

No. 6

Report of the Final Seminar
on
**Joint Study on Rural Development Experiment
(JSRDE) Project**

21st November, 1995

Edited by
**Yoshihiro Kaida
Saleha Begum**

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**Bangladesh Academy for Rural Development (BARD)
Comilla, Bangladesh**



**Japan International Co-operation Agency (JICA)
Dhaka, Bangladesh**

December 1995

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Executing Agencies

**Bangladesh Academy for Rural Development (BARD)
Japan International Cooperation Agency (JICA)**

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Bangladesh Agricultural University, Mymensingh
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FOREWORD

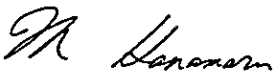
Bangladesh has a long experience of experimenting on rural development programmes and innovating a number of rural development approaches. The country is, therefore, well known to the academicians and professionals in the field of rural development both in the developed and developing countries.

The Joint Study on Rural Development Experiment (JSRDE) Project is an experimental project. It was initiated from the experiences of the Joint Study on Agricultural and Rural Development (JSARD), which was conducted as a research project during 1986 to 1990 under the sponsorship of the Ministry of Agriculture, Bangladesh Academy for Rural Development (BARD) and Japan International Cooperation Agency (JICA). The basic ideas of the present study were developed in course of the earlier project activities and it was launched from April 1992 to continue upto December 1995 in order to pursue an "alternative approach" to rural development in Bangladesh. This project is sponsored by the Ministry of Local Government, Rural Development and Cooperatives and Japan International Cooperation Agency (JICA) and executed by Bangladesh Academy for Rural Development (BARD), Comilla, while the participating organizations are : Kyoto University, Japan, Bangladesh Agricultural University (BAU), Mymensingh, Rural Development Academy (RDA), Bogra and Bangladesh Rural Development Board (BRDB), Dhaka.

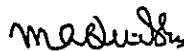
The Final Seminar was organized to review the major findings of the experimentation and to recommend a framework of rural development in Bangladesh. The present report includes the findings and the recommendation of the Seminar.

We hope the findings and recommendations will be useful for all the relevant organizations and persons involved in rural development activities in Bangladesh.

We thank Prof. Yoshihiro Kaida, Japanese Team Leader, Ms. Saleha Begum, Project Director, Mr. Haruo Noma, General Manager of JSRDE Project and their colleagues for their hard work in bringing out this report.



Morimasa Kanamaru
Resident Representative, JICA



Md. Abdul Quddus
Director General, BARD

PREFACE

The present report is prepared on the basis of the Final Seminar held on 21st November, 1995 at Dhaka. It contains six papers which explained the background, objective, methodology of the project and mainly discusses the four guiding concepts which were formulated from the JSARD Project and the findings of the experimentation during JSRDE Project. The recommendations were made on the basis of the threadbare discussions among the distinguished participants.

We would like to thank all the members who were associated with the preparation of the papers and in organizing the seminar. Our thanks are also due to the task-force and counterpart members both Bangadeshi and Japanese for their cooperation. we extend our sincere thanks to Mr. Md. Abdul Quddus, Director General BARD and Mr. Morimasa Kanamaru, Resident Representative, JICA Bangladesh Office for writing the forward and for their all help and cooperation.

Mr. Md. Mahe Alam, Secretary, Rural Development and Cooperative Division, Ministry of Local Government, Rural Development and Cooperatives guided us in designing and organizing the seminar. On behalf of the project we would like to convey our gratitude to him.

Ms. Shahana Begum & Mr. Pervez Mostafiz, Computer Operator of the project took the trouble of typing the report. Our thanks are also to them.

It would be our satisfaction if the report is found useful to the relevant persons working in the same line.

December, 1995

Yoshihiro Kaida
Saleha Begum

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I INTRODUCTION

Final Seminar on Joint Study on Rural Development Experiment (JSRDE) was organized to review its final outcome relating to the framework of an alternative approach to rural development in Bangladesh. The JSRDE, an action research, started in April 1992 having an ambitious aim at ironing-out a framework of, a model on, or an alternative approach to rural development in this predominantly rural and agrarian country. There were the following four guiding concepts at the outset of this action research:

- (a) Organize villagers in a village institution in its entirety, with leaders selected from the smallest cohesive social groups in the village,
- (b) Have the village institution linked with the local administrative institutions, i.e., Thana and Union administration,
- (c) Promote complex land-use systems by applying need-based indigenous technologies, and
- (d) Create off-farm job opportunities by bringing villages closer to towns and towns closer to villages in order to alleviate villagers' acute problems of landlessness and underemployment.

Through strenuous field research and experimentation that lasted for three and a half years in five experimental villages, a framework has been curved out and this is presented in the main body of this report. In short, the framework has components corresponding to the above four concepts:

- (a) To formulate Village Committee consisted of traditional leaders,
- (b) To coordinate NBDs' rural development efforts at Union-level by setting up a Union Coordination Meeting,
- (c) To link the Village Committee with the NBDs' service delivery system through the UCM and Union Parishad,

- (d) To use locally available, indigenous, appropriate technologies in farming, rural life as well as rural infrastructure build-up, in project planning and implementation, so that people's participation can be ensured, and
- (e) To promote off-farm job and income generating opportunities by improvement of rural infrastructures linking villages with towns.

These points are discussed in detail in the six papers presented at the Seminar, and condensed into a set of recommendations.

The editors note it is mentioned that the JSRDE action research project had a foregoing study initiated back in 1986 through 1990 under the title of Joint Study on Agricultural and Rural Development (JSARD) in Bangladesh. The four guiding concepts for the following JSRDE had been squeezed out of this four years' village-settled studies conducted in 8 villages in 5 different agro-ecological regions. The JSRDE selected 5 of the 8 villages for experimentation.

The JSARD was carried out under the sponsorship of Ministry of Agriculture of GOB and Japan International Cooperation Agency (JICA), and executed by Bangladesh Agricultural University (BAU) with three more collaborating institutions: Bangladesh Academy for Rural Development (BARD), Rural Development Academy (RDA), and Kyoto University.

The JSRDE was sponsored by Rural Development and Cooperatives Division, Ministry of Local Government, Rural Development and Cooperatives and JICA, and was executed by BARD with four more collaborating institutions: Bangladesh Agricultural University (BAU), Rural Development Academy (RDA), Kyoto University, and Bangladesh Rural Development Board (BRDB).

II. PARTICIPANTS

In this seminar a total of 88 participants attended from the concerned ministries of the Government of Bangladesh, research organizations, universities, -diplomatic missions and

foreign development partners, especially JICA and related institutions, project personnels of the JSARD and JSRDE Projects. List of the participants is attached in Annex-I.

III. SEMINAR DURATION, METHODOLOGY AND ORGANIZATION OF THE SEMINAR

(a) Seminar Duration

The Seminar was held for one day, 21st. November, 1995 at Hotel Sonargaon, Dhaka. The Programme of the Seminar is attached in Annex-2.

(b) Methodology

Six papers were presented in the Seminar. First paper, "Overview of JSRDE Findings" summarizes major findings in JSRDE which lead to building a JSRDE framework for rural development in Bangladesh. The second paper, "The JSRDE Model for an Alternative Approach to Rural Development in Bangladesh", proposes some concrete policy decisions on institution building at two levels, village and local administration, that are required to realize the JSRDE framework.

The following four papers further elaborated some important points presented in the earlier two papers. The third paper, "Potentialities of Village Leaders and Community for Rural Development", proposes a Village Committee to be comprised of traditional village leaders (*matabbors*) selected from respective paras, the smallest cohesive social unit, and analyze some successful roles taken by the informal council of village leaders. The fourth paper, "Linkage of Village with Local Administration through Union Parishad" proposes to coordinate NBDs' rural development efforts at Union-level by setting up a Union Coordination Meeting, and to link the Village Committee, which is proposed in the third paper, with the NBDs' service delivery system through the UCM and Union Parishad. These two papers depict key points of the JSRDE 'model'.

The fifth paper, "Need-based Appropriate Technologies for Rural Development", advocates usefulness of indigenous technologies that are available in the rural community, and proposes to adopt them in both planning and implementation processes of rural development to ensure active participation of villagers in rural development programmes. The last paper, "Off-farm Employment Opportunities for Income Generation", summarizes various JSRDE's activities in this important component of rural development, and also proposes development of rural infrastructure such as village feeder road, hat and bazar, electrification, rural postal and banking services, only through which viable off-farm job opportunities are enhanced.

On the basis of the six presentations, discussions by the floor relating to the respective presentations and general discussions, a set of Seminar Recommendations were figured out as presented later.

(c) Organization of the Seminar

The Seminar was jointly organized by the Japan International Cooperation Agency (JICA), Bangladesh and Bangladesh Academy for Rural Development (BARD), Comilla. A steering committee was formed for smooth organization and management of the Seminar. The committee was comprised of the Task-Force and Action-Team members of the JSRDE. Ms. Saleha took the responsibility of Seminar organizer, while Mr. Haruo Noma was Seminar coordinator. All the Project personnels of JSRDE worked hard in organizing the Seminar.

IV. INAUGURAL SESSION

The inaugural session was started at 9:00 a.m. with recitation from the Holy Quran. The session was chaired by Mr. Md. Mahe Alam, Secretary, Rural Development and Co-operatives Division, Ministry of Local Government, Rural Development and Co-operatives, Hon'ble Deputy Minister, Mr. Md. Abdul Hye, Ministry of Local Government, Rural Development and Co-operatives, Government of the People's Republic of Bangladesh attended the session as the Chief Guest, while Professor Shah Mohammed Farouk, Vice Chancellor of Bangladesh Agricultural University and Mr. Hideyuki Sakamoto, First Secretary of the Embassy of Japan attended the session as Special Guests.

Eight addresses read at the inaugural session were recorded and the full texts of respective addresses are presented in the following pages in order of the presentation at the session. They are:

- (1) Welcome address by Mr. Md. Abdul Quddus, Director General, BARD,
- (2) Address by Mr. Morimasa Kanamaru, Resident Representative, JICA Bangladesh,
- (3) Address by Professor Yoshihiro Kaida, Japanese Team Leader of JSRDE,
- (4) Address by the Special Guest, Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan, Bangladesh,
- (5) Address by the Special Guest, Professor Shah Mohammed Farouk, Vice Chancellor, Bangladesh Agricultural University,
- (6) Address by the Chief Guest, Mr. Md. Abdul Hye, Hon'ble Deputy Minister, Ministry of Local Government, Rural Development and Co-operatives,
- (7) Address by the Chairperson, Mr. Md. Mahe Alam, Secretary, Rural Development and Co-operative Division, Ministry of Local Government, Rural Development and Co-operatives, and
- (8) Vote of Thanks by Ms. Saleha Begum, Project Director, JSRDE Project.

**1. Address of Welcome by Mr. Md. Abdul Quddus, Director General,
Bangladesh Academy for Rural Development, Comilla**

Distinguished Chairperson Mr. Md. Mahe Alam, Secretary, Rural Development and Cooperatives Division, Hon'ble Chief Guest, Mr. Md. Abdul Hye, Deputy Minister of Local Government, Rural Development and Cooperatives, Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan, Dr. Shah Mohammad Farouk, Vice-Chancellor, Bangladesh Agricultural University, Mr. Morimasa Kanamaru, Resident Representative, JICA Bangladesh Office, Prof. Yoshihiro Kaida, Japanese Team Leader, Invited guests and participants, Project Personnel, ladies and Gentlemen, and the members of the Press.

It is a privilege for me to welcome you all to this inaugural session of the Seminar on Joint Study on Rural Development Experiment (JSRDE) Project. The JSRDE project is an experimental project executed by the Bangladesh Academy for Rural Development (BARD) under the M/o LGRD and Cooperatives and Japan International Cooperation Agency (JICA) in collaboration with Kyoto University, Japan, Bangladesh Agricultural University (BAU), Mymensingh, Rural Development Academy. (RDA), Bogra and Bangladesh Rural

Development Board (BRDB), Dhaka.

Bangladesh has a long experience of experimenting with various rural development programmes and presenting a number of innovative rural development approaches to the world community. The country is, therefore, well known to the academicians and professionals in rural development both in the developed and developing countries.

The current JSRDE Project (1991-1995) is also such an experimentation. The project has its origin in another foregoing project namely Joint Study on Agricultural and Rural Development (JSARD) in Bangladesh which was implemented for four years from 1986 to 1990 under the sponsorship of the Ministry of Agriculture and the JICA. Many of the basic ideas with which the current JSRDE Project is being implemented have been developed in the course of the earlier project activities. The ultimate objective of the present experiment is to build up a model of rural development for Bangladesh through testing the key issues and questions identified in the first phase of JSARD Project.

The specific objectives of the project include :

- improvement of farm management practices and technologies,
- promotion of off-farm activities,
- construction of village infrastructure,
- capacity building of the involved academic institutions,
- strengthen friendly ties between Bangladesh and Japan through exchange of Bangladeshi and Japanese counterparts through JICA's counterpart training programme.

To my mind, the most important specific objective of the project is to establish stronger linkage among the village-based organizations/development groups, the Union Parishads and the Thana administration for coordinated planning and facilitating access to the Union Parishad and nation building departments at the Thana level.

The experiment is being conducted in five villages in Comilla, Chandpur, Tangail and Bogra districts covering a number of agro-ecological zones of the country. The achievement so far made by the experiment include :

- involvement of majority of the people of the villages in the village institutions through following a community approach,
- establishment of more effective linkage between the villages and the Union Parishad through minimizing the information gap and extending the services of the Union Parishads to the ward levels,
- introduction of need based appropriate technologies specially needed for diversified agricultural practices,
- creation of considerable off-farm agricultural opportunities for income generation through institutional efforts.

Details about all these aspects will be presented by the relevant experts in the plenary sessions of the seminar for threadbare discussion.

At the end of the second phase of the experimentation we are now involved in an effort to propose a rural development framework focussing on the Union Parishad as the centre of development activities and giving more impetus to a process of bottom-up type of local level planning about which it is expected that lot of deliberations will be made during the course of the seminar.

Ladies and Gentlemen,

We feel very encouraged today to have amongst us the honorable Deputy Minister of the Government of Bangladesh, distinguished academicians representing the sponsoring, executing and collaborating agencies also other professional institutions and high level policy planners, administrators and diplomats from home and abroad for presiding over and attending the inaugural session and participating in other sessions of this seminar. This is a reflection of their commitment to the cause of rural development in the country. This is also a demonstration of the extent of intimate ties between our two friendly countries Bangladesh

and Japan. All the distinguished guests and participants attended this august gathering inspite of their very busy schedules of activities in their respective offices or places of work. On behalf of the Bangladesh Academy for Rural Development and the other executing and collaborating agencies I extend our heartiest thanks and gratitudes to all of you. With these few words, I welcome you all again to the seminar, express our gratitude and thanks a lot again.

Allah Hafez.



Mr. Md. Abdul Quddus, Director General-in-charge, BARD delivering addresses of welcome.



Mr. Morimasa Kanamaru, Resident Representative, JICA Bangladesh Office addressing the audience.

2. Speech of Mr. Morimasa Kanamaru, Resident Representative, Japan International Cooperation Agency, Bangladesh

Mr. Md. Abdul Hye, Hon'ble Deputy Minister, Dr. Shah Mohammed Farouk, Vice Chancellor, BAU, Mr. Hideyuki Sakamoto, Embassy of Japan, Mr. Md. Mahe Alam, Secretary, Rural Development and Cooperatives Division, and distinguished guest, ladies and gentlemen, *Assalamo alaikum*.

It is indeed a great privilege for having the opportunity to speak to this auspicious gathering. This is only the third month running since my arrival and as such I am yet to be closely acquainted with the people and administration of Bangladesh. Though so far, I had the occasions for meeting some officials of the Government of Bangladesh and visit a few institutions.

To my information, development planning in Bangladesh in 1995 is going to make a sharp break with the past. The traditional planning exercises are being replaced by a planning process whose centre place is the local level participatory planning. Planning would be conceived at the local level for the local people, by the local people.

In spite of two decades of economic development, Bangladesh can still be regarded largely as a rural economy. Not only its agriculture contributes about one third of its GDP, but also 80 percent of its 111.4 million people live in the villages. Most of the rural people are poor, disadvantaged and suffer not only from low income but also illiteracy, malnutrition, ignorance and various types deprivations.

Under the situation, successive national plan should emphasize on rural development with focus on the rural people in one way or another. Future efforts should depend heavily on how effectively the constraints and limitations for the development of rural community can be identified and how efficiently those could be tackled.

In Bangladesh, major constraints of any participatory development programmes in the rural area seem to be the lack of effective village organizations and secondly there exists a number of government agencies for service delivery at various types of administration, but the system does not reach the disadvantaged group and where only the well-to-do sections are mostly benefited.

With the existing working mechanism of local government institutions, the following two questions are very important. Firstly, how to overcome the conventional defects of local government institutions, secondly, more specifically, what would be the role of the rural community at the grassroots level in activating themselves for development through Union Parishad.

The principal problems of up-grading of both farm and non farm activities in the rural area lie in the weakness of skills and technology, lack of adequate credit and more importantly undefined and ineffective organizations and inappropriate linkage with relevant organizations and production factors. It has now become imperative to identify the modus operandi of assisting the clientele to organize them into effective functional groups based on economically viable activities having growth potential, entrepreneurial ability, management capability supported by a regular monitoring system.

Considering all these aspects, a four years research study was initiated jointly by GOB and Government of Japan on Agriculture and Rural Development in June 1986 and completed in June 1990. The primary objective of this study was aimed to assess a set of "key questions" that accelerate and inhibit agricultural and rural development based on the findings from intensive village level studies.

To test the validity, feasibility and applicability of the "key questions and key clues" for uplifting the living standard of rural population and action oriented rural development another follow up study was initiated. This is going to be completed in December 1995. The central idea of this study appears to be the "Community participatory, integrated rural development

programme".

For this type of programme the component mainly motivating and training the farming community in farm management, promotion of village based development groups/organizations and linking those development groups with Union and Thana Administration and ultimately with greater District Level is very important. To attain such of institutional development would be desirable to unite the two groups in a village, one is the traditional social groups and the other is the economically motivated groups for rural development.

For any future rural planning in Bangladesh I think a coordinated programme of action linking Village, Union, Thana and Greater District is required in four development structure. Firstly, organizational structure constituting villagers, village development committee, Union Council, Thana Council and the Greater District Council; secondly, village development committee, consisting representatives from farmers, youth, women, agricultural labourers and professional groups; thirdly, sectors to be involved mainly agriculture, public health, education, family planning and nutrition, cottage industries and infrastructure development; and fourthly, coordination at village level to be carried through a coordinated programme of action involving village representatives and government officials.

In conclusion, I would like to recognize and appreciate the substantial contribution of those scholars, researchers and experts of different organizations of both Bangladesh and Japan involved in this Joint Study on Rural Development Experiment Project which will be discussed in today's technical sessions and hopefully lead to some recommendation for evolving a "Model of Rural Development Planning for Bangladesh". It should be distinctly borne in mind that whatever the form of decentralization for rural development it can not be a one- shot affair. It is a process and its outcome should be under continuous review for corrective measures.

Thank you very much. *Khoda hafiz.*

3. Address of Professor Yoshihiro Kaida, Japanese Team Leader, JSRDE Project

Chief Guest Mr. Md. Abdul Hye, Hon'ble Deputy Minister of Local Government, Rural Development and Cooperatives, Special Guest Professor Shah Mohammad Farouk, Vice Chancellor of Bangladesh Agricultural University, Special Guest Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan, chairperson Mr. Mahe Alam, Secretary of the Rural Development and Cooperatives Division of the Ministry of LGRD and Cooperatives, distinguished guests representing various Ministries and Departments of the Government of Bangladesh, leading academicians of various universities and research institutions, representatives of various international organizations, ladies and gentlemen.

It is my great honour to address to the opening of the final seminar of Joint Study on Rural Development Experiment in Bangladesh.

To recall, I am privileged to have been associated with the arena of agricultural and rural development in Bangladesh in the past 10 years by leading young Japanese specialists in this field, owing to generous sponsorship of the two Governments, Ministry of Agriculture, and Ministry of Local Government, Rural Development and Cooperatives of the Government of Bangladesh, and the Government of Japan represented by Embassy of Japan and Japan International Cooperation Agency.

I have enjoyed very close friendship and mutual enlightenment with my fellow scientists, officials, our staff working in Dhaka as well as in experimental villages and my fellow villagers since we initiated the agricultural and rural development studies about ten years ago. We have had our counterparts scientists from BAU, BARD Comilla and RDA Bogra, and after we started current JSRDE Project about four years ago, we have had BRDB joining them.

Today, I am extremely pleased to present you the outcome from the friendship and mutual enlightenment, that is our model of alternative approach to rural development in Bangladesh. Naturally, it is still in its tentative and pre-matured stage, as it has come out of "experiments" at only five experimental villages.

To formulate this humble model, we have learned a lot from rural people with whom we have been closely associated throughout our study period. Actually, we formulated the model according to their own norm of organizing themselves at village level, according to their own wisdom of using land, soil, water and crops, and according to their sense of direction in development.

We have tried to make a slight modification. of, and addition to, local governments' administrative system in order for the villagers' desire for better life to be linked-up with and channeled to the Government's programmes of rural development.

This is because we consider the Government of Bangladesh is primarily responsible to respond to the villagers' needs for development much more than any other institutions including international donors and NGOs who are also working for the common goal.

Our model has several unique points. First, we use existing village social institution, that is the informal council of village matabbors, as a recipient body as well as self-help social and development entity for village development. This is a community approach.

Second, we set up the Union Coordination Meeting where all rural development activities of Nation Building Departments, Union Parishad, other local institutions and relevant NGOs are coordinated and integrated at Union level.

Third, the village and the government are linked-up at the Union level. This is so-called the link model.

Fourth, we encourage to use locally available and time-tested technologies mainly for infrastructure build-up, and lastly, to help enhance job and income generating opportunities, in an indirect way, through developing small rural infrastructure.

I wish you would give us your constructive criticism to our presentation in the following business sessions.

I hope the good friendship and mutual understanding that have been cultivated in the past ten years would culminate into a fresh enthusiasm to start a pilot-scale project to test the validity of our approach presented here today.

On behalf of Japanese young researchers who have participated in this joint study project, I wish to thank again to all those concerned in this joint study project of the two governments for generous understanding and support rendered throughout the project period which lasted nearly ten years.

Thank you all, again.



Professor Yoshihiro Kaida, Japanese Team Leader, JSRDE addresses delivering inaugural speech.

4. Address of Special Guest, Professor Dr. Shah Mohammad Farouk, Vice Chancellor, Bangladesh Agricultural University

Respected chairperson, Secretary of Rural Development and Cooperatives Division of the Ministry of Local Government, Rural Development and Cooperatives; Chief Guest, Mr. Md. Abdul Hye, Hon'ble Deputy Minister of LGRD & Cooperatives; Special Guest, Mr. Hideyuki Sakamoto, First Secretary of the Embassy of Japan in Bangladesh; the Joint Organizers of the seminar, Director General of BARD and Mr. Morimasa Kanamaru, Resident Representative of JICA, Bangladesh; Dr. Yoshihiro Kaida, Japanese Team Leader, and Professor of Kyoto University in Japan; distinguished guests, prominent experts from national and international agencies, journalists and the participants.

Let me begin with paying my personal gratitude to the organizers for inviting me here in this seminar on JSRDE Project. In fact, it is my privilege to speak few words to this talented audience, mostly scholars on rural development. Unfortunately, I am no expert on this particular aspect and thus you could treat as a layman in rural development art. However, my long association with Bangladesh Agricultural University, at various capacities, has forced me to think for rural development of Bangladesh, again and again. Here, I would like to put my opinions that will be very strictly personal.

Experts of today unanimously agree that agricultural development not necessarily means rural development. However, the social development in this delta began with agricultural development, like many other places of the world. The Aryans when conquered Bengal, about 2000 B.C. took up farming as the sacred and noble profession based on religious faith and as a business of life. Agriculture then started developing steadily during Buddhist and Hindu periods. Historical evidences indicate that agriculture started to flourish with affluence during the Harsha Bardhwana's period and reached its peak during the Muslim regime (1204-1757). Unfortunately, the speed of fast developing agriculture was seriously retarded during the British regime (1757- 1947) due to various physical, social and economic stresses and disturbances. And then rural development strategies for this country had to be re-designed.

But this essential task could not be taken up in earnest under any foreign rule.

The British Empire, during its final decade of ruling, adopted 'Rural Reconstruction Approach' in the quest of rural development. Blaming 'ignorance' and 'inertia' as the main causes of rural backwardness, this approach attempted enlightening and mobilizing villagers by government officers which received little appreciation either from the people or from developmental point of view. The independent nations of the Indian subcontinent then attempted with their own ideas and philosophy of rural development. Coming back to the case of Bangladesh, people witnessed attempts of rural upliftment during 1950s by two America-sponsored programmes

'Community Development' and 'Agricultural Extension'. The former aimed at guiding villagers and assisting them in various kinds of self-help projects whereas the latter was designed to introduce better farming. The Community Development Programme was named as V-AID (Village Agricultural and Industrial Development) in 1953. The world by that time started witnessing two spectacular rural development models - the Chinese Model and Taiwanese Model. The big difference between those two models was that Chinese from 'Semi-socialist Stage' switched over to socialist agriculture after 1956 whereas Taiwan remained on a system of cooperatives with private ownership of land.

Coming back to our context, the V-AID programme, designed by the Americans and Indian experts, was asking the right questions towards rural development, but was providing incomplete answers. The better answers, as Dr. Akhter Hamed Khan thought, could be discovered through own pilot projects which V-AID project was seriously lacking. The famous 'Comilla Approach' for rural development, pioneered by Dr. Khan, subdued such lacking and found promising in its laboratory area, the Comilla Kotwali Thana. The government quickly replicated the framework of this approach to the remaining thanas of the country by the name of IRDP (now renamed as BRDB). The euphoria, however, faded quickly.

Side by side with such rural development models, the arena of agricultural research and development experienced constantly shifting models, one after another. The approaches were

associated with some popular slogans. The 'Green Revolution' came during 1950-75, followed by 'Farming Systems Research' during 1975-85, from 1985 onwards at the Ecological Awareness Stage, 'sustainability' dominates everywhere. To deal with such needs, the traditional Land-Grant type of agricultural extension approach was shifted to T&V system and again later has been considering to reframe under ASSP approach.

When the agricultural researchers, rural development practitioners and policy makers were witnessing such events and adopting one model, discarding the old one, the Japanese scientists came forward to work jointly with Bangladeshi counterparts, back in 1986, under the banner of JSARD (Joint Study on Agricultural and Rural Development). As I understand, the programme aimed at finding 'key questions' and 'key clues' for both agricultural and rural development. After a 4-year study, the objectives were fulfilled, the formula were developed, but without any application. To evaluate the validity, feasibility and applicability of the sorted out 'key questions' and 'key clues', the project entered into its second phase and JSRDE (Joint Study on Rural Development Experiment) came in April 1992. I understand that the village institution building, infrastructure development and technological development are the key features of the programme.

The village level farmers' institution has traditionally been very weak or practically there is no existence of it in this country. But family bondage and cohesive groups predominate in social activities. The on-going and previously adopted rural development approaches failed to deal with this issue. The farmers' organizations, including the present cooperative societies, have failed to develop strongly because of the existence of association of multi-dimensional interest groups. The rural development approach should formulate ways of integration of all the interest groups. If this could be done, the villagers would be able to utilize the service delivery from the resources existed at the thana-level. The JSRDE has taken this issue seriously, for which I am delighted. I am happy to learn that creating job opportunities as by-products of physical infrastructure development and developing human resources is the distinctive feature of the project's outcome.

I must recognize the need of firm integration between rural development activities and agricultural development through technological intervention. The prevailing rural development models acknowledge the importance of agricultural development but the proper integration between the two has not been successful in Bangladesh exactly in the way it should be. If we remember that it was the IR8- variety technology that was the centre for rural development activities during mid-60s. In fact, the intensity of technology use is the index of civilization. In spite of the fact, the rural development programmes fail proper integration with the Department of Agricultural Extension (DAE). In this context, I would put emphasis on promoting the adoption of agricultural technologies in such a manner that the surrounding environmental harmony is disturbed very little.

One more point I should raise. The current flow of privatization in the context on 'market economy' has caused re-thinking of existing rural development models in Bangladesh. For example, due to privatization of minor irrigation schemes, the prevailing group formation under TIP concept (one of the four programmes of Comilla Model) has greatly been loosen. Finally, the NGOs in Bangladesh have been testing and opting different approaches for rural development which need to be integrated to develop the philosophy of rural development of this country.

Regarding research methodology, we all agree that the time tested classical method of isolating a problem and making controlled experimentation help us find answers to the problems in the realm of various scientific disciplines. But such a method, while essential and useful for enhancing basic scientific knowledge, is not appropriate for solving the problems of a farmer whose activities involve the realms of perhaps more than a dozen fields of sciences. Here, physical, biological and social sciences are intertwined with his problems, and the parameters are dynamically changing. Only a 'holistic systems approach' can give useful information under such circumstances. The JSRDE project has rightly undertaken such a holistic approach like what the 'Farming System Research' has been trying to do at the BAU.

Bangladesh Agricultural University, for obvious reason, would always be ready to be

associated with such experimentation. I am happy to know that my good colleagues Prof. S.M. Altaf Hossain, Dr. Md. Habibur Rahman and Dr. Md. Salim have been intensively working with the JSRDE project. I must congratulate, as well as the other participating institutes, BARD, JICA, Kyoto University, RDA and BRDB, for actively involving with the programmes. The Rural Development and Cooperatives Division of the Ministry of LGRD and Cooperatives deserves special appreciation for endorsing the project.

Discovery, in fact, never ends. It goes one after another for deriving better benefits. The magnitude of benefit what we achieve today is not that important, The big question is that how far it sustains. I would expect, the JSRDE project would formulate the development strategy in such a way that it becomes stable and sustainable.

I wish the seminar a great success. Thanks you all.



Dr. Shah Mohammad Faruk, Vice Chancellor,
BAU, addressing in the inaugural session.

**5. Speech of the Special Guest, Mr. Hideyuki Sakamoto,
First Secretary, Embassy of Japan in Bangladesh**

Mr. Md. Abdul Hye, Hon'ble Chief Guest, Deputy Minister of Local Government, Rural Development and Cooperatives, Dr. Shah Mohammed Farouk, Vice Chancellor, Bangladesh Agricultural University, Mr. Md. Mahe Alam, Chairperson, Secretary, Rural Development and Cooperative Division, Ministry of Local Government, Rural Development and Cooperatives. Distinguished Guests, Ladies and Gentlemen.

It is a great honour and pleasure for me to be here today at this Final Seminar of the Joint Study on Rural Development Experiment Project. First of all, I wish to convey my sincere thanks to the joint organizers of the seminar, BARD and JICA, for inviting me and for giving me an opportunity to speak a few words on this auspicious occasion.

In view of the fact that in Bangladesh, 80 percent of the people are living in the rural area and agricultural sector, which is the basic sector in the rural area, accounts for 35 percent of the country's GDP and 60 percent of total labour force, rural development is one of the most important elements for the poverty alleviation and development with social stability. And also if we think about the close linkage between the poverty in the rural area and the urban problem, successful development in the rural area will be a critical task for national development in Bangladesh.

Under such observation, the field of agricultural and rural development is one of the priority areas of our Government's assistance to Bangladesh. The Model Rural Development Project in Comilla District, the Irrigation Project in Narayanganj, the Rural Electrification Project in Rajshahi area and the rural credit line to Grameen Bank's housing activity are some examples of our cooperation. And quite a number of JOCV volunteers and experts under JICA scheme are working devotedly in the rural area of the country. Furthermore, I should not forget to mention that Japanese NGOs like "Shapla Neer" or "OISCA" are also concentrating their exemplary activities on rural development.

Ladies and Gentlemen,

The Joint Study on Rural Development Experiment is another important project of our cooperation in the field, being conducted jointly with an involvement of many Japanese and Bangladeshi academicians, field workers and villagers as well. Its objective is to build up an improved and more effective model of rural development, by learning from the past and on-going experiences, conducting interdisciplinary field research, and undertaking small scale projects on an experimental basis.

The work of the study has been done with full sincerity and mutual understanding. I think, this is a unique and ambitious, but a reality oriented, constructive, interesting study with practical methods. It is unique in the sense that two Asian nations from Japan and Bangladesh, with the similar "rice culture", have been conducting the study jointly. It means, it is not a one-way study and both sides learn each other. It is ambitious in the sense that without preoccupation, the study is aiming at challenging existing or traditional approaches and methods for the rural development. It is also reality oriented and constructive, because the study is based on the analysis and research of rural people's behaviour and its structure and is trying to provide suggestion for further improvement and promotion of network, linkage and system in an effective way.

Ladies and Gentlemen,

Today, I am very pleased that this joint study comes to the final stage. In this opportunity, I would like to express my respects to Bangladeshi and Japanese teams who have been involved in this project since several years. And also I would like to thank the Government of Bangladesh, especially Ministry of Local Government, Rural Development and Cooperatives for its support to this project. I think, today's seminar is very timely to pave the way for the participatory approach which has been suggested and recently approved by the Government of Bangladesh, through discussions on the definition of roles of central, rural governments, communities, and NGOs.

in conclusion, I hope that the discussion will be successful and fruitful and all of participants can share a new and improved approach for rural development which are being formulated through this project. This study is now in final but I hope that it will be a prolong for the implementation stage and become another milestone of our bilateral cooperation in rural development.

Thank you very much.



Mr. Hideyuki Sakamoto, First Secretary,
Embassy of Japan in Bangladesh delivering his
speech in the Inaugural Session.

**6. Inaugural Speech of Mr. Md. Abdul Hye,
Deputy Minister, Ministry of Local Government,
Rural Development and Cooperatives, Govt. of the People's
Republic of Bangladesh as the Chief Guest**

My Colleague, Mr. Md. Mahe Alam, Secretary, RDCD&C, Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan, Dr. Shah Mohammad Farouk, Vice Chancellor, Bangladesh Agricultural University, Mr. Morimasa Kanamaru, Resident Representative from Japan International Cooperation Agency (JICA), Guests, Participants, Project Personnels, Ladies and Gentlemen,

It gives me immense pleasure to be with you on the occasion of the inaugural ceremony of the Final Seminar on Joint Study on Rural Development Experiment (JSRDE) Project. This is a field oriented action research project jointly sponsored by the Japan and Bangladesh Governments.

The present action project is designed based on the findings of the earlier project Joint Study on Agriculture and Rural Development (JSARD) which was jointly sponsored by the Ministry of Agriculture and Forestry, Government of Bangladesh and the Japan International Cooperation Agency. The four year Research Project was started in June 1986 and completed in June 1990. In that project some key questions and key clues had been identified.

On the experiences of the above mentioned project the present action research project named Joint Study on Rural Development Experiment (JSRDE) Project was formulated which is being implemented from April, 1992 to December, 1995.

I'am glad to know that JSRDE is aiming at evolving an appropriate framework for Rural Development in Bangladesh which would serve the common interest of the villagers. Towards this in end the main focus is given on linking up of the local administration (Thana and Union) with the development process. To facilitate a smoother flow of the service delivery

emphasized. Today in this seminar the researchers both Bangladeshi and Japanese are going to explain the findings of the action-research as per their field experiences. In this context this seminar is very important.

I feel proud that this project is being jointly sponsored by the Ministry of Local Government, Rural Development and Co-operatives and Japan International Co-operation Agency (JICA). It can be mentioned here that Japan Govt. is the one of the major development partners in multifarious development in the field of Roads and Bridges, Agriculture, Forestry, Fishery and Rural Development Sectors. Japan Govt. is also one of the major financing countries in our long felt and desired Jamuna Multipurpose Bridge Project.

The Bangladesh Academy for Rural Development (BARD), Comilla as executing agency has vast experiences in the field of research and action research for developing framework of rural development. The collaborating agencies of this project are Rural Development Academy, Bogra which has vast exposure in the field of rural development, Bangladesh Agricultural University, Mymensingh, the only in the field of Agriculture which is the pioneer in the country, Bangladesh Rural Development Board has been implementing rural development projects related to the farmers development, Women's development, poverty alleviation etc.

I hope joint-efforts of all these organizations would provide us a suitable rural development framework for Bangladesh and this can be replicated to other areas of Bangladesh for rapid poverty alleviation of the huge mass of population.

I express my thanks to the JICA and BARD and other collaborating agencies of JSRDE Project in organizing this seminar and inviting me to be the chief Guest in the inaugural session of this seminar.

I thank those who are present here to make the seminar a success.

With these words, I would like to inaugurate the Seminar.

With these words, I would like to inaugurate the Seminar.

Thank you all,

*Khoda Hafez,
Bangladesh Zindabad.*



Mr. Md. Abdul Hye, Deputy Minister, Ministry of Local Government, Rural Development and Co-operatives addressing the participants of the Seminar.

**7. Speech of Mr. Md. Mahe Alam, Secretary,
Rural Development and Cooperatives Division,
M/o LGRD and Co-operatives in inaugural session as the Chairperson.**

Hon'ble Chief Guest, Mr. Md. Abdul Hye, Deputy Minister of Local Government, Rural Development and Cooperatives, Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan, Dr. Shah Mohammad Farouk, Vice Chancellor, Bangladesh Agricultural University, Mr. Morimasa Kanamaru, Resident Representative, JICA, Prof. Yoshihiro Kaida, Japanese Team Leader, Invited guests and Participants, Project Personnels, ladies and Gentlemen.

It is a great pleasure for me to chair the inaugural session of the Final Seminar on Joint Study on Rural Development Experiment (JSRDE) Project. You have heard that this project was designed on the basis of the key questions and key clues of the Joint Study on Agricultural and Rural Development (JSARD) which had been implemented for four years (1986-90).

JSRDE Project has been implemented jointly by the Rural Development and Co-operatives Division, Ministry of LGRD and Co-operatives, Government of the People's Republic of Bangladesh and Japan International Co-operation Agency (JICA) through Japanese Action Team Members (JICA Long and Short Term Experts) and Bangladesh Action Team Members from the Local Government, Rural Development and Co-operatives Division, Planning Commission, BARD, BAU, RDA and BRDB. The Advisory Committee of the project reviewed the progress and problems of the project. The main objective of the action research project was to evolve a framework of Rural Development for Bangladesh which will address the diversified needs of all the villagers.

I feel pleasure to mention that JSRDE Project has attempted to bridging the gap between villages and local government institutions - Union and Thana. The Project innovated the way of linking up and involving the Union Parishad in the process of rural development more efficiently. In my view the new model should be very simple and workable. It should be production oriented model and provision of joint enterprise could be included in it. The

existing linkage needs to be strengthened so that the informations could be disseminated smoothly. I hope the distinguest participants will take active part in the discussion to make the seminar a success.

I express my thanks to BARD and JICA for organizing this seminar and inviting me as Chairperson of the inaugural session.

I like to express my thanks and gratitude to the Hon'ble Deputy Minister, First Secretary, Embassy of Japan and Vice Chancellor, BAU who have kindly attended the ceremony as Chief Guest and Special Guests inspite of their so many pre-occupations.

I also like to thank Resident Representative, JICA, Japanese Team leader, Japan and Bangladesh Action Team Members and representatives from other development partners who share with us in overall development of Bangladesh.

*Khoda Hafez
Bangladesh Zindabad.*



Mr. Md. Mahe Alam, Secretary, Rural Development and Co-operative Division, Ministry of LGRD and Co-op. addressing in the Inaugural Session of the Seminar.

8. Vote of Thanks by Ms. Saleha Begum, Project Director, JSRDE

Distinguish guests and participants I would like to convey my heartfelt thanks to you all for attending the inaugural session. The honorable Deputy Minister Mr. Md. Abdul Hye, Ministry of Local Govt. Rural Development and Cooperatives with his so many pre-occupation attended this session as Chief Guest. Our heart felt gratitude to him for accepting our invitation and gracing the occasion. Thanks are also due to the special guests Dr. Shah Mohammad Farouk, Vice Chancellor Bangladesh Agricultural University, Mymensingh and Mr. Hideyuki Sakamoto, First Secretary, Embassy of Japan for delivering their speeches as Special Guests. Resident Representative JICA Bangladesh, Mr. Morimasa Kanamaru encouraged us with his very brief speech. Our sincere thanks are also to him for his speech. Prof. Yoshihiro Kaida, Japanese Team Leader provides all his cooperation in organizing this seminar our heartfelt thanks to him. My special thanks to Mr. Md. Mahe Alam, Secretary, Rural Development and Cooperatives Division, Ministry of LGRD&C for presiding over the inaugural session and for his guidance in organizing the Seminar. Thanks are also to Director General BARD for his address of welcome. I would like to mention the name of Dr. Salehuddin Ahmed former Director General BARD, while we started working with this Seminar we got all his help and cooperation, recently he joined as Director General NGO Bureau. On behalf of the project I express my thanks to him.

Journalists, representatives for TV and Radio took the pain to come to the occasion. Thanks are also to them. I also thank all of my colleagues for their hard work and cooperation in organizing this seminar. Finally I request the distinguest guests to attend the Business sessions where we shall explain and analyze the findings of the experimentation. Your valuable suggestions I believe will help us in future plan of action. On behalf of the project once again I would like to thank you all and I conclude here.

V. WORKING SESSION I : PRESENTATION OF THE JSRDE FRAMEWORK

The session was chaired by Mr. Ayub Quadri, Director General of Bangladesh Rural Development Board (BRDB). Mr. Mazharul Islam, Mr. Swapan Kumar Dasgupta, Mr. Kichiji Yajima, and Mr. Masudul Hoq Chawdhury were the rapporteurs.

As noted earlier, two papers were presented in this session. Ms. Saleha Begum, Project Director of JSRDE, highlighted major findings of JSRDE, encompassing four key areas of consideration; village institution, possible linkage of the village institution with local government's service delivery system, possibilities of promoting indigenous and appropriate technologies, and JSRDE's unique approach in promoting off-farm job opportunities.

Professor Yoshihiro Kaida, Japanese Team Leader of JSRDE, presented the JSRDE framework of rural development, again encompassing the four key areas, and proposed some concrete policy decisions on institution building at two levels, village and local administration, that are required to realize the JSRDE framework.

The two papers are presented in the following pages.



Mr. Ayub Quadri, Director General, BRDB presiding over the first working session of the Seminar.

1. OVERVIEW OF JOINT STUDY ON RURAL DEVELOPMENT EXPERIMENT (JSRDE) FINDINGS

Salcha Begum

1. Introduction

Rural development experiences in Bangladesh over the last four decades provide a major opportunity to analyze and examine the socio-economic changes in the country. Various concepts and approaches were tested to find out appropriate framework for rural development. We have had our experiences on community development, integrated approach, target group approach, comprehensive approach, peoples participation, *swanirvar* approach and area development approach, etc. Some of them had established a number of learning experiences; viz. the trickle down effect of community development approach did not prove successful, rather it became a top-down approach. These have been influencing rural development processes in Bangladesh. As it was explained by Ahmed, "during pre-liberation period, rural development was a field of exploration. After the liberation, i.e., during Bangladesh period, there came the explosion of rural development concepts and approaches" (Ahmed, 1993).

In this country rural development efforts have been supported by a large number of government and non-government agencies. The Joint-Study on Rural Development Experiment (JSRDE) Project is also in the series of such efforts which started from April 1992 and will be completed in December 1995. It is an action research project initiated on the basis of the experiences gained during an earlier research study entitled "Joint Study on Agricultural and Rural Development" (JSARD), conducted from 1986 to 1990 under the sponsorship of the Ministry of Agriculture, Bangladesh and Japan International Cooperation Agency (JICA). The basic ideas of the present action research has been developed in the course of the earlier research study.

2. Main Concept and Basic Approaches

Four guiding concepts were formulated on the basis of the foregoing research findings. These are:

- (a) Organizing villagers in the village institution in its entirety, with leaders selected from the smallest cohesive social groups in the village;
- (b) Having the village institution linked with the local administrative institutions, i.e., Thana and Union Administration;
- (c) Enhancing complex land-use systems by applying need-based appropriate technologies, and
- (d) Creating off-farm job opportunities by bringing villages closer to towns and towns closer to villages in order to alleviate villagers' acute problem of landlessness and underemployment. (Kaida, et al., 1990)

With the espousal of these concepts by participating members, the Joint Study on Rural Development Experiment(JSRDE) Project was launched in April 1992 in order to pursue an "alternative approach" to rural development in Bangladesh. The present project is being sponsored by the Ministry of Local Government, Rural Development and Cooperatives and JICA and executed by the Bangladesh Academy for Rural Development (BARD), Comilla with the cooperation of participating organizations. These are: Kyoto University (KU), Japan; Bangladesh Agricultural University (BAU), Mymensingh; Rural Development Academy (RDA), Bogra and Bangladesh Rural Development Board (BRDB), Dhaka. (BARD, 1991)

During our present experimentation we tried to conduct indepth studies with the above mentioned concepts over a very small sample. At the end of the project period we shall try to analyze from our experiences; how the village institution could be made more effective in offering facilities to majority of the village people, how the village institution could be linked up with the local administration so that the latter could offer its rural services more efficiently

and play a vital role in the rural development activities, and how the potentialities of village institutions could be used in improving locally available appropriate technologies and in creating off-farm job opportunities for the villagers.

3. Villages Under Study

In the research phase of the project during JSARD Project eight villages were chosen from various agro-ecological zones to identify key questions and key clues for rural development in Bangladesh. Among them five villages from four districts were selected for experimental phase of JSRDE. The details about the study villages and the collaborating agencies responsible for the experimentation are shown in the following Table.

Table - 1 Study Villages and the Collaborating Agencies

Name of the Village	District	Number of Household (1992)	Physiography	Collaborating Agencies
Fanishair	Chandpur	233	Outside Chandpur Irrigation Project	BARD/KU
Panchkitta	Comilla	291	Tippera Plain	BARD/KU
Austodona	Comilla	68	Tippera Plain	BARD/KU
Daskhin	Tangail	538	Floodplain	BAU/KU
Chamuraia				
Aira	Bogra	209	Barind	RDA/KU

4. Some Important Findings

4.1 Village Institution

Poverty is the overriding problem of Bangladesh, although various development efforts have attempted to alleviate such malaise by introducing various forms of interventions, which can be classified for clarity into institutional, technological and disadvantaged-focused efforts in different forms of rural development programmes. The underlying assumption behind all such interventions were that these would be able to promote income and employment opportunities by augmenting the production potential in the rural areas (Begum, 1994). The initial rural

development intervention which took place in the rural milieu of Bangladesh (the then East Pakistan) was the cooperative movement initiated as a government sponsored programme during 1960s. In course of time it was observed that the rigid regulations of cooperative are likely to discourage dynamism of development activities.

During our experimentation we observed that the Bangladesh village, or *gram*, however, was found to have a tightly woven network of informal social groups. These are represented by firm traditional leaders called *matabbors* who are selected from among the cohesive social units as *para* or those comprising of people involved in *salish* in different regions. The leadership is, in most cases, expected to function not for development but for social norms of village life. It was often observed, however, the group of such leaders who formed the *salish* group played an important role in building up of village infrastructures of common interest, i.e., maintenance of schools, *madrasa*, mosque compounds, *hat/bazar*, village roads and the introduction of village post offices rural electrification, etc.

Further, it was also observed that village social system in Bangladesh included some negative notions as: (a) the elusiveness of Bangladesh villages, (b) the weakness of village solidarity, (c) the operation of a power-structure by village elites who control and exploit weaker fellow villagers, and (d) the operation of village elites sometimes as "touts" in rural development projects. These notions may arise in the face of competition for scarce economic resources. (Kaida and Begum, 1995).

In view of the above issues the JSRDE Project has experimented the "community approach" in forming the village institution, rather than the "target group approach", and encouraged villagers to establish a *gram*-based institution involving all the household. The leaders are selected from the smallest cohesive social groups such as *bari*, *para*, *salish* or sometimes *gusti*, according to the prevalent social conditions. We observed that through "community approach" maximum number of villagers could be involved in the development processes both as a receiving mechanism as well as an institution.

The membership of the Village Committee selected from the villagers proved to be almost identical with the group of village *matabbors*. What sets the new committee apart from the group of *matabbors* should, in our view, be "openness" or transparency in procedures for disseminating information from local government institutions regarding development policies and mode of policy formulation, service delivery, and so forth. If this sharing of information is lacking among those concerned, the Village Committee will surely fail. To avoid the rigidity of the formal village institution we suggest an informal village institution for effective development. We believe that the main reasons why many of the traditional village institutions have so far been inefficient in coping with development activities are the rigidity of the formal institutions and the concentration of leadership within the hands of local power elites.

4.2 The Linkage

Bangladesh had a long history of three tier local Government system. The tiers are District, Thana and Union. At the Union level a representative body called Union Parishad (UP) exists, and it has been functioning uninterruptedly despite changes of regimes at the national level at different times. But the UP is mostly kept outside the development works carried out by the Government and non-government organization (GOs and NGOs) except the cases of small infrastructure building and relief operations. Therefore, Joint Study on Rural Development Experiment (JSRDE) Project has attempted to innovate the proper way of linking up and involving the UP in the process of rural development more efficiently.

At present most public services of the line departments, including rural development, are administered at the Thana level. Some particular services are delivered to the rural people at the Union and even Ward level, including those of family planning, health, livestock and agricultural extension.

But these services are sometimes almost invisible to the eyes of villagers. The causes of this

crucial defect are as follows: (a) most of the services are delivered with almost no coordination among Thana level officers and the respective field assistants, (b) the services are delivered by the development agents to some individuals bypassing village institutions if any, and (c) the services accordingly tend to be monopolized by powerful leaders of villages. (Kaida and Begum, 1995).

On the whole, there are gaps — geographical, administrative, economic as well as cultural and even psychological gaps — that separate officials of different levels and villagers. These gaps must be bridged in one way or another in order to streamline the rural public services, which are of prime importance in rural development.

Bridging the gap between villages and local government institutions at Thana and Union levels were considered to be a formidable task. By thoroughly investigating this gap, JSRDE members noticed that it was the result of an information gap, ignorance of the villagers about various service delivery and lack of initiative of the NBDs' workers. It might be filled by simply making "information flow" to the public and by coordinating various activities of service delivery agencies.

To facilitate a smoother flow of the services already available in one form or another, JSRDE approached Thana officials and helped them organize bodies to coordinate their service delivery activities with the leadership of a TRDO (Thana Rural Development Officer) at the Union level. JSRDE is urging the Union administration to establish service centres at the Ward level, where interested villagers could go and interact with field assistants of NBDs and other related agencies, who would be posted there on fixed days of week or month. Where field assistants would be ready to serve the villagers, people would come and try to interact with them.

In our view, activities for rural development should involve more streamlining of the "existing" services of the government rather than costly special investment project. Therefore, in our proposed rural development model we focused on Union Parishad as the centre of

development activities. The structure of proposed model is attached in Figure-1 and the physical set-up, coordination and function of the proposed model is given in Table-2.

Table - 2 Physical Set-up, Coordination and Function of the proposed Model

	Physical set-up	Coordination	Function
Thana	Thana Training and Development Centre (TTDC) (existing)	Thana Development Coordination Committee (TDCC) (existing) and its meeting.	a) Coordination on information and service delivery b) Prepare and implement Thana development plan on the basis on Union development plans
Union	* Union Development Complex (UDC) (New)	Union Development Coordination Committee (UDCC) and its Meeting (New)	a) Coordination on information and service delivery b) Prepare and implement Union development plan on the basis of village development plans
Ward	Contact points for service (New), 2 points for each ward		a) The place to deliver services
Village	Village Committee (VC)	Village Committee (VC) and its meeting (New)	a) Prepare village development plan b) The place where information will be given
Para	Notice board	Para meeting (if necessary)	

A new complex will have to be constructed for accommodating the Union /Village level staffs of the NBDs. This will minimise the travelling cost as well as time. This will ensure quick and effective service delivery in the rural areas.

4.3 Need-based Appropriate Technologies

We wish to see that diversified and multiple farming will become the guiding principle for landuse in Bangladesh. One indispensable prerequisite for the development of sustainable agriculture in Bangladesh, we believe, should avoid over-dependence on rice cultivation, and try to establish a "combined rice, fish, fruit, vegetable and poultry complex" well adapted to the environmental conditions of each locality.

Any effort on the part of scientists and also extension workers must start by identifying the real needs of the farmers. It is necessary to draw up a plan identifying clearly what sort of technologies are really needed in the villages, what "indigenous" technologies should be saved, improved and put to active use, what sort of modern techniques and managerial

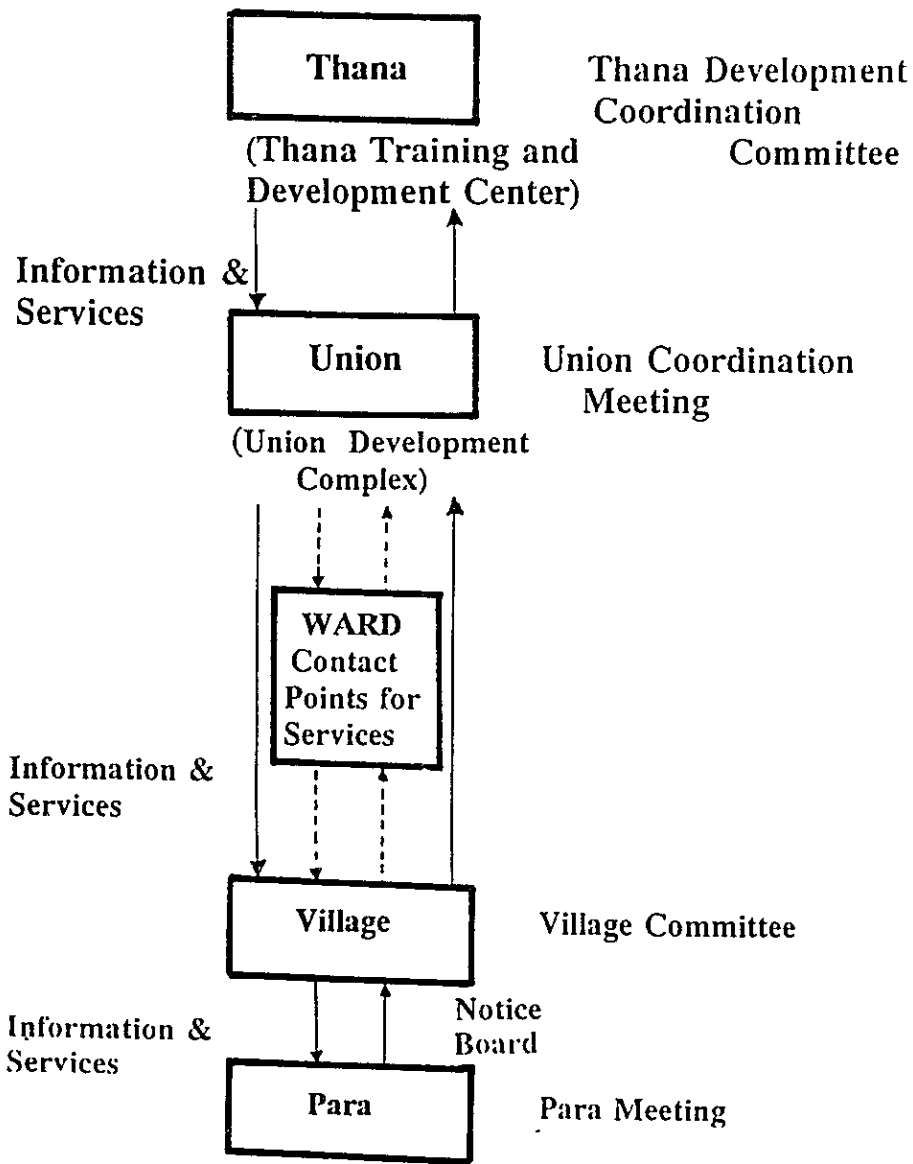


Figure - 1 JSRDE Proposed Linkage Model.

know-how should be introduced afresh, and their respective roles should be. We observed that many villagers, with their scarce resources and knowledge, are not capable to use or improve the appropriate technologies. We felt village organization can take an effective role to help the villagers in this regard.

4.4 Off-farm Employment Opportunities for Income Generation

The limitations of agriculture and large-scale manufacturing sector in absorbing much of the rapidly growing labour force diverted development planners to plan in terms of diversification of rural economy. More and more interest is mounting to promoting and expanding various rural off-farm activities. Rural off-farm activities in general were looked upon as a possible source for jobs for the rural landless poor and as a safety valve for pre-empting migration into already overburdened urban centres.

It was found that many of the villagers earn their meagre cash income at nearby *hat/bazars* by selling commodities like a bagful of rice, a few house-reared chickens, a dozen eggs, a basketful of home-grown vegetables, and a hand-made fishing net, etc. The most effective development strategy for them may be to encourage them to "drop out of agriculture" safely by creating more off-farm job opportunities, which may be enhanced by bringing villages closer to towns and bringing towns closer to villages. This strategy has two implications. One is the provision of off-farm job opportunities in a direct manner, and the other is the provision of physical and economic linkages between the village and the town by means of roads, *hat/bazar*, electrification, telephone communication, postal and banking services and so forth. These would surely enhance both on-farm and off-farm job opportunities for both landed and landless population in the area.

Through JSRDE we tried to introduce some of the above "infrastructure" on a very tiny scale, e.g., improvement of village roads, linking *paras* or *baris* with Union road networks, road repair beside a mosque, improvement of a *hat* ground and access road, etc. Our experience

showed that some of the infrastructure helped the villagers to have the opportunities of creating new job opportunities. Some examples are as follows: during infrastructure building villagers can work as day labourers, various infrastructures created ditches where the villagers cultivated fish and other suitable crops and with the improvement of the roads it became easier for them to bring the suitable commodities to the growth centres. Postal system helped them to create their own capital through thrift savings, electricity would be helpful to set rural industries, etc.

5. Conclusion

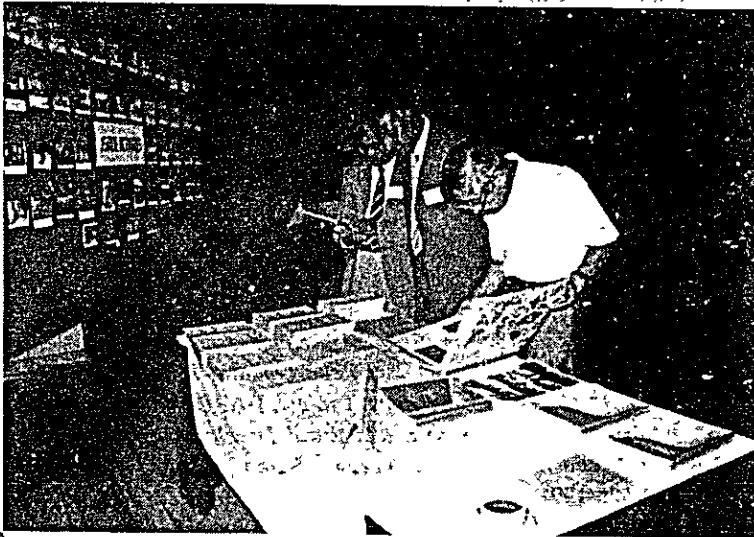
Villagers participation in the planning process is essential in formulating and implementing effective development projects in the villages. Appropriate village institution can ensure the participation of majority of the population with careful attention on 'openness' or transparency in procedures for disseminating information and service delivery. Service delivery and information dissemination can be made smoother through linking up of the local administration with the village institutions and improving the co-ordination mechanism with all the line departments. Appropriate technologies can be identified and indigenous technologies can be saved, improved and utilized, multi-sectoral job opportunities can be created in the villages through village institution.

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Ms. Salcha Begum, Project Director, JSRDE presenting an overview of the findings.



Participants are showing their interest in the publications.

2. The JSRDE Model for an Alternative Approach to Rural Development in Bangladesh

Yoshihiro Kaida

1. Introduction

All of the six speakers of the seminar will be telling you almost the same story, because our model, or an alternative approach to Bangladesh's rural development, has been developed gradually in the course of time and its general idea is now being shared more-or-less by all participants of this joint study project. I am assigned to summarize our ideas and present you, in a simple manner, the model, or an alternative approach to rural development in Bangladesh.

There are three main lines in rural development approaches. The first approach is the Credit-and-Training approach which addresses rural poor people to become self-sustained economically by providing small institutional loans with some skill-training. The second approach is through the improvement of agricultural productivity by way of providing better farming technologies and basic infrastructures for production, say better seeds, fertilizers and irrigation.

The third approach is to improve linkage between the village and local governments by streamlining existing service delivery systems. There seem to be a large room left in improving the services and accessibility to them with very small additional resources. We have pursued this approach.

Our model, if this can be called a model, is comprised of two major facets. They are: (a) to enhance indigenous and traditional social organization as a recipient as well as self-help entity for village development, (b) to link the village institution with the local government administration with having Union as a pivotal tier. There are two more additional facets, they are, (c) to use locally available and time-tested technologies in rural development

programmes, and (d) to increase job and income-generating opportunities in the villages, in an indirect way, by developing rural infrastructure.

Chart 1

The JSRDE Model

- (a) A Village as a Social and Development Unit
- (b) The Union as the Center for Rural Development
- (c) Link the Village with NBDs at the Union
- (d) Promote Indigenous Technologies
- (e) Job Creation through Rural Infra-Build-Up

2. The Village Committee

We encouraged villagers of our respective project villages to organize a Village Committee on the basis of popular selection. Most of the Committee members selected by consensus of the villagers were found to be *gramer matabbors* representing respective *para*, *salish* or sometimes *gusti*. They are "natural" leaders of the village who receive high esteem by their fellow villagers for their religious piety and capability of managing intra- and extra-village social affairs. Some of them may exert political and economic power over the villagers.

Unlike the agricultural cooperative as an economic institution, we considered the Committee a social institution. We have encouraged the Village Committee to represent the village in case of encountering the outside world including neighbouring villages and local governments and to handle all related activities to their village development. I recall that even that Akhter Hamid Khan, the founder of BARD and the Comilla Model, avoided the council of *matabbors* to lead the village cooperatives for fear of its overwhelming power in political, economic and social scenes.

Our assumption was that possible monopoly of fruit of development by the *matabbors* could be averted by a simple mechanism, that is "opening information channels to public", as discussed later. It is a reliable leadership that is really awaited in Bangladesh's village development. It is in the Village Committee where the *matabbors* can give full play to their good capacity. The Village Committee is expected to integrate villagers' common desires into "community interest" in the process of development planning at the grass root.

Chart 2

<p>Village Committee A Village as a Social and Development Unit An Informal Council of <i>Matabbors</i> By Popular Selection based on <i>Para</i> Regular Meetings</p>

3. The Linkage

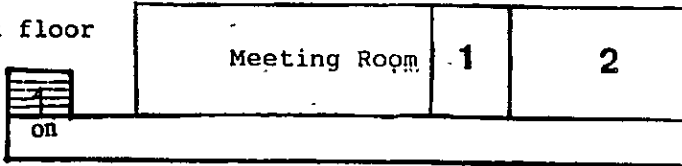
At present, delivery of rural services is administered by various concerned Nation Building Departments (NBDs) at Thana-level which has a population size of about one quarter of a million. Our idea is to delegate day to day administration of rural development to Union-level whose population size is about 25 thousand, a proper and governable size, by way of the following administrative set-up.

- (1) A Thana Coordination Meeting will be held regularly to coordinate activities of different Thana-level NBDs' officials by the leadership of either public or government representative.
- (2) Union Coordination Meeting (UCM) will be held monthly to coordinate and integrate activities of different NBDs' field assistants working at Union-level by the leadership

exclusively conduct this coordination work. A Union Development Organizer (UDO) will be recruited to handle day-to-day operations of the UCM.

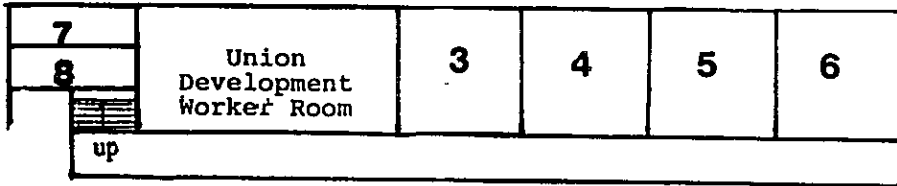
- (3) The following personnels will attend the UCM:
ARDO and UDO of BRDB,
All relevant NBDs' field assistants working at Union-level,
Chairman, all Members and Secretary of Union Parishad, and
Representatives of each concerned Village Committee.
- (4) Union Chairman assumes chairmanship of the UCM.
- (5) A small office-house, which may be named as Union Development Centre (UDC) will be built in or in the vicinity of Union Parishad compound. This is the mini-copy of Thana Complex. The UDO and relevant NBDs' field assistants are accommodated here to ensure day-to-day coordination among themselves and with Union Parishad as well as relevant NGO workers.
- (6) A small out-reach station, which may be named as Union Service Centre (USC), will be provided in each Ward to facilitate a contact point for concerned villagers and NBDs' field assistants. Relevant field assistants are posted here on fixed time and day of the week.
- (7) One-page news bulletin, containing NBDs information, time schedule of field visits of NBDs' field assistants and minutes of the monthly UCM, is prepared by the UDO and made public to the villagers by putting it up on notice boards to be placed at conspicuous corners of concerned villages.
- (8) The UCM will be the center pivot for rural development where all activities of Village Committee, NBDs, Union Parishad, other local institutions and relevant NGOs are coordinated and integrated.

1st floor



Ground floor

1. Tohshil Office (Tohshildar)
2. Common Office (Education, DPHE, LEGD, etc.)



3. Health & Family Welfare (AHI, HA, FPI, FWV, FWA)
4. Agriculture (BS)
5. Livestock (FAAI & FAV)
6. Fishery (FA)
7. Toilet
8. A staircase

Figure - 1 A Proposed Union Development Centre

Chart 3

Union as the Centre of Rural Development
 Union Complex to accommodate NBDs Field Assistants
 Coordination and Integration of:
 VCs/NBDs/UP/NGOs/Other Local Institution

It may not be necessary to appoint any more field assistants except a few needy departments such as livestock and fishery, as substantial services of concerned NBDs are already available. Their activities can easily be made more efficient and streamlined by simply having their individual work properly coordinated and integrated.

When the "information" is channeled through to the villages, two major changes must take place. Activities of government officials, especially of field assistants working at Union-level, will be placed under surveillance of common villagers, and possible monopoly of the benefits of governments' services by influential *matabbors*, or they are sometimes whispered as touts, will be checked to a large extent.

We hope that through this channel of linkage interested Village Committees will bring up, through the bottom-up channel, their own projects of community-need and interest.

4. People's Participation in Development Planning Process

It is not very difficult to have people mobilized but very difficult to let them participate in rural development programmes. There seem to be good reasons for this deficiency. One reason is that planning and implementation procedures are more-or-less top-down in modern rural development projects which is suited only for mobilizing people. Second reason is that a programme given top-down seldom meets their felt-needs neither community-needs thus discouraging their voluntary participation. The third reason is that technologies adopted tend to be foreign, alien, expensive and, in short, out of local people's reach. The fourth reason is that some programmes that aim at enhancing villagers' economic life tend to induce rivalry and conflict among beneficiaries thus discouraging them to cooperate with fellow villagers.

We have learned that many useful technologies in farming, rural life and infrastructure building have been inherited through generations and maintained in rural Bangladesh. Most of these locally available technologies are appropriate, environment-adaptive, environment-friendly and much less costly than foreign technologies.

Voluntary participation of villagers can be ensured when these appropriate technologies are employed in rural development programmes both in planning and implementation stages. A key clue to ensure their active participation is for the two parties, planners and villagers, to

jointly make action programmes in the bottom-up manner. The technology of "rural hydrology" advocated by the JSRDE presents a typical planning tool to meet this purpose.

a. Rural Hydrology

One of our group members has proposed a "rural hydrology" that can be an interesting alternative tool for planning and designing rural infrastructure. He says his foot, a motor-bike and flexible eyes and ears to observe and listen to what farmers think, say and do are the only necessary tools to draw a detailed areal hydrological map indicating general topography, directions of water flow, depths, *banga*, appropriate places to build small embankments, bridges, culverts, drains, etc.

In normal procedures, more expensive, standard engineering procedures are followed starting from land survey, water gauging, soil survey to determine land and soil suitability classification to make planning on the map, designing earth works and structures on the basis of these "scientific" data set.

They are not only unnecessary but also even harmful because the engineering procedure would preclude villagers from participation. Simple observation, consultation with local people for identifying the local conditions and problems should be the "standard" method in project planning in rural development. People's participation is ensured in the build-up of rural infrastructure when local knowledge and wisdom are consulted and accommodated in the planning processes.

b. Plant Book

After observing apparent failure of a "home garden development programme" which was introduced to one of our study villages by a BS (Block Supervisor), a lady member of our group tried an alternative approach to improving vegetative resources utilization in her own

way. She investigated the style and contrivance of their use of vegetative resources developed by villagers through time-tested interaction with the environment, which resulted in a Plant Book that contains a full inventory of plants and their utilization found in the *bari-biti*.

On the basis of these findings, the JSRDE has been testing on a programme of propagating good strains of fruit trees available in the village by grafting method. This was proved to attract a number of villagers, especially women who work mainly in *bari-biti*.

5. Enhancing Jobs and Income through Infra-Build-Up

We did not adopt so-called "credit and training" approach for generating income and job opportunities to target groups. Instead, we tried to provide villagers with similar opportunities of self-employment in an indirect manner, that was by way of building rural infrastructure to link-up villages with non-farm sectors.

The infrastructure that can induce rural-urban interaction includes: improvement of *hat* grounds and access roads thereto, improvement of village and Union roads, culverts and bridges, intra-village alleys and trails, rural electrification, village post offices for mail service as well as postal savings. These can facilitate very basic clues with which villagers can enhance, by their own efforts, opportunities of self-employment.

Chart 4

JSRDE Activities for Job Creation

Community-Interest = Rural Infrastructure

Hat and Access Road

Inter-village Road

Intra-village Trail and Alley

Water Supply and Sanitation

Post Office

Electrification

School Sport Ground

Common-Interest = Job and Income

Joint Fish Culture & Marketing

Joint Vegetable Marketing

Cooperative savings – Own Credit

6. Conclusion

We have identified a number of causes of rural poverty. A proper approach to alleviating it can include among others such measures as rural infrastructure development, fairer delivery of local government services and enhancement of locally available technologies in farming, rural life and infrastructure build-up. We have tried to accommodate community interest, rather than individual economic interest, of villagers to assist their own development efforts.

To realize this goal both the villagers and GOB are equally responsible. The community interest can be cultivated and channeled through to its realization by a Village Committee under reliable leadership of informal council of *matabbors*. The government's assistance can be improved by integrating their efforts of respective NBDs at Union-level. Both the parties

can meet and interact to each other and among respective parties at monthly Union Coordination Meeting which will be newly installed. Supervising authorities of TNO, TRDO, ARDO, and UP Chairman would be sought for sustained functioning of the UCM. The involvement of NGOs is also welcome.

In order to carve out a workable guideline for Bangladesh rural development on the basis of this "alternative approach", we wish to suggest this "integrated link system" of Village Committee with local governments especially at Union-level would be tested in a pilot project involving all Unions in at least two Thanas.

3. Discussions

After the presentations of the two papers threadbare discussion was done on various issues. The following members were participated in the discussions.

Dr. Altaf Ali, Mr. Gholam Sattar, Mr. Habibur Rahman, Prof. Monwar Ahmed, Prof. A. Muazzam Hossain, Prof. Dalem Chandra Barman, Prof. W.M.H. Jaim, Mr. Hamidur Rahman, Mr. A.R. Khan, Prof. Yoshihiro Kaida and Ms. Saleha Begum.

The discussions were held on the following issues :

1. The process of information flow from Thana and Union to villages were discussed. It was mentioned that through village co-ordination meeting the villagers will explore their needs and it will be communicated to the relevant service giving agencies at the same time the service giving agencies also disseminate the information to the village about their service facilities through Union Coordination meeting and information bulletin to be circulated to the villages. The Union will be the basic development unit for integrating government's efforts in rural development.

2. The emphasis of JSRDE was on community interest of the villages. The participants felt that the individual economic interest are also need to be taken into account.
3. The rigidity of the Formal Village Organization was pointed out at the same time caution needs to be taken in working informal village organization with formal organization like Union Parishad. The legal status of the village organization may contribute to its sustainability.
4. Experiences of various project of BRDB and NGOs should be taken into consideration.
5. Hydrological issues are very important in case of rural infrastructure.
6. Capacity development of Union Parishad should be considered.
7. Involvement of WARD, role of village organization as coordinating body must be explained.
8. Some important components of rural development that have not been covered by JSRDE Project should be included in the Pilot-Project. These are : Women development, formal and informal education, primary health care, sanitation and nutrition etc.
9. Integration of training, credit and external support were identified for sustainable development.
10. Careful attention will be necessary to use local resources in a proper way.

VI. WORKING SESSION II : PRESENTATION OF PAPERS ON KEY COMPONENTS

This session was chaired by Dr. M. Solaiman, Director General of Rural Development Academy, Bogra and Dr. Akinobu Kawai, Mr. S.M. Waliullah, Mr. Feroz Hossain, Mr. Shiro Mukai were the rapporteurs.

The following four papers further elaborated some important points mentioned in the earlier two papers. Dr. Ando, JICA Long-term Expert assigned to JSRDE, read his paper entitled "Potentialities of Village Leaders and Community for Rural Development". He proposed to formulate a Village Committee which is an informal council of traditional village leaders commonly called as *matabbors*, and presented ample examples in which the council of *matabbors* played a successful role in organizing and integrating villagers' individual desires and common needs into 'community interest'.

Mr. Mazharul Islam, Institution Specialist on deputation to JSRDE Project from BRDB, elaborated JSRDE's trial in coordinating activities of various NBDs' field assistants working at Union level and having them 'linked' with the Village Committee through carefully designed Union Coordination Meeting, in his paper entitled "Linkage of Village with Local Administration through Union Parishad".

In the third paper entitled "Need-based Appropriate Technologies for Rural Development", Mr. Kichiji Yajima, JICA Long-term Expert assigned to the JSRDE Project, advocated the usefulness of indigenous technologies that are available in the rural community, and proposed to adopt them in both planning and implementation stages of rural development programmes to ensure active participation of villagers.

In the last paper entitled "Off-farm Employment Opportunities for Income Generation", Mr. Swapan Kumar Dasgupta, Deputy Director of BARD, stressed the usefulness of rural infrastructure build-up including village feeder road, hat and bazar, electrification and post offices for providing, in an indirect manner through, job and income generating opportunities, and own-capital formation.

The four papers are recorded here in the following pages.

1. VILLAGE INSTITUTION : POTENTIALITY OF VILLAGE LEADERS AND COMMUNITY IN RURAL DEVELOPMENT

Kazuo Ando

1. A Notion about Bangladesh Village

Chart 1

The Village Community is invisible in rural development.

Our basic concern is to make the above notion reverse, that is to make the village community visible in rural development.

2. Village Community in Rural Bangladesh

The smallest social unit in rural Bangladesh is a *para*, which is a neighbourhood social entity. Several *paras* make up a *gram*, which is a 'village' in English. Local governments generally recognize the *gram* as the village unit. In a *gram*, an informal council of plural leaders, known as *matabbors*, exerts authority and leadership. Respective *matabbors* normally represent the respective *paras*.

Chart 2

Village Community in Rural Bangladesh

Community	<i>Gram</i> :	A social unit composed of several <i>paras</i>
	<i>Para</i> :	A smallest social unit based on neighbourhood relations
Leadership	:	An informal council of plural <i>matabbors</i>

3. Some Advantages of the Village Community in Rural Development

Chart 3

Characteristics of the Village Community

- (a) A Village Community accommodates every one of the villagers under the slogan of '*gram bashi*' unlike such organizations as cooperatives or any groups that have exclusive membership.
- (b) Leadership admitted by all the village members exists.

Chart 4

Some Advantages to Use the Village Community in Rural Development

- (a) The leadership has the authority to make fellow villagers participate in development programmes on a sustained basis.
- (b) Knowledge and wisdom on farming and rural life are cultivated through generations and maintained in the Village Community.

4. JSRDE's Community Approach

We have adopted in our JSRDE project the 'community approach', and not the 'target approach' in order to make best use of the advantages of social ties in Village Community.

Chart 5

JSRDE's Community Approach

- (1) To learn from the villagers, but not to teach them.
- (2) To positively involve *matabbors*.
- (3) To encourage voluntary participation of *matabbors* and the Village Community.

Our community approach has no intention to change the village and villagers, but tries to improve their capacity to change.

5. Two Village Institutions

In consultation with *matabbors* of the respective villages, the JSRDE has helped the villagers to form two different types of village institutions according to their respective local conditions.

Chart 6

Two Village Institutions

- (a) Cooperative with membership of all households in two villages (Austodona and Fanishair)
- (b) Village Committee consisting of *matabbors* in three villages (Aira, Dakshin Chamuria and Panchkitta)

6. Programmes Adopted in the Respective Villages

Both of the village institutions started as unregistered, informal organizations. Programmes actually adopted in the respective villages are summarized in Chart 7: they are naturally not uniform and priority is variable reflecting respective local needs and conditions.

Chart 7

Examples of Programmes actually Implemented

- Cooperative
 - a) Credit operation among the members using their own savings and shares
 - b) Income generation by leasing power tillers and joint fish culture and marketing, etc.
- Village Committee
 - a) Village infrastructure building including roads, hat, etc.
 - b) Linkage with GOB services through Coordination Meetings
 - c) Bridging cooperative members and non-members

7. Programmes that Village Matabbors Desired

Chart 8

Programmes that Village *Matabbors* Desired:

- a) Infrastructure: Road, School, Hat & Bazar, Bank Electrification, Clinic, Post office, etc.
- b) GOB Services: Agricultural extension, Veterinary service, Improved fishery, Family planning, Sanitary latrine, HTW, Vocational & skill training.
- c) Capital creation: Loan programme, Postal savings, etc.
- d) Joint Business: Cottage industries, Joint operation of power tiller, etc.

Chart 8 lists the programmes that were suggested and promoted by the village *matabbors* of Aira and Dakshin Chamuria villages. In some circles of specialists of rural development, *matabbors* are often condemned to as 'touts' who monopolize fruit of development by themselves and their close kins and followers by tactically manipulating village politics and development programmes funneled through local governments.

When knowing more about actual functions and behavior of many of the *matabbors*, typical ones of which are indicated in the above table, one must be obliged to admit their strong and reliable leadership in undertaking development projects of common 'community interests' in the village. Actually, some of the projects indicated in the above Chart have already been completed and some are underway under their leadership and in close cooperation of their fellow villagers.

8. Characteristics of the JSRDE Cooperatives

Chart 9

Characteristics of JSRDE Cooperative

- a) Informal, but its structure is the same as BRDB cooperative
- b) Full autonomous management
- c) 9-member Managing Committee
- d) 1 Chairman, 1 Manager
- e) Institutional rules also follow those of BRDB cooperatives
- f) Conditions to become a member are to pay admission fee (5 taka) and thrift savings (10 taka/month).

9. Characteristics of the JSRDE Village Committees

Chart 10

Characteristics of the JSRDE Village Committees

- a) An informal committee to represent the village
- b) The Committee consists of Chairman, Secretary and Members. The number of these members are variable according to local conditions such as population size, number of *paras*, *matabbors'* intention. (i.e., 19 members in Aira and 25 members in Dakshin Chamuria, including 4 female members in both cases.)
- c) Female members are appointed by the Committee.
- d) Fully autonomous in making regulations of the Committee.
- e) Meetings are called by the Committee, to which all the *para* members are invited to attend.

10: Credit and Savings Programmes of the JSRDE Cooperatives

Chart 11

Credit & Saving Programme of the JSRDE Cooperatives

- a) Internal creation of the capital (Capital for credit operation is mobilized from savings and shares of the members.)
- b) Autonomous management without external audit
- c) A good amount of savings were accumulated because of members' enthusiasms and lack of other appropriate saving institutions (banks) in the vicinity.
- d) Some mismanagement by managers were inevitable with the increase of members and transaction.
- e) Example of Phanishair Cooperative
Interest rate: 2-3 % per annum
(Informal credit 60-120%, BRDB 16%)
Participating households: 217 of village total 252 HHs.)
Members: 580 (male 299, female 137, children 144)
Capital: 1,540,000 taka

11. Some Businesses of the JSRDE Cooperatives

Chart 12

Lessons learned from Businesses of JSRDE Cooperatives

- a) Must have a manager with business and entrepreneurial capability and competence.
- b) Money scandal and corruption of managers can easily jeopardize a cooperative.
- c) The performance of a cooperative totally depends on the manager's discipline, competence and personality.
- d) Austodona Cooperatives took decision at an annual meeting not to adopt any programmes that would bear direct economic benefits and to limit its activities in credit operation alone.

12. Infrastructure Build-up with the Initiative of Village Committee

Chart 13

Rural Infrastructure Build-up by Village Committee

- a) Decision on building rural infrastructure is taken by Village Committee after the plan is brought to attention from *Para Meetings*.
- b) Projects beyond their capacity in implementation are brought either to JSRDE or Union Parishad.
- c) JSRDE bears a part of the cost when the following conditions are met:
 - Anonymous consensus of the village
 - Participation of the villagers in the planning stage
 - Provision of voluntary labour
 - Subscription in case of declining voluntary labour (30 taka/day)
- d) Example: Village Road Repair in Aira Village
 - Length: 150m
 - Project period: 18 days
 - Voluntary labour: 156 man-days, Earth move of 20,000 cft.
 - JSRDE expenditures: Two sets of culvert-rings

13. Village Coordination Meeting



Figure-1 Monthly Village Coordination Meeting at Dakshin Chamuria

Attendants of the meeting were:

- (a) TRDO of BRDB, Block Supervisor, Health Assistant, Family Planning Assistant, BRDB Inspectors, Livestock Assistant, Fishery Assistant from NBDs.
- (b) Union Members, Union Secretary and Swanirvar worker at Union level.
- (c) Members of the Village Committee.

Chairman of this meeting is the Chairman of the Village Committee. But, at this moment, the chairmanship of the meeting is delegated, on an experimental basis, to the TRDO.

The meetings are held regularly on first Thursday of every month. Every one of the field assistants is assigned to report respective activities in the past month and announce respective time schedule of activities in the coming month. Every one has to be prepared to answer questions and demands raised by the Village Committee Members.

In the last meeting in November, a heated discussion took place between UP Members and Village Committee Members regarding UP's leadership in distributing chemical fertilizers through UP and UP Members. The VC demanded to the UP to distribute relief materials through the VC, which had so far been done from the UP directly to individual villagers. The VC proposed to change the system of relief operations so that really needy villagers could have better access to the relief services.

14. Notice Board

Important decisions taken and the time schedule of field assistants' activities in the coming month announced at the Village Coordination Meetings are summarized to an A4-one-page '*shandobar*' and it is put up on the Notice Boards placed at 8 conspicuous corners in the Village.

15. Para Meeting

The *shandobad* is reported in the *Para* Meetings, where their own development programmes are also discussed among participants. The information that had been monopolized by

power-elites in the village is made public through the Village Coordination Meeting, Notice Board and *Para Meeting*.

Para Meeting is actually being administered by JSRDE staff working in the village, but it has to be handled by VC Members who represent the *Para* in future.

The Village Coordination Meeting can not be held without warm cooperation of respective field assistants by attending the monthly meetings.

The above activities to try to establish a link with government services in rural development are on-going for three years now. The accessibility of the VC to government services has been improved substantially, for example, in the livestock vaccination programme, more than 100 heads gather on the day the field assistant comes to the village, which had earlier been only several cows and oxen.

16. Readjustment of Village Cooperatives

In one of our villages, Panchkitta, a KSS was established in 1979 and it was subsequently reorganized to a CVDP-type cooperative by close guidance of the BARD. The Panchkitta Cooperative has been so active that it was awarded 'Nation's Best Cooperative Award' for its distinguished performance. Nevertheless, the cooperative had covered only 70% households. Thirty percent households had not been willing to join because of some social and economic rivalry and rigid regulations to obtain membership.

JSRDE intervened and the village *matabbors* agreed to establish a new Village Committee. At first place, all seven Village Committee Members were occupied by the cooperative group, excluding *matabbors* who belong to non-cooperative group. JSRDE intervened again, and reconciliation was reached to replace two members by *matabbors* from non-cooperative group. The newly formed Village Committee has started to undertake wider programmes including the linkage of the VC with local government services and improvement of village road network.

Chart 14

Reorganization of Panchkitta Village Committee

A new Village Committee is consisted of:

5 *matabbors* from cooperative para groups that cover 70% households.

2 more *matabbors* from non-cooperative para groups that cover 30% households.

17. Desirable Functions of Village Matabbors

Matabbors are not always qualified to manage cooperatives. Many of the *matabbors* lack entrepreneurial competence which is required to manage business and consequently the cooperatives. On the other hand, they look like they are more qualified to take leadership in the Village Committee. They are more active and successful in organizing villagers in the facet of negotiating with the outside world including local government institutions. This may be partly because the *matabbors* are entrusted by common villagers to guide social norm in the village and to represent the village in external negotiations with the outside world including local government institutions. They are not necessarily entrusted to manage programmes that result in direct individual economic benefit of the villagers.

Functions of the village *matabbors* expected by their fellow villagers are the ones shown in Chart 15.

Chart 15

Some Expected Functions of Village Matabbors

- a) Opinion leaders
- b) Organizer of development programmes
- c) Mediator of confrontation and dispute among village factions
- d) Represent the village in dealing with external negotiations

18. The *Matabbors* and the Cooperatives

According to Chart 16 summing up the experience regarding JSRDE experiment on the cooperative and the Village Committee, it may not be wise for the village *matabbors* to be confined in development activities on the basis of cooperative society, because the cooperative society is not a proper place for them to take leadership. Through the cooperative any programmes of villagers' common interest were hardly channeled to our JSRDE Project, or to government institutions, either. The programmes of common interests such as building rural infrastructure and channeling local government's services are not properly managed by the cooperatives. They are much easily handled by the loosely-structured, informal council of *matabbors*, that is the Village Committee where *matabbors* can take more active role to serve the common needs of the fellow villagers.

Chart 16

	Suitability of Two Village Institutions	
	Cooperative	Village Committee
Community Interest	X	O
Government Services	X	O
Credit & Saving	O	X
Leadership of <i>Matabbors</i>	X	O
O: Suitable X: Not suitable		

In order to streamline the so-called 'credit and training' programmes many target groups must be set up through which to channel required resources and skill training. From such segmented institution in a village, hardly no programmes to serve the common interest of the majority of the villagers are brought to the attention of the government.

To sum up, required functions and managerial resources for smooth operations of rural development programmes are shown in Chart 17.

Chart 17

Functions and Managerial Resources Required for the Village Committee

Functions:

- (a) To plan and implement programmes of common interest, mainly rural infrastructure build-up.
- (b) To channel public services of NBDs, ensuring fair distribution to common villagers by establishing liberal information channeling.

Shortcomings:

- (a) Own resource
- (b) Cooperation of local GOs for liberalizing information channel
- (c) Managerial and technical support for VCM, PM, Notice Board, etc.
- (d) Physical venues for Village Committee Meetings, etc.

The last Figure - 2 shows the office shed of the Village Committee of Dakshin Chamuria village, built by JSRDE Project, to facilitate all VC activities. It is used as a community room also. Using this humble facility, the Village Committee is trying to accomplish its duties for the best of the fellow villagers.



Figure - 2 The Office shed of Village Committee of Dakshin Chamuria

2. The Linkage of Village with Local Administration through Union Parishad

Md. Mazharul Islam

1. Introduction

In Bangladesh, target group approach is dominant compared to community approach of rural development. Target group approach has been trying to meet the individual interest of economic gains. However, as discussed in the presentation of Dr. Ando, another expectation of the villagers, which usually is not given due care by target group approach, is the community interest as follows :

- (i) The villagers want to participate in planning and implementation of the infrastructure development programmes as a member of their village community in cooperation with Union Parishad.
- (ii) They expect fair and smooth delivery of the services of relevant NBDs and NGOs to meet their individual needs.

Apparently these desires cannot be ensured by the villagers themselves. The proper linkage with the government is much required at grass root level in order to encourage community participation in infrastructure development and service delivery. In this connection, Union, the lowest and nearest unit of a local government to the villagers, is considered as a link pin between the Government and the village community. Furthermore, a Union is also the appropriate and optimum administration unit rather than a Thana in terms of population and distance from the village. To strengthen the functions of Union Parishad in this regard, JSRDE has conducted the two major programmes on experimental basis as follows.

- (i) **Union Coordination Meeting** to link the village committee and the local government through integration of services of relevant NBDs and NGOs.
- (ii) **Infrastructure development** by community participation under the Union Coordination Meeting.

We have tried these programmes more or less in all of the project villages. The above two programmes were more visible in Dakshin Chamuria Sahadevpur Union of Kalihati Thana and Austodona, South Payalgacha Union of Barura Thana. So in this paper we would like to present the experiences obtained from these two villages.

2. Union Coordination Meeting

2.1. Present Situation of Service Delivery from Thana

At Barura Thana HQs, Thana Development Coordination Committee (TDCC) meeting is held regularly with attendance of Member of Parliament (MP), all officers of NBD at Thana level and Chairmen of all Union Parishads in the first week of every month. As a regular schedule, each NBD holds weekly or monthly meeting with attendance of all its staff at Thana HQs. It seems that coordination between NBD and UP has been well implemented.

In South Payalgacha Union, 24 personnel of 11 NBDs are discharging their duties under direct control of the officer of each department at Thana HQs (Table-1). It can be said that number of NBD staff posted in the union is sufficient to carry out their duties and service delivery.

Table-1 List of NBD Field Workers at #14 South Payalgacha Union

Designation	Number	Department	Jurisdiction	Type
Block Supervisor	3	Agriculture	Ward	Seeking
Field Asst. Veterinary	1	Livestock	4 Unions	Wait/Seek
Field Assistant. Artificial Insemination	1	Live stock	Several Unions	waiting
Asst. Fishery Officer	1	Fishery	Thana	Wait/Seek
Asst. Health Inspector	1	Health	2 Unions	Wait
Health Assistant	3	Health	Ward	Seek/Wait
Family Planning Inspector	1	Family Planning	Union	Seek/Wait
Family Welfare Visitor	1	Family Planning	Union	Waiting
Family Welfare assistant	4	Family Planning	Ward	Seek/Wait
Union Social Worker	1	Social Welfare	3 Unions	Waiting
Asst. Education Officer	1	Education	3 Unions	Waiting
Mechanics	1	Public Health Engineering	3 Unions	Seeking
Asst. Co-operative Officer	1	Co-operative	Thana	Waiting
Inspector	1	TCCA	3 Unions	Waiting
Union Leader	2	Village Defense Party	Union	Waiting

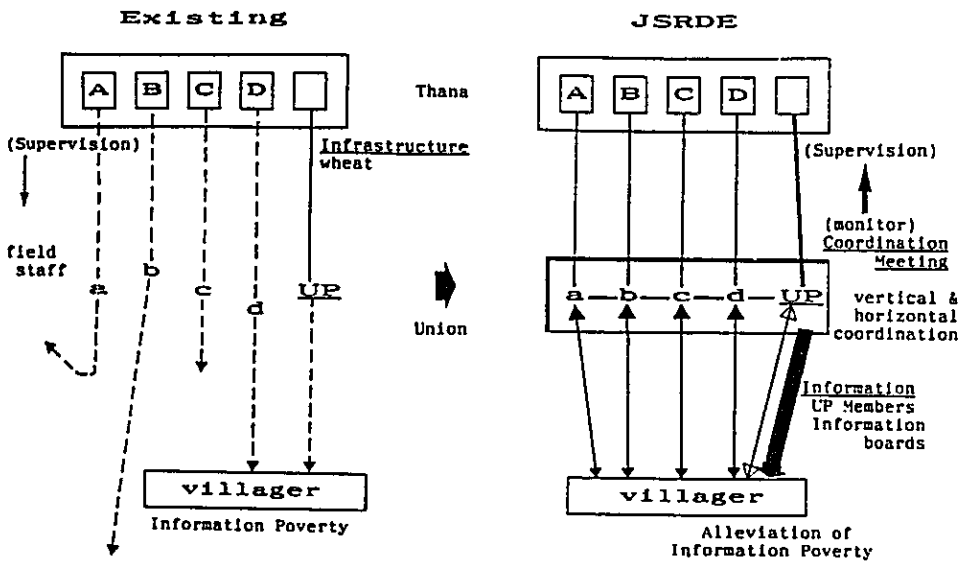
UP Chairman of South Payalgachha Union regularly attends the TDCC meeting and it seems that he gets in touch with the Thana administration. Sometimes, UP members act as informants on some activities of Thana to limited villagers.

According to the system of the local administration, it seems that some functions in UP are retained by Thana HQs. However, at present response and participation of the villagers to development activities are not at the expected level. Thus the villagers are trapped in "information poverty" in rural Bangladesh.

At the same time, NBD officers of Barura Thana HQs face some difficulty to supervise their staff who are working at union level. At the UP, information exchange between UP and NBD

staff has been observed. In the village, not only NBD's performances but also NBD staff are almost invisible and their accountability seems almost absent. Reality is that most of the villagers stay out of the information network of NBD. Only a few villagers get some limited services, but others get nothing from the local administration and NBD.

Figure-1 Comparison of the Coordination in Union Level



Therefore, as indicated in Figure-1, it can be said that lack of horizontal and vertical linkage of both coordination and information of the local administrative system is the main cause of information poverty which prevents villagers' to participate in development activities.

2.2. Linkage Programme of JSRDE

As shown in Figure-2, main components of 'linkage' are 'coordination' meetings both at UP (Union Coordination Meeting, herein after UCM) and at Austodona (Village Coordination Meeting, herein after VCM) and 'information dissemination' to the villagers through notice boards. Participants of UCM are NBD union level personnel, UP Members and a few village

representatives, and the participants at VCM are NBD field staff assigned to Austodona and village representatives.

UCM and VCM are held twice and once a month respectively. Figure-1 shows the scene of Union Coordination Meeting held at Union Parishad and both TRDO and ARDO of BRDB coordinate UCM and VCM respectively.

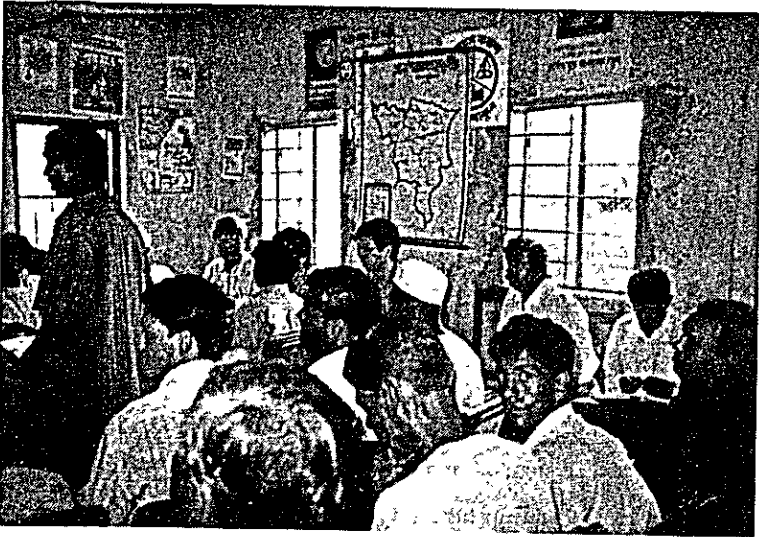


Figure - 2 Union Coordination Meeting

Professor Yoshihiro Kaida, Japanese Team Leader, JSRDE Project is speaking in the Union Coordination Meeting at South Payalgacha Union parishad. The Chairman of the Union Parishad, Members of the Union Parishad and the Union level staff are also seen in the picture.

Procedures of both the meetings are as follows :

- (i) Review of the minutes of last meeting and follow-up,
- (ii) NBD staffs' presentation of performance report and tour and work programmes of the next month concerned to the union and any other information relevant to rural development,
- (iii) Discussion on problems identified by the participants, and so on.

BRDB is assigned to collect rural development related information from Thana level and to present before the members of UCM and VCM. Proceedings of both the meetings are written by BRDB-TCCA Inspector with assistance from JSRDE and typed and cyclostyled by the TCCA to be distributed among the attendants of each meeting.

UP Member of concerned ward conveys schedule of field visit and work programmes of NBD staff and different information to the villagers. At the same time schedule of field visits compiled by BRDB and JSRDE Project staff are put up as bulletins on 18 notice boards by the UP chowkidars.

Through practising the 'linkage' system information dissemination through coordination meeting and notice board, communication among NBD staff, UP and villagers has been improved. Number of visits and quality of works done by NBD staff have already been improved and become more visible than before. Consciousness about importance of information and coordination has gradually been developed among participants of the coordination meetings.

Results of 'linkage' programme seem to be positive and encouraging. Some NBD staff already inform his or her advance tour programme and negotiate the programme with UP Members at the coordination meetings. UP Members have begun to convey information to the villagers. Information poverty has been reduced to a considerable level.

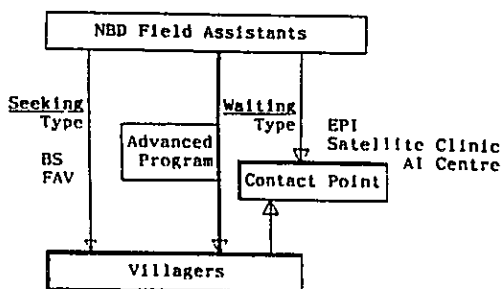


Figure-3. Work Type of NBD Field Staff

(iii) JSRDE 'linkage' can be summarized as follows :

- (a) Both UCM and VCM provide opportunity of development coordination horizontally and vertically in rural areas. Local people can be motivated and mobilized to participate in the development by the support services, information and so on which will be delivered through the 'linkage' system.
- (b) As shown in Table-3 UCM may change NBD's working mechanism from 'seeking' type to 'waiting' type and reduce work burden of NBD staff.
- (c) Both regular information sharing and face to face dialogue by NBD staff and UP Members will create some sort of monitoring system and accountability.
- (d) UP will play an important role in rural development as a crossroad of information about support service and infrastructure development. UP Members can work as a conveyer of information to the villagers. In future, local village leaders may be involved in information delivery system as informants.
- (e) Alleviation of 'information poverty' will promote villagers to find out the needs and to participate in self-development activities.

Table-3. Work Performance Type of NBD Field Staff

	Seeking	Waiting
Advance Information	few	many
Schedule Performance	low	high
Accountability	low	high
Accessibility	low	high
Supervision	low	good
Work Performance	low	better

3. Infrastructure Development

3.1. Villagers' Participation

On the basis of *Para* Road Programme of Dakshin Chamuria, the *Para* Road programme in other three villages was proposed in the Union Coordination Meeting in March, 1994 with condition that

- (i) plan was fully agreed by the *Para* people,
- (ii) one day voluntary labour or subscription should be given and
- (iii) all Union taxes (including arear) of *Para* households should be paid.

3.2 Response of Villagers

Table-4 shows the particulars of the response of the villagers for *Para* Road programme.

Table 4. Cost Incurred from Different Sources for Constructing *Para* Road in Shahadevpur Union Implemented from December 1994 - June 1995

Name of Village	Lenght of road (km)	Contribution (Tk)		Total cost (Tk)	Tax		
		JSRDE	Villagers *		Arear 1993-94 (Tk)	Current (Tk)	Total Tax
Akua (2)	0.66	29,990	4,000	33,990	1,520	1,550	3,070
Pathanda(2)	0.72	33,910	6,000	93,910	1,549	5,589	7,138
Banairfair(2)	0.48	20,000	3,500	23,500	1,110	3,021	4,131
Total	1.86	83,900	13,500	151,400	4,179	10,160	14,339

Note : * Contribution of voluntary labour was calculated in Tk. 30/day.

These programmes were successfully implemented by members of the *Para* Road Committee formed by the village leaders including Union Parishad Members in three villages namely Akua, Pathanda and Banairfair more efficiently and economically. JSRDE Village Staff supervised the programme especially in payment of labour wages. This result illustrates that the villagers willingly participated in the programme.

3.3. Findings

The main reasons behind the success of the *Para* Road Programme were that the programme was originally conceived by the *para* people. The scheme was well prepared and showed in a map with their knowledge and consensus and so in its implementation the budget was properly utilised under efficient leadership of the village leaders who constituted the *para* Road Committee. The implementation of the scheme was seen by the village people and so contribution in the form of self-labour and subscriptions as per list of households prepared earlier were readily available.

4. Conclusion and Recommendation

1. Through our experimentation it is observed that linkage system can ensure more efficient delivery of services within existing mechanism and resource and increase accountability of the NBD Staff to the people through UCM and VCM where they are to present their report on progress of work and schedule of field visit for the coming month.
2. Integration of the services of relevant field assistants of different NBDs is effective and workable at a Union level rather than among the officers at a Thana. A Union should be considered as a unit of integration of Government efforts.
3. Bottom up planning with people's participation under the leadership of village community to ensure proper use of resources can be possible at a Union under proposed JSRDE linkage system.
4. JSRDE linkage model shown in page 37 can be experimented in a bigger area like all unions of a Thana as a pilot project.



Mr. Md. Mazharul Islam, Specialist in Institution Building presenting the JSRDE Linkage Model.

3. Need-Based Appropriate Technologies in Rural Development

Kichiji Yajima

1. Introduction

Over generations villagers have developed and continuously improved appropriate technologies in farming as well as daily rural life that are adaptive to ecological and socio-economic circumstances. Assuming this innovative capability of villagers, we were always trying to identify and use locally available technologies when we implemented technology and infrastructure components of the JSRDE programmes. The procedures we took were as follows:

- (1) As villagers' need arose and brought to attention of the JSRDE, we tried to confirm the needs till popular consensus is reached among those concerned in the community by calling meetings.
- (2) Next step was to try to look for locally available and transferable technologies to possibly meet the needs in collaborating with the community.
- (3) The third step was to design procedures for implementation in consultation with relevant NBD's field assistants taking into account available technologies in the community and locality.
- (4) Only after repeated discussions on possible implementation in the community, the technologies that have won full consensus were put to demonstration and experimentation.

We realized that only by following the above lengthy procedures can voluntary participation of the villagers be ensured.

In this presentation, three different experiments carried out in the JSRDE programmes are discussed. They are *rabi* crops cultivation in Austodona village in Comilla, a river bank

protection 'palisading' tested at Dakshin Chamuria village in Tangail, and fish culture in a medium-size ring-levee in Fanishair village in Chandpur.

2. Experiments

2.1 Rabi Crops Cultivation in Austodona Village

Due mainly to shortage of both surface water and shallow ground water in quantity and quality respectively, agricultural production in the area has been so unstable that vast farmland remained fallow in the dry season. The improvement of land use in the dry season was one of the most acute and common needs of the villagers. When the JSRDE initiated its development activities in this village in 1992, the villagers proposed a DTW sinking to secure water for *boro* rice cultivation. It was obvious, however, that the villagers could not afford to bear the large cost outlay, probably more or less 6 lac taka at that time.

In one of the meetings of their cooperative to discuss possible alternative land uses other than *boro* rice cultivation with DTW irrigation, some farmers pointed out that the villagers had cultivated *keshari* till late 1980s in a large area that remained fallow at that time. This information inspired us to test and demonstrate a new *rabi* cropping patterns including winter vegetables, soybeans, etc. that requires much less amount of water and naturally less cost. The JSRDE and the village cooperative society have reached a consensus, through subsequent discussions, to launch a demonstration farm of *rabi* crops cultivation in 1993/94. Newly introduced crops at Austodona were soybean, HYV rice, banana, pumpkin, *kakrol*, *arum*, watermelon, potato, pea, tomato, *pakchoy*, cauliflower, cabbage, radish, etc.

The various *rabi* crops cultivation tested in 1993/94 have been partly replaced by wheat cultivation in 1994/95 dry season. This was because the preference of villagers was increasingly shifting to rain-fed wheat from irrigated *boro* rice cultivation on which all the villagers had insisted earlier.

Before the JSRDE intervened, most of the land had remained fallow during *rabi* seas whereas in 1994/95, 18 types of *rabi* crops and vegetables in 19.75 acres of land and six hundred HYV banana saplings were cultivated. Out of the coverage of 19.75 acres, HYV wheat and rice were 9.67 and 1.90 acres respectively. The rest 8.18 acres were under other 16 kinds of crops and vegetables. This success of *rabi* crops cultivation indicates that the experiments might have rightly turned up a latent need and demand of the community.

2.2 River Bank Protection by Rural Hydrology Approach at Dakshin Chamuria Village

The technology that can be named as 'rural hydrology' was developed and applied in planning and designing rural infrastructure such as road, embankment, bridge, culvert and drain in the floodplain of Tangail. This peculiar 'engineering' requires the following set of goods and knowledges: a motor-cycle or a bicycle, and foot to run and walk around, eyes to see real environmental conditions, ears to listen to people talk about the local conditions, and flexible mind to share with local people understanding of local land and water conditions, constraints to development and real needs of the locality and local people.

This was applied to analyze dynamic hydrologic environment of the floodplain at Shahadebpur Union and the results were applied to formulate plans for building rural infrastructures including: Union and village roads, bridges and culverts, low cost river-bank protection palisading, planting African *dhaincha* (*Sesbania rostrata*) for protection of deep-water rice from onrushing water hyacinth.

The incessant shift of the Lowhajan river course had been devouring a zone of farmland and homestead on the river bank of a neighboring village of Dakshin Chamuria at the rate of six meters annually. The villagers of Dakshin Chamuria feared the violent river would someday encroach into their own village and brought some possible protection measures under supervision of JSRDE staff.

In the upper Lowhajan the government constructed expensive palisadings made of hard wood. But JSRDE looked for inexpensive, small structure made of readily available materials in the community. Seeing substantial accumulation of sand and silt behind fish catching fences used locally by the villagers, a JSRDE staff designed a simple palisading made with bamboo lattice-work on which drum-iron-sheets were attached in cross stripes. This was innovated in close collaboration with the villagers, a local public works contractor and a Thana Engineer. The Village Committee accepted this design and negotiated with *matabbors* of the nearby villages for joint construction. This palisading was constructed by the local contractor who showed keen interest in this technology from the beginning.

When the palisading was erected in swiftly flowing Lowhajan river, it proved to work dramatically by trapping substantial sand and silt deposit at bank side of the structure. Subsequently *dhol kalmi* was planted on the silt deposit following the suggestions of some villagers, which also was proved to be effective to stabilize the silt deposit.

This simple bank protection palisading illustrates a typical product made available by rural hydrological approach.



The scene of a simple bank protection palisade.

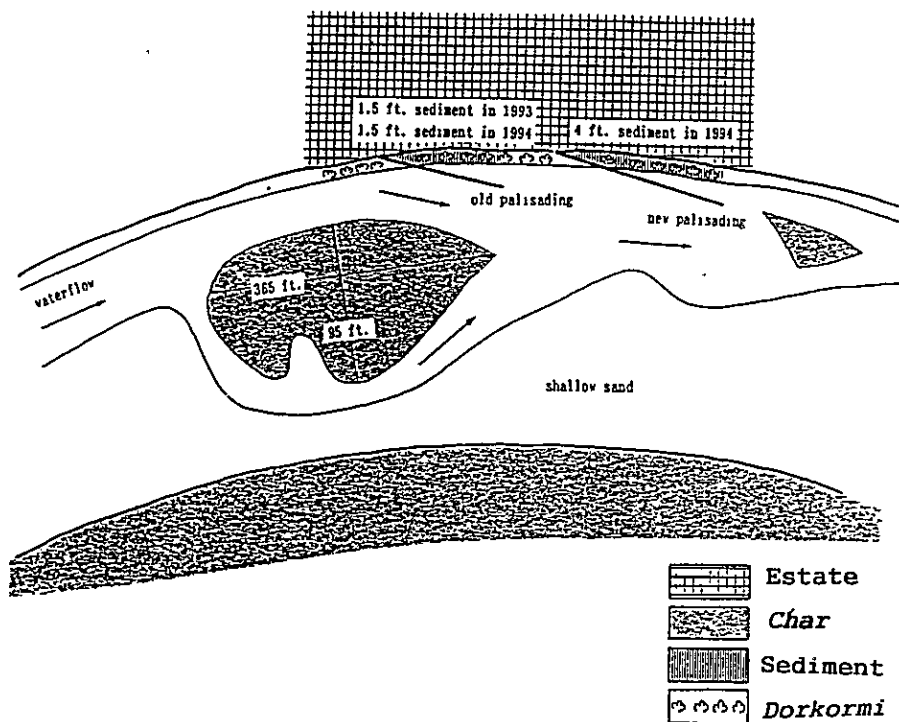


Figure - 1 Sediment Detection by Palisadings (December 1994)

2.3 Fish Culture with Local Available Technology in Fanishair Village

Villagers of deep-flooded Fanishair village in Chandpur wanted to make better use of a large open water body in the rainy season that was kept almost "fallow" because of too deep water. The JSRDE staff working in the village made an extensive observation in the adjacent Chandpur Irrigation Project area and found that a locally available technology, namely "medium-size ring-levee fish culture", was practiced popularly under similar water conditions of Fanishair village. JSRDE considered that the technology is transferable to the village.

The JSRDE staff developed a programme to experimenting fish culture in a 200-acre ring-levee which encompasses three villages. He found, however, winning a consensus among the farmers was a formidable problem because there were as many as 238 landowners in the 200-acre tract. Union Committee was formulated to negotiate the landowners and to carry out the programme. It made careful preparation for mediating conflicts among landowners and among different villages and for compensation for loss of deep-water aman rice that was discouraged to sow in this experimentation programme.

The JSRDE implemented the demonstration fish culture in collaboration with the Union Committee and with technical assistance rendered by a Thana Fishery Assistant. The first year's (1994) outcome proved to be poorer than expected due to scarce rainfall before harvest of fish and partly to poor management. Nevertheless, neighbouring three villages volunteered to duplicate similar programmes in 1995 under the leadership of the Union Committee.



Fish Culture in Ring Levee at Fanishair

3. Conclusion

- (1) The success in promoting *rabi* season multiple cropping in Austodona village is attributable to the fact that the villagers rightly turned up their real needs by readily

available and familiar technology that had been hidden under blind enthusiasm to introduce modern technology, i.e., DTW irrigation.

- (2) The 'rural hydrology' represents a cheap, appropriate and adaptive technology that can be used in planning and designing rural infrastructure. It can ensure people's voluntary and active participation in infrastructure build-up in its planning stage, as it is designed to make maximum use of knowledge and wisdom of local people.
- (3) Locally available technologies that have been developed and improved over generations are principally appropriate, environment-adaptive, environment-friendly and much less costly.
- (4) Further improvement and extension of the appropriate technology to meet the needs of the villagers requires close collaboration between scientists and local people. Due attention should be paid to community needs and interest in the process.

4. Off-Farm Employment Opportunities for Income Generation

Swapan Kumar Dasgupta

1. Introduction and Objectives

The present paradigm of increasing self-employed villagers through the provision of training and credit may be a promising approach in the context of present macro-economic policy and strategy of Bangladesh which advocates for market economy. However, the villagers cannot properly utilize such training and credit because of many external factors surrounding them. Those external factors are, lack of market facility (roads, bridges, culverts, hats, bazars), banking, electricity, etc. We would like to present here some statistics on the number of trained target people and amount of credit provision of some poverty alleviation projects of Bangladesh Rural Development Board (BRDB) as follows :

Table-1 Cumulative Number of Trained Target Villagers and Amount of Credit Support by four Poverty Alleviation Projects of BRDB upto 1993-94.

Sl. No.	Name of the Projects	Number of trained target villagers (Thousand)	Number of loanees (Thousand)	Cumulative amount of credit disbursed (Lakh Taka)	Average disbursement of loanee (Tk.)
1.	RD-5	107	52	1763	4388
2.	RD-9	50	32	696	
3.	RD-12	158	306	15530	
4.	RPCP	20	29	396	
	Total	335	419	18385	

Source : Annual Report, 1993-94, BRDB, Dhaka PP 46-61

Note : RD = Rural Development; RPCP = Rural Poor Cooperative Project.

According to the figures of Table-1, there are thousands of credit and training beneficiaries. How many of these beneficiaries could come out as self employed? Of course, we don't have exact statistics on that. But, field experience shows that number of self-employed villagers grown through these training and credit programmes is very insignificant. Therefore, credit and training package is a necessary condition and creation of physical and socio-economic infrastructure provides the sufficient condition for increasing self-employed villagers. In this context, as complementary to the credit and training approach, JSRDE has planned and experimented various programmes with the objectives as follows:

1. How market facilities (infrastructure) can be developed ?
2. How the people who lack capability to be self-employed and willingness can be trained and linked up with local enterprises ? and
3. How to increase own capital of the villagers ?

2. Methodology of the Actions

Community approach in its true sense is the basic consideration of JSRDE. Therefore JSRDE pursued the development of infrastructure by ensuring participation and consensus of the concerned villagers in the process of planning and implementation of actions. The papers on village institution, linkage system and environment friendly technology by Dr. Ando, Mr. Islam and Mr. Yajima respectively also mentioned respective programmes in which villagers' active participation in the development process was realized. To ensure villagers' participation JSRDE experimented village committee, village coordination meeting and Union coordination meeting,

In case of the second objective JSRDE adopted the existing linkage system between the trained women and local enterprises as seen in *biri* making, handicraft making, etc. Since the villagers of Bangladesh have a good habit of informal saving and many small informal saving and credit associations are functioning in the rural areas.

JSRDE experimented on own capital formation by the villagers through savings in the cooperative, informal groups and post offices. JSRDE has considered that this type of indigineous capital formation should be encouraged by any means. For this purpose, JSRDE has established two post offices and two cooperatives by the initiation of the villagers with the collaboration of the Postal Department and Thana Nirbahi Officer's (TNO) office, respectively.

3. Experiences

3.1 Experiences regarding the first objective

In Daskhin Chamuria and Aira village committee initiated market facility development plans. The *hats* and roads have been improved mainly by the villagers' donation of land, money and voluntary labour. People have the heritage of such initiatives in Bangladesh for the well being of the concerned community. Market facilities created in this way are enjoyed by the neighbouring villagers.

On the basis of the proposal of the village committee of Daskhin Chamuria the Government has constructed a bridge and with financial cooperation of the JSRDE, the village committee improved access roads to the *hat*. The estimated effect of these *hats*, roads and bridges is shown in Table -2.

Table-2 The Estimated Effect of Weekly hat of Dakshin Chamuria by Number of Total Participants including Small Merchants as Surveyed Twice.

Indicators of effect	August 17, 1994 (Bad communication because of rainy season)	January 7, 1995 (Good communication of due to dry season)
Participating Village	32	34
Number of Participants	1,946	2,941
Estimated buying capacity per person in each hat	Tk. 10	Tk. 10
Estimated money transaction per hat	Tk. 19,460	Tk. 29,410
Number of hats per month	4	4
Transaction of money per season (6 months)	Tk. 4,67,040	Tk. 7,05,840
Loss per year due to lack of market facilities in the rainy season	---	Tk. 2,38,800

Source : *Report of the Workshop on Final Review of Joint Study on Rural Development Experiment (JSRDE) Project, BARD and JICA 1995.*

Table-2 indicates that the possible income forgone per year due to poor market facilities is estimated at Tk, 2,38,800. If the *hat* could be developed to the maximum potential, volume of money transaction would have been increased several times.

The above case has well illustrated that the village community leaders know about the potential of market facilities and how to motivate and ensure participation of the general villagers for such development schemes. Thus, the bottom-up planning in its true sense has been proved as a necessary measure for development

3.2 Experiences regarding the second objective

In Daskhin Chamuria 30 disadvantaged women were organized in an informal group by the village staff of JSRDE. Training on the skill of embroidery was given to these villagers in

cooperation with BRDB and the village committee. As these women have no capability to be self-employed, they have been linked up with local enterprises by the village staff of JSRDE. But who will take the role of the village staff in absence of JSRDE ? In the era of privatization, performance of governmental organizations and joint business of cooperatives may not be appropriate for such functions. For this reason JSRDE proposes such roles to be shouldered by thousands of NGOs in collaboration of the villagers. JSRDE would appreciate the NGOs if they themselves become local enterprises.

In Panchkitta, the village committee in collaboration of JSRDE initiated joint marketing of vegetables. Under this action programme vegetable cultivators of Panchkitta gather their vegetable and send in bulk to wholesale market in some urban areas. Thus the vegetable cultivators have been linked up with the enterprises of the urban area.

In Austodona, the villagers in collaboration with the Mennonite Central Committee (MCC), an NGO have been cultivating soyabean since 1992. MCC provided HYV seeds, technical know-how and marketing services of the product. Austodona cooperative collects soyabean seeds according to assessed need of the villagers and then sell them to the villagers charging a minimum margin, which helped the cultivators in getting seeds at a reasonable price, easily and quickly. Thus soyabean cultivation of Austodona has been linked up with the enterprises of the urban area through the village development cooperative and MCC.

3.3 Experiences regarding the third Objective

Usually the formal cooperatives of BRDB do not use share and savings money for the purpose of credit service to their members. They depend on external credit sources through Central Co-operative Association (TCCA) Ltd. But, Austodona village development cooperative, by consensus, planning and execution by the villagers themselves, are practicing credit disbursement to the members from their own share and savings money. Performance of their own credit programme is given in Table-3 :

Table-3 Performance of Own Credit Programme as a Mutual Financing Association at Austodona during 1993-95.

Sl. No.	Indicators	Magnitude of the indicators
1.	Per member capital formation	Tk. 991
2.	Total capital formation	Tk. 1,37,781
3.	Total demand for loan	Tk. 2,56,970
4.	Total supply of loan by rolling of capital	Tk. 2,09,870
5.	Gap between the demand for and the supply of loan	Tk. 47,100
6.	Available capital for disbursement as loan at present	Tk. 57,751
7.	Average disbursement of loan per loanee	Tk. 2,591
8.	Number of Loanees	69
9.	Total frequency of loan	112
10.	Rate of interest	10-50 %
11.	Rate of recovery	100 %
12.	Total employment generation (estimated)	8,143 mandays
13.	Total income generation at the individual level (estimated)	Tk. 4,06,730
14.	Total saving generation out of that income at the individual level (estimated)	Tk. 36,970 (9%)

Source : A survey conducted by JSRDE in October, 1995.

Table-3 indicates that in the present magnitude of economic activities the village is self-reliant in investible capital. With the expansion of economic activities in the village own capital will also expand in the form of share, savings and interest. The rate of recovery is 100% at present because of the involvement of the village community in planning and execution of the credit programme. The rate of interest for a particular type of loan is set up by the villagers themselves. Although the rate of interest seems to be high, the villagers do not bother it because they get back part of the money which they paid as interest, against their shares in the cooperative as dividend every year. The rest of the interest money remains in the

cooperative as addition to the own capital of the villagers. In such a situation, traditional money lenders have failed to operate their money lending business at Austodona, who charge very high interest (100-200%). Austodona village development cooperative is providing credit to all kinds of rural economic activities, i.e. field agriculture, poultry rearing, small trading, rickshaw pulling, handicraft manufacturing, employment in abroad, etc. Therefore, nowadays the villagers of Austodona do not care for loan from banks. The cooperative itself does not operate any business but facilitates economic activities under private ownership. Thus, it is especially notable here that a BRDB cooperative has emerged as a mutual financing association of all households of Austodona, where strong sense of village community was existing behind its efficient execution. Panchkitta Cooperative also used own capital partially for giving credit to the members. Cooperative at Fanishair disbursed two lakh taka among the members as credit out of their own capital and recovered the loan successfully by the participation of the village community. Nevertheless, it should be mentioned here that informal banking activity may be sustainable only in subject to proper auditing by external authority. Otherwise, mismanagement can easily destroy the institution itself.

So far the JSRDE is informed, there are about 20 informal saving groups in Daskhin Chamuria and the surrounding villages, that are organized by the villagers themselves as well as by an NGO (G.U.S.T.) They have opened their group accounts at the village post office of Daskhin Chamuria. The villagers do not hesitate to visit the post office like banks in town, because the post-office staff are village neighbours. The post office is providing banking services to the villagers as follows :

Table- 4 Deposit, Withdrawal and Total Saving at the Village Post Office of Daskhin Chamuria during March 1994 to May 1995

Number of saving accounts	Deposit in May 1995 (Tk.)	Withdrawal in May 1995 (Tk.)	Cumulative deposit (Tk.)	Cumulative withdrawal (Tk.)	Total balance as saving in May 1995 (Tk.)
358	36,145	16,295	2,89,249	1,22,360	1,66,889

Source : *Report of the Workshop on Final Review of Joint Study on Rural Development Experiment (JSRDE) Project, 1995.*

Table-4 indicates that the post office is performing the function of a bank in the village. There is a good potential of own capital formation of the villagers at the village post office.

3.4 Recommendations

Analysis of experiences leads to the recommendations as follows :

1. Development programmes of infrastructure such as *hat*, *bazar*, rural road, bridge, culvert, electricity, etc. must be given top priority for alleviating poverty through creation of self-employment. Planning of such programmes should be bottom-up and participatory by the village community in the true sense.
2. Villagers who lack capability to be self-employed and willingness should be linked up with enterprises in local business centres. Skill development training to such villagers should be provided according to the needs of the local enterprises. In this sense the urban facilities and the villagers must be interlinked by any means.
3. Own capital formation should be encouraged to accelerate self-reliant income-generating activities. For this purpose informal or formal banking institutions such as mutual financing cooperative, informal association, village post office, etc. must be established in villages.
4. The Government may consider to use post offices as the rural banks.

3.5 Conclusion

The arguments of this paper lead to the conclusion that development of infrastructure, own capital formation and linkage of skilled workers with local enterprises should be complementary to the training and credit approach to poverty alleviation. These have been materialized in the project villages by the village community in collaboration with Union Parishad and the Nation Building Departments. Bottom-up planning and participation of the villagers in the true sense are the fundamental clues to success. In other words, it may be said that to encourage self-employment activities of the villagers by improving infrastructure and rural-urban interaction, JSRDE is proposing a "community approach" as an alternative model of rural development in Bangladesh.



Scene of participants taking part in discussion on off-farm employment opportunities for income generation.