.1 per cent of the respondents received credit from the RPAP project and 88.1 per cent of them thought that the terms and conditions of the credit advanced to the samity members were satisfactory, while only 11.9 per cent expressed their dissatisfaction about it. Those who answered in the negative maintained that interest rate of the credit scheme should have been lower and some members thought that the amount offered was too small to increase the level of income significantly. Among the respondents those who received credit from RPAP as high as 76.9 per cent invested in the agricultural sector, 49.4 per cent in cow and goat rearing, and 54.4 per cent in small trading. While the others invested in rakhi (holding seasonal agri-product) 31.9 per cent, and 9.4 per cent used the credit for repairing houses and 6.3 per cent used the credit for other social purposes.

More than 89 per cent of the RPAP beneficiaries opined that their social position/status within the community had enhanced significantly. Various reasons had been pointed out in support of their views. A vast majority of 68.7 per cent beneficiaries identified the



increased social interaction in a wider circle (these included attending the weekly meetings, dealing with the organisers both male and female, attending the training sessions, shouldering leadership within a group, etc.) as the main contributing factor to the upliftment of social status. A significant 61.3 per cent held the view that it had been possible because of the enhanced income, while 49.4 per cent indicated “leadership role within group” as the contributing factor. About 33.1 per cent of the respondents stated that frequent encounters/interactions with the GO/NGO officials contributed significantly to the enhanced social status of the group members.

Around 78 per cent of the total respondents had attended training programmes of one sort or another and 22.5 per cent did not receive any training. With respect to the usefulness of the training programme, 39.4 per cent of the respondents found the training programme they attended very useful, 16.3 per cent thought it was somehow useful, 34.4 per cent described the training programme as less useful, and 6.3 per cent and 3.8 per cent found the training programme “very little useful” and “not at all useful” respectively. In response to the question whether the training received was helping them in generating income, 56.3 per cent per cent of the RPAP project beneficiaries answered in the affirmative, while 43.8 per cent of the respondents informed that they were not in receipt of any advantage of skill training received in increasing their level of income after the termination of the project. As a reason they pointed to the types of activities they were involved in were quite different than what they learnt through training during the project period.

As far as the purchase of consumer durable was concerned, 85.6 per cent respondents informed that they had been able to purchase consumer durable of one kind as their level of income increased after joining the samity. The consumer durable included small radio, wrist watch, family clock, black and white television, furniture, etc. About 14.4 per cent respondents opined that they could not purchase any such commodity because their income did not increase that significantly.

Majority of the RPAP beneficiaries (78.1 per cent) informed that the project made significant contribution to empowerment of women. They indicated various reasons in support of their views and these were as follow:

- after joining the group with the increased income they were able to make financial contribution to their respective families

- their financial contribution enhanced their position within the family
- their level of participation in the family decision making increased significantly
- women became more independent

Table 29 : Distribution of the Overall Assessment of the Project- RPAP

*Scale (5 highest ... 1 none)*

<b>Impact Areas</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Increased level of income	33.7	27.5	20.6	11.2	6.8
Increased employment opportunities	13.7	25.6	28.1	18.1	14.3
Increased production	13.7	21.2	37.5	20.0	7.5
Increased level of asset	34.3	31.8	21.2	7.5	5.0
Better standard of living	40.6	31.2	19.3	5.6	3.1
Access to education for children	27.5	26.8	28.1	14.3	3.1
Access to better health care	6.8	11.2	28.1	26.2	27.5
Increased social status	40.6	36.2	21.8	4.3	0
Family planning	22.5	31.8	19.3	20.0	6.2

The Table 29 shows that the most important impacts of the project were on the areas of increased social status, followed by better standard of living for the participants. In fact, better standard of living was possible because of the increased level of income. The project made significant contribution to increasing the level of asset and ensuring access to education for the children of the beneficiaries. Remarkable achievements had been reported on matters relating to family planning. On the other hand, the project was more or less successful on the front of increasing employment opportunities for its beneficiaries.

Table 30 : Respondents Views about most Significant Changes in Life-RPAP

<b>Changes</b>	<b>Rank</b>
Awareness	78.8
Skill development	68.1
Empowerment	60.0
Health and hygiene	61.3
Improved living conditions	59.4

The respondents were asked to list most significant changes, which the project had brought in their lives. A vast majority of the respondents (78.8 per cent) indicated increasing level of awareness as the most significant change in their lives, followed by skill development (68.1

per cent). About 60 per cent of the respondents pointed out that empowerment was the next most important change to which the project contributed significantly, while 61.3 per cent of the respondents felt that significant changes also took place in the sphere of health and hygiene, and 59.4 per cent indicated improved living condition as the major area where noticeable changes occurred.

In response to the question whether there had been any unintended negative impact of the project, all the RPAP beneficiaries answered in the negative. They were absolutely satisfied with the project, its service and management.

The beneficiaries were asked to express their views as to how the project could have been made more beneficial to them. The respondents came up with interesting suggestions. A significant 87.5 per cent of the respondents suggested quick and timely delivery of credit and about 79.4 per cent suggested the rate of interest for savings should have been increased. As high as 93.4 per cent of the respondents stated that the project could have been made more beneficial to its member if BRDB could increase the ceiling of credit. About 66 per cent of the respondents emphasised the need for specialised training to make the project more meaningful in realising its objectives.

### **Perceptions of Key Informants on RPAP**

Key informants were asked to provide their views on social empowerment of the beneficiaries. They informed that the project had empowered the target groups in various ways. A significant 78.8 per cent of the respondents indicated increasing social recognition as a result of the project as the main contributing factor to social empowerment, followed by education and literacy opportunities created (76.2 per cent), increasing political awareness of the participants (69.2 per cent), self-employment opportunities created during the project period (66.5 per cent), while 55.8 per cent of the respondents pointed out women's role in family and social decision making as a manifestation of social empowerment of the beneficiaries.

All the respondents opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a whole. Almost all the key informants opined that they did not notice any drawback or limitation of the project either.

When the key informants were asked to give their opinions about the most significant changes, which they noticed in the lives of the beneficiaries, interesting responses were reported. The changes they

noticed were as follows: increased level of awareness (77.2 per cent), improvement in skill development (69.4 per cent), empowerment (78.2 per cent), awareness about health and hygiene (89.2 per cent), a significant 60.2 per cent of the key informants also pointed out improved living conditions as the most significant and noticeable change on the lives of the beneficiaries after their involvement in the project.

When asked to express their opinion as to how the project could have been made more beneficial to the participants. The key informants made the following suggestions: assessment of credit limit (75.3 per cent per cent), assessment of rate of interest for savings/credit (34.9 per cent), more coordination with NGO programmes (76.2 per cent), specialised income generating training (80.3 per cent), involving the community leaders in planning (57.3 per cent) and long-term involvement with the groups (56.3 per cent).

#### Self-Assessment of BRDB Staff on the Performance of RPAP

[5 = Strongly agree... 1= Strongly disagree]

<b>Do you think that</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Overall achievement of project activities is satisfactory	54	32	9	5	0
Level of participation of the project beneficiaries is high	18	29	29	16	8
The project is considerably efficient in delivering its services	45	32	23	0	0
Project is relevant in terms of the actual need of the clientele	67	31	2	0	0
Project brought in noticeable socioeconomic improvement for the participants	32	29	24	11	4
Project has noticeably empowered (social empowerment) beneficiaries	39	42	19	0	0
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others?					100

Majority of the BRDB staff related to RPAP either strongly agreed or agreed that the overall achievement of the project activities was satisfactory. Level of participation of the project beneficiaries was not very high, although they stated that the project was highly successful in delivering its services and it was very much relevant in terms of the actual need of the clienteles. They reported that the project brought in noticeable socioeconomic improvement on the lives of the participants and the majority of the respondents felt that the project contributed significantly to the social empowerment of the beneficiaries. According to the BRDB staff, the project did not have any negative impact whatsoever.

[5 = Strongly agree... 1= Strongly disagree]

<b>Do you think the project has contributed:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	28	32	31	5	4
To sensitise the rural people towards gender issues	52	41	7	0	0
To help people in improving their basic health and FP matters	42	19	25	9	5
Do you think the project has contributed:	5	4	3	2	1
To help people to address poverty	58	31	11	0	0
To sensitise people towards environmental matters	22	28	28	17	5
To help the women to get empowered	64	28	8	0	0
To address the real need of the rural poor and disadvantaged	75	13	12	0	0
To develop a sustainable organisation for the poor	44	33	11	12	0
To bring significant changes in quality of life	39	29	25	6	1

Majority of the BRDB staff was in agreement that the project contributed to the process of democratising the rural society/community. Respondents felt that the project was highly successful in sensitising the rural people towards gender issues. According to the staff, project could not motivate people much on the issues relating to family planning and basic health care. Major success of the project was on the front of addressing the real need of the rural poor and rural disadvantaged. Its performance was remarkable in helping the people to address poverty and also in bringing about significant changes in their quality of life. They strongly felt that the project helped enormously the rural women to get empowered and its contribution was considerable in developing a sustainable organisation for the beneficiaries. The project, according to the BRDB staff, was less successful in sensitising people towards environmental matters.

## **Integrated Development of Rural Women and Children through Cooperatives**

### **Brief Profile of the Respondents**

The age group of the respondents varied significantly ranging from 25 to 50. All the respondents were female. About 38 per cent of the respondents were illiterate and 40.8 per cent could sign only. About 84.2 per cent of the respondents were housewife and 8.3 per cent were engaged in small trading. More than 53 per cent of the respondents had a family consisted of 5 or more members and about 38.1 per cent respondents' family size ranged between 3-4 members. About 52.2 per cent of the respondents had 3-4 children and 29.2 per cent respondents

had 5 children or more. About 57 per cent of the respondents had a monthly income ranged between Tk. 3,000 and Tk. 4,000 while the figure ranged between Tk. 1,000 and Tk.3,000 for 30 per cent of the respondents and for 10.8 per cent respondents the monthly income ranged between Tk. 4,000 and Tk. 5,000.

### **Analysis of the Findings**

As high as 95.8 of the beneficiaries were involved in income generating activities of one or another at the time of collection of data. Majority of the beneficiaries viewed that they were immensely benefited as being member of MSS. Around 56 per cent of the respondents found the activities in MSS very useful, while 32.5 per cent stated that MSS was somehow useful while 11.7 per cent respondents did not express their opinion. Those who found MSS useful identified a number of reasons in support of their opinion and those were as follows:

- MSS helped them to be organised in a more effective and organised way.
- Through MSS they learnt to work in a group and thus a sense of cooperation developed among all the members.
- It helped the members to be aware of their rights
- It contributed towards members' economic freedom to a great extent.
- It helped the members to shoulder responsibilities and to take a leadership role.

More than 82 per cent of the beneficiaries informed that they attended training programme of one sort or another during the project period. Only 17.5 per cent of the respondents opined that they did not attend any training programme at all. Among those who received training 27.3 per cent mentioned that they received training on the usefulness and operational aspects of cooperatives, while 39.4 per cent opined that they received training on health and family planning matters, 22.2 per cent received training on income generating activities and 11.1 per cent on savings and investment. Among those attended training, 37.2 per cent of the respondents found the training very useful; training programme was somehow useful for the 28 per cent respondents. While 18.2 per cent opined that it was little useful for them, 9.1 per cent found it very little useful and for 7.4 per cent of the respondents it was not useful at all. When asked whether the training received was helping them in generating income a significant 74.2 per cent of the

project beneficiaries maintained answered in the affirmative, while 25.8 per cent of the beneficiaries answered in the negative. They informed that they received training but later they were engaged in activities which were little relevance to what they learnt through training during the project period.

In response to the question whether they were sending their children to school, majority of the project beneficiaries answered in the affirmative. Above 84 per cent of them were sending their sons while 73.3 per cent sending their daughters to school. One interesting finding was reported with respect to their attitudinal changes towards children's education. Above 84 per cent admitted that their attitudes towards sending their children to school had changed after their involvement in the project. There were two main reasons for which this change in attitudes could take place: (a) because of the motivational persuasion; and (b) because of the increase in household income after their involvement in the project.

About 67 per cent opined that the group membership enhanced their social status within the community. They mentioned that they were more empowered than before and they are respected by their husbands and also their role in the family decision making increased significantly than before. On the other hand, those who answered in the negative (32.5 per cent) mentioned that their relationships with their husband and in some instances with the members of the extended family deteriorated due to their involvement in a group under the project activities. Many people around them thought that the project through its exclusive focus on the women was designed to make them outward, which was socially unacceptable. The beneficiaries, however, stated that the situation was getting better and the group members' respectability was on the rise and their social acceptability was also increasing slowly.

Around 82 per cent of the beneficiaries felt that their role in the family decision-making had enhanced after their involvement in MSS, while 18.3 per cent held the opposite views. When asked to express their opinion as to how the role changed, the answers were as follows: increasing role in family decision making (19.4 per cent), extending support to husband (44.9 per cent), increasing access to health care for the children of the beneficiaries (19.4 per cent), more mobility (9.2 per cent), and more freedom in expressing their opinion (7.1 per cent).

The project's contribution to changing the attitudes of the members towards family planning was enormous. About 93 per cent of the respondents mentioned the role of the project in this regard. Their attitudes towards family planning had changed after their involvement in the project.

A vast majority of the beneficiaries strongly felt that the project made a significant contribution in terms of raising their socio-political awareness than before after their involvement in the project (78.3 per cent) while 17.5 per cent answered in the negative and 4.2 per cent informed that they were not sure about it.

When asked whether the MBSS membership had facilitated the respondents/their family's better health care, 71.7 per cent responded in the affirmative and they mentioned that this had been possible due to their increased level of awareness and income. Those who had answered in the negative (28.3 per cent) stated that their access to health care facilities was independent of their involvement as a member of MBSS.

Table 31: Distribution of the Overall Assessment of the Project- IDRWCC  
Scale (5 highest ..... 1 none)

<b>Impact Areas</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Increased level of income	10.8	19.2	16.7	26.67	26.7
Increased employment opportunities	7.5	10.0	28.3	35.0	19.2
Increased production	0.0	7.5	34.2	28.3	30.0
Increased level of asset	1.7	9.2	35.8	29.2	24.2
Better standard of living	4.2	11.7	39.2	28.3	16.7
Access to education for children	38.3	29.2	23.3	7.5	1.7
Access to better health care	27.5	37.5	28.3	6.7	0.0
Increased social status	46.7	7.5	28.3	3.3	14.2
Family planning	36.7	45.8	17.5	0.0	0.0

The project performance was significantly higher on the front of family planning, access to education for the children of the beneficiaries, and access to better health care, followed by increased level of income and social status. On the other hand, the project's performance in the sphere of creating employment opportunities fell short of expectations. Its performance was poor on the front of increasing production and in increasing the asset level and ensuring better standard of living for its beneficiaries.

Table 32: Respondents Views of Most Significant Changes in Life-IDRWCC

<b>Changes</b>	<b>Rank</b>
Awareness	67.5
Health and hygiene	82.5
Decision making	19.2
Child care	74.2
Income generation	26.7



As far as this project was concerned the most significant changes had taken place in the sphere of health and hygiene (82.5 per cent). It brought in noticeable changes in raising the level of awareness for the beneficiaries. It made a significant contribution in raising the level of awareness of the beneficiaries about childcare (74.2 per cent). About 27 per cent respondents thought that income generation was the next most significant change which occurred to them and 19.2 per cent of the beneficiaries opined that their increased role in the family decision making was another significant change which they had brought in the lives of its beneficiaries.

The beneficiaries were asked to express their views as to how the project could have been made more beneficial to them. The respondents came up with varied suggestions. About 28 per cent of the respondents suggested continuous support from BRDB, and 15.8 per cent advised that the project could have been made more member friendly just by having a provision within the project component for post-natal care. More than 18 per cent of the respondents stressed the need for follow-up training for skill development, followed respondents who suggested quick and timely delivery of credit (17.5 per cent). Around 21 per cent suggested that the rate of interest on credit should have been lower.

### **Perceptions of the Key Informants on IDRWCC**

Key informants were asked to provide their views on social empowerment of the beneficiaries. They informed that the project had empowered the target groups in various ways. More than 45 per cent of the respondents indicated education and literacy opportunities, created as a result of the project, as the main contributing factor to social empowerment, followed by increasing level of political awareness (43.2 per cent) and increasing social recognition (37.2 per cent). More than 34 per cent of the respondents pointed out self-employment opportunities created during the project period as a manifestation of social empowerment for the beneficiaries.

All the respondents opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a whole. All the key informants (100 per cent) opined that they did not notice any drawback or limitation of the project either.

When the key informants were asked to give their opinions about the most significant changes, which they noticed in the lives of the beneficiaries, interesting responses were reported. The changes they

noticed were as follows: increased level of awareness (49.3 per cent), improvement in skill development (51.2 per cent), empowerment (55.3 per cent), awareness about health and hygiene (67.4 per cent), and 45.1 per cent of the key informants also pointed out improved living condition as the most significant and noticeable change on the lives of the beneficiaries after their involvement in the project.

In response to the question about how the project could have been made more beneficial to the participants, the key informants came up with the following suggestions: assessment of credit limit (65.2 per cent), assessment of rate of interest for savings/credit (45.1 per cent), specialised income generating training (55.3 per cent), involving the community leaders in planning (75.1 per cent) and long term involvement with the groups (64.1 per cent).

#### Self-assessment of the Staff on the Performance of IDRWCC

[5 = Strongly agree .. 1= Strongly disagree]

<b>Do you think that</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Overall achievement of project activities is satisfactory	12	12	46	14	16
Level of participation of the project beneficiaries is high	9	11	32	21	27
The project is considerably efficient in delivering its services	14	24	34	12	16
Project is relevant in terms of the actual need of the clientele	16	22	28	16	18
Project brought in noticeable socio-economic improvement of the participants	22	32	23	11	12
Project has noticeably empowered (social empowerment) beneficiaries	11	12	40	17	20
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others?					100

Majority of the BRDB staff related to RD-2 project agreed or strongly agreed that the overall achievement of the project activity was satisfactory. Level of participation of the project beneficiaries was within the acceptable level. They strongly opined that the project was successful in delivering its services and it was relevant in terms of the actual need of the clienteles. According to the BRDB staff, the project's performance with regard to achievement of socioeconomic improvement was significantly higher. They believed that the project contributed significantly towards the achievement of social empowerment for its participants. They opined that the projects had not negatively affected others at all.

[5 = Strongly agree ..... 1= Strongly disagree]

<b>Do you think the project has contributed:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	0	12	55	22	11
To sensitise the rural people towards gender issues	12	12	25	28	23
To help people in improving their basic health and FP matters	39	49	12	0	0
To help people to address poverty	23	22	32	13	10
To sensitise people towards environmental matters	5	7	12	28	48
To help the women to get empowered	51	35	10	4	0
To address the real need of the rural poor and disadvantaged	9	11	24	26	30
To develop a sustainable organisation for the poor	8	14	21	28	29
To bring significant changes in quality of life	22	10	12	27	29

It is interesting to note that in democratising the rural society/community the project's performance was moderately well. Varied responses were registered on projects performance on the front of sensitising the rural people towards gender issues. On the whole, its performance was again moderately well. According to the BRDB staff, the project did superbly in the sphere of increasing the level of awareness about basic health care and family planning matters for its participants. Its contribution towards addressing the poverty was immense as strongly felt by project related BRDB staff. Surprisingly, however, the project's performance was well below expectation in sensitising the people towards environmental matters. On the other hand, the project's contribution was significantly higher in getting the rural women empowered. However, the project's performance was moderate in addressing the real need of the rural poor and the disadvantaged and also in developing a sustainable organisation for the poor and its performance was relatively good in bringing significant changes in the quality of life of its participants

### **Strengthening Population Planning through Woman and Cooperative**

#### **Brief Profile of the Respondents**

Majority of the respondents (31.3 per cent) belonged to the age group 30-35, followed by 22 per cent belonging to the age group 25-30 and 100 per cent of the respondents were female of which 43.3 per cent of the respondents could sign only, 30 per cent were illiterate while 16.7 per cent had primary education. Among the respondents, only about 10 per cent had exposures to secondary or higher secondary education.

More than half of the respondents (59.4 per cent) were housewives, 15.6 per cent were engaged in small trading and 17.5 per cent were housemaid or labourer. Among the respondents, 60.7 per cent had 3-4 children and 27.33% had 1-3 children. As high as 52% of the respondents had families consisting of 5 members or more. About 44.67% of the respondents had a monthly income ranged between Tk. 3,000 and Tk. 4,000 and 36.7 per cent had monthly income ranged between Tk. 1,000 and Tk. 3,000 and 12 per cent had ranged between Tk. 5,000 and Tk. 6,000.

### **Analysis of the Findings**

A significant 67.3 per cent of the beneficiaries informed that the project contributed significantly in raising their level of income. During the project period the beneficiaries received skill development training and credit and they were involved in various types of income generating activities. However, there were beneficiaries who mentioned that for them the impact of the project on income was insignificant.

Training was one of the most important components of SPPWC and 68.3 per cent of the respondents attended training programme of one sort or another. The types of training received by them were as follows: nutrition related (22.7 per cent), mother and child health and family planning matters (44.7 per cent), training on poultry, cow and goat rearing (14 per cent), on tailoring and handicraft (12 per cent) and on cooperative rule (6.7 per cent). As high as 66.3 per cent of the respondents found the training very useful, whereas 16.3 per cent mentioned that the training was somehow useful, and 11.2 per cent of the beneficiaries informed that the training programmes had been little useful for them and for 6.3 per cent beneficiaries the training programmes were of very little use. When asked whether the training skill received helped them generating additional income after the project was ended, 52 per cent responded in the negative while 48 per cent answered in the affirmative.

The majority of the beneficiaries (64.9 per cent) opined that they were not capable of organising or leading new groups on their own. This was because of the fact that they could not achieve the level of skills required for leading a new group. On the other hand, 35.2 per cent of the respondents viewed that they were in a position to provide leadership or organise new groups as they had gained experience through involving themselves in groups.

A vast majority of the beneficiaries (82.5 per cent) stated that the project played the most significant role in changing their attitudes towards direct family planning. After joining the project they were trained on matters relating to family planning in a big way and other related support, such as contraceptives, were also supplied free of cost.

The statistical figures drawn from the survey are quite revealing. Forty five per cent of the beneficiaries informed that they used contraceptive of one kind or another before joining the project and 11 per cent mentioned that they used contraceptive only occasionally. Whereas after joining the project 86 per cent of the beneficiaries had started using contraceptives regularly and 14 per cent of the respondents used contraceptives occasionally.

Empirical data also reveal that 68.7 per cent of the respondents felt that their role in the family decision-making had increased after their involvement in Mahila Samabaya Samity (MSS). The beneficiaries were asked to give their opinion as to how the role in the decision-making had changed. The answers were revealing. About 28.7 per cent of the beneficiaries stated that they were well recognised and respected by their husband; 31.3 per cent of the beneficiaries viewed that after joining the samity they had the opportunities to share their experiences and interact in a wider circle. As a result of that they were more aware of the social affairs than before and became knowledgeable. These, in turn, help them to earn the social respectability. About 34 per cent of the respondents mentioned that their role in the society and the family had changed, as they were more skilled and productive now than before. Much the similar way, 33.3 per cent of the beneficiaries informed that after their involvement in cooperatives they could support their family and contribute to their respective family in financial terms which led to increased role in decision making for the respondents.

About 69.3 per cent of the SPPWC beneficiaries stated that their social position/status within the community had enhanced significantly. Various reasons had been indicated to substantiate their views. A majority of the respondents pointed out group solidarity as the main contributing factor to the upliftment of social status, some viewed that it had been possible through their wider participation in social matters while others indicated “enhanced income” as the contributing factor.

Table 33: Distribution of the Assessment of the Overall Impact of the Project-SPPWC

Impact Areas	Scale (5 highest ... 1 none)				
	5	4	3	2	1
Increased level of income	22.7	30.0	8.7	10.0	28.7
Increased employment opportunities	8.0	12.0	12.7	28.7	38.7
Increased production	6.0	20.0	22.7	24.7	27.3
Increased level of asset	7.3	9.3	16.0	30.7	36.7
Better standard of living	6.0	8.0	22.7	33.3	30.0
Access to education for children	9.3	12.0	26.0	23.3	29.3
Access to better health care	22.0	24.0	18.7	18.0	17.3
Increased social status	30.7	22.7	25.3	14.7	6.7
Family planning	36.7	42.7	20.7	0.0	0.0

A vast majority of the SPPWC beneficiaries indicated that the project contributed significantly to family planning. The project also had significantly positive impact on increased level of income, awareness and access to better health care and increased social status for the participants. According to the beneficiaries, the project's impact on increasing employment opportunities and increasing production was not that significant. Besides, its performance with regard to better standard of living and ensuring access to education for children of the beneficiaries was not remarkable either. It had little real impact on increasing the level of asset for its participants.

Table 34: Respondents View of Three Most Significant Changes in Life- SPPWC

Changes	Rank
Health and hygiene	59.3
Family planning	51.3
Empowerment	28.0
Skill development	23.3

The respondents were asked to list a few significant changes, which the project had brought in their lives. Responses were varied, interesting and revealing. A significant 59.3 per cent indicated the increased level of awareness as the most significant change which the project had brought in their lives. Over fifty percent of the total respondents pointed out that awareness about matters relating to family planning was another significant change the project had brought for its participants, followed by social empowerment of women (28 per cent). About 23.3 per cent of the respondents opined that skill development was next important change which occurred to them due to their involvement in the project.

In response to the question whether there had been any unintended negative impact of the project, all the respondents answered in the negative. They stated that they did not notice any unintended negative impact of the project or any limitation.

When asked to express their views as to how the project could have been made more beneficial to them. The respondents came up with interesting suggestions. More than half of the respondents suggested that measures should have been taken to focus on more specialised training. More than fifty percent of the total respondents stated that they would have much benefited had the loan amount disbursed been higher than what was offered, while 42.7 per cent of the respondents stressed the need for follow-up training to sustain their higher income.

### **Perceptions of Key Informants on SPPWC**

Key informants/non-beneficiaries were asked to share their experiences and observations regarding the changes, which they noticed in the lives of the beneficiaries of the SPPWC project. All the key informants were well aware of the project activities going on around them. They mentioned about five types of activities undertaken by the SPPWC project. These were: (i) income generating activities undertaken for the members; (ii) capital formation; (iii) training; (iv) health and nutrition services; and (v) literacy programmes. In response to the question whether the project had brought noticeable socioeconomic improvement of the participants, 65.6 per cent of the respondents answered in the affirmative, while only 34.3 per cent of them opined that the project could not bring about noticeable changes in the lives of the participants. Those who answered in the negative mentioned the following reasons in support of their observations:

- beneficiaries standard of living did not change;
- this change would have occurred automatically;
- their dependence on the informal sources such as money lenders remained unchanged.

Those who subscribed to the idea that the project had brought noticeable changes for the participants on the socio-economic fronts came up with the following reasons in support of their observations:

- additional sources of income earnings,
- attained better standard of living,
- increased awareness about education, health, and social rights
- enhancement of social status.

Key informants were asked to provide their views on social empowerment of the beneficiaries. They stated that the project had empowered the target groups in various ways. Around 34.7 per cent of

the respondents indicated increasing social recognition as a reason for such empowerment. The other answers were as follows: role in social decision making (27.3 per cent), increasing opportunities for education and literacy (45.1 per cent), and opportunities for self-employment (43.1 per cent); while 23.7 per cent of the respondents informed about the increased level of political awareness as a manifestation of social empowerment of the beneficiaries.

All the key informants opined that they did not notice any adverse or negative impact of the project either on the beneficiaries or on the society as a whole. The key informants opined that they did not notice any drawback or limitation of the project whatsoever.

When the key informants were asked to give their opinion about the most significant changes, which they had noticed in the lives of the beneficiaries, responses received were varied. According to them, the changes they noticed were as follows: increased level of awareness (45.2 per cent), improvement in skill development (49.2 per cent), empowerment (57.2 per cent), improvement in health and hygiene (66.2 per cent). A significant 56.2 per cent of the key informants mentioned that they noticed increased level of awareness among the beneficiaries about health and hygiene.

The key informants were asked to express their opinion as to how the project could have been made more beneficial to the participants. Following suggestions were provided: assessment of rate of interest for savings/credit (78.2 per cent), specialised income generating training (56.2 per cent), and long term involvement with the groups (56.1 per cent).

#### Self Assessment of the BRDB Staff on the Performance of SPPWC

[5 = Strongly agree... 1 = Strongly disagree]

	5	4	3	2	1
Overall achievement of project activities is satisfactory	35	22	21	11	11
Level of participation of the project beneficiaries is high	12	23	43	14	8
The project is considerably efficient in delivering its services	32	39	23	6	0
Project is relevant in terms of the actual need of the clientele	8	12	42	28	10
Project brought in noticeable socioeconomic improvement of the participants	12	12	28	19	29
Project has noticeably empowered (social empowerment) beneficiaries	29	42	18	11	0
Would you agree that while the project may have brought positive benefits to many participants it may also have negatively affected others?					100



Majority of the BRDB staff related to SPPWC project agreed or strongly agreed that the overall achievement of the project activity was satisfactory. Level of participation of the project beneficiaries was relatively high. They observed that the project was highly successful in delivering its services and it was relevant in terms of the actual need of the clientele. According to the BRDB staff, the project's performance with regard to achievement of socioeconomic improvement was moderately higher. They believed that the project contributed significantly towards the achievement of social empowerment of its participants.

[5 = Strongly agree ... 1= Strongly disagree]

<b>Do you think the project has contributed:</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
To democratise the rural society/ community	8	11	55	17	9
To sensitise the rural people towards gender issues	53	43	4	0	0
To help people in improving their basic health and FP matters	85	15	0	0	0
To help people to address poverty	29	34	22	12	3
To sensitise people towards environmental matters	5	5	45	32	13
To help the women to get empowered	43	51	6	0	0
To address the real need of the rural poor and disadvantaged	11	24	29	23	13
To develop a sustainable organisation for the poor	8	13	21	32	26
To bring significant changes in quality of life	29	39	19	12	1

Majority of the BRDB staff opined that the project's contribution to the process of democratising the rural society/community fell short of expectations. Respondents strongly felt that the project was highly successful in sensitising the rural people towards gender issues. According to the staff, the project's performance was highly remarkable in the sphere of family planning and basic health care. Besides, it performed well on the front of helping people to address poverty. The project was highly successful in helping women to be socially and economically empowered. They also informed about the project's relative poor performance in sensitising people towards environmental matters. Majority of the BRDB staff opined that the project could address the real need of the rural poor within a limited range, but its impact was minimal in developing sustainable organisations for the poor. However, the staff reported that the project was highly successful in changing the quality of life of the participants.

## **Conclusion**

Bangladesh Rural Development Board (BRDB) has been relentlessly working for the mobilisation and organisation of farmers into two-tier

cooperatives. These grassroot institutions are expected to facilitate credit operations and usage of modern agricultural inputs for augmenting foodgrains production of the country. By undertaking these activities the TCCA-KSS organisations are expected to become self-reliant and self-managed over time. BRDB had started the projects under consideration at different points in time over the last one decade and a half addressing the needs of the rural poor.

It is important to note that a vast majority of beneficiaries indicated that the project contributed significantly to the increased level of income for its participants. After joining the samity the group members involved themselves in various income generating activities either directly or indirectly and managed to increase their level of income. The female respondent beneficiaries reported that through BRDB projects they had the opportunities for gainful work outside the household which eventually rendered their contributions to the household more visible and concurrently reduced their economic dependence on their husbands. According to the informants of all six projects, the standard of living of the participant households had improved due to women's involvement in BRDB projects in terms of better health and sanitation facilities, better quality and quantity of food, children's education, medication and clothing needs.

The BRDB projects had been successful on many fronts, but its success was noticeable in improving the housing conditions of the respondents both in quantitative and qualitative terms. With the increased income from their involvement in various IGAs the beneficiaries could build new houses, maintain the old ones or repair them. This change was noticeable in case of all the projects under study. All the projects under study contributed significantly to the creation of employment opportunities for the participants. Particularly, RD-2, RD-9, and RD-12 had been extremely successful in this regard. Jobs were created both in agricultural and non-agricultural sectors. Increased job opportunities led to additional income for the rural poor and helped them raising their standard of living. After joining the samity their attitudes toward savings significantly changed. And later, whatever savings the samity members had, they invested their savings to increase their levels of asset. In general, the investment they made were on purchasing land, leasing pond for fish cultivation, extending, renovating or opening up a grocery shop, tailoring shop etc. in the market. As far as the purchase of consumer durable was concerned, about half of the total respondents informed that they had been able to purchase consumer durable of one kind or the other from their

increased income after joining samity. The consumer durable included small radio, wristwatch, family clock, black and white television, furniture etc.

Involvement with BRDB projects appeared to act as a change agent in reducing women's economic dependence on their husbands and other male kin. Women reported that as they had an independent source of income, they no longer needed to rely solely on their husbands for the purchase of personal and household items. Women had also reported an improvement in their relationships with their husbands because they provided them with capital for investment purposes. Besides, women were more conscious about themselves, and their power of understanding had increased. They learnt how to sign and count. Before they could not borrow even a single taka, but now they could borrow any amount of money from the informal sources within the village.

The greater economic role of women obviously improved their status within the family. A majority of them had more money to spend and more importantly, had a greater say in the decisions to spend money. Their financial contribution led to women's increased participation in family decision making. Besides, their improved economic condition had given them the opportunity to take lot more responsibilities than before, like determining what to buy and how much to buy, making decision on household clothing, fertility decision, medication and children's education. A vast majority of the beneficiaries indicated that the project contributed significantly to increase their level of awareness about better health care. The project participants and the members of the family had higher access to health care facilities as their level of income had significantly increased. However, in this regard, it is to be noted that other extension efforts on health delivery system of the GOB and NGOs may have also affected their awareness about health and hygiene.



## CHAPTER NINE

# Observations and Conclusions

For little over three decades, BRDB has been working to promote the livelihood of the rural poor in Bangladesh. Moreover, BRDB has further strengthened the age-old conventional cooperative system of Bangladesh with a new focus and functional dimensions. During the early 1980s with the rapid expansion of NGOs and microcredit organisations, conventional programme of BRDB came under tremendous institutional pressure. Government of Bangladesh though strongly advocated for rural development and poverty alleviation, it could not come up with comprehensive strategies to address such issues. In addition to BRDB, various other approaches and institutional interventions were developed during the last two decades, and BRDB as the mainstream rural development agency lost its priority and ground to some extent. Different donor agencies also put forward alternative approaches to tackle the issue of poverty and rural development. As a result, BRDB has become an umbrella organisation for various independent like-minded projects. It may be mentioned here that over the years, BRDB has taken many rural development projects sponsored by various donor countries and agencies.

Remarkably, each of the BRDB project had brought significant results and noticeable changes in the lives of the beneficiaries. These projects of BRDB primarily aimed at enhancing the social and economic status of the rural poor. The projects had succeeded, to a large extent, in achieving their stated goal although in varying degrees. The economic conditions of the members, as revealed in the study, show remarkable improvements. Social changes affecting different aspects of social life of the rural poor in the project villages have already been set in motion as a result of the respective project activities.

Beneficiaries of the projects were able to increase their income due to their involvement in different income generating activities. Most of the projects contributed significantly to employment creation in the rural areas. It has been found that the number of members involved in household chores and selling manual labour had gone down and on the

other hand, the number of members involved in income generating activities like petty business, rickshaw pulling, cow and goat rearing, poultry farming, vegetable gardening etc. had been on the rise. Major reason for this shift in occupation has direct bearing on the supply of capital by the projects for undertaking profitable income generating activities.

As to education and literacy, substantial changes have taken place in case of all the projects under the purview of the study. The cooperative members were aware of the benefits of education. The project they participated helped them in changing their attitudes and this was equally true for both male and female members.

The study revealed that the overall nutritional status of the project beneficiaries had improved due to project interventions. The main reason for this improvement was the beneficiaries' awareness about balanced food, intake of more vegetables and intake of more nutritious food as a result of their exposures to training and discussion sessions after joining project activities.

Socioeconomic development of the rural poor in the context of Bangladesh depends, to a large extent, upon the size of the family and the contraceptive prevalence rate. Achievement of all the projects under study was higher on the front of adoption of family planning. The beneficiaries' exposures to the samity and training contributed substantially to the adoption of different devices of birth control by the samity members. In adoption of family planning devices, members' motivation emanated from various sources and these were: (i) on the urges and motivation of wife/husband; (ii) on the advice of fellow cooperators; (iii) by related BRDB project staff; and (iv) from counselling of family planning workers.

Relationship among members is an important indicator of social development. In the case of all the projects, it has been found out that a harmonious relationship existed among most of the members. They put forward many reasons for such a good relationship. These were: (i) people of similar interest were organised and brought under the same umbrella through samities; (ii) unity among members; (iii) working together; and (iv) creation of social awareness.

Group cohesiveness is very important for any cooperative organisation. The samity members were found to be well organised and well integrated. They used to move in a body to realise the support

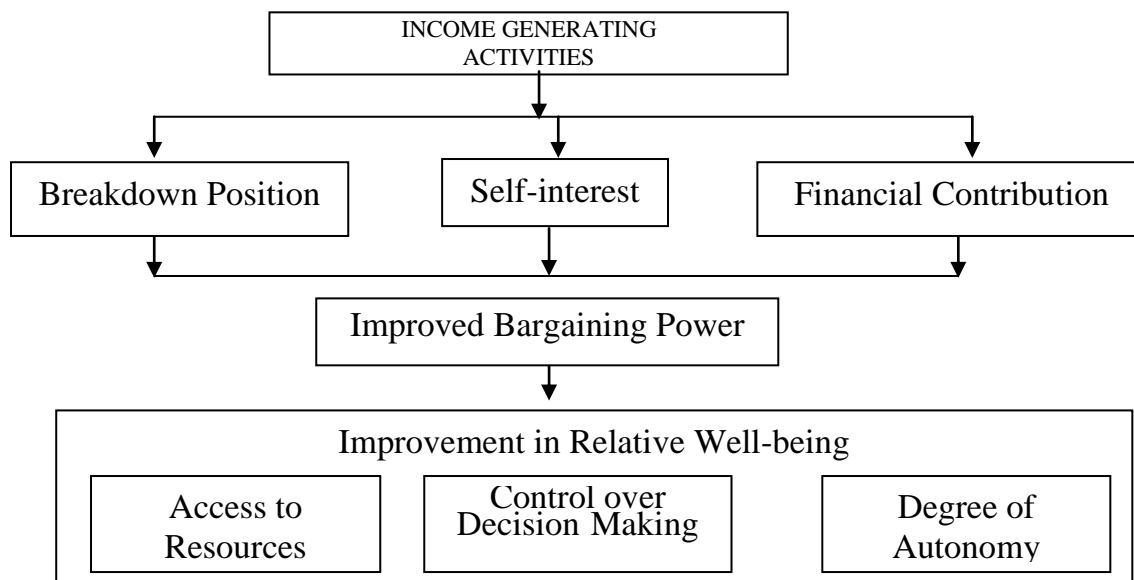
services or resolve the social conflicts. Disputes among members were resolved in three ways: (i) in weekly meetings; (ii) through informal discussions among members; and (iii) through project staff.

There is no denying of the fact that leadership is an important factor for a cooperative organisation. The success of it depends mainly on the qualities and qualifications of the leaders as well as the awareness of the members about the qualities of a good leader. The findings of the study suggest that through their involvements in BRDB projects a significant number of rural poor had acquired leadership skills which in turn made remarkable changes in their attitudes and lives.

An increasing level of participation of the poor in the project activities is considered to be an important indicator for social development. It enhances, among others, understanding among members, speaking capabilities and involvement of the poor in decision making. A tremendous change was found to have occurred with regard to participation of the female members in the group activities. Particularly, after joining the samity, the female members had an important voice in the family decision making process, whereas in the past, majority of the women members did not have any significant role to play in this regard. The main reasons for this change were: (a) contribution of the female members in the family income; (b) their increased knowledge; (c) increased confidence of their husbands on their capabilities; and (d) their increased self-confidence. Majority, however, pointed out their contribution to the family income was the main reason for their changed role in the family decision making process.

The projects had been successful in helping the women to become socially empowered. Through their involvement in various income generating activities, the women could make noticeable financial contributions to their respective family income which increased their respectability within the family as well as within the community. Through increasing social interactions they were in a position to be aware of their socio-political and legal rights and they also received community acceptance. All these provided the women with increased bargaining power ultimately leading to control over decision making. The following chart illustrates the women's empowerment process as a function of increased level of income through their involvement in income generating activities.

### Empowerment of women through their involvements in IGAS



Interestingly, the outlook of the female members had significantly changed towards health and education of their children as a result of their involvements in the BRDB projects. They learnt to treat their sons and daughters equally in matters of health care and extending education facilities. Besides, it was found out that their attitudes had changed because of their frequent social interactions with others and exposures to the samity.

Changes in economic condition had led to corresponding changes in the housing condition of the members. Changes in the housing condition refer to both qualitative and quantitative changes. As far as housing condition was concerned, substantial increase in the numbers of houses had been found in the case of beneficiaries of all the projects under study. The reasons, which contributed to improved housing condition, were as follows: (a) increase in income; (b) availability of loan; and (c) increase in social status.

It is important to note that credit was the most important component of all the projects under study. Credit programmes were undertaken with a view to providing capital support to the samity members in order to enable them undertake different income generating activities. The main objective of the credit programmes was to raise income level of the members leading to their socioeconomic development. Credit performance of all the projects was very satisfactory in general, except the difficulties faced with respect to repayment of loans under the RD-2 project. Since 1991 consequent upon the announcement of exemption of crop loan to non-cooperative farmers by the government, the activities of TCCA-KSS lost momentum, recovery of loan funds sharply fell down, and



mismanagement mounted up among the TCCAs. However, it was realised that the announcement of loan exemption was misunderstood and later it was clarified that for BRDB operated cooperative crop loans only the interest amount would be exempted. Since then, the loan recovery had begun to rise.

Income and employment status of the samity members has undergone tremendous positive changes leading to higher standard of living. They had undertaken a variety of income generating activities with the loan from BRDB projects. The projects had never thought of joint ventures neither at the samity level nor at the TBCCA level, which, if undertaken and managed efficiently, would accrue long-term socioeconomic benefits for the people of the project areas. Joint undertaking might also have exerted influences in strengthening group solidarity and cohesion.

There was a shortage of field staff, especially the field organisers (FOs). Each of the FOs was required to handle, on average, 10-15 samities. In addition to loan disbursement and realisation, they had to write the proceedings of the meetings and books of accounts. Thus, the FOs were always under heavy pressure and could not keep up with the workload.

Supervision and monitoring is very important for successful implementation of any projects. The more frequent visits to the project by the project staff, the more likely it is to reap the success of the project. From interview with the project related staff it appeared that in the case of all the projects under study, the visits by the project staff could not reach upto the level of expectation. The project authority failed to enhance the rate of visits. The project staffs were involved in unscheduled activities assigned by the higher authorities. Because of this, they could not keep their own work schedule and in the process the project suffered.

The TBCCAs as well as the samities had performed well. However, the real forces behind it were the project personnel. The planning, administrative and management capabilities of the cooperative leaders were yet to be developed to the extent desirable for making the organisations sustainable over longer period of time.

The chairmen of the TBCCAs were the full time office bearers. However, they were paid a token honoraria which had been quite inadequate compared to their workload. As they were not paid a reasonable amount, they did not devote and spare full time to the TBCCA's work.

In all the projects under study training was one of the important components. The beneficiaries of the projects received various types of training. By and large, training programmes were found to be useful and thought to be most important contributing factors to overall socioeconomic development of the participants.

There had been an increased level of awareness about the environmental matters and hygiene among the samity members. The beneficiaries were aware of the advantage of having sanitary latrines, nutritious food. They were found to be aware of the benefit of tree plantation as well.

Through their involvements in the project activities, the beneficiaries became aware of their social rights; as a result, the rate of family violence and repression of women had gone down sharply. Side by side, the level of political awareness of the beneficiaries increased to a significant level. Group members' self-confidence increased considerably, they became independent and therefore, they could decide on who to vote for and in general, they were found to be less dependent on their husband on this account.

The standard of living increased for all the members of all the projects under study and this had been possible because their level of income increased as a result of their involvement in income generating activities. It is important to note that in the case of a few projects, the beneficiaries could sustain the standard of living over a longer period of time and even when the project support were withdrawn.

In general, the projects were less successful in the sphere of increasing production. Besides, the overall performance of the projects fell short of expectations on the front of democratising the rural society. The projects' success was minimal in ensuring access to health for the beneficiaries in general and their children and family members in particular.

### **Observations on Institutional Aspects**

In line with the research questions of the study, the following observations can be made on the institutional aspects of BRDB. It is the largest institutional set-up of the Government of Bangladesh to organise and manage rural development and poverty alleviation programme in Bangladesh. Eighty five per cent of the BRDB efforts are carried out in the form of projects in which 91 per cent of the share is contributed by different multilateral and bilateral donor organisations. BRDB's present membership exceeds 2.4 million, of

which almost 400,000 are assetless and 300,000 are poor women. So far, BRDB has disbursed loan amounting to Tk. 700 crore (cumulative) and has collected savings amounting to Tk. 44 crore. It may be mentioned that the cooperatives control 45 per cent and 70 per cent of all the sunken shallow and deep tubewells respectively, which reflects their important contributions to the agricultural sector and rural employment. However, as far as the structural dimension of BRDB is concerned, it can be said that in order to make BRDB an efficient public institution a few steps must be taken immediately and these are:

- a. Decentralisation and delegation of authority to district and thana levels;
- b. Headquarters should devote its focus on the policy planning; coordination and monitoring roles with implementation should largely be entrusted with local authority;
- c. The existing management system should immediately be streamlined based on practical needs for smooth functioning of administrative, personnel and financial matters.

It can be argued that the main strengths of BRDB are its clearly structured mandate, well established country-wide office structure, training institutions and facilities, a large number staff, experienced in the administration of diverse rural development support activities, long standing experience in the process of local formal and non-formal institution building and related activities among the target groups and long standing experience in rural financial services, including credit savings and the mobilisation of shared capital, both in the form of linkages with formal financial institutions and through its own structure.

On the other hand, BRDB is a highly bureaucratic and sluggish organisation. It does not suit the project management styles that originally brought success to the proven model. Instead of being a task-based organisation BRDB has somehow slipped into bureaucratic form organisation and follows rigid bureaucratic procedures. The rules, procedures and task targets seem to have become the end in themselves. The organisational set-up over the period of time has become extremely complicated with different dimensions consisting of projects, functions and geographical set-up and intersecting each other causing diffusion of responsibility and non-clarity of authority and almost completely lost accountability system. Besides, based on the findings of this study, the main constraints to rural development seem to be the following:

- a. Although "village" was the basic geographic unit and constituted the bottom-most entity for identification of development needs in rural areas, there was hardly any "effective development organisation" in it. It can be argued that an average village in Bangladesh is too small to be regarded as a formal organisational unit. On the other hand, without such an organisation, the villagers, particularly the rural poor, find it difficult to effectively participate in the development process.
- b. There are a number of government agencies for service delivery at various tiers of local government (district, upazila and union) but, in the absence of effective "clienteles" organisations, the delivery structure had remained somewhat inaccessible and inefficient. In particular, this system did not reach the poor and the disadvantaged in all cases.
- c. The various efforts to organise the people at the grassroots level through local government bodies also did not succeed; as in the absence of democratically elected government, these bodies are used to serve political interest of the party in power. As a result, local government bodies in Bangladesh has proved to be more of an extended arm of the Ministry of Local Government, Rural Development and Cooperatives and, as such, they could not grow on their own. In particular, they remained heavily dependent on the government for their resources and initiative.
- d. The government personnel who were sent to the rural areas to work for the poor largely proved to be inadequately motivated for participatory local level development (for various reasons such as inadequate training, incentive structure, logistics, etc.)
- e. No effective mechanism could be developed for cooperation and co-ordination at various tiers of administration (district, upazila and union). The need for effective coordination increased over time in response to the expansion of development activities in the rural areas.
- f. The understanding of the decision-makers of the need for and effectiveness of "participatory local level planning" was rather poor. Most development planners (including bureaucrats and technocrats) thought that such participation was unnecessary mainly because of ignorance and illiteracy of the poor. The usual emphasis was on the need for educating the poor before they could effectively participate. For the intervening period, therefore, the preference was for a top down decision-making process.

- g. Although there was a broad consensus that Bangladesh being a labour abundant country should convert its surplus labour into productive capital; in practice, the decision makers could not clearly prescribe the process through which this goal could be achieved.
- h. The banking system expanded in the rural areas quite rapidly in the 1970s and 1980s, yet heavy dependence of the rural poor on the informal sector (e.g. money lenders who charge high interest rates) continued strangulating their creative potentials.

The inability to clearly formulate effective strategies to overcome the constraints made the provisions of “safety net” (e.g. food for works programmes, vulnerable group development programme, rural maintenance programme, etc.) a necessity rather than taking effective measures for income generating activities as the main vehicle for poverty alleviation. In the 1980s, however, the poverty alleviation efforts through income generating activities of BRDB and some other government agencies and NGOs multiplied but in most cases, their coverage and cost effectiveness remained lower than expected.

Responding back to the basic research question whether BRDB has emerged as a viable institutional framework for rural development, on the basis of empirical evidence, it may be noted that BRDB as the pioneering programme for integrated rural development in Bangladesh has faced a series of institutional uncertainties and also being challenged by alternative models. The emergence of NGOs and the severe pressure of the donors as well as the influence of some exogenous factors like the World Bank/IMF sponsored structural adjustment programmes (SAP), have indeed reduced the potential of the BRDB. Moreover, BRDB faced a severe image crisis with the advent of NGOs. However, the empirical data of this study indeed show significant programme impact of BRDB. In spite of its in-built structural limitations, BRDB is still found to be cost effective in reaching the clients. We would therefore, argue that BRDB could not be discounted in favour of emerging and roaring NGO gala. In spite of lack of clear policy guidelines and some institutional limitations, BRDB did produce tangible results, indicating its promise as a model.

On the basis of the empirical data, it occurs to us that over the years BRDB lacked active political support from the government. Neither BRDB nor the government had managed to develop any long-term perspective plan. BRDB also suffered from dynamic leadership which ultimately resulted in poor performance and taxed institutional image.

Strikingly, in spite of its structural limitations, BRDB has survived because of some of its proactive project interventions being sponsored by various donors. We suggest that a coherent policy framework is needed to make BRDB as an institution effective and its programmes successful in reaching targets.

Empirical findings have clearly revealed that BRDB has made significant changes in the lives of its clientele. In spite of the aggressive development approach of NGOs and different microcredit organisations, BRDB is still managed to maintain its appeal to middle and marginal farmers. As a matter of fact, BRDB has successfully managed to keep the traditional cooperative system alive and made it more time worthy and responsive to the needs of the agricultural workers and marginal farmers, including the landless and women. It is also important to note that performance of BRDB has established that “integrated” and “comprehensive” interventions are still the key aspects of decentralised development.

## CHAPTER TEN

# **Policy Options and Recommendations**

A uniform policy framework and an intensified concerted effort is needed on the part of BRDB to be able to serve the needs of the rural poor, particularly in view of the government's commitment to eradicating poverty by 2010. The rural poor projects of BRDB need to be brought under a programme approach in order to improve coordination and remove the time constraint imposed by projects. Poverty is so widespread in the country that the government has to continue its poverty alleviation programme for a long time to come. It also normally takes at least 10 years, equivalent to 8 loan cycles, for a given group of rural poor beneficiaries to move out of poverty, and the rural poor projects usually do not guarantee funding for that length of time. BRDB, therefore, needs to strengthen its capacity and convert its management strategies from mere a project approach towards a broader programme approach.

Given its credible performance, BRDB should retain its role as the lead public sector agency in rural development by virtue of its wide range of experience and its countrywide organisational network. It should make an attempt to serve as a major resource to the government in the area of policy formulation by liaising closely, with sharing its experience, with the Planning Commission, which is likely to remain the ultimately responsible organ in this area. BRDB should also retain its key public sector role in the implementation, monitoring and coordination of anti-poverty projects and programmes.

The requirements in the area of poverty alleviation are, however, so vast that no agency can adequately address them all. BRDB should collaborate with other actors and may, as required, also transfer activities and projects that it initiates to other organisations for implementation. To fulfil its role as a dynamic multi-dimensional actor in this field, BRDB needs to retain and further strengthen its autonomous status and should not be transformed into a GOB department.

On the basis of our observations and field level experience, following recommendations are suggested:

Duration of the project should be increased from usual five years. Five years duration is not enough to make the beneficiaries economically established and socially empowered. However, for the effective management of the project the total period could be phased out. And if the duration is for five years, before the project gets under way a clear statement should be made about how many phases a given project will operate for. This will reduce chaos and confusions among the beneficiaries towards the end of a given project. There should be a clear-cut announcement before the projects begin about when the project will cease its operation.

Director General (DG) of BRDB is the Executive Head of the organisation. When a DG is appointed, he/she should be occupying the position for at least five years without any break for the continuity of the organisational approach and facilitate macro level decision making.

Measures should be taken to continue with the project/activities having good records. For example, RD-9 had stopped its operation, but it was one of the most successful projects in the northern district of Bangladesh. The samity members were extremely disappointed. One interesting finding was that under the project, savings deposit of the members increased so significantly that it would have been possible for them to re-activate the loan operation. But the field level officers could not move on this front, as they did not receive any official order from the above. Besides, no decision has ever been made with regard to the future of RD-9. And due to this type of indecisiveness, the beneficiaries have suffered, their enthusiasms evaporated and projects' achievements undermined.

It became apparent that projects with relatively low spatial coverage had higher success rate than those having greater coverage, for example RD-9. Therefore, taking into account the local demands, long-term projects should be undertaken for 20-25 thanas. There exists considerable regional variations between places. For example, one project might have been successful in one place but could utterly fail to achieve its target in another area. Therefore, before considering the coverage of a given project, appropriate measures should be taken to categorise the places on the basis of certain set criteria, such as literacy rate, proximity to thana headquarters, local demands, etc.

Attempt should be made to address the real need of the poorest through BRDB projects. Before launching a project, the concerned officials should consider the regional variations that exist in the country and changes should be brought about in the project components in line with such variations.



The matters relating to group and overall project, sustainability should be given high priority. In recent years, the issue of sustainability has received attention in development planning, especially in poverty alleviation projects. Presently, BRDB is implementing seven rural poor projects, covering more than 1.2 million rural poor. An individual group member is assumed to be sustainable when he or she is capable of meeting the basic needs of his/her family when the project support is withdrawn. Those who can survive on their own are called “graduated members.” It is assumed that the member will over a period of time experience a quality of life for her/himself and her/his family members which is above the level of poverty and social deprivation. BRDB should initiate follow-up programmes to address the needs of the graduated borrowers.

Changes have to be brought about in credit operation, and BRDB should consider measures to be taken in loan recovery system. BRDB project staff at present refuse to pay any new loan to a group having one or two loan defaulters. Suppose a group member fails to pay an instalment because of his/her illness, death of the cow/goat she/he bought with the loan money, BRDB under the present system refuses to disburse any further loan to the group despite the good repayment record of the majority of the borrower members. The existing system penalises the good borrowers and they suffer for no fault of their own. Many samity members therefore prefer to leave BRDB and join NGOs. BRDB should adopt a positive approach on this front. Like most of the NGOs, BRDB should streamline its credit management system and advance credit to the borrowers having good repayment records.

BRDB should develop more coherent vision and mission statements to serve as the basis for the redefinition of its role and reorientation of its activities, and to be actively propagated both inside and outside the organisation.

BRDB should focus its anti-poverty and cooperative development activities mainly on two population groups: the rural poor majority and the marginal farmers. The latter partly for purposes of poverty alleviation. The promotion of gender equality should be a key crosscutting issue.

BRDB should continue to promote and work with both non-formal and formal groups, and federations of such groups, for the socioeconomic uplift of the rural poor and marginal farmers. The type of group formation should be determined by the local circumstances and group maturity. In either case, group or federation self-

management and independence should be emphasised and communicated from the outset. The concept of “graduation” of group members' needs to be reviewed in view of the limited availability of needed services to such individuals.

The organisational and human resource capacities of BRDB should be strengthened in most respects, from the Board level to the thana structure, and in areas as diverse as micro finance services, grassroots participatory action, and national level programme management. The objective should be to enhance the effectiveness of its anti-poverty programme and thereby also underpin its role as the lead public sector agency in rural development.

BRDB should serve as a key resource of know-how and experience, and organisationally as the secretariat of the proposed national anti-poverty body. A network and effective collaboration should be established between BRDB and service delivery institutions at the local and national levels, and the Ministry of Local Government, Rural Development & Cooperatives should take necessary action to this effect. The decentralisation of the government structure and decision-making through the establishment of elected local government councils underline the importance of such linkages.

In view of the long-term nature of anti-poverty action in the country and the need to effectively promote best practices, as well as administrative streamlining, BRDB should bring the current project based operations under a coherent programme approach. This should be achieved, however, while securing a sufficiently decentralised structure and decision-making set-up as well as operational flexibility. This is essential for effective interaction with government and other organisations at the local level, and for realising the intended sustainable grassroot level impact.

BRDB should consider establishing a separate wing for the interventions in favour of each of its two target population groups: the rural poor majority and the marginal farmers. A participatory monitoring and evaluation system should be developed and implemented.

Management capabilities of the cooperative leaders should be developed through training. Unless they are trained, their dependence on the project staff will never end and the very goal of “sustainability” of the BRDB projects will be hard to achieve. BRDB should organise reception for those groups, which have achieved greater success in

education, literacy, family planning, etc. This sort of event will help immensely in encouraging the participants and also in receiving attention of the non-participants to those areas.

State interventions in development arena have almost always been widely criticised on grounds of inefficiency, mismanagement and corruption. In the development literature, it is nearly impossible to find examples of success of state managed development interventions (in both rural and urban settings) both in the context of Bangladesh and also many other developing nations. Quite contrary to this notion, this study shows that state can still perform in interventions that are well designed and state's performance could be as good as any other private initiatives if appropriate strategies are put in place along with strong developmental commitments on the part of the related actors. We provide abundant evidence throughout the study to substantiate this statement.

Over the years, BRDB has increasingly shifted its focus towards poverty alleviation programmes due to the worsening conditions of rural poor people. The study findings suggest that despite BRDB's institutional weaknesses the target group oriented projects providing credits to the rural poor under the rural poor programmes have been successful. However, the projects could have achieved cent percent success with the required structural and institutional changes. The study suggests that to make the success sustainable over time government must make all efforts to provide BRDB with necessary autonomy and removing the mandate limitations will help BRDB going beyond the cooperative system and efficiently formulate, manage and implement poverty alleviation programmes and projects. Interestingly, BRDB has achieved good results in increasing agricultural production through support to small holder service cooperatives. However, at the same time inequality in terms of income and assets has increased among the rural poor, and almost half the population in Bangladesh are currently living below the poverty line.

It is to be noted that rural poor programmes of BRDB have so far mainly focused on economic empowerment, for women as well as for men. In the present context of Bangladesh, economic empowerment is undoubtedly a necessary condition for self-reliance of women, but economic development alone cannot change the existing situation where women are generally subordinated to men. Only when both economic and social empowerment of the target group is emphasised, the existing gaps between men and women could be reduced.

Findings of this study suggest that as regards group cohesiveness most groups in all projects have more or less reached a level not far from sustainability. However, It should be further noted that some of the BRDB projects like RD-5 and RD-9 have shown greater achievement in social empowerment since they have stronger social development components in their respective projects. On the other hand, projects like IRWDP and RD-12 show substantially lower achievements, since they have given relatively more emphasis on other components like savings and credit. The female and the male groups, on average, do not differ much. The female groups show higher achievement in group cohesiveness, whereas the male groups show better performance on the other main indicators.

As far as social development input is concerned, training should be considered as an important input in changing the conceptual, technical and behavioural competencies of both the group members and the staff. The study observed that all the projects under study provided both occupational skills development and human relations development training to its group members. The former included training on agriculture, fish-culture, livestock, non-farm IGAs, infrastructure development, marketing promotion, etc.; the latter included courses on leadership development, book-keeping, credit management, federation development, group dynamics, family law, women issues, social awareness, etc. The achievements in training appeared to be satisfactory on the whole.

Finally, it can be said that BRDB's modus operandi is based upon a rather successful model proven over a period of time. This means that there is an inherent potential to deliver improved rural development services to the rural poor. GOB and some donor organisations consider that BRDB can be an important intermediary for delivering promotional support to the agrarian population of Bangladesh. BRDB has set up both physical and personnel resources infrastructure both at the head office and in the field offices at districts and thanas, covering almost the entire country. The wide coverage of BRDB provides it with a great competitive edge. A large number of local level cooperatives have been formed over time. These cooperatives have reduced the cost of service delivery, an obvious advantage over other government and non-government organisations.

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