

8.03 Kishoregonj Sadar Thana Poverty Alleviation Project

8.03.1 In response to the 1993 Dhaka declaration, the south Asia Poverty Alleviation Programme (SAPAP) was designed to provide support and guidance to the rural population through social mobilization. The ultimate objective was to improve their life style based on their own strengths. The demonstration pilot project on the programme was taken up in Kishoreganj sadar upazilla of Bangladesh with the hope that the success of the programme would provoke government initiatives to make it an integral part of the national policy for rural development and poverty alleviation.

8.03.2 This programme was subsequently named as Kishoreganj model of Bangladesh. It operated through a revolving loan fund of micro- credit. An indepth analysis of the programme reveals that it is derived from the Comilla model except the component of micro-credit. The operation of micro-credit leads to compare with operation of micro-credit of working NGOs of the country. The claim of success in generating group savings of about Tk. 20 million is nothing spectacular because almost all the NGOs working on micro-credit have generated such group fund. The Pally Karma Shahayak Foundation (PKSF) also finances or sub-lets to there local NGOs for micro-credit provide a precondition on voluntary group savings by the target group. The approach of social mobilisation of the Aga Khan Rural Support Programme of Pakistan as contained in the so-called Kishoregonj model may be quite a new model for Pakistan, Maldives or Nepal but not so for Bangladesh due to the prevalence of such situation through comilla model and a member of NGO operation on micro-credit.

8.03.3 The following weaknesses were identified in the evaluation made by the IMED on the operation of the model:-

- (a) Training in some commonly used trades for income generation such as bamboo craft/cane works, sewing/tailoring, weaving/embroidery: were either not or insignificantly imparted and about 36 per cent of the members could not properly utilize their credit.
- (b) Inspite of the disbursement of a huge amount of credit, about 14 per cent of the village organisation (vo) members did not receive credit and about 43 per cent of the VO members who received credit have already become defaulters. Credits were issued to different members of the same family.
- (c) Inspite of the involvement of a development project no significant change in the quality of life was observed.
- (d) About 54.9 per cent VO members said that though group meetings were being held regularly, only credit related issues were discussed and no other development related issues were raised in the meeting.



- (e) Some female managers were found to be the VO managers only in black & white. Their managerial roles were being played by their husbands. In some cases, credit had been issued in the names of general members of the VOs but taken by the managers.
- (f) At least 18 schools were established. But the schools are not running well. Usually students do not attend the schools, because the teachers remain absent.
- (g) The managers are reported to be biased in recommending credit applications. They favour their relatives. They are motive driver
- (h) The presidents of the VOs are not allowed to play any significant role. The social organisers were not helpful for the benefices. Even the specialists did not work properly.
- (i) Many more irregularities such as misappropriation of money, non-repayment of credit, taking credit by false statement, absence of transparency in maintenance of VO documents, dual role playing, etc. were observed.

8.03.4 This credit driven rural development activities as envisaged in the model did not work. Hence the question of replication by the government did not take place. The benefits of project failed to continue even within the project area after the completion of the project.

8.03.5 This model is discussed only to demonstrate a failure story of a project where ultimate objective was rural development through social mobilisation and credit and was funded by the UNDP.

8.04 Comprehensive Village Development Programme executed jointly by BARD, Comilla and RDA, Bogra.

8.04.1 Comprehensive Village Development Programme (CVDP) is a demonstrative pilot experimentations project of BARD, Comilla and RDA Bogra. It is involved in accelerating the production, employment, income, social development and distribution of benefits based on local level planning through a single comprehensive cooperative institution for all the inhabitants of a particular village. As an institutional approach to rural development it emphasises on the creation of a multipurpose single village institution to be used as a platform by all development agencies. It is likely to function for the development of a sustainable process of self managed village institution.

8.04.2 A village based cooperative titled " the Comprehensive Village Development Cooperative Society" (CVDCS) is to be formed with a view to covering all the households under the broad categorisation of males and females including children and teenagers member

