

Upazila	Nabinagar	Bancharampur	Debidwar	Kachur
Bank				
Bangladesh Krishi Bank (BKB)	5	4	2	1
Sonali Bank	3	3	3	3
Other National Commercial Banks	11	7	6	5
Upazila Central Cooperative Association (UCCA)	1	1	1	1
Grameen Bank	0	0	3	0
Proshika	3	2	0	0

Source: Upazila Bank Branches and Upazila Statistical Office

4.4.2 UCCA Activities

Table D.4.4.2.1 and Table D.4.4.2.2 show the disbursement and recovery of UCCA credit in the Study Area. The disbursement amounts of respective Upazila fluctuate year to year, and there is hardly recognized certain time serial rising or falling trend of disbursement. The disbursements to BSS in Kachur and Debidwar Upazila, to MSS in Bancharanpur, to MBSS in Debidwar area, however, notably increasing although those amounts are still very small. On the other hand, the disbursement to KSS in Debidwar Upazila is rapidly decreasing.

The recovery rates are extremely low. According to the comparison of the recovery rates among primary societies, male's societies are worse than female' and landowners' are worse than landlesses'. These will be summarized as follows:

$$\text{KSS/BSS} < \text{MSS/MBSS}$$

$$\text{KSS} < \text{BSS}$$

$$\text{MSS} < \text{MBSS}$$

From these facts, it is possible to conclude that the poorer and weaker the more sincere and the richer and more powerful the less trustworthy. This is very much undesirable financing situation to be improved urgently.

4.4.3 NGO's Activities

Grameen Bank established its first branch in Old Comilla District at Mogra Union, Akhawra Upazila, Brahman Baria District, in January 1989. Since then, 35 branches were set up in this district, and Tk. 35 million were disbursed to 13,635 members.

District	No. of Branches		No. of Centre	No. of Group	No. of Member	Disburse to Indiv.	Repay from Indiv.
	Year	No.					
B. Baria	'89	8	367	1,724	8,253	27,983	17,369
	'90	3	56	190	940		
	'91	4	23	56	280		
Comilla	90	17	289	775	3,978	6,372	1,960
	'91	3	21	37	184	255	17

Source: Ibid.

Debidwar is the only Upazila the branches of Grameen Bank are allocated among 4 Upazilas in the Study Area. New branches were set up at 3 unions, Uttar Barkamta, Dakshin Gnaigher and Uttar Jafarganj in December, 1990, and Tk. 581,500 were disbursed to 380 members of 75 groups, 38 Centres.

Upazila	No. of Branch	No. of Centre	No. of Group	No. of Member	Disbursement Tk.	Repayment Tk.
Daudkandi	5	90	218	1,084	1,703,000	563,940
Homna	2	21	48	239	403,000	131,190
Debidwar	3	38	75	380	581,500	90,860

Source: Ibid.

Among various credit institutions in Bangladesh, only Proshika was observed in the Study Area besides Grameen Bank, which is promoting its activities in Nabinagar and Bancharampur Upazila. Its activities are expanding in Kachur Upazila recently through introducing animals such as calves, ducks, hens and processing of wood, bamboo, jute and so on organizing poor people especially landless women.

Upazila	No. of Branch	No. of Centre	No. of Member	Disbursement Tk. '000	Recovery Rate %
Nabinagar	3	69	1,083	18.9	89.3
Bancharampur	2	41	690	6.7	86.8

Source: Ibid.

Although these credit activities by NGOs are just started in Comilla District, the amounts of disbursement mainly to the poor women are already exceeding those of UCCA disbursements to MSS/MBSS in respective Upazila, and these will continue to increase further.

4.4.4 Some Analysis on the Financing Activities

In order to obtain the effective financing results, cautious guidance and supervision on the utilization of disbursed loan together with timely and pertinent lending operation are necessary. Key elements of poverty alleviation in Bangladesh are considered to include group formation, skill training, saving and credit delivery, and loan should be disbursed after progressing the former 3 processes. Various NGOs' credit activities are promoted according to this line.

There are many reasons why the recovery rates of UCCA credit are too low. One of them is that the activities of UCCAs are not substantial although the operations are performed basically depending upon the principle mentioned above. Besides, the fact that the credit practices are on the hands of elites under the traditional social structure, is distorting the expected financing performance toward alleviating poverty.

Through the continuous UCCA operations, however, considerable sum of deposit is accumulated by the members of primary societies. The aggregated amount is estimated Tk. 800 million which is deposited mainly in the branches of Sonali Bank:

Regarding 4 Upazilas in the Study Area, Tk. 1.6 - 2.2 million of savings and Tk. 0.6 - 1.6 million of share stock were accumulated respectively in 1989/1990 fiscal year. The total amounts of cumulative share and savings until 1990 in the 4 Upazila primary societies are Tk. 4 million and 7.5 million respectively. A special attention should be paid on the facts that women are more earnest for saving than men and the poorest women are most active.

	85/86			89/90		
	No. of Member	Share (Tk.)	Savings (Tk)	No. of Member	Share (Tk.)	Savings (Tk)
KSS	34,527 (87.4)	2,992,159 (94.9)	4,502,010 (85.6)	39,138 (83.8)	4,058,544 (93.8)	6,132,838 (82.1)
MSS	1,545 (3.9)	38,606 (1.2)	370,898 (7.1)	1,932 (4.1)	50,094 (1.2)	456,792 (6.1)
BSS	3,269 (8.3)	113,532 (3.6)	331,713 (6.3)	4,670 (10.0)	171,744 (4.0)	516,172 (6.9)
MBSS	169 (0.4)	8,578 (0.3)	52,996 (1.0)	1,220 (2.6)	42,756 (1.0)	361,742 (4.9)
Total	39,510 (100)	3,152,878 (100)	5,257,617 (100)	46,960 (100)	4,323,903 (100)	7,467,544 (100)

Source: Ibit.

These savings and share could be mobilized by UCCAs as their own capital source and it is the time that UCCAs ought to seriously consider the activation of economic businesses utilizing these valuable resource.

4.5 Consideration

4.5.1 Constraints of Rural Credit Operation

Rural credit in Bangladesh is constrained by so many negative factors which make the credit operation ineffective. The dominant constraints are attributed to shortage in fund, delay of disbursement for use, high cost of counterpart fund, inefficient credit implementation system, lack of proper assessment of credit need, defect of proper supervision and follow-up and so on.

These constraints vary in degree and in their effectiveness subject to variation in location, credit handling institutions and their credit operation system. Some organizations like Grameen Bank and other projects of NGOs and BRDB, of course, have been continued to overcome the constraints mentioned above, but to a limited extent judging from the data and discussion on the Study Area.

Although there are some differences of socio-economic conditions such as infrastructure facilities and proximity to the markets among 4 Upazilas in the Study Area, the basic economic conditions of the inhabitants remain more or less the same. Most of the farm households including tenants need credit for high yielding varieties and variable expenditure such as fertilizers, chemicals, petroleum, electricity, payment of irrigation water and so on. Non-farm activities also go side by side with farm activities, and there are considerable needs for credit. To fulfill these requirement is important for the unemployment and underemployment are large in these area.

In the background of the above situation, the felt need for credit in the Study Area is very large, but the quantum of credit put for disbursement and undertaking gainful economic activities are not significant. Of the total credit need in the area, it is estimated that hardly 20% is met through institutional sources, 20% met from non-institutional sources and the rest remains unmet. This results in undue competition among people for credit, resulting which the power group and the pressure group mostly misappropriate most of the credit quantum available from institutional sources. This results in deprivation of a large segment of the deserving people form credit.

The only way of reaching credit to the deserving people might be through BRDB Programmes under impartial supervision.

4.5.2 Conclusion

The demand of credit for landless and marginal farmers who are the majority of rural societies is very large, while the credit schemes could not reach to all those classes.

It is recommended that the government should pay more attention and consideration how to distribute the credit to the poor people. In order to activate the prospective economic functions of primary societies, proper credit schemes should be prepared especially for the rural poor such as BSS and MBSS. The basic concepts of credit schemes for the rural poor are as follows:

- 1) Credit should be a type of group financing through strengthening of primary societies' organization.
- 2) Loaning condition and recovery system should be arranged according to circumstances of the borrowers.
- 3) Technical supports should be provided for the borrowers together with credit distribution.
- 4) Credit should cover the support of living expenses for the rural poor as well as investments, sales, operation and maintenance for economic activities.

5. HUMAN DEVELOPMENT

5.1 Education

5.1.1 Education Conditions in Bangladesh

Children start to attend the primary schools at six year-old and receive primary education for five years. Around 86% are government schools where no fees are collected as a rule and teachers are employed by the government.

In rural area, non-government primary schools, which do not meet government requirement and in most cases located in the distant area from the existing government school, also play an important role. Large number of them are registered to the government and wait for upgrading, but small number of them, which are managed by villagers and usually no facilities are equipped, are still left without government recognition.

In addition to these non-government schools, the Ibtedai also takes place of the government schools. The Ibtedai is a base of the Madrasha religious (islamism) education system.

About 28.0% of students who finished primary schools enrolled to the secondary schools which give five years education in June, 1990. At the end of secondary level (Grade X), national level examination called Secondary School Certification (SSC) is taken.

Students with SSC can proceed to the colleges (equivalent to high school level in Japan) for grades XI and XII. At grade XII, national level examination, Higher Secondary Certificate (HSC), is taken. Until this level education is available in the Study Area. The students who pass the HSC are eligible for university students.

5.1.2 Primary Education in the Study Area

Number of students per one school ranges from 50 to 120 while the GOB target figure is around 50. Judging from the high drop-out and low enrollment rates, this shows that numbers of teachers and schools are insufficient.

Numbers of students, teachers and schools are summarized in the following table.

Upazila	Number of			(S)/(T)	(S)/(SC)	Drop-out Rate (%)
	Teachers (T)	Students (S)	Schools (Sc)			
Kachua	592	36,519	106	61.8	345	16.5
Debidwar	598	41,011	120	68.6	342	12.2
Bancharampur	446	23,196	102	52.0	227	25.0*
Nabinagar	686	45,623	162	66.5	282	11.0

* Estimated

Source: Upazila information, 1990

School buildings and facilities are very poor in the Study Area. Some schools were damaged by extraordinary floods occurred in 1987 and 1988, and have been left as they were due to the lack of repairing budget. It is also observed that the basic materials for a class room area insufficient at all. In addition, drinking water and sanitation systems are not installed in some of them.

Universal primary education was a slogan until recently. To achieve the full enrollment of entire primary age-group population and their retention in lines with the slogan, GOB has not charged tuition fee and textbooks along with the required stationery articles have been provided to the students free of charge. However, these efforts have met poor results of low enrollment rate and high drop-out ratio.

The enrollment rate of primary school in Bangladesh at 1990 is calculated as 78.2% and the drop-out rate of Class I - V in December, 1989 were 13.5, 9.20, 13.50, 12.70 and 14.25 respectively.

In the Study Area the enrollment rates were not available but the drop-out rates were roughly calculated as 11.0% - 25% as shown in Table D.5.1.2.

5.1.3 Secondary School, College and Vocational Training Institute

Most of secondary schools are managed by private and the tuition fee is charged there. In the rural area where the average size of family income does not allow their children to attend the secondary school, the tuition fee and cost of consumable are major constraints especially for female education. Currently, stipend programme for rural secondary level girls is implemented through the Asia Foundation for girls of Classes VI - X as a pilot project introduced by USAID.

Deterioration of school facilities and lack of equipment and material to science education were reported by the upazila education officer. Science education is a compulsory subject at SSC level and GOB places great emphasis on the enhancement of science education providing laboratory equipment, spares, books, manuals, etc.

The two rehabilitation projects for school facilities covering 2,525 secondary schools and 65 madrasahs will be undertaken with assistance from ADB and IDA.

The schooling conditions of secondary school, college and vocational institute in the study area are shown in the following table.

Recently upazila in Bangladesh has 1 - 4 colleges and the condition in the study area is shown in the Table.

As for vocational training, there are 51 vocational training institutes in Bangladesh in 1990 and 5,041 students are enrolled. These institutes have undergone qualitative improvement for five years starting from 1946 by way of addition to their academic logistics under Swedish Technical Assistance.

There is only one Vocational Training Institute in the Study Area.

School	Upazila	Number of			(S)/(T)	(S)/(Sc)
		Teachers (T)	Students (S)	Schools (Sc)		
Secondary	Kachua	330	10,560	29	32.0	364
	Debidwar	359	15,670	29	43.6	540
	Bancharampur	149	6,379	12	42.8	531
	Nabinagar	314	7,990	21	25.4	380
College	Kachua	52	1,841	3	35.4	613.7
	Debidwar	-	2,430	2	-	1,215.0
	Bancharampur	33	1,041	2	31.6	520.5
	Nabinagar	29	600	2	20.7	300.0
Vocational Institute	Bancharampur	9	54	1	6.0	54

Source: Upazila information, 1990

5.1.4 Literacy

Literacy is the most basic prerequisite for any development plan in the developing country and literacy rate is a kind of fundamental economic indicator which reveals the technical capability

and productivity of labour. In other words, increasing of literacy rate in the rural area is tied to an uplift of a rural life.

According to the 1981 census, nationwide literacy rate is very low. They are only 23.8% for both sex, 31.0% for male and only 16.6% for female.

In the Study Area, regional difference is observed between the low land upazilas, viz., Bancharampur and Nabinagar, and upazilas on the high land area, viz. Kachua and Debidwar. This regional difference may be caused by flood which will affects the accessibility to schools, and the enrollment rate of the primary school.

The following table shows the literacy rate in the Study Area and Bangladesh.

Locality	Total Population 5 years +	Literacy Population 5 years +	Literacy Rate		
			Both Sex %	Male in %	Female in %
Bangladesh			23.8	31.0	16.0
Old Comilla District	5,656,761	1,342,985	23.7	30.7	16.6
Kachua	196,284	46,169	23.5	29.5	17.9
Debidwar	226,238	53,721	23.7	32.9	14.6
Bancharampur	179,262	26,800	15.0	20.6	9.0
Nabinagar	291,231	54,060	18.6	23.9	13.0

Source: National Census, 1981 and Upazila Statistics of Bangladesh 1988, BBS

Reduction of mass illiteracy was an important component of the TFYP. In order to reduce mass illiteracy, the mass education programme was initiated in 1980 but was discontinued in 1982.

In 1987, the programme was made a fresh start with the following targets.

- 1) By June, 1990, 27,600 literacy centres enrolled 110,400 illiterates, was to be established in the upazilas, and
- 2) some 234,000 illiterates was scheduled to be involved in NGOs programmes.

On account of the administrative problems and inadequate GOB matching funds, however, only 27 upazilas, 6% of the target, have been covered with government literacy centres and some 53 NGOs have been involved.

Under the FFYP, GOB will continued the mass education programme taking into consideration of a proper coordination among the local government concerned, NGOs, local level community organizations, and all the central level agencies.

5.1.5 Constraints on Education in Local Areas and GOB Policy

(1) Constraints

1) Poverty

Interviews to upazila education officers (UEO) by study team tell that poverty was the largest reason for non-attendance of school especially for girls. The parents can not provide their children with food, consumable and even a clothes due to the poverty and in some cases children serve as helping hands for maintaining families.

2) Unattractiveness of primary school

A study reports, "the largest single reason for non-attendance has been neither poverty, nor children earning income or servicing as helping hand. They sit idle at home." (Styrbjorn Gustavsson, 1990) According to the study result, parents were discontented with the schools. It seems that their discontents with the schools are caused by the poor facilities, lack of teaching staffs resulted in over capacity of a class, lack of teaching materials, etc.

3) Accessibility to primary school

Mostly primary schools are distantly located from students homes and accessibility to the study area is very poor in some cases. Hence, the parents sometimes hesitate to send their children to school especially in flood period due to the safety reason.

4) Low literacy rate of surrounding people

Low literacy rate of surrounding people is one of the constraints on education of children. It is reported that "there seems to be a highly significant relationship between enrollment rate of primary school and literacy rate of the people in the area. The rate of enrollment is about twice the literacy rate of the people." (Styrbjorn Gustavsson, 1990)

5) Lack of aftercare measures for mass education

After receiving mass education programme for literacy, people can not keep the reading and writing skills owing to lack of the simple reading materials for post-literacy training.

(2) GOB Policy

Objectives and strategies of the FFYP pertaining to education in rural area are mentioned as follows with some comments:

- 1) Compulsory primary education starting from Jan., 1992 was decided in June, 1991.
- 2) To reduce mass illiteracy by expanding non-formal primary education, strengthen the mass education programme, mobilizing NGOs, etc.:

For instance, in 1985 BRAC, the biggest NGO initiated a primary education programme with experimental schools in 22 villages according to "Report of the Task Force on Poverty Alleviation". By late 1990 the programme had expanded to 4,025 schools, and another 2,000 schools were planned to be opened by end 1991.

The objective of the programme is to develop a replicable primary education model which could provide in a three year period basic literacy and numeracy to the poorest rural children whom the formal school system fail to reach.

The experience suggests that para-professional teachers, mostly local married women with more than eight years of schooling, can be very effective if carefully trained, and that extensive parent and community involvement is important for success. The teachers receive a monthly stipend much less than government teachers. Nearly 65% of the students are girls. The daily attendance of students surpasses 95% and the drop-out rate is only 1.5% for the full three-year programme.

The experience suggests that relevant curricula, dedicated and well-supervised teachers, parent involvement, accessibility of schools to home, and low cost are more important variables than poverty which influence parents' and children's decisions about school enrollment and attendance.

Some measures for supporting mass education programme and vocational education as well, will be required.

- 3) To enlarge and upgrade the science education at all levels providing a minimum standard of laboratory and library facilities as well as qualified science teaching staff;
- 4) To enhance the functional character of technical and vocational training by making them more job-oriented through constant and appropriate links with the employment market;
- 5) To ensure optimum use of existing facilities at all levels and to introduce a process of accountability in the educational system;
- 6) To maintain regional balance in respect of the growth of educational facilities;
- 7) To ensure enhanced participation of women in every possible sphere of education; and
- 8) To inculcate moral values in society.

Training of teaching staff of schools and field workers for mass education and increasing number of them will be inevitable along with improvement of poor facilities, which requires huge amount of funds. Otherwise, uplifting of educational level, which will bring about uplifting of economic status, will never be attained.

5.2 Women in Development

5.2.1 The Current Situation of Women in Bangladesh

(1) General

Out of 110.3 million of the population in Bangladesh, 53.6 million (48.6%) are women, according to the Statistical Pocket Book (1990).

Life expectancy at birth by the book is, both sexes 56.0, male 56.5 and female 55.6.

Out of 53.6 million women, 22.0 million are in the reproductive age group indicating a great potential for future population growth. The median age of marriage for women is only 16.8 years.

Due to early marriage, number of pregnancies are very high compared to an average of 3.2 surviving children. Acute poverty coupled with highly disadvantaged position of women in the society have resulted in one of the highest infant and child mortality and maternal mortality in Bangladesh.

About 86% of women in Bangladesh live in rural areas and the majority of them, perhaps 80 to 90%, are small farmers, tenant and landless households who sustain themselves at subsistence level with income from a diversity of work as labourers on part-time as well as seasonal basis, e.g. post-harvest activities.

Women remain subordinate to men in almost all aspects of their lives in general. It is very difficult for them to access to markets, productive services, schooling, health care and local government. This results in high fertility patterns which diminish family well-being, damage the nutrition and health of children, and frustrate education and other national development goals.

The status of women remains low and considerably inferior to that of men in terms of health, nutrition, education and economic performance. The human development policy emphasized the importance of change in custom and practice. The encouragement of women's advancement was also expressed. Those were reflected in women-targeted development programmes. However, those programmes reached limited women. The fact indicates the importance of a strategy to reach more women, improve their access to education and training and expand their economic opportunities by systematically refining and replicating income-generation programmes for them.

The author of the book "A Quiet Revolution - women in transition in rural Bangladesh —" Martha Alter Chen wrote in the paragraph in the book as follows:

"We have heard a great deal about the fact that despite the various development plans and programs developed and implemented during the 60s and 70s more people go hungry each day. What was wrong with development efforts during the past two decades? Or, perhaps the question should be, what was overlooked in the development efforts of the past two decades? My hypothesis is that women were overlooked and that if women's work had been valued and supported the tragic dilemma of increasing poverty despite mounting development efforts might not have been as great. At issue is not only the impact of development on women but also the potential impact of women on development. Women can make a tremendous contribution not only to family well-being but also to national production and development. Therefore, the

quiet revolution should spread not only to rural women everywhere but also in the thinking of all development planners and practitioners."

(2) Health Problem

In order to assess the nutrition condition, Household Expenditure Survey (HES) was carried out following the World Bank guideline. The minimum energy requirements, which is defined as the first poverty line (PL-1), is estimated at 2,122 Kcal and 48 grams of protein per capita per day. The second line (PL-2) is defined as 85% (1,805 Kcal) of PL-1 intakes and can be termed as the line of hard-core poverty. (BBS, Bangladesh Expenditure Survey 1985-86, Dhaka 1988)

The HES survey result indicated improvement of malnutrition status over the 1973/74 to 1985/86 period. However, about 51 percent of rural population still consumed less than 2,122 Kcal per day and 22 percent in rural population living below the PL-2 level as shown in the following table.

Year	PL-1		PL-2	
	Rural	Urban	Rural	Urban
Poor as percentage of total population				
1973-74	83	81	44	29
1981-82	74	66	52	31
1943-84	57	66	38	35
1945-86	51	56	22	19

Source: BBS, HES 1985/86, Dhaka 1988

Generally speaking, throughout her life cycle and at all age groups, a Bangladesh women will induce a health status that is inferior to her male counterpart especially in rural areas. The main cause of her inferior health status will be disadvantageous conditions to female in daily life.

These facts show the nutritional condition of women especially rural women revealing the seriousness to be improved in the near future.

In parallel with the HES, anthropometric data, i.e. height, weight and arm circumference, were collected in order to catch the national nutrition status and to analyze the relationship between nutrition status of children and economic status of their households.

As a result of the survey, the following were drawn in the "Report of the Child Nutrition Status Module" by BBS on the conclusions.

1) Rural female are in the highest risk group, where the observed stunting (chronic malnutrition) rate is 59.1%, wasting (acute malnutrition) 9.8% and 18.4% were found have low arm circumference.

2) Nutrition status is better in children who have better educated mothers, and where mothers wash their hands.

In addition, even children of the highest income groups experience stunting. This result may be concluded that various environmental factors seem to affect the nutritional status of children in the rural area.

(3) Education Problem

As mentioned earlier, the literacy rate of the population of 5 years and above is 23.8% (male 31.0, female 16.0) in Bangladesh. As for female, it is reported that 19.0% of 19 years and above are literate.

GOB has given higher priority to the Education sector compared to Health sector allocating 4.89% and 1.86% of budget respectively. GOB has also made secondary school education free for girls.

The FFYP tells that according to 1989 estimate, compared to a 30% rate of literacy for men, only about 16% women are literate (5 years and above). Only about 50% of the school age girls are enrolled compared to 90% of the boys. The drop-out rate among female children at the primary stage is twice compared to that of male children. The burden of endemic poverty, widespread malnutrition, illiteracy and deprivation of socio-economic rights are falling heavily on the shoulders of women.

Education however needs greater investment with a large part of the budget embarked for women to bring them at least at par with them. For that, countermeasures against this problem would be by establishment of mobile schools for girls to combat the high drop-out rates or introduction more scholarships for girls etc.

(4) Employment Problem

According to Mr. Shamim Hamid, the Bangladesh Observer June 18, '91, when women in Bangladesh enter the formal sector, the employment opportunities open to them are mainly in the service, production and the agriculture sectors. In the last sector, their overwhelming involvement is that of a labourer or an unpaid family helper. The average income of the majority of the paid female worker is less than Tk. 5.00 a month and she faces more discrimination in her wage rates in the non-agriculture sector (41 - 44% of male wage rates) than in the agricultural sector (70% of the male wage rates).

FFYP says that the traditional roles of women in Bangladesh are changing fast due to increasing landlessness, poverty and male out-migration. Women are entering in the remunerative employment market as sole or joint income earner of the households.

Women are now working in diversified fields covering all sectors of the economy. In spite of traditional gender based division of labour, the involvement of women in post-harvest agriculture, livestock, poultry, fisheries, forestry and off-farm informal sector is substantial.

In urban sectors, women's activities are concentrated in low-paid informal sectoral activities and in recently emerged labour-intensive industries.

However, as in other developing countries, women's contribution to the economy have largely remained unrecognized and unaccounted for. Consequently their access to essential services necessary to overcome gender specific constraints to remunerative employment and better quality of life have been denied.

5.2.2 Improving the Womens' Situation

(1) Third five Year Plan (TFYP)

During the TFYP, under the Women Affairs sub-sector around 60,000 women were trained in different vocational skill and other human resource development activities, around 2 lakh women were given non-formal education and around 20,000 women were provided with credit facilities for self-employment. Some special training facilities for women were also organized under different sectoral programmes. In the plan period, 5 hostels for career women, 35 day care centres for working mother's children, one legal aid cell, one employment information centre were established under the above mentioned projects. Tk. 40.00 crore is estimated to be

spent in the TFYP period. Some of the projects undertaken in the TFYP will be spilled over to the Forth Five Year Plan.

(2) Training for women in TFYP

Training programmes for female group members offer diploma and short courses in subjects such as group dynamics and participatory problem diagnosis, as well as technical skills in subject such as poultry vaccination and management training.

There are specialized institutes for health care and family planning. In addition, there are leading training centres including two academies in Bogra and Comilla, the Village Education Resource Centre, Proshika Development Centres, and the Training and Research Centre of BRAC.

Women's participation in training remains constrained by home care obligations and social attitudes. Organizers of community-based training and outreach programmes report that the positive impacts of training become apparent, community attitudes become more supportive.

The weakest area at present lies in training for self-employment, business enterprise development and management, sales and marketing.

(3) Fourth Five Year Plan

Reflecting that the programmes/projects for women development have been taken up in an isolated fashion, the FFYP would integrate them into the macro framework for multisectoral thrust to bring women into the mainstream economic development as follows:

- 1) to increase women's participation as beneficiary agent particularly in education, health and family planning, agriculture, industries, trade, services, environment and natural resources sectors;
- 2) to increase women's share in the public sector employment from 6% to 15%;
- 3) to increase female literacy rate from 15% to 30%;
- 4) to improve the nutritional intake of female population and to increase the access of medical services for both mothers and non-mothers;

- 5) to alleviate poverty among the women and young girl living below poverty line;
- 6) to expand vocational skill development facilities for women specially in non-traditional areas;
- 7) to expand credit facilities for women to enable them to take up self-employment both in rural and urban areas;
- 8) to expand accommodation facilities for job seeking/working women and day care centre/services for the children of working mothers;
- 9) to deal with special concern of women relating to destitution, violence, and legal aid requirement and take measures to redress;
- 10) to take measures for over all development of children with special emphasis on girl children; and
- 11) to create a gender-responsive development awareness in general and positive self-image of women in particular.

(4) Strategies of the Fourth Five Year Plan

GOB has offered five strategies for the Women Development in the FFYP. They are summarized in three as follows:

- 1) Offering opportunities to realize women's full potentials and establish themselves in their legitimate positions in the society through education, training, employment, political participation, etc.
- 2) Child survival and development issues would be a major component of all Women in Development programmes. In Bangladesh at present, the infant mortality rate is 125 per thousand live birth which is among the highest in the world. Deaths of babies under one month old account for between one-half and two-thirds of the total deaths. For the children in the age group 1 - 5 years, death rate is 24 per thousand.
- 3) Close cooperation and coordination of ministries, agencies and sectors related to women and child problem is emphasized. For that "A National Council for Women's

Development" (NCWD) would be formed under the Chairmanship of the President to oversee multi-sectoral women's development programmes.

The role of NGOs in this field will be promoted to supplement overall government activities in the literacy campaign and poverty alleviation programmes.

(5) Programmes and Targets of FFYP

Among many women's development programmes, the following will be undertaken under the Ministry of Women's Affairs:

- 1) **Skill Development Training Programme:** Skill development training facilities will be expanded to give wider coverage to the unemployed women. The major areas of training will be on poultry, dairy, livestock, food processing, plumbing, masonry, electrics and other selected non-traditional areas. Under this programme 100,000 women will be trained in different trades during FFYP period.
- 2) **Women's Credit Programme:** A broad based women's credit programme will be undertaken to provide trained women credit facilities for self-employment. Under this programme 50,000 women will be provided credit facilities.
- 3) **Poverty Alleviation Programme for Women:** Regional poverty alleviation programmes for women will be undertaken. Under these programmes destitute women will be organized, trained and credit facilities will be provided for collective or individual income generating activities. Provision of food for work will be incorporated in specially poverty stricken areas. 100,000 poor women will be provided training and credit facilities under this programme.
- 4) **Job Seeking and Working Women's Accommodation Facilities:** Programme to expand the accommodation facilities for job seeking and working women will continue in FFYP.
- 5) **Day-Care Service for Children of Working Mother:** Existing programme of Day-Care service for children of working mother will be expanded in FFYP.
- 6) **Special Women's Concern Programmes:** To deal with special concerns of women relating to destitution, violence and legal aid requirement, special programmes/projects would be designed and implemented under the Women's Development sector.

For Ministry of Women's Affairs, programme-wise allocation are given below.

		(Crore Tk)
Sl. No.	Programmes	Allocation
A.	Spillover Projects from TFYP	33.00
B.	New Programmes	
1.	Skill Development Training Programmes	10.00
2.	Women's Credit Programmes	10.00
3.	Poverty Alleviation Programmes for Women	12.00
5.	Day-Care Services Expansion Programme	3.00
6.	Special Women's concern Programmes	20.00
Total:		88.00

6. MODEL RURAL DEVELOPMENT PLAN ON INSTITUTION AND SUPPORTING SYSTEM

6.1 Introduction

Both institution and support system are directly inter-related phenomena, as without institutions building, effective support service is unimaginable, and without putting necessary support services the existence of institution is meaningless. If both exists for each other, there are some more needs for effectively gaining their results which are attributed to cooperation, coordination and support from concerned agencies and target groups for accomplishing their objectives in a better way.

Preparation of an effective and workable rural development model on institution and support system require careful attention and assessment of the dependent and depending variables both internal and external to their affecting their objective achievement status at their input, output, purpose and goal levels.

In MRDP-II, five sectors, crop production, livestock, inland fisheries, agro-industry, marketing and rural infrastructure are selected and each of them are composed of some programmes, the number of which are 7, 3, 3, 3, 2 and 9 respectively. For the implementation of these programmes, it might be necessary to organize new set up or new support system and some of them will be mentioned briefly.

6.2 Assessment of Development Constraints

The concept 'Development' is synonym with movement at positive and upward direction with allout progress. Here 'development' is synonym with rural development, attainment of which is preconditioned upon development of a sound and effective institutional base for rendering proper support services. For ages, attainment of rural development has been the target of national policy but still it remains to be an unchanging target.

The rural development in Bangladesh is constrained upon many factor forces of which abject poverty of people, huge population base, poor institutional and infrastructure facilities, large scale - poor condition of the economy, poor health and sanitation of the people, massive scale of illiteracy, etc. These constraining factors play pivotal role to deteriorate the results of any growth and successes attained in this big sector leaving nothing behind to contribute to rural

development. There are so many causative factors affecting developmental efforts adversely. And the most vital and basic problems are lack of proper institutional base and net work and their support system both from internal (to be beneficiaries) and external sources (supporting organizations). The main constraints and their effects, impacts and consequences are discussed below.

1) **Abject Poverty**

Estimate goes that about 50% of the population have been living below poverty line. Substantial GOB fund is aimed at putting them into substance minimum with least minimum living condition, which could otherwise be put to some developmental efforts for attaining gainful end-result.

2) **Poor Infrastructure Facilities**

This has been hindering the overall growth process in the country through delay in movement, comparatively high freight charge, price hike of goods and services, regional disparity and concentration of development agent in developed areas.

3) **Massive Illiteracy**

Majority of the people are illiterate in the true sense of the term. Lack of literacy among majority people cause indifference in life, lack of adequate saving and investment, lack of receptiveness of innovative and developmental ideas, corruption, dishonesty, etc. hampering development efforts.

4) **Bureaucracy**

As being mentioned in Fourth Five Year Plan published by Planning Commission, Ministry of Planning, some programmes/projects for a definite purpose were taken up in an isolated fashion and their effectiveness were diversified, then integration of the same kind of project is strongly recommended in future.

In any country, bureaucracy is unavoidable in governmental organization and sometimes it becomes biggest reason of inefficiency of development.

5) Patron and Client Mentality in Rural Area

Old and traditional system of Patron and Client has been prevailing in rural area and this has become a mentality of the people in Bangladesh.

This is really one of the biggest obstacles in rural development in Bangladesh and education can be the main countermeasures against this issue.

6.3 Basic Concepts for Development of Institution and Supporting System

(1) The Concept of Institution Development

By institution development for rural development, we mean development of an institution conducive for ensuring rural development.

The sort of institute developed for attaining development are attributed to development of a:

- 1) Physical set-up to accommodate functional aspect of the same
- 2) Designing a system highly conducive workable and effective for attaining desired rural development
- 3) Procurement of needed manpower for successful functioning of the institution
- 4) Determining its effective area of operation where it can successfully implement its programmes/projects/activities
- 5) Preparation and establishment of a net-work of support service system highly conducive for ensuring their effective cooperation, as and where necessary.
- 6) An institution with necessary functional autonomy

(2) Supporting System

Supporting system warrant for a two-way traffic, both internal support and external support.

External support aspects have been covered in 6.3.1, while internal support has two faces that support to successful implementation of the institution activities and support in the form of activities to meet target beneficiary needs.

Effective extension by all these supports are preconditional with set working system for each one. These also need to be designed/developed and successfully implemented for getting effective institution results.

6.4 Institutional Development

Designing and development of institution require accomplishment of some step work. The steps are:

- 1) Assessment of nature, size and magnitude of the problems/needs for which the institution is needed to be established
- 2) Assessment of the type, nature, size and magnitude of the needed institution
- 3) Designing and development of the institution model

Formulation of an integral rural development model is reemphasized with sufficient functional autonomy right from planning to implementation and evaluation of all its efforts in its area of operation.

The justification is that if individual socio-economic aspects relating to rural development are dealt with by different organizations/agencies then benefits accrued from one (because of their strong internal linkage effects) are eaten up by the other one. As for instance if training and income generating activities remaining in the hands of separate agencies, then either due to lack of training, the scope for undertaking income generating activities will dry out and vice versa.

Moreover, it has been experienced that many organizations/agencies when need to work in a complementary and supplementary ways then they lose their efficiency either because of gross inefficiency or because of hostile attitude/superiority complexion/ill use of power/tendency for shifting of blames on others.

Under the compelling circumstances of a weak system base, the task of the Institution for rural development should be an integrated one with as minimum as possible activities to be

shouldered by the concerned institution without hampering its destined targetted achievement status.

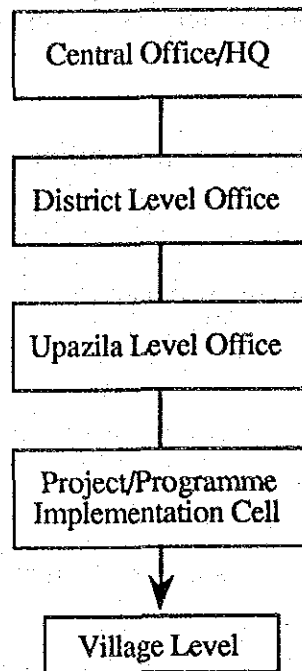
Now what problems of rural development, this institution shall deal with, is a matter of concern.

The indicators of rural development are attributed to (which exclude indicators external to existing rural development agencies):

- 1) Substantial increase in the introduction, production, marketing and sale of high yielding varieties in agriculture and allied sectors
- 2) Substantial increase in the introduction, production, marketing and sale of non-farm products
- 3) Skill training for doing the above jobs efficiently
- 4) Per capita increase (to the extent so that the poor can maintain at least a subsistence living) in income of the people
- 5) Improved education, health and sanitation among the people
- 6) Creation of an urge among the people for attaining individual and social gains/development
- 7) Development of necessary socio-economic infrastructure viz., facilities for education, skill training, communication, transport, health and sanitation, marketing, etc.

Of the above 7 aspects 1 - 3 and 6 should remain exclusively in the hands of the concerned institution, while achievement of 4 shall remain to be an outcome of 1 - 3. On the other hand the primary responsibility to accomplish the tasks mentioned at 5 and 7 shall lie with the concerned Departments/Ministries/Agencies.

The institution organizational structure shall remain to be as follows:



Central Office/HQ:

The central office may be located in Dhaka. The responsibility of the office shall be to:

- 1) Prepare annual and long term developmental plan
- 2) Ensures implementation, monitoring and evaluation of the Programme/Project.
- 3) Decide policy matters in all aspects viz., activities, expansion, etc. and ensure implementation of them properly to grassroot level.
- 4) Training personnel in management and specialized skills

District Level Offices:

The district level offices shall particularly do the following jobs:

- 1) Ensure proper implementation of project/programme activities under its jurisdiction

- 2) Make strong administrative supervision and follow up of project implementation and report to the HQ of the progress with reasons and recommendations for better accomplishment

Upazila Level Offices:

The upazila level offices shall:

- 1) Maintain physical inventories required for operations/work in the field
- 2) Directly supervise activities of both organization person and beneficiaries in the field
- 3) Impart ordinary skills, on the skill required (in case of temporary or incidental deficiency) through 'learning by doing' process etc.
- 4) Ensure marketing and a sale of products
- 5) Coordinate and liaison with local institutions dealing with local administration, infrastructure facility development, products and marketing of products etc. for better accomplishment of organization objectives.

Union Level Programme/Project Implementation Cell:

The cell personnel shall comprise technicians, supervisors, receivables collectors (as per rule), motivators, organizers, etc.

These people will virtually remain in the field for fulltime, directly ensure endues of inputs, supervise beneficiary work and suggest them according to need, etc.

6.5 Development of Supporting System

Of the ingredients of the total support system, rural credit and strengthening of training activities, have been found to be main. Other supports have been indicated above.

These two supports are mutually dependent to each other, as credit without effective and sufficient training will cause fund diversification and their inefficient use, while mere training without the means for utilizing the same shall have very limited effect on rural development.

6.5.1 Rural Credit

For attaining good result out of rural credit operation, we can trace back to Grameen Bank Model which have achieved tremendous success in its operation and management.

This model is based on groups activity and dynamism with strong and viable loan sanctions, disbursement, supervision and recovery system. Its activities right from its regional office to its grassroot level may be picked up for implementation, with a strong credit delivery and management base in the HQ.

6.5.2 Strengthening of Training Activities

Grameen Bank also has its set training activities both for its employees as well for its beneficiaries.

Their model may also be introduced here.

7. PRIORITY PROJECTS FOR INSTITUTIONAL AND SUPPORTING SYSTEM DEVELOPMENT

7.1. Organization and Fund Management

If Grameen Bank Model is accepted then the organization structure from GB Zonal Office to grassroot level may be followed, including its fund management system at those levels. Only difference would make with the HQ where there is (GB's) separate entity.

In this case, it may be worthwhile to consider to suggest Credit Operation and Management Section

7.2 Training Scheme

7.2.1 Training Organization and Management

Training shall be organized at HQ, District and Upazila Levels. But initiative should be taken by Upazila (UCCA) level and training necessity confirmed in this level will be informed to upper level.

The HQ Level shall organize management level training including some special skill development training where training inputs are costly or are rarely available, while most of the training shall be organized at District or Upazila level.

In the Upazila level only ordinary and learning by doing type of training (on the job training) shall be organized.

7.2.2 Training Programs

The broad categories of training shall be:

- 1) Management Level Training (for the employees)
- 2) Skill Development Training (for the beneficiaries) such as, operation, maintenance and managing pumps
- 3) Special Training on Production of particular items (for the beneficiaries)
- 4) Training on Quality Control, Marketing and Sale of Products (for the beneficiaries)
- 5) Training on Loan Activity Management (for the beneficiaries)

- 6) **Training on Maintenance of Accounts (both for employees and beneficiaries)**
- 7) **Training on Supervision and Follow-up of Loan Activities (for the employees)**

TABLES

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (1/8)

Development Scheme/ Ministry/Organization	Major Activities
I. Irrigation	
Ministry of Local Government, Rural Development & Cooperatives	
(1) Local Government Engineering Bureau (LGEB)	
	<ul style="list-style-type: none"> a. Implementing irrigation schemes at upazila level through Upazila Parishad b. Planning, designing and construction of small water control and irrigation infrastructures c. Implementing surface water irrigation schemes under Zila Parishad d. Ensuring O & M of above type of schemes
(2) Bangladesh Rural Development Board (BRDB)	
	<ul style="list-style-type: none"> a. Providing irrigation extension support b. Providing irrigation management support including credit support for irrigation equipments c. Forming irrigation group and mobilizing them for the purpose of improvement of irrigated agriculture
Ministry of Irrigation, Water Development & Flood Control	
(1) Bangladesh Water Development board (BWDB)	
	<ul style="list-style-type: none"> a. Developing country's water resources in all respects b. Planning designing construction of all major, medium and small scale irrigation, drainage and flood control projects/schemes of the country c. Monitoring and evaluation and ensuring efficiency and proper performance of water resources schemes in Bangladesh
(2) River Research Institute	
	River research, hydro morphological studies and surveys etc.
Ministry of Agriculture	
(1) Bangladesh Agricultural Development Corporation (BADC)	
	<ul style="list-style-type: none"> a. Promotion and development of the ground water irrigation system support of the country b. Procurement supply and installation of irrigation equipments c. Provide O & M support at the field level d. Monitoring and evaluation ground water irrigation system of the country

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (2/8)

Development Scheme/ Ministry/Organization	Major Activities
Ministry of Fisheries & Livestock	
(1) Department of Fisheries (DOF)	Development of fishery resources of the country (They some time work as a participating agency to BWDB in the schemes/projects limiting their role only for fisheries).
(2) Bangladesh Fisheries Research Institute (BFRI)	Conducting research in the promotion and development of fishery resources in the country
(3) Department of Livestock Services (DLS)	Providing livestock services through network at different levels
(4) Bangladesh Livestock Research Institute (BLRI)	Conducting research in the promotion and development of livestock resources in the country
II. Road	
Ministry of Communications	
(1) Roads & Highways Department (RHD)	<ul style="list-style-type: none"> a. Planning, designing and construction of regional highways and roads in the country b. Improvement, rehabilitation and maintenance of roads, bridges and culverts in the country c. Overall responsibilities to prepare development plans/programmes of the roads sub-sector in the country
Ministry of Local Government, Rural Development & Cooperatives	
(1) Local Government Engineering Bureau (LGEB)	<ul style="list-style-type: none"> a. Planning, designing and construction of feeder roads B Type, Zila Parishad roads, upazila connecting roads, including bridges/culverts the rural setting of the country b. Supporting maintenance of roads/bridges/culverts under local government ownership c. To act as a support arm of the Government to Upazila Parishad
Zila Parishad (District Council)	
<ul style="list-style-type: none"> a. Planning, designing and construction of district roads including bridges and culverts b. Maintenance of the roads/bridges/culverts 	

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (3/8)

Development Scheme/ Ministry/Organization	Major Activities
Upazila Parishad	<ul style="list-style-type: none"> a. Planning, designing and construction of rural roads, Category I & II, including bridges and culverts b. Improvement, rehabilitation and maintenance of upazila level rural infrastructure facilities including roads
III. Cooperative Development	
Ministry of Local Government, Rural Development & Cooperatives	
(1) Directorate of Cooperative Societies (DOC)	<ul style="list-style-type: none"> a. Registering, controlling and regulation of cooperative societies of the country b. Promotion of cooperative movement c. Providing support to cooperative organization for institutional strengthening
(2) Bangladesh Rural Development Board (BRDB)	<ul style="list-style-type: none"> a. Promote two-tier cooperatives in the country b. Supply inputs, including credit to the cooperative members c. Expand cooperative marketing and storage facilities to the cooperative members d. Provide supports to the landless groups for income and employment activities
IV. Industry	
Ministry of Textile	
(1) Bangladesh Handloom Board (BHB)	<ul style="list-style-type: none"> a. Ensure regular supply of cotton, yarn and other inputs to handloom weavers b. Provide support services for improvement of the technology in the handloom sector c. Organizing and revitalizing handloom weaver's cooperatives d. Providing intensive technical training to weavers for improving quality and productivity e. Establishing common services and facilities centres for weavers
(2) Bangladesh Sericulture Board (BSB)	<ul style="list-style-type: none"> a. Ensuring promoting silk industries b. Ensuring research and development of sericulture c. Providing credit and supplying inputs for sericulture d. Providing training and ensuring marketing of products.

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (4/8)

Development Scheme/ Ministry/Organization	Major Activities
Ministry of Industry	
(1) Bangladesh Small & Cottage Industries Corporation (BSCIC)	<ul style="list-style-type: none"> a. Provide local and foreign currency credit to small & cottage industries b. Encourage rural industrialization through financial incentives c. Patronise cooperatives of small industries d. Help, improve the rural technology and entrepreneurship
Ministry of Local Government, Rural Development & Co-operatives	
(1) Directorate of Cooperatives Societies (DOC)	<ul style="list-style-type: none"> a. Provide credit to the cooperative societies for handicrafts, livestock and fishery development b. Registering cooperative, based on small and cottage industries c. Provide marketing facilities
(2) Bangladesh Rural Development Board (BRDB)	<ul style="list-style-type: none"> a. Provide skill development training to landless men and women for non-farm activities b. Channel credit through formal cooperatives like BSS, MSS, MBSS to undertake handicraft manufacturing, livestock and fishery development and other non-farm activities.
Ministry of Fisheries & Livestock	
(1) Department of Fishery (DOF)	<ul style="list-style-type: none"> a. Management and conservation of fish resources b. Formulation and enforcement of fishery regulations c. Extension and training d. Formulation and execution e. Inspection and quality control f. Collection of fisheries statistics
(2) Bangladesh Fishery Research Institute (BFRI)	<ul style="list-style-type: none"> a. Organizing fishery research and survey to find out effective conservation and management techniques

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (5/8)

Development Scheme/ Ministry/Organization	Major Activities
(3) Bangladesh Fishery Development Corporation (BFDC)	<ul style="list-style-type: none"> a. Bringing improvement in fish preservation, processing and marketing facilities at remote landing centres in the rural areas b. Providing credit to fishermen cooperatives for fish processing, preservation and marketing c. Providing protection, conservation and development oriented services to marine fisheries d. Providing training and extension services to enhance fish production in the country
(4) Department of Livestock Services (DOL)	<ul style="list-style-type: none"> a. Promote the livestock resources of the country b. Organizing training for livestock resource development and providing technical support c. Providing institution support for setting up poultry and dairy farms in rural areas
(5) Bangladesh Livestock Research Institute (BLRI)	<ul style="list-style-type: none"> a. Livestock research and extension support b. Livestock research and survey to find out effective conservation and management techniques
Ministry of Forestry and Environment	
(1) Bangladesh Forest Industries Development Corporation (BFIDC)	<ul style="list-style-type: none"> a. Wood processing, furniture making and construction material production
V. Training & Research	
Ministry of Agriculture	
(1) Department of Agricultural Extension (DAE)	<ul style="list-style-type: none"> a. Provide all kinds of down-stream activity supports b. Extension of new agricultural technology at farm level c. Organize 10,000 village extension agents d. Provide technology on minor irrigation, agrarian knowledge etc to farmers
(2) Research Institutes	<ul style="list-style-type: none"> a. Soil Research Development Institute (SRDI) b. Bangladesh Rice Research Institute (BRRI) c. Bangladesh Agricultural Research Institute (BARI)

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (6/8)

Development Scheme/ Ministry/Organization	Major Activities
Ministry of Fisheries and Livestock	
(1) Department of Fisheries (DOF)	<ul style="list-style-type: none"> a. Undertake problem-oriented and adaptive research b. Develop potential brackish water and fresh water aquaculture
(2) Department of Livestock Services (DOL)	<ul style="list-style-type: none"> a. Provide in-service and pre-service training each year to 400 officers and 1000 field level staff b. Develop suitable breeds for livestock, poultry etc c. Provide technology on improved husbandry practices to 18,000 farmers each year
Ministry of Local Government, Rural Development & Cooperatives	
(1) Local Government Division	<ul style="list-style-type: none"> a. Setup a number of Employment Resource Centres (ERC) at Upazila level to provide skill training and new technologies for target groups b. Organize training programmes for staff development by the institutions like Public Administration Training Complex (PATC), National Institute for Local Government (NILG), Civil Officers Training Academy (COTA) and National Institute of Public Administration (NIPA)
(2) Directorate of Cooperative Societies(DOC)	<ul style="list-style-type: none"> a. Training in-services staff and cooperative executives on cooperative development b. Impart training on management, marketing and skill development
(3) Bangladesh Rural Development Board (BRDB)	<ul style="list-style-type: none"> a. Provide training to BRDB executives and field officials b. Organize training on skill development, cooperative management, leadership development, and promote entrepreneurship c. Organize training according to project needs, including human resources development d. Publish training curriculum guide and prepare training manual for managers and members of the cooperatives in rural areas
(4) Bangladesh Academy for Rural Development (BARD)	<ul style="list-style-type: none"> a. Organize training for civil service cadre & other department officer's in-services training related to rural development b. Organizes training, on rural development technique/research methodology, etc (may also subject to availability of scopes)

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (7/8)

Development Scheme/ Ministry/Organization	Major Activities
(5) Rural Development Academy (RDA)	<ul style="list-style-type: none"> a. Organize training on multi-lateral issues on rural development staff of the relevant authorities b. Provide professional skill development training
Ministry of Textiles	
(1) Bangladesh Handloom Board (BHB)	<ul style="list-style-type: none"> a. Organize training for weavers
(2) Bangladesh Textile Mills Corporation (BTMC)	<ul style="list-style-type: none"> a. Organize training for technical staffs and workers
(3) Bangladesh Sericulture Board (BSB)	<ul style="list-style-type: none"> a. Organize training on skill development related to sericulture industry
Ministry of Industry	
(1) Bangladesh Small & Cottage Industries Corporation (BSCIC)	<ul style="list-style-type: none"> a. Organize vocational training programmes to promote and support family management home industries b. Provide training to BSCIC executives c. Impart training according to projects needs
(2) Technical Assistance Centre	<ul style="list-style-type: none"> a. Organize training programmes for business executives to encourage and undertake industrial projects b. Arrange training for industrial entrepreneurship development
(3) Bangladesh Productivity Centre	<ul style="list-style-type: none"> a. Provide training on promotion of industrial productivity
(4) Bangladesh Standard and Testing Institute	<ul style="list-style-type: none"> a. Import training to the staff of the relevant Departments on quality control and standard measurement
(5) Industrial Labour's Training Institute	<ul style="list-style-type: none"> a. Impart training to the industrial workers to raise their skill and efficiency

Table D.2.1 Major Functions and Activities of Government Organizations for Rural Development (8/8)

Development Scheme/ Ministry/Organization	Major Activities
Ministry of Education	
	<ul style="list-style-type: none"> a. Establish Polytechnic Institutes in new districts b. Provide vocational training c. Organise Training at Technical Training Centre d. Organise Training at Institute of Education and Research e. Organise Training at Institute of Post Graduate Studies in Agriculture f. Organise Training at Graduate Training Institute of Agriculture
Ministry of Health & Family Welfare	
	<ul style="list-style-type: none"> a. National Institute for Preventive and Social Medicine : Organize training for professionals of relevant departments b. Institute of Public Health : Provide in-service training for staff development c. National Institute of Population Research and Training : Conduct regular training on family planning & population control. d. Medical Assistant's Training School : Organize training programmes for medical assistants
Ministry of Social Welfare	
	<ul style="list-style-type: none"> a. Organize skill development training b. Manage Upazila Training and Development Centre (UTDC)
Ministry of Women's Affairs	
	<ul style="list-style-type: none"> a. Organize training on various women's development issues.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (1/9)

Upazila Rural Development Officer

1. He will work under the guidance of the Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. He will be responsible for operational control, supervision and training of UCCA staff.
3. He will be responsible for preparation of budget, annual stock taking, reports and returns for higher authority.
4. He will supervise and inspect field staff, KSSs, TIP groups and other schemes.
5. He will be responsible for organizing the supply of inputs and credit to the members, formation of own capital and planning for agricultural marketing.
6. He will promote the implementation of new and improved techniques in agriculture and other extension activities such as UCCA women programme, etc.
7. He will promote "Comilla type" cooperatives, organise farmers into cohesive and disciplined groups for planned development, encourage enrolment of new members and cooperation between KSSs, and liquidate dominant societies.
8. He will plan and organise training programmes for model farmers KSS managers, UCCA field staff and KSS directors and members.
9. He will plan for and participate in the meetings of the UCCA, participate as the UCCA representative in meetings at District and Upazila levels and participate as far as possible in meetings of the primary societies.
10. He will advise and guide the managing committee of the UCCA on acts, rules and central policy decisions and refer to higher authorities in case of doubt.
11. He will continue to work as Secretary of UCCA.
12. He will initiate Annual Confidential Reports of the officer and staff working under him.
13. He will act as drawing and disbursing officer in respect of officer/staff working directly under him.
14. He will supervise the activities of the officer and staff working under him.
15. He will be responsible for all training matters of his department within the Upazila.

Assistant Rural Development Officer

1. To remain responsible for field supervision i.e. to inspect the KSSs to examine the acts of KSS every week, to assist KSSs in preparation of loan plans and proper disbursement of loan and preparations of Annual Budget, etc.
2. To attend and supervise weekly meeting of the KSS.
3. To attend Special and Annual General Meeting of the KSSs.
4. He will be responsible for conducting the training classes of model farmers, managers and chairman of KSSs every week at the Upazila level.
5. To assist the manager of KSSs in timely collection of loan, etc.
6. To assist and perform any other duties as assigned by the Upazila Rural Development Officer.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (2/9)

Upazila Cooperative Officer

1. He will work under the guidance of Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. To register cooperatives on fulfilment of necessary formalities.
3. To draw up annual audit programme and to issue audit orders.
4. To assign audit works to the Inspectors and to see that the audit work is done as per programme.
5. To guide audit officers in the efficient performance of their assigned duties and to issue instructions for quality improvement of audit.
6. To assess audit fees and to prepare lists of societies for timely realization of audit fees.
7. To review audit notes, and to issue orders for rectification.
8. To inspect the cooperative societies as well as the offices of the subordinate officers.
9. To conduct inquiry into the affairs of societies in conformity with Cooperative Act/Ordinance and Rules
10. To make inquiry under Cooperative Act/Ordinance and Rules.
11. To take steps for settlement of disputes involving cooperative societies and to declare award as per Cooperative Act/Ordinance and Rules.
12. To take prompt action for distribution of loan among the members.
13. To make an assessment of loan requirement of cooperative societies.
14. To see that the purpose for which loan is advanced is properly utilized.
15. To issue necessary orders for timely recovery of loan.
16. To supervise the collection drive initiated for recovery of loan.
17. To explore all possibilities for recovery of outstanding loan.
18. To organise group discussion among the cooperators.
19. To coordinate the activities of different types of cooperatives.
20. To take steps for evaluation of cooperative activities
21. To take follow-up action in the light of evaluation.
22. To prepare annual budget.
23. To supervise the activities of staff.
24. To act as drawing and disbursing officer in respect of officer/staff working directly under him.
25. To prepare reports, returns, etc.
26. To collect annual statistics on cooperatives.
27. To highlight the activities of cooperatives and to keep the authority informed of the same.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (3/9)

28. To initiate the Annual Confidential Reports of the staff working under him.
29. Will be responsible for all training matters of his department within the Upazila.

Upazila Agriculture Officer

1. He will work under the guidance of Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. He will be responsible for the management and supervision of planning, implementation and evaluation of agricultural extension programme as well as coordination of all agricultural development works within his unit.
3. Coordinate the distribution of inputs such as fertilizer, seed, irrigation equipment and improved agriculture implements.
4. Demonstration and propagation of improved agricultural methods and practices and establishment and maintenance of model agricultural farms in private lands.
5. Excavation and re-excavation of canals for drainage, irrigation and communication, Upazila irrigation projects and inter-union schemes.
6. Intensive paddy cultivation.
7. Jute and Rabi crops campaign.
8. Increasing production of fruits and vegetables.
9. Organisation of fairs and crop competition, etc.
10. Preparation of cow-dung manure and preparation of compost.
11. Reclamation of land for productive purposes with the approval of Upazila Parishad.
12. Establishment and maintenance of godowns.
13. Maintenance of farmers service centres with attached demonstration farms.
14. Exercise line functions over all extension and supply personnel.
15. Will be responsible for installation and maintenance of tubewells and pumps.
16. Will initiate the Annual Confidential Reports of the officers and staff working under him.
17. Will act as drawing and disbursing officer in respect of officer/staff working directly under him.
18. Will supervise the activities of the officers and staff working under him.
19. Will be responsible for all training matters of his department within the Upazila.

Subject Matter Officer

1. To provide staff assistance to Upazila Agriculture Officer on technical aspects of crop production/crop protection/irrigation/soil management.
2. To provide training as well as supervision to Block Supervisors.
3. To serve as resource person in training extension personnel and farmers at the unit.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (4/9)

Assistant Agriculture Extension Officer

1. To assist Upazila Agriculture Officer in the planning, implementation and evaluation of agricultural extension programmes.
2. To prepare plan of work for block supervisors and to supervise their work.
3. To participate in the training of staff and farmers.
4. To assess agricultural resources and supervise field demonstration/trials.

Sectional Officer

1. Sinking, commissioning and operation of deep tube-wells.
2. Sale, sinking, commissioning and operation of shallow tube-wells.

Unit Officer

1. Distribution, operation and maintenance of power pumps.

Junior Agriculture Extension Officer

1. To assist Upazila Agriculture Officer/A.E.U., manage and supervise the planning, implementation and evaluation of agriculture extension programme.
2. To supervise the preparation of work plan by Block supervisors.
3. To participate in farmers training.
4. To provide guidance to Block Supervisors in organising farmers groups and contact farmers sub-block, etc.

Upazila Fishery Officer

1. He will work under the guidance of Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. Participation in management of khas fisheries (jalmahal) including collection, compilation and interpretation of biological data to ensure harvest at sustainable yield level.
3. Extension service on aquaculture.
4. Enforcement of different fishery laws.
5. Fisheries resource survey, preparation and supervision of implementation of production plan.
6. Collection, compilation and interpretation of socio-economic, marketing and similar other data on fisheries.
7. Mobilization and coordination of input supplies including credit for fisheries development.
8. Planning for fish production, marketing and transportation.
9. Monitoring and evaluation of fisheries projects.
10. Training and motivation of fish farmers, fishermen and preparation of training schedule.
11. Review and reporting of the activities to concerned authorities.
12. Carry out scientific pisciculture in ponds and reservoirs.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (5/9)

13. Stocking of fish in tanks and reservoirs in Upazila Headquarters and supervision of fisheries in the Union.
14. Participate in the implementation of special projects at National level.
15. Will initiate the Annual Confidential Reports of the staff working under him.
16. Will act as drawing and disbursing officer in respect of officer/staff working directly under him.
17. Will supervise the activities of the staff working under him.
18. Will be responsible for all training matters of his department within the Upazila.

Upazila Livestock Officer

1. He will work under the guidance of Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. Vaccination against contagious and infectious diseases of Livestock and Poultry.
3. Improvement of Livestock and Poultry breeds.
4. Extension, motivation and training of farmers regarding scientific rearing of Livestock and Poultry.
5. Extension, motivation and training of farmers on cultivation of high yielding varieties of fodder.
6. Initiate and prepare development scheme/projects and arrange to execute the same after due approval by the UP/ZP.
7. Participate in the implementation of special projects at national level.
8. Maintenance of stores and equipment.
9. Survey of Livestock and Poultry resources and potential.
10. Review and reporting of activities to Upazila Nirbahi Officer.
11. To maintain contact with research centres both at national and regional level.
12. Distribution of improved poultry and other livestock.
13. Establishment and maintenance of poultry farms (for multiplication of improved breed as approved by the department).
14. Provision and maintenance of veterinary aid centres.
15. Will initiate the Annual Confidential Reports of the officers and staff working under him.
16. Will act as drawing and disbursing officer in respect of officer/staff working directly under him.
17. Will supervise the activities of the officers and staff working under him.
18. Will be responsible for all training matters of his department within the Upazila.

Veterinary Assistant Surgeon

1. To remain in charge of Upazila Vety. Dispensary.
2. To diagnose diseases of Livestock and Poultry.
3. To treat all ailing animals and birds both in-door and out-door.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (6/9)

4. To train field staff And interested farmers about basic knowledge of vaccination, hygienic management of Livestock and Poultry rearing.
5. Review and reporting of the activities.

Upazila Engineer

1. He will work under the guidance of the Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. To maintain close liaison with the District level officers and particularly with the Executive Engineers on technical matters required for execution of works of the national Government as per procedures, rules and regulations.
3. To assist the PWD in construction of Upazila Complexes as and when required.
4. To be responsible for planning and preparation of schemes and execution of all development works of the Upazila Parishad.
5. Preparation and submission of the estimates of development, maintenance and repair works pertaining to the Upazila Parishad.
6. Acquisition and preservation of stores for the development, maintenance and repair work in his charge and maintaining systematic stock account as per rules.
7. Supervision of the works of Upazila Parishad including maintaining site order book, job diary and site account of the materials at site.
8. To maintain proper accounts as per rules and procedures for the expenditure of the works done under him.
9. To be responsible for maintaining proper security measures for the protection of materials and stores.
10. To be responsible for timely verification of materials and stores.
11. To review the progress of development works in coordination with concerned departments and agencies.
12. To advise Upazila Parishad on all technical matters relating to construction and maintenance works within the Upazila.
13. To undertake the preparation and maintenance of Upazila Planning Book and remain responsible for its upkeep.
14. Construction and repair of bounds and embankments.
15. He will initiate the Annual Confidential Reports of the officers and staff working under him.
16. He will act as drawing and disbursing officer in respect of officer/staff working directly under him.
17. He will supervise the activities of the officers and staff working under him.
18. He will be responsible for all training matters of his department within the Upazila.

Sub-Assistant Engineer (Rural Works Programme)

1. he will work under the guidance of Upazila Engineer.
2. He will assist in the preparation of Upazila and Union Plan Books.
3. He will supervise all W.P. works at Upazila level.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (7/9)

4. He will assist in preparation of union parishad drainage schemes.
5. He will prepare and compile physical and financial reports of the Upazila works programme schemes and submit these to the Upazila Engineer.
6. He may prepare and supervise Food for Works (FFW) scheme if entrusted to him.
7. He will prepare and execute irrigation, flood control and drainage schemes, such as canals, distribution system of deep tube-wells and low-lift pumps, embankments, sluice gates, regulator, cross dams, drainage, culverts reclamation of derelict tank schemes, etc.

Sub-Assistant Engineer (DPHE)

1. he will work under the guidance of Upazila Engineer.
2. He will supervise sinking of tube-wells in rural areas.
3. He will supervise re-sinking, repair and maintenance of tube-wells.
4. He will supervise production, installation and sale of sanitary latrines.
5. He will collect sale proceeds.
6. He will maintain records and statistics of tube-wells and sanitary installation.
7. He will have administrative control over all tube-well mechanics.
8. He will make liaison with Chairman, Union Councils and Upazila Parishad.

Sub-Assistant Engineer (Electrical)

1. He will work under the guidance of the Upazila Engineer.
2. He will assist the Upazila Engineer in implementation of electrical Engineering works of Upazila Parishad.
3. He will prepare the estimates for repairs and original electrical engineering works of Upazila Parishad as per advice of the Upazila Engineer.
4. He will preserve and maintain systematic stock accounts, stores, equipments and tools and plants.
5. He will issue the departmental materials timely so that the progress of work is not hampered at any stage for want of materials.
6. He will supervise the works properly in order to get the works done as per schedules and specifications drawn for the purpose.
7. He will see that the progress of works does not lag behind the programme chalked out for the purpose and , in case it falls behind the schedule at any stage, will pursue and press the contractor to expedite the progress of works so that the work may be completed within the time schedule.
8. He will assist the Upazila Engineer in small cash purchase required for day-to-day activities to run the office works smoothly and to maintain the accounts for the same properly.
9. He will maintain the accounts for materials received and materials issued in prescribed form sch as purchase accounts, site accounts, stock accounts, hand receipts, transfer entry order, etc.
10. He will conduct verification of materials and tools and plants half-yearly and annually as per rules.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (8/9)

11. He will prepare survey report for unserviceable materials, condemned vehicles, equipments and other tools and plants.
12. He will submit prescribed periodical reports and returns to the Upazila Engineer.

Sub-Assistant Engineer (Civil)

1. He will work under the guidance of the Upazila Engineer.
2. He will assist the Upazila Engineer in implementation of civil engineering works of the Upazila Parishad.
3. He will prepare the estimates for repairs and original civil engineering works of Upazila Parishad as per advice of the Upazila Engineer.
4. He will preserve and maintain systematic stock accounts, stores, equipments, tools and plants.
5. He will issue the departmental materials timely so that the progress of works is not hampered at any stage for want of materials.
6. He will supervise the works properly in order to get the works done as per schedules and specifications drawn for the purpose.
7. He will see that the progress of work does not lag behind the programme chalked out for the purpose and, in case it falls behind the schedule at any stage, he will pursue and press the contractor to expedite the progress of work so that the work may be completed within the time schedule.
8. He will protect government land from encroachment and evict the persons from unauthorised possession of government land, if there be any.
9. He will control departmental and master-roll labourers engaged in departmental works and to see that they render their services properly.
10. He will assist the Upazila Engineer in small cash purchases required for day-to-day activities to run the office works smoothly and to maintain the accounts for the same properly.
11. He will maintain the accounts for materials received and materials issued in prescribed form such as purchase accounts, site accounts, stock accounts, hand receipts, transfer entry order, etc.
12. He will conduct verification of materials and tools and plants half-yearly and annually as per rules.
13. He will prepare survey report for unserviceable materials, condemned vehicles, equipments and other tools and plants.
14. He will submit prescribed periodical reports and returns to the Upazila Engineer.

Upazila Social Welfare Officer

1. He will work under the guidance of Upazila Parishad as coordinated by Upazila Nirbahi Officer.
2. Overall supervision of the work and guidance to rural social service programme personnel of the Upazila.
3. Taking care of all establishment matters pertaining to his Upazila office.
4. Conducting socio-economic surveys of programme villages in order to identify felt-needs of such villages.
5. Identifying various groups, namely, the children, the youth, the women and the elderly people from among the disadvantaged segments of the population of the programme villages for income generating activities including skill development training for such groups.

Table D.2.4.2 Charter of Duties of Related Officers in Upazila Parishad (9/9)

6. Organisation and motivation of the community for attaining the objectives of rural social service programme.
7. Programme development and implementation of such programme.
8. Mobilization of community resources.
9. Organizing various socio-economic activities, namely, family planning, nutrition, functional education and child health care in the project villages.
10. Arranging approval of socio-economic schemes by the competent authorities.
11. Training of field staff and community to help in attaining project objectives.
12. Ensuring proper utilisation of all resources — cash and kind placed at his disposal for development of programme in the Upazila.
13. Devising ways and means to utilise voluntary social welfare agencies in the Upazila for social work activities.
14. Supervision of and guidance to all voluntary agencies registered with the Department of Social Welfare and Women's Affairs Cell in the Upazila.
15. Coordination of the programme activities of the Department of Social Welfare and Women's Affairs Cell of the Upazila.
16. Submission of prescribed periodical reports and returns to the appropriate authorities of the Upazila and the Department.
17. Evaluation of the programme of the Department of Social Welfare and the Women's Affairs Cell of the Upazila.
18. Supervision of all activities including development programmes of the organisations under the administrative control of the Ministry of Social Welfare and Women's Affairs located at Upazila.
19. Initiate the Annual Confidential Reports of the staff working under him.
20. Act as drawing and disbursing officer in respect of officer/staff working directly under him.
21. Supervise the activities of the staff working under him.
22. Will be responsible for all training matters of his department within the Upazila.

Source: Upazila Parishad Law Manual by Syed Lutfur Rhman, Second Edition 1990

Table D.2.4.3 Staffing Pattern of Upazila Parishads in Study Area (1/4)

1. Name of Upazila: Kachua District: Comilla

2. Administrative Units:

Units	No.
Union	12
Mouza (Revenue Unit)	138
Village	241

3. Upazila Staffing Pattern

Name of Office	Sanctioned (No.)	Existing (No.)	Vacant (No.)
Upazila Chairman Office	4	4	0
Upazila Nirbahi Officer Office	17	15	2
Upazila Engineer Office	20	20	0
Upazila Agriculture Office	57	55	2
Upazila Fishery Office	5	4	1
Upazila Livestock Office	12	10	2
Project Implementation Office	4	4	0
Upazila Rural Development	6	6	0
Upazila cooperative Office	9	9	0
Upazila Education Office	16	16	0
Upazila Health Office	33	32	1
Upazila Family Planing Office	80	80	0
Upazila Land Office	16	14	2
Public Health Engineering	12	161	1

Table D.2.4.3 Staffing Pattern of Upazila Parishads in Study Area (2/4)

1. Name of Upazila: Nabinagar District: Brahmanbaria

2. Administrative Units:

Units	No.
Union	19
Mouza (Revenue Unit)	153
Village	210

3. Upazila Staffing Pattern

Name of Office	Sanctioned (No.)	Existing (No.)	Vacant (No.)
Upazila Chairman Office	4	4	0
Upazila Nirbahi Officer Office	24	24	0
Upazila Engineer Office	20	20	0
Upazila Agriculture Office	68	65	3
Upazila Fishery Office	7	7	0
Upazila Livestock Office	12	12	0
Project Implementation Office	6	4	2
Upazila Rural Development	8	8	0
Upazila cooperative Office	6	6	0
Upazila Education Office	16	14	2
Upazila Health Office	41	37	4
Upazila Family Planning Office	93	84	9
Upazila Land Office	18	17	1
Public Health Engineering	13	12	1

Table D.2.4.3 Staffing Pattern of Upazila Parishads in Study Area (3/4)

1. Name of Upazila: Bancharampur District: Brahmanbaria

2. Administrative Units:

Units	No.
Union	13
Mouza (Revenue Unit)	72
Village	126

3. Upazila Staffing Pattern

Name of Office	Sanctioned (No.)	Existing (No.)	Vacant (No.)
Upazila Chairman Office	4	3	1
Upazila Nirbahi Officer Office	13	13	0
Upazila Engineer Office	19	17	2
Upazila Agriculture Office	54	52	2
Upazila Fishery Office	5	4	1
Upazila Livestock Office	12	9	3
Project Implementation Office	2	2	0
Upazila Rural Development	7	7	0
Upazila cooperative Office	8	8	0
Upazila Education Office	11	11	0
Upazila Health Office	36	33	3
Upazila Family Planing Office	83	83	0
Upazila Land Office	21	20	1
Public Health Engineering	16	16	0

Table D.2.4.3 Staffing Pattern of Upazila Parishads in Study Area (4/4)

1. Name of Upazila: Debidwar District: Comilla

2. Administrative Units:

Units	No.
Union	16
Mouza (Revenue Unit)	142
Village	203

3. Upazila Staffing Pattern

Name of Office	Sanctioned (No.)	Existing (No.)	Vacant (No.)
Upazila Chairman Office	4	3	1
Upazila Nirbahi Officer Office	14	12	2
Upazila Engineer Office	28	28	0
Upazila Agriculture Office	65	65	0
Upazila Fishery Office	6	6	0
Upazila Livestock Office	11	11	0
Project Implementation Office	2	2	0
Upazila Rural Development	11	11	0
Upazila cooperative Office	5	5	0
Upazila Education Office	15	13	2
Upazila Health Office	52	46	6
Upazila Family Planing Office	112	79	33
Upazila Land Office	28	24	4
Public Health Engineering	19	19	0

Table D.3.4. Training at RDTI and Other Institutions (1989-1990)

Institution	Category of Trainees	No. of Trainees	Subjects
RDTI	BRDB officers and UCCA staff	1,064	Co-op. Management, Skill development, Project Management, Accounts System, RPP, TOT, TOFT, Family Planning, Health and Nutrition, Fertilizer Business
BARD	BRDB officers and Co-op. leaders	67	Rural Development and Co-operatives, Mass Education, Evaluation, Planning & Monitoring, RPP
PATC	BRDB Sr. officers	2	Administration
RDA	BRDB officers and staff	90	RPP
PDA	BRDB officers	164	TOT (Management), Planning, Team Development, etc.
BRDB H.Q.	BRDB officers	6	SSED Orientation Course
WTC	Women's cooperators	100	Handy Crafts
Rural Dev. Training Centre	BRDB officers, UCCA staff and co-op leaders	12,251	Co-op. Management and Education, TOT, Co-op Role, Accounting System
CIRDAP	BRDB officers	2	Integrated Rural Development, Training Method for Trainers Functionaries
FAO, Dhaka	Do	1	Irrigation System
WIF	Do	1	Communication Development
BARI	Do	1	Irrigation and Water Management
BMDC	Do	1	Business Management
BCAS	BRDB officers and staff	8	Computer
BSIRC	BRDB officers	8	Planning of Rural Fuel
Planning Commission	BRDB officers	1	Population Development

Source: Annual Report 1989-90, BRDB

Table D.3.5 Performance Report on IMP (1979-1990)

Year	No. of Equipment under IMP		Area Irrigated per Equipment (acres)				No. of Farmers per Scheme		Production per Acre (mds/l)		Irrigation Cost per Acre (Tk.)			
	Tube Wells	Low Lift Pumps	Before IMP	After IMP	% Inc. or Dec.	Before IMP	After IMP	% Inc. or Dec.	Before IMP	After IMP	% Inc. or Dec.	Before IMP	After IMP	% Inc. or Dec.
1979-80	20	-	52	94	+82	83	134	+62	37	58	+57	404	280	-30
1980-81	84	20	63	87	+38	43	36	+53	39	46	+18	326	378	+16
1981-82	311	128	31	62	+53	55	72	+33	45	55	+22	435	390	-11
1982-83	400	20	46	66	+36	48	57	+16	38	45	+18	559	450	-24
1943-84	400	120	45	71	+60	47	65	+53	46	55	+25	853	705	-21
1944-85	333	255	41	65	+58	51	70	+37	46	61	+33	983	758	-23
1985-86	1,550	565	36	56	+55	42	62	+48	46	59	+28	946	72	-18
1986-87	1,789	783	43	59	+73	54	74	+37	44	57	+30	1,200	1,025	-15
1987-88	1,363	612	35	58	+68	43	66	+55	41	56	+36	1,316	1,101	-16
1988-89	1,047	410	36	56	+56	50	70	+40	44	58	+32	1,280	1,125	-12
1989-90	965	345	35	55	+57	42	67	+60	46	61	+33	1,318	1,125	-15

Note: 1 maund = 37.3241 kg
STW's have been treated as one unit.

Source: Annual Report 1989-90, BRDB

Table D.3.6.1 Existing Poverty Alleviation Programmes in the Government Sector (1/3)

Agency	Name of the project	Duration	Total cost (in lakh Taka)
(1) BRDB - (M/O LGRD & Coop)	1. RD-2 (RPP) Project	1983 to '91	11,688.33
	2. RD-5 (Phase II) Project	1990 to '93	2,067.25
	3. RD-9 Project	1947 to '92	5,762.28
	4. RD-12	1988 to '94	10,987.69
	5. NWRDP	1983 to '91	3,174.78
	6. NRDP	1984 to '91	11,401.31
	7. W. Prog. (Phase IV)	1990 to '95	1,365.37
	8. UNICEF Prog.	1985 to '93	2,686.57
(2) M/O Education	1. Mass Education Prog. under 3rd Five Year Plan	1987 to '91	2,624.00
(3) M/O Land	1. Operation Thikana - Establishment of Cluster Villages	1988 to '93	5,835.00
(4) M/O Relief	1. Rural Maintenance Programme (RMP) Institutionalisation	1989 to '92	69.28
	2. Vulnerable Group Development (VGD) Project	1990 to '92	347.55
(5) M/O Health & Family Welfare	1. Family Planning Clinical Service	1991 to '95	12,832.00
(6) Department of Youth Development (M/O Youth & Sports)	1. Upazila Resource Dev. & Employment Project (URDEP) Phase II (revised)	1949 to '92	500.00
	2. Skill Dev. Training for Men & Women and Assistance for Self Employment	1990 to '95	1,429.94
	3. Rural Youth Training Project (URDEP) Phase III	1990 to '95	6,501.20
(7) BSCIC (M/O Industry)	1. Development of Rural Industry	1985 to '91	2,440.00
	2. Women Entrepreneurship Development Project (WEDP)	1990 to '95	1,617.00 (Not yet approved)
(8) Department of Social Services (M/O Social Welfare)	1. Use of rural Mother's Centres for Population Activities	1985 to '92	1,175.90
	2. Expanded rural Social Service project Phase II (revised)	1987 to '92	3,800.0
(9) Directorate of women Affairs (M/O women's Affairs)	1. NGO Community Based Services for Poor Women and Children	1988 to '92	395.89
	2. Advocacy Awareness & Strengthening of Information Base for Women in Development	1988 to '92	114.66
	3. Agriculture Training Centre for Women in Bangladesh	1986 to '91	507.72

Table D.3.6.1 Existing Poverty Alleviation Programmes in the Government Sector (2/3)

Agency	Name of the project	Duration	Total cost (in lakh Taka)
	4. Day Care Services of Working Women (Pilot)	1988 to '91	198.61
	5. Women Support Centre	19489 to '92	102.50
	6. Agriculture Based Rural Development Programme for Women	1948 to '91	186.00
	7. Socially Handicapped Women Training & Rehabilitation Centre	1988 to '94	1,026.29
	8. Career Women Hostel	1990 to '95	1,22.89
	9. Women's Vocational Training for Population Activities	1990 to '95	2,078.00
	<u>T.A. Project (Tech. assistance)</u>		
	10. Technologies for Rural Employment with Special reference to Women	1989 to '93	292.36
	11. Training of Dist./Upazila Women Affairs Officers on Legal	1990 to '92	40.28
	12. Strengthening of National Training & Development Academy	1990 to '91	71.10
(10) LGEB (M/O LGRD & Coop.)	1. RD-8 Project	1988 to '93	7,820.00
	2. RD-4 Project	1990 to '93	7,456.00
	3. Slum Improvement Project	1988 to '93	913.09
(11) Department of Agriculture (M/O Agric.)	1. Marginal and Small Farm System Crop Intensification Project	1987 to '93	5,012.29
(12) Department of Livestock (M/O Fish. & Livestock)	1. Integrated Livestock Development Project	1986 to '92	2,456.56
	2. Small Holder Livestock Development Project	1990 to '95	6,083.66
	3. Establishment of Goat Development Project	1990 to '94	700.00
(13) Department of Fisheries (M/O Fish. & Livestock)	1. Shrimp Culture Development Project, including Credit Component	1985 to '93	6,285.50
	2. 2nd Aquaculture Development Project including Credit Component	1987 to '92	17,096.50
	3. 3rd Fisheries Development Project	1990 to '96	20,798.02
	4. Aquaculture Extension Project (Mymensingh)	1988 to '92	694.18
	5. Bil and Baor Fisheries Development Project	1947 to '93	3,099.86
	6. Integrated Fisheries Development Project	1948 to '93	2,377.87

Table D.3.6.1 Existing Poverty Alleviation Programmes in the Government Sector (3/3)

Agency	Name of the project	Duration	Total cost (in lakh Taka)
	7. Improvement of Fis Seed Farm	1946 to '91	1,027.30
	8. Marine Fisheries Survey Management and Development Project	1988 to '91	445.75
	T.A. Project		
	9. Coastal Fisher Fork Community Development Project	1988 to '92	375.86
	10. Improved Management of Open Water Fisheries (for Socio-economic Improvement of Fishermen)	1990 to '93	112.70
	11. Effect of Farming System on Socio-Economic Development of Fish Farmers	1990 to '93	64.54
	12. Technical and Extension Training for Fish Farmers and Extension Workers	1990 to '95	828.14
Total	51	1983 - 1996	167,970.52

Source: Report of the Task Force on Poverty Alleviation Feb. 17, 1991 with some modification

Table D.3.6.2 Outlines of RD-5, RD-9 and RD-12 Projects

Project	RD-5		RD-9		RD-12	
	Achievement	Cumul. Achiev.	Achievement	Cumul. Achiev.	Achievement	Cumul. Achiev.
Upazila Coverage	-	10	-	12	-	139
Group formation	118	1,043	55	55	525	4,241
Member	4,000	2,118	154	776	23,831	169,055
Saving (Lakh Tak.)	17.9	35.7	0.4	0.4	65.1	268.3
Share Dep. (- do -)	-	-	-	-	14.9	94.0
Loan Dis. (- do -)	56.5	72.7	8.8	8.8	-	-
Recov. of Loan (- do -)	28.9	36.8	8.8	8.8	-	-
Training						
1) Staff	421	1914	604	604	497+80,205*	1,072+51,857*
2) Target Group						
Human Devp.	9,010	46,945			16,832*	29,891*
Skill Devp.	2,596	4,654	159	159	332	752
Literacy	-	1,989				
Others	1,150	2,167				
Survey			70	102		

Note: * Person days

Source: Annual Report 1989-90, BRDB

Table D.3.9.1 BRDB Projects (1989-90)

No.	Project	Budget		Expiry of Project	Donor Agency
		Total	GOB		
1.	Rural Development Project (RDP) II	11,688.33 (100%)	1,639.65 (14.0%)	June, 1991	IDA/ODA/CIDA/UNDP
2.	North West RDP	31,174.78	1,465.04 (46.1%)	June, 1991	ADB/IFAD
3.	Noakhali RDP II	11,401.31	261.84 (2.3%)	June, 1991	DANIDA
4.	Southwest RDP	642.36	122.64 (19.1%)	Dec., 1990	IFAD
5.	Deep Tubewell Project II	1,476.57	331.59 (22.5%)	June, 1992	IDA/ODA
6.	2nd Tubewell Project	154.06	90.72 (58.9%)	June, 1992	ADB
7.	Bhola Irrigation Project	475.30	187.28 (39.4%)	June, 1991	ADB/EEC
8.	Bhola Mechanised Irrigation Project	16.25	0 (0)	June, 1990	Dutch-Citizen
9.	Family Welfare Education and Motivation for Family Planning Services through Rural Cooperatives	169.44	55.00 (32.5%)	June, 1995	ILO/UNFPA
10.	Integrated Devp. of Rural Women & children	2,688.57	164.74 (6.1%)	June, 1993	NICEF
11.	Strengthening of Population Planning through Rural Women Cooperatives (3rd Phase)	1,365.37	41.45 (3.0%)	June, 1995	CIDA
12.	RDP 5	1,384.26	13.92 (1.0%)	June, 1990	SIDA/NOFAD
13.	RDP 9	5,762.28	137.83 (2.4%)	June, 1992	EEC/Netherlands
14.	RDP 12	10,987.69	278.96 (2.5%)	June, 1994	CIDA
15.	Training and Management Development	158.12	120.00 (75.9%)	June, 1990	ODA
	Total	51,544.77	4,735.45 (9.2%)		

Source: Annual Report 1989-90, BRDB

Table D.3.9.2 Rural Development Programme (BRDB) (1/4)

1. Title of Programme:	Rural Development-II Project (RD-II)
2. Commencement Year:	July, 1983
3. Current Situation:	On-going
4. Fund Sources:	IDA, CIDA, ODA and UNDP
5. Budget:	Tk. 11,688.33 lakh (US\$ 40 million) of which 14% were to be financed by Government of Bangladesh (GOB).
6. Executing Agencies:	BRDB
7. Objective Regions:	308 Upazilas of 13 greater Districts including Comilla
8. Objectives:	The main objectives are (i) to strengthen BRDB/UCCA-KSS system, (ii) to increase production through irrigated agriculture with expansion of irrigation facilities, (iii) to provide training, credit for increased production and income generation, (iv) to organize marginal farmers into cooperative for their socio-economic development, (v) to develop fertilizer and crop marketing network up to KSS level supported by credit, and (vi) to create physical infrastructure.
9. Components:	RD-II consists of (i) Irrigation Management Programme (IMP), (ii) training, (iii) marketing, (iv) Upazila facilities, (v) rural poor programme, (vi) credit, (vii) technical assistance, (viii) intensified homestead production, and (ix) sales and display centre.
10. Achievement (1988/9):	<p>(1) IMP: 10,687 STW, 3,067 DTW and 2,595 LLP have been settled by June 1990. 3,806 Upazila officers and 93,214 IMP implementors were given training. A hostel and lecture room were constructed at RDA, Bogar for training.</p> <p>(2) Training: In 1989/90, Managers of KSS, BSS and MBSS got training for 49,357 man-days at UTDCs, likewise model farmers for 48,644 man-days.</p> <p>(3) Marketing: 120 officials and 25,556 cooperators were provided training on crop marketing. 125 officials and 496 cooperators were imparted training on fertilizer marketing.</p> <p>(4) Upazila Facilities: 108 UCCA buildings (completed), 35 UCCA buildings (under construction), 24 UTDC buildings (completed)</p> <p>(5) Credit: Tk. 2,097.45 lakh was distributed as a short term credit, while Tk. 453.22 lakh as long term credit.</p> <p>(6) Technical Assistance: 351 M/M of expatriate and local consultants were obtained for RPP, marketing, training, monitoring and evaluation.</p> <p>(7) Sales and Display Centre: Karu Palli has been opened in the BRDB head office to develop the marketing of handicrafts produced by BSS and KSS members. Staff salary was covered by RD-II.</p>
11. Future Plan:	The Project is to be completed in June, 1991.
12. Bibliography:	Annual Report 1989-90, BRDB

Table D.3.9.2 Rural Development Programme (BRDB) (2/4)

1. Title of Programme:	Deep Tube Well-2 Project
2. Commencement Year:	July, 1983
3. Current Situation:	On-going
4. Fund Sources:	IDA/ODA
5. Budget:	Tk. 1,476.57 lakh (US\$4.9 million)
6. Executing Agencies:	BRDB
7. Objective Regions:	60 Upazilas of Dhaka, Mymensingh and Comilla Districts
8. Objectives:	The main objective are (i) to increase irrigated area from 98,700 ha to 279,300 ha with distribution of 4,000 DTW through BRDB/KSS system being provided Sonali Bank loan, (ii) to ensure access of the farmers to essential production input and to create additional employment for marginal farmers, and (iii) to strengthen cooperative institutions (UCCA/KSS system).
9. Components:	The Project comprises (i) installation of 4,000 DTWs, (ii) IMP, (iii) construction of UCCA building, (iv) consultancy to provide the services of a cooperative adviser for 81.50 man-months.
10. Cumulat. achievement: as of June 1990	(1) DTW: 2,854 units were handed over (2) Total expenditure amounts to Tk 1,076.38 lakh consisting of Tk. 168.50 lakh for UCCA buildings, Tk. 616.15 lakh for twin quarters, Tk. 49.6 lakh for purchase of transport, office equipment and furniture, Tk. 18.80 lakh for IMP Training, Tk. 355.13 lakh for O&M cost & contingencies, Tk. 205.33 lakh for procurement of consultants
11. Future Plan:	The Project is to be completed in June 1992
12. Bibliography:	Annual Report 1989-90, BRDB

Table D.3.9.2 Rural Development Programme (BRDB) (3/4)

1. Title of Programme:	Family Welfare Education & Motivation for Family Planning Services through Rural Cooperatives
2. Commencement Year:	1st phase : July, 1985 - June, 1990 2nd phase : July 1990 - June, 1995
3. Current Situation:	On-going
4. Fund Sources:	ILO and UNFPA
5. Budget:	Tk. 169.44 lakh of which 32.5% were to be financed by GOB.
6. Executing Agencies:	BRDB
7. Objective Regions:	76 Upazilas of Dhaka city, Comilla, Bogra, Sylhet, Pabna, Mymensingh, Rangpur and Noakhali Districts
8. Objectives:	The main objectives are (i) to create awareness of the population problem among the target group members, (ii) to strengthen organisation and management capability of cooperative societies and motivate members to accept family planning measures, (iii) to cover family welfare and family planning topics in the curricula of BARD, RDA, RDTI, ZCI, UTDC and UTU, (iv) to enlist understanding and support for both formal and informal community leaders for the population activities and (v) to strengthen the training capability of TMPS of BRDB to serve the educational and motivational activities related to family welfare and family planing.
9. Components:	The Project comprises mostly training, education and implementation in the field of family planning.
10. Cumulat. achievement: as of June 1990	(1) Training module: A book was prepared on subjects relating family welfare and family planning, and distributed for use in the training institutes. Besides, a booklet named "family welfare and family planning training methods for application and better use of the family planning devices.
11. Future Plan:	The new activities will be implemented in 450 upazilas in future.
12. Bibliography:	Annual Report 1989-90, BRDB

Table D.3.9.2 Rural Development Programme (BRDB) (4/4)

1. Title of Programme:	Rural Development Project-5 Production and Employment Programme (PEP)
2. Commencement Year:	July, 1986 - June, 1990
3. Current Situation:	Completed
4. Fund Sources:	SIDA And NORAD
5. Budget:	Tk. 1,384.26 lakh (US\$4.6 million), of which 1.0% were financed by GOB.
6. Executing Agencies:	BRDB
7. Objective Regions:	10 Upazilas of Faridpur, Madaripur and Kurigram Districts
8. Objectives:	The main objective are (i) to organise 22,500 landless men and women into 1,200 informal groups, (ii) to help accumulate own capital through regular thrift deposits, (iii) to impart training on awareness raising, leadership development, skill development, project planning and management, accounts keeping, etc., and (iv) to provide credit for income generating activities to create self employment opportunity.
9. Components:	
10. Cumulat. achievement: as of June, 1989	<ul style="list-style-type: none"> (1) Formation of group: 1,048 (2) Member enrolment: 20,318 (3) Collection of saving: Tk. 35.69 (4) Credit: Tk. 72.6 lakh were disbursed and Tk. 36.78 lakh were recovered. (5) Staff training: 246 staff for basic training, 337 for follow-up training, 73 for national level workshop, 195 staff for banking, 200 workshop on banking plan, 203 for TOT, 176 for field placement, 12 for study tour inside and outside the country, 472 for need based training (6) Farmers' training: 16,945 members for human development, 1,989 for literacy and numeracy, 4,654 for skill development and 2,17 for need based training.
	<p>Note: Under Food-for-Work by World Food Programme, the group members participated in re-excavation of privately owned ponds and starting pisciculture by obtaining lease for a period of 7 to 8 years. So far, 17 ponds were excavated with help of 145 tons of wheat for 3,100 man-days.</p> <p>As many as 3,00 group members are also interested in vegetable production, in and around homestead, bank of leased ponds and vacant road side land, etc. Besides, 3,300 members undertook the long term income generating activities, e.g. cattle fattening, goat rearing, rickshaw and van pulling, small trade, and share cropping.</p> <p>Credit amounting Tk. 72.66 lakh were disbursed to 3,500 members for income generating activities through Agrani Bank.</p>
11. Future Plan:	-
12. Bibliography:	Annual Report 1989-90, BRDB

Table D.3.10 Family Welfare Education & Motivation for Family Planning Services through Rural Cooperatives Project in the Study Area (upto May 1991)

Upazila	No. of			Training					Family Planning Method Accepted			
	Society	Member	Eligible Couple	UCCA Chairman	URDO	ARDO	Inspector	Volunteer	Permanent M.		Temporary M.	
									Male	Female	Male	Female
Kachua	75	2,394	1,552	1	1	1	5	150	2	10	403	668
Nabinagar	75	2,254	1,980	1	1	1	5	140	-	29	444	467
Devidwar	75	2,542	2,148	1	1	1	5	150	-	10	584	632

Source: BRDB HQs, 1991

Table D.4.2 Rural Credit Operation by Institution and Type of Credit (1/5)

Scheme	Donar	Total Credit Amount (Million Tk.)	Lending Condition			Loan Size (Tk.) Individual	Major Purpose Credit
			Type	Repayment Period	Interest Rate (%)		
I. Bangladesh Krishi (Agriculture) Bank (BKB)							
Agro-Fisheries Development Project I	ADB	164.16	Short Term	Upto 1 year	16%	20,000	Corp. Pisciculture inputs, Fishing nets & gears
			Medium Term	1-2 years	16%	70,000	STW, HTW, Fishing nets & gears, Agro. Industry
			Long Term	More than 2 years	16%	500,000	Pond/fish resources development, DTW, LLP, Rural industry
Marginal and Small Farmers Development Project	ILO	0.355	Short Term	Upto 1 year	16%	15,000	Crop, Small business, Beef fattening
			Medium Term	1-2 Years	16%	50,000	Bullock, Cottage industry, HTW, Poultry rearing, Rural housing, Agri. implements
Cottage Industries Project	UNCDF	34.0	Long Term	More than 2 years	16%	200,000	Cottage industry
Rural Small Industries (Light Engineering Workshop) Project	NORAD	75.0	Long Term	More than 2 years	16%	200,000	Rural industry
Women Entrepreneurship Development	USAID Programme	19.85	Short Term	Upto 1 year	16%	15,000	Small business, Cottage industry, Beef fattening
			Medium Term	1-2 years	16%	200,000	Agro. industry, Poultry rearing
Small Agriculture and Agro Based Project	KFW	140.0	Long Term	1-2 years	16%	200,000	DTW, STW, Rural & agro. industry
2nd Aquaculture Development Project	ADB	1,090.765	Short Term	Upto 1 year	16%	20,000	Pisciculture inputs, Fishing nets & gears, Fertilizers
			Medium Term	1-2 years	16%	70,00	Pond/fish resources development, LLP, Fishing nets & gears
Shrimp culture Project	IDA	1,339.0	Medium Term	1-2 years	16%	100,000	Pond/fish resources development, Fishing nets & gears

- ADB - Asian Development Bank
 ILO - International labour Organisation
 UNICEF - United Nations Children Emergency fund
 NORAD - Norwegian Assistance for Development
 USAID - United State Assistance for International Development
 KFW - German Development Funding Organ

Table D.4.2 Rural Credit Operation by Institution and Type of Credit (2/5)

Scheme	Donor	Total Credit Amount (Million Tk.)	Lending Condition			Loan Size (Tk.) Individual	Major Purpose Credit
			Type	Repayment Period	Interest Rate (%)		
I. Bangladesh Krishi (Agriculture) Bank (BKB)							
Agro-Fisheries Development	ADB Project I	72.34	Short Term	Upto 1 year	16%	20,000	Corp, Pisciculture inputs, Fishing nets & gears
			Medium Term	1-2 years	16%	70,000	STW, HTW, Fishing nets & gears, Agro. Industry
			Long Term	More than 2 years	16%	500,000	Pond/fish resources development, DTW, LLP, Rural industry
Marginal and Small Farmers Development Project	ILO	0.355	Short Term	Upto 1 year	16%	15,000	Crop, Small business, Beef fattening
			Medium Term	1-2 Years	16%	50,000	Bullock, Cottage industry, HTW, Poultry rearing, Rural housing, Agri. implements
Cottage Industries Project	UNCDF	46.0	Long Term	More than 2 years	16%	200,000	Cottage industry
Small Agriculture and Agro Based Project	WB	35.0	Long Term	1-2 years	16%	200,000	DTW, STW, LLP

WB - World Bank

Table D.4.2 Rural Credit Operation by Institution and Type of Credit (3/5)

Scheme	Donar	Total Credit Amount (Million Tk.)	Lending Condition			Loan Size (Tk.) Individual	Major Purpose Credit
			Type	Repayment Period	Interest Rate (%)		
III. Nationalized Commercial Banks (NCB)s							
Crop Loan	BB	862.9	Short Term	Upto 1 year	17.5%	50,000	Crop
Agro-Industries	BB	90.478	Medium Term	1-2 years	16%	300,000	Agro. industry, Poultry rearing, Beef fattening
Agri. Machines and Agri. Tools Programme	USAID	1,146.0	Long Term	1-2 years	16%	800,000	Agro. industry, Poultry rearing, Beef fattening, Cultivation implements, DTW, STW, LLP
Fisheries Credit Programme	ADB	56.70	Medium Term	1-2 years	16%	300,000	Pond/fish resources development, Pisciculture inputs, fishing nets & gears
Land Mortgage	BB	81.50	Long Term	More than 2 years	16%	400,000	Cottage industry, Small business, Bullock, Rural transport, DTW, LLP
rural Housing	BB	23.45	Long Term	More than 2 years	16%	400,000	Rural housing, Sanitation, HTW

Table D.4.2 Rural Credit Operation by Institution and Type of Credit (4/5)

Scheme	Donar	Total Credit Amount (Million Tk.)	Lending Condition		Interest Rate (%)	Loan Size (TK/head/group)		Major Purpose of Credit
			Type	Repayment Period		Individual	Group	
IV. Bangladesh Rural Development Board (BRDB)								
South West Rural Development	IFAD, IDA	12.314	Short Term Term	9-18 months 18 months+	17.5% 16%	3,000 7,500	45,000 5,000	Crop, Raw material, DTW,STW,LLP, Rural industry
Fertilizer Distribution in Credit	UNDP	14.623	Short Term	9-18 months	19.5%	2,000	20,000	Fertilizer
Rural Development-11	IDA,ODA CIDA UNDP	282.249	Short Term Term	9-18 months 18 months +	19.5% 16%	3,500 8,500	60,000 2,00,000	Crop, Small trading, HTW Agro. industry & trading
North West Rural Development	ADB IFAD	197.634	Short Term Term	9-18 months 18 months +	17.5% 16%	3,000 7,500	45,000 1,50,000	Crop, HTW, Small trading, DTW, STW, Ag. machinery, Ag. industry & trading
Noakhali Rural Development-11	DANIDA	318.219	Short Term Term	9-18 months 18 months +	17.5% 16%	2,500 6,500	40,000 1,00,000	Crop, Small trading, Cottage industry, DTW, STW, Machi- neries, Vehicle, Ag. industry
Strengthening Population Planning through Women's Co-operatives (3rd phase)	CIDA	53.148	Term	18 months +	16%	5,000	2,00,000	Cottage industry, Small business
Tangail Agriculture Development Project	GTZ	58.111	Term	18 months +	16%	7,500	1,50,000	DTW, Horticulture, Crop
Production & Employment Programme	SIDA	32.290	Term	18 months +	16%	5,000	75,000	Agro & cottage industry, Rural transport, Small business

- IFAD - International Fund for Agricultural Development
- IDA - International Development Agency
- UNDP - United Nations Development Programme
- ODA - Overseas Development Assistance
- CIDA - Canadian International Development Agency
- DANIDA - Danish International Development Agency
- GTZ - German Technical Assistance
- SIDA - Swedish International Development Agency
- HTW - Hand Tube well
- DTW - Deep Tube well
- STW - Shallow Tube well

Table D.4.2 Rural Credit Operation by Institution and Type of Credit (5/5)

Scheme	Donor	Total Credit Amount (Million Tk.)	Lending Condition			Loan Size (TK/head/group)		Major Purpose of Credit
			Type	Repayment Period	Interest Rate (%)	Individual	Group	
V. Bangladesh Sambava (Cooperative) Bank Ltd. (BSBL)								
Crop Loan	BB	415.0	Short Term	Upto 1 Year	17.5%	2,000	30,000	Crop
Agri. Machin- eries & AG. Tools	BB	80.0	Medium Term	1-2 Years	16%	4,000	60,000	Bullock, HTW, STW, Cultivation implements
Fisheries	BB	20.0	Medium Term	1-2 Years	16%	4,000	60,000	Pond/fish resources Development, Fishing nets & gears, Pisciculture inputs
Land Mortgage	BB	50.0	Long Term	More than 2 Years	16%	6,000	1,00,000	Cottage industry, Small business, Bullock, Rural transport, DTW, STW
VI. Grameen Bank								
Agricultural Development Programme	IFAD, NORA, IDA WB, CIDA, etc.	1090.1	Medium- Long Term	1-5 Years	14%	8,000	2,40,000	Crop, Bullock, HTW, STW, Cultivation implements
Rural Housing, Sanitation & Water Supply Project	UNCDF, SDC, CIDA, etc.	152.17	Medium- Long Term	1-7 Years	14%	35,000	4,00,000	Rural housing, Sanitation and HTW
Irrigation and Input Support Programme	IFAD, NORAD etc.	22.0	Short Term	5-12 months	14%	30,000	3,50,000	Crop, Fertilizer, Seeds, Pesticides, Water charge
Fisheries Development Programme	FAO	13.0	Medium- Long Term	1-3 Years	14%	15,000	4,50,000	Pond/fish resources Development, Pisciculture inputs, Fishing nets & gears
Rural Development Programme	IFAD NORAD IDA CIDA SDC	1360.34	Medium- Long Term	1-3 Years	14%	30,000	3,50,000	DTW, Bullock, Agro. cottage & rural industry, Small business, Rural transport, Poultry rearing, Beef fattening, Fishing nets & gears

BB - Bangladesh Bank
 UNCDF - United Nations Capital Development Fund
 Note * - All credit recovery systems are weekly

Table D.4.4.2.1 UCCA Credit Disbursement in the Study Area

(TK '000, %)

Primary Society	Year	Kachur		Nabinagar		Bancharampur		Debidwar		Total	
		Amount	Proportion	Amount	Proportion	Amount	Proportion	Amount	Proportion	Amount	Proportion
KSS	1985/86	952	88.8	1,517	82.3	1,923	87.4	1,674	89.7	6,066	86.9
	86/87	2,400	95.0	1,830	89.1	2,143	95.5	1,589	82.2	7,962	90.9
	87/88	2,069	95.4	2,164	93.5	1,703	73.9	1,331	76.5	7,267	85.3
	88/89	1,471	82.5	1,9043	93.6	2,099	78.1	1,082	65.6	6,595	80.5
	89/90	2,649	85.2	1,655	88.8	1,420	68.8	680	52.6	6,404	76.9
MSS	1985/86	75	7.0	-	-	-	-	-	-	75	1.1
	86/87	69	2.8	-	-	-	-	-	-	69	0.8
	87/88	33	1.5	-	-	181	7.9	-	-	214	2.5
	88/89	20	1.1	-	-	352	13.1	-	-	372	4.5
	89/90	81	2.6	-	-	447	21.6	-	-	528	6.3
BSS	1985/86	45	4.2	258	14.0	278	12.6	192	10.3	773	11.1
	86/87	56	2.2	176	8.6	100	4.5	207	10.7	539	6.2
	87/88	67	3.1	113	4.9	420	18.2	256	14.7	856	10.0
	88/89	291	16.4	79	3.8	236	8.8	382	23.1	988	12.1
	89/90	379	12.2	168	9.0	199	9.6	417	32.2	1,163	14.0
MBSS	1985/86	-	-	68	3.7	-	-	-	-	68	0.9
	86/87	-	-	46	2.3	-	-	137	7.1	183	2.1
	87/88	-	-	37	1.6	-	-	152	8.8	189	2.2
	88/89	-	-	55	2.6	-	-	187	11.3	242	2.9
	89/90	-	-	41	2.2	-	-	196	15.2	237	2.8
Total	1985/86	1,072	100	1,843	100	2,201	100	1,865	100	6,982	100
	86/87	2,525	100	2,050	100	2,243	100	1,933	100	8,753	100
	87/88	2,169	100	2,314	100	2,304	100	1,739	100	8,526	100
	88/89	1,782	100	2,076	100	2,686	100	1,651	100	8,195	100
	89/90	3,109	100	1,846	100	2,065	100	1,293	100	8,332	100

Source: Upazila BRDB Office

Table D.4.4.2.2 Due and Realization of UCCA Credit in the Study Area

		Kachur		Nabinagar		Bancharampur		Debidwar		Total						
		Due	Realization Rate of Rec.	Due	Realization Rate of Rec.	Due	Realization Rate of Rec.	Due	Realization Rate of Rec.	Due	Realization Rate of Rec.					
KSS	1985/86	2,596	1,924	74.1	1,936	1,279	66.1	2,170	1,223	56.4	1,735	1,029	59.3	8,437	5,455	64.7
	86/87	1,032	881	85.4	2,074	1,176	56.7	1,979	1,141	57.6	1,072	668	62.3	6,157	3,866	62.8
	87/88	2,191	1,638	74.7	1,830	1,299	71.0	1,767	1,133	64.1	883	493	55.8	6,671	4,563	68.4
	88/89	3,223	2,160	67.0	1,195	819	68.6	2,156	1,507	69.9	780	368	47.2	7,354	4,854	66.0
	89/90	3,016	1,953	64.8	1,159	737	63.6	1,580	1,050	66.5	691	345	50.0	6,446	4,085	63.4
MSS	1985/86	77	57	74.1	-	-	-	-	-	-	-	-	-	77	57	74.0
	86/87	66	47	71.7	-	-	-	-	-	-	-	-	-	66	47	71.2
	87/88	52	46	88.8	-	-	-	124	77	62.4	-	-	-	176	123	69.9
	88/89	75	65	86.6	-	-	-	197	173	87.9	-	-	-	272	238	87.5
	89/90	33	26	79.3	-	-	-	707	491	69.5	-	-	-	740	517	69.9
BSS	1985/86	37	31	83.1	519	320	61.8	271	196	72.2	139	116	83.9	966	663	68.6
	86/87	73	40	54.5	646	438	67.7	179	92	51.2	153	137	89.7	1,051	707	67.3
	87/88	95	74	78.2	504	360	71.4	523	340	65.0	261	229	87.5	1,383	1,003	72.5
	88/89	135	99	73.6	257	184	71.4	509	351	69.0	284	231	81.4	1,185	865	73.0
	89/90	149	110	74.0	152	117	76.7	615	377	61.3	266	248	93.3	1,182	852	72.1
MBSS	1985/86	-	-	-	52	42	81.7	-	-	-	-	-	-	52	42	80.7
	86/87	-	-	-	39	29	74.4	-	-	-	59	54	91.3	98	83	84.7
	87/88	-	-	-	76	70	92.1	-	-	-	73	67	92.2	149	137	91.9
	88/89	-	-	-	93	73	77.7	-	-	-	73	65	88.9	166	138	83.1
	89/90	-	-	-	61	52	85.1	-	-	-	88	80	94.0	149	132	88.6
Total	1985/86	2,709	2,011	74.3	2,507	1,642	65.5	2,442	1,419	58.1	1,873	1,145	61.1	9,531	6,217	65.2
	86/87	1,171	968	82.7	2,760	1,643	59.5	2,159	1,233	57.1	1,283	858	66.9	7,373	4,702	63.8
	87/88	2,339	1,758	75.2	2,410	1,729	71.7	2,414	1,550	64.2	1,217	789	64.8	8,380	5,826	69.5
	88/89	3,433	2,324	67.7	1,545	1,075	69.6	2,862	2,030	71.0	1,137	664	58.4	8,977	6,093	67.9
	89/90	3,198	2,090	65.3	1,372	906	66.0	2,902	1,918	66.1	1,045	673	64.4	8,517	5,587	65.6

Source: Upazila BRDB Office

Table D.4.4.4 Cumulative Shares and Savings in the Primary Societies

Year	Society Type	Kachur				Nabinagar				Bancharampur				Debidwar			
		Society (No.)	Member (No.)	Share (Tk.)	Savings (Tk.)	Society (No.)	Member (No.)	Share (Tk.)	Savings (Tk.)	Society (No.)	Member (No.)	Share (Tk.)	Savings (Tk.)	Society (No.)	Member (No.)	Share (Tk.)	Savings (Tk.)
1985-86	KSS	253	9,576	939,765	1,173,372	265	7,040	929,369	914,700	254	10,291	662,010	1,480,541	243	7,621	461,015	933,397
	MSS	12	369	8,733	39,349	-	-	-	-	28	1,149	29,873	331,549	-	-	-	-
	BSS	9	181	14,349	36,187	19	462	14,158	44,443	52	2,398	76,251	224,317	10	228	8,774	26,766
	MBSS	-	-	-	-	6	46	1,688	14,812	-	-	-	-	5	123	6,890	38,184
Total	274	10,126	962,847	1,248,908	290	7,548	945,215	973,955	334	13,838	768,134	2,036,407	258	7,972	476,679	998,347	
1986-87	KSS	257	9,724	971,589	1,213,047	288	7,781	1,061,246	1,004,212	254	10,293	68,969	1,483,443	258	7,851	461,870	1,096,645
	MSS	15	459	10,528	48,781	-	-	-	-	29	1,180	30,915	340,317	-	-	-	-
	BSS	11	225	19,795	51,763	25	598	17,614	56,639	54	2,453	77,687	242,983	14	368	14,885	44,680
	MBSS	-	-	-	-	6	46	1,691	14,373	-	-	-	-	17	409	16,997	121,325
Total	283	10,408	1,001,912	1,313,591	319	8,425	1,080,551	1,075,224	337	13,926	777,571	2,066,743	289	8,628	493,752	1,262,650	
1987-88	KSS	260	9,826	1,016,543	1,227,917	306	8,081	1,118,348	1,066,400	257	10,406	679,546	1,494,623	269	7,987	518,440	1,078,374
	MSS	17	529	11,785	55,781	-	-	-	-	31	1,210	31,875	351,152	-	-	-	-
	BSS	13	249	24,369	63,517	25	629	19,859	61,954	55	2,490	79,173	255,187	24	618	21,800	60,796
	MBSS	-	-	-	-	10	71	2,538	27,084	-	-	-	-	33	574	23,760	169,080
Total	290	10,604	1,052,697	1,347,215	341	8,781	1,140,745	1,155,438	343	14,106	790,594	2,100,962	316	9,179	564,000	1,308,250	
1988-89	KSS	270	10,042	1,039,616	1,298,412	339	8,923	1,261,114	1,251,352	257	10,541	687,522	1,516,118	274	8,387	547,934	1,191,816
	MSS	19	589	13,223	62,318	-	-	-	-	32	1,253	33,278	363,292	-	-	-	-
	BSS	14	398	30,104	77,734	26	668	21,766	65,818	55	2,531	79,917	239,633	31	804	26,786	80,522
	MBSS	-	-	-	-	10	97	3,682	29,644	-	-	-	-	37	962	34,410	268,483
Total	303	11,029	1,082,943	1,438,464	375	9,688	1,286,562	1,346,814	344	14,325	800,717	2,119,043	342	10,153	609,130	1,540,821	
1989-90	KSS	285	10,283	1,168,340	1,423,097	361	9,580	1,613,933	1,907,733	258	10,655	696,771	1,535,639	281	8,620	579,500	1,266,369
	MSS	22	642	15,760	79,177	-	-	-	-	32	1,290	34,289	377,615	-	-	-	-
	BSS	19	454	35,470	84,822	27	707	24,325	73,870	55	2,536	80,524	260,324	38	973	31,425	97,156
	MBSS	-	-	-	-	10	170	6,081	61,595	-	-	-	-	45	1,050	36,675	300,147
Total	326	11,379	1,219,570	1,587,096	398	10,457	1,644,339	2,043,198	345	14,481	811,584	2,173,578	364	10,643	647,600	1,663,672	

Source: Upazila BRDB Office

FIGURES

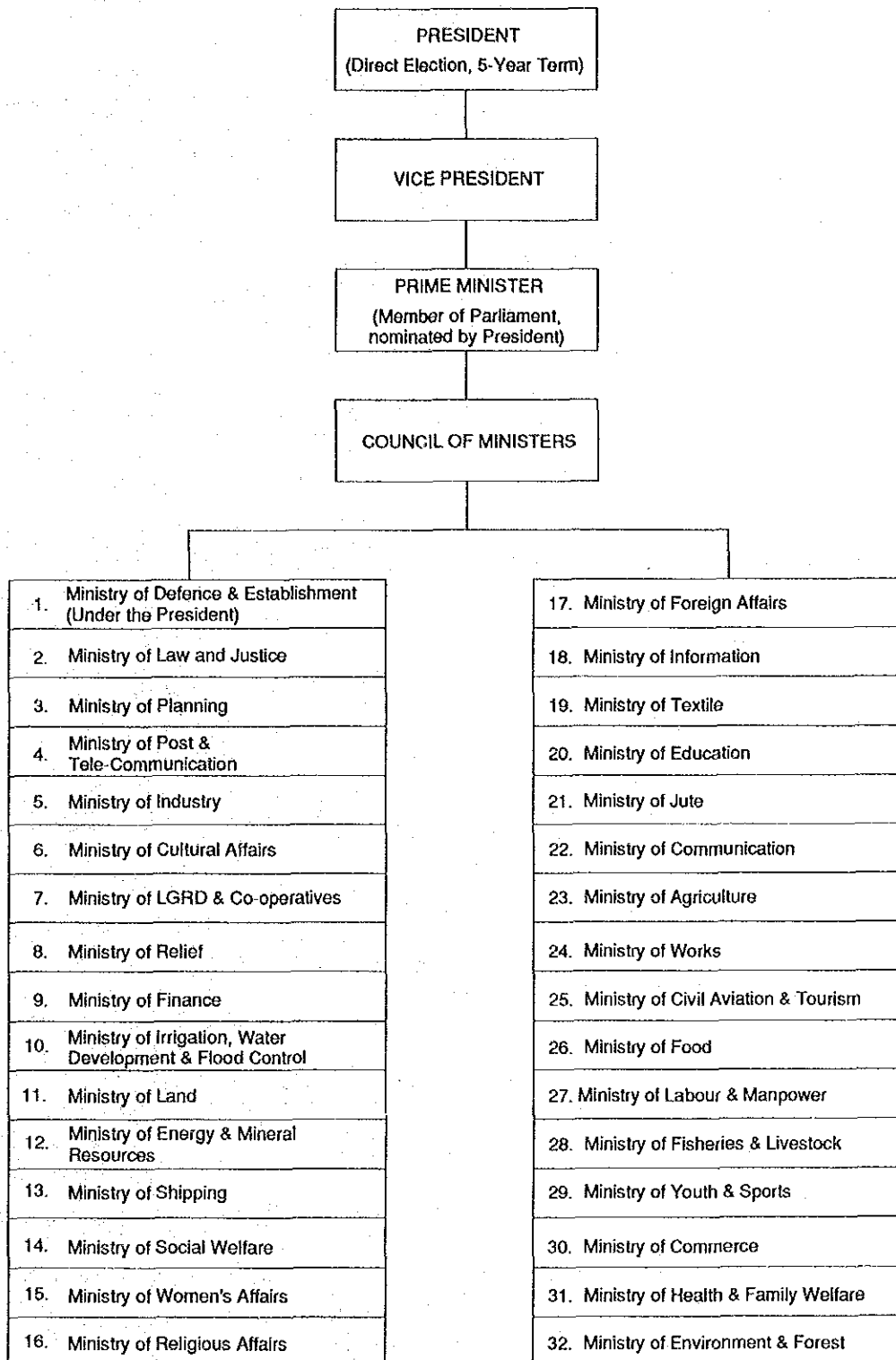


Figure. D.2.1.1 Government Organization : People's Republic of Bangladesh

THE PEOPLE'S REPUBLIC OF BANGLADESH
THE MASTER PLAN STUDY ON THE MODEL RURAL DEVELOPMENT PROJECT PHASE II FOR KACHUA, NABINAGAR, BANCHARAMPUR AND DEBIDWAR UPAZILAS
JAPAN INTERNATIONAL COOPERATION AGENCY

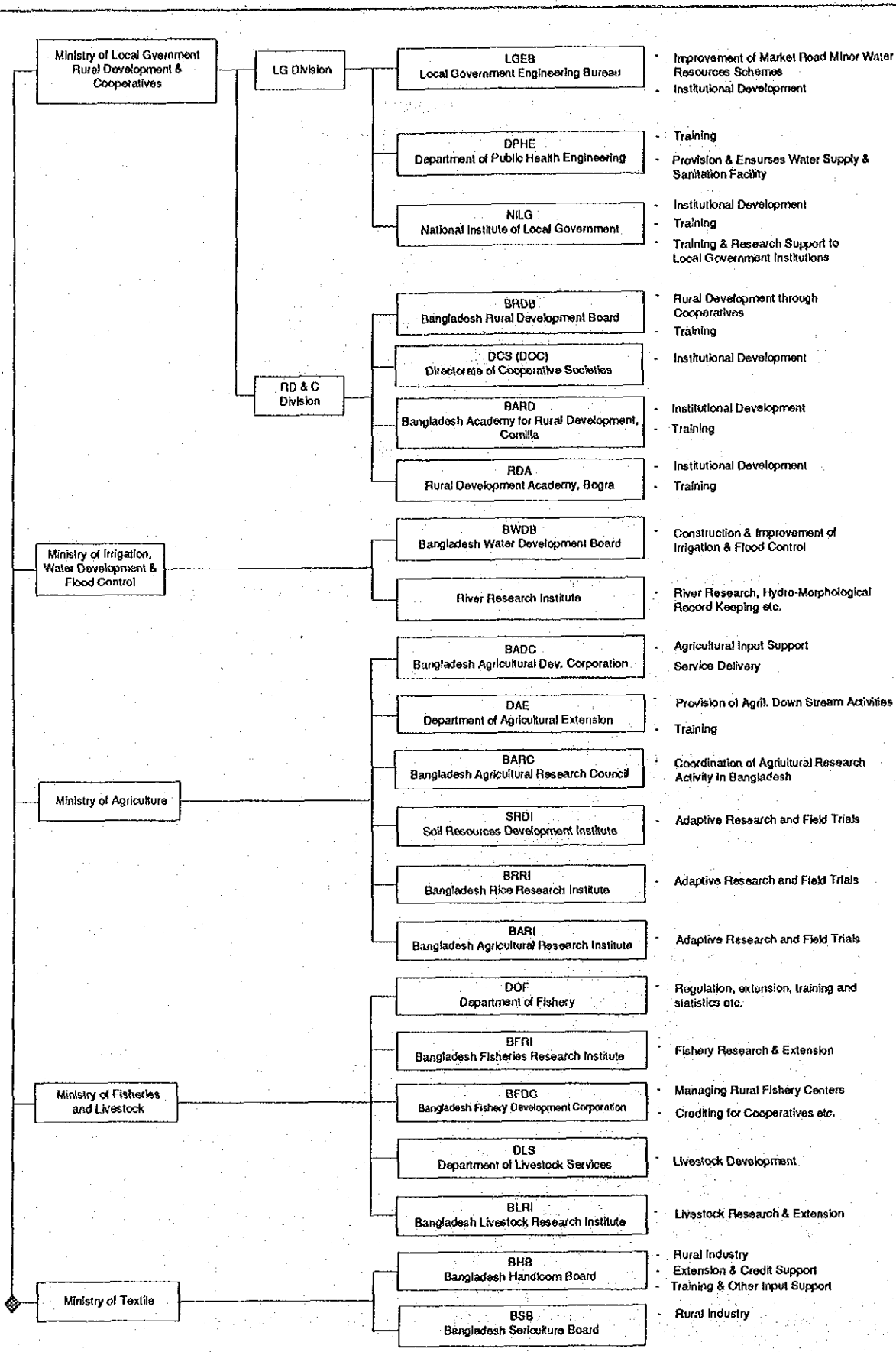
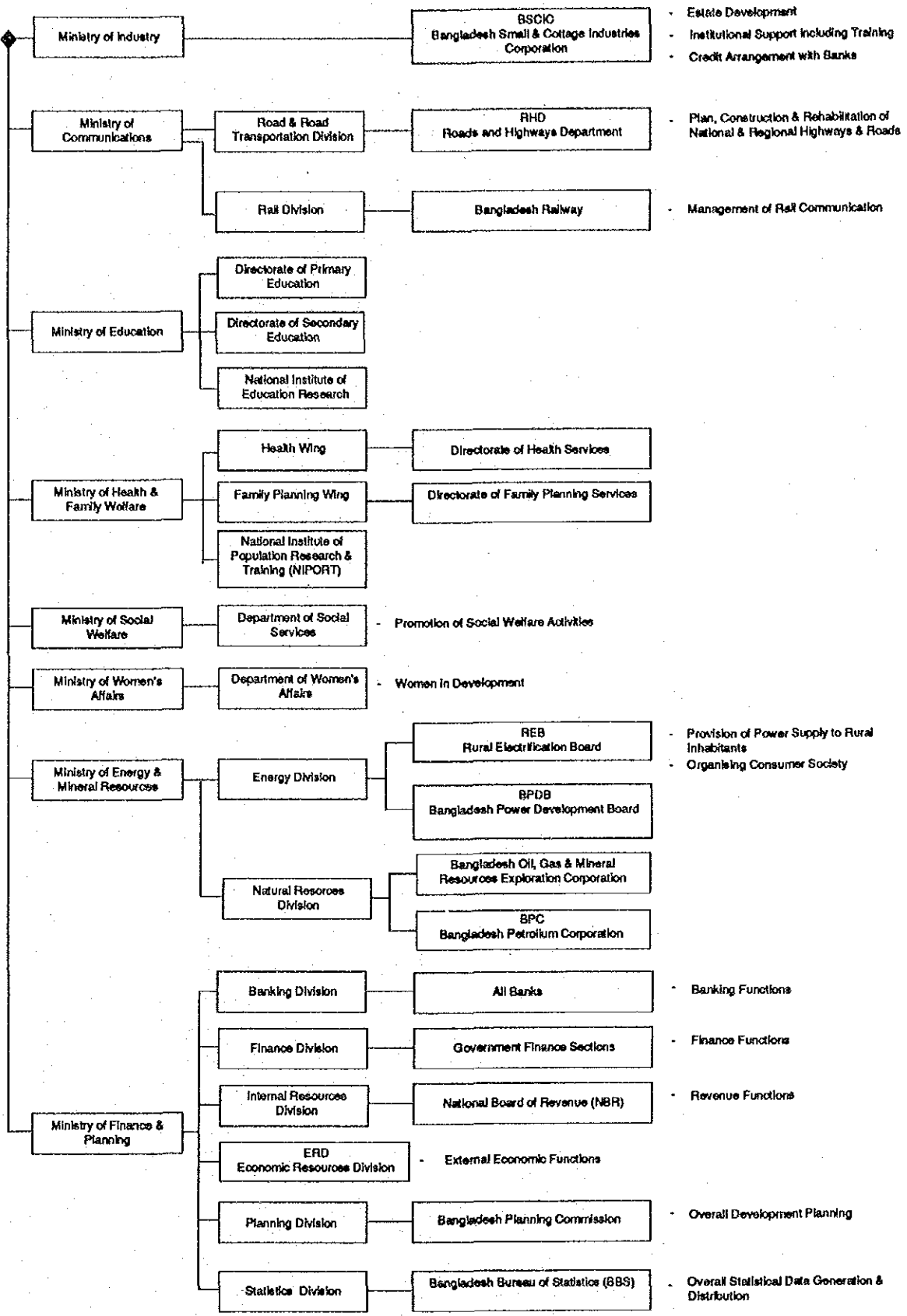
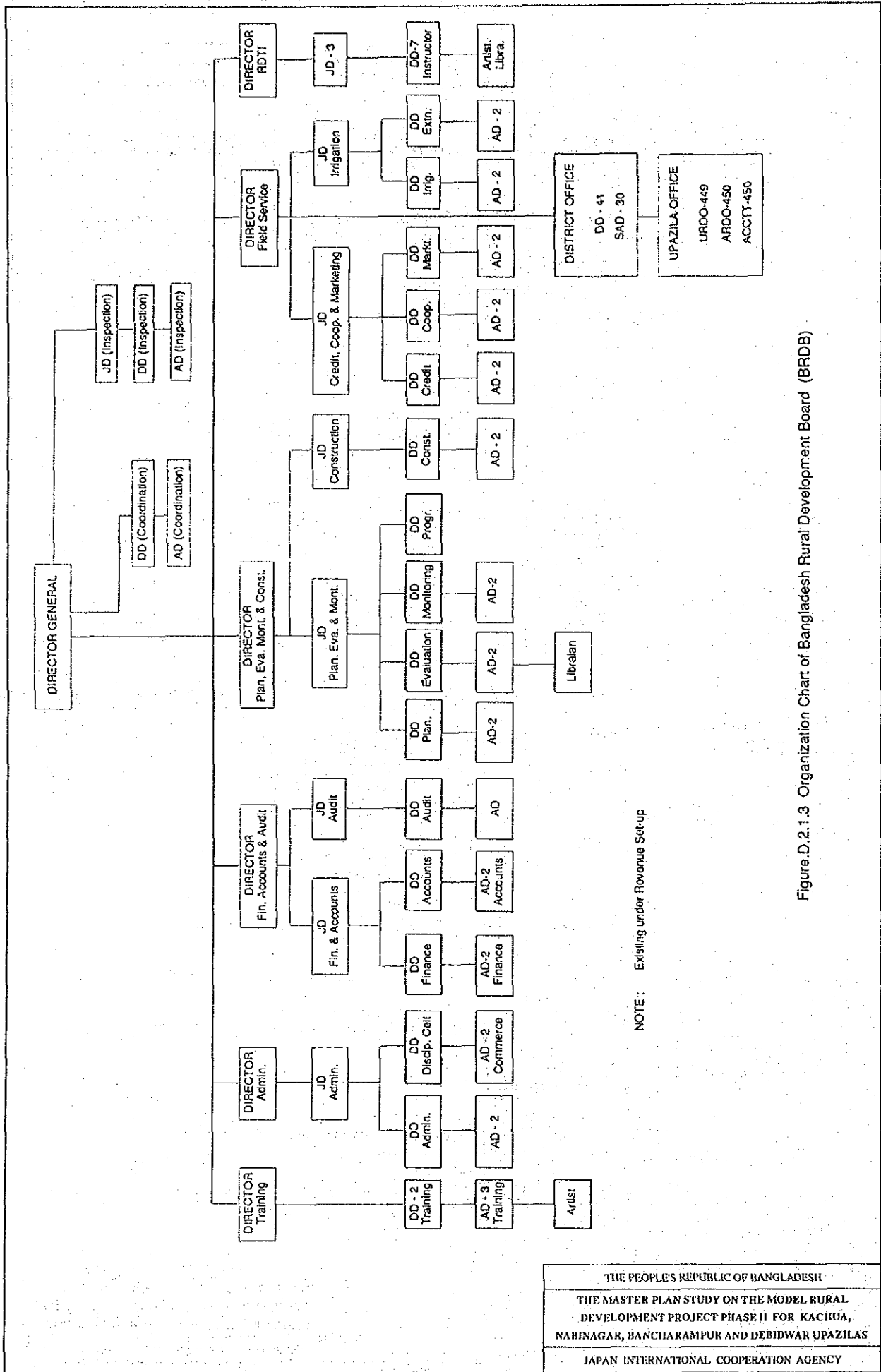


Figure. D.2.1.2 Main Government Organization Concerned with Rural Development Projects



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NOTE : Existing under Revenue Setup

Figure.D.2.1.3 Organization Chart of Bangladesh Rural Development Board (BRDB)

THE PEOPLE'S REPUBLIC OF BANGLADESH
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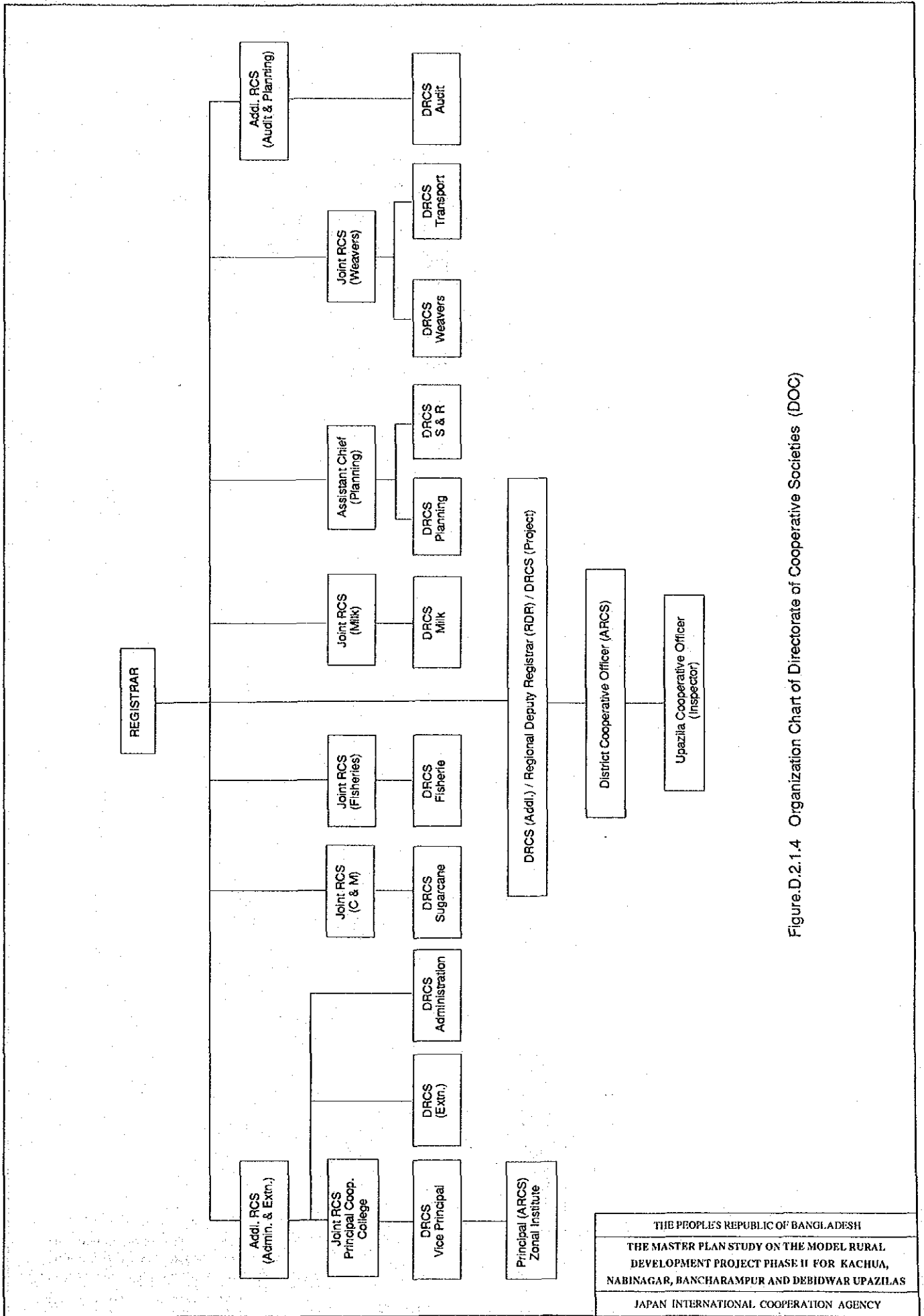


Figure.D.2.1.4 Organization Chart of Directorate of Cooperative Societies (DOC)

THE PEOPLE'S REPUBLIC OF BANGLADESH
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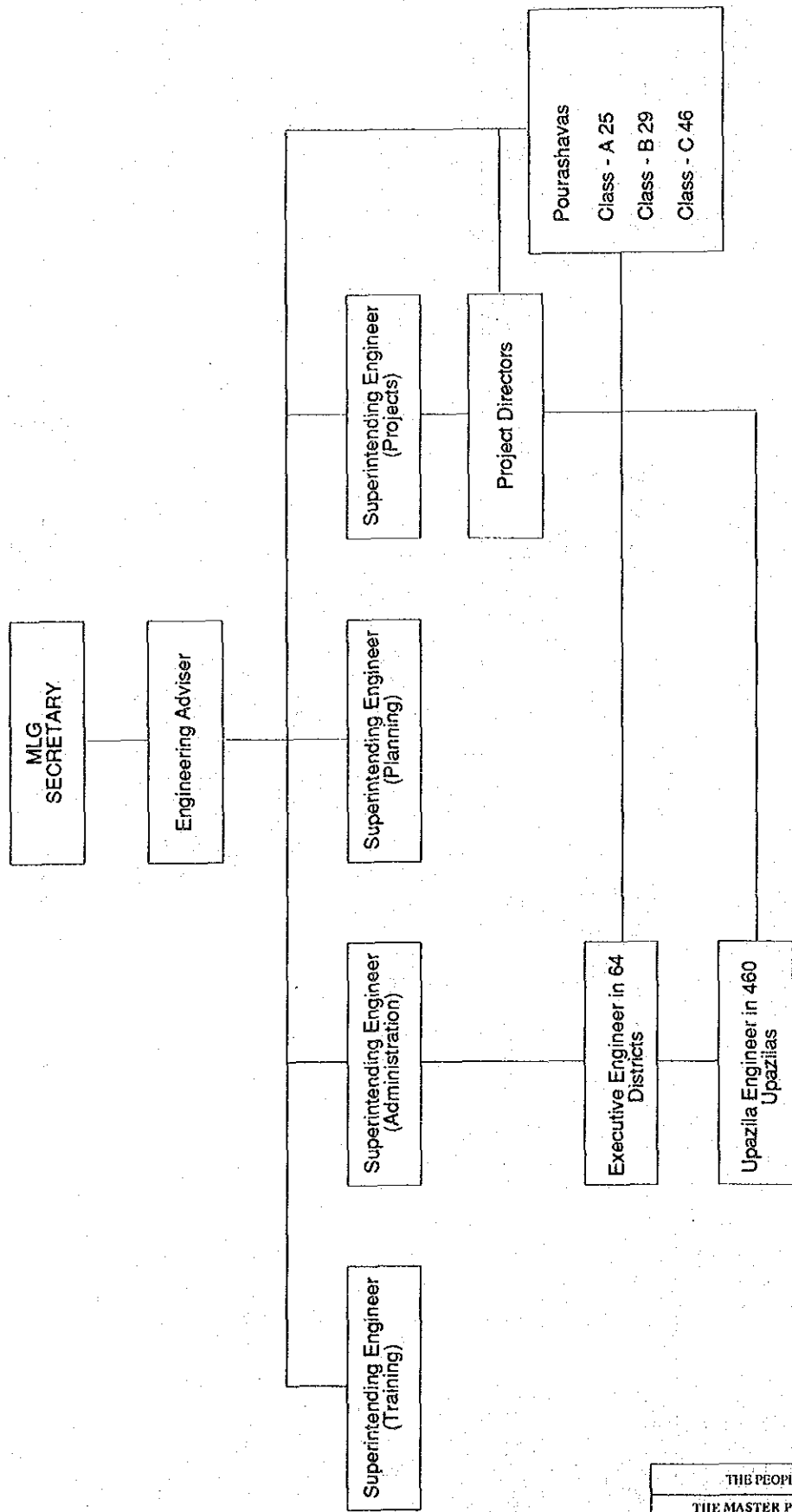


Figure.D.2.1.5 Organization Chart of Local Government Engineering Bureau (LGEB)

THE PEOPLE'S REPUBLIC OF BANGLADESH
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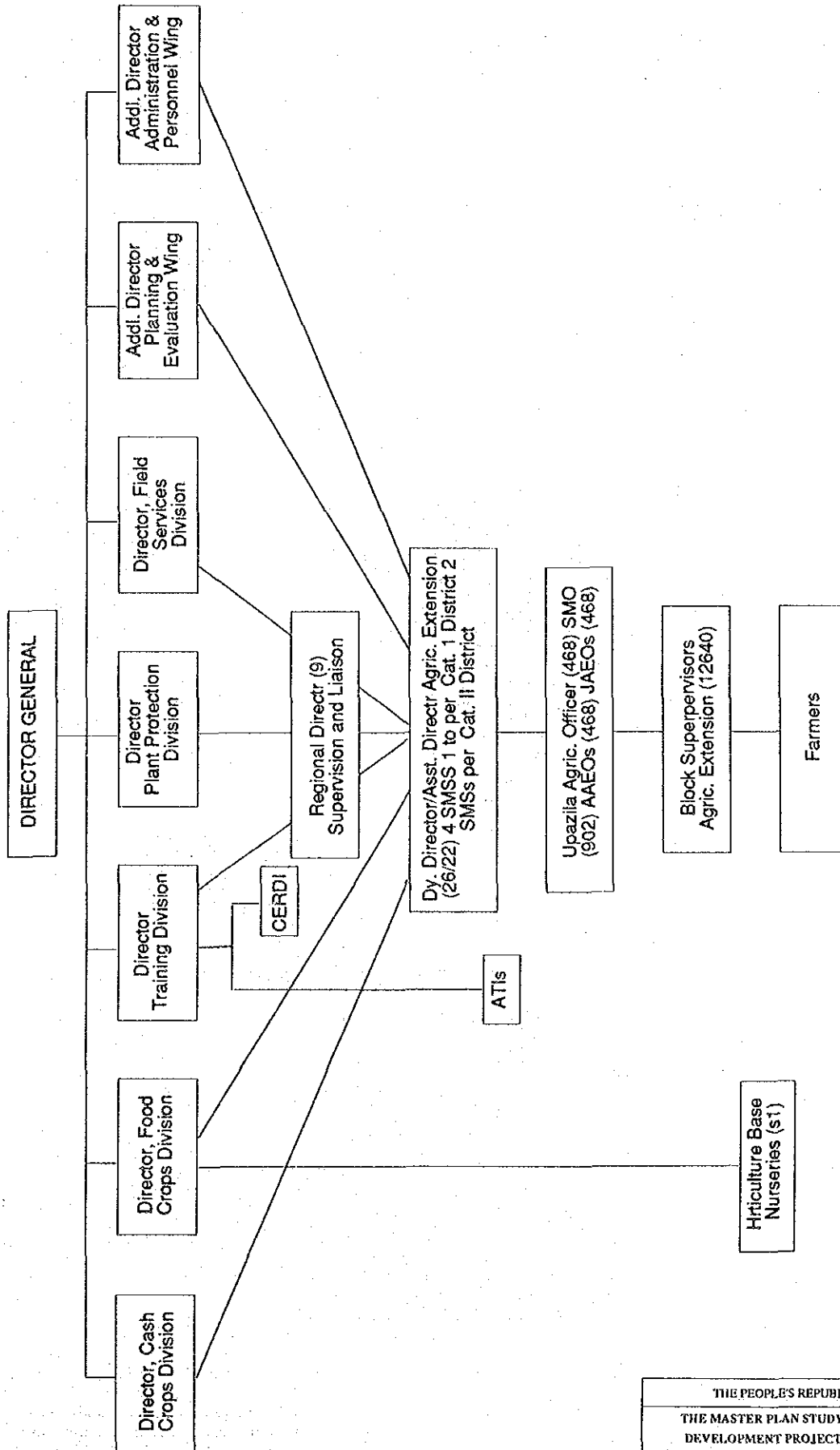


Figure.D.2.1.6 Organization Chart of Department of Agricultural Extension (DAE)

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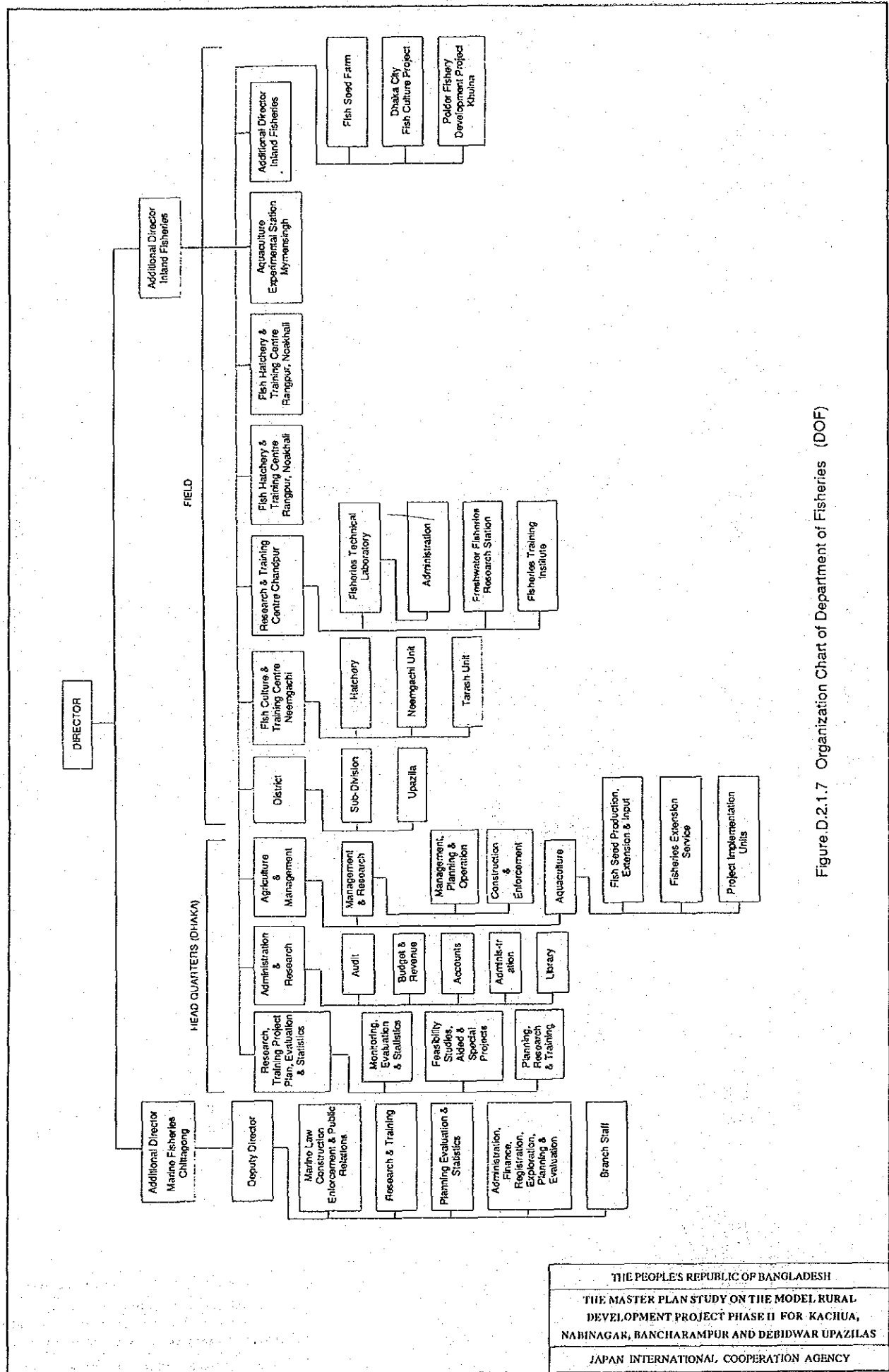


Figure.D.2.1.7 Organization Chart of Department of Fisheries (DOF)

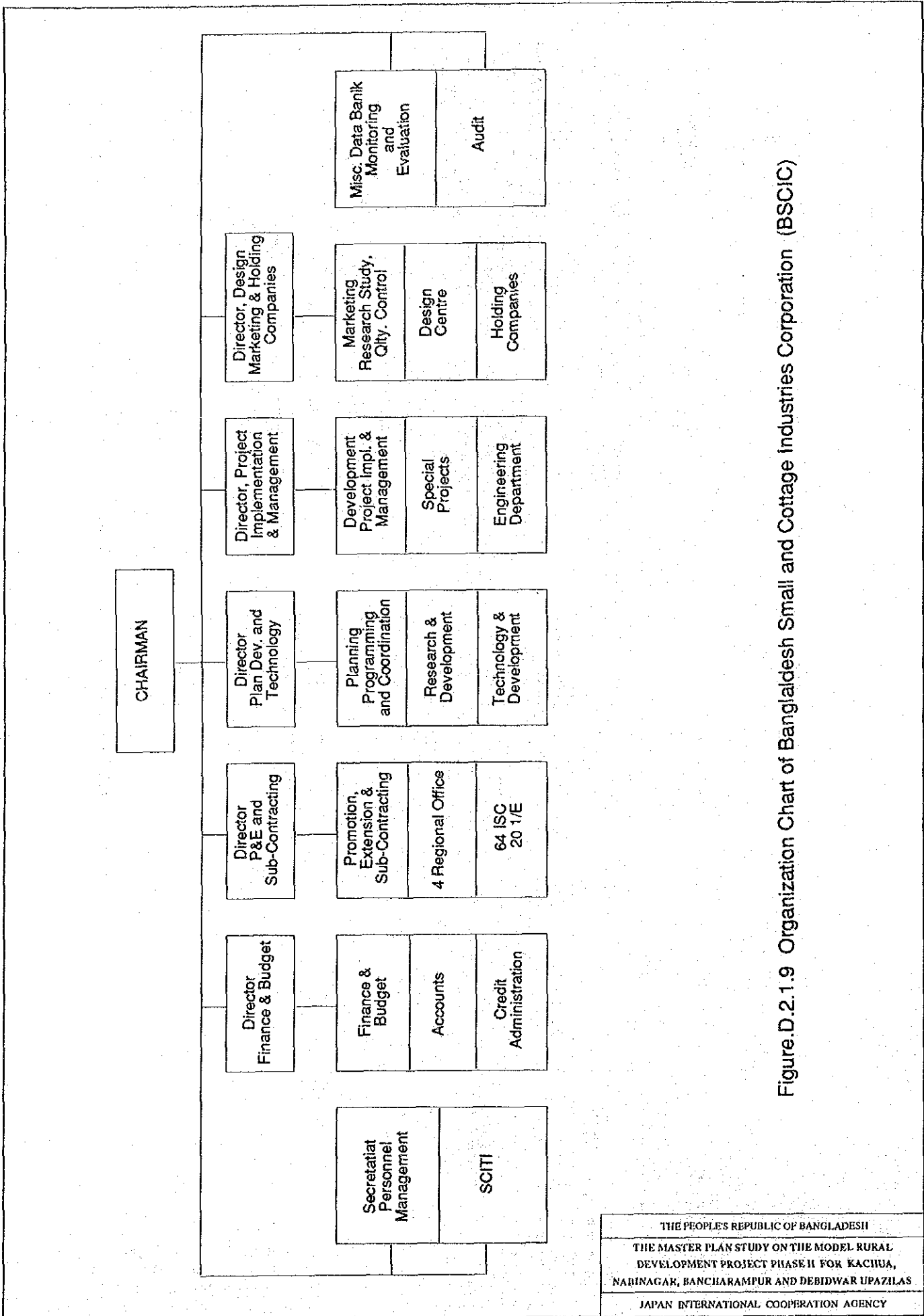


Figure.D.2.1.9 Organization Chart of Bangladesh Small and Cottage Industries Corporation (BSCIC)

THE PEOPLE'S REPUBLIC OF BANGLADESH
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 DEVELOPMENT PROJECT PHASE II FOR KACHUA,
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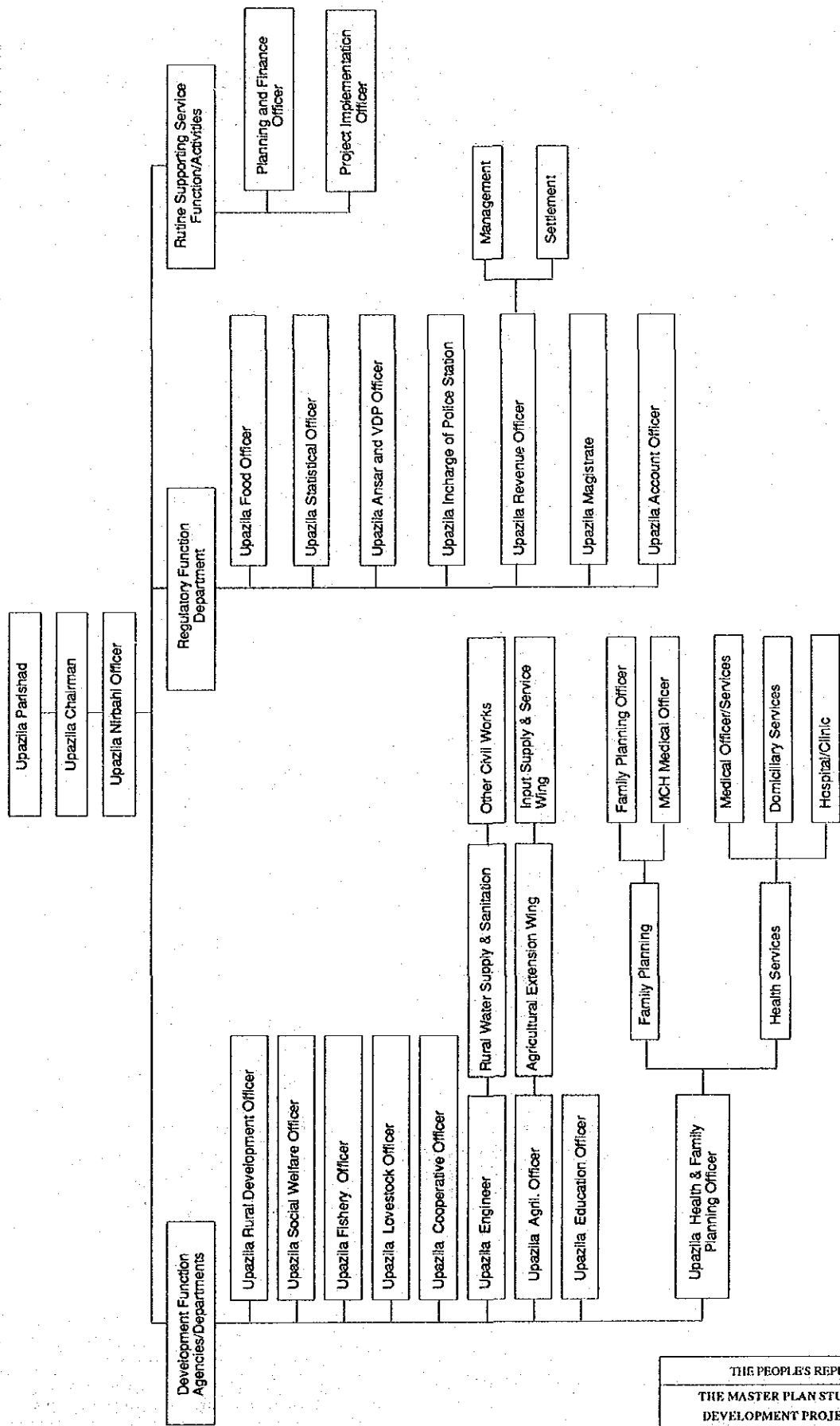
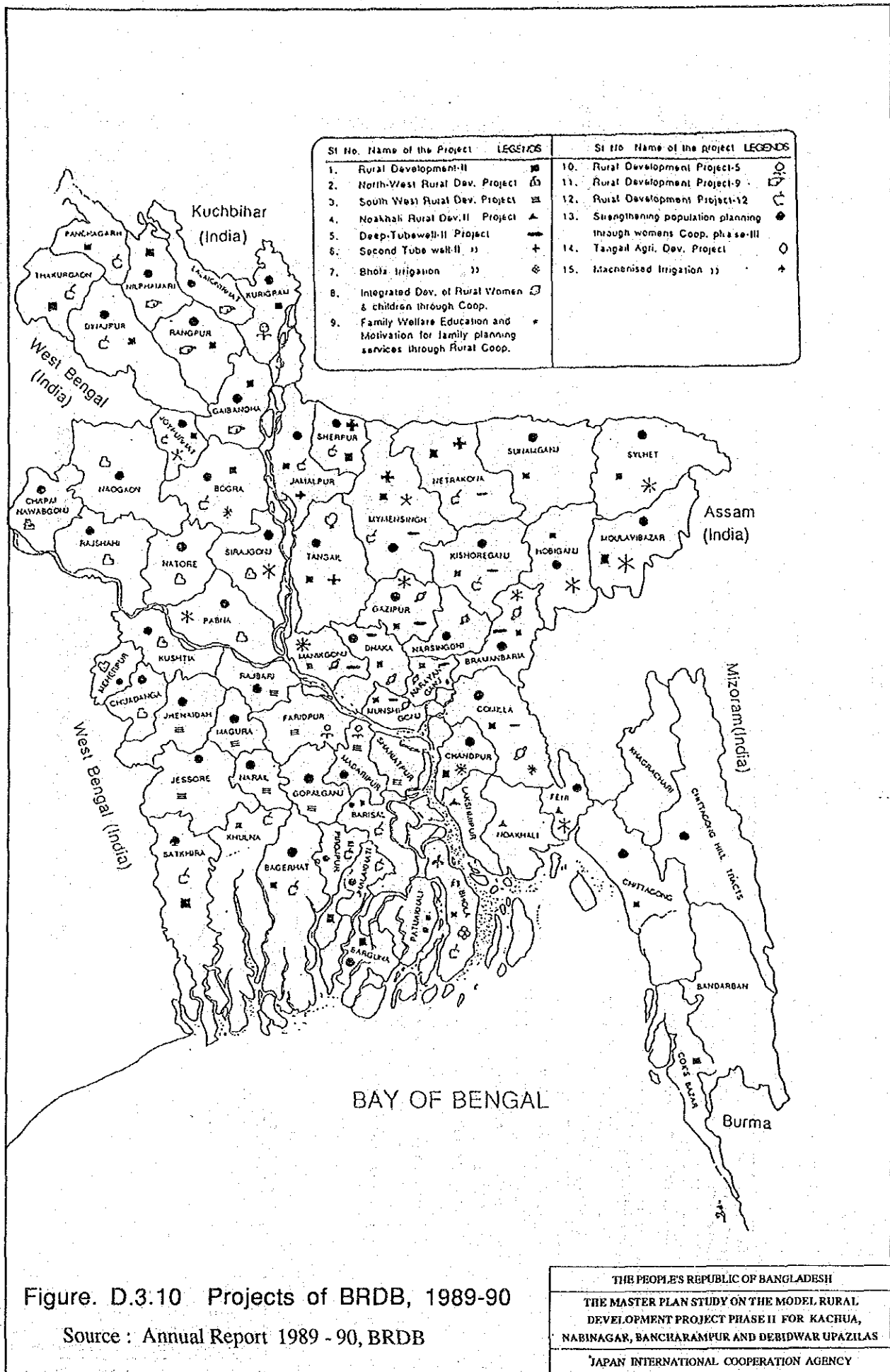
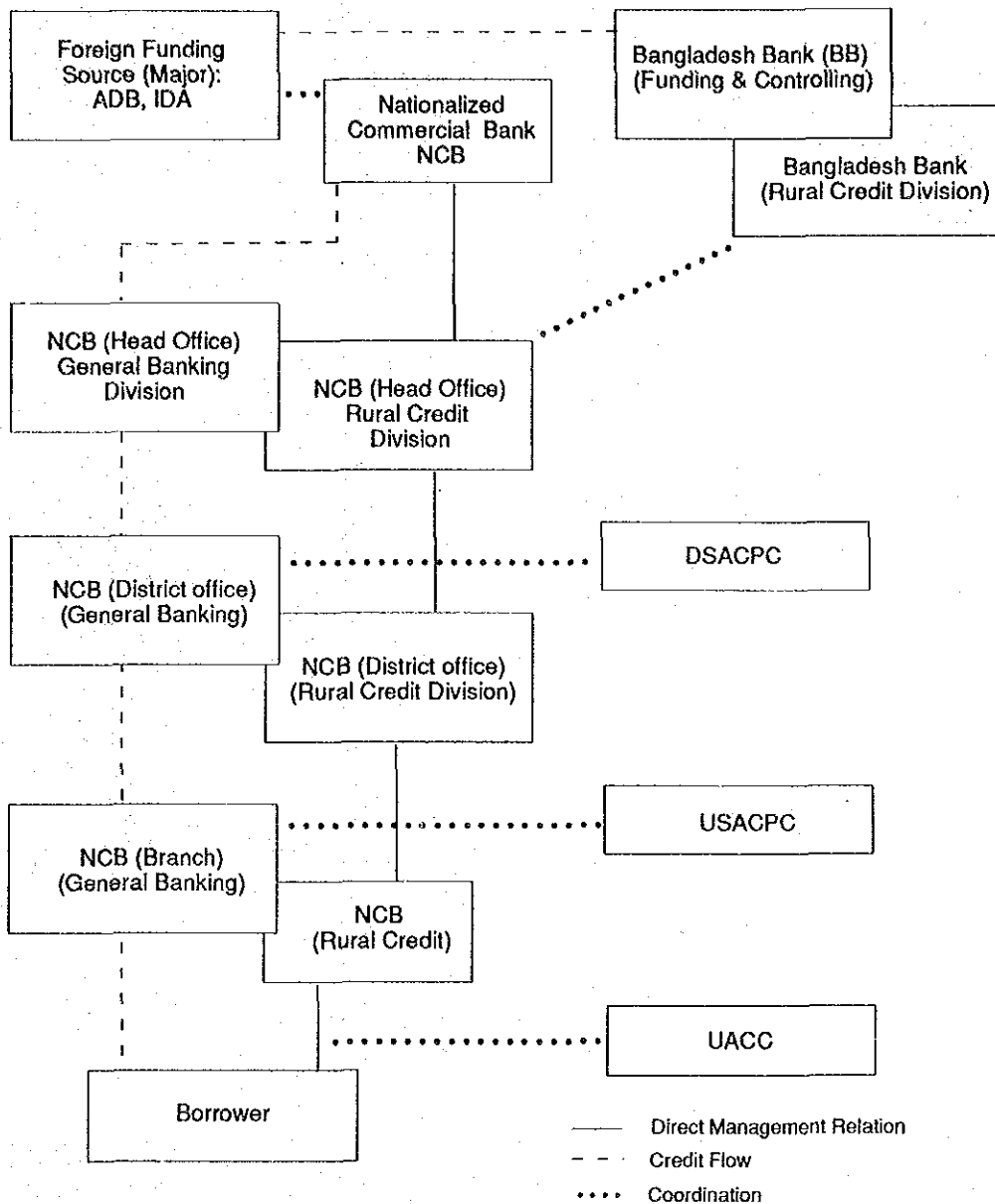


Figure.D.2.4.2 Organization Chart of Upazila Parishad

THE PEOPLE'S REPUBLIC OF BANGLADESH
 THE MASTER PLAN STUDY ON THE MODEL RURAL
 DEVELOPMENT PROJECT PHASE II FOR KACHUA,
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- NCB - Nationalized Commercial Bank
- DSACPC - District Special Agricultural Credit Programme Committee
- USACPC - Upazila Special Agricultural Credit Programme Committee
- UACC - Union Agricultural Credit Committee
- ADB - Asian Development Bank
- IDA - International Development Assistance

Figure.D.4.2.1 Agricultural Credit Flow of NCBs.

THE PEOPLE'S REPUBLIC OF BANGLADESH
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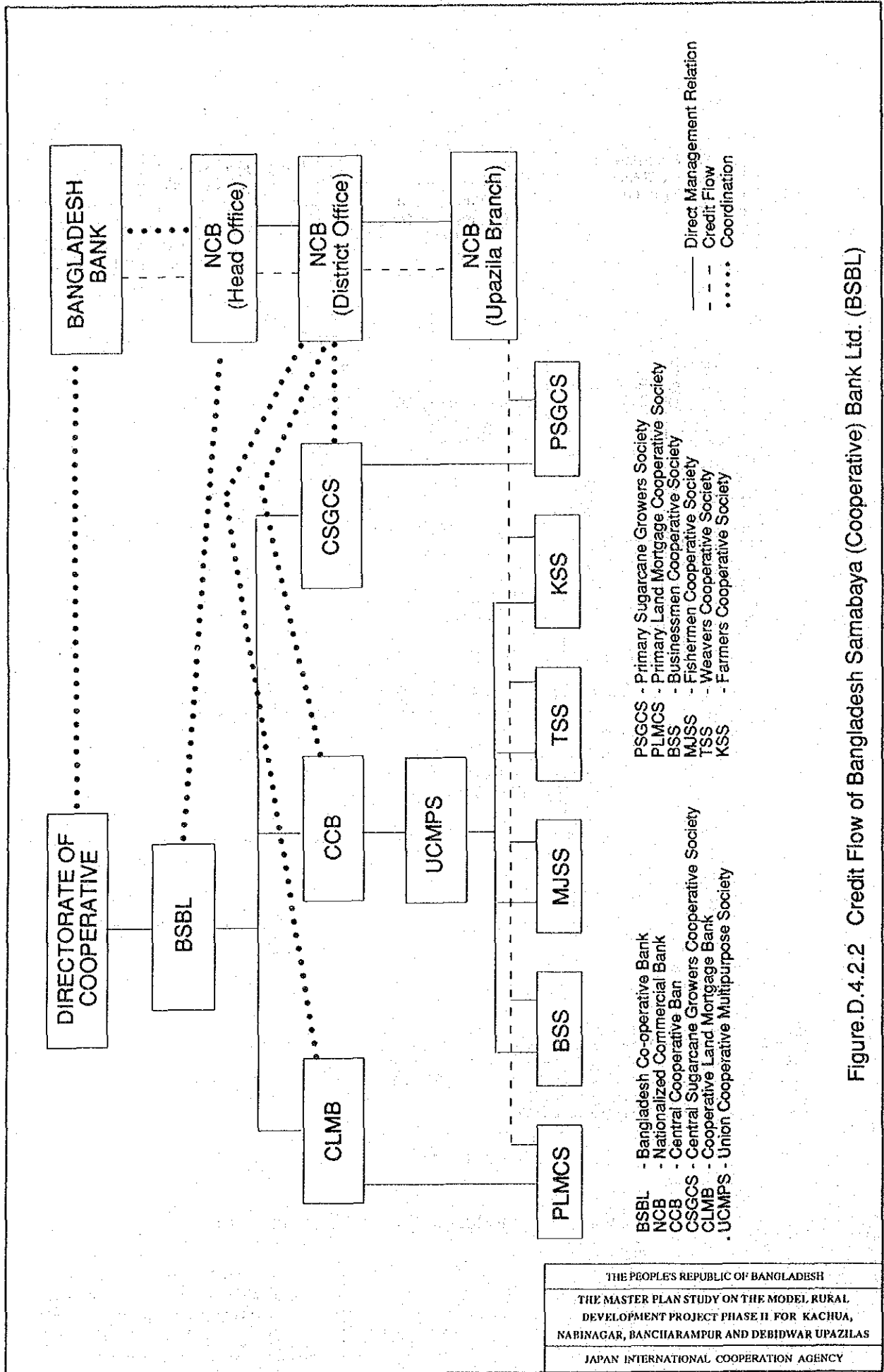
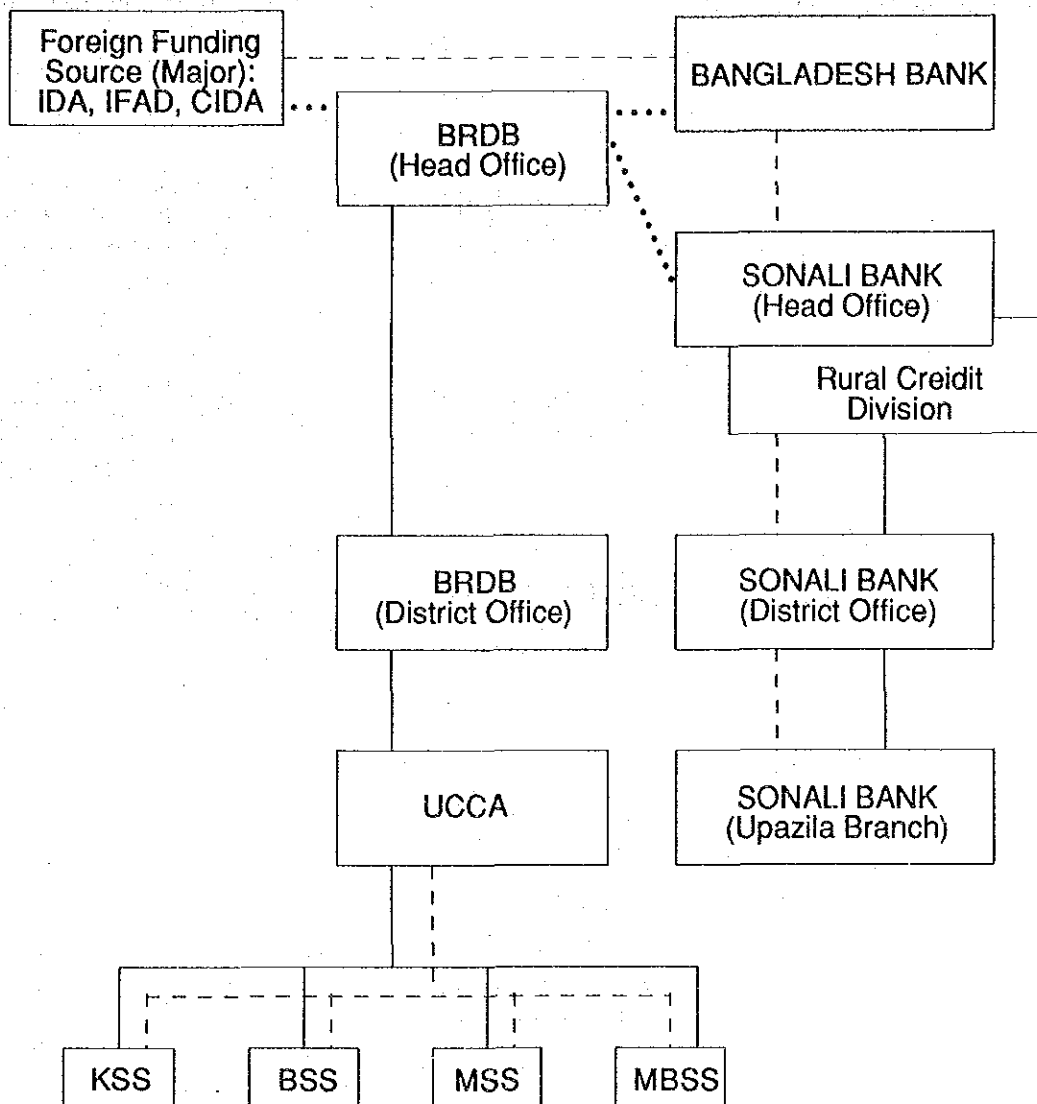


Figure.D.4.2.2 Credit Flow of Bangladesh Samabaya (Cooperative) Bank Ltd. (BSBL)

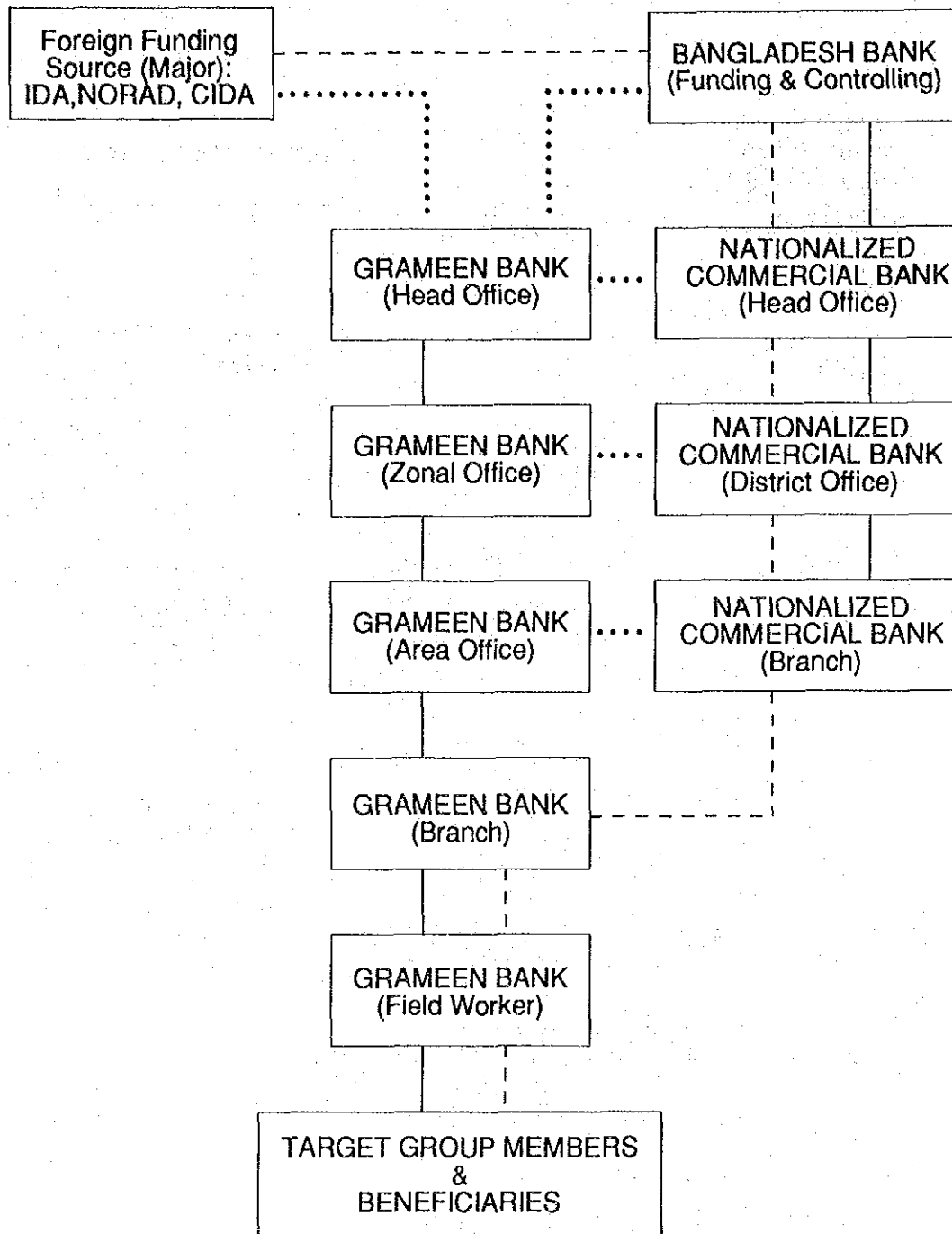


- BRDB - Bangladesh Rural Development Board
- UCCA - Upazila Central Cooperative Association
- KSS - Farmer's Cooperatives Society
- BSS - Landless Cooperatives Society
- MSS - Women's Cooperatives Society
- MBSS - Women's Landless Cooperative Society

- Direct Management Relation
- - - Credit flow
- Coordination

Figure. D.4.2.3 Credit Flow to the KSS/BSS/MSS/MBSS

THE PEOPLE'S REPUBLIC OF BANGLADESH
THE MASTER PLAN STUDY ON THE MODEL RURAL DEVELOPMENT PROJECT PHASE II FOR KACHUA, NABINAGAR, BANCHARAMPUR AND DEBIDWAR UPAZILAS
JAPAN INTERNATIONAL COOPERATION AGENCY



IFAD - International Fund for Agricultural Development
 NORAD - Norwegian Assistance for Development
 CIDA - Canadian International Development Association

———— Direct Management Relation
 - - - - Credit flow
 Coordination

Figure. D.4.2.4 Credit Flow of Grameen Bank

THE PEOPLE'S REPUBLIC OF BANGLADESH
 THE MASTER PLAN STUDY ON THE MODEL RURAL
 DEVELOPMENT PROJECT PHASE II FOR KACHUA,
 NABINAGAR, BANCHARAMPUR AND DEBIDWAR UPAZILAS
 JAPAN INTERNATIONAL COOPERATION AGENCY

ANNEX E
COOPERATIVES

THE MASTER PLAN STUDY ON
THE MODEL RURAL DEVELOPMENT PROJECT PHASE II
FOR KACHUA, NABINAGAR, BANCHARAMPUR AND DEBIDWAR UPAZILAS

ANNEX E COOPERATIVES

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1. GENERAL (Cooperative History and National Cooperative Policy)

Early Development

The organization of cooperative credit system was started in 1904 by the then government under the Cooperative Credit Societies Act. The purpose of these societies was to reduce the farmer's dependence upon traditional money lender. The system expanded rapidly since the cooperatives were the only institutional means for obtaining rural farm credit. In 1947 East Pakistan inherited 32,000 primary cooperatives but their activities were very poor due to non-repayment of loans. Then, supporting services such as input supply, marketing etc were not available by farmers.

The policy of the government to the situation was to set up new model for cooperative development. By 1954, 3949 Union Multipurpose Cooperative Societies (UCPs) and 135 central multipurpose societies were established. However, most of them has to be liquidated and those remaining one were related to supply only. The ILO study in the mid 1950s identified the major problem as to be rapid, haphazard formation of societies without preparation, such as cooperative education, training etc.

The Comilla Experiment and so called Comilla Model

The Bangladesh Academy for Rural Development (BARD) was established in 1957 as a research institute aimed at survey, research and training for rural development. The Academy established an integrated approach to the identification and resolution of farmers' need. Those were setting up of :

- 1) Thana (Upazila) Training and Development Centre (TTDC) or (UTDC)
- 2) Rural Works Program (RWP)
- 3) Thana (Upazila) Irrigation Program (TIP) or (UIP)
- 4) The two-tier Cooperative System (Two-tier)

1) and 2) were put in practice in 1962-63, 3) in 1967-68 and 4) in 1965.

Two-tier system means that cooperatives are organized at village level and federated into Central Cooperative Associations at Thana (Upazila) level. The purpose of the new cooperative was to provide a channel for credit and skill training in technology and

management for improvement of infrastructure and marketing facilities by organizing and managing irrigation and by encouraging capital formation through shares and savings.

The package system was tested in twenty Thanas (Upazilas) and the results were checked. Then, in 1970 it was decided to replicate it nationwide through Integrated Rural Development Programme (IRDP). In 1972 after Independence review was carried out and then it was decided to implement the program by setting up two-tier cooperative in 250 Thanas (Upazilas).

Recent Development

Following the recommendation of the review mentioned above, the Bangladesh Rural Development Board (BRDB) was set up in 1982, as an autonomous body, to implement the IRDP.

In the beginning, under Upazila Central Cooperative Association (UCCA) as the upper tier, only farmers' cooperatives (KSS) organized by land holding farmers were elements of the foresaid primary societies. However, by the middle of Second Five Year Plan it was recognized that the needs of the rural depressed groups, ladies and landless, were not being met through cooperative. Accordingly new primary societies were set up as mentioned below based on the experience on the Rural Poor Programmes.

Primary Societies

- 1) KSS (Krishak or Krishi Sambaya Samity)
Farmers' Cooperative
- 2) MSS (Mahila Sambaya Samity)
Womens' Cooperative, 1974 established
- 3) BSS (Bhumiheen-Bityaheen Sambaya Samity)
Landless Cooperative, 1983 established
- 4) MBSS (Mahila Bhumiheen Bityheen Sambaya Samity)
Landless Womens' Cooperative, 1983 established

This continued emphasis on the use of cooperatives as the most effective vehicle to the rural development rather than facilitating growth of cooperatives as self-help groups, has resulted in of coming up of many problems.

In order to enhance the role and effectiveness of cooperatives, the Government has formulated the National Cooperative Policy, 1989. According to the Fourth Five Year Plan (1990-95), the objectives of the Policy, 1989 are as follows:

- 1) Increasing the contribution of the cooperatives in the national economy as the second sector, in augmenting the total national production and wealth in accordance with role given in the Constitution.
- 2) Ensuring participation, as a creative and productive power, of the nation's disadvantaged groups of persons, particularly the women, the assetless, the occupational groups and the people with limited income from all strata of the society within the structure and procedures of the Constitution.
- 3) Increasing the role of cooperative sector gradually in providing employment to all persons having working capacity all over the country, particularly in the rural areas.
- 4) Extending the role of the cooperators in various sectors of production, particularly in agriculture, small and cottage industries, trade and commerce, storage and marketing and export oriented industries and trades.
- 5) Ensuring the use of cooperatives as one of the main instruments in all economic activities for alleviating poverty in the urban and rural areas, improving the standard of living and gradually removing the regional disparities.
- 6) ensuring the provision of education, health and nutrition for the cooperators and the members of their families through improvement of their economic conditions and also ensuring the elevation of their social status and human qualities.
- 7) ensuring the transformation of the process of cooperative development from a programme to a movement as the cooperative is an economic institution, activity and a movement.

- 8) Encouraging the cooperators for self-management of cooperatives, ensuring the running of the cooperative organizations under democratic systems in a phased manner and establishing autonomy in the management of the cooperative societies.
- 9) Taking supportive measures for improvement of the financial management of the cooperatives and attainment of financial viabilities.

2. COOPERATIVE ORGANIZATIONS AND THEIR ROLE

Four organizations have been attached to the Rural Development and Cooperative Division (RDCD) in the Ministry of Local Government, Rural Development and Cooperatives as shown in Fig. D.2.1.2.

They are 1) Bangladesh Rural Development Board (BRDB) 2) Directorate of Cooperative Societies (DOC) 3) Bangladesh Academy for Rural Development (BARD), Comilla and 4) The Rural Development Academy (RDA), Bogra.

The two organizations BRDB, with its affiliated set up UCCA, and DOC are picked up for briefing as they are directly connected with rural development in Bangladesh.

2.1 Bangladesh Rural Development Board (BRDB)

The process of the establishment of BRDB are mentioned in 1. General.

The organization chart of BRDB is shown in Fig. D.2.1.2.

According to the Gazette notification, the functions of BRDB shall be:

- 1) to promote village-based primary cooperative societies and UCCAs with a view to enabling them to be autonomous, self-managed and financially viable vehicles for increasing producing, employment generation and rural development;
- 2) to encourage functional cooperatives for generating income and employment for the rural poor;
- 3) to promote intensive irrigated agriculture as a means to cooperative development and also for efficient utilization through the cooperatives, of irrigation facilities based on ground and surface water;
- 4) to channel and ensure production utilization of institutional credit through the village cooperatives and the UCCAs and simultaneously promote members accumulation of shares and savings;

- 5) to encourage financially viable UCCAs to diversify activities specially in the marketing of agricultural input and produce as a service to their members;
- 6) to arrange for effective training of members of the managing committee of village-based primary cooperative societies and UCCAs and model farmers in the agricultural and rural development activities;
- 7) to liaise with concerned ministries, departments and agencies for mobilizing supplies, services and supports for the UCCAs and village cooperative system;
- 8) to promote the district and national federations of UCCAs with a view to progressively handing over to them promotional, motivational and educational functions in relation to rural development;
- 9) to delegate to the Director-General and any other officer of the Board appropriate authorities and responsibilities for the achievement of the objectives of the Boards;
- 10) to delegate to the district and other level officers of the Board, maximum possible financial and administrative authority to achieve the objectives of the Board;
- 11) to submit to government projects and programmes consistent with the objectives and to implement them with government approval;
- 12) to approve the annual development programmes and the annual budget of the Board;
- 13) 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;
- 14) to take such measures and exercise 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: