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Good Governance in Rural Development

A Case Study on a Selected Government Project



Ph. D Dissertation

Researcher

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**Department of Public Administration
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Good Governance in Rural Development

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Ph. D Dissertation

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A Case Study on a Selected Government Project



Ph. D Dissertation

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**Thesis submitted to the University of Rajshahi for partial fulfillment
of the requirements for the**

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2014

Abstract

Rural development programmes and projects aim at improving the quality of life of the rural people. Improvement in the quality of life depends on increased productivity and income which include regular employment of landless or near landless section of rural populace. For this it needs a comprehensive policy guideline. Moreover, it needs a sound governance system to achieve objectives set for rural uplift.

This research study explores the governance system in rural development programmes and projects which are being implemented under Bangladesh Rural Development Board (BRDB). The study reveals that all the programmes and projects are designed on the basis of top-down approach. But at the implementation stage, there is very close provision for involvement of target group people at field level. Taking a government run rural development project as the case study, this research study deeply explores project design approach and governance system. It finds that policy, programmes and projects are taken by the choice of policy makers in the name of target people, especially rural poor people who have nothing to do regarding project acceptance or rejection. But they have to accept it willingly or unwillingly. At the stage of decision making, the first step of project formulation, the target people have no scope for participation.

However, the study quests for good governance focusing participation and accountability in the rural development project. The study reveals that there is lack of good governance in term of participation and accountability. Participation by stakeholders' especially rural poor people, the target group of the project, is almost absent in every sphere except in the stage of implementation of the project activities. Although there is a provision for participation of the beneficiary group, it is not functioning properly. The rural development project, Rural Livelihood Project (RLP), is a cooperative based rural development project. The main objective of this project is to alleviate poverty through sustainable income generation and employment creation in the agriculture and non-agriculture sectors of the target people. The project was on

track earlier. But now it is deviated from the track due to lack of good governance. The activities of the project are now stagnant except providing micro-credit only to its members of the primary societies. It cannot ensure accountability due to lack of participation by the stakeholders. It is happening owing to various governance problems. For example, the project coordinating committees situated at upazila and district levels are not functioning at all. For the last one decade, no meeting of upazila coordinating committee of Puthia upazila is held which is supposed to be held at least one meeting with the time interval of two months. Training programme which is considered as vibrant tool of the project has been suspended for long due to shortage of funds. Training is meant a way of participation, communication and it can ensure accountability through skill development as well as awareness creation.

However, the managing committees of the primary societies as well as central cooperative association are not functioning properly. A six-member managing committee of primary societies is responsible to run these samabaya samities properly. But it is not happening due to lack of good governance particularly participation. Members of the primary societies are not interested to participate at different meetings. On the other hand, a 12-member managing committee of central cooperative association is in fact ineffective. Among the 12 members, 8 members are government nominated and most of them do not know about their membership. So, it appears that there is lack of participation as well as accountability in term of responsibilities of the stakeholders in the rural development project.

In conclusion, the study puts some recommendations to ensure good governance particularly participation and accountability to achieve the objectives set for rural development. It makes suggestions including restructuring the managing committee of central cooperative association and vibrating it. The coordinating committees should be effective for reviving the project activities. Last but not the least participation of target people should be ensured in different capacities with the project activities and it is considered that it will ensure accountability.

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Al Hamdulillah. I am blessed with the kind of almighty Allah to accomplish this thesis. Without His blessing and grace, I could not be able to complete this mammoth task. So, first of all, I would like to express my deepest and heartiest gratefulness to almighty Allah for giving me serenity and knowledge to accomplish my research study successfully.

Although this thesis is the product of my own strenuous effort, to complete this research work, I have incurred a variety of debts to a number of people. Thanks are due to all those who helped me in different capacities. First of all, I would like to express my heartfelt gratitude and profound respect to my supervisor Dr. Md. Moksuder Rahman, Professor, Department of Political Science, University of Rajshahi, Bangladesh, for his interest in my research and his constant scholarly guidance, encouragement, cooperation, motivation and inspiration without which it would have been impossible for me to accomplish this research study. His amicable behavior, intellectual insights, constructive criticisms and meticulous advice have been of great help during my research work. I am extremely grateful to him.

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Finally, I take full responsibility for any error or anomaly that may remain in this thesis.

Md. Shafiul Islam
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Acronym

ADB	Asian Development Bank
AD	Assistant Director
AGM	Annual General Meeting
BSS	Bittyahin Samabaya Samity
BRDB	Bangladesh Rural Development Board
CAR	Capability, Accountability and Responsiveness
DC	Deputy Commissioner
DD	Deputy Director
DFID	Department for International Development
DPO	Deputy Project Officer
FO	Field Organiser
FP	Family Planning
GoB	Government of Bangladesh
IMF	International Monetary Fund
JICA	Japan International Cooperation Agency
KSS	Krisak Samabaya Samity
MBSS	Mohila (Female) Bittyahin Samabaya Samity
MP	Member of Parliament
MRA	Micro-finance Regulatory Authority
PD	Project Director
PRSP	Poverty Reduction Strategy Paper
RD	Regional Director
RD	Rural Development

RDCD	Rural Development and Cooperative Division
RLP	Rural Livelihood Project
RWP	Rural Works Programme
TCCA	Thana Central Cooperative Association
UBCCA	Upazila Bittayahin Central Cooperative Association
UBRDB	Upazila Bangladesh Rural Development Board
UNO	Upazila Nirbahi Officer
UNDP	United Nations Development Programme
UP	Union Parishad
UPO	Upazila Project Officer
UPz	Upazila
WB	World Bank

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Certificate of Supervisor

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I recommend this dissertation to be put forward before the examiners for evaluation.

(Dr. Md. Moksuder Rahman)
Professor
Department of Political Science
University of Rajshahi, Bangladesh
&
Supervisor

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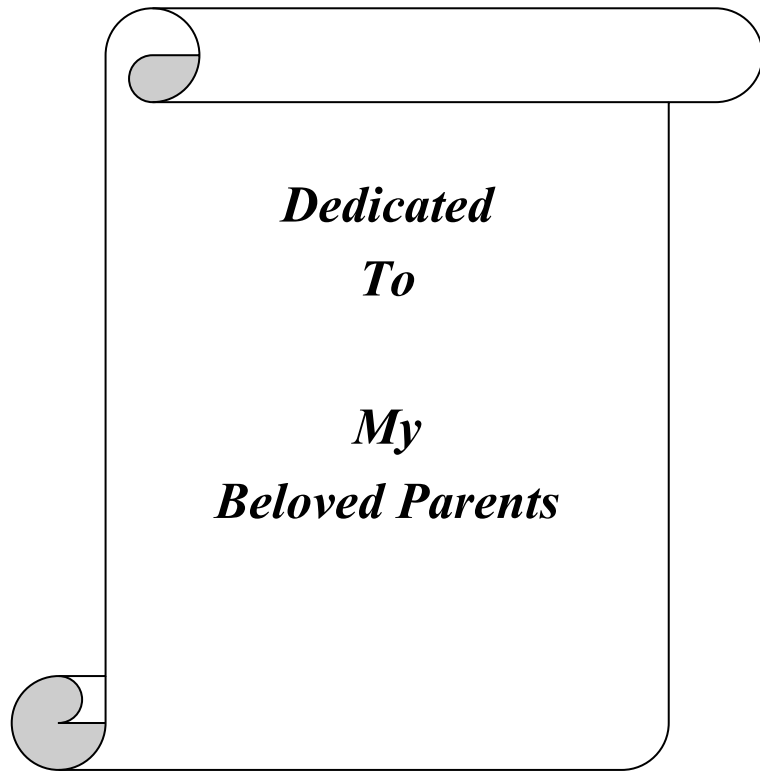
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Declaration of Researcher

I do hereby declare that I have written this Ph.D. thesis myself under the supervision of Dr. Md. Moksuder Rahman, Professor, Department of Political Science, University of Rajshahi, Bangladesh, and that it has not been submitted to any other university for a degree. I am indebted to other works which have been duly acknowledged at the relevant places.

Md. Shafiul Islam

University of Rajshahi, Bangladesh



***Dedicated
To

My
Beloved Parents***

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Chapter-I

Introduction

‘The goal of development is not to develop things, but to develop man’

United Nations: A/C2/292:1974

1.0 Introduction

Bangladesh¹ is overwhelmingly rural and agrarian society. Hence like other developing countries of the Third World, rural development in Bangladesh is a key to the overall socio-economic development of the country. The region that comprises Bangladesh has a long tradition of experiments with many approaches in rural development. To a large extent, the rural development programme of the present day Bangladesh is a legacy of the past efforts. The quantitative performances of rural development may appear impressive, but in qualitative analysis, there is every likelihood that the realities unfolded may present a gloomy picture (Ahmed, 1979). Although there have been changes in some sectors such as health, the same picture continues to date. However, the paradigm of rural development in Bangladesh is being shifted from one stage to another as per demand of the time. Once it is considered that agricultural development means the rural development. Consequently, the successive government allocated more funds and subsidies for agricultural development (Hossain, 1986). Later in 1980's, the rural development turns into integrated oriented efforts. Replicating Comilla model, integrated rural development programme (IRDP) has been spread out the country for rapid rural development (Hye, 1984), considering the socio-economic features of our country. But it brings little impact in terms of qualitative changes in rural development areas. Still, about 116.58 million people out of 160 million people live in rural areas, which is 73 percent and 65 percent people directly depend on agriculture (IFAD, 2011:242). Numbers of rural people in extreme poverty in South Asia² are 503 million, corresponding to 80.7 percent and it is in Bangladesh 49.6 percent (IFAD, 2011:233).

¹ Bangladesh has a long recorded history. In the recent past, it came under British rule, which lasted for nearly two centuries, from 1757 to 1947. During that period Bangladesh was a part of the British Indian provinces of Bengal and Assam. At the end of British rule in August 1947, the sub-continent was partitioned into India and Pakistan. Bangladesh became a part of Pakistan and came to be known as East Pakistan. It remained so till 1971. It appeared on the world map as an independent and sovereign state on 16 December 1971 after a nine-month long War of Liberation against Pakistan.

² South Asia: Afghanistan, Bangladesh, Bhutan, India, Iran, Maldives, Nepal, Pakistan and Sri Lanka.

Now it is said that the economy of Bangladesh is passing through a transitional period. In that sense, the economy of the country is turning into a market economy. Although the economy of Bangladesh is mainly based on agriculture, it could not earn remarkable development in this field and could not bring self-sufficiency in food. Income poverty still afflicts nearly half of the population and, in tandem, human poverty soars high (Bayes, 2011:309). As nearly half of the populace of villages is poor, they are landless or near landless. The number of landless people is increasing day by day (Khan & Khanam, 1998:1). Agricultural land in Bangladesh was 10063 thousand of hectares in 1988 and it stood at 9011 in 2007. The arable land was 9179 thousand of hectares in 1998 and it shrunk to 7970 in 2007 (IFAD, 2011: 257). It is said that the arable land is reducing every day. Between 2004 and 2008, overall poverty level increased at 2 percentage points per year from about 43 percent in 2004 to 47 in 2008. It means that two million additional households with 10 million people had joined the already existing vast pool of the poor in Bangladesh (Bayes, 2011:318). World Bank newly defines poverty as earning below 1 dollar 25 cents/day. In that respect, the poverty in Bangladesh is increased. Regarding the cause of poverty, according to a survey, 60 percent of population have no house of their own or no other inherited property, 18.4% due to loss in the business, 17.2% due to lack of education or any skill (BBS, 2010). In spite of the so-called development decades and institutional building past efforts and strategies contributed little to the improvement of the people's well-being, the ultimate goal of development. In fact, conditions in many countries of the Third World have worsened (UNDP, 2005).

As a result, in Bangladesh, rural development is given priority because of the country's predominantly rural character. Economic development in Bangladesh is, therefore, largely dependent on the development of its rural sector (Khan, 1995:15). Without the improvement of the standard of living of the rural people and without the opening of the new arena for income generating projects, the rural development vis-à-vis national development is totally impossible (Khan & Khan, 1998:2). Keeping in mind, the government of Bangladesh has been implementing a number of projects and programmes for rural development. Citing different studies, many researchers asserted that most of the benefits of many rural development projects adopted in different regimes had gone to the better-off sections of the rural society (Mujeri, 1995; Siddiqui, 2002). The development policies and programmes which are aimed at helping 'the rural poor', seldom do it, especially when these programmes by-pass the 'poorest of the rural poor' (Ahmed, 1995). Despite technology based rural development strategies, the growth rate in food production per capita fell. Illiteracy rate

(47%) remained high; the rate of population growth is not decreasing as expected despite intensive family planning programmes (Asaduzzaman, 2007; IFAD, 2011:266).

Now, development scholars are advocating the inclusion of people's participation, the cornerstone of good governance, in development projects as they believe the avowed objectives of any project cannot be fully attained unless people eloquently participate in it. Stone (1989) argues that people's participation in development projects may help bring effective social change rather than impose an external culture on a society. Similarly, referring to the experience of rural development programmes, Shrimpton (1989) states that community participation in the design and management of a project greatly enhances the livelihood of project success due to improved goodness of fit and increased sustainability. Flood echoed that hand in hand with economic and social development and environmental sustainability, today's development paradigm highlights the essential role of good governance. Bringing government closer to the people promotes accountability, efficiency and effectiveness (Flood, 1995:38).

After four decades of independence of our country, still we are thriving for rural development. Now questions are arisen that what are the tribulations to achieve our expected goals of rural development? Is there any matter about governance in rural development projects and programmes? This research explores answer of these questions.

1.1 Statement of the Problem

During the last two decades Bangladesh has notably improved both its economic performance and human development indicators. The country has achieved noticeable success in health and family planning, one of the MDG goals, non-formal education, micro-credit, women empowerment, agricultural growth and macro-economic stability and management. Even with a significantly reduced and declining dependence on foreign aid, the economy appeared to begin a transition from stabilization to growth. However, all such achievements and track records of success have faded because of poor governance in the broader politico-administrative system and processes (Aminuzzaman, 2006). There is mounting evidence that poverty is associated with poor governance as it is acute and persistent in the country (UNDP, 1996; Rahman, 2002; Aminuzzaman, 2002). The 2011 MDG Progress Report cites that overall improvements in poverty and hunger have been accompanied by rising regional and social disparities including persistent pockets of extreme poverty (UNDP, 2011).

The impoverished nations of the developing countries have been struggling hard for long to meet the basic needs of their people. As an overwhelming majority of the population in these countries live in the rural areas, attempts at alleviating poverty, creating employment opportunities and preeminent place in the public policy agenda of the governments of those nations. As an impoverished nation, Bangladesh is small but densely populated over a hundred million people through a land area equivalent to only 143998 sq. km, the density being 964 people per sq. km (BBS, 2011), one of the highest in the world. And, poverty, unemployment and inequality situations of the rural society are specifically applied mostly to rural society. So, the development of the country is largely dependent on the development of rural Bangladesh. As a strategy of development, rural development is very important in our country. It is because of her natural advantage as an agricultural country and most of the rural people depend on farming. It is the main source of their livelihood. In this situation, rural development deserves top most priority in the economic planning, aims at attaining self sufficiency in food production, creation of employment opportunities for the unemployed both men and women and also to achieve some equitable distribution of income and wealth.

After independence, the government of Bangladesh has undertaken a series of rural development programmes and projects. Presently, a semi-autonomous body, Bangladesh Rural Development Board (BRDB) under the ministry of local government, rural development and cooperative, is responsible to implement these programmes and projects. Since its inception, as many as 69 rural development projects in different phases have already been completed under this body all over the country. Presently, about 15 projects of rural development throughout the country are being implemented under the direct supervision of the board. BRDB starts promoting cooperatives for the rural landless and the destitute rural women as part of poverty alleviation and rural development. However, the experience suggests that most of the benefits go to the better-off sections of the rural society (Mujeri, 1995; Siddiqui, 2002). The development policies and programmes which are aimed at helping 'the rural poor', seldom do it, especially when these programmes by-pass the 'poorest of the rural poor' (Ahmed, 1995). Moreover, poverty focused programmes could not emerge as an effective institutional approach to address the plight of the poor. All major poverty alleviation programmes in Bangladesh are found to be loosely coordinated and lacked adequate institutional framework (Aminuzzaman, 2002). According to a study conducted by Bangladesh Institute of Development Studies (BIDS), poverty alleviation programmes heavily depend upon foreign resource inflow in most government policy actions are taken

based on studies and assessment done by donor appointed consultants. There is widespread deviation from the laid down principle of selecting the target groups. Infiltration of non-target households is widespread particularly in government run programmes (Mia, 1993). So, a large number of target groups who are really entitled to include under development projects or programmes, remain untouched. It seems poor governance is pervasive in the government run rural development projects. Consequently, good initiatives bring few results and many raise question: how can infiltration of non-target groups be stopped? Hence, referring experiences of East Asia, Latin America and the OECD countries, Flood (1995) makes argument that promoting good governance facilitates sustainable development. Authors like Dervis have examined many development policies based on increasing evidence from cross-country analysis and finally make comment that governance matters instrumentally for development performance. However, there is still considerable uncertainty about which dimensions of governance matter foremost (Rodrik, 2004; Khan, 2006; Dervis, 2006).

Against such backdrop, it is imperative to ensure good governance in the government run rural development projects in Bangladesh. So, the general objective of the research is to cram the good governance particularly focusing on participation and accountability in the government run projects undertaken for rural development in the country.

1.2 Literature review

Rural development has drawn the highest level of attention among the scholars and researchers since the mid-seventies in Bangladesh. A considerable number of literatures on rural development and other related fields have already been published. Most of these literatures generally deal with the micro-level operational problems of rural development, covering project planning and other implementation issues.

In 'Agrarian Structure and the IRDP: Preliminary Consideration', Abdullah, A et. al (1976) have assessed the fundamental structural weakness of rural development initiatives. He and his associates have observed that the IRDP in effect failed to do something substantive for the small or landless farmers. They have argued that it was natural for the landless to have no interest in joining IRDP cooperatives because they have needed neither tube wells nor improved seeds. They have found that membership, in practice, was restricted to small farmers and that members of the managing committees were getting an inordinate share of total loans.

Wood (1980) in his study 'The Rural Poor in Bangladesh: A New Framework' observed that the real problem of rural development in Bangladesh is the view more from a technical than a social process. He observed that rural development activities started in Bangladesh rather as 'successive cliques of petty bourgeois' to consolidate their privileges.

Haque's study (1982) 'Rural People and Cooperatives in Bangladesh' observed that non-farmers are virtually pots of IRDP coverage and benefit. Haque noted that non-farmers had different expectations from farmers in their problems, need and perception of an access to IRDP credit. IRDP cooperatives are differently effective, responding mostly to the agricultural productivity needs of a segment of the rural population. Access to IRDP services is directly related to one's community status, education and economic backgrounds on the one hand. On the other hand, the positive perception of the responsiveness of membership and access to credit facilities are the most important features of this differentiation. The cooperatives, which are considered the nucleus of IRDP, are found to be biased against the poorer section of rural society. Instead of protecting them against progressive impoverishment, IRDP cooperatives preclude possibilities of improving the conditions of the poor.

Ali (1982) in his 'Field Administration and Rural Development in Bangladesh' discussed the mechanisms and networks between these.

On the other hand, Blair (1985) in 'Participation, Public Policy, Political Economy and Development in Rural Bangladesh 1958-85' outlined a scenario during that period in respect of rural development.

Rahman (1988) in his 'The State, Local Power Brokers and Rural Development in Bangladesh: A Study of the Selected Upazila Chairman' discussed the linkage which is merely reflected positive, among state network, local elite and local government officials in respect to rural development.

Hye (1991) in his 'Integrated Rural Development: A Review of Major Issues' defined the concept of integrated rural development and examined the various issues involved in this sector. He also analysed the impact of IRD on equity, people's participation and poverty alleviation. He made arguments that the IRD model could incorporate component for poverty alleviation to respond to the problem of poverty more directly and ensure greater

participation of the target group within the multisectoral integrated framework for rural development.

Mia (1993) made an exploration in poverty alleviation in Bangladesh. He made comment that main drawbacks of the current poverty alleviation programmes were: one or two (not all key ones) problem issues are disjointly taken up by an organisation, and necessary policy and resource support is often inadequate; projects undertaken often do not promote community participation and incentives; and programmes do not provide follow up action towards consolidating the result achieved. Infiltration of non-target groups is widespread, particularly in government run poverty alleviation programmes.

Mujeri (1995) stated that cooperatives had been promoted as a rural development institution in various forms. These could become effective vehicles for raising income of the poor by mobilising savings, providing credit and other services. However, with few exceptions, these have failed to benefit the poor. The top down approach used and the lack of commitment of government functionaries largely explain the failure of state-sponsored cooperatives to mobilise community support and participation.

Stratford (1997) also put an evaluation through the study 'The Impact of Target Group Oriented Rural Development Interventions: A Study on RD-9 of BRDB'. The evaluation finding is no so impressive to the target groups. Aminuzzaman (2001) analysed an institutional framework of poverty alleviation in the country.

Asaduzzaman (2007) also made an institutional analysis of rural development. In his study of Bangladesh Rural Development Board (BRDB), he has tried to assess the changes in the socio-economic situation of the beneficiaries and determine the contribution towards the empowerment of the rural poor and asset less in the community, individually and collectively. Impact assessment for his study referred to a formal evaluation exercise to determine how and to what context, a BRDB project/ development intervention has caused sustainable changes in livelihoods of those involved in the project and the differential efforts of these changes on the beneficiaries.

Mashreque (2012) in his article titled 'Paradox of rural development in Bangladesh: A focus on poverty alleviation and triangular policy manipulation' discussed the dimension of

exploitation and manipulation at the micro level. He finds that elitist orientation of bureaucracy, with its close linkage with the local elite, is responsible for making things worse. On the other hand, a major percentage of aid funds earmarked for poverty alleviation is absorbed in paying high salaries to project consultants – both local and foreign – and defraying the cost of contracting the project/sub-projects through underhand deals with bureaucratic incumbents. Only a small percentage is spent on the target beneficiaries.

Reviewing the above literatures, it seems that the paradigm of rural development in Bangladesh has been shifting from one stage to another as per demand of the time. The focus has also been increasingly shifting from one-dimensional instrument to those that are more open and interactive. Here question arises that why the rural development projects could not bring expected results. It is evident that perhaps there is lack of proper participation of concerned stakeholders and also lack of accountability which are the key ingredients of good governance and these are not comprehensively studied in these literatures.

Although a number of literatures have already been published, no comprehensive study on good governance in rural development has yet been done. But it is essential now. The study puts an effort to bridge the said knowledge.

1.3 Rationale of the study

Before independence of Bangladesh, many rural development initiatives were undertaken. For example, V-AID programme, one of many, was a short-lived programme and did not work successfully due to lack of proper procedure (Rahman, 2000:12). It is evident that there was lack of proper participation among the stakeholders of the V-AID programme. Rural Works Programme (RWP), Thana Training and Development Centre (TTDC), Thana Irrigation Programme, Two-tier Cooperative system and other institutional initiatives were also undertaken for the development of rural areas of the country. But due to lack of proper approach and effective mechanism, these initiatives brought few results (Rahman, 2000). Later, the Comilla two-tier cooperative- Krishi Samabaya Samity (KSS) and Thana Central Cooperative Association (TCCA) were launched in 1971 throughout the country in the name of Integrated Rural Development Programme (IRDP) as a national programme. After independence, the government of Bangladesh has also undertaken many programmes and projects for rural development. Presently, there is a separate ministry and under this ministry there is a Board-Bangladesh Rural Development Board- which is sole responsible to

implement the programmes and projects related to rural development throughout the country. But expected goals in rural development have not yet achieved. After 40 years of independence of Bangladesh, still people are thriving for rural development.

Now, good governance has become a central point for every development. And, it is considering as the vibrant tool to the policy makers, experts as well as researchers. It is believed that good governance is committed to create conditions and effectively promote participatory, consensus oriented accountable, transparent and responsive government that values the rule of law.

So, good governance in rural development devotes a wide spectrum of ideas like the form and nature of local governance and management of rural development, rural development projects and the capacity building of local government institutions in formulating and implementing local development policies and programmes of the Asian countries. Citizen focus actions are being highlighted for responsive governmental attitudes. Moreover, in the context of globalisation, the issue of good governance has gained a pivotal concern and has also been given a paramount importance in the Millennium Development Goals (MDGs) and Poverty Reduction Strategy (PRS). Many Asian Countries are witnessing rapid development changes because of decentralised and participatory approaches adopted for good governance. The government of Bangladesh has also adopted a policy of having democratic participatory governance for her people. In case of local level planning, the Union Parishad will be considered an administrative unit. Union Plans have to be formulated by integrating the village plans (NRDP, 2001). But the quest for effective good governance, particularly at the local levels, is one of the many challenges facing rural Bangladesh.

So, this study intends to explore the good governance focusing on participation and accountability, the key ingredients of that, in the selected rural development project undertaken by the government of Bangladesh.

For this research, Rural Livelihood Project (RLP) has been selected for case study. Activities of the project are being operated in 23 districts all over the country. The project is being operated mainly on cooperative basis. As a result, participation and accountability are the foremost components of this project to achieve its goals.

1.4 Objectives of the research

In broad, the objective of the study is to measure good governance highlighting participation and accountability in rural development projects undertaken by the government of Bangladesh. However, the specific objectives of the study are to:

- Explore scope of people's participation in rural development project and identify different means of people's participation.
- Explore the extent of people's participation has been ensured?
- Explore how accountability is ensured and in what ways?
- Explore to what extent good governance has been established through ensuring participation and accountability?

1.5 Research questions

The study broadly intends to explore whether participation and accountability, the key components of good governance, helps or hinders the rural development projects. Specifically, it explores the answer of the following questions:

- Does people's participation in rural development projects matter and it what ways?
- What are the mechanisms of ensuring accountability in the process of implementation of different projects?
- Do participation and accountability matter of establishment of good governance?
- What are the factors impeding the process of establishment of good governance?
- What are the ways forward?

1.6 Definition of key concepts

The key concepts that have been used in this research study are rural development, good governance, participation and accountability. A brief discussion has been made about these terms.

1.6.1 Rural development

Rural development in general is used to denote the actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside, and remote villages. Agricultural activities may be prominent in this case whereas economic activities would relate to the primary sector, production of food and raw materials. By the term rural development we mean raising the productivity and consequently the real income of families earning their livelihood by increasing employment opportunities in farm and non-farm activities, thereby facilitating their levels of physical, social and cultural well-being (Sen, 1995). The World Bank defines rural development as 'a strategy designed to improve the economic and social life of a specific group of people. It involves extending benefits of development to the groups who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless' (cited in Obaidullah, 1995). Actually, there is no universally accepted definition of rural development (RD).

- As a concept, it connotes overall development of rural areas with a view to improving the quality of life of rural people.
- As a phenomenon, it is the result of interaction between various physical, technological, economic, socio-cultural and institutional factors.
- As a strategy, it is designed to improve the economic and social well being of a specific group of people—rural people (Islam, 1990).

During the 1950s and 1960s, there were two important approaches to rural development introduced in a number of countries—community development and animation rural which aimed at mobilising local people's participation. During that period, development of agricultural production was considered as rural development. Later, in 1980s, the approach to rural development expanded covering the improvement of living standard of rural people, intake of food and nutrition, access to education and other basic needs apart from the development of agricultural outputs. Rural development specialists have defined rural development in many ways but the gist of these definitions boils down to a primary goal of providing an opportunity for decent living to the mass of the low income population residing in rural areas on a self-sustaining basis. According to Ram P Yadav (1980), the objectives of rural development are as follows: (a) increase in production and productivity (b) equity in access to opportunities to earn income, in access to public services, and in access to productive inputs, (c) gainful employment (d) self-reliance (e) people's participation in

development process (f) ecological balance, i. e. proper management of physical resources such as land, water and forest (cited in Reddy 1988).

The present concept of rural development is full of humanitarian ideas as a tilt to the poor as the target beneficiaries. However, the concept of rural development is all embracing encompassing multidimensional facets of rural life. Conceptually, rural development is interdisciplinary relating to economics, political science, public administration, public health, business management, co-operative, credit, community operation, calculation and other fields. The concept of rural development is to be interpreted as organizational syndrome that enables us to understand how the community of people is organised, how resources are mobilized and how participating values are reflected in real life operation. The concern of rural development is to ameliorate the condition of the vast majority of the population that reside in countryside.

So, we can say RD means the improvement of living standard of rural people, access to financial opportunities and participation in development process as well as proper management of ecology. The focus of this study is on the Yadav's description, because it is very close to the objectives of this research. However, a detailed discussion in this respect will be presented in later chapter.

1.6.2 Governance and Good Governance

1.6.2.1 Governance

The concept of 'governance' is not new. It is as old as human civilization. Simply put governance means: the process of decision-making and the process by which decisions are implemented (or not implemented). Governance can be used in several contexts such as corporate governance, institutional governance, national governance and local governance.

Governance is not synonymous with government. This confusion of terms can have unfortunate consequences. Since governance is not about government, what is it about? Partly it is about how governments and other social organizations interact, how they relate to citizens, and how decisions are taken in a complex world. Thus governance is a process whereby societies or organizations make their important decisions, determine whom they involve in the process and how they render account. According to Webster's dictionary, `

governance’ means ‘the act or process of governing, especially authoritative direction and control’ (cited in Aminuzzaman, 2006). According to World Bank, governance is a method through which power is exercised in the management of a country’s political, economic and social resources for development (World Bank,1992:1). For UNDP (1997), governance is the exercise of economic, political, and administrative authority to manage a country’s affairs at all levels. It comprises the mechanisms, processes, and institutions through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences.

1.6.2.2 Good governance

Recently, the terms ‘governance’ and ‘good governance’ are being increasingly used in development literature. Bad governance is being increasingly regarded as one of the root causes of all evil within our societies. Major donors and international financial institutions are increasingly basing their aid and loans on the conditions that ensure ‘good governance.’

The term ‘governance’ has received extra flavour in the current discourse of development in developing countries by having the term ‘good’ added to it. ‘Good Governance’ entered the vocabulary of development administration and international development cooperation in the 1990s.

In the report titled ‘Sub-Saharan Africa: From Crisis to Sustainable Growth’ published by World Bank in 1989, the term ‘good governance’ first appeared in the development arena. Since then, good governance is a much discussed issue. But it lacks clear definition. International Development agencies see it in one way whereas academicians describe it other ways. There is no universally accepted definition of good governance. Andrews (2008) rightly says, ‘it means different things in different countries.’ For good governance, many scholars and international agencies such as Stoker (1998), Rhodes (1996), Pierre and Peters (2000), Hirst (2000), Leftwich (1993), Nanda (2006), WB (1992), and UNDP (1997), emphasize accountability in government and public sector.

Therefore, it is much wiser to briefly clarify the term, since it has become an official issue on the agenda of international development agencies.

After three years of emergence of good governance, WB further in its report titled '*Governance and Development*' published in 1992, developed the concept of good governance elaborately. According to the Bank, good governance requires: (a) sound public sector management (efficiency, effectiveness, and economy), (b) accountability, (c) exchange and free flow of information (transparency), and (d) legal framework for development (justice, respect for human rights and liberties). Another international development agency DFID defines good governance focusing on: (a) legitimacy (government should have the consent of the governed), (b) accountability (ensuring transparency, being answerable for actions and media freedom), (c) competence (effective policy making, implementation and service delivery), and (d) respect for law and human rights. So, it assures that corruption is minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making. It is also responsive to the present and future needs of society.

According to UNESCAP, good governance has eight major characteristics. It is participatory, consensus oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive and follows the rule of law.

In a study released in May 2005, the WB presented six dimensions of good governance: voice and accountability, political stability, government effectiveness, regulatory quality, rule of law and control of corruption (Kaufmann, Kraay, and Mastruzzi, 2005). These six indicators of good governance are:

- ❖ Voice and Accountability – “captures perceptions of the extent to which a country’s citizens are able to participate in selecting their government as well as freedom of expression, freedom of association and a free media.
- ❖ Political Stability and absence of violence – “captures the perceptions of the likelihood that the government will be destabilized or overthrown by ultra constitutional or violent means, politically motivated violence and terrorism”.
- ❖ Government Effectiveness- “capturing perceptions of the quality of public services, the quality of the civil service and the degree of its independence from political pressures, the quality of policy formulations and the credibility of government commitment to such policies”.

- ❖ Regulatory Quality – “Capturing perceptions of the ability of the government to formulate and implement sound policies and regulations that permit and promote private sector development”.
- ❖ Rule of Law – “captures perceptions of the extent to which agents have confidence in and abide by the rules of the society and in particular the quality of contract enforcement, property rights and the police and the courts as well as the likelihood of crime and violence”.
- ❖ Control of Corruption – “capturing perceptions of the extent to which public power is exercised for private gain, including both petty and grand forms of corruption as well as capture of the state by elites and private interests” (Khan, 2012).

Table: 1.1 Status of Good Governance in Bangladesh

Indicators of governance						
Political stability/ absence of violence	Government effectiveness	Voice and accountability	Regulatory quality	Rule of law	Control of corruption	Overall governance (average of 6 indicators)
-1.54	-0.77	-0.61	-0.82	-0.70	-1.10	-0.92

Source: IFAD, 2011:278. Worldwide Governance Indicators (<http://info.worldbank.org/governance/wgi/index.asp>). The six governance indicators are measured in units ranging from about -2.5 to 2.5, with higher values corresponding to better governance outcomes.

There are major divergences between the concept ‘governance’ which was propounded in the academic world during last four decades and the concept of ‘good governance’ championed by the World Bank and other development agencies. The academic concept of ‘governance’ is positive while ‘good governance’ is a normative concept. The concept of governance emphasizes ‘the hollowing of state’ and ‘third party government’ or ‘governing without government’. The proponents of good governance, on the other hand, are advocates of stronger and more effective states (Khan, 2012). Aminuzzaman made a clear description of good governance.

He states that:

'Governance can be viewed as the sum of three major components: process, content and deliverables. The process of governance includes factors such as transparency and accountability. Content includes values such as justice and equity. Governance cannot be all process and values. It must ensure that the citizens, especially the poorest, have the basic needs and have a life with dignity. A dictatorship that delivers basic needs to the citizens is no doubt better than a dictatorship that does not, but it is not good governance. Similarly, regular elections alone do not translate into 'good governance.' Rule of law that is transparent, but unjust- such as apartheid- is certainly not 'good governance.' It is only when all these three conditions are fulfilled that governance becomes 'good governance' (Aminuzzaman, 2006, 13).

In general, good governance is associated with efficient and effective administration in a democratic framework. It is equivalent to purposive and development-oriented administration, which is committed to improving the quality of life of the people and enlarging the scope of people's participation in the decision-making process of development. In short, it is citizen-friendly, citizen caring, responsive, decentralized local government system, an autonomous political society, an efficient and accountable bureaucracy, strong civil society and a free media (Huque 2001, Minocha 1998, Stowe 1992).

Despite different things in different countries, the international development partners such as the World Bank, the United Nations Development Programme (UNDP), and the Asian Development Bank (ADB) have identified a number of basic components for good governance. Among these components, four are common and universally recognised. These are accountability, participation, predictability, and transparency. These four major characteristics of good governance have been considered as four pillars of a building (ADB, 2004a; World Bank, 2000; Aminuzzaman, 2006). However, accountability is the capacity to call officials to account for their actions. Effective accountability has two components: answerability and consequences. Answerability is the requirement to respond periodically to questions concerning one's officials actions. Participation is understood that local people and private sectors would be engaged with decision making processes. It is needed to obtain reliable information and to serve as a reality check and watchdog for government action. Predictability results primarily from laws and regulations that are clear, known in advance

and uniformly and effectively enforced. Lack of predictability makes it difficult for public officials to plan for the provision of services. And finally, transparency entails low cost access to relevant information. Reliable and timely economic and financial information is a must for the public (normally through the filter of responsible media) (ADB, 2000; Aminuzzaman, 2002). However, governance is now widely held to be crucial for development and aid effectiveness and it is a recurring concept which has acquired many different meaning within different societies (Andrews, 2008; Chhotray and Stoker, 2009). In developing countries, good governance is considered as decentralised, legitimised, and participatory government, which is, largely focused on pursuing development through empowering people, curbing corruption, ensuring legally binding and accountable administration to attain mass people-oriented developments, which finally improve the economic growth (Andrews, 2008; Shah 2006a).

Overall, there is a growing consensus that governance is important to development and that governance is likely to have an impact on how well and effectively policies are being exercised. Keeping in mind the perception of developing countries like Bangladesh, in this study, participation and accountability have been taken into account to measure the extent of good governance in rural development projects in Bangladesh.

1.6.2.3 Participation

Participation is a process through which stakeholders influence and share control over priority setting, policy-making, resource allocations, and access to public goods and services.

According to some international donor agencies, participation is the cornerstone of good governance. Cheema (2005) makes arguments that good governance is when the authority of the government is based on the will of the people and when democratic institutions allow full participation in political affairs. According to World Bank, public participation means giving citizens a voice in government decisions and activities—not only through voting and representation but also through direct involvement in shaping and implementing programmes that affect their lives and well-being (World Bank, 1995). Strage (1972) considered 'participation' as a restrictive force for programmes pressurized to meet the legislative and high level deadlines. Participation has been defined by Bhatnagar and Williams (1992) in the

following way: “Participation is a function of information through which people can come to share a development vision, make choices, and manage activities” (Bhatnagar and Williams, 1992: 6). According to Human Development Report (UNDP), participation is ‘access to decision-making and power’ (Mayo and Craig 1995: 2). Moreover, people’s participation has been considered as one of the important tools of good governance in the contemporary development discourse of developing countries like Bangladesh.

However, for World Bank (2002), participation can take different forms. At the local level, depending on the issue, participation may be: (a) direct (b) representational, by selecting representatives from membership-based groups and associations (c) political, through elected representatives (d) information-based, with data aggregated and reported directly or through intermediaries to local and national decision makers, and (e) based on competitive market mechanisms, for example by removing restrictions and other barriers, increasing choice about what people can grow or to whom they can sell, or by payment for services selected and received.

Arnstein (1969) explains three descending levels of participation. The first level suggests that people have a say in decision-making and their opinions are taken into account and acted upon. The second level suggests that people have some involvement in an institution, but few people make important decisions and inform other members about decisions. Finally, the third level suggests that people have no real say in decision-making. The United Nations (2007) elaborates the definition by adding the following sphere of peoples’ involvement: in economic, political, cultural, and social processes. From the view of broader perspective, Oakley and Marsden (1984) observe participation as ‘participation is seen as the means for a widening and redistributing of opportunities to take part in societal decision-making, in contributing to development and in benefiting from its fruits (cited in Hye, 1991).’

In the perspective of rural development projects in Bangladesh, Hye observes participation as:

‘The concern for operationalising the concept in recent years has narrowed down the perspective to participation in rural development programmes or projects. This approach holds the issue of participation as central and primarily associated it with the rural poor not only because they are the majority but mainly because they are

'disadvantaged' and have been relatively neglected by the development programmes or project (Hye, 1991: 11).'

In the context of rural development, Uphoff (1987) states four major areas of participation. They are: (a) Participation in decision-making, identifying problems, formulating alternatives, planning activities, allocating resources, etc. (b) Participation in the implementation of carrying out activities, managing and operating programmes; (c) Participation in economic, social, political, cultural or other benefits, individually or collectively; and (d) Participation in evaluation for its outcomes and feedback purposes. However, participation refers to people's engagement in an activity or a development project, and assumes that such engagement is required to implement the project successfully.

A detailed description about participation and its relation with good governance will be presented in later chapter. However, this study adopts the participation process described by Uphoff in the context of rural development projects in Bangladesh.

1.6.2.4 Accountability

Accountability is one of those golden concepts that no one can be against it. It is increasingly used in political discourse and policy documents because it conveys an image of transparency and trustworthiness. Considering the importance of accountability as a key requirement of good governance, it is emphasised that not only governmental institutions but also the private sectors and civil society organisations must be accountable to the public and to their institutional stakeholders. Accountability means holding those in positions of authority responsible for their actions through the rule of law and due process rather than administrative fiat. Where accountability is lacking and corruption siphons off resources meant for development, the delivery of public services suffers—with detrimental effects on people's welfare, especially that of poor. According to Bovens, accountability is 'the relationship between an actor and a forum, in which the actor has an obligation to explain and justify his or her conduct, the forum can pose questions and pass judgment, and the actor may face consequences' (Bovens, 2006). Accountability is more than a collection of rules and regulations (O'Connell, 2005).

The concept of accountability is considered as the single most important element within the good governance paradigm. Accountability being a key requirement of good governance can be defined as the obligation of power-holders to account for their actions. It included: answerability or 'the obligation of public officials to inform about and to explain what they are doing' and enforcement, or 'the capacity of accounting agencies to impose sanctions on power holders who have violated their public duties' (Schedler 1999a in Vivek Misra, 2008). According to World Bank (2002), there are three main types of accountability mechanisms: political, administrative and public. Political accountability of political parties and representatives is increasingly through elections. Administrative accountability of government agencies is through internal accountability mechanisms, both horizontal and vertical within and between agencies. Public or social accountability mechanisms hold government agencies accountable to citizens. Citizen action or social accountability can reinforce political and administrative accountability mechanisms. A range of tools exist to ensure greater accounting to citizens for public actions and outcomes. Access to information by citizens builds pressure for improved governance and accountability.

In contemporary governance discourse, accountability is found linked to almost every conceivable aspect of good governance—from developmental effectiveness to empowerment. It is brandished as the complete and final solution to all governance problems—the chief instrument for combating the 'three headed monster' of corruption, clientelism and capture (Ackerman, 2005). Department for International Development's White Paper 2006 describes accountability as "the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account" (DFID, 2009). In the context of governance, it further summarises as the capability, accountability and responsiveness (CAR) framework, terming it as "virtuous cycle of governance". *Capability* is the extent to which leaders and governments are able to get things done, and to perform functions such as providing stability, regulation, trade/growth, effectiveness and security. *Accountability* describes the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account to ensure transparency, free media, rule of law and elections. *Responsiveness* refers to the extent to which public policies and institutions respond to the needs of citizens and uphold their rights, including human rights/liberties, access to basic public services, pro-poor policy, equality, regulation and corruption. Further, DFID interprets the accountability elements of the CAR framework to comprise the demand-side of accountability relations, in which individuals and groups

exercise agency and use voice to claim their rights through interaction with state officials. Accountability relationships can take the form of vertical and horizontal.

A detailed description about accountability and its relationship with good governance have been discussed in chapters three, five and nine. This study adopts the accountability process described by DFID in the context of rural development in Bangladesh. However, it emphasizes on vertical accountability rather than horizontal accountability.

1.7 Structure of this thesis

This thesis has been organised by ten chapters. Outlines of each of these chapters are as follows:

Chapter I provides the overview of the thesis including introduction, statement of the problem, rationale of the research and objectives as well as research questions of the study. Moreover, some literatures review, the key terms used in the study and limitations of this research have been discussed. In chapter II outlines details about research methodology. In chapter III, the theoretical and conceptual framework have been discussed elaborately. This chapter also includes the discussion of rural development, its goals, indicators and approaches. On the other hand, it also contains an overview of good governance, its elements focusing discussion on participation and accountability and finally a conceptual framework in figure has been presented. government policies and programmes as well as government sponsored rural development projects. In chapter IV, elaborate discussion about evolution of rural development occurred in different phases, government policies and programmes and government initiated projects has been made. In chapter V, status of rural development and good governance has been discussed. It has also been discussed about linkage between them. In chapter VI, a brief discussion has been made about profile of study areas. This study is conducted in Rajshahi district and two upazilas of the district have been selected for this research. So, a brief profile of these areas has been made here. In chapter VII, a profile of rural livelihood project has been discussed. This project has been selected as case study for this research. It contains basic information of the project, its evolution, its implementation guidelines, monitoring structure, etc. In chapter VIII, a detailed discussion has been made about data collected from primary and secondary source regarding participation, the key element of good governance. Here data have been presented and analysed in light of the research objectives and questions. In chapter IX, data about

accountability, another key element of governance, have been presented and analysed in accordance with this thesis objectives and research questions. These two chapters (VIII & IX) are considered as key chapters of this thesis. Through these, it has been explored good governance in rural development. An attempt to measure good governance in RLP has been made as well in this chapter. However, finally in chapter X, findings of the research work have been presented. Here the empirical evidences by analysing qualitative and quantitative data have been presented. Extracts from interviews, observation and related documents are triangulated to answer all research questions. It examines the value of participation and accountability in the context of rural development in Bangladesh. The strengths and weaknesses of the BRDB in rural development in Bangladesh in terms of participation and accountability in their activities have been depicted in this chapter. According to the findings, some suggestions have also been put forward in the perspective of participation and accountability in the rural development projects in Bangladesh. This chapter also outlines scope for future research. In later part of this these, references and appendices have been included.

1.8 Conclusion

Without proper participation of concerned stakeholders and accountability mechanism, good governance cannot be ensured and thus there are not effective outcomes from development projects. Hence, international development partners and developed nations put emphasis on the condition of ensuring good governance. To meet the terms with these conditions and to cope with globalisation, the government of Bangladesh has been trying to promote people's participation and accountability at local level affairs. This research thus explores the participation and accountability process in rural development projects at local level to come across the extent of good governance in rural development.

The next chapter will discuss the methodology followed in this study.

Chapter-II

Methodology of the Study

2.0 Introduction

This chapter gives us a profile of methods which are followed to conduct this research work successfully. Besides, methodology is very important to conduct any research work for attaining objectives of the assigned research.

However, this study intends to measure the extent of good governance through participation and accountability in rural development projects undertaken by the government of Bangladesh. It also aims to find out the strength and weaknesses of the present participation and accountability process in the rural development projects. It further endeavors to frame an effective means for removing barriers to ensure participation and accountability that would lead to sustainable rural development. So, qualitative methodology, especially a case study framework, has been followed to conduct the study. Moreover, qualitative data in conjunction with quantitative data have been used in this work to analyse and interpret the research questions as well as to achieve the research objectives.

2.1 Rationale of using qualitative method

As the main objective of this research is to assess good governance highlighting participation and accountability in rural development projects undertaken by the government of Bangladesh, it is very rationale to follow qualitative methodology to conduct this study. Many researchers argue that qualitative research seeks to understand the perceptions, feelings, and knowledge of people in programmes through in-depth and intensive interviewing. This study explores how barriers impede the development of good governance process, and why these barriers come out during the implementation of rural development projects. This aspect of social enquiry leads to using the case study method as researchers stated that 'how' and 'why' question being posed renders a case study strategy (Yin: 2003). Moreover, qualitative methods permit the researchers to study selected issues, cases, or event

in-depth and detail and qualitative data provide depth, details and careful description of programmes, situations, events, people, interactions as well as observed behaviours.

Moreover, rural development is not a solid event. It covers every sphere of life. As a result, to determine the issue through good governance, it needs in-depth study and pragmatic investigation that investigates a contemporary phenomenon within its real-life context. This is why qualitative methods in conjunction with the case study framework have been followed to conduct this research.

2.3 Why is case study?

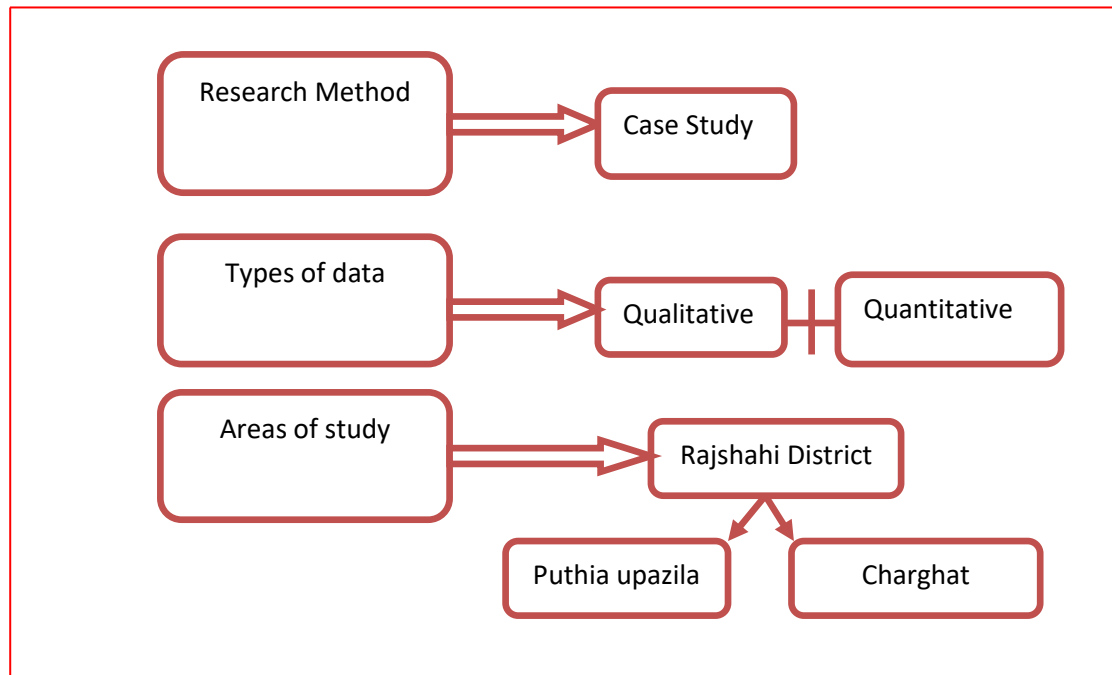
The case study approach provides the researcher a wide range and depth of experience. Absorption and probing into the cases gives him peculiarities found in the data. The case study method has three steps: The *First* is to determine the present situation. The research worker may have only vague impression of the research problem. He needs descriptive information which will determine as clearly and accurately as possible the present status and circumstances of the case being investigated. The *Second* step is to gather background information about the past and the key variables. The researcher often compiles a list of possible causes of current situation. And The *Third* step is to test hypotheses. (Aminuzzaman, 1991: 44).

Moreover, almost half of the populace of our country is illiterate. The adult literacy rate is 53 percent in Bangladesh (IFAD, 2011:266). So, a qualitative method is better than using quantitative in an illiterate or semi-literate developing society to overcome problems related to getting an in-depth knowledge of reality.

This is why the case study method has been followed to conduct this research. Besides, connotations of Yin and Aminuzzaman regarding case study are also strong motivating meter to me for choosing this method.

In this study, Rural Livelihood Project (RLP), which is claimed as one of the successful rural development projects of BRDB, has been selected as the case for this research. It is tried to explore and analyse the objectives and results of rural development projects in the judgment of good governance, focusing participation and accountability, the key elements of good governance.

Figure: 2.1 Research Method



Source: Author

2.4 Study location

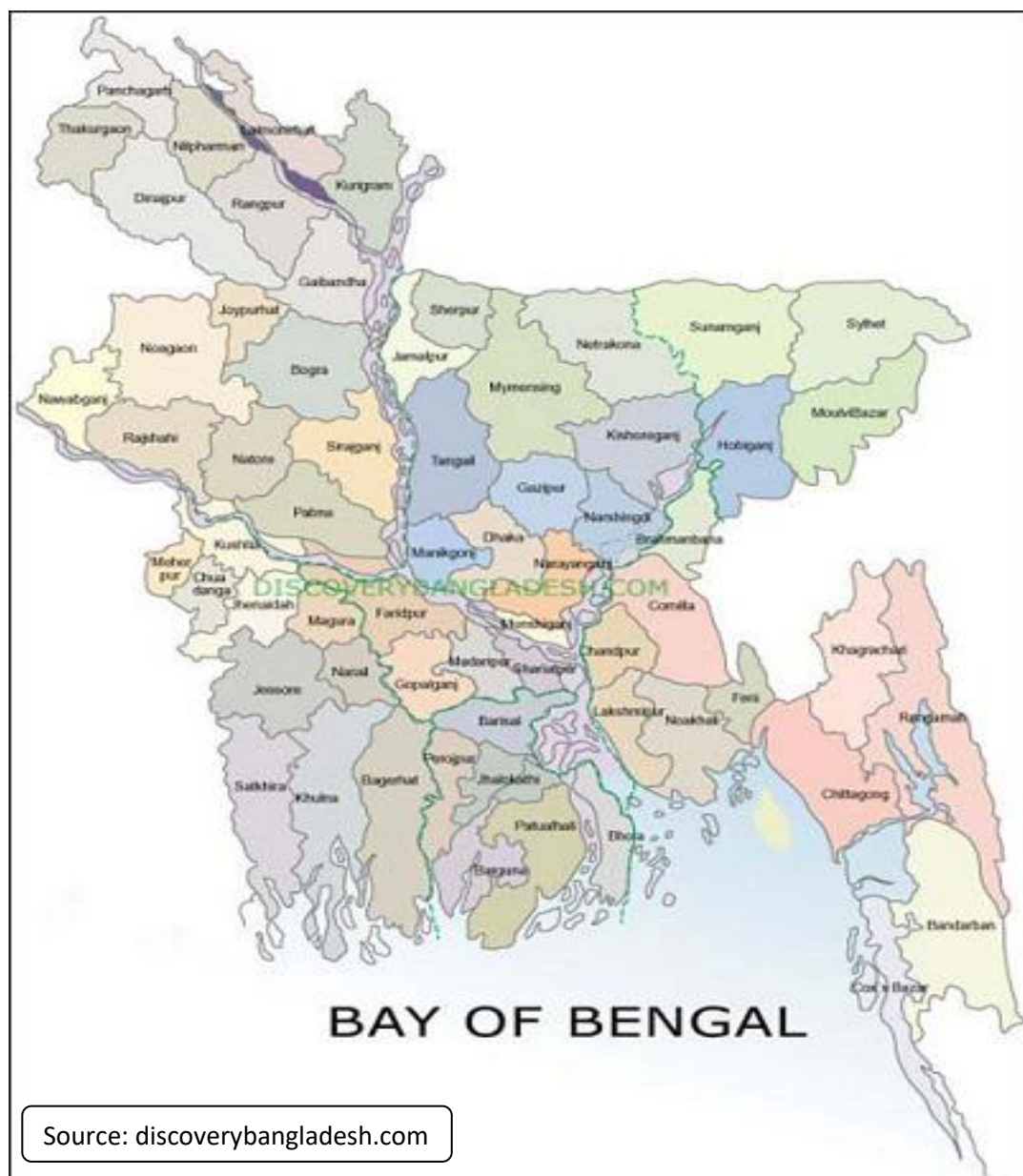
The research study has been conducted in Rajshahi district. For this, two upazilas have been selected where the government sponsored rural development projects are being implemented. Besides, it is more convenient for the researcher to visit to the study areas frequently. It is to be noted that a number of rural development projects of the government under the supervision of the Bangladesh Rural Development Board (BRDB) are being implemented in Rajshahi district, covering all nine upazilas. These projects include: Rural Livelihood Project, Palli Progati Prokalpa (Rural Progress Project), Integrated Poverty Alleviation Programme, Women Development Project, Non-major Food Grain Production, Preservation, Processing and Marketing Programme etc. Among these projects, Rural Livelihood Project (RLP) has been selected for this study as the case.

2.5 Selection of study areas

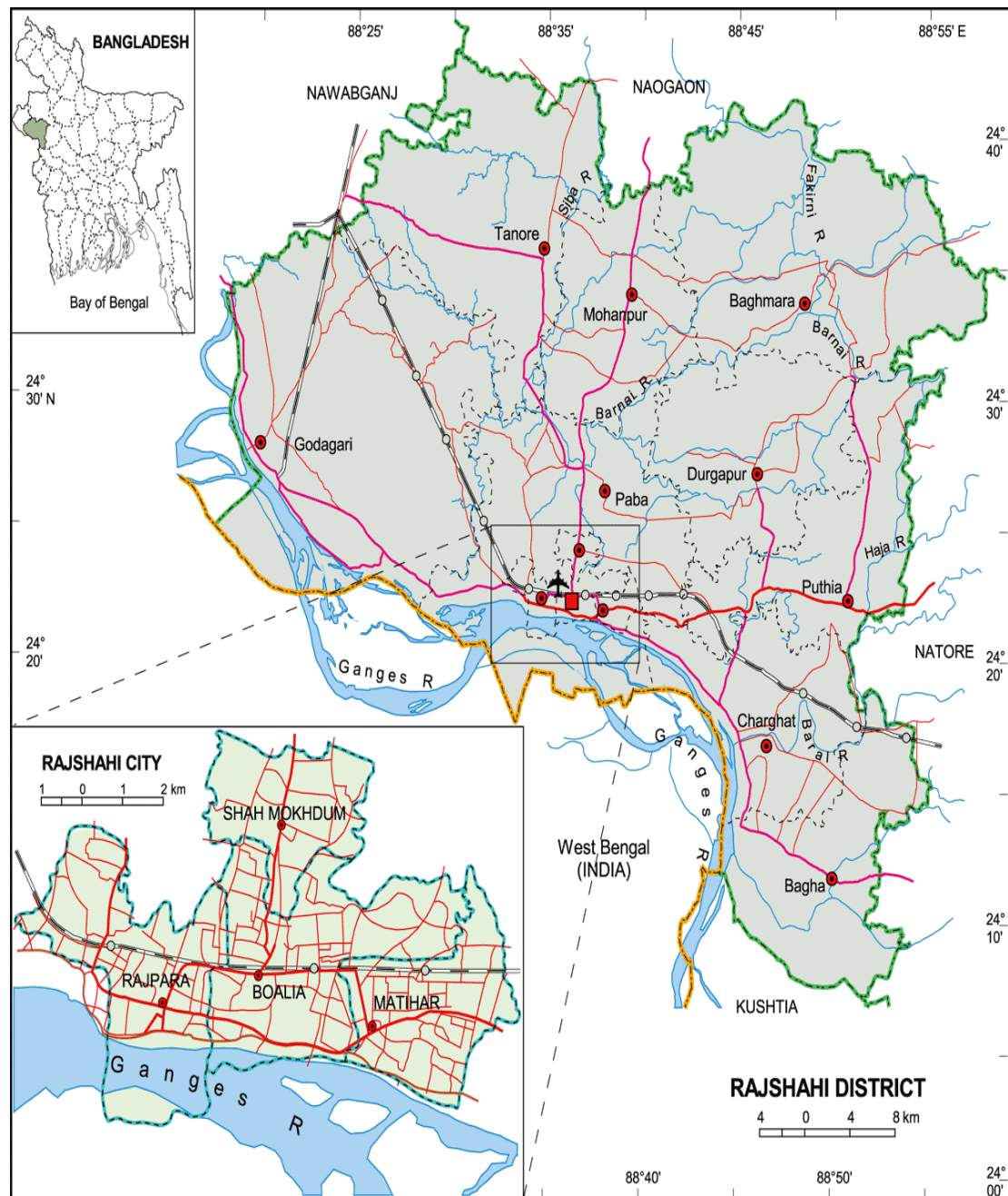
There are nine upazilas in Rajshahi district. Two upazilas, namely Puthia upazila and Charghat upazila, out of nine upazilas, have been selected to make this study representative in character.

Why are two upazilas? As mentioned above, there are two reasons for selecting two upazilas for conducting this research work. The first reason is to manage the study within the research's jurisdiction. It is considered very easy for researcher to visit frequently to the study areas for collecting required data. Besides, Puthia upazila and Charghat upazila of Rajshahi district are located in the northern region of Bangladesh. These upazilas have been considered as the representatives of the entire project. The second reason is that case-oriented studies require in-depth investigation. So, the selected upazilas have been considered as well-located for researcher to do such in-depth study.

Map of Bangladesh

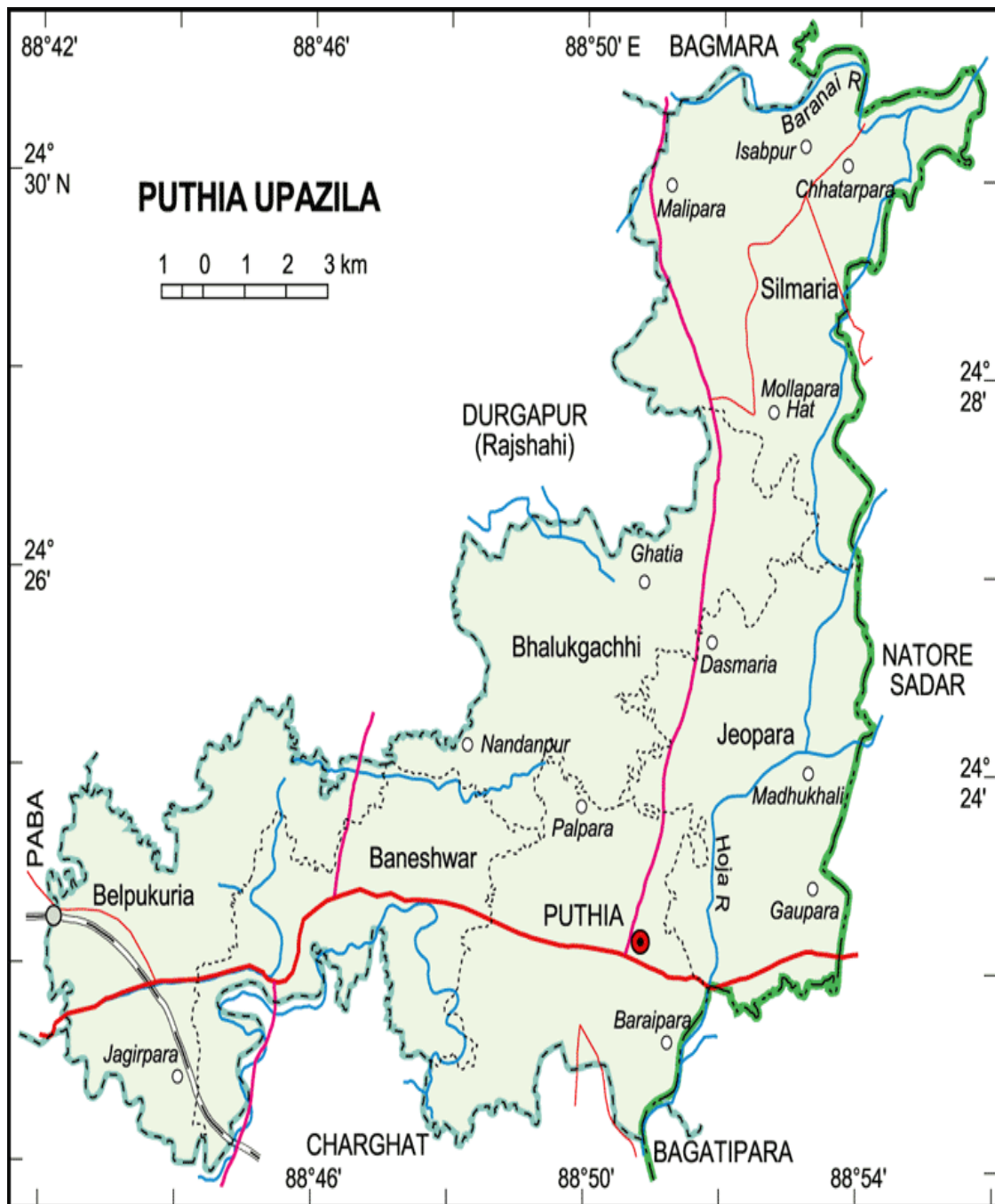


Map of Study Area: Rajshahi District



Source: www.bpedia.org, accessed on 20.05.2014

Map of Study Area: Puthia upazila



Source: www.bpedia.org

Map of Study Area: Charghat upazila



Source: www.bpedia.org

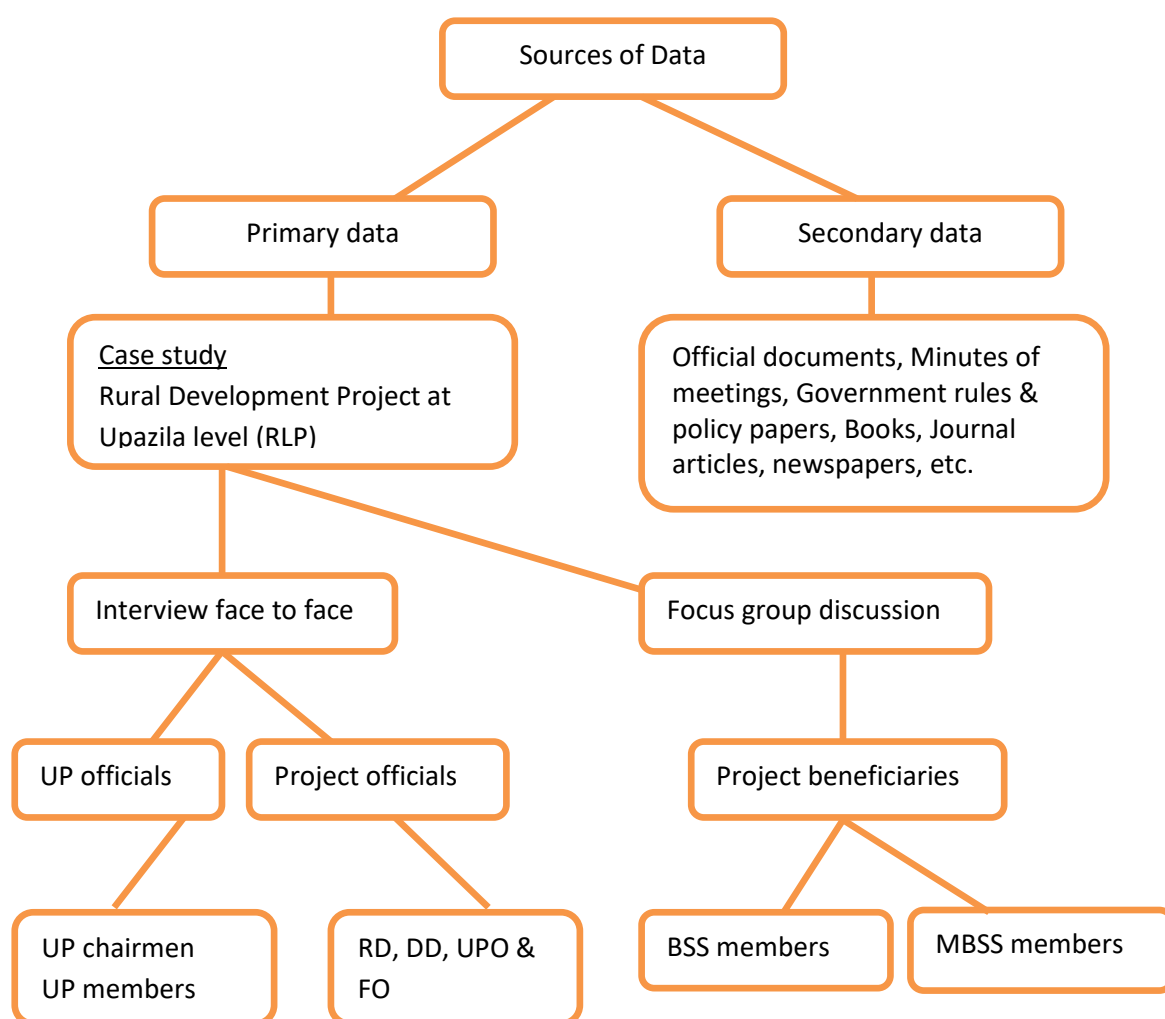
2.6 Data Collection methods

Qualitative methods consist of three kinds of data collection. These are (a) in-depth, open-ended interviews, (b) direct observation, and (c) written documents, including such sources as open-ended written items on questionnaires, personal diaries, and programme records.

Keeping in mind the nature of the study, data have been collected from two kinds of sources: (a) primary sources, and (b) secondary sources. For this, different methods have been used to collect primary data. They are: (a) In-depth Interview, and (b) Focus Group Discussion.

A survey has been conducted through administering questionnaires among project beneficiaries and project personnel. Discussions have been held with the BRDB personnel and project coordination committee members based on both structures and open-ended questionnaires. In-depth interviews and open discussions have been conducted with the people attached with this project such as upazila project officer (UPO), field organiser (FO), etc. On the other hand, secondary data have been collected by reviewing programme records, relevant research materials and reports of government, non-governments, donors, and newspapers.

Figure: 2.2 Methods of data collection



2.7 Sample size

A number of rural development projects are being implemented in Puthia upazila and Charghat upazila. Among the projects, Rural Livelihood Project (RLP) has been selected for this study as the case. There are 118 Samities in Puthia upazila and 116 in Charghat upazila respectively under RLP. Of them, 31 are Bittayahin Samabaya Samity (BSS) and the rest 87 are Mohila Bittayahin Samabaya Samity (MBSS) in Puthia and on the other hand, 33 are BSS and the remaining 83 are MBSS respectively in Charghat. A total of 40 samities out of 234 have been selected for this study. Among the samities, 20 BSS and 20 MBSS have been selected for this study. To select the samities, the simple random sampling method has been followed.

In this study, a total of 184 respondents have been brought under investigation. Among them, 160 are the members of samities. Another 14 project related officials and 10 UP officials (chairmen and members) respectively have also been selected for this study. Purposive sampling method has been chosen to select the respondents from the study areas.

Figure: -2.3 At a glance: Study area, sample size and method of sampling

Rajshahi District				
		Puthia	Charghat	Method of sampling
BRDB officials	Raj-DD-1	Project officer-1	Project officer-1	
	Regional Director -1	FO-5	FO-5	
	02	06	06	
Total Project related officials		14		Purposively
Nos of Samity (BSS and MBSS)		10+10=20	10+10=20	Randomly
Project Beneficiaries/members of samity		20×4=80	20×4=80	Purposively
Total project beneficiaries/ members of samity			160	
Chairmen UP (Charghat UP)		01	01	Purposively
Members of UP		04	04	
		05	05	
		Total	10	
Grand total respondents		14+160+10	184	

2.8 Data analysis

Data analysis consists of examining, categorizing, tabulating, or otherwise recombining the evidence to address the initial propositions of a study. Cresswell (2003) described that there is no single way of analysing data and analysis is a process which attempts to make sense of data. In this study, primary and secondary qualitative data have been analysed in accordance with the research questions. Moreover, qualitative data in conjunction with quantitative data have been presented in different forms such tables, figures, charts, columns, bars, etc. to analyse and interpret the research questions as well as to achieve the research objectives. It can be said that description and thematic text analysis methods are used for analysing data.

Keeping in mind about the nature of this study, different tools and techniques have been followed to analyse data. In addition, various interpreting statistical tools and techniques, such as SPSS and Excel, are used for interpreting and presenting data sparingly.

2.9 Reliability and validity of data

Validity and reliability are very important factors for making correct assumption from the phenomena. Hence, I was very careful about the sources of data during the data collection process as it is only reliable and valid data that can establish findings vigorously. The main objective of a research is to discover the truth which is hidden. As a result, any research work has its own explicit purpose to satisfy accuracy and consistency as well as reliable information to its readers. For reliability and validity, it is followed a triangulation methods. This strategy brings not only depthness but also accuracy.

2.10 Ethical consideration

For social science research it is associated with a series of ethical issues such as giving informants freedom of speech, confidentiality, anonymity etc. Social science researchers should be careful about the rights, privacy and welfare of the subjects. As a researcher, I have always kept in mind about the secrecy of the respondents. The respondents were asked different types of questions, and allowed them to answer to those questions. I have always tried to be very careful about sensitive matters, and I have tried to act as their friend not as an interviewer. Therefore, I utmost tried to show friendly attitude with them. Moreover, I assured them that information would be used only for the purpose of research activities, and would not be disclosed to others. It is maintained in this subsequent thesis writing stages.

2.11 Problems of data collection

Data collection for the study is a difficult process. To collect data, I have faced some difficulties and problems. Firstly, to select the project area I have visited some projects with the officials of BRDB. The reason is lack of my knowledge about the different rural development projects running in the country.

Secondly, I have faced the biggest challenge during my data collection at field level. It is difficult to come in contact with the members of samity without getting help from BRDB officials. A questionnaire has been designed to acquire ideas of the members of samity about BRDB official's role in ensuring their participation in the project. As I have visited the study areas along with BRDB officials, they have noticed those members of samity who have good relationship with them. During the visit, members of samity have always talked the positive sides and in favour of BRDB officials. I have realised the matter when I talk to some other members later. Then I realise that it is very difficult to get reliable data in this way. So, I have followed a method which is ethnographic in nature, to ensure the validity of my data. I have talked to different people of local areas. I talk to them in a manner that I have no intention to find out any information from them. I have asked them about their opinion regarding people's participation in rural development projects in the locality.

Thirdly, my main target group is members of samity and most of them cannot read and write. So, they are not familiar with my research questions.

Fourthly, members of samity think that as I am a teacher of University of Rajshahi and I have come from Rajshahi city I can do something for them. So, they are interested to talk about their personal problems which are not related to this research questions.

Fifthly, in the most cases the members of the samity have found afraid to share their views. They think if they tell anything against the local BRDB officials they will lose their facilities i.e. credit given by the project procedure.

Sixthly, Pre-arranged schedules are required for carrying out interviews. In the most cases the interviewees did not honour their appointment. So, I had to arrange and rearrange the appointment.

Finally, I have faced lot of problems in gathering some official records. The officials of the project are not interested to provide officials documents and papers. But I am able to collect some necessary official records and documents by other means.

2.12 Conclusion

Methodology is very important to carry out any research work. Systemic approach sets the guidelines to reach the destination of work. So, this research work follows a systemic approach and methodology to accomplish it successfully.

The next chapter will discuss a conceptual framewok of rural development and good governance.

Chapter-III

Rural Development and Good Governance: A Conceptual Framework

3.0 Introduction

This research study is about to measure good governance in rural development focusing participation and accountability. In chapter IV, it is shown that the activities of a number of rural development projects are being implemented. It is also revealed that a number of rural development projects have already been completed. These rural development projects are undertaken by the successive governments for poverty reduction, employment generation, empowerment of rural poor people, and so on.

Keeping in mind the issue, this chapter has been divided into two sections. The first section contains rural development, its goals, indicators and approaches. The other section contains an overview of good governance covering its definitions and elements.

So, this chapter gives us a brief profile of rural development and good governance. It also intends to show linkage between rural development and good governance, particularly participation and accountability.

3.1 Section: One

3.1.1 Rural Development

Rural development in general is used to denote the actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside and remote villages. Agricultural activities may be prominent in this case, whereas economic activities would relate to the primary sector, production of food and raw materials.

Actually, there is no universally acceptable definition of rural development (RD). As a concept, it connotes overall development of rural areas with a view to improving the quality of life of rural people. As a phenomenon, it is the result of interaction between various

physical, technological, economic, socio-cultural and institutional factors. As a strategy, it is designed to improve the economic and social well being of a specific group of people—rural people (Islam: 1990:1).

The present concept of rural development is full of humanitarian ideas as a tilt to the poor as the target beneficiaries. However, the concept of rural development is all embracing encompassing multidimensional facets of rural life. Conceptually, rural development is interdisciplinary relating to economics, political science, public administration, public health, business management, co-operative, credit, community operation, calculation and other fields. The concept of rural development is to be interpreted as organizational syndrome that enables us to understand how the community of people is organised, how resources are mobilized and how participating values are reflected in real life operation. The concern of rural development is to ameliorate the condition of the vast majority of the population that reside in countryside.

Almost all the developing countries in the world are facing the challenge of providing adequate employment and food entitlements to their present population. Slowing the rate of population growth to a steady and manageable level and producing an annual increase in food output that sustain the demean of the increasing population. Thus by the term rural development we mean raising the productivity and consequently the real income of families earning their livelihood by increasing employment opportunities in farm and non-farm activities, thereby facilitating their levels of physical, social and cultural well-being (Sen, 1995 cited in Mashreque and Nasrullah: 2005).

World Bank defines rural development as 'a strategy designed to improve the economic and social life of a specific group of people. It involves extending benefits of development to the groups who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless' (cited in Obaidullah, 1995). It seems that the concept that appears in the sector policy papers of World Bank has a reference point for the amelioration of the conditions of the poor that include marginal farmer, landless, sharecroppers, tenants, small traders and other occupational groups who lived at subsistence levels.

During the 1950s and 1960s, there were two important approaches to rural development introduced in a number of countries—community development and animation of rural which aimed at mobilising local people's participation. During that period, development of agricultural production was considered as rural development.

Later in 1980s, the approach to rural development expanded covering the improvement of living standard of rural people, intake of food and nutrition, access to education and other basic needs apart from the development of agricultural outputs.

Rural development specialists have defined rural development in many ways but the gist of these definitions boils down to a primary goal of providing an opportunity for decent living to the mass of the low income population residing in rural areas on a self-sustaining basis.

According to Ram P Yadav (1980), the objectives of rural development are as follows: (a) increase in production and productivity (b) equity in access to opportunities to earn income, in access to public services, and in access to productive inputs, (c) gainful employment (d) self-reliance (e) people's participation in development process (f) ecological balance, i. e. proper management of physical resources such as; land, water and forest (cited in Reddy, 1988).

So, we can say rural development means the improvement of living standard of rural people, access to financial opportunities and participation in development process as well as proper management of ecology. The focus of this study is on the Yadav's description of rural development because it is very close to objectives of this research.

3.1.2 Goals of Rural Development

- a) **Output/Productivity:** One of the major goals of rural development is to increase in agricultural output per unit. (land, labour) by utilising new techniques of production or the more efficient use of given resources.
- b) **Employment Generation:** Employment creation is related to the greater intensity of utilisation of labour resources in agriculture and other sectors by the use of technologies that will intensify the use of other relatively scarce resource, especially land.
- c) **Equity:** It relates to the class of beneficiaries showing improvements in income or production after rural or agricultural development programmes have been implemented.
- d) **Access:** It relates to strategies to ensure that gains are equitably distributed.
- e) **Control:** Control over resources is a goal in which the allocation and disposition of resources is to be facilitated in more equitable manner than existing situations (Hye: 1985).

- f) **Poverty reduction:** Rural development intends to alleviate rural poverty so that people living in rural areas get rid of hunger, poverty, inequality, etc. According to World Bank report (2010), the poverty rate in Bangladesh is 31.5 percent. Among them, 26 million people are living in extreme poverty. The government of Bangladesh sets the target to reduce the rate of poverty to 15 percent by 2021.
- g) **Empowerment of powerless:** Rural development also relates to empower the powerless of rural people. Many projects are in progress regarding empowerment of rural people through building capacity, creating awareness about their rights and so on that enable them to be empowered.
- h) **Lifting standard of living:** It is directly related to the development of rural areas. If rural areas are developed, living standard of people residing in countryside will be developed. Rural development will lead them to get greater access to services provided both the government agencies as well as non-government and private agencies. Thus, rural people can manage their livings amenities in better ways.

So, poverty reduction of rural poor is the key goal of rural development and rural development means improvement in the well being of the people living in rural space.

3.1.3 Poverty

Poverty is a multi-dimensional concept. Traditionally poverty is viewed as pronounced deprivation in well-being. World Bank describes poverty as “To be poor is to be hungry, to lack shelter and clothing, to be sick and not cared for, to be illiterate and not schooled” (World Bank, 2001). Earlier, the international agency, World Bank (1990) defines poverty as ‘the inability to attain a minimal standard of living.’ Poverty is both a ‘state of deprivation’ as well as a ‘state of vulnerability’ (cited in Salahuddin and Shamim: 1996:15).

It also refers:

- To lack of means in relation to needs (i.e. absolute poverty).
- To lack of means in relation to mean of others (inequality or relative poverty).
- In relation to only nutritional norms, such as acceptable calorie plus protein intake.

Poverty is a common phenomenon in countryside of Bangladesh. About one-third people of the country are living in poverty. Although poor are to be found everywhere, there are certain areas where the incidence of poverty is very acute. These areas often have very dense population, fragile ecology, and vulnerability to drought, flood and cyclone almost in regular cycles, river erosion, deforestation, destruction of topsoil and nutrient, deficient soil condition reducing the life-support system.

International Labour Organisation (ILO) defines poverty as lack of basic human needs (cited in Quddus, 1995:19).

In broader sense, poverty refers to forms of economic, social and psychological deprivation occurring among people lacking sufficient ownership, control or access to resources for minimum required level of living.

3.1.4 Rural Poor

Since land is scarce resource and holdings are small; and since land remains the major source of income in a number of Asian countries, the rural population, whose land size and income are at subsistence level or below, are termed as rural poor. In defining the rural poor, four aspects of rural life are to be considered. These are:

- Income
- Productive assets (land, animals, equip etc.)
- Inputs, services, marketing and
- Control over own affair (Quddus, 1995:140).

3.1.5 Dimensions of Rural Development:

Rural development is not a solid issue that can be addressed following a single pathway. It is difficult to define as a concept of micro-level promotional activity. Based on a vast literature on the subject under study we can reach on a number of dimensions of rural development. These dimensions of rural development may be as a concept:

- Rural development as poverty alleviation
- RD as agricultural development

- RD as ruralisation of development
- RD as peasantization of development (Mashreque and Nasrullah: 2005).

So, it denotes that rural development is a combination of poverty alleviation, agricultural development, ruralisation and peasantisation. In other words, we can say that development of these areas is rural development.

3.1.6 Rural Development Strategy

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

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

- In the rural economy through change in production, pricing fiscal, monetary and credit policies;
- In rural institutions;
- In the social structure by bringing about change in property relationships, distribution of rights and privileges by different rural classes;
- Towards the creation of favourable changes in the rural infrastructures;
- In the power and authority structure at various levels;
- In the cultural norms, ideas and beliefs about nature, man and society (Asaduzzaman, 2007:37-38)

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

A. Redistribution of Economic Resources

- Land redistribution and land reform
- Egalitarian access to inputs
- Access to financial capability

- Access to marketing facilities
- Access to education and training
- Access to social service

B. Employment Creation

- Reduction and elimination of unemployment
- Appropriate technology
- Labour-intensive production technique

C. Redistribution of Welfare

- Redistribution of income
- Fixation of minimum income level
- Provision of basic needs

D. Restructuring of Production Process

- Change in output pattern
- Increase food production
- Ecologically adjusted production
- Inter-temporal evaluation of non-renewable resources

E. Reassessment of Entire Production Process

- Self-reliance
- De-alienation
- Increased participation and representation in socio-economic and political activities.

3.1.7 Indicators of Rural Development

Bangladesh is one of the poorest countries in the world. The population is predominantly rural, with about 73 percent of its total population living in rural areas (IFAD, 2011). For their livelihoods rural people depend mainly on land, which is both fertile and extremely vulnerable. Most of the country is made up of flood plain, and while the alluvial soil provides good arable land, large areas are at risk because of frequent floods, river bank erosion and cyclones, which take lives and destroy crops, livestock and property massively.

Since the 1990s the country has made good progress towards reducing the incidence of poverty, achieving one per cent drop in the proportion of people living below the poverty line every year. In general the depth and severity of poverty has been reduced more successfully in rural zones than in urban areas, although rural zones still lag far behind urban areas in terms of development (IFAD, 2011).

Indicators of Rural Development

Some rural development indicators of Bangladesh, according to the International Development Association (IDA), are discussed below:

Economic growth: Over the last two decades, Bangladesh has maintained economic growth at 4 to 6 percent annually, relatively low inflation, low domestic debt, and fairly stable interest and exchange rates.

Population growth: The population growth rate declined from 2.5 % in the 1980s to 1.5 % 20 years later. This led to a doubling of annual per capita GDP growth to 4.2 % in the same period.

Education sector: After stagnating for 30 years, net primary school enrollment rose from 55 % in 1985 to 91% in 2011. Reforms in education sector aimed at improving access to primary and secondary education (particularly for vulnerable children), more and better school infrastructure, increased school capacity, and improved teaching materials have had positive results. While enrollment increased, the quality of education remained an issue, in particular for girls. Completion rates, too, were very low. According to the 2001 census, the literacy rate for females is 40.6 percent compared to 49.6 percent for males.

An innovative IDA-financed initiative, the Female Secondary School Assistance Project launched in 1993, provided schools and families cash incentives to keep girls in secondary school through to completion. Female enrollment in secondary schools increased from 1.1 million in 1991 to 4.4 million in 2006. Female gross enrollment more than doubled from 25 percent in 1992 to 60 percent in 2005.

These results helped Bangladesh achieve the MDG of gender parity in education ahead of time. However, the drop-out rate for grades higher than the eighth increased sharply—from 12 percent at grade 8 to 48 percent at grade 10. As a result, the completion rate at secondary

level is as low as 20 percent. The Secondary School Certificate (SSC) pass rate increased during last few years.

Health: Health, nutrition and family planning programmes have represented close to 9 percent of IDA's total commitments since the 1970s. In the early stages, IDA projects focused on financing rural health facilities, recruiting and training rural family planning and health workers, and purchasing contraceptives and other medical supplies. These early investments in training and medical infrastructure enabled and still drive significant change. By the turn of the century, population growth and total fertility rates had dropped by more than 50 percent compared to the mid-1970s. Infant mortality rates that stood at 153 per 1,000 live births in the mid-1970s declined to 40 in 2007. Under-five mortality rates declined by three-quarters reaching 61 per 1000 live births in 2007. Family planning services are widely available. Given the sector-wide approach used by IDA to support the health, nutrition and population sector, it is hard to distinguish specific IDA contributions. Although the private sector is very active, the public sector, supported by IDA, remains the largest provider for several basic health services such as immunization and provision of contraceptives. An important result is the achievement of equity among the population at different income levels. A 2006 study showed that 44 percent of the women in the lowest quintile and 51 percent in the highest quintile used modern contraceptives, and about half of them received these from a public facility. Full immunization coverage for children is 76 percent overall, while it stands at 64 percent for the lowest quintile. Over the years, IDA has played a critical role in donor coordination in the health sector and has leveraged considerable funds from other development partners.

Rural infrastructure: Rural roads now connect about 2,100 growth centers and markets are contributing to a significant increase in non-farm activities, employment and income. Roads have had a positive impact on improving access to schools and health facilities, not only physically but financially, by helping increase people's ability to pay for these services. IDA has contributed to these efforts through a US\$200-million project covering 21 districts and supporting a series of reforms, strengthening the management of sustainable rural transport and trading infrastructure. The project, approved in 2003, financed improvements in rural roads, established a maintenance and drainage system, and benefited about 30 million people. An impact study by the Bangladesh Institute of Development Studies shows that female employment increased by 50 percent, the share of farmers' non-agricultural assets increased from 25 to 50 percent, and the poverty reduction rate almost doubled in project areas

compared to non-project areas. In addition to financing rural roads, IDA is currently supporting rural electrification and renewable energy development. The main objective has been to increase access to electricity in rural areas through an expansion of the distribution network, improvements in the management structure and financial viability of rural electrification boards. The project has already connected about 600,000 new consumers. IDA is also supporting the establishment of solar home systems in areas that cannot be reached by the main power network. The project has connected about 320,000 households. The solar home systems have opened new horizons for rural consumers.

Poverty: There have been steady gains in the fight against poverty with rates declining from nearly 59 % of the population in 1990 to 40 % in 2005. Nearly three-fourths of this decline occurred in populous rural areas. (1990- 59%; 2001- 48.9%; 2005- 40%). According to World Bank (2010) report, the rate of poverty in Bangladesh is 31.5 percent. Of them, 26 million are living in extreme poverty. Regarding the cause of poverty -60% populations have no house of their own or no other inherited property, 18.4% due to loss in the business, 17.2% due to lack of education or any skill. According to the survey, 4.7% are affluent, middle class is 20.5%, and lower class is 34.1%. (BBS: 2010).

A research reveals that the number of population living under poverty line is still increasing. The number of population living below the poverty line has increased from 51.6 million in 1991-92 to 56 million in 2005 with an annual average rate of 0.314 percent at national level (Titumir & Rahman: 2011).

Infant mortality: It declined from 145 per 1,000 live births in 1970 to 40 in 2007, and child mortality dropped from 239 per 1,000 in 1970 to 61 in 2007. Many of the measures for fertility, infant and child mortality, contraceptive prevalence, and crude birth and death rates are much better than expected for a country at its income level.

Dependence on external assistance: While Bangladesh remains one of the largest IDA beneficiaries, its relative dependence on external assistance has declined over time. As a percentage of GDP, aid has gone from almost 5 percent in 1990 to about 2 percent in recent years. External aid continues to finance a large portion of the annual development program; almost half of the 2009 programme was supported by aid. However aid accounts for only about 16 percent of total public expenditure in Fiscal Year 2009-2010.

Food intake: Though majority of the population has food security, 39.8% populations are in insecurity. Those who are insecure, 19.2% of them are in temporary insecurity, remaining 80.8% are in long term insecurity. For this two reasons could be identified for food insecurity, one is inadequate income, second is inadequate land for cultivation. For loss in the business, some people will fall into the trap of insecurity. As many as 9.5% population remain in food insecurity for lack of job, only 35.5% of whom are covered by the social security programme of the government (BBS:2010).

3.2 Section: Two

3.2.1. Good Governance: An Overview

3.2.1.1 Governance

The concept of ‘governance’ is not new. It is as old as human civilization. Simply governance means: the process of decision-making and the process by which decisions are implemented (or not implemented). Governance can be used in several contexts such as; corporate governance, institutional governance, national governance and local governance.

Since governance is the process of decision-making and the process by which decisions are implemented, an analysis of governance focuses on the formal and informal actors, involved in decision-making and implementing the decisions made and the formal and informal structures that have been set in place to arrive at and implemented the decision. Government is one of the actors in governance. Other actors involved in governance vary depending on the level of government that is under discussion.

In rural areas, for example, other actors may include influential land lords, associations of peasant farmers, cooperatives, NGOs, research institutions, religious leaders, finance institutions, political parties, the military etc. (Sheng: UNESCAP).

3.2.1.2 Good Governance

Recently, the terms ‘governance’ and ‘good governance’ are being increasingly used in development literature. Bad governance is being increasingly regarded as one of the root causes of all evil within our societies. Major donors and international financial institutions are increasingly basing their aid and loans on the conditions that ensure ‘good governance.’

Consequently, many scholars and international agencies define 'good governance' in different ways.

Therefore, it is much wiser to briefly clarify the term, since it has become an official issue on the agenda of international aid agencies. Moreover, people's participation has been considered as important tool of good governance in the contemporary development discourse of developing countries like Bangladesh.

In the 1992 report entitled "Governance and Development", the World Bank set out its definition of good governance. This term is defined as "the manner in which power is exercised in the management of a country's economic and social resources for development".

As the World Bank's mandate is the promotion of sustainable development, its call for good governance exclusively concerns the contribution the concept makes generally to social and economic development and specifically to the World Bank's fundamental objective of sustainable poverty reduction in the developing world.

The World Bank identified three distinct aspects of governance:

1. the form of the political regime;
2. the process by which authority is exercised in the management of a country's economic and social resources for development; and
3. the capacity of governments to design, formulate and implement policies and discharge functions.

The first aspect is deemed to be outside the World Bank's mandate, thus its focus has been on the second and third aspects.

So, The term 'governance' has received extra flavour in the current discourse of development in developing countries by having the term 'good' added to it. Mainly 'Good Governance' entered the vocabulary of development administration and international development cooperation in the 1990s.

In broader sense, World Bank describes good governance as—the way governments exercise power and daily administrative responsibility in managing a country's human and economic resources—also must be part of the strategy for raising living standards.

The United Nations Development Programme's (UNDP) definition of good governance is set out in a 1997 UNDP policy document entitled "Governance for Sustainable Human Development". The document states that governance can be seen as the exercise of economic, political and administrative authority to manage a country's affairs at all levels.

It is explained that governance has three dimensions: economic, political and administrative. Economic governance includes the decision-making processes that affect a country's economic activities and its relationships with other economies. Political governance is the process of decision-making to formulate policy. Administrative governance is the system of policy implementation. Encompassing all three, good governance defines the processes and structures that guide political and socio-economic relationships.

Governance includes the state but transcends it by taking in the private sector and civil society, all of which are critical in sustaining human development. The institutions of governance in the state, civil society and the private sector must be designed to contribute to this sustainable human development by establishing the political, legal, economic and social circumstances for poverty reduction, job creation, environmental protection and the advancement of women.

In a policy paper titled "Governance: Sound Development Management", ADB (1995) outlined its policy on this topic. Good governance is defined as "the manner in which power is exercised in the management of a country's economic and social resources for development". Further, in a separate opinion issued by the ADB General Counsel, it was explained that governance has at least two dimensions: a. political (e.g., democracy, human rights); and b. economic (e.g., efficient management of public resources).

According to UNESCAP, good governance has eight major characteristics. It is participatory, consensus oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive and follows the rule of law. It assures that corruption is minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making. It is also responsive to the present and future needs of society.

In general, good governance is associated with efficient and effective administration in a democratic framework. It is equivalent to purposive and development-oriented administration, which is committed to improving the quality of life of the people and enlarging the scope of people's participation in the decision-making process of development.

In short, it is citizen-friendly, citizen caring, responsive, decentralized local government system, an autonomous political society, an efficient and accountable bureaucracy, strong civil society and a free media (Huque 2001, Minocha 1998, Stowe 1992).

3.2.1.3 Elements of good governance

Different international agencies and scholars set a number of elements for good governance. Some of the elements are discussed below. According to the World Bank (1994) report titled 'Governance: The World Bank's Experience', there are four different aspects for good governance. These are:

- a. Public-sector management. This is the most readily identified dimension of the World Bank's governance work. The language of public-sector management is predominantly technical, changing the organizational structure of a sector agency to reflect new objectives, making budgets work better, sharpening civil-service objectives and placing public-enterprise managers under performance contracts.
- b. Accountability. Governments and their employees should be held responsible for their actions.
- c. Legal framework for development. Appropriate legal systems should be created that provide stability and predictability, which are the essential elements in creating an economic environment in which business risks may be rationally assessed.
- d. Transparency and information. The themes of transparency and information pervade good governance and reinforce accountability. Access to information for the various players in the market is essential to a competitive market economy.

According to United Nations Development Programme (UNDP), Good governance comprises the existence of effective mechanisms, processes and institutions through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences. Its essential characteristics are:

- a. Participation. All men and women should have a voice in decision-making, either directly or through legitimate intermediate institutions that represent their interests. Such broad participation is built on freedom of association and speech, as well as on the capacity to

participate constructively.

b. Rule of law. Legal frameworks should be fair and enforced impartially, particularly the laws on human rights.

c. Transparency. This concept is built on the free flow of information. Processes, institutions and information should be directly accessible to those concerned, and enough information should be provided to render them understandable and monitorable.

d. Responsiveness. Institutions and processes should serve all stakeholders.

e. Consensus orientation. Good governance should mediate differing interests in order to reach broad consensus on the best interests of the group and, where possible, on policies and procedures.

f. Equity. All men and women should have equal opportunity to maintain or improve their well-being.

g. Effectiveness and efficiency. Processes and institutions should produce results that meet needs while making the best use of resources.

h. Accountability. Decision-makers in government, the private sector and civil-society organizations should be accountable to the public as well as to institutional stakeholders. This accountability differs depending on the organization and whether the decision is internal or external to an organization.

i. Strategic vision. Leaders and the public should have a broad and long-term perspective on good governance and human development, together with a sense of what is needed for such development. There should also be an understanding of the historical, cultural and social complexities in which that perspective is grounded.

The ADB has identified four basic elements of good governance. These are:

a. Accountability. Public officials should be answerable for government behaviour and responsive to the entity from which they derive authority. The accountability of public-sector institutions is facilitated by evaluation of their economic performance. The suggested specific areas of action would be in the building of government capacity through, for example, public-sector management, public-enterprise management and reform, public financial management and civil-service reform.

b. Participation. Government structures should be flexible enough to offer beneficiaries and others affected the opportunity to improve the design and implementation of public programmes and projects. The specific areas of action would be in the development of participatory development processes through, for example, participation of beneficiaries, a public/private-sector interface, decentralization/empowerment of local government and cooperation with non-governmental organizations (NGOs).

c. Predictability. Laws and policies should exist that regulate society and that are applied fairly and consistently. Predictability requires the state and its subsidiary agencies to be bound by and answerable to the legal system in the same way as private enterprises and individuals. The specific area of action could be the development of predictable legal frameworks for private-sector development.

d. Transparency. Information should be made available to the general public and there should be clarity as to rules and regulations. Access to timely information on the economy can be vital to economic decision-making by the private sector and can also serve to inhibit corruption.

All the above elements are interlinked, and mutually supportive and reinforcing. Accountability is often related to participation and is also the ultimate safeguard of predictability. Transparency and predictability in the functioning of a legal framework would serve to ensure the accountability of public institutions.

On the other hand, IDA contains six elements of good governance. These are: (a) Sustainability of structural reforms, (b) Property rights and rule-based governance, (c) Quality of budget and public investment process, (d) Efficiency and equity of revenue mobilization, (e) Efficiency and equity of public expenditures; and (f) Accountability and transparency of the public service.

However, the four major pillars against which governance can be judged are stated to be:

a. Accountability. At the macro level this includes financial accountability, in terms of an effective, transparent and publicly accountable system for expenditure control and cash management, and an external audit system. It encompasses sound fiscal choices, made in a transparent manner, that give priority to productive social programmes – such as basic health services and primary education vital to improving the living standards of the poor and promoting economic development – over non-productive expenditures, such as military

spending. At the micro level it requires that managers of implementing and parastatal agencies be accountable for operational efficiency. Auditing systems should meet international standards and be open to public scrutiny.

b. Transparency. Private-sector investment decisions depend on public knowledge of the government's policies and confidence in its intentions, as well as in the information provided by the government on economic and market conditions. Transparency of decision-making, particularly in budget, regulatory and procurement processes, is also critical to the effectiveness of resource use and the reduction of corruption and waste.

c. The rule of law. A fair, predictable and stable legal framework is essential so that businesses and individuals may assess economic opportunities and act on them without fear of arbitrary interference or expropriation. This requires that the rules be known in advance, that they be actually in force and applied consistently and fairly, that conflicts be resolvable by an independent judicial system, and that procedures for amending and repealing the rules exist and are publicly known.

d. Participation. Good governance requires that civil society has the opportunity to participate during the formulation of development strategies and that directly affected communities and groups should be able to participate in the design and implementation of programmes and projects. Even where projects have a secondary impact on particular localities or population groups, there should be a consultation process that takes their views into account. This aspect of governance is an essential element in securing commitment and support for projects and enhancing the quality of their implementation.

From the foregoing discussions, it is clear that the concept of good governance can play a vital role at different levels of development process.

3.2.1.4 Participation

Conceptualizing participation is not a simple task. The term participation is generally operationalised differently depending on the context and field in which it is studied.

Participation means putting the last first. Participation is also partnership. The concept of partnership comes very close to the concept of empowerment. Cohen & Uphoff (1980) viewed participation with regard to development projects as "people's involvement in

decision making processes, in implementing programme, their sharing in the benefits of development programmes" and their involvement in efforts to evaluate such programme. Popular participation can be defined as the active involvement of the local people in the planning and implementation of development projects. For effective plan formulation, control of projects and sharing of benefits of development, participation is necessary.

Participation by both men and women is a key cornerstone of good governance. Participation could be either direct or through legitimate intermediate institutions or representatives. It is important to point out that representative democracy does not necessarily means that the concerns of the most vulnerable in society would be taken into consideration in decision-making. Participation needs to be informed and organised. This means freedom of association and expression on the one hand and an organised civil society on the other hand.

According to UNDP (1993:21), 'Participation means that people are closely involved in economic, social, cultural and political process that affect their lives'. Therefore, participation is a process by the beneficiaries influence the direction and execution of a development programme to enhance prosperity in terms of income, personal growth, self-reliance or other values that they cherish.

Public participation means giving citizens a voice in government decisions and activities—not only through voting and representation but also through direct involvement in shaping and implementing programmes that affect their lives and well-being (World Bank: 1995).

A good management must ensure continuous support of the members by encouraging their participation. There are several ways of measuring member's participation in a cooperative society such as; purchase of share, depositing of savings, attending meetings, taking part in decision-making process or assuming specific responsibilities for implementation of group decisions etc(Haq: 1989:86-87).

3.2.1.5 Participation in Rural Development

Since the late 1970s there has been a range of interpretations of the meaning of participation in development. The following are a number of examples:

'With regard to rural development . . . participation includes people's involvement in decision-making processes, in implementing programmes, their sharing in the benefits of development programmes and their involvement in efforts to evaluate such programmes (Cohen and Uphoff, 1977).'

Participation is concerned with . . . the organised efforts to increase control over resources and regulative institutions in given social situations on the part of groups and movements of those hitherto excluded from such control (Pearse and Stifel, 1979).'

'Community participation [is] an active process by which beneficiary or client groups influence the direction and execution of a development project with a view of enhancing their well-being in terms of income, personal growth, self-reliance or other values they cherish (Paul, 1987).'

'Participation can be seen as a process of empowerment of the deprived and the excluded. This view is based on the recognition of differences in political and economic power among different social groups and classes. Participation in this sense necessitates the creation of organisations of the poor which are democratic, independent and self-reliant (Ghai, 1990).'

'Participatory development stands for partnership which is built upon the basis of dialogue among the various actors, during which the agenda is jointly set, and local views and indigenous knowledge are deliberately sought and respected. This implies negotiation rather than the dominance of an externally set project agenda. Thus people become actors instead of being beneficiaries (OECD, 1994).'

'Participation is a process through which stakeholders influence and share control over development initiatives and the decisions and resources which affect them (World Bank, 1994).'

The above reflect the broad nature of a process of participation and the fact that interpretation is linked to an agency's development perspective. There are, therefore, no universal interpretations or models of participation applicable to all development programmes and projects. Cohen and Uphoff's interpretation has had a major influence in terms of identifying the key-stages of the project cycle in which participation could occur: decision-making, implementation, benefits and evaluation.

From the experiences of developing countries, Uphoff (1987) mentions four major areas of participation which are distinct from one another, even though they are interactive and have effects on one another (cited in Asaduzzaman 2000). They are: (a) Participation in decision-making, identifying problems, formulating alternatives, planning activities, allocating resources, etc. (b) Participation in the implementation of carrying out activities, managing and operating programmes; (c) Participation in economic, social, political, cultural or other benefits, individually or collectively; and (d) Participation in evaluation for its outcomes and feedback purposes.

Uphoff's model has been further elaborated to identify two sets of indicators in participation: One is opportunity indicators and the other is prevalence indicators. Opportunity indicators refer to the aspects of programme structure and strategies that determine the total level of access available to the public (such as, location of the basic unit, degree of decentralization, linkages, incentives, etc.). The prevalence indicators try to show the actual process of people's participation in the various four stages of development programmes, that is, participation in decision-making, implementation, benefits-sharing, and evaluation (Asaduzzaman 2000:99- 102, Ahmed 1987:16-17).

The focus of this study is on the Uphoff's model of participation because it is very close to objectives of this research. The measurement of participation has also been developed on the basis of Uphoff's description of participation.

3.2.1.6 Framework for Analysis

The foregoing discussions give us a clear picture of what is meant by participation. At this point, I will try to develop a conceptual framework which will drive me throughout my discussions in the rest of the dissertation. In the perspective of rural development, we will differentiate good governance from weak or poor governance when we observe the following conditions in the rural development project.

Table: 3.1 Measurement of good governance (participation aspect) in rural development

			Good	Poor/weak
	Decision-making	Identifying problems	High	Low
		Formulating alternatives	High	Low
		Planning	High	Low
		Allocation resources	High	Low

Participation	Implementation	Carrying out activities	High	Low
		Managing activities	High	Low
		Operating activities	High	Low
	Benefit sharing	Economic	High	Low
		Social	High	Low
		Cultural	High	Low
	Evaluation	Feedback	High	Low

Source: Author

3.2.1.7 Accountability

Accountability is another founding stone of good governance. Simply accountability means answerability for the discharge of duties or conduct (Younis and Mostafa, 2000). It requires satisfactory reasons for one's conduct and an acknowledgement of responsibility for one's actions. But accountability is not synonymous with responsibility. Mosher argues that subjective or psychological responsibility is a feeling of responsible behavior that is more synonymous with loyalty, identification and conscience than it is with accountability and answerability (Mosher, 1968: p. 8 cited in Younis and Mostafa, 2000). However, on the other hand, he believes that 'objective responsibility is closely akin to accountability or answerability.'

Finer, in his paper 'Administrative Responsibility in Democratic Government' argues that one definition of responsibility may mean that a person is accountable to any agency or individual that determines the lines of his obligations and terms of continued employment, and exerts authority over that person. Conversely, a second definition refers to an internal and personal sense of moral obligation. Finer says, 'in the first definition, the essence is the externality of the agency or persons to whom an account is to be rendered' (Finer, 1966: p.249 cited in Younis and Mostafa, 2000).

According to Simon et al., 1991, 'accountability is the enforcement of responsibility.' Accountability is not only the foundation of any governing process but is also a check on

power and authority, exercised by both politicians and administrators (Jabbra and Dwivedi, 1988 cited in Younis and Mostafa, 2000). Accountability clearly refers to the following basic elements: public interest; the formulation and implementation of public policies; the role of political leadership; the role of administrators; the exercise of power and authority (Younis and Mostafa, 2000). Jabbra and Dwivedi categories accountability in five ways: administrative or organisational accountability, legal accountability, political accountability, professional accountability, and moral accountability. According to them, 'public service accountability involves the methods by which a public agency or a public officials fulfils its duties and obligations and the process by which that agency or the public official is required to account for such actions Jabbra and Dwivedi, 1988 cited in Younis and Mostafa, 2000).

It is clear that effective public accountability reflects the relationships among people, public policy, political leadership and public officials. Accountability, then, can be defined in terms of a framework showing the role of relationships among these elements (Yousni and Mostafa, 2000).

Accountability, however, is a key requirement of good governance. Not only governmental institutions but also the private sector and civil society organisations must be accountable to the public and to their institutional stakeholders. Who is accountable to whom varies depending on whether decisions or actions taken are internal or external to an organisation or institution. In general, an organisation or an institution is accountable to those who will be affected by its decisions or actions. Accountability cannot be enforced without transparency and the rule of law. So, accountability means holding those in positions of authority responsible for their actions through the rule of law and due process rather than administrative fiat.

Participation of people in development programmes can develop the accountability of the authority, make the programme transparent and force the authority to follow the local laws. Thus, most critics describe it as essential to the sustainability of development programmes (Carley 2006; Siroros 2002). In the face of the increasing power of political leaders and the complexity of government institutions on one hand, and bureaucratic power on the other, accountability has been a key issue in both democratic and non-democratic societies (Younis and Mostafa, 2000). So, accountability is considered as another cornerstone of good governance. Researchers reveal two dominant notions of accountability. These are: accountability as responsibility (Thynne and Goldring, 1987; Simon et. al, 1991) and accountability as answerability (Romzek and Dubnick, 1987; Harmon, 1995).

However, accountability is one of those golden concepts that no one can be against it. It is increasingly used in political discourse and policy documents because it conveys an image of transparency and trustworthiness. Considering the importance of accountability as a key requirement of good governance, it is emphasised that not only governmental institutions but also the private sectors and civil society organisations must be accountable to the public and to their institutional stakeholders.

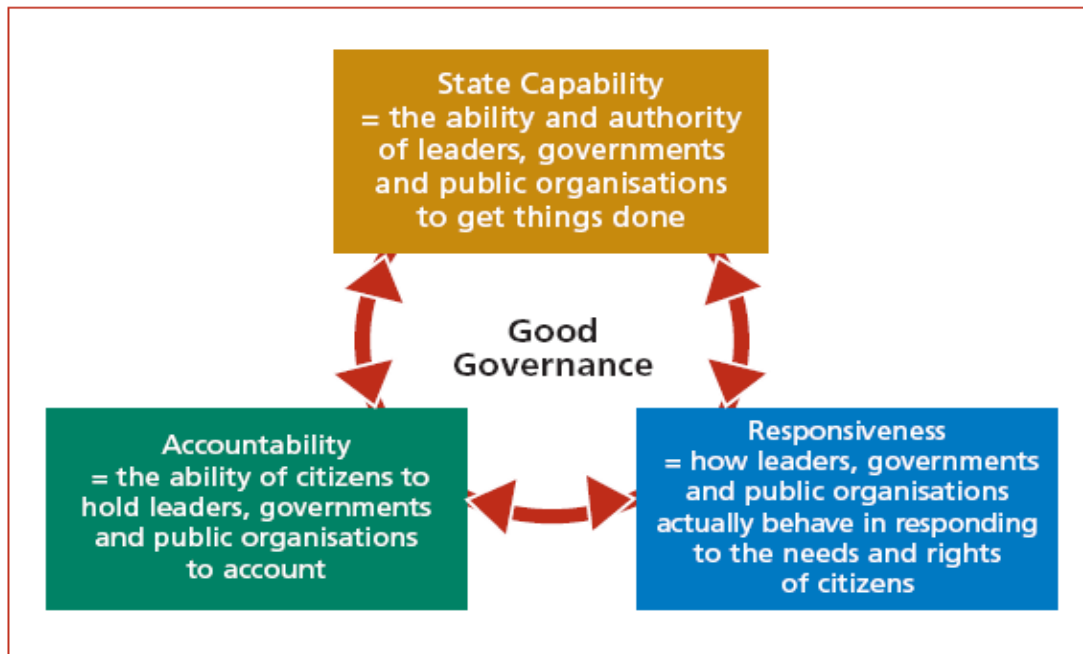
According to World Bank (2002), there are three main types of accountability mechanisms: political, administrative and public. Political accountability of political parties and representatives is increasingly through elections. Administrative accountability of government agencies is through internal accountability mechanisms, both horizontal and vertical within and between agencies. Public or social accountability mechanisms hold government agencies accountable to citizens. Citizen action or social accountability can reinforce political and administrative accountability mechanisms. A range of tools exist to ensure greater accounting to citizens for public actions and outcomes. Access to information by citizens builds pressure for improved governance and accountability.

3.2.1.8 DFID's governance approach

The international development agency, Department for International Development (DFID), in its White Paper 2006 describes accountability as “the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account” (DFID:2009). In the context of governance, it further summarises as:

‘The capability, accountability and responsiveness (CAR) framework, terming it as “virtuous cycle of governance’. Capability is the extent to which leaders and governments are able to get things done, and to perform functions such as providing stability, regulation, trade/growth, effectiveness and security. Accountability describes the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account to ensure transparency, free media, rule of law and elections. Responsiveness refers to the extent to which public policies and institutions respond to the needs of citizens and uphold their rights, including human rights/liberties, access to basic public services, pro-poor policy, equality, regulation and corruption (DFID, 2009).’

Figure: 3.1 The DFID CAR Framework



Source: DFID (2009)

Accountability

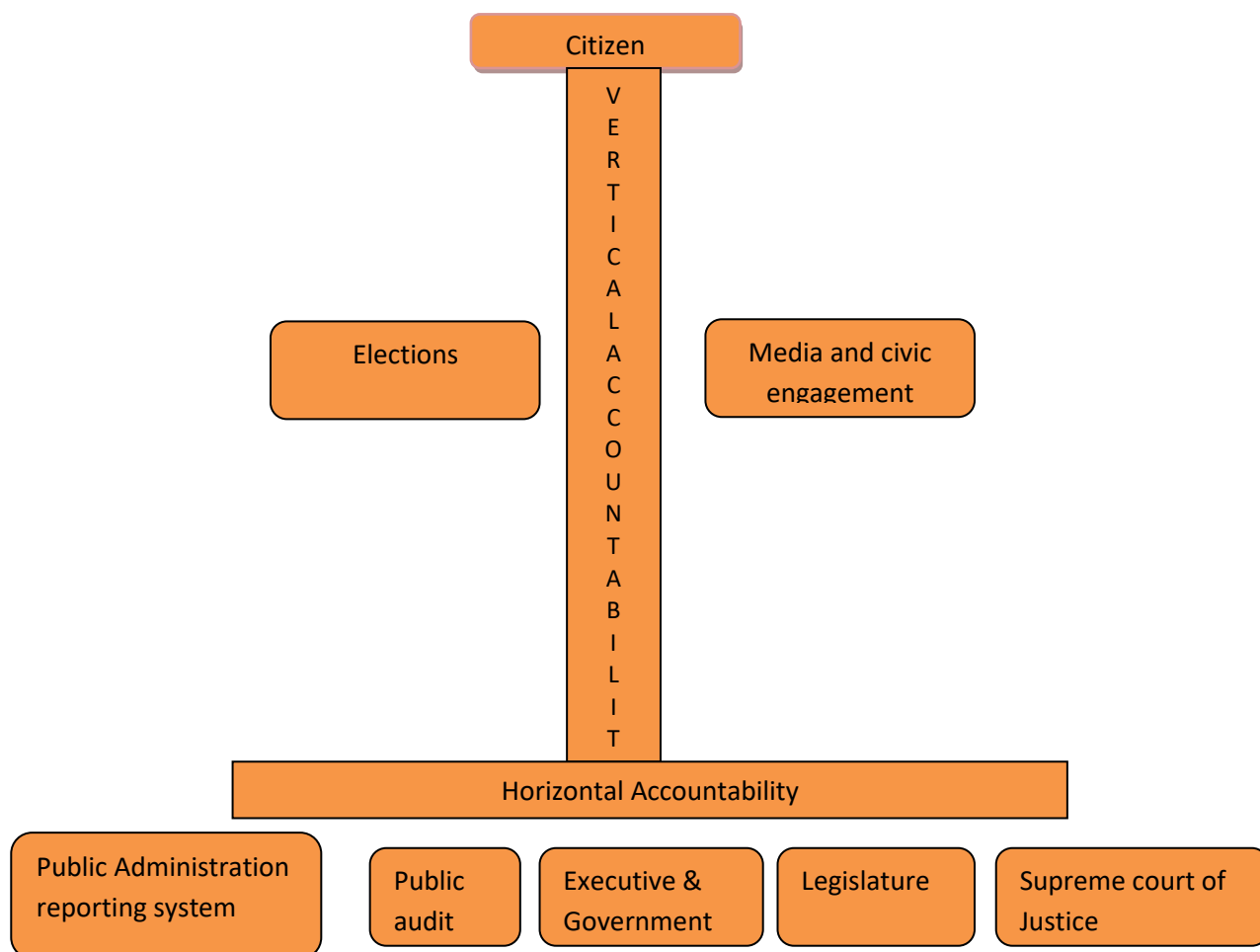
It is interpreted the accountability element of the CAR framework to comprise the demand-side of accountability relations, in which individuals and groups exercise agency and use voice to claim their rights through interaction with state officials. Accountability relationships can take the form of vertical and horizontal forms of accountability (see Figure 3.2).

According to DFID, *Vertical accountability* is the direct engagement that individuals and groups have with governments and other duty-bearers using political voice through participation in democratic political processes, and with service providers using consumer voice. Interventions that strengthen vertical accountability therefore should consider the importance of the transition from voice to accountability through building the awareness of rights and choice amongst citizens, and by supporting citizens to engage and use voice, either through political cycles or through advocacy and oversight channels and mechanisms.

Horizontal accountability involves various state institutions engaging in mutual scrutiny to prevent abuses of office. In this way, state actors are held accountable by formal redress or oversight mechanisms. Judicial institutions, for instance, review the constitutionality of executive decisions; the public audit function reviews probity in public spending; parliamentary committees provide government oversight; and ombudspersons or human rights commissions investigate citizens' complaints.

Interventions that support horizontal accountability strengthen the effectiveness of these mutual scrutiny bodies and processes (DFID, 2009).’

Figure 3.2 Vertical and Horizontal Dimensions of Accountability



Source: UNIFEM (2008) (UNIFEM, 2008, Who answer to women? Gender and Accountability, Progress of the World’s Women, 2008/2009, New York, UNIFEM.

3.2.1.9 Analytical Framework

From the foregoing discussions, it is clear to us what is meant by accountability. In this study, DFID’s description of accountability framework which is referred to CAR has been followed to analyse accountability in the perspective of rural development. For this, we will differentiate good governance from weak or poor governance when we observe the following conditions in the rural development project.

Table: 3.2 Measurement of good governance (accountability aspect) in rural development

			Good	Poor/weak

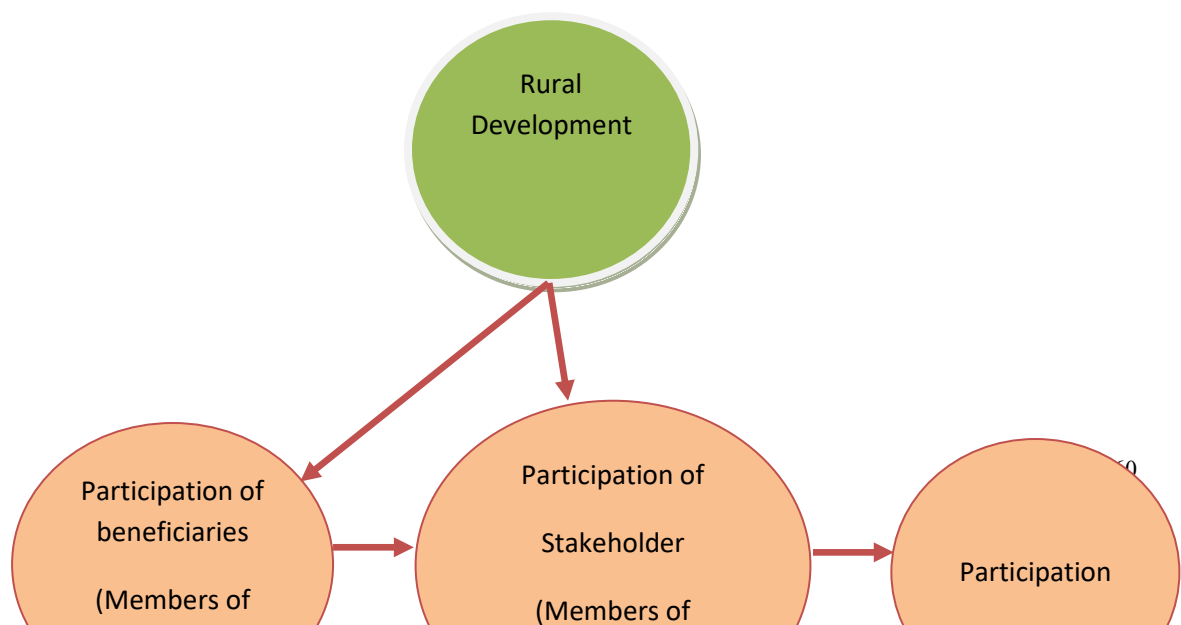
Accountability	Capability	Ability & authority of leaders	High	Low
		Ability & authority of government organisations	High	Low
	Accountability	Ability of citizens to hold leaders to account	High	Low
		Ability of citizens to hold government organisations to account	High	Low
	Responsiveness	How leaders respond to the need of citizens	High	Low
		How leaders behave to the need of citizens	High	Low
		How government organisations respond to the need of citizens	High	Low

Source: Author

3.2.1.10 Conceptual framework for Rural Development and Good Governance

On the basis of the foregoing discussions, it is tried to develop a conceptual framework which indicates good governance is very important for rural development. Moreover, it also ensures to stop infiltration of non-target people in rural development projects. The conceptual framework is as below:

Figure: 3.3 Conceptual Framework for Rural Development & Good Governance



Source: Author

Source: Author

3.3 Conclusion

Rural development is very important for developing countries like Bangladesh. The overall progress of the country is subject to development of countryside. For this, both government as well as non-government organisations have been implementing multi-dimensional programmes and projects for betterment of rural people. To implement these, good governance can play a vital role for effective outcomes. Among different elements, participation and accountability, the key cornerstones of good governance, are vital to achieve rural development goals. Japan International Cooperation Agency (JICA) reports that:

‘Good governance is the foundation of participatory development in as much as it provides the government roles needed to encourage participation and create the environment in which people can participate effectively. Effective people’s participation enhances the transparency of the development works, the accountability of the implementing authority, and compliance with the local laws, which consequently establish good governance (JICA, 1995)’.

So, the foregoing discussions make us clear that good governance, particularly participation and accountability can play an important role for expected rural development.

The next chapter will discuss evolution of rural development and government policies, programmes and projects.

Chapter –IV

Evolution of Rural Development and Government Policies, Programmes and Projects

4.0 Introduction

This chapter will provide a brief history of evolution of rural development in Bangladesh. It also contains the government policy and programme of rural development. And in the last part, it will provide us a brief discussion on rural development projects which are presently in progress and a list of completed rural development projects has been included in later part of this chapter.

4.1 A Brief History of Rural Development

Rural development as a strategy consists of deliberately designed components within a comprehensive and systematic policy framework, plan and long-term perspective. The prime aim of the rural development is to uplift the socio-economic and political conditions of the rural folk within the comprehensive national development policy framework. Rural development strategy is therefore a component of the total development perspective plan of a country (Asaduzzaman, 2007:37).

The concept of rural development has merged with a new force and new light near the top of the agenda in national policies of the developing countries. Not only that the developed countries have also recognised this need and have directed their effort towards meeting the basic needs of the poorest people in the developing countries. As a developing country, the government of Bangladesh is very much concerned with the idea of rural development. Bangladesh has inherited the ideas which were taken during the British and Pakistan periods. In the following the history of rural development has been discussed in brief. However, this section (4.1) has been replicated with due permission.

4.1.1 Initial stages: British period

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

collectors for the British rulers. The Act gave the Zamindars the right to own land (Majumdar, 1950).

People of Bangladesh have experienced a number of attempts made for rural development in the country since the later half of the 19th century. As early as 1890s, the famous Bengali poet Rabindranath Tagore urged the construction of villages. Although his rural development related activities were confined for a limited area yet he was the pioneer of rural development in the subcontinent. His programme at Santiniketon and at Sriniketon was efforts in which he sought to practice what he had advocated³. The establishment of several institutions after 1918, for the purpose of village development, was a landmark in this respect. His institutions were established at Sriniketon in East Bengal in 1921. The institutions worked for more than 30 years and served 85 villages⁴. It was the organized private initiative, undertaken for the rural or village development. On the other hand, some high profile government officials also took the initiative for rural development. Among them, F. L. Bryne, Deputy Commissioner of Gurgaon district of Panjab, took the vigorous attempt in order to improve the rural life of the district⁵. During the period 1920 to 1928, the programme of Bryne made a remarkable effort in rural development in the country. His programme was considered as the first attempt and the most important to be launched by the British Government⁶. Another government high official G. S. Dutt, who organised the rural development societies firstly in the district of Birbhum and then in Mymensingh date back to 1916. N.M. Khan as the S.D.O. of Brahmanbaria sets an example of organising voluntary rural labour force in eradicating water hyacinth and in excavating the canals. Nurunnabi Chowdhury, deputy commissioner of Bogra district, organised many village associations, introduced village development funds, village halls and model villages⁷. He did the similar type of works in the district of Mymensingh during his tenure as the deputy commissioner. As sub-divisional officer of Sirajganj, he organised the villages with the slogan 'better homes and villages.' He took many initiatives for the eradication of illiteracy. Under this programme, 1500 night schools were set up and as many as 50,000 adults and 35,000 children took part. One thousand two hundred fifty primary schools were also set up. For the training of the teachers camps were opened. Improvement in agriculture, cottage industry, communications, health and sanitation were

³ Ralph Braibanti, *Research on the Bureaucracy in Pakistan*, Duke University Press, Durham, 1966. P.200.

⁴ Jack D. Mezirow, *Dynamics of Community Development in Pakistan*, The Scarecrow Press, New York, 1963, p.16

⁵ Braibanti, *op.cit.*, p. 201.

⁶ Mezirow, *op.cit.*, p. 18

⁷ Md. Moksuder Rahman, *Rural Development in Bangladesh: The Formative Phases*, Inst. Of Bangladesh Studies, Vol. XXII 2000, p. 8

also received remarkable importance. For the development of the agriculture, 21 model farms were opened⁸.

Significant stage of the history of the rural development is that the government created the Department of Rural Reconstruction in 1938 in the province of Bengal. Nurunnabi Chowdhury was appointed as the Director of Rural Reconstruction Department in 1940. H M S Ishaque succeeded him. In this respect the contribution of A K Fazlul Haque, the then Premier of Bengal is really praiseworthy. During the tenure of Fazlul Haque (1937-1943), he outlined the broad principles of the rural reconstruction programme. He said,

'We have evolved a comprehensive plan of rural reconstruction. Our aim is to change the face of the countryside, to make the villagers healthier and more beautiful, to help our villages to help themselves to create in them an urge of better living and generally to bring about a great psychological uplift among our rural population.....' (cited in Rahman: 2000:9).

The rural development movement was further strengthened after the introduction of the provincial autonomy in Bengal in 1937 under the Government of India Act 1935⁹. Later on the move of rural reconstruction was interrupted due to the difficulties and problems caused by the World War II and the partition of India in 1947¹⁰. On the recommendation of the Rowlands Committee of 1944-45, the Department of Rural Reconstruction was abolished and also the post of the Director of Rural Reconstruction was abolished in 1946¹¹.

4.1.2 Pakistan Period

4.1.2.1 Village Agricultural and Industrial Development Programme (V-AID)

The introduction of the V-AID programme in 1953 was generated new activities in the rural areas which aimed at a rural development system through self-help and coordinating the departmental activities. This programme was introduced in Pakistan on the basis of the recommendation of a committee which consisting of five agricultural experts headed by M H Sufi, the Deputy Secretary of the Ministry of Food and Agriculture, the Government of

⁸ A M M Shawkat Ali, Field Administration and Rural Development in Bangladesh, CSS, Dacca, 1982, pp. 46-48

⁹ K B Sayeed. Pakistan: The Formative Phase, Oxford University Press, Karachi, 1968, pp. 75-78

¹⁰ M A Latif, The Role of S.D.O in Development: A Case Study of Subdivision of Faridpur (old) District in Bangladesh, (M. Phil Thesis, submitted to IBS, Rajshahi University, 1985, p.82.

¹¹ Rahman, *ibid*, 2000. p.10

Pakistan¹². Later, the V-AID programme was introduced in both wings of Pakistan. In each province a Director was appointed for this purpose. Mr. Akter Hamid Khan was the Director of V-AID programme in East Pakistan. This programme was considered as the means for bringing better living standard and new spirit of hope and confidence to the villagers.

The basic objective of the programme was to foster effective citizen's participation in the rural development project in the field of agriculture, cottage industry, adult literacy, health, sanitation, primary education, cooperative, minor irrigation, and reclamation of land, secondary road construction, youth's and women programme, and social and recreational activities. Firstly, this programme was launched with seven-fold objectives: (a) Formation of Village Council, (b) Modernisation of agriculture, (c) Improvement of health, (d) Building road, (e) Giving credit, (f) Arrangement of market and (g) Generating self-help¹³. In former East Pakistan the thana, covering approximately a population of 10,000, was made the development areas and the development project was headed by a development officer. The development area composed of approximately 150 villages with a population of roughly 150000 was made the basic unit for administering the V-AID programme¹⁴.

4.1.2.2 Drawbacks of the V-AID

This programme was rapidly expanded throughout the country by the direction of the government. But unfortunately it did not work successfully. It was a short-lived programme and it came to an end in 1959. It laid emphasis on results rather than on procedure. Less attention was given to the grass-root level local government and as such institution building did not receive the seriousness it deserved. The village council was the chief and effective organization of the programme. This council was constituted with the wealthy people of the village and it, in many instances, distributed subsidies to the followers and friends. Frictions and conflict also cropped up between the V-AID and the technical departments. The V-AID programme faced competition with agricultural officers at thana and union levels. Shortage of funds and lack of training facilities were also other causes of its failure. The dealing of the V-AID workers was not good. They often acted in an arbitrary manner and displayed authoritarian bureaucratic attitudes. The various departments also became vindictive and

¹² Rahman, *ibid*, 2000. p.10

¹³ Shoib Sultan Khan, *Rural Development in Pakistan*, Vikas Publishing House (Pvt.) Ltd. Delhi, 1960, p. 16

¹⁴ Mezirow, *ibid*, 1963, p.116.

jealous and frequently stood in the way of the progress of the programme. They did not provide the programme with necessary services and supplies. For this reason successful demonstration of methods and techniques were not always possible on the part of the V-AID personnel¹⁵. The programme failed largely because of the failure of the village level workers who were supposed to be the catalysts of the change, development and leadership to the village community. For various reasons the programme was dropped in 1960 as it failed to created any impact upon rural and agricultural development¹⁶.

In conclusion, it can be said that although it failed to achieve the stated objective, it was significant for two reasons.

- i) Firstly, it lead to the creation of two Rural Development Academies in Pakistan. The academy at Comilla popularly known as Comilla Academy, began to conduct training programme for the V-AID personnel and officers of various nation building departments.
- ii) Secondly, despite many weaknesses, the V-AID programme was not at all in vain. The Comilla Academy, after having learnt a few lessons from the operation of V-AID, made Comilla thana as its laboratory area and undertook pilot programmes and action researches simultaneously in order to find out suitable approaches of rural development¹⁷.

4.1.2.3 Rural Works Programme (RWP)

The rural works programme (RWP) had its origin in the negotiations over the Public Law (PL) 480 programme in August 1961 between the government of Pakistan and the Government of the USA. The Harvard Advisory Group, especially Dr. Gilbert, attached to the Pakistan Planning Commission, came up with the idea of RWP for East Pakistan. In this way the RWP came to be an American conceived and financed programme. It was necessary for the Advisory Group to convert their paper project into a workable programme. To that

¹⁵ *Ibid*, p. 13

¹⁶ Khan, *op. cit.*, 1960, p. 61

¹⁷ For the purpose of rural developments, by the financial help of the Ford Foundation, two Rural Development Academies were established- one at Comilla and other at Peshwar. The Comilla Academy started functioning in May 1959 as the Pakistan Academy for Village Development (PAVD). After termination of the V-AID programme, the Academy was renamed as Pakistan Academy for Rural Development (PARAD). Now it is known as Bangladesh Academy for Rural Development (BARD). Mr. Akhtar Hamid Khan was the founder Director of the Academy.

end they used their intimate contact with the Comilla Academy for rural development to persuade them to try out a pilot workers programme within the Comilla Kotwali Thana.

Dr. Gilbert, advisor to the Planning Commission of Pakistan, asked the Director of the Pakistan Academy for Rural Development (PARAD), Mr. Akhtar Hamid Khan, to make it possible in the slack work season to put the idle people of East Pakistan to work in building roads, drainage, canals, irrigation system etc. which were seriously needed by the village people. Akhtar Hameed Khan¹⁸ agreed with him and it was decided that the Comilla Kotwali Thana with an area of 100 square miles should be used as testing ground. It was felt that the experience, which would be gained in the field of planning, and implementation of projects would enable the Academy to explore the ability of both the people and the civil administration. It would be helpful to develop methods and techniques of planning and implementation which would be applicable throughout East Pakistan¹⁹. In this respect the Comilla Kotwali Programme was launched on an experimental basis. But it became successful and the record of the accomplishment was outstanding. It became the green signal to the government of East Pakistan. The government allotted Rs 10 crore for the year 1962-63²⁰.

For the purpose of rural development it was recommended by the Academy that a programme of approximately the same size, as that which was undertaken in Kotwali thana, should be organised in 54 thanas taking one from each of the 54 sub-divisions. At first, only the headquarters thanas were taken. An effective training programme was undertaken by the Comilla Academy, where the S D O's and the C. O's (Dev) were offered a short training course²¹. The methods and techniques of the Academy were popularly known as the 'Comilla Approach'. The province-wise programme for the year 1962-63, on the basis of Comilla Approach claimed to be a significant success. This success of the year 1963-64 increased the allotment from 10 to 20 crore²².

¹⁸ Mr. Akhtar Hamid Khan was a member of the Indian Civil Service (ICS). He resigned from the service in 1943. At that time he was the S.D.O of Netrokona. He joined the Comilla Victoria College in 1950 as the Principal (Rahman:2000).

¹⁹ Najmul Abedin. Rural Bangladesh: A Study of Some Development Programmes, Local Government Quarterly, LGI, Dacca, 1981, Vol. 10. p. 5

²⁰ Pakistan Economic Survey 1964-65, p.112

²¹ Rehman Sobhan. Basic Democracies Works Programmes and Rural Development in East Pakistan, Bureau of Economic Research, Dacca University, 1968, p.109

²² Pakistan Economic Survey 1964-65, p.113

After the emergence of Bangladesh, the system of Basic Democracy was abolished and along with this the RWP was also lost its importance.

4.1.2.4 Shortcomings of the RWP

The RWP, which succeeded the V-AID programme, was introduced with high hope for the purpose of rural development but its ultimate beneficiaries were traditionally the rural elites and new rising contractors²³.

The objective of the RWP was to provide food for the rural unemployed during the lean period and to build up rural infrastructure but there was no accountability for the expenditure to the people. It provided seasonal employment to the rural people but undoubtedly the long-term benefits were enjoyed by the richer section of the people²⁴. In many cases, the benefits did not even reach to the actual target population²⁵.

Although huge allocations of money were made for the programme, the accounts were not properly audited. The RWP was failed mainly because the Ayub regime made use of them in order to fulfill its own political interest and also because there was corruption, malpractices and gross misuse of public funds.

The RWP had so many drawbacks but it did many things for the rural development. Lastly, it can be concluded that the appearance of modern means of communication and transport in the rural areas in East Pakistan was primarily due to the implementation of the RWP.

4.1.2.5 Integrated Rural Development (IRD)

UN General Assembly in its Resolution No. 2681 (XXV) on December 11, 1970, recognised the limitations of the different rural development strategies and resolved that there is a need for the reorientation of the development strategy. The resolution emphasised for a 'unified' or 'integrated' approach premised on the concept that development is not only an economic process but a multi-sectoral undertaking involving the whole of society (Wulf: 1978: 63-80). As a matter of fact, the UN Resolution of 1970 provided the initial policy stimulus of the evolution of integrated rural development (IRD).

²³ M. Shamsur Rahman, Role and Attitude of Rural Leaders Towards Rural Development Programme: A Case Study, The Journal of the Local Government, Vols, 3-4, NILG, Dacca, 1981, p.67

²⁴ Geowood, Rural Development in Bangladesh: Whose Framework, The Journal of the Social Studies, Vol. 2, CSS, Dacca, 1981, pp.1-3

²⁵ For details see the Report of the BRAC, 1979

Subsequently, the resolution of the World Conference on Agrarian and Rural Development further refined IRD and from then IRD became a common strategy for development in most third world countries since the mid 1970s.

IRD advances the belief that economic growth starts from the rural areas and efforts should be made to:

- (a) Mobilise and better utilise human and natural resources;
 - (b) Give the less privileged access to the means of production and social services;
 - (c) Distribute income equitably and give more employment opportunities as ways of motivating people and increasing their purchasing power;
 - (d) Establish closer links among the agricultural, industrial and services sectors in the rural areas; and
 - (e) Improve the living conditions through housing, water supply, roads, education, etc.
- (Asaduzzaman, 2007:43-44).

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

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

To achieve these objectives, IRD advocates the following steps:

- Equal access to productive resources
- Employment opportunities to contribute to and benefit from the development process, and
- Mobilisation and motivation of people, particularly at the local level, to ensure a wider participation (Asaduzzaman, 2007: 44-45).

4.1.2.6 Thana Training and Development Centre (TTDC)

Basic Democracy was promulgated by the Ayub Government in 1959. It introduced a four-tier system of local self-government i.e. the Union Council, the Thana Council, the District Council and the Divisional Council.

Among the Units, Thana Council was the noble creation. The Thana became the focal point of rural administration. All the government officers, which were connected with the development programme, were set up at the thana level.

The TTDC was established in 1963. The main function was to coordinate the various public and private developmental activities in a thana and especially the work of the Thana Council. The centre became prototype for organizing and administering governmental and private rural development programme in the thanas throughout the province.

It provided for coordination of offices of all nation building departments for a decentralised and systematic rural administration. It also provided for a single entry of goods and services supplied to the farmers and a single training centre through which all agencies could disseminate their message.

With the creation of the TTDC at the thana level the activities of the thana were increased tremendously and ultimately it became the very important tier of rural administration. It was also the aim of the TTDC to secure coordination of activities between the elective representatives and the thana level officials through regular and monthly meetings. In this respect Akhtar Hamid Khan said, 'The concept of the TTDC emphasized need for the sake of development of complete coordination between the nation building department and the institutions and the leader of the local government.

The main functions of the TTDC were to train the villagers and the village leaders in method of rural development and to provide the technical advice as well as material help.

4.1.2.7 Thana Irrigation Programme (TIP)

The aim of the TIP was to provide irrigation facilities in small and localised areas through formation of small irrigation groups, each of which comprised the owners of the lands around a deep or shallow tube-wells or power pump. The programme was originally designed for the purpose of rising extra crops during the winter season. The irrigation programme as an integral component of the public works programme was started in the Comilla Kotwali thana

in 1962-63, with only two deep tube-wells, sunk in two villages and with 36 acres of land under irrigation. Gradually, the members of the tubewells were increased and low lift surface pumps and shallow tube-wells were added. The village cooperative societies used irrigation equipment under same arrangement. The experiment of the small scale community –based irrigation programme formed the basis for gradual expansion of this programme throughout the country under the name of the Thana Irrigation Programme.

4.1.2.8 The New Comilla Cooperative System

In this subcontinent the history of the cooperative society is very long. Importance of providing the peasants with institutional credit was recognized by the British Government as early as 1880's, with the passage of the Acts, named the Land Improvement Loan's Act of 1883 and the Agriculturists Loan Act of 1884. There was a provision of direct lending by the government in the form of Taccavi Loan. The Taccavi Loan also remained previously as a distress and relief loan. In fact with the enactment of Cooperative Society Act of 1904 the cooperative movement originally started as credit cooperatives to provide credit to the farmers. The cooperative movement in British Indian subcontinent officially began when the Cooperative Credit Society Act received the assent of Lord Curzon, the then Governor-General of India on March 1904. The Act fundamentally provided scope for registration of the village based societies as the credit societies with ultimate liability. After passing the Act the cooperative societies spread all over the country under the initiatives of the District Officer. After few years, for certain reasons, the Act was dropped but was again revived in 1912.

In 1927 there were 71000 societies with membership of 306.00 million and with working capital of Tk 5757 million. Amount of loan issued was Tk 361 Million. In 1936 the number of the societies was 87000, members were 395.00 million, working capital was Tk 880.70 million and loan issued was Tk 343.3 million. By 1941, 124000 societies with a membership of 563 million and working capital of Tk 984.8 million were functioning. Amount of loan issued was Tk 408.9 million. The system operated with primary societies at the lowest level, the Central Cooperative Bank at the secondary level and an Apex Bank at the top level for credit distribution. In 1947, some major steps were taken to revitalize the movement. The old credit societies with ultimate liabilities were liquidated and a new structure at the Union level as multipurpose societies with limited liability was set up. The Apex Society, which was

known as the Samabaya Bank, was registered in 1948. Due to the shortage of capital government provided, on an average, Tk one million a year as short-term loan till 1958 (Rahman: 2000).

4.1.3 Bangladesh Period

Presently, a number of programmes and projects are implementing under different institutional capacities. Some major of such programmes are discussed below.

4.1.3.1 BRDB

In the 1970s, rural development was largely conceived of as agricultural development. The two-tier cooperative system of the Integrated Rural Development Programme (IRDP) was the institutional framework to implement the programme. The IRDP was launched with a view to replicating the programme nationwide in phases. The programme was later transformed into a national organisation named Bangladesh Rural Development Board (BRDB) through the ordinance LIII of 1982 (Asaduzzaman, 2007:73).

The functions of the BRDB can broadly be grouped as follows: (a) Development of cooperatives and (b) Implementation of rural development programmes.

BRDB has been undertaking group-based loan operations through cooperatives. This is the largest institutional effort in the country to address the socio-economic needs of the rural people. With a two-tier cooperative structure, there are primary societies at the field level which have three-fold division: (a) Bittaheen Samabaya Samity (BSS) (b) Krishak Samabaya Samity (KSS) and Mahila Bittaheen Samity (MBSS). The coordination of activities of these three types of societies in an area is done at the thana level by the respective Thana Central Cooperative Society. Starting from only 33 thanas in 1971-72, BRDB has now practically covered whole of Bangladesh. BRDB's present membership exceeds 2.4 million, of which almost 400,000 are assetless and 300,000 are poor women. So far, BRDB has disbursed loan amounting to Tk 700 crore (cumulative) and has collected savings amounting to Tk 44 crore (Asaduzzaman: 2007:73-74).

BRDB is the largest institutional set-up of the Government of Bangladesh to organise and manage rural development and poverty reduction programmes in the country. Eighty five per cent of the BRDB efforts are carried out in the form of projects in which 91 per cent of the share is contributed by different multilateral and bilateral donor organisations.

Apart from its traditional programmes during 1982-83, BRDB initiated a special project called Rural Poor Project (RPP) for the participation of the rural poor in socio-economic and infrastructural development projects. Under the RPP project, until 1991-92, a total of Tk. 1507.1 lakh has been distributed as credit to the rural poor, of which only Tk. 54.6 lakh has been recovered. At present, BRDB is implementing eight RPPs financed either by GoB alone or together with different donors. All of these projects are targeting the rural assetless people (Asaduzzaman: 2007:75).

4.1.3.2 Swanirbhar Andolon

Once Bangladesh was called 'bottomless basket', propounded by Henry Kiesinger in mid 70's due to her starve condition. Then people of Bangladesh were thriving for self-reliant development under the leadership of Mahbub Alam Chashi, the then secretary of the ministry of agriculture, the People's Republic of Bangladesh. His movement was called 'Swanirbhar Andolon (Self-reliant Movement).' The movement later turned into a rural development model and its main objective was to increase food production. There were four components of this movement. These were (a) Swanirbhar Bangladesh (b) Swanirbhar Gram Sarker (c) Ulshi and (d) Khal Kata Karmosuchi (Mahmud, 2003:320)

The rural development movement got momentum throughout the country and a remarkable awareness was seen among people till 1982. After changing regime, the activities of the self-reliant movement became sluggish.

4.1.3.3 Area Development Programme

Along with the self-reliant movement, the government of Bangladesh initiated an 'Area Development Programme' in 1975-76. For the first time, four thanas of Bora district and three thanas of Mymensingh district were brought under this programme. The main objectives of this programme were:

- (a) Construction of new roads and repairing old one
- (b) Provide agricultural loans
- (c) Formulation of irrigation projects
- (d) Extension of agriculture
- (e) Development of livestock and poultry, etc. (Mahmud, 2003:332).

4.1.3.4 Non-government organisations (NGO²⁶s)

Apart from the government initiatives, non-government organisations have also under taken different programmes and projects for rural development of Bangladesh. Among these organisations, the activities of Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA), Proshika are very praiseworthy. They are working throughout the country, adopting different approaches such as providing micro-credit, training, capacity building, human resource development, self-employment generation, etc.

In the context of rural development, their role has been mainly to alleviate poverty at the household level, rather than the development of community infrastructure or to improve access to public services. Microcredit programmes typically enable the poor to acquire income-generating assets by providing access to credit, marketing and other inputs. Many rural development programmes have tried to dovetail microcredit programmes with their other activities as an incentive to members of the village community to participate in collective programmes for rural development. Most microcredit programmes also require the borrowers to deposit a small sum of money regularly in order to become eligible for a loan.

Bangladesh, which inspired the microcredit revolution in South Asia, established the Grameen Bank in 1983 under the pioneering leadership of Dr. M. Yunus, has two other microcredit programmes: the Bangladesh Rural Advancement Committee (BRAC), and the Bangladesh Rural Development Board's Rural Development Programme, which engage in a variety of other developmental activities. Grameen Bank and Dr. Yunus had won Noble Peace Prize in 2006 for micro-credit. A United Nations study (UNDP/UNOPS/APDC 1996) on the outreach of 39 microfinance institutions/programmes in 12 countries of Asia found that they covered a total of 5.1 million households. Of this, about 4.5 million households were in Bangladesh and only 0.6 million households in the rest of the region. However, most other countries in South Asia are also emulating the example of Bangladesh.

The area where microcredit has made the greatest impact in rural Bangladesh is on the empowerment of women. Through the provision of credit and income generating programmes many poor women have improved their economic situation and in several cases

²⁶ It is estimated that about 20,000 NGOs are working in 78 per cent villages of Bangladesh that cover about 24 million people (Begum: 2003).

taken on work traditionally regarded as men's work. Earlier, even poor women were not supposed to appear in public and talk to male persons outside their immediate family. Now it is not uncommon to see women as owners of small restaurants established with microcredit loans.

The microcredit programmes in the country have fulfilled a crying need of the rural poor and have restored their self-confidence. An organization such as Grameen Bank has accumulated Tk. 10 billion (about \$187 million) in savings from its 2.3 million members. All these savings remain on deposit with Grameen Bank and are used for further lending to its members. Savings mobilized by other NGOs such as BRAC, Association for Social Advancement (ASA), *Proshika*, as well as by individual households, indicate that the poor are significant savers.

According to official records, as many as 58 lakh 35 thousand 861 people have been provided micro-credit facilities by BRAC while 46 lakh 20 thousand people are beneficiaries of micro-credit by ASA and one lakh people are benefitted with micro credit by Proshika respectively (Economic Review, GoB 2013). On the hand, Grameen Bank distributes micro-credit to its 83 lakh members and 97 percent of them are women (Prothom Alo, 30 May, 2014). According to micro-credit regulatory authority, there are 725 registered micro credit providing institutions in Bangladesh. All are run by private initiative or individually. About 43 thousand 238 crore taka had been disbursed as micro credit among two crore 46 lakh poor people through these institutions from July 2007 to June 2013 (Prothom Alo, 30 May, 2014).

However, microcredit programmes have only a limited role in poverty eradication. Indeed, by its very nature, microcredit only addresses one of the various factors which condition the lives of the rural poor and cannot be expected to solve the poverty problem in the larger sense. It is, therefore, not surprising that Bangladesh, which has had perhaps the highest exposure to microcredit, still remains mired in poverty.

More than 70 per cent people of Bangladesh live in the rural areas. So, without the development of the villages the development of the nation as a whole is not possible.

4. 2 Rural Development: Government Policies and Programmes

Since the independence of the country in 1971, Bangladesh has witnessed different models/approaches such Union Panchayet, Village Multipurpose Cooperatives, Own Village Development, Swanirvar, Thana Development Committee, Gram Sarker, District Development Coordinator, Upgraded Thana and Upazilla System, Two Tier Cooperative System, etc. All these efforts aimed at the route of rural development, poverty reduction and employment generation.

However, by now rural development is not the domain of a single ministry or department or NGO in Bangladesh. Several ministries and departments/ agencies of the government and non-government organisations are engaged in rural development on their own models in the country. Although the Ministry of Local Government, Rural Development and Cooperative is the responsible apex institution to look after and work in this sector, other ministries are also involved in rural development activities and poverty alleviation programmes. Such some ministries are:

1. Ministry of Agriculture
2. Ministry of Food and Disaster Management
3. Ministry of Finance
4. Ministry of Environment and Forest
5. Ministry of Fisheries and Livestock
6. Ministry of Industries
7. Ministry of Labour and Employment
8. Ministry of Land
9. Ministry of Religious Affairs
10. Ministry of Science and Information and Communication Technology
11. Ministry of Social Welfare
12. Ministry of Women and Children Affairs
13. Ministry of Youth and Sports

In addition, some departments and agencies as well as thousands of NGOs are working in the field of rural development and poverty reduction in line with their respective programmes and projects.

After independence of the country, all national plans mostly five-year plans, made little room for people's voice and participation in their formulation process. However, reversing this practice, the Poverty Reduction Strategy Paper (PRSP) has been formulated which can be considered a milestone in initiating the process of widening policy ownership up to the grassroots level in the formulation of national policy strategies (GoB: 2004).

The framework of PRSP has identified the road-maps for poverty reduction in the following four strategic blocks:

- Maintaining macroeconomic environment for achieving pro-poor economic growth;
- Boosting critical sectors such as agriculture and rural development, SMEs, rural infrastructure, ICT etc. for pro-poor economic growth;
- Providing effective safety nets and targeted programmes to the poor; and
- Promoting human development by investing in education, health, nutrition, safe water supply, sanitation etc (GoB, 2004).

To fulfill the vision of poverty reduction, the national document 'PRSP' identifies four strategic blocks, three of which are related to good governance. The strategic blocks are:

1. Ensuring participation, social inclusion and empowerment of all societies, groups and classes of people;
2. Promoting good governance by ensuring transparency, accountability and rule of law;
3. Providing service delivery efficiently and effectively, particularly to the poor; and
4. Caring for the environment and sustainable development on a long-term basis (GoB, 2004:10).

The PRSP has been considered the first ever most comprehensive national document underlining the ineluctable necessity of good governance for poverty reduction. But it is criticised that the PRSP is the product of donor agencies', particularly World Bank and International Monetary Fund (IMF) prescription. The present government has undertaken again Five-Year plan. It is the sixth Five-Year plan (2011-2015).

The government of Bangladesh has endeavoured to improve the quality of life of the people through planned development efforts. Bangladesh has already implemented five Five-Year plans and one Two-Year plan. Presently, the sixth Five-Year plan is implementing. However, the overarching goals of these plans were to accelerate economic growth and poverty reduction. As an outcome of these planned development activities, Bangladesh has made commendable progress in terms of reduction of income and human poverty. Bangladesh has received global appreciation for attaining remarkable success in alleviation of human poverty in education, health and nutrition.

Since independence, the Government of Bangladesh has endeavored to improve the quality of life of the people through planned development efforts. The constitution of the country provided for fulfilling the basic needs of the people, i.e. food, cloth, shelter, health and education. That is why, successive five years plan attached high priority to rural development and poverty alleviation. Different innovative approaches were adopted to ensure resource mobilisation, employment generation, empowerment of women, sustainable community development, public-private partnership including rural infrastructure development which, in fact manifested the continuous commitments of the Government.

Beginning from 1973, successive development plans in Bangladesh have highlighted the issue of poverty. The First Five-Year plan (1973-1978) placed emphasis on a socialistic restructuring of the economy so as the benefits of development could be distributed more equitably among the different groups of people. The Second Five-Year plan (1980-1985) made a renewed effort for bringing in the poverty issue to the forefront through its emphasis on basic need. The thrust in the Third Five-Year plan (1985-1990) was on poverty alleviation through creation of employment and income opportunities for the rural poor. Keeping poverty alleviation as the primary objective, the Third Five-Year plan set the target of bring up at least 10 percent of the rural poor above the poverty line. The Fourth Five-Year plan (1990-1995) addressed poverty linking growth with creation of employment and income, human development, development of rural institutions supporting the rural poor and greater participation of women in economic activities. Poverty alleviation has been the central theme of the Fifth Five-Year plan. The Fifth Five-Year plan (1997-2002) emphasised poverty alleviation through creation of employment opportunities. The plan envisages increasing total employment from about 49 million persons in 1995-96 to 62.3 million persons. Besides these,

it emphasised strongly on GO-NGO collaboration for poverty alleviation (Asaduzzaman: 2007).

The Fifth Five-Year plan noted that:

‘...the aim of rural development is not to lift the poor above the poverty line but also to bring about improvement in the quality of both material and cultural life (GoB, 2002).’

Rural development has been accorded priority for the reduction of rural poverty through expansion of productive employment and income generating activities, human resources development and skill formation, increased participation of women and youth in the development process, building of physical infrastructure in the rural areas and development of rural institutions. The following are the objectives of the Fifth Five-Year plan for the rural development sector:

- Reduction of poverty in the rural areas;
- Productive employment generation in the rural areas;
- Self-employment creation for the rural poor;
- Development of rural infrastructure; and
- Development of small and landless farmers.

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

- Provision of skill training mostly for self-employment in non-farm sectors;
- Formal and informal group formation and group development for cooperative activities;
- Resource mobilisation through individual/group savings;
- Creation of enabling environment for availing of credit facilities;
- Social mobilisation for awareness creation on various aspects of rural life;
- Development of small and landless farmers;
- Development of rural infrastructure such as growth centres and roads, bridges and culverts connecting such centres;
- Provision of small irrigation and flood control related infrastructure;
- Preventing destitution through rural maintenance programme; and

- Covering at least one full administrative district under any project with one or more of the programme components of productive employment, rural infrastructure and small-scale irrigation and flood control infrastructure to find out the replicability (Asaduzzaman, 2007).

Sixth Five-Year Plan (2011-2015)

Recognizing that development is a long-term process, the five year plan is cast in the context of a long-term development vision defined by the Government's Vision 2021 and the Perspective Plan (2010-2021).

Objectives of the Sixth Five Year Plan:

The objectives of the Sixth Five Year Plan are as follows:

- a) To reduce and ultimately eradicate poverty by accelerating economic growth
- b) To achieve sustained growth with equity and social justice
- c) To create productive job in the manufacturing and organized service sectors of the economy
- d) To reduce income inequality
- e) To reduce regional disparities by ensuring distributive justice
- f) To digitise the country with a view to exploiting the benefits of ICT
- g) To enhance the incremental capital output ratio (ICOR) through human development
- h) To revitalize the rural economy by higher farm productivity and stimulating SMEs
- i) To encourage diversification and commercialization of agriculture sector
- j) To ensure food security
- k) To achieve replacement level of fertility
- l) To ensure cent percent Net Enrolment at Primary Level (GoB, 2011).

4. 3 Major programmes of rural development

Facilities for self-employment: It is obvious that it will not be possible to create enough wage employment even for a significant proportion of the vast mass of the rural unemployed and under-unemployed labour forces. As such, facilities for self-employment have been emphasised through skill training and micro-credit, particularly in the non-farm sector under a well-conceived pro-poor programme. An employment bank has been set up to support self-

employment. Since provision of micro-credit from the public sector fund was not deemed to be sufficient to create enough employment, local resources as well as NGO resources have been mobilised.

Facilities for bittayahin:

There are a large number of landless and assetless people who are known as bittayahin. They get priority in the scheme of poverty alleviation. To meet the credit needs of such people, especial efforts have been made to open separate windows in the existing banks for the Bittayahin. NGOs are also encouraged to extend their micro-credit support to the Bittayahin.

Social mobilisation and empowerment of the poor:

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

Women in development

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

Environmental protection

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

Poverty Alleviation

It has been one of the major concerns of rural development programmes during fifth Five-Year plan period, and conscious and deliberate attempts have been made to substantially reduce poverty, particularly of the hardcore rural poor. The programmes undertaken are as follows:

Production and employment programme (PEP)

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

Rural infrastructural development programme

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

Land reform and land use

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

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

Area development approach

Rural development programme during the fifth five year plan also attempted to address poverty and rural development from an 'area development approach' which is commonly understood as comprehensive development or integrated multi-sectoral development. Under the area development approach, programme for the total development of a particular geographical areas covering development activities in various fields such as education, human resources, family planning, agriculture, water resources, infrastructure, housing, etc. have been undertaken. Under the area development programme, the activities of all development agencies including government, NGOs, local government and private organisations are coordinated with a view to avoiding both duplication of efforts and unbalanced allocation of resources.

Rural poor project (RPP)

Under the strategy for rural development projects, the Government of Bangladesh has developed special projects to support the development of rural poor projects (RPP). In fact, RPP has become an integral part of all rural and area development programmes. In line with the strategy, a number of new generation area development programmes were negotiated and launched.

Food assisted development projects

Food assisted projects are also an integral part of rural development and poverty alleviation projects in Bangladesh. The projects are mostly rural infrastructural works. Its main objectives include increasing the agricultural production, generating employment opportunities and disaster mitigation. The activities cover four sectors:

- a) Water, which includes construction and repair of flood control embankments;
- b) Excavation of canals for drainage and irrigation;
- c) Construction and repairing of roads; and
- d) Community and social forestry.

The project also addresses post-disaster needs through appropriate food for works (FFW) activities. The implementing agencies for these activities are five ministries.

The Government of Bangladesh has also launched the vulnerable group feeding programme (VGF) to provide relief to the destitute women. Social safety net, old aged allowance, employment creation for one hundred days and so on are some programmes of the government for poverty alleviation viz a viz rural development programmes.

4. 4 Government sponsored Rural Development Projects

Bangladesh Rural Development Board (BRDB) is the prime government agency engaged in rural development and poverty alleviation. BRDB basically operates by organising the small and marginal farmers into co-operative societies for increasing agricultural production through improved means and by forming formal and informal groups of landless men and distressed women to promote income generating activities in the rural areas.

BRDB has already completed 69 projects successfully and presently another 15 projects are being implemented under this institution. In addition, different projects and programmes are also being implemented under this institution.

Integrated Rural Development Program (IRDP) was launched in 1972 with a view to replicate the two-tier co-operative system as the main vehicle for rural development based on the "Comilla Model" that evolved through experiments in Bangladesh Academy for Rural Development (BARD) at Comilla in the 1960s. In view of its success, the programme was transformed in 1982 into a nation-wide institution called Bangladesh Rural Development Board. Gradually, the activities of BRDB expanded beyond its originally mandated functions to the task of alleviation of endemic rural poverty by reaching the poorest of the poor through group-based, self-employment and income enhancing initiatives. To fulfill its lately assumed mission of reducing rural poverty, BRDB had to adopt a new strategy and undertake a number of development projects in addition to its normal programmes. About the ongoing projects and the completed projects are discussed below.

Mainstream and Agriculture Development Programmes

BRDB's field-service network has been established in 57 out of 64 District headquarters and 449 out of 465 Thanas of the country. The total number of officers and employees under revenue set-up stands at 2073, apart from nearly 7000 project-based staff.

The mainstream of the Board has the following sub-components

1. Formation of KSS (Farmers Cooperative Society) and TCCA (Thana Central Cooperative Association). 2. Capital formation 3. Credit operation 4. Irrigation activities 5. Training, Education and Extension 6. Marketing and business operation 7. Construction and repair of physical facilities including Thana Palli Bhaban, storage, godowns etc.

Poverty Alleviation Programme

The poverty alleviation programme of the Board has the following sub-components:

1. Formation of TBCCA (landless), BSS, MBSS and informal groups.
2. Capital formation
3. Skill development training
4. Promotion of different income generating activities like beef fattening, goat rearing, poultry raising, paddy husking, richshaw/van pulling, sewing, kitchen gardening, bee keeping, pisciculture, food processing, cane bamboo works, etc.

The micro-credit programmes of the Board are conducted for income generation and skill development of the rural poor. While poorest of the poor are targeted under safety net programmes. Micro-credits cover a wide range of poor people.

Women's Development

BRDB, with its mainstream activities and development projects, prioritised women's development by undertaking programmes and projects. At present, Board is implementing following two projects for women:

Integrated Rural Women Development Programme (IRWDP)

This programme popularly known as women's programme of BRDB aims at social and economic empowerment with priority on poverty alleviation along with population control. The main objectives are:

- a) To organise rural poor women into cooperatives for their participation in the socio-economic activities.
- b) To improve the attitude, knowledge and skill of rural women through training
- c) To provide micro-credit to the co-operative members for undertaking different IGAs and developing women entrepreneurship in the rural areas.

The project is finance out of GoB budget and enrolled about 0.25 million rural women in 130 thanas of 49 districts of the country. Up to June 1998 women cooperators have accumulated an amount of Tk 110.7 million as shared and savings. The project has been implementing since 1975 and has invested Tk 615.26 million as loans to women members and he recovery rate is 91 per cent.

A large number of women are given training on social mobilisation, awareness, skilled development, health and nutrition and family planning. Under the family planning activities out of 0.159 million eligible couple about 0.128 million that means 81 per cent members are adopting different family planning methods.

Table: 4.1 Success at a glance of this programme

Mainstream Activities	
Primary agricultural co-operatives promoted	63 thousand
Thana Central Co-operatives formed	449
Members of primary societies	2.3 million
Capital formation out of savings of the members	Tk. 8.5 billion
Credit disbursed to members	Tk. 96 billion
Credit-recovery	70%
Poverty Alleviation and Development Activities	
Co-operatives /informal groups organised	58 thousand
Members of societies/groups	1.6 million
Percentage of female members	60%
Savings accumulation	Tk. 10.6 billion
Micro-Credit disbursed	Tk. 102.6 billion
Micro-Credit recovery	98%

Impact on Poverty

To ascertain the impact of the projects on the beneficiaries a number of studies /evaluations were carried out by UNDP, World Bank, BIDS and PIACT etc. and their major finding is 28% of the beneficiaries have crossed the poverty line with visible progress in attaining a better standard of living. The other impacts are:

- Employment rose in an average from 181 to 247 days a year after the credit, an improvement of 66 days or 36% for all borrowers.
- The number of people unemployed were found to have reduced from 11% to 1%.
- Female members generated an annual net income of Taka 3089 from a loan of Taka 2126 while the male members generated an annual net income of Taka 4121 from a loan of Taka 2242.
- The employed days for women increased from 139 to 179 thereby recording an improvement from 64% to 82%, a relative gain of 82%.

The intervention recorded positive change in socio-economic condition of the beneficiaries as indicated below:

Table: 4.2 Impact on Poverty

Percentage of beneficiaries with	
3 meals a day	72%
Standard housing	34%
Clean water	95%
Sanitary toilet	40%
Literacy	91%
Enrolment of children to school	67%
Standard clothing	76%
Standard health	58%
Family planning measures	73%

Acquisition of assets/property	44%
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Source: <http://www.brdb.4mg.com>

Table: 4.3 A list of the on-going projects which are implementing under BRDB

1. Expansion, Renovation and Modernisation of Bangabandha Poverty Alleviation Training Complex, Kotalipara, Gopa;ganj.
2. Participatory Rural Development Project-2 (PRDP-2)
3. Employment Guarantee Scheme for Hard Core Poor Project of Northern Region.
4. Integrated Poverty Alleviation Programme (IPAP)
5. Revolving Loan Fund (RLF) for Agricultural Production
6. Rural Livelihood Project (RLP)
7. Rural Poverty Alleviation Programme (RPAP)
8. Palli Progati Prokalpa (PPP)
9. Poverty Reduction through Minor crop Production, Preservation, Processing and Marketing Programme (MCPPM &P).
10. Productive Employment Programme (PEP)
11. Sarishabari Rural Development Project (SRDP)
12. Expansion and Strengthening of Agriculture and Irrigation through Cooperatives in Tangail District
13. Productive Employment Programme for the Rural Women
14. Productive Employment and Awareness Raising Programme for Rural Women.
15. Self - Employment Project for Poor Women

Source: BRDB Annual Report – 2010 - 2011

4.4.1 A brief profile of these projects and programmes are discussed below:

1. Expansion, Renovation and Modernisation of Bangabandha Poverty Alleviation Training Complex, Kotalipara, Gopa;ganj.

This is a capacity building project aimed at promoting human resources into human capital. It is located at Kotalipara, Gopalganj. It is implementing under annual development programme of the government of Bangladesh.

The main objectives of the project are:

- Establishing demonstration farms (Crops, fishing and livestock), conducting adaptive research and disseminating improved agricultural technologies for ensuring food security.
- Promoting human resources into human capital through modernisation of the physical facilities or infrastructure.
- Building and strengthening collaboration with similar institution engaged in human resource, poverty alleviation and rural development.
- Facilitating institutional capacity to conduct basic/foundation training courses related rural development.

The project initiated in March 2010 and expected to be completed in December 2012.

2. Participatory Rural Development Project-II

The Participatory Rural Development Project is a community development approach aimed at improving village livelihood through streamline of GOB and NGO services available in the rural areas and building rural micro infrastructures with active participation of the village communities through their bottom up planning & contribution. Based on the experience of PRDP-1 (2000- 2004), Project-2 has been launched by BRDB for a period of 5 (five) years beginning from June 2005 to May, 2010. The JICA assisted PRDP-2 is now under operation in 15 Unions under Kalihati (Tangail), Titash (Camilla) & Meherpur Sadar (Meherpur) Upazila of Bangladesh.

Objectives:

- (1) Promoting and strengthening vertical and horizontal linkages among the service providers (NBDs, NGOs, Union Parishad & Village representatives).
- (2) Designing and implementing micro infrastructure schemes through community participation.
- (3) Promoting human capital through Training.
- (4) Internal resource mobilization including UP Tax collection.

(5) Encouraging community participation in promotional and micro generation activities.

Key components:

- ◆ Coordination at Union level by Union coordination committee (UCC).
- ◆ Presentation of villager's common concerns to UCC by Gram Committee (GC).
- ◆ Formation of women sub-groups to voice their issues to GC.
- ◆ Delivery of services by NBDs & NGOs with transparency and accountability.
- ◆ Building micro infrastructure through UP block grant & community participation.

Projected output:

- ☐ One-stop services from UP as a service delivery station.
- ☐ Enhancement of capacity & productivity of UP as a local govt. institution.
- ☐ Transparency & accountability in GOB - NGO service delivery.
- ☐ Mobilization of local resources.
- ☐ Creation of social capital.
- ☐ Participatory planning & implementation mechanism.
- ☐ Empowerment of the under privileged particularly the rural women.

3. Employment Guarantee Scheme for Hard Core Poor of Northern Region

Employment Guarantee Scheme for Hard Core Poor Project of Northern Region financed by GOB implemented by BRDB under supervision of Rural Development & Co-operatives Division.

The Project is located in 24 Upazillas under the District of Rangpur, Kurigram & Gaibandha, special emphasis on seasonal famine area. The beneficiaries are mostly widows, divorced, distressed, and handicapped as well as backward communities and ethnic minorities. The estimated cost of the project is TK.2478.43 lakh. The duration of the project is 3 years commencing from July 2007 & scheduled to be ended in June 2010.

It's completely an income generating training oriented project. A total no. of 18432 beneficiaries will be trained up during the project period. 768 trainees will be chosen from two selected union of each district. Duration of the training course will be for 60 days. The project training courses are weaving, sewing, embroidery and making jute goods which creating employment opportunity and reducing poverty. Trainees are entitled to get TK.100 per day and they will also get TK.3000 as capital money in cash or kind after completion of training courses. But the project is encouraging for providing sewing machine & weaving to

the trainees within the allocated honorarium. A training cum display center will be constructed in each upazila. There are 4 trade based trainer, 1 production Manager, 1 MLSS cum night guard in each upazila in this project.

Upazilla Rural Development Officer of BRDB is fully responsible to look after the project under direct supervision of concern Deputy Director of BRDB. Project Director and Assistant Director of the project is responsible to supervise and monitor its activities.

At present trainers are making Shatranji, Shari, Lungi, Gamcha etc. Embroidaries dress, Blouse, Wearing for children, Jute Bag, Vanity Bag, Wallmat, Papos, Dining tablemat, Mobile bag etc. After completion of the training, BRDB will extent its cooperation for the trainee to get self-employment as well as linkage to other related GO/ NGO's for their socio-economic upliftment.

4. Integrated Poverty Alleviation Program (IPAP)

Under the auspices of Bangladesh Government, BRDB launched three programmes at a time namely Small Farmers & Share Croppers Development Program (SFDP), Self employment Programme of Women for Poverty Alleviation Program (SEPWPA) and Integrated Poverty Alleviation Programme (IPAP) during 2003-04. Afterwards these programmes were unified as entitled "Integrated Poverty Alleviation Program (IPAP)" and started operation since July 2006. At present, IPAP is being implemented in 449 upazila of the country and is planned to be expanded in all the upazila of the country. Under the marketing section of field service division, IPAP is being operated outside cooperative framework reopening for BRDB a new dimension to assist the rural restitutes through informal approach out of government revolving loan fund.

Objectives of IPAP

- 1) Organising rural poor people into informal groups for their socio-economic emancipation.
- 2) Imparting training and assisting capital formation through thrift deposits.
- 3) Attaining sustainable development through self employment generation out of credit based income generating activities (IGAs)
- 4) Environmental upgradation and human resource mobilisation.
- 5) Increasing family income and developing life style.
- 6) Raising awareness and creating opportunities for women empowerment.

7) Merging/Incorporating all the closed projects with IPAP and transforming it in to a broad based sustainable poverty alleviation programme.

5. Revolving Loan Fund (RLF) for Agricultural Production

Scheduled banks are the main source of BRDB credit fund. But over time for many reasons the bank loan has been reduced to a great extent. However, BRDB starts own financing with the revolving credit fund received from the government of Bangladesh revenue budget since 2003-2004 fiscal.

So far, Tk 13125.00 lakh has been received as revolving loan fund (RLF) by 2003-04, which accrued Tk 15478.87 adding RLF growth.

6. Rural Livelihood Project (RLP²⁷)

Since its inception BRDB has been implementing various poverty alleviation projects and programs tender with in different regions of the country in tandem with the govt. development policy. The Asian Development Bank(ADB) financed "Rural Livelihood Project" (RLP) is one of the such project being implemented by BRDB.

Duration of the Project

The Project's duration was 7 years commencing from July 1998 and scheduled to be completed in June 2005. However, on approval of the GoB and consent of ADB the project period was extended up to June 2007. Later, it was extended till July 2008. Presently, the activities of this project are going on under the own initiatives of BRDB

Location of the Project

The project area spread over 152 upazila under 23 districts of 5 divisions viz Rajshahi, Khulna, Chittagong, Sylhet and Dhaka.

Objectives of the Project

²⁷ This project, selected as the case for this study, duration was July 1998 to June 2007. Although the project duration is completed, its activities continue under BRDB's own initiatives (Annual Report-2010-11).

The overall objectives of the project are to support the government's poverty reduction efforts through the creation of sustainable farm and non-farm employment opportunities among the poor people of the community. The specific objectives of the project are to:

- a) Organise rural poor men and women into cooperative groups,
- b) Impart skill and management training to equip the poor to undertake income generating activities,
- c) Income generating activities (IGAs) and manage their societies,
- d) Provide micro credit to enable the poor, especially women to undertake IGAs and generate their self employment opportunities,
- e) Support the UBCCA's to be self-sustainable entities.

Components of the Project:

The project comprises of the following components:

- 1) Organizing landless poor societies with special focus on women.
- 2) Training to members on skill development and cooperative management.
- 3) Provision of micro-credit services to the members, preferentially women for their empowerment.

7. Rural Poverty Alleviation Program (RPAP)

The poverty jeopardizes the social scenario of rural Bangladesh. As such the reduction of poverty being the prime objective of the government necessarily calls urgently to mobilize the rural poor, reorient their outlook, improve their technical skill and management capabilities with training and assist them with production inputs including credit. This approach and innovative interventions for poverty reduction entails the functioning of Rural Poverty alleviation Programme (RPAP) under exclusive financial assistance of GOB. As a successful the project was implemented under BRDB. The project was implemented in two phases.

Project Area:

The working coverage of the project includes 123 upazila under 22 Districts.

Project Period:

The duration of the first phase was 5(five) years (July 1993-June 1998) and the second phase was started in July 1998 and ended in June 2005. The estimated cost of the project was TK.17066.00 lakh. On completion of its tenure on June 2005, the project activities are continuing with its own income.

Objectives of the Project:

- a) To organize rural poor people into informal groups for their socio-economic upliftment.
- b) To involve rural people in diversified income generation activities (IGAs) by providing training, credit and other supporting inputs.
- c) To facilitate additional employment opportunities through gainful economic activities.
- d) To increase capacity of the rural poor people through establishing, self-manageable and sustainable organisational activities.

Components of RPAP

(1) Group mobilization (2) Accumulation of savings (3) Credit for IGAs (4) Training (Human Development and skill up) (5) Marketing facilities (6) Social development

8. Palli Pragati Prakash (PPP)

Palli Pragati Prakash (PPP) is a poverty alleviation project that is being implemented by Bangladesh Rural Development Board (BRDB) and financed by the Government of Bangladesh. The project activities have been extended in 477 unions of 476 upazilas (one union from each upazila). Although the project duration was completed in June 2008, the project activities are continuing by self-management with the approval of GOB.

Objectives of the project

- i) Supporting comprehensive village development through integrated use of natural and human resources in rural areas.
- ii) Alleviating poverty and reducing migration towards urban area provides training as well as micro-credit and small entrepreneur credit for IGAs operation.
- iii) Improving living standard of the targeted people through services in the areas like health, education and sanitation.
- iv) Empowering women in all activities including family and society.

Implementation strategy

- i) Organising groups for the landless, share croppers, small, marginal farmers and under privileged women.
- ii) Providing training both functionaries and beneficiaries.
- iii) Providing micro and small enterprise credit for employment generation.
- iv) Constituting village, union and upazila level committees for monitoring and implementation.
- v) Developing rural infrastructure.
- vi) Micro-credit: providing individual a loan of Tk. 5,000 to Tk. 15,000 with the condition of realisation of loan within one year by weekly/half yearly installment. In special cases, maintaining the same installment criteria small entrepreneur loan of Tk. 2 lakh may be given to a member with reasonable collateral as security.

9. Poverty Reduction through Minor Crop Production Preservation, Processing and Marketing Programme.

To meet the local demand of minor crop and to use it as instrument for poverty reduction through minor crop production, preservation, processing and marketing programme is implemented by BRDB with Technical assistance from BADC & DAE. The project area covered 204 Upazila under 26 selected districts.

Programme Objectives

- Organizing the farmers particularly the small and marginal farmers and the sharecroppers into groups and motivating them for minor crop production, preservation, processing and marketing.
- Creating awareness among the producers/growers, consumers, businessmen and other community people about the socio-economic impact & nutritional values of minor crops.
- Encouraging women to get them involved in the production, Preservation and processing of minor crops so as to make them socially & economically empowered.
- Providing training on appropriate scientific & technological information and inputs to the minor crop producers, preservers, businessmen and the processors

Demonstration plot

To motivate and attract the farmer towards the minor crops up to now 1850 no's of

demonstration plot has been selected to cultivate minor crops production like pulses, oil seeds, onion, garlic, pepper, ground nut, mustard, corns, ginger, corundum, turmeric etc. The farmers tremendously benefited from these demonstrated plots even farmers from outside seriously impressed and attracted towards the minor crops.

10. Productive Employment Programme (PEP)

The Productive Employment Program (PEP) is a poverty alleviation programme implemented by Bangladesh Rural Development Board (BRDB) since 1986-1987. At Initial stage, the programme started in only six upazila, but later it has been expanded in 27 upazila under Faridpur, Madaripur, Gopalganj, and Sariatpur & Rajbari. From 1986-1987 to 2002-2003 the programme implemented by the assistance of SIDA & GOB fund, but after June 2003 the activities are continuing as a programme of BRDB through self-management.

Objectives:

The main objective of the programme is to improve the livelihood of rural poor people.

The components of the programme are as follows:

- i. Group mobilization
- ii. Capital formation
- iii. Trade base Training; and iv. Credit operation for IGAs

PEP has gradually emerged as a model program of BRDB, which after meeting all necessary expenditures comes sizable amount at net profit each year. In the year 2006-2007 PEP earned net profit of Tk.Two crore six-lac fifty eight thousand.

11. Sarishabari Rural Development Project

The project area is located at Sarishabari upazila under Jamalpur district. The activities of this project were started in January 1996 and completed in December 1998. Although the project has completed, the activities are still going on under the own initiatives of the board. The main objectives the project are below:

- Organizing marginal farmers and asset less women for socio-economic development,

- Post training for undertaking different income generating activities (IGAs),
- Helping capital formation through deposit; and
- Creating self-employment, increase income and thereby improve lifestyle.

12. Expansion and Strengthening of Agriculture and Irrigation through Cooperatives in Tangail District

The project area is located at Tangail district. It covers 11 upazillas of the district. With the financial support of the government of Bangladesh, the project was initiated in July 1994 and completed in June 1999. But the activities of this project are continuing under the own initiatives of the board. The main objectives of the project are below:

- Increasing the production through irrigation and create employment opportunities in the agriculture sector; and
- Creating self-employment, increasing family income and improving the living standard.

13. Productive Employment Programme for the Rural Women

Production and Employment Generation Programme for rural women is an AARDO (Afro Asia Rural Development Organization) funded project implemented by BRDB. The project started in operation in January 2004 and successfully completed by December 2004. The approved project cost was Tk. 29.10 lakh.

Project Area:

It covered three upazilas of three districts comprising Gabtoli of Bogra, Shibpur of Narsingdi and Tongibari of Munshigonj.

Objectives of the Project:

- To reduce poverty of rural women thereby to improve living quality.
- Institution building, training, post-training support out of credit and removal of illiteracy.

At present, the activity of said completed project is in operation by self-management of BRDB at zero cost basis.

14. Productive Employment & Awareness Raising Program for Rural Women

Development of women is the most priority area in the development strategy of the Government of Bangladesh. About 50% of the total population of Bangladesh is women. Their active participation is indispensable for the rapid development of the country. However, the scope of works for women, especially the rural disadvantaged women are very limited due to their lack of knowledge, illiteracy, ignorance and social status. Moreover they are not conscious about their rights, status and privilege in the society. As a result, the pressure of poverty is more on them in comparison of their male counterpart.

In this circumstance, BRDB aims to advance them by improving their social as well as economic condition. In this backdrop, the present project is taken up having the financial assistance from Afro - Asian Development Organization (AARDO). The AARDO already approved this proposal with a commitment of financing US \$ 40,000.00 to support the project. This project is directed to act as an instrument for uplifting the human status in the rural area. The underprivileged and disadvantaged rural women are the targeted beneficiaries under this project. This project is implemented in 4 (four) upazila of the country namely Singair of Manikgonj, Debidwar of Comilla, Gournadi of Barisal and Melandah of Jamalpur. The areas have been chosen considering the relative vulnerability of the women compared to other parts of the country.

The core objectives of the project is to reduce poverty of the rural distressed women by raising their standard of living through self-employment and income generation, offering them with training on latest technology and thus empowering them socially and economically. This project is providing micro credit against productive IGAs for self and wage employment. The beneficiaries are accumulating savings as part of their own capital formation.

The implementation period of the project was July, 2007 to June, 2008. But the activities of the project are continuing under the own initiatives of the board.

15. Self - Employment Project for Poor Women

The project is located in greater Jessore district. It covers 21 upazillas. With the financial support of the government of Bangladesh, it was initiated in July 1998 and completed in June 2003. After June 2003 on the approval of the government, the activities are continuing as a programme of BRDB through self-financing.

Objectives

The objectives of the project are given below:

- Reduce poverty and raise standard of living of the poor and helpless women and empower them socio-economically.
- Economically solvency by accumulating and turned them into skilled human resources.
- Raise the standard of living the poor and distressed women to empowered them socio-economically.

Moreover, the BRDB is implementing some projects which were initiated of different ministries. Among these projects, activities of some projects are discussed below:

16. Ideal (Adarsha) Village Project -2

Ministry of Land sponsors this project. Under the section of the project in 30 April 2007, a MOU was signed with BRDB and the line Ministry to implement the training and credit component of the project to the rehabilitated people under the jurisdiction of project. The duration of project is from April 2007 to June 2017. An amount of Tk 974.00 lakh is released for training and credit activities.

Project Area: 105 Upazila of 35 selected districts

Objectives of the Project

Poverty reduction of targetted people

- Credit for IGAs
- Social and IGA based training
- Increased income and improving the living quality.

17. Insolvent Freedom Fighters and their Dependants Training & Self-Employment Programme

To live with human rights and social dignity the govt. launched this program to enable the insolvent freedom fighters and their dependents. The program was initiated through the Ministry of Liberation War Affairs and BRDB was entrusted with the implementation of the

programme since 2003-04 and as such a MOU has been signed between BRDB and Bangladesh Jatiyo Muktijodha Council. Accordingly the Ministry has so far released Tk. 2500.00 lakh for disbursement as revolving loan Fund in consistent with the terms and conditions laid down in the micro credit operational guideline by the Ministry.

The Programme provides no provision for manpower to implement the activities. As a result, the operation of the programme lies to the BRDB – UCCA officials of the grassroots.

Objectives of the Programme

- 1) Skill development through Income Generating Activities (IGAs) training.
- 2) Credit facility for implementing the IGAs
- 3) Assisting capital formation through thrift deposit
- 4) Attaining sustainability & developing the life style of the targeted beneficiaries.

18. Chittagong Hill Tracts Community Development Project

The land elevation pattern, socio-economic condition of the people of the locality and their life style, hilly nature and natural scenario of the Chittagong Hill Tracts area are quite different from the plain land of the country. Chittagong Hill Tracts are relatively backward and disadvantaged from other parts of the country. For the area has had the enormous potentials for communication and socio economic development of the poor community. With a view to ensuring development opportunities of the Hill Tracts locality, the Government launched a programme entitled "Chittagong Hill Tracts Socio-economic Development Programme" which came into force on June'1992 and ended on June'1996. However the programme is continuing its operation.

19. One House One Farm (Ektee Bari Ektee Khamar)

The latest government initiative is one house one farm for poverty reduction through developing each of the houses as a unit of agro economic activities. About this project is discussed below.

Table: 4.4 One House One Farm (Ektee Bari Ektee Khamar)

Sponsoring	:	Rural Development and Cooperative Division, Ministry of
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Ministry/Division		Local Government, Rural Development & Cooperatives
Executing Agency	:	Rural Development and Cooperative Division, Ministry of Local Government, Rural Development and Cooperatives with District Administration in particular Deputy Commissioner and his officials. Bangladesh Rural Development Board (BRDB) as the main support agency along with other departments like Co-operatives, Bangladesh Academy for Rural Development (BARD), Comilla, PDBF, SFDF and Rural Development Academy (RDA), Bogra.
Project Implementation Period	:	Original: July 2009-June 2014 Revised: July 2009-June 2013
Cost of the project (Taka in Crore)	:	Original: 1197.00 Revised: 1492.92

Location of the project (revised DPP)	Division	District	Upazila	Union	Village
	7	64	483	1932	17388

(Source: GoB, RD & Cooperative Division: 372/2011/1979. 23/11/2011)

Goal of the project

The intrinsic goal of the project is to reduce national poverty to 20% from 40% by 2015 through developing each of the houses as a unit of agro economic activities by utilizing human and financial resources of the family members. To achieve the goal the project takes the following specific objectives with precise target and time frame to:

1. Bring all (85,000) villages of the country under Village Development Organisation (VDO) comprising 60 members for each by 2013.
2. Develop each house hold (510,000) of Bangladesh as an ideal agro farm by 2013.

3. Train up 425,000 workers (5 from each village) on Agriculture, Home gardening, Fish culture, Poultry and Livestock by 2012.
4. Establish 5 (five) exhibition farms in each village by 2012.
5. Establish agro farms in rest of the possible households of each village following the exhibition farms by 2013.
6. Develop mutual fund for each member/beneficiary through giving incentive TK 200 per month (TK 2,400 per year) as grant by June, 2013.
7. Develop common fund for each village organization through yearly incentives Tk. 150,000 by June, 2013.
8. Develop Tk 900,000 cumulative common fund for the villagers under the title of village development organization by June, 2013.
9. Develop marketing canters at sub-district level ensuing market facilities for the farmer by 2015.
10. Develop food processing and cold storage facilities at sub-district level for the producers/farmers by 2015.

Project Targets:

The project will be implemented in 17388 villages of 1928 Unions under 482 upazillas of the country. The total households to be covered under this project will be 10,43,280 and that will provide benefits to 5216400 members of the households/community.

Target Beneficiaries:

In the project areas, the heads of the following categories of households will be considered as target population to be determined based on the following criteria:

1. Poor women-headed households in the village;
2. Households having only homestead;
3. Landless people those who own land up to 0.50 acre of land including homestead and who earn their livelihood by selling manual labour and have no regular sources of income.
4. Small and marginal farmers having up to 2.50 acres of land including homestead.

The above sequence will be given priority in selecting beneficiaries. In case of backward/char areas, households having land up to 4.00 acres can also be included as project beneficiaries.

However, with a view to improving the socio-economic conditions of the poor, the landless and marginal farmers, different activities covering all aspects of their lives will be preferentially initiated under the project.

Table: 4.5 Since the inception of the BRDB here a list of its completed projects which were financially supported by the ADP is given below:

Sl No.	Name of the project	Duration	Project area
1	IRDP (initial)	July-1970 to June-1973	23 upazilas
2	IRDP (1 st phase)	July-1970 to June-1978	250 upazilas
3	IRDP (2 nd phase)	July-1978 to June-1980	300 upazilas
4	Pilot project on Population Planning and Rural Women's Coop. (1 st Phase)	July-1975 to June 1980	19 upazilas
5	Thana Workshop cum Technical Training Centre	July 1976 to June-1980	6 upazilas of greater Comilla, Rangpur, Noakhali, Barisal, Kusthia, Mymenshingh
6	Construction of Storage Godwon	July-1978 to June-1980	25 upazilas of 16 greater districts.
7	Youth Programme	July 1978 to Jun-1980	65 upazilas
8	Youth Cooperative Complex (abolished in June-1982)	July-1980 to June-1985	65 upazilas
9	Thana Training Unit	July-1975 to June-1981	15 upazilas of 10 greater districts.

10	Rural Development Project-1 (RD-1)	July-1976 to June 1984	3 upazilas of old Mymenshingh district and 4 upazilas of Bogra district.
11	Noakhali Integrated Rural Development Project (1 st phase)	July-1978 to June-1984	3 upazilas of old Noakhali district
12	IRDP (3 rd phase)	July-1980 to June-1985	All over the country
13	Serajganj Integrated Rural Development Project	July-1977 to June-1985	4 upazilas of Serajganj and old Pabna
14	Bangladesh Rural Development Training Institute	July-1980 to June-1985	Khadimnagar, Sylhet
15	Population Planning through Rural Women's Cooperatives (2 nd phase)	July-1980 to June-1985	40 selected upazilas
16	South West Rural Development Project	January-1980 to Dec-1989	45 upazilas of greater Jessore and Faridpur Dists
17	Fertilizer Distribution on Credit	July-1979 to June-1987	22 upazilas of 18 districts
18	Hand Tube-well	July-1981 to June 1987	449 upazilas of Bangladesh
19	Rural Development project-II	July-1982 to June 1990	All upazilas of greater 13 districts
20	Deep Tube Well-II	July-1983 to June-1992	60 upazilas of greater Dhaka, Mymenshingh and Comilla districts

21	Family Welfare Education and Motivation for Family Planning Services through Cooperatives	July-1985 to June-1990	District-17 and upazila-76
22	Bhola Irrigation Project (BRDB components)	July-1985 to June-1992	Bhola district
23	2 nd Tube Well Project	July-1983 to June-1990	25 thanas of greater Jamalpur and Tangail districts
24	Tangail Agri Development Project	July-1990 to June-1993	4 upazilas of Tangail dist.
25	North West Rural Development Project	July-1983 to June 1991	59 upazilas of greater Rajshahi, Pabna and Kushtia Dist.
26	Noakhali Rural Development-II (2 nd phase)	July-1990 to June-1993	All upazilas of greater Noakhali dist.
27	Strengthening of population planning through women's cooperatives (3 rd phase)	July-1985 to June-1990	100 upazilas
28	RD-9 project	July-1989 to June-1999	20 upazilas of greater Rangpur dist.
29	Management Development Training Project	July-1988 to June-1990	Dhaka Headquarter
30	RD-5: Productive and Employment Programme (1 st Phase)	July-1986 to June-1990	Fridpur, Madaripur and Kurigram
31	Integrated Development of Rural Women and Children	July-1985 to June 1993	20 upazilas of greater Dhaka dist.

	through Cooperatives		
32	Supply of Irrigation Equipment to the Cooperative Farmers of Cyclone and Tidal-bore affected Area	July-1992 to June 1994	94 upazilas
33	RD-5 (2 nd Phase)	July-1990 to June-1996	5 districts of greater Faridpur
34	Institutional Support to Rural Poor Programme of BRDB (Task Force)	January-1994 to June-1996	BRDB HQ
35	Strengthening of Population Planning through Rural Women Cooperative (4 th Phase)	July-1990 to June-1996	100 upazilas
36	Pilot Mechanised Cultivation on Cooperative basis in the Northern Districts (Tractor Project)	January-1992 to June-1996	5 upazilas
37	RD-12	July 1988 to June 1990	131 upazilas of 21 districts
38	2 nd Bhola Irrigation Project (BRDB component)	July-1992 to June-1998	6 upazilas of Bhola district
39	Bhola Mechanised Irrigation Project	July-1989 to June 1990	3 union of Bhola sadar upazila
40	Expansion and strengthening of Agriculture and Irrigation Activities in Tangail District through Cooperatives*	July-1994 to June 1999	11 upazilas of Tangail district

41	Sarishabari Rural Development Project*	January-1996 to December-1998	Sarishabari upazila of Jamalpur district
42	Rural Poor Cooperative Project	January-1993 to December-1998	82 upazilas of greater Rajshahi, Pabna, Khustia and Jessore
43	Model Rural Development Project	July-1990 to June-2000	2 upazilas of Comilla District
44	Greater Noakhali Rural Poor Cooperative Support Project	January-1995 to June-2000	16 upazilas of greater Noakhali district
45	Rural Bittayahin Programme	July-1996 to April-2000	139 upazilas of 21 districts
46	Family Welfare Education and Motivation for Family Planning Services through Rural Cooperatives (2 nd Phase)	July-1991 to June-1998	30 upazilas of greater Bogra, Comilla and Sylhet district
47	Family Welfare Education and Motivation for Family Plannig Services through Rural Cooperatives (3 rd Phase)	July-1998 to December 2002	299 upazilas of 59 districts
48	Kurigram Poverty Alleviation Project	July-1997 to June 2000	9 upazilas of Kurigram dist.
49	BRDB Institutional Support Project	July-1998 to June-2000	National Project BRDB HQ
50	Bangabandha Poverty Alleviation Training Complex (Construction phase	July-1997 to June-2000	Kotalipara sadar, Gopalganj district

51	People's Participatory Capacity Building in Project Formulation and Implementation for Poverty Alleviation , Sylhet	April-1997 to March-2000	Dirai upazila of Sunamganj district and Jaintapur upazila of Sylhet district .
52	Community Empowerment for Rural Poverty Alleviation through Participatory Planning Project (Putuakhali)	April-1997 to March-2000	Kolapara, Galachipa and Dasmina upazilas of Putuakhali district
53	Community Empowerment Projcet-2	April-1997 to March-2002	Tanor, Baghmara of Rajshahi district, Faridpur Sadar and Gainabdha Sadar
54	BRDB infrastructure and Training Facilities Extension Project	July-2000 to June-2004	Khadimnagar, Sylhet
55	Participatory Rural Development Project	April-2000 to June-2004	4 unions of Kalihati upazila in Tangail district
56	Bangabandhu Poverty Alleviation Training Complex (Implementation phase)	July-2000 to June-2005	Kotalipara upazila of Gopalganj
57	Rural Poverty Alleviation Programme (1 st phase)	July-1993 to June-1998	145 upazilas of 23 districts
58	Community Empowerment Projcet-2 (revised; consolidation phase)	April-2002 to June-2004	Patuakhali, Sylhet, Rajshahi, Gaibandha and Sunamganj districts.
59	Arsenic Mitigation Activities	July-2003 to June-2004	Greater Faridpur

	for PEP members		
60	Production Employment Programme for the Rural Women*	January-2004 to December-2004	Shibpur of Narsingdi, Tongibari of Munshiganj and Gabtali of Bogra
61	Participatory Link Model Village Development Project	July-2004 to June-2005	Kalihati of Tangail, Titas of Comilla and sadar upazila of Meherpur districts.
62	Rural Poverty Alleviation Programme* (2 nd phase)	July-1998 to June-2005	123 upazilas of 22 districts
63	Advocacy on Reproductive Health and Gender Issue through Rural Cooperatives	January-2003 to December 2005	299 upazilas of 59 districts
64	Self-employment Project for the Poor Women* (Greater Jessore)	July-1998 to June-2003	21 upazilas of greater Jessore district
65	Rural Livelihood Project (RLP)	July-1998 to June-2007	152 upazilas of 23 districts
66	RD-5: Productive and Employment Programme (3 rd phase)	July-1996 to June 2003	27 upazilas of 5 districts
67	Palli Progati Prokalpa*	July-2000 to June 2008	477 unions of 476 upazilas
68	Poverty Reduction through Minor Crop Production, Preservation, Processing and Marketing Programme*	July-2005 to June-2009	204 upazilas of 26 districts

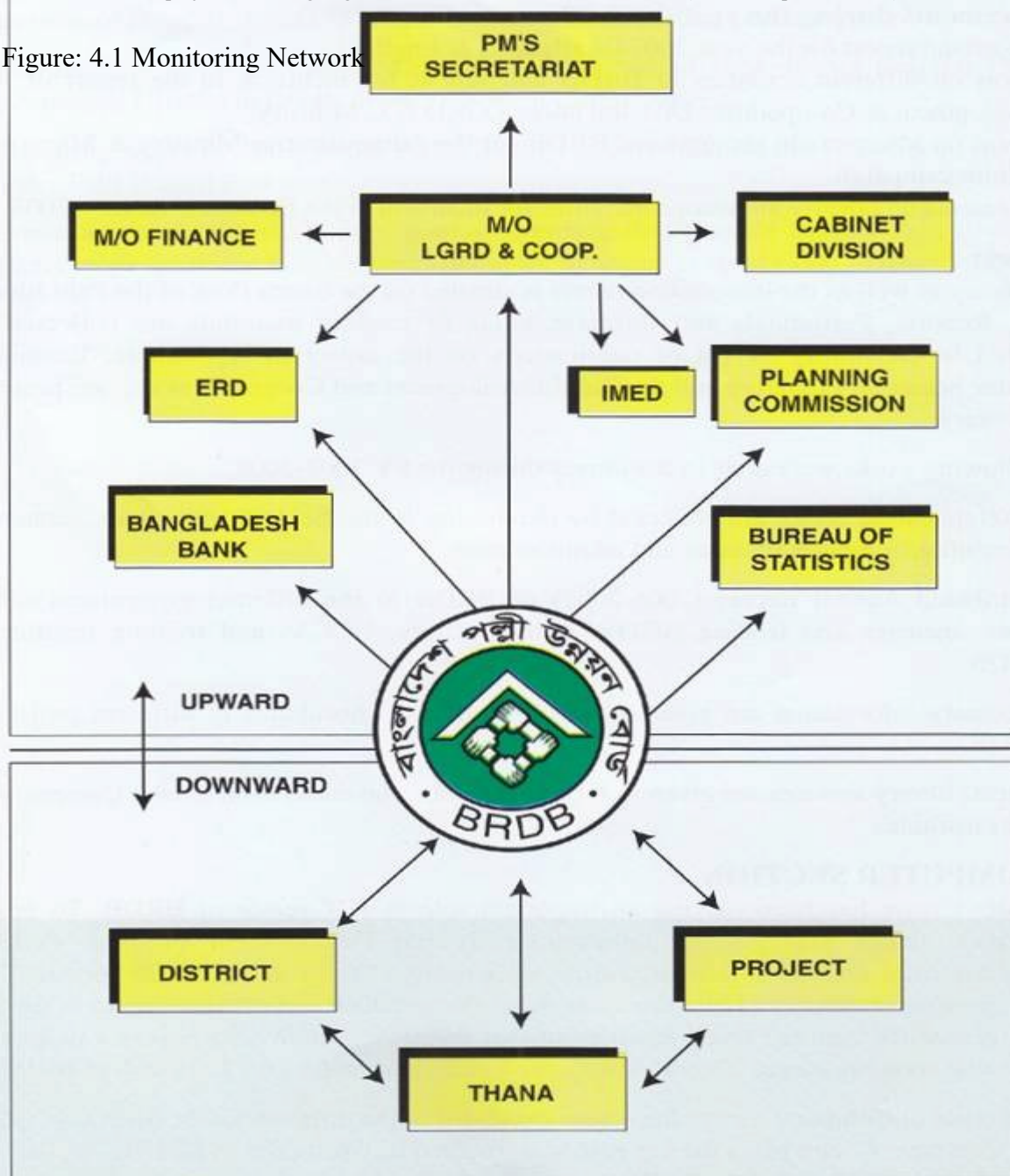
69	Productive Employment and Awareness Raising Programme for Rural Women*	July-2007 to June-2010	4 upazilas of 4 districts
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MONITORING NETWORK

Source: BRDB Annual Report-2010-2011.

* The activities of these projects are still going on under the own initiatives of BRDB (Annual Report-2010-11).

Figure: 4.1 Monitoring Network



4.5 Conclusion

The foregoing discussions make us clear that it has a long history for rural development in Bangladesh. Before independence of Bangladesh leadership in power considers that rural development is very important for development of a country and accordingly they took rural development projects and programmes. After independence of Bangladesh, the government also took a series of programmes and projects to come out the net of bottomless basket. In addition to the government initiatives, a number of NGOs also contributed to rural development in Bangladesh. Still both the government and NGOs are working hand in hand for rural development in the country.

The next chapter will discuss rural development and governance in the perspective of participation and accountability.

Chapter-V

Rural Development and Good Governance: Participation and Accountability Perspective

Introduction

This chapter presents rural development and good governance issues in general. For this, this chapter has been divided into two parts. In first part, it is endowed with rural development and government policy. In second part, participation and accountability, the key element of good governance, issues have been discussed in line with research objectives.

After independence in 1971, the new state proclaimed a secular multi-party democracy. Unfortunately, within three years of independence, Bangladesh turned into a one party system. The country endured decades of poverty, famine, political turmoil and numerous military coups. The restoration of democracy in 1991 was followed by a period of relative calm and economic progress although the country's main political parties remain bitterly polarized. However, the country continues to face a number of major political and social challenges, including endemic bureaucratic and political epidemic, widespread poverty, political instability, overpopulation and vulnerability to global climate change.

Now, Bangladesh, with about 160 million people on a land of 147,570 sq. km, is one of the most densely-populated countries in the world. In the past decade, the economy has grown at nearly 6 percent per annum despite frequent natural disasters and the fuel, food price and global financial crises. In the last two decades, poverty was reduced by nearly one-third although as many as four crore 70 lakh people of Bangladesh are living below the poverty line and, of them, two crore 60 lakh live in extreme poverty (World Bank, 2013). Despite such limitations, life expectancy, literacy and per-capita food production have increased significantly. On the other hand, although three fifths of Bangladeshis are employed in the agriculture sector, three quarters of exports revenues come from producing ready-made garments and Bangladesh continues an inspiring track record for growth and development. Of the 28 MDG targets, three have already been achieved and she is on track to achieving 11

MDG goals (World Bank, 2013). In spite of such commendable achievements, the major challenges to sustainable development in Bangladesh are now poverty, illiteracy, overpopulation, poor infrastructure, corruption, political instability, slow implementation of economic reforms and frequent natural disasters. Despite sustained domestic and international efforts to improve economic and demographic prospects, Bangladesh remains an underdeveloped, overpopulated, and ill-governed nation and only for poor governance it is considered that the country cannot meet the challenges. In spite of these limitations, it is widely discussed by experts, donors, and academics that Bangladesh is a land of huge potentials. It needs improved governance for sustainable development as well as to meet up the above said challenges, entering into the world of middle income countries.

Among the challenging issues, what is the most important one for development of Bangladesh? Since each of the issues deserves equal attention, the challenge for rural development is considered as the single most important issue as rural development efforts are closely related to rural poverty and allied problems of rural areas.

This chapter highlights improved governance in general and participation in particular that is considered as cornerstone of good governance which is also believed to be as one of the important factors for rural development vis-a-vis national development.

5.0 Section: One

5.1 Rural Development

Rural development in general is used to denote the actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside, and remote villages. Agricultural activities may be prominent in this case whereas economic activities would relate to the primary sector, production of food and raw materials. By the term rural development we mean raising the productivity and consequently the real income of families earning their livelihood by increasing employment opportunities in farm and non-farm activities, thereby facilitating their levels of physical, social and cultural well-being (Sen, 1995). The World Bank defines rural development as 'a strategy designed to improve the economic and social life of a specific group of people. It involves extending benefits of development to the groups who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless' (Obaidullah, 1995). Actually, there is no universally acceptable definition of rural development (RD).

- As a concept, it connotes overall development of rural areas with a view to improving the quality of life of rural people.
- As a phenomenon, it is the result of interaction between various physical, technological, economic, socio-cultural and institutional factors.
- As a strategy, it is designed to improve the economic and social well being of a specific group of people—rural people (Islam, 1990).

During 1950s and 1960s, there were two important approaches to rural development introduced in a number of countries—community development and animation rural which aimed at mobilising local people's participation. During that period, development of agricultural production was considered as rural development. Later, in 1980s, the approach to rural development expanded covering the improvement of living standard of rural people, intake of food and nutrition, access to education and other basic needs apart from the development of agricultural outputs. Rural development specialists have defined rural development in many ways but the gist of these definitions boils down to a primary goal of providing an opportunity for decent living to the mass of the low income population residing in rural areas on a self-sustaining basis. According to Ram P. Yadav, the objectives of rural development are as follows: (a) increase in production and productivity (b) equity in access to opportunities to earn income, in access to public services, and in access to productive inputs, (c) gainful employment (d) self-reliance (e) people's participation in development process (f) ecological balance, i. e. proper management of physical resources such as land, water and forest.

The present concept of rural development is full of humanitarian ideas as tilt to the poor as the target beneficiaries. However, the concept of rural development is all embracing encompassing multidimensional facets of rural life. Conceptually, rural development is interdisciplinary relating to economics, political science, public administration, public health, business management, co-operative, credit, community operation, calculation and other fields. The concept of rural development is to be interpreted as organizational syndrome that enables us to understand how the community of people is organised, how resources are mobilized and how participating values are reflected in real life operation. The concern of rural development is to ameliorate the condition of the vast majority of the population that reside in countryside.

So, we can say RD means the improvement of living standard of rural people, access to financial opportunities and participation in development process as well as proper management of ecology. The focus of this study is on the Yadav's description of rural development, because this description is very much close to the objectives of this research. However, a detailed discussion in this respect will be presented in later chapter.

5.2 Policy Initiatives for Rural Development in Bangladesh

Since the independence of Bangladesh, the successive governments have undertaken different policies, programmes and projects for rural development. Apart from five-year plans, national rural development policy 2001 has been adopted. According to official information, a total of 69 projects have already been completed and 15 more projects are going on (GoB, 2011).

However, the national five year plans of the country provide the broad outlines of policy relating to rural development. Since 1972, there have been six such plans and one shorter plan that have conceived the priorities of the regime formulating them. There have been several shifts in policy directions but these have not been always proved to be meaningful.

5.2.1 First Five Year Plan

The First Five Year Plan (FFYP), 1973-1978, was broadly aimed at reducing poverty and achieving social justice in the rural areas. To achieve these objectives, the FFYP visualized a need for restructuring rural institution to meet up the problems of the organisation of rural people, utilization of resources and development of a local planning system (GoB, 1984, pp. 208-209).

Keeping this broad strategy in perspective, the FFYP called for undertaking programmes in four sectors, including reorganization of cooperative institutions to ensure proportional representation of poor groups in their management. The government contemplated protecting the poorest of the poor by broadening the base of cooperative. The existing two-tier cooperative framework of the IRDP was to be utilized for these goals. This plan fixed the target of increasing full time jobs by 4.1 million in excess to the projected increase in labour force from 3.39 million (Hye, 1996, p-154) . Due to the creation of employment opportunities for incremental labour force per capita income was expected to rise by 2.5 %. It was also expected that there would be a qualitative change in poverty alleviation (*Ibid*, p-154).

But in present assessment many research findings reveal that there has been increased in quantity of allocation, numbers of beneficiaries rather than qualitative changes. To some extent, in some areas qualitative change has been made but it is not so remarkable. As a result, still there is space to make some things more to improve qualitative change which is the prime aims of rural development through such type of rural development project (Rural Livelihood Project).

5.2.2 Second Five Year Plan

The major thrust of the policy was the organization of the rural poor within an expanded programme of rural development (GoB, 1985). A new institution replacing the existing IRDP was created to oversee the annual development plan, which was geared up to achieve 'all-round' development by encompassing many areas of activity –agriculture, irrigation, flood control, roads, livestock, fishery, health, education, and so on.

A new strategy for rural development was developed during the later part of the plan period. This strategy had three components: (a) development of physical infrastructure; (b) agricultural irrigation, minor drainage, and flood control works; and (c) a production and employment programme (PEP).

It was claimed by the government that the most notable programme during SFYP was RWP, as it was based on a decentralized, participatory' planning and implementation notion. It was further asserted that local bodies at different levels were identified, planned, approved and executed local level projects by the involvement of people. But, as before, the performance of RWP remained a delusion. Indeed, the RWP had achieved very little to ameliorate the conditions of the rural poor aside from providing them with temporary job opportunities. The infrastructure developed by the programme did lead to an increase in agricultural production, but its long-term beneficiaries were turned out to be rich farmers who had access to both the means of production and resources (GoB, 1989).

During the middle of the plan period efforts were made to develop appropriate rural institutions for the landless and disadvantaged women largely because of the inherent limitations of the primary tier in the cooperative system.

The two-tier cooperatives system bypassed many small and marginal farmers. Most of the benefits of KSS and Upazila Central Cooperatives Association (UCCA) were reaped by well off farmers, and the landless were virtually excluded from the process. The BSS and the

MBSS which were especially created to serve the landless and disadvantaged women respectively, made insignificant progress. Both KSS and UCCA became increasingly dependent on the government's financial support and failed to become self-reliant.

Though the cooperative system covered all the upazilas in the country and contributed to agricultural production, its effectiveness and desired impact on the well-being of the farming community in terms of its potential for diffusing innovation let a lot of to be desired.

5.2.3 Third Five Year Plan

The TFYP (1985-1990), noted that regardless of past initiatives toward rural development, landless, unemployment, illiteracy and malnutrition contributed to characterize the rural scene. Endemic poverty was the crux of these problems.

The national policy makers searched for new strategies to get rid of rural poverty. Thus, the TFYP unequivocally reiterated the problems and specifically formulated a new policy concerning rural development. It sought to raise at least 10% of the rural poor above poverty line. Rural pauperization was to be prevented by fulfilling basic physical infrastructure and social service needs. By expanding productive sectors the employment compass were to be enlarged and income opportunities were enhanced. The rural poor were to be offered better access to the means of both farm and nonfarm production through their won organizations. More importantly, through participation the rural poor were to be given greater latitude to share local resources (GoB, 1985, p-216).

The rural development programmes outlined in the TFYP were similar to those of SFYP. Development of the rural physical infrastructure would concentrate on the construction of feeder roads, bridges, and culverts, and development of rural growth centres. To boost agricultural productivity, minor irrigation projects were to be launched, the supply and distribution of fertilizers and seeds augmented and credit facilities were improved. The PEP was to be given special impetus during the plan period. PEP was conceived as a package programme with interrelated components: institutions, technology and training, credit, other inputs and marketing. The target was to organize 10,770 BSS/MBSS informal groups with about 150,000 members. This target was excluded by almost 70% during the plan period as 367000 members constituted 16090 organisations (GoB, 1990, sector-F, p.4).

5.2.4 Fourth Five Year Plan (FFYP)

Like previous plans, the current FFYP (1990-1995) restates problems of rural poverty and emphasises the need to pursue a policy of 'employment-led growth' to create more jobs in both the farm and the non-farm sectors. The specific objectives of the FFYP are directed to reduction of rural poverty by increasing gainful employment and income opportunities by expanding productive sectors. Technology and skill for productive purposes are to be improved and access for the poor to the means of production is to be ensured. Agricultural development is to be facilitated by expanding the irrigation programme. Basic infrastructure building is to continue, as before, and women are to be actively involved in rural development. Rural institutions are to be further developed to play a vital role in this respect.

This strategy bears striking resemblance to the one suggested by the TFYP, is based on two premises. First, Rural development programmes, to increase employment and income opportunities, must reach the landless, small farmers and informal groups. And, second, the programmes aim should be to increase labour productivity.

Rural development workers of various kinds and categories are provided continuous training by the BRDB. Training programmes have been designed 'to improve skill and living standard of the rural people,' and these encompasses cooperative management, modern agricultural technique, family planning, health and nutrition.

5.2.5 Fifth Five Year Plan

Fifth Five Year Plan (1997-2002) and Poverty Alleviation: FFY Plan expressed high optimism in poverty alleviation. It targeted the reduction of hard core poverty 'among the functionally landless (0.05 acre) by 75% .

It envisaged 'increasing employment for about 49 million persons in 1995/96 to about 62.3 million persons in 2001/02.' For these a number of initiatives had been taken such as establishing employment bank, youth development department, youth development programme and 'asryan' project.

But due to lack of systematic and sincere, practicable approach in this respect poverty alleviation programme did not improve the situation in any appreciable degree.

5.2.6 Sixth Five-Year Plan (2011-2015)

Recognizing that development is a long-term process, the five year plan is cast in the context of a long-term development vision defined by the Government's Vision 2021 and the Perspective Plan (2010-2021) (GoB, 2011).

Objectives of the Sixth Five Year Plan:

The objectives of the Sixth Five Year Plan are as follows

- a) To reduce and ultimately eradicate poverty by accelerating economic growth
- b) To achieve sustained growth with equity and social justice
- c) To create productive job in the manufacturing and organized service sectors of the economy
- d) To reduce income inequality
- e) To reduce regional disparities by ensuring distributive justice
- f) To digitise the country with a view to exploiting the benefits of ICT
- g) To enhance the incremental capital output ratio (ICOR) through human development
- h) To revitalize the rural economy by higher farm productivity and stimulating SMEs
- i) To encourage diversification and commercialization of agriculture sector
- j) To ensure food security
- k) To achieve replacement level of fertility
- l) To ensure cent percent Net Enrolment at Primary Level

Core targets of the Sixth Five Year Plan:

A number of core targets have been identified to monitor the progress of the Sixth Plan. These targets have been set according to the vision and objectives of the Perspective Plan as well as the goals stipulated in the Millennium Development Goals, SAARC Development Goals and other agreed global and regional development goals. The achievement of these targets by the end of the Sixth Plan should likely put Bangladesh on course to realize most of the objectives of the Vision 2021 and MDG goals. These monitor-able targets fall in seven broad categories:

- (i) Income and Poverty
- (ii) Human Resource Development

- (iii) Water and Sanitation
- (iv) Energy and Infrastructure
- (v) Gender Equality and Empowerment
- (vi) Environment Sustainability; and
- (vii) Information and Communications Technology (ICT)

Rural development as viewed earlier is the development of rural populace, lifting standard living condition. It is closely related to reducing poverty, having standard calorie intake, drinking pure water, maintaining healthy sanitation system, and earning better income of rural mass people. It is also intimately related to rural infrastructural development.

5.3 Section: Two

5.3.1 Participation: A Key Cornerstone of Good Governance

Conceptualising participation is not a simple task. The term participation is generally operationalised differently depending on the context and field in which it is studied.

Participation means putting the last first. Participation is also partnership. The concept of partnership comes very close to the concept of empowerment. Cohen & Uphoff (1980) viewed participation with regard to development projects as "people's involvement in decision making processes, in implementing programme, their sharing in the benefits of development programmes" and their involvement in efforts to evaluate such programme. Popular participation can be defined as the active involvement of the local people in the planning and implementation of development projects. For effective plan formulation, control of projects and sharing of benefits of development, participation is necessary.

Participation by both men and women is a key cornerstone of good governance. Participation could be either direct or through legitimate intermediate institutions or representatives. It is important to point out that representative democracy does not necessarily means that the concerns of the most vulnerable in society would be taken into consideration in decision-making. Participation needs to be informed and organised. This means freedom of association and expression on the one hand and an organised civil society on the other hand.

According to UNDP (1993:21), ‘‘Participation means that people are closely involved in economic, social, cultural and political process that affect their lives’. Therefore, participation is a process by the beneficiaries influence the direction and execution of a development programme to enhance prosperity in terms of income, personal growth, self-reliance or other values that they cherish.

Public participation means giving citizens a voice in government decisions and activities—not only through voting and representation but also through direct involvement in shaping and implementing programmes that affect their lives and well-being (World Bank: 1995).

A good management must ensure continuous support of the members by encouraging their participation. There are several ways of measuring member’s participation in a cooperative society such as; purchase of share, depositing of savings, attending meetings, taking part in decision-making process or assuming specific responsibilities for implementation of group decisions etc(Haq: 1989:86-87).

5.3.2 Participation in Rural Development

Since the late 1970s there has been a range of interpretations of the meaning of participation in development. The following are a number of examples:

‘With regard to rural development . . . participation includes people’s involvement in decision-making processes, in implementing programmes, their sharing in the benefits of development programmes and their involvement in efforts to evaluate such programmes (Cohen and Uphoff, 1977).’ Participation is concerned with . . . the organised efforts to increase control over resources and regulative institutions in given social situations on the part of groups and movements of those hitherto excluded from such control (Pearse and Stifel, 1979).’ ‘Community participation [is] an active process by which beneficiary or client groups influence the direction and execution of a development project with a view of enhancing their well-being in terms of income, personal growth, self-reliance or other values they cherish (Paul, 1987).’

‘Participation can be seen as a process of empowerment of the deprived and the excluded. This view is based on the recognition of differences in political and economic power among different social groups and classes. Participation in this sense necessitates the creation of organisations of the poor which are democratic, independent and self-reliant (Ghai, 1990).’

'Participatory development stands for partnership which is built upon the basis of dialogue among the various actors, during which the agenda is jointly set, and local views and indigenous knowledge are deliberately sought and respected. This implies negotiation rather than the dominance of an externally set project agenda. Thus people become actors instead of being beneficiaries (OECD, 1994).'

'Participation is a process through which stakeholders influence and share control over development initiatives and the decisions and resources which affect them.' (World Bank, 1994). In broad, Oakley and Marsden (1984) observe participation as 'participation is seen as the means for a widening and redistributing of opportunities to take part in societal decision-making, in contributing to development and in benefiting from its fruits (cited in Hye, 1991).'

The above discussions reflect the broad nature of a process of participation and the fact that interpretation is linked to an agency's development perspective. There are, therefore, no universal interpretations or models of participation applicable to all development programmes and projects. Cohen and Uphoff's interpretation has had a major influence in terms of identifying the key-stages of the project cycle in which participation could occur: decision-making, implementation, benefits and evaluation.

From the experiences of developing countries, Uphoff (1987) mentions four major areas of participation which are distinct from one another, even though they are interactive and have effects on one another (cited in Asaduzzaman, 2000). They are: (a) Participation in decision-making, identifying problems, formulating alternatives, planning activities, allocating resources, etc. (b) Participation in the implementation of carrying out activities, managing and operating programmes; (c) Participation in economic, social, political, cultural or other benefits, individually or collectively; and (d) Participation in evaluation for its outcomes and feedback purposes.

Uphoff's model has been further elaborated to identify two sets of indicators in participation: One is opportunity indicators and the other is prevalence indicators. Opportunity indicators refer to the aspects of programme structure and strategies that determine the total level of access available to the public (such as, location of the basic unit, degree of decentralization, linkages, incentives, etc.). The prevalence indicators try to show the actual process of people's participation in the various four stages of development programmes, that is, participation in decision-making, implementation, benefits-sharing, and evaluation (Asaduzzaman, 2000:99-102, Ahmed, 1987:16-17).

The focus of this study is on the Uphoff's model of participation because it is very close to the objectives of this research. The measurement of participation has also been developed on the basis of Uphoff's description of participation.

5.3.3 Participaton: Framework for Analysis

The foregoing discussions give us a clear picture of what is meant by participation. At this point, I will try to develop a conceptual framework which will drive me throughout my discussions in the rest of the dissertation. In the perspective of rural development, we will differentiate good governance from weak or poor governance when we observe the following conditions in the rural development project. It is stated in the following table:

Table-5.1 Measurement of good governance (participation aspect) in rural development

			Good	Poor/weak
Participation	Decision-making	Identifying problems	High	Low
		Formulating alternatives	High	Low
		Planning	High	Low
		Allocation resources	High	Low
	Implementation	Carrying out activities	High	Low
		Managing activities	High	Low
		Operating activities	High	Low
	Benefit sharing	Economic	High	Low
		Social	High	Low
		Cultural	High	Low
	Evaluation	Feedback	High	Low

Source: Author

5.4 Good governance in light of participation aspects at RLP

Before going to discussion in details, first of all we will discuss about RLP in brief so that we can understand the participation aspects in the project which is one of the core issue of this study.

Rural livelihood projects (RLP) has been considered as a unique project of BRDB. Activities of RLP started as RPCP in 1993 in greater five districts namely Rajshahi, Pabna, Kushtia and Jessore. Its activities covered 82 upazilas of these districts. Later in 1998, its activities started as RLP all over the country covering 152 upazilas of 23 districts of five divisions namely Rajshahi, Khulna, Dhaka, Chittagong and Sylhet. After completion of the project duration stipulated till 2008, its activities were operated by its own financial support. Still continues its activities. The main objectives of this project are as follow:

Objectives:

According to the project proposal, the main objective of this project is to eradicate poverty through sustainable income generation and employment creation in the agriculture and non-agriculture sector of the target people. Besides, there are some other objectives which are as follow:

- Awareness creation, income generation and empowerment of poor people particularly women;
- Professional skill development through training on different income generating activities;
- Providing loan (micro-credit) to poor people especially women for adopting income generating activities.

Implementation process of RLP

The activities of this project are being implemented in different ways like organising associations (samabay samity), depositing money of members of samity, training, income generating activities etc. These are given below:

- Constituting village-based Bittahin Samabaya (co-operative) Samity (BSS)/ Mahila Bittahin Samabaya Samity (MBSS), consisting of poor males or females.

- Depositing money of the members of samabaya samity through savings and shares.
- Providing training to the members of samabaya samity for skill development.
- Providing micro-credit to the members of samabaya samity for employment creating and income generating activities.

The main activities of the project are being implemented through two-tier levels of samabaya (co-operative). One is BSS/MBSS at village level and another is Upazilla Bittayahin Central Cooperative Association (UBCCA) at Upazilla level. For this, according to RLP implementation guideline, there is enough manpower at headquarter, regional offices, BRDB district offices and at UBCCA level of the project. Besides, there are several committees from national level to Upazilla levels to implement and monitor the activities of the project properly.

Components of the Project

The activities of the project are being implemented consisting of the following components:

- 1) Organizing landless poor societies (samity) with special focus on women.
- 2) Training to members on skill development and cooperative management.
- 3) Provision of micro-credit services to the members, preferentially women for their empowerment.

Implementation guideline of RLP

The detailed implementation guidelines of RLP are discussed below:

◇ Structure

- (a) **Constitution and Registration of Primary Samabaya Samity:** To constitute primary samabaya samity, the communication system should be easy so that bi-cycle/motor cycle/ rickshaw/van and other mode of transport can be used to visit primary samabaya samity based on village from UBCCA. It should be easy and cost effective. There is an embargo to include more than one member from one family into one BSS and MBSS.

- (b) **Preparation/ encouraging meeting:** Meeting for encouragement is arranged after identifying the potential areas to discuss on the objectives, targets and goals of RLP. People participated at the meeting are encouraged and motivated for forming associations. To form a samabaya samity, at least 20 persons are required.
- (c) **Organising meeting:** An organising meeting is essential to form any samabay samity. For this, it needs a resolution. A six-member organising committee comprising one president, one vice-president and of one manager and three others members are needed for its managing committee and to fix of time, day and place for weekly meeting and also to determine the name of samity and areas where activities of the projects are to be done.
- (d) **Registration:** After formation of samabaya samity, it is needed to register in accordance with the existing laws. For this, some formalities are maintained and finally a certificate of registration is issued.
- (e) **Affiliation:** After being registered primarily, an application with necessary documents, is submitted to central committee for being its member and after receiving the application, the managing committee of the central samabaya samity discusses and decides for inclusion as a member of UBCCA.

◇ **Conditions for getting membership**

- To be a member of the samabaya samity of RLP, age of aspirants should be in between 18 and 50 years.
- They should be hard workers.
- Land ownership should be maximum 50 satak²⁸ with homestead.
- They should be permanent residents of the target areas/villages.
- They should be homogeneous in profession or class.

²⁸Lower unit of measurement of land.

◇ **Benchmark survey**

A benchmark survey is conducted in accordance with the designed chart/diagram to select members for the formation of primary samabaya samity. For this, information like whether the aspirants are permanent resident or not, whether they are really poor or not, whether they are members of other organisations or not etc, are scrutinised for the selection of the right persons and target group.

◇ **Application fee**

A Tk. 2/- and Tk. 10/- is charged for application and admission respectively for getting membership.

◇ **Savings/Deposit**

After getting membership, every member should deposit a Tk. 10/- for savings per week.

◇ **Share purchase and capital**

Every member is to purchase a share worth Tk. 10/- at the time of admission. Later, every member is to purchase a share worth Tk. 10/- every year and it is compulsory.

◇ **Withdrawal of deposit**

Deposit can also be withdrawn maintaining proper formalities of samabay samity.

◇ **Dividend distribution**

After deposition of money for savings by members, every year 50 per cent of net profit is declared as dividend for its members. It is declared in accordance with the cooperative law and other rules and regulations. It is maintained for attraction and encouragement of its members.

◇ **Weekly meeting**

Weekly meeting is held with the consultation of its members. For this, place, day and time are fixed earlier so that meetings are conducted smoothly. At the weekly meeting, following issues are discussed and decided:

- To maintain record of the meeting proceedings.
- To collect weekly installment of credit (loan).

- To collect share-savings.
- To set up agenda for next meeting. And,
- Weekly meeting is treated as training forum.

◇ Election for primary and central samity

Managing committee is responsible to conduct daily and routine activities of samity. For the selection of managing committee election is essential. Election brings dynamism and new leadership so that the activities of a samity can be performed efficiently and smoothly. Election is held according to the cooperative law, rules and regulations.

5.5 What actually happens in practice in RLP?

The activities of RLP formally began at Puthia of Rajshahid district in 2003. Before starting the activities of RLP, the project activities were operating as RPC from 1993 in this area. As the society formation is one of the mandatory condition to start its activities, only 10 primary samities (society) were formed and members were 200 persons respectively during its commencement in 2003. Now there are 118 primary samities working in Puthia upazila. Of them, 31 are Bittayahin (assetless) Samabaya Samity (BSS), consisting of 1088 male members and the rest 87 are Mohila (female) Bittayahin Samabaya Samity (MBSS), consisting of 3244 female members. On the other hand, the activities of RLP started at Charghat upazila in 1999. Before starting its activities as RLP, the project activities were going on as RPC from 1993 at Charghat upazila. The project activities were started with 116 primary samities, consisting of 33 BSS and 83 MBSS. According to official statistics, there are 2320 members of these two samities. Presently, the number of samities and members remain same as it was during its commencement. No new samities were formed during the last 13 years. Even no new member was included in the old samities. It is informed the researcher that as the target has been fulfilled, no initiative has been made to form new samities.

The foregoing discussions make us clear that the project has been formulated centrally and it has been renamed several times rather than its inclusion to revenue sector. It is very common in Bangladesh to follow top-bottom approach to formulate projects, programmes and policies.

It was also happened in the case of RLP. There was no participation of project beneficiaries in the process of project formulation rather than a few of top level bureaucrats.

In the phase of implementation, a numbers of tiers are there from top to grass-root level. The head quarter of the project is located at Dhaka, the capital city of Bangladesh. The official portfolios of the project are project director (PD), deputy director (DD) and assistant director (AD). They all do their jobs at head quarter of the project. It is learnt that they are deputed from Bangladesh civil service (BCS) administration cadre. There are five regional directors located at five divisions such as Dhaka, Chittagong, Sylhet, Khulna and Rajshahi to monitor the project activities. At the district level, the activities of the project are being operated under the supervision of deputy director (DD) of BRDB. There is also a 9-member coordination committee with deputy commissioner (DC) as its chairman and DD, BRDB as its member-secretary respectively. The major functions of the coordination committee are (i) to coordinate and review the activities of RLP, (ii) to identify problems facing during the implementation period, provide guidelines and take initiatives to solve the problems (iii) to hold meeting at least once within three months, and (iv) to inform about project activities to the minister in-charge of the concerned district. The member-secretary is responsible to initiate for holding meeting. At upazila level, the project activities are implemented under the supervision of upazila project officer (UPO), the key person of this project at field level. He is assisted by deputy project officer (DPO), accountant and field organisers (FOs). The field organisers are considered as life blood to continue this project. There is also a 9-member coordination committee at upazila level with upazila nirbahi officer (UNO) as its chairman and UPO as member-secretary respectively. The major functions of upazila coordination committee are (i) to coordinate the on-going activities of RLP, (ii) to review the progress of the project, (iii) to identify problems facing during the implementation period, provide guidelines and take initiatives to solve the problems, (iv) to hold meeting once after two-month interval, (v) to inform about project activities to local member of parliament (MP), and (vi) the committee will send each meeting proceedings to the office of PD at project head quarter in Dhaka. The member-secretary is responsible to initiate for holding meeting.

Exploring the aforesaid facts, it is found that in most cases the BCS administration cadre officials are appointed as project directors, directors and deputy directors on deputation. It is very common phenomenon in Bangladesh. Consequently, the officers responsible for the projects are not appeared so sincere about success of project as he or she will depart from the present (project) post to senior positions after getting promotion. The success or failure of

project does not appear as good indicator or barrier to get promotion. It is also applicable to RLP. It is learnt that no project director of the project has taken initiatives to absorb it to revenue sector. RLP was RPC or RPC was renamed as RLP, treating it new project in 1998. There are allegations that if new projects are adopted, there will be scope of procurement such as purchase of vehicles in the name to visit project areas.

About regional directors, it is revealed that the officer is dependent on DD, BRDB. He is like a post office. If the project head quarter wishes to get information from field levels, it asks regional directors of the project to send required documents, facts and so on. Then, regional directors ask DD, BRDB and he asks UPO to provide required information. It is also revealed that the regional director has not visited to the study areas. It is found that it is an ornamental occupation.

It may be mentioned here that it is revealed that though the activities of RLP are being operated under BRDB, its activities are guided with the provision of cooperative association. It has a central cooperative association which is registered with the Department of Cooperative. All primary societies (BSS and MBSS) are member of UBCCA and UBCCA is member of central cooperative association. Presently, it is running with its own financial support. Its financial strength is the deposit of its members and share price purchased by members. At present, no government grant is allocated for this project. So, DD, BRDB at district level is not the RLP personnel. He is the personnel of BRDB and he has been assigned to look after the project activities.

The study finds a hidden conflict between BRDB personnel and RLP personnel. The RLP personnel allege that their project, RLP, has not been transferred into the revenue sector due to opposition of BRDB personnel. They also said if RLP is transferred into revenue sector, RLP personnel will be the competitors to BRDB personnel during promotion period which is another reason for opposition. On the other hand, the BRDB personnel disagree with this allegations and explain that it is the matter of government which project will be taken into revenue sector or not.

However, at district level, DD, BRDB is responsible to supervise, monitor and review all the project activities under his jurisdiction. RLP is also under the supervision of DD, BRDB at district level. Besides, there is a district coordination committee of RLP at district level to coordinate and review the progress of the project activities. The coordination committee is also responsible to identify problems facing during the implementation and provide guideline

as well as solves these problems. For this, the coordination committee is also responsible to hold at least one-meeting in three-month interval. Deputy Commissioner of district is the chairman of the committee and DD, BRDB is the member-secretary and responsible to initiate the arrangements of meeting. The study finds no meeting is held during last one decade. DD, BRDB, Rajshahi district could not remember holding of such types of meeting. It is also found that RLP has been seemed to him as less important project. He is seemed to be serious to other projects which are directly operated under the control of BRDB. So, visit to review and monitor the activities of RLP by DD, BRDB is rare case. Whenever he is asked to do something, he does so only, the study reveals.

Upazila project officer (UPO), the key personnel at field level of the project, is the responsible to look after all the activities of RLP at upazila level. He is assisted by deputy project officer (DPO), accountant and field organisers (FO). According official provision, UPO is scheduled to field visit 15 days within two months, DPO is scheduled to field visit 20 days within two months. The field organisers can be considered at the life blood of the project as they visit every day to BSS and MBSS members who are life of the project. However, UPO of Charghat upazila claims that he visits regularly to primary societies. DPO also claims his visits to field level primary societies.

The field organisers face a lot of problems at field level visits. According to them, they live from hand to mouth. They have no fixed salary or honorium. If they recover installment of credit repayment, they can earn salary or honorium at the end of month. If they cannot do so, they cannot earn at the end of month. They have no bonus of any festivals. Even they went on months after months without any salary or honorium. But they work hard due to their own living as they have no alternative. Expressing dissatisfaction, One of the FOs said he has been serving for twenty year. He along with others has been waiting for long that their project will be transferred into revenue sector. They will get fixed salary at the end of month and bonus of festivals. They will get pension at the end of their service.

The project is designed to empower poor especially women through organising them under the shed of cooperative societies, imparting skill development through training and providing micro-credit for income generation and employment creation. What presently actually happens at the RLP? Is the project running with its objectives set for poverty alleviation of rural poor people? To what extent participation is prevailing.

5.5.1 Formation of samabaya samity

The researcher investigates the foregoing issues. He finds most the objectives are not fulfilling. Formation of samabaya samity is one of the major objectives of the project. The study reveals that during the last more than one decade no new samabaya samity has been formed. Even no initiatives have been taken to do so. As a result, the objective of the project is not fulfilling. The main purpose of the project is to alleviate poverty of rural poor. In order to achieve the target, the project has been designed to form samabaya samity of poor people of rural areas. So, it is considered that formation of samabaya samity will be continuing. But it has been stopped due to many problems and reasons at different level of the projects. At Chargat upazila, the number of samabaya samity both BSS and MBSS was 116 during the commencement of the activities of the RLP in 1999. In 2013, the number of samabaya samity remains same. No new samity has been formed during this period. In Puthia upazila, at the beginning there were 10 samabaya samity. Presently, there are 118 samabaya samity (BSS and MBSS). This number of samities has been continuing for five years. From then, no new samities has been formed. Although no new samity has been formed, the quality of existing samity in many cases has declined due to many problems. According to upazila officials of RLP, most the samabaya samities are not functioning properly. In fact, some samities are dead but they are alive in paper only. Performance of a few samities is fine. Presently, the activities of RLP are largely dependent on micro-credit but the interest rate is so high in compare to other micro-credit dependent organisations especially non-government organisations. The interest rate of micro-credit at RLP is 22 percent which is one of the major problems to run the project activities at rural areas. The interest rate includes the charges of Asian Development Bank (ADB) 1%, Sonali Bank 2.25%, Bad loan charge 4%, service charge 10.75%, charge for encouragement of field organisers (FO) 2% and special charge 2%. The interest rate has been fixed by the top level officials of the project and Sonali Bank. Due to high interest, rural people do not show their interest to involve with this project. It is one of the major problems for not forming of new samabaya samities. There is another problem in regard to disbursement of credit. After formation of a samabaya samity, the members of the samity have to wait at least two months to get loan. To get credits, the members of samity will have to purchase of share of 5% and deposit of savings of 10% against the demand loan. In addition, there are more problems such as no member of a samity is provided loan if anybody of the samity fails to repayment of installment and ceiling of amount of loan. Presently, the members are provided loan maximum Tk. 20000/- (twenty

thousand only). On the other hand, NGO provides credits to its members within few days. At best, it takes a week. So, cooperative based micro-credit system of RLP also brings barriers to formation of new samabaya samities. Stoppage of training programme is another problem for not forming samabaya samity. Consequently, it can be said that although the motive—poverty alleviation of rural people through people’s participation, of the project is fine, the practical system provides limited opportunities to people’s participation in the project.

Table:5.2 Status of Formation of Samabaya Samity & present condition

Study areas	Year	No of Samity			Members
			BSS	MBSS	
Puthia upazila	2003	10	N/A*	N/A	200
	2013	200	31	87	4332
Charghat upazila	1999	116	33	83	2320
	2013	116	33	83	2320

*N/A refers not available

The above table makes us a clear depict that there is no positive initiatives to increase the people’s participation in rural development project activities in particular with the RLP. Although it is supposed to expand its activities among people more and more to meet the objectives such as poverty alleviation of rural poor people and empowerment of rural women as well as enhancement of income generation. It is revealed that participation of rural people at rural development project has become stagnant due to different problems and factors.

5.5.2 Participation as training

Training is one of the major objectives of the RLP. The RLP objective describes that training is the most the important mechanism for professional skill development and it will be provided on different income generating activities. Income generating activities will lead to escape poverty of rural poor which is the prime purpose of this project. For this, a list of income generating activities has also been issued.

Training is a good mechanism for participation. It brings opportunities to talk face to face among the participants—trainers and trainees, management and executives, upper level officials to lower level officials.

Table: 5.3 Training status and present situation

	Year	Training status	Year	Present status
Puthia	2003-2006	Continued	2007- to-date	Suspended
Charghat	1999-2006	Continued	2007- to-date	Suspended

The above table shows us that the vibrant tool of this project has been stopped due to various problems particularly shortage of funds. As the project activities are running fully with its own financial support, it cannot provide enough funds to run training programmes. According to the project implementation guideline, training programme was considered as one of the vibrant mechanisms to make rural people skilled in different capacity so that they can improve their financial resources through income generation and can get out of poverty net. But it is not now happening. So, the most effective mechanism for participation has been stopped.

The project treats weekly meeting as training in addition to its regular training programmes. Training, which is very important element of participation, is another component of the project. But it has also been stopped since 2005 due to various problems. The following table shows us that 92 percent of the respondents said weekly meeting is not held regularly. Only 6 percent claim weekly meeting is held regularly while two percent refrain to make any comment about holding weekly meeting. The interesting issue is that only few project personnel such as UPO and DUPO claim holding of weekly meeting regularly. The field level project personnel such as field organisers (FO) admit that the weekly meeting cannot be held due to various problems. On the other hand, 94 percent of the respondents who are also members of BSS and MBSS, also claim that the weekly meeting cannot be held regularly. So, participation from both sides—executive level and field level, is not materialised properly in the project.

Table: 5.4 Status of weekly meeting of Samabaya Samity

Variable		Frequency	%
Weekly meeting held regularly	Yes	10	6
	No	160	92
	No comment	04	2
	Total	174	100
Weekly meeting held irregularly	Yes	164	94
	No	10	6
	Total	174	100

Field level visit of project personnel from executive levels such as regional director (RD), deputy director (DD), UPO, DUPO is very important to run the project activities smoothly and successfully. But it happens hardly in the rural development project in general and in particular in the RLP case. The investigation reveals that RD and DD never visit field levels. If they visit it happens when the high officials of the project come to field visit. They just accompany them. It is learnt that DD visits upazila offices sometimes. Members of BSS and MBSS who were brought under this study said UPO and DUPO visit hardly to them.

Table: 5.5 Status of field level visit by UPO, DUPO and FO

Variable		Frequency	%
Field level visit by regional director (RD)	Yes	2	1
	No	170	98
	No comment	2	1
	Total	174	100
Field level visit by deputy director (DD)	Yes	4	2
	No	165	95
	No comment	5	3
	Total	174	100
Field level visit by UPO	Yes	04	2
	No	160	92
	No comment	10	6
	Total	174	100
Field level visit by DUPO	Yes	04	2
	No	160	92
	No comment	10	6
	Total	174	100
Field level visit by FO	Yes	174	100
	No	0	0
	Total	174	100

The above table shows us that the regional director does not visit field level activities of the project. 98 percent of the respondents claim it. It is very unfortunate but this is the real scenario. It reveals lack of participation from executive level to field levels. On the other hand, 95 percent of the respondents also claim that deputy director hardly visits field level activities. There is a conflict at field level among the RLP personnel and other projects personnel of BRDB. Deputy director of BRDB at district level is the responsible but ornamental authority of the RLP. DD at district level is not the personnel of RLP. This is one of the main causes behind the conflict among the personnel of RLP and other projects. Although the activities of RLP are implementing under the supervision of BRDB, its financial maintenance is carried out by its own internal resources. No financial support is provided from the government and donor side from 2005. Consequently, field level visit by DD to the RLP activities is found neglected. Besides, UPOs, the own personnel of RLP, also visit hardly to the field level project areas and talk to the members of BSS and MBSS. 90 percent of the respondents said that they had never found UPO among them. The respondents also comment same about DUPO. On the other hand, there is a positive response about field organisers (FO). All the respondents make comments that FO comes to them regularly. There is a deep investigation about such response regarding FO. The researcher finds that FO has nothing to do but to go to the field level visits. They visit to the members of BSS and MBSS for their survival. They earn their salary from this way. If they can collect installment of credit, they get incentives and commission from collected credit installment. If they fail to collect repayment of credit, they cannot get salary or incentives or commission as they have no fixed salary. It is like they live from hand to mouth. They are waiting year after year for transferring this project into revenue sector and they will get fixed salary at the end of month. Their waiting never ends. FO alleged that they are also exploited by some people such as leaders of central samabaya samity. They are compelled to pay money to some leaders in the name of move the project to revenue sector. If somebody refuses to pay, they are threatened to transfer and also threatened to look after the BSS and MBSS which are practically dead but not in paper. In such cases, they pay unwillingly and try to stay where they are. FO said that if they were transferred and given to look after the dead samaties, they could not survive. So, it appears that FO visits for own needs not for the project success. As a result, participation from executive levels to field levels is not held properly, causing barrier to succeed for the implementation of the project activities properly.

Table- 5.6 Information of UP officials

UP officials	Puthia Upazila	Charghat Upazila	Frequency	%
UP chairmen	1	1	2	20
UP members	4	4	8	80
Total	5	5	10	100

A total of 10 UP officials were brought under interview for this study. Among them, two were UP chairmen and the rest were UP members. One chairman and four members were from Puthia union parishad and the rest were from charghat union parishad.

Table:5.7 Status of UP officials' Participation in Rural Development Project

UP officials		Frequency	%
UP chairmen	Yes	0	0
	No	2	20
UP members	Yes	0	0
	No	8	80
Total		10	100%

The above table shows us that there is no scope of participation of UP officials in the RLP. Even they do not know what types of projects are implementing under their union parishads. The UP officials claim that they are not informed about any kinds of activities of any projects, operating under their union parishads. But their help is sought when problems or disputes are appeared.

RLP is mainly a cooperative based project and its major aims are to alleviate poverty, to generate income and to create employment opportunities. To attain its objectives, operation of micro-credit is one of its major activities. So, providing micro-credit and collecting its repayment (installment) often appear as major issues of the project activities. Once officials of RLP offer local people to form cooperative and also offer micro-credit. After getting credit, in many cases, installment is not paid properly. In such cases, in many times, the default cooperative again gains credit so that members of the cooperative are able to refund installment regularly. But they again fail to refund their credit. Then, problems arise. RLP officials file certificate case against the members who are defaulter to refund credit. Before filing cases, RLP officials try to refund credit, using many motivational techniques such as if they refund installment they will be given more credit. If such types of motivational efforts fail, they seek help from UP officials. Then they sit together to solve problems. UP officials claim in such cases they are informed about project activities operating under their union parishads.

According to project officials, there is no scope of participation of UP officials in RLP activities. The project has been designed in such way where involvement of people's representatives is not considered. Cooperation from UP officials is sought by Upazila project officials only for their project good will. Without such cases, there is no scope of participation of UP officials in RLP activities.

According to NRDP 2001,

In case of local level planning, the UP will be considered an administrative unit. Union plans have to be formulated by integrating the village plans. In the same way, Upazila plan will be formulated integrating the union plans while upazila plans will be integrated into the district plan that will be reflected in the national plan (NRDP 2001: 13).

Regarding the people's participation, the motto of NRDP 2001 is fine but we cannot see it in practice. During the field visit, it is observed that rural development projects are not the part of union parishads. Rural development projects are considered as the project of central government and its activities will be operated in accordance with the guide lines of central authority. There should be no involvement of union parishads.

Table: 5.8 Opinion of Officials about non-involvement of UP in RLP activities

	Scope of participation of UP officials in RLP	Frequency	%
Regional Director	Yes		0
	No	1	7
DD, Dist. BRDB	Yes		0
	No	1	7
UPO, RLP	Yes		0
	No	2	14
FO	Yes		0
	No	10	72
Total		14	100

The above table shows us that there is no scope of participation of UP officials in RLP activities. The RLP officials say the project has been designed without involvement of UP officials in implement of project activities. When asked why UP officials have been excluded, where NRDP 2001 advocates to impart UP in rural development planning, in the RLP, the officials remained reluctant to make any comment in this regard. But later they make comments that if UP officials were incorporated at any level of the project activities, they faced many problems, bringing negative results in many cases rather than good one. Referring Member of Parliament (MP) as advisor to the Upazila parishads, officials said the same incident was happened at the project activity. They express their concern and said that as they provide micro-credit, they never can be able to refund credit from those who are provided credit with the consultation of UP officials. It is now widely discussed and recognised that all the UP officials are affiliated with different political parties. In most cases, the UP officials hold party designation and they are considered as local leader of their respective political party. So, if UP officials were involved in the project activities, politics

vandalized the image as well as aims of the project. If UP officials were involved in the project activity, the officials also fear about misappropriation of funds allocated for the members of cooperatives. As a result, they justify the design of the project management for not making any provision for the involvement of UP officials.

Table: 5.9 Measuring good governance (participation aspect) in RLP

	Good governance components/tools, particularly Participation				Expected RD		
			Participation				
			Good	Weak/poor			
Decision Making/ Formulation	Implementation	Monitoring/ evaluation			Benefit sharing		
						Good	Weak/poor
<u>RLP</u> Training Credit Information	BRDB-DHQ	PD, DD, AD		Low	Betterment of living standard	High	
	Div HQ	Regional Directors		Low	Increase IGAs		Low
	Dist. HQ	DD-BRDB, Dist. Coordination Committee		Low/ Ineffective	Increase awareness about basic rights	High	
	UPZ level	UPO, DUPO, Accountant, FO; UPZ Coordination Committee		Low/ Ineffective	Empowerment of poor people, particularly women		Low
	Primary samity-village level (BSS & MBSS)	Managing committee		Low /Ineffective	Employment		Low
					Skill development		Low
	Central samity-UPZ level (UBCCA)	Managing committee		Low /Ineffective	Savings	High	
					Providing credit		Low
					Training		Low

Source: Author

5.6 Conclusion

The foregoing discussions give us a brief scenario of participation in the rural development project. In the next chapter, a detailed discussions and analysis have been made in light with the measurement tools of participation from the view point of different stakeholders involved with the rural development project.

5.7 Section: Three

5.7.1 Accountability: A key cornerstone of good governance

Accountability is a key requirement of good governance. Not only governmental institutions but also the private sector and civil society organisations must be accountable to the public and to their institutional stakeholders. Who is accountable to whom varies depending on whether decisions or actions taken are internal or external to an organisation or institution. In general, an organisation or an institution is accountable to those who will be affected by its decisions or actions. Accountability cannot be enforced without transparency and the rule of law.

Accountability means holding those in positions of authority responsible for their actions through the rule of law and due process rather than administrative fiat. Where accountability is lacking and corruption siphons off resources meant for development, the delivery of public services suffers—with detrimental effects on people’s welfare, especially that of poor. Greater transparency and accountability are mutually reinforcing and without them the conduct of public policy tends to be plagued by alienation, suspicion, and social discontent.

5.8.2 Accountability: Analytical Framework

From the foregoing discussions, it is clear to us what is meant by accountability. In this study, DFID’s description of accountability framework which is referred to CAR has been followed to analyse accountability in the perspective of rural development. For this, we will differentiate good governance from weak or poor governance when we observe the following conditions in the rural development project, RLP which has been selected as case study for this research. The following table presents at a glance the measuring indicators of accountability in rural development.

Table: 5.10 Measurement of good governance (accountability aspect) in rural development

			Good	Poor/weak
Accountability	Capability	Ability & authority of leaders	High	Low
		Ability & authority of government organisations	High	Low
	Accountability	Ability of citizens to hold leaders to account	High	Low
		Ability of citizens to hold government organisations to account	High	Low
	Responsiveness	How leaders respond to the need of citizens	High	Low
		How leaders behave to the need of citizens	High	Low
		How government organisations respond to the need of citizens	High	Low

Source: Author

5.9 Conclusion

The foregoing discussions make us clear that rural development is very much close to participation and accountability, the key elements of good governance. If participation can be ensured, accountability can be ensured. If participation and accountability is maintained, expected rural development is very possible. Infiltration of non-target people can be stopped. So, we can say that good governance can ensure rural development as it is expected for the development of rural poor people.

The next chapter will discuss a brief profile of study areas.

Chapter-VI

A Brief Profile of Study Areas

6.0 Introduction

Rajshahi is famous for its different heritages. Silk of Rajshahi is famous. Mango of Rajshahi is delicious. It is also famous for its barind tract. Rajshahi stands on the bank of the river of Padma. It is also called a city of education. People of this city are pacific. But it is not developed compared to other regions of Bangladesh.

6.1 A brief history of Rajshahi

Rajshahi district was a part of the Pundra region of ancient Bengal. The capital of Vijay Sen, the king who led military operations in Sri Lanka and Southeast Asia was located 9 miles (14 km) to the west of Rajshahi town. In medieval times, the region came to be known as "Rampur Boalia". The origin of the present name of "Rajshahi" is debated among scholars. Most say that it takes its name from Hindu Kings and zamindars (or "Rajas") as Raj and the persianized Shahi; both of which means Royal or Kingdom. The administrative district was established in 1772. Rajshahi was dominated by various Rajas, Maharajas and Zamindars.

Rajshahi was formerly known as Rampur Boalia. An epigraphic record engraved on the Dargah (mausoleum) of the famous saint Hazrat Shah Makdhum (Rh.) indicates that the antiquity of Rajshahi goes back to at least 1634 A.D. The town was given importance in 1825, when the East India Company shifted the administrative headquarters of the district of Rajshahi from Natore to then Rampur Boalia, mainly for the ease of communication from Calcutta through the Hooghly river, Bhairab River and Padma river. Rajshahi Municipality, which was one of the first municipalities in Bangladesh, was established in 1876. Rajshahi Municipality was renamed as Rajshahi Pourashabha, and finally, Rajshahi Pourshava was declared Rajshahi City Corporation in 1991. Besides the City Corporation, a governing body named Rajshahi Unnayan Kortripokkhkho (Rajshahi Development Authority-RDA) is there to plan the development of the city and to coordinate all the development related work.

However, during the British Raj, it was also known as "Beuleah" and was the administrative headquarters of Rajshahi district in Eastern Bengal and Assam. It was originally chosen as a commercial factory for the silk trade, which was being officially encouraged by the agricultural department of that time. The town contained a government college, and an industrial school for sericulture. Most of the public buildings were severely damaged by the earthquake of 12 June 1897. Throughout much of the early part of the twentieth century there was a daily steamer service on the Ganges which connected it to rail heads that led to the then provincial capital of Calcutta as well as other cities in the province of Bengal. Along with all of Bangladesh, Rajshahi witnessed both great atrocities by the Pakistan army and heroic struggles by the freedom fighters during the liberation war in 1971. The largest mass grave in Bangladesh is located in Rajshahi University, which was used as an army camp during the liberation war of Bangladesh. On the other hand, one of the great battles of the war took place near Rajshahi. Captain Mohiuddin Jahangir, who died in battle, was awarded the highest honor (Bir Shrestho) by the Bangladesh government after the war.

6.2 Location of Rajshahi district

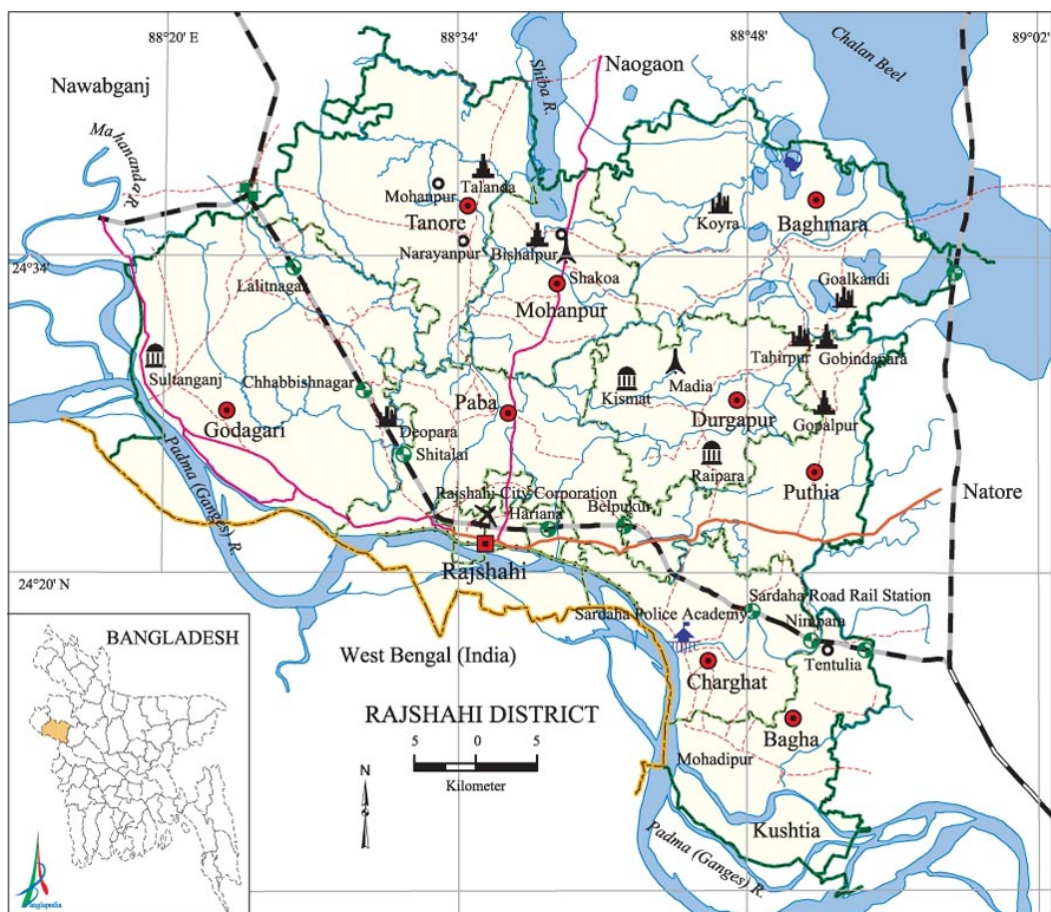
Rajshahi, situated on the northern bank of the river Padma, district is one of the important districts in Bangladesh. It is also located in the division of Rajshahi, one of the seven divisions in the country. Rajshahi district consists of nine Upazilas. Rajshahi District has an area of 2407.01 sq km and located in between 24°07' and 24°43' north latitudes and in between 88°17' and 88°58' east longitudes. It is bounded by Naogaon district on the north, Kushtia district and Ganges river on the south, Natore district on the east, and Nawabganj district on the west. The region consists of Barind Tract, Diara and Char lands.

Table:6.1 Rajshahi District: At a glance

District									
Area (sq km)	Upazila	Municipal ity	Union	Mouz a	Villag e	Population		Density (per sq km)	Literacy rate (%)
						Urban	Rural		
2407.01	9	13	71	1678	1853	843625	1443249	950	47.54
City Corporation									
City Corporation		Metropolitan Thana		Ward		Mahalla			
1		4		35		170			
Name of Metropolitan Thana		Area (sq km)		Ward and Union	Mahalla and Mouza		Populati on	Density (per sq km)	Literacy rate (%)
Boalia		38.56		21	82		191711	4972	71.22
Matihar		20.56		5	20		51724	2516	63.55
Rajpara		25.19		10	46		121076	4807	69.70
Shah Makhdum		12.87		3	22		24300	1964	63.86
Others Information of District									
Name of Upazila		Area (sq km)	Munici pality	Union	Mouza	Village	Population	Density (per sq km)	Literacy rate (%)
Godagari		472.13	2	9	389	398	279545	592	42.1
Charghat		164.52	1	6	93	114	183921	1118	45.7
Tanore		295.39	1	7	211	184	173495	587	45.4
Durgapur		195.03	1	7	114	123	167596	859	41.0
Paba		280.42	2	8	186	269	262251	935	43.62
Puthia		192.64	1	6	128	184	188864	980	45.30
Baghmara		363.30	2	16	292	332	319968	881	38.99
Bagha		184.25	2	6	98	93	169527	920	41.83
Mohanpur		162.65	1	6	167	155	152896	940	45.4

Source Adopted from *Banglapedia*, Bangladesh Population Census 2001, Bangladesh Bureau of Statistics.
http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6.2 Map of Rajshahi District



http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6. 3 Puthia Upazila

Puthia Upazila was established as a thana of Rajshahi District in 1869. It is situated over 24.22 north latitude and 88.50 east longitude (Rahman: 1981). It is bounded by Durgapur and Baghmara upazilas on the north, Charghat upazila and Bagatipara on the south Natore sadar upazila on the east, Paba and Durgapur upazilas on the west. Puthia Thana was formed on 12 March 1869 and it was turned into an upazila in 1984.

It is fifteen miles away from Rajshahi city corporation area and lies by the side of Rajshahi-Dhaka high way. Puthia is one of the nine Upazilas which has been selected for this study. Puthia Upazila consists of six union parishads. These are Puthi union parishad, Vallookgachi union parishad, Jeodhara union parishad, Kanra union parishad, Shilmari union parishad and Pachamaria union parishad. The following table presents a brief data of Puthia upazila at a glance.

Table: 6.2 Puthia upazila: At a glance

Upazila								
Municipality	Union	Mouza	Village	Population		Density (per sq km)	Literacy rate (%)	
				Urban	Rural		Urban	Rural
-	6	128	184	12976	175888	980	55.37	44.54
Upazila Town								
Area (sq km)		Mouza	Population		Density (per sq km)		Literacy rate (%)	
7.83		6	12976		1657		55.37	
Union								
Name of union and GO code			Area (acre)	Population		Literacy rate (%)		
				Male	Female			
Jeopara 54			8267	15160	14339	40.23		
Puthia 67			7223	14679	13581	48.29		
Baneshwar 13			6361	16930	15660	48.75		
Belpukuria 27			6958	17388	15732	47.77		
Bhalukgachhi 40			8378	15815	14763	48.46		
Silmaria 81			10414	17838	16979	38.82		

Source Bangladesh Population Census 2001, Bangladesh Bureau of Statistics.
http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6.3 Map of Puthia upazila



Source: http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6.4 Charghat Upazila

Charghat is an Upazila of Rajshahi District in the division of Rajshahi, Bangladesh. It is on the bank of the river Padma. It is 32 k. km away from Rajshahi city. There is the only Police Academy at Sardah and a cadet college, Rajshahi Cadet College is situated here. Charghat was declared Pourashava in 1998. Charghat is famous for Khoer industry. Sugarcane is also another main item of agriculture in this area. Mangoes are produced here in plenty. A Sand Mine is located here. There is a club named Mokterpur Shobuj Shangha. Charghat is a centre of cultural programmes.

The total area of this Upazila is 164.52 sq. km. The number of population is 1, 83,921. Among them, 94,986 are male and 88,935 are female.

Charghat upazila located in between 24°14' and 24°22' north latitudes and in between 88°46' and 88°52' east longitudes. It is bounded by Puthia and Paba upazilas on the north, Bagha upazila on the south, Bagatipara and Bagha upazilas on the east and Paba upazila on the west.

It has 30799 units of house hold and total area 164.52 sq. km. Charghat has six union parishads comprising 129 villages. The following table presents a brief data of Charghat upazila.

Table: 6.3 Charghat upazila: At a glance

Upazila								
Municipality	Union	Mouza	Village	Population		Density (per sq km)	Literacy rate (%)	
				Urban	Rural		Urban	Rural
1	6	93	114	34812	149109	1118	58.40	42.64
Municipality								
Area (sq km)	Ward		Mahalla	Population	Density (per sq km)		Literacy rate (%)	
18.73	9		20	3706	1732		55.00	
Union								
Name of union and GO code			Mouza	Population		Density (per sq km)		
				Male				
Yusufpur 47			4593	15228		14522		47.67
Charghat 39			7163	9707		9218		38.23
Nimpara 71			9137	16064		15214		41.02
Bhaya Lakshmipur 31			6640	13373		12168		43.07
Salua 87			6380	13455		12712		40.99
Sardah 94			6737	8813		8635		43.65

Source: Bangladesh Population Census 2001, Bangladesh Bureau of Statistics.

http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6.5 Map of Charghat upazila



http://www.banglapedia.org/HT/R_0108.htm/ accessed 24 05 2014

6.6 Conclusion

Rajshahi is a place of rich history in Bangladesh. It has glorious tradition. Silk of Rajshahi is famous all over the world. Hilsha of Padma is also delicious. Days are gone. Glory of Rajshahi has been fade. Barind track appears in front. Government takes different programmes and projects. Barind Multipurpose Development Authority (BMDA) has been established for the development of this region. BRDB is also implementing a number of rural development projects to uplift the condition of rural areas. So, it is considered that Rajshahi district will be representative in character to conduct this research work. More specifically, two upazilas out of nine upazilas of this district have also been considered as representative in nature to conduct such type of research.

The next chapter will discuss a brief profile of the selected government run rural development project, Rural Livelihood Project (RLP).

Chapter-VII

Profile of the Selected Government Project: Rural Livelihood Project (RLP)

7.0 Introduction

Since independence in 1971, the Government of Bangladesh has endeavored to improve the quality of life of the people through planned development efforts. The constitution of the country has provided for fulfilling the basic needs of the people, i.e. food, cloth, shelter, health and education. This is why, successive five years plans have attached top most priority to rural development and poverty alleviation. Different innovative approaches have been adopted to ensure resource mobilisation, employment generation, empowerment of women, sustainable community development, public-private partnership, including rural infrastructure development, which in fact, manifested the continuous commitments of the Government.

7.1 BRDB

Bangladesh Rural Development Board (BRDB) is the prime government agency engaged in rural development and poverty alleviation programmes and projects throughout the country. BRDB basically operates its activities by organising small and marginal farmers into co-operative societies for increasing agricultural production through improved means and by forming formal and informal groups of landless men and distressed women to promote income generating activities in the rural areas. BRDB has already completed 69 projects successfully and presently another 15 projects are being implemented under this institution. In addition, different projects and programmes are also being implemented under this institution.

Integrated Rural Development Programme (IRDP) was launched in 1972 with a view to replicate the two-tier co-operative system as the main vehicle for rural development based on the "Comilla Model" that evolved through experiments in Bangladesh Academy for Rural Development (BARD) at Comilla in the 1960s. In view of its success, the programme was transformed into a nation-wide institution called Bangladesh Rural Development Board in

1982. Later on the activities of BRDB have been expanded gradually beyond its originally mandated functions to the task of alleviation of endemic rural poverty by reaching the poorest of the poor through group-based, self-employment and income enhancing initiatives. To fulfill its lately assumed mission of reducing rural poverty, BRDB had to adopt a new strategy and to undertake a number of development projects in addition to its normal programmes. The approach to rural development expanded covering the improvement of living standard of rural people, intake of food and nutrition, access to education and other basic needs apart from the development of agricultural outputs.

7.2 Development of RLP

However BRDB has been working for rural development since 1980s covering almost all upazilas of the country through different programmes. Initially, two rural development projects titled 'North-west and South-west Rural Development Projects' were undertaken in 1980s. Later, in 1993, another poverty alleviation project titled 'Palli Daridra Samabaya Prokalpa' (Rural Poverty Cooperative Project which was known as RPCP), was undertaken, covering 82 upazilas of greater Rajshahi, Pabna, Kushtia and Jessore districts with the financial support of Asian Development Bank (ADB). After completion of this project in 1998, another project titled 'Palli Jibikayan Prokalpa' (Rural Livelihood Project²⁹) was adopted, covering more 70 upazilas of East and South-east regions of the country in addition to the earlier 82 upazilas. That means the activities of this project have covered the selected 152 upazilas of the country as its working areas. This project is also considered as a 'unique' project compare to other rural development projects of BRDB for its nature of implementation procedure.

Hence, Rural Livelihood Project (RLP) has been selected for this research as the case. The activities of this project commenced in July 1998 and fixed June 2007 for completion. But later, the duration of implementation of this project was extended till June 2008. After completion of this tenure, still it continues its activities under the own financial support of RLP.

²⁹ According to official record, RLP is implementing in 23 districts of the country.

7.3 RLP in Rajshahi District

The activities of RLP are being implemented in 23 districts of the country. Rajshahi district is one of them. There are nine upazilas of this district and the activities of RLP have covered all upazillas. The name of upazilas are: (i) Godagari (ii) Baghmara (iii) Puthia (iv) Durgapur (v) Mohonpur (vi) Charghat (vii) Bagha, (viii) Paba and (ix) Tanore.

It may be mentioned here that there are 70 union parishads, covering 1858 villages under this project. And the number of beneficiaries are as many as 37806. Of them, 29208 are females and the rest 8598 are males³⁰.

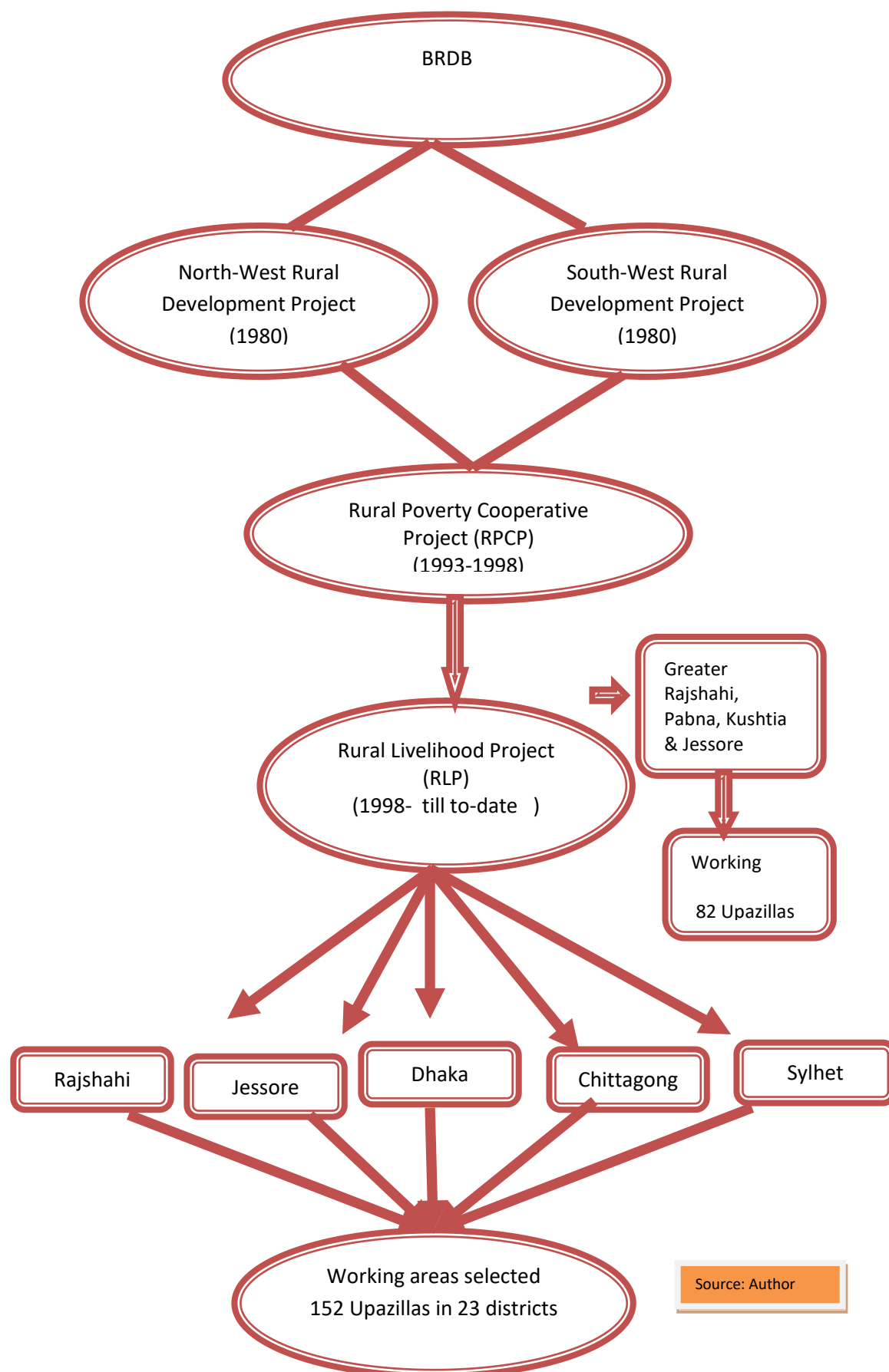
Table: 7.1 The basic information of this project is given below.

Name of the project	Rural Livelihood Project (RLP)
Ministry	Rural Development and Cooperative Division, Ministry of Local Government, Rural Development and Cooperative.
Implementing agency	Bangladesh Rural Development Board (BRDB)
Funding (associate) agency	Asian Development Bangladesh (ADB), Loan No. 1634 BAN (SF).
Duration	July, 1998 to June, 2008.
Date of approval	August 28, 1998 (ECNEC).
Date of effective of loan	March 3, 1999 (Declaration by ADB).
Project areas	152 selected Upazillas of 23 districts of the country.
Total cost	Tk 34500.00 lakh (Taka in lakh). (Local fund Tk.3245.92 lakh and foreign currency Tk. 20045.08 lakh.
Present status	Running under own financial support of BRDB

Source: BRDB, 2011

³⁰ This figure is till to June 2011.

Figure: 7.1 Development of RLP: At a Glance



7.4 Objectives of the project

The main objective of this project is to eradicate poverty through sustainable income generation and employment creation in the agriculture and non-agriculture sectors of the target people. Besides, there are some specific objectives of the project which are given below:

- Awareness creation, income generation and empowerment of poor people, particularly women.
- Professional skill development through training on different income generating activities.
- Providing loan (micro-credit) to poor people, especially women for adopting income generating activities.

7.5 Beneficiaries of the project

- In 82 Upazillas of Ex RPC samabaya samity : 2,58,180 persons
- In 82 Upazillas of newly formed RPC samabaya samity : 36,000 persons
- In 70 Upazillas of RLP samabaya samity : 5,04,180 persons

Of them, two-third beneficiaries are women.

7.6 How is the project being implemented?

The activities of this project are being implemented in different ways like organising associations (samabay samity), depositing money of members of associations, training, income generating activities etc. These are given below:

- Constituting village-based Bittahin Samabaya (co-operative) Samity (BSS)/ Mahila Bittahin Samabaya Samity (MBSS), consisting of poor males or females.
- Depositing money of the members of samabaya samity through savings and shares.
- Providing training to the members of samabaya samity for skill development.
- Providing micro-credit to the members of samabaya samity for employment creating and income generating activities.

The main activities of the project are being implemented through two-tier levels of samabaya (co-operative). One is BSS/MBSS at village level and another is Upazilla Bittayahin Central

Cooperative Association (UBCCA) at Upazilla level. For this, according to RLP implementation guideline, there is enough manpower at headquarter, regional offices, BRDB district offices and at UBCCA level of the project. Besides, there are several committees from national level to Upazilla levels to monitor and to implement the activities of the project properly.

7.7 Components of the Project

The activities of the project are being implemented consisting of the following components:

- 1) Organizing landless poor societies with special focus on women.
- 2) Training to members on skill development and cooperative management.
- 3) Provision of micro-credit services to the members, preferentially women for their empowerment.

7.8 Implementation guideline of RLP

The detailed implementation guidelines of RLP are discussed below:

◇ Organisation

- (f) **Constitution and Registration of Primary Samabaya Samity:** To constitute primary samabaya samity, the communication system should be easy so that bi-cycle/motor cycle/ rickshaw/van and other mode of transport can be used to visit primary samabaya samity based on village from UBCCA. It should be easy and cost effective. There is an embargo to include more than one member from one family into one BSS and MBSS.

To form primary samity, initially, the designated members of the village in cooperation with the members of the Union Parishad or noted personality located or resident in a particular village can initiate informal dialogue with some individuals known to have some skills which can be used or utilized individually or collectively for income generation.

- (g) **Preparation/ encouraging meeting:** Meeting for encouragement is arranged after identifying the potential areas to discuss on the objectives, targets and goals of RLP. People participated at the meeting are encouraged and motivated for forming associations. To form a samabaya samity, at least 20 persons are required. For group formation, it will be encouraged to form groups of their own having similar skills.

(h) **Organising meeting:** An organising meeting is essential to form any samabay samity. For this, it needs a resolution. A six-member organising committee comprising one president, one vice-president and of one manager and three others members are needed for its managing committee and to fix of time, day and place for weekly meeting and also to determine the name of samity and areas where activities of the projects are to be done.

After formation of group, they agree to enlist themselves as members of a group. They elect or select their own leaders as chairman, manager and executive members commonly known as management committee. They decide to meet regularly at certain interval of time and at certain place.

(i) **Registration:** After formation of samabaya samity, it is needed to register in accordance with the existing laws. For this, some formalities are maintained and finally a certificate of registration is issued.

(j) **Affiliation:** After being registered primarily, an application with necessary documents, is submitted to central committee for being its member and after receiving the application, the managing committee of the central samabaya samity discusses and decides for inclusion as a member of UBCCA.

◇ **Conditions for getting membership**

- To be a member of the samabaya samity of RLP, age of aspirants should be in between 18 and 50 years.
- They should be hard workers.
- Land ownership should be maximum 50 satak³¹ with homestead.
- They should be permanent residents of the target areas/villages.
- They should be homogeneous in profession or class.

◇ **Benchmark survey**

A benchmark survey is conducted in accordance with the designed chart/diagram to select members for the formation of primary samabaya samity. For this, information like whether the aspirants are permanent resident or not, whether they are really poor or not, whether they are members of other organisations or not etc, are scrutinised for the selection of the right persons and target group.

◇ **Application fee**

A Tk. 2/- and Tk. 10/- is charged for application and admission respectively for getting membership.

³¹Lower unit of measurement of land.

◇ **Savings/Deposit**

After getting membership, every member should deposit a Tk. 10/- for savings per week. They also agree to make small savings and weekly deposits with the responsible authority. It is obligatory for each member of the group to save a small amount every week. It helps them to build capital of their own. It also comes handy in times of distress and other emergencies.

◇ **Share purchase and capital**

Every member is to purchase a share worth Tk. 10/- at the time of admission. Later, every member is to purchase a share worth Tk. 10/- every year and it is compulsory.

◇ **Withdrawal of deposit**

Deposit can also be withdrawn maintaining proper formalities of samabay samity.

◇ **Dividend distribution**

After deposition of money for savings by members, every year 50 per cent of net profit is declared as dividend for its members. It is declared in accordance with the cooperative law and other rules and regulations. It is maintained for attraction and encouragement of its members.

◇ **Weekly meeting**

Weekly meeting is held with the consultation of its members. For this, place, day and time are fixed earlier so that meeting may be conducted smoothly. At the weekly meeting, following issues are discussed and decided:

- To maintain record of the meeting proceedings.
- To collect weekly installment of credit (loan).
- To collect share-savings.
- To set up agenda for next meeting. And,
- Weekly meeting is treated as training forum.

◇ **Election for primary and central samity**

Managing committee is responsible to conduct daily and routine activities of samity. For the selection of managing committee election is essential. Election brings dynamism and new leadership so that the activities of a samity can be performed efficiently and smoothly. Election is held according to the cooperative law, rules and regulations.

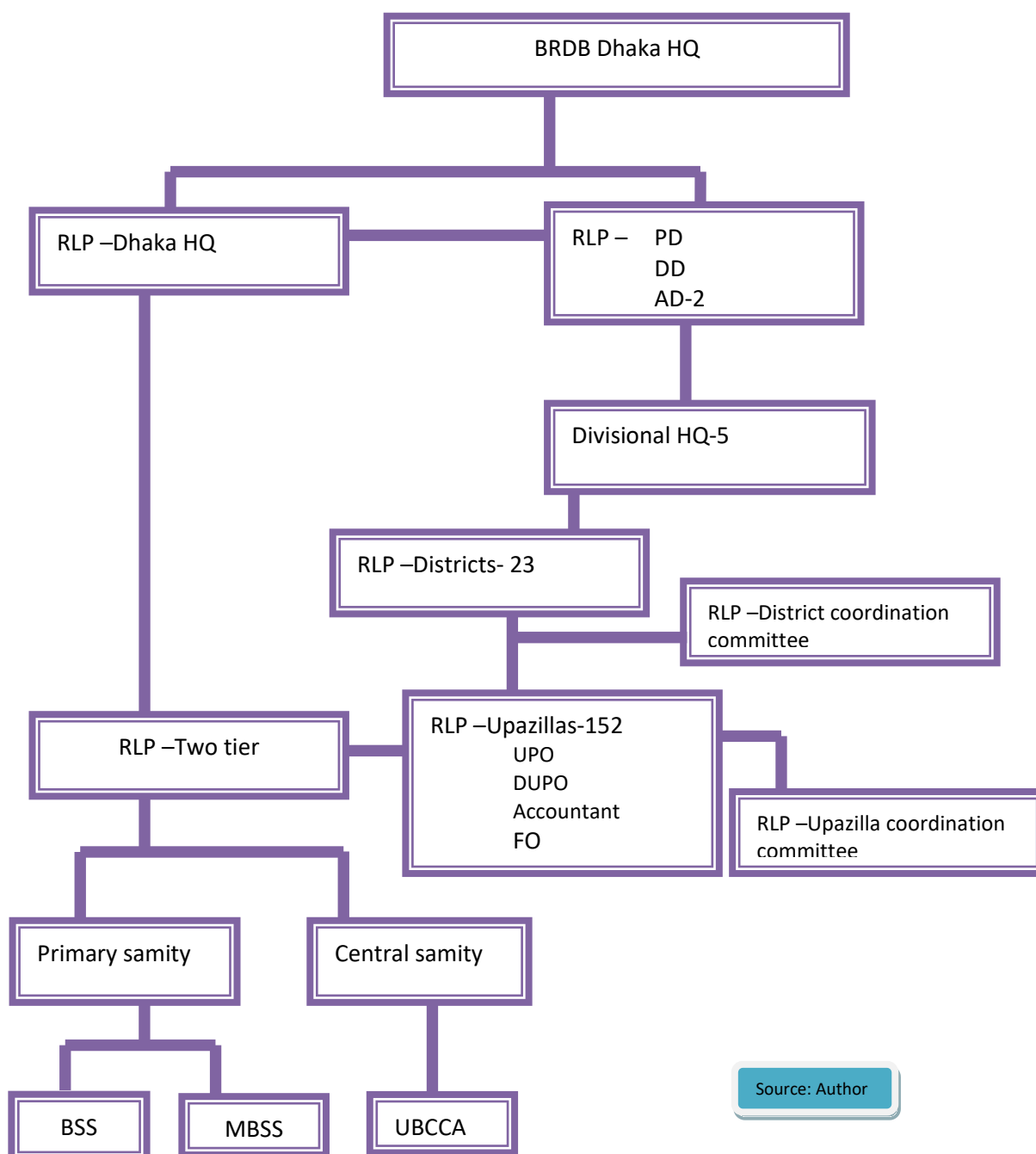
Loan Utilization

Micro-credit money must be repaid on time with interest. The loan money must be utilized for the purpose for which it has been sanctioned. No deviation will be permissible. The field organisers will have to supervise and ensure proper utilization of funds.

Repayment

All members of the samabaya samity must repay their loan as per terms and conditions agreed upon at the time of sanctioning of loan by the RLP. It is set that the loan money will have to repay by 52 installments.

Fig: 7.2 RLP: How it is implementing



7.9 Conclusion

The foregoing discussions give us a clear picture of RLP and it also reveals how its activities are being implemented. It is a top-down approach rural development project. However, the next chapter will discuss the status of good governance in rural development project in the perspective of participation.

Chapter- VIII

Status of Good Governance in Rural Development Project: Participation Perspective Data Presentation and Analysis

8.0 Introduction

This chapter presents a profile of participation in the rural development project, RLP, which is being implemented in Rajshahi district along with other 22 districts all over the country. This study investigates participation, the key element of good governance, in the rural development project in line with the model of Uphoff's participation. Besides, in the perspective of rural development projects in Bangladesh, Hye observes it as:

'The concern for operationalising the concept in recent years has narrowed down the perspective to participation in rural development programmes or projects. This approach holds the issue of participation as central and primarily associated it with the rural poor not only because they are the majority but mainly because they are 'disadvantaged' and have been relatively neglected by the development programmes or project (Hye, 1991: 11).'

So, participation is very important for rural development. It is considered that the overall development of Bangladesh is subject to the development of rural areas (NRDP, 2001).

However, data have been presented in tables and figures so that it is understood clearly. This is why, data have also been divided and presented into two categories. One category belongs to the respondents of the project beneficiaries, the members of the primary samabaya samities which are composed with BSS and MBSS. And, the other category belongs to the respondents involved with the project that means officials of the project. In some cases, both the respondents have been included into one table and figure for presenting data and have been analysed accordingly. It has been made for cross cutting analysis.

8.1 Data Presentation and Analysis

The study is conducted in Rajshahi district of Rajshahi division of Bangladesh. Among nine upazilas of the district, two upazila-namely Puthia upazila and Charghat upazila have selected for field study. BRBD, the semi-autonomous body under the Ministry of Local Government, Rural Development and Cooperative, is implementing a number of rural development projects across the country. Among these, Rural Livelihood Project (RLP) has been selected as case study for this research. The activities of RLP cover all nine upazilas of Rajshahi district. It is a cooperative based rural development project, being implemented in 23 districts covering 152 upazilas throughout the country. As it is a cooperative based rural development project, 40 samabaya samities out of 234 samabaya samities (Cooperative associations) of two upazilas have been selected for this study. The samabaya samity is constituted with Bittayahen Samabaya Samity (BSS) and Mohila (female) Bittayahen Samabaya Samity (MBSS). Among the samities, 31 BSS and 87 MBSS are at Puthia upazila and 33 BSS and 83 MBSS are at Charghat upazila respectively. For this research, 20 BSS and 20 MBSS—10 BSS and 10 MBSS—from each category are randomly selected from each upazila and four members out of 20 members from each samity are selected purposively for interview to collect data from field level. So, the respondents stand at 160. Of them, 80 are female and the rest 80 are male. In the following section, data gathered from project beneficiaries have been presented and analysed.

8.2 Some basic information about respondents and project operation

However, the following table: 8.2.1 indicates the gender status of the respondents.

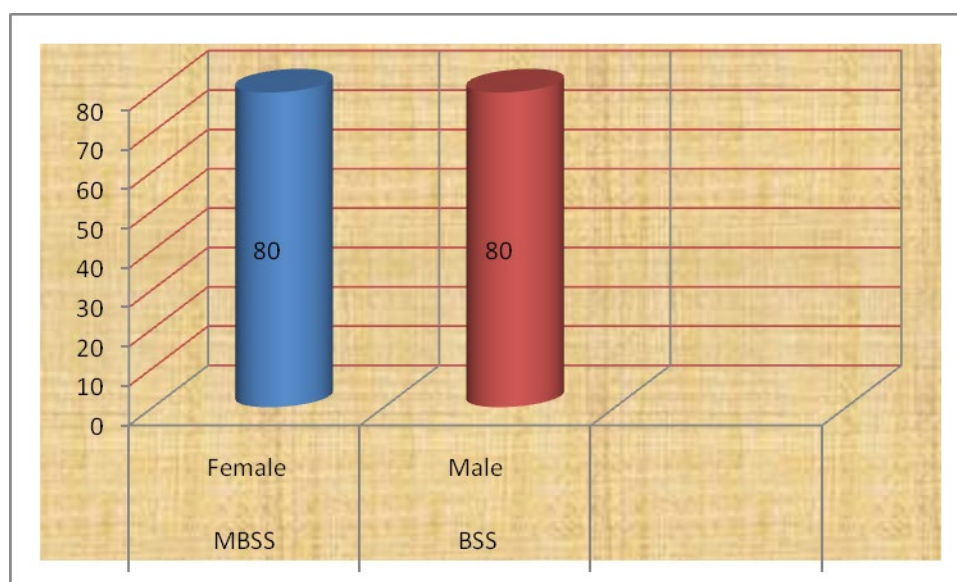
Table: 8.2.1 Gender Status of respondents

		Frequency	Percent
MBSS	Female	80	50
BSS	Male	80	50
	Total	160	100.0

The above table-8.2.1 shows us that there are 160 respondents. Of them, 80 are selected from MBSS and the rest 80 are selected from BSS. The respondents selected purposively from

each category are considered as representative. Primarily they show reluctant to provide different information such as behaviour of project officials, interaction between two groups- project officials and project beneficiaries, training programmes, micro-credit programmes, various difficulties faced by them, participation in different forums and accountability of different parties involved in the project activities. After informing the objectives of this study, later, they provide information fervently. The following figure (fig:8.2.1) shows us the numbers of respondents from each category.

Figure: 8.2.1 Numbers of Respondents



Source: Author

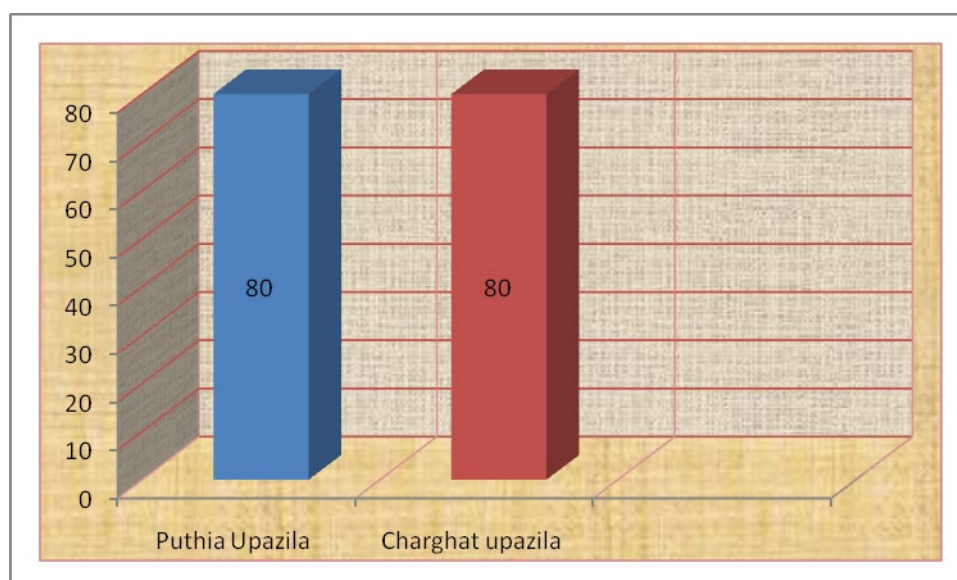
Table: 8.2.2 Name of Upazilas

	Frequency	Percent
Puthia upazila	80	50.0
Charghat upazila	80	50.0
Total	160	100.0

The above table: 8.2.2 shows us that the respondents have been selected purposively from two upazilas of Rajshahi district. The two upazilas have been selected purposively from nine upazilas of Rajshahi district. These upazilas have been considered as representative not only for Rajshahi district but also for the rest of the part of the country covered under this project.

Rural livelihood project (RLP), selected as the case for this research, is being implemented at 152 upazilas of 23 districts all over the country. All nine upazilas of Rajshahi district are also covered under the rural development project. The following figure (fig: 8.2.2) indicates the name of upazilas which are selected as study area for this research. It also reveals the numbers of the respondents selected from each upazila.

Figure: 8.2.2 Name of upazilas



Source: Author

Table: 8.2.3 Status of respondents belonging to project officials

		Frequency	Percent
RD	Rajshahi Division	1	7.1
DD	Dist. Rajshahi	1	7.1
UPO	Puthia upazila-1	2	14.3
UPO	Charghat upazila-1		
FO	Puthia-5	10	71.4
FO	Charthat-5		
	Total	14	100.0

Above table: 8.2.3 shows us the figure of respondents engaged in RLP at different level. So, to collect data, 14 officials engaged in RLP and BRDB were brought under investigation.

Among them, one was regional director (RD) and another was deputy director (DD) of Rajshahi district of BRDB. The rest 12 were directly engaged in RLP. Of them, two were upazila project officer (UPO) of Puthia upazila and Charghat upazila respectively and a total of 10 field organisers (FO), five from each upazila-Puthia and Charghat- were consulted for data collection.

However, UPO is responsible official at upazila level to implement all the activities of the project. The failure and success of the project at field level totally depend on UPO. He/she is considered as core person at field level because he/she is responsible to accomplish all activities such as providing credit, holding different important meetings, organising training programmes (now suspended due to shortage of fund and other reasons), maintaining communication with field level to higher level, preparing future plan, etc. So, his/her role is very important for RLP regarding its success and failure. On the other hand, he/she is also important in respect of participation and accountability—the core elements of good governance. UPO can play an important role in implementation, evaluation and benefit sharing stages of participation. Thus he/she can ensure good governance. In addition, UPO can also ensure accountability in the eye of DFID's CAR framework of accountability.

RLP is a cooperative based rural development project of the government of Bangladesh. Although its activities are running under the BRDB, the operational cost and other financial liability is maintained by its own sources. At the beginning of RLP, Asian Development Bank (ADB) provided 90% of the total project cost and the rest 10% was provided by UBCCA which was formed in 1993. Later, ADB gradually reduced its financial support to RLP and it totally stopped funding in 2007. So, UBCCA was forced to take the responsibility to its own shoulder. As a result, the operational cost and other financial responsibility of the project have been maintaining from own resources and sources from 2008. The financial strength of the project is selling shares to cooperative members and collecting savings from members of BSS and MBSS. Another source is bank interest of its deposit. So, field organisers are considered as 'life blood' of the RLP. They visit to the members of BSS and MBSS and sell shares and collect deposit from them. They also motivate and encourage rural poor people and take initiatives to form new samity (cooperative association). After formation of samity, the members of the samity are provided credit. Before getting loan, each members of the samity has to purchase share and to deposit savings. If five percent share and 10 percent savings are made respectively, members of the samity are provided micro credit. This tough

job is done by the field organisers. So, expansion of activities of RLP depends on FO. Now, it can be said that participation of mass people at rural areas depends on the performance of FO. As a result, FO can play a vital role at implementation and benefit sharing stages of participation. They can be also held accountable in line with CAR framework. The following figure-8.13 shows the status of respondent at a glance.

Figure: 8.2.3 Status of respondents belonging to project officials

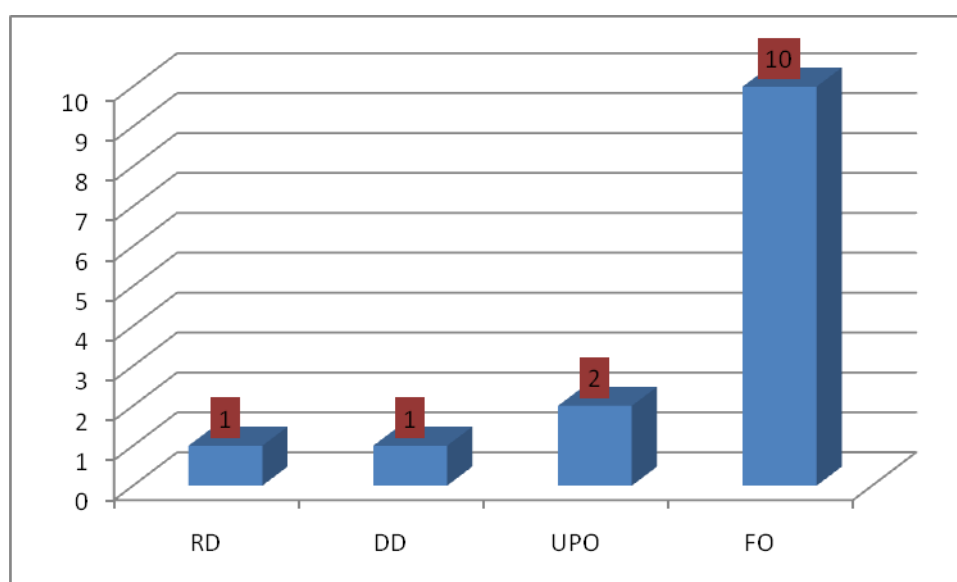


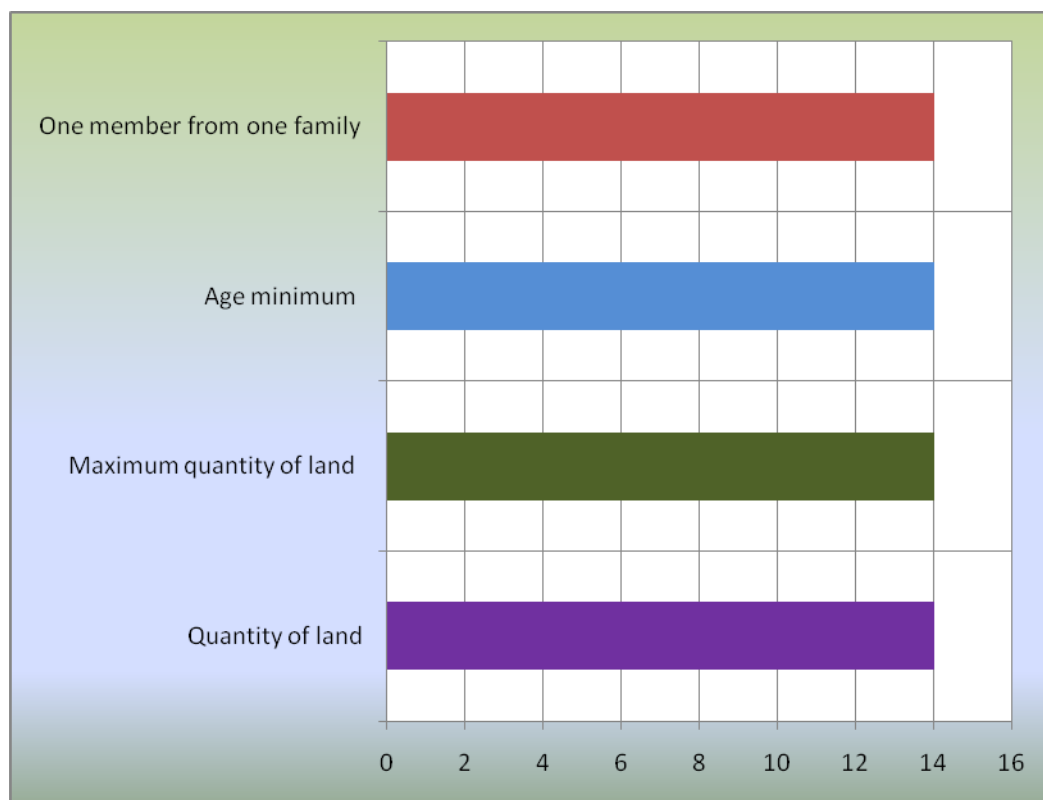
Table: 8.2.4 Strata of samity under RLP

			Frequency	Percent
Two strata	Primary	BSS and MBSS	14	100.0
	Central	UBCCA		
	Total		14	100.0

The above table: 8.2.4 shows the strata of cooperative association of RLP. There are two strata of samity of RLP. One is primary samity at local level and another is central samity at upazila level. The primary samity is constituted with two samities—BSS and MBSS. On the other hand, the central samity is constituted with representative of all primary samities. Every

samity has a managing committee which is elected by the members of the samities. Before election, the managing committee may be nominated by the members of the samities for up to three year. However, the primary samity has a six-member managing committee (see appendix-2) and on the other hand, the central samity has a 12-members managing committee (see appendix-3).

Figure: 8.2.4 Conditions to include as a member of a primary samity



The above figure-8.2.4 shows us that there are some conditions to be a member of samabaya samity of RLP. The major conditions are: no more than one can be included from a family for membership of a samabaya samity and the minimum age is 18 years. On the other hand, to be a member of a samabaya samity, one should have at least 50 decimals of land. This is also the highest range for the quantity of land for being a member of a samity.

Table: 8.2.5 Operation as RLP began in

	Puthia upazila		Charghat upazila	
1993/ RPC, 1998/ RLP				
	29.05.2003	Members	01.01.1999	Members
Numbers of samity	10	200	116	2320
Now numbers of samity	118	4332	116	2320
BSS	31	1088	33	660
MBSS	87	3244	83	1660

The above table:8.2.5 shows the operational period of RLP in the study areas. Before inception as RLP in 1998, the activities of the project were implementing under the RPC project from 1993. The above table-8.2.5 shows us that the operation of RLP began at Puthia upazila in 2003 where as it began at Charghat in 1999. The project activities are mainly operating on cooperative basis. So, to start its activities, firstly it was needed to form cooperative association (samabaya samity). During the incesption of RLP at Puthia, the numbers of samabaya samity were 10 and subsequently the numbers of members of these samities were two hundred. Each samity consists of 20 members. Now, the numbers of samity at Puthia are 118 and the numbers of members of these samities are 4332. The important issue is here that both the numbers of samities as well as the numbers of members have increased at Puthia upazila. Here we can say that participation of mass people at the implementation level of RLP has increased although there are limitations in terms of what participation means.

On the other hand, the same table shows us that at the beginning of RLP at Charghat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charghat upazila. UPO of Charghat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned that there is no limit to increase the numbers of samity as well as numbers of members. It is observed that although the activities of RLP are running well at Charghat upazila compared to Puthia upazila, the functions of a big numbers of these samities are not good enough. It is also revealed that there is lack of accountability in terms of formation of new samity and

increasing its members. The study reveals that there is a coordination committee at upazila level and district level for RLP. But the committees are not functioning for long. The district coordination committee is supposed to hold its meeting once in three-month and the upazila coordination committee is supposed to hold its meeting once in two-month. It's a matter of sorrow that no meetings of these committees are held during the last decade. It reveals that there is lack of participation from official levels to field level for evaluation, one of parameters of participation. There is also lack of accountability to its stakeholders of the project. The following figures (fig: 8.2.5 and fig:8.2.6) give us a clear synopsis about numbers of samties and numbers of members of RLP at Puthia and Charghat upazila respectively.

Figure: 8.2.5 Numbers of Samity and Members of Samity at Puthia upazila

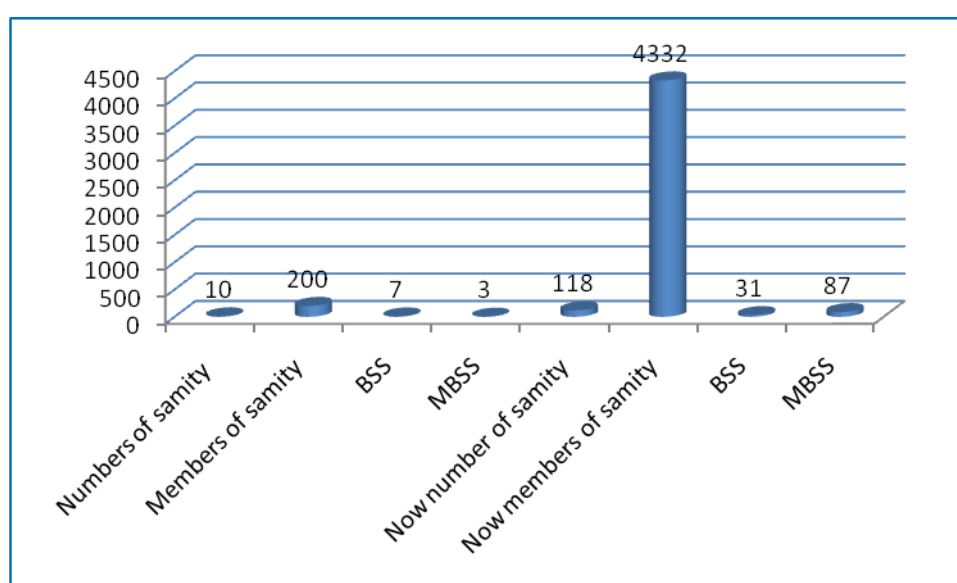


Figure: 8.2.6 Numbers of Samity and Members of Samity at Charghat upazila

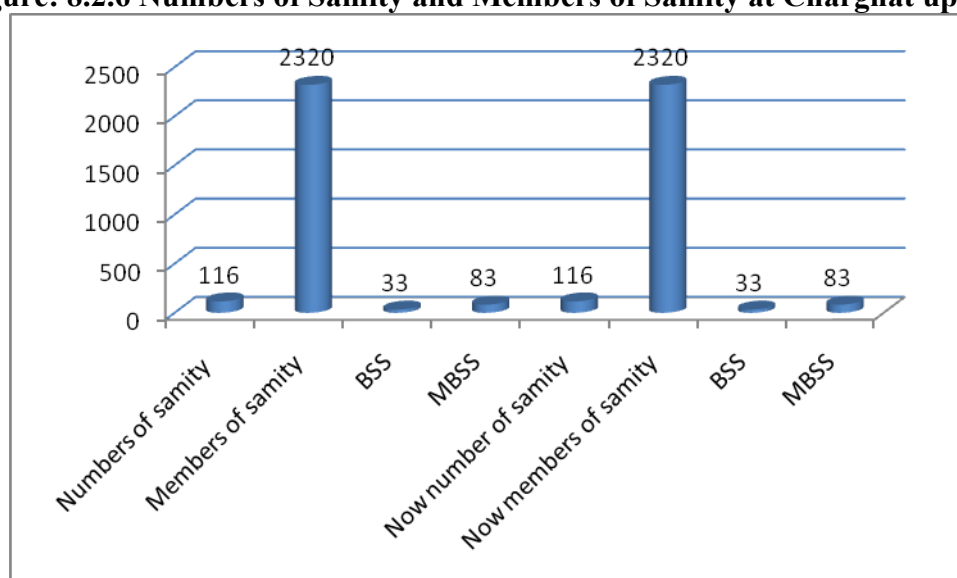


Table:8.2.5 and figures 8.2.5 & 8.2.6 make us clear that although both the numbers of samities and its members at Puthia upazila have increased over the period of last decade, the increasing pace has stopped to a certain point due to various reasons and problems. On contrary, both the numbers of samities and its members have neither increased nor decreased. What are the problems for such static situation? This is one of the vital questions of this research. Is their lack of participation to implement the rural development project? Or is their lack of accountability to ensure participation and implementation of the rural development project? This researcher explores answers of these questions and finds that there is lack of participation which is meant by Uphoff.

Regional directors, deputy directors of district, upazila project officers and field organisers have played a little role to extend the activities of RLP. Regional director participates hardly to any activities of RLP although the activities of RLP have limited to provide micro-credit only. Deputy director of Rajshahi district of BRDB visits sometimes at field level but his visit is limited to the projects expect RLP of BRDB although he is officially responsible for RLP also. So, their participation at RLP to expand its activities is almost zero. On the other hand, upazila project officers and field organisers have also made a little effort to expand its activities further. UPO of Charghat claims that they achieved their target. So, they need no more to expand its activities further. On the other hand, UPO of Puthia upazila makes different arguments for not taking any initiatives to spread out its activities more areas. He said people basically rural poor people come to an organisation for different purposes such as for taking micro-credit, for getting training, for different occasional incentives and so on. At present, RLP is running depending on only micro-credit which cannot attract any more the rural poor people, the target group of RLP. Besides, the interest rate of micro-credit is 22% which is high compared to other micro-credit providers. In addition, the rigid rules and regulations of RLP and cooperatives also appear as barriers to expand its activities. For example, if any member of a samity fails to pay his/her weekly installment or fails to pay his/her loan at the end of a certain period, no members of the samity will be provided credit unless the arrear is paid. On the other hand, many micro-credit providers give credit on the basis of individual performance. So, rural needy people express their reluctant to involve with RLP and eager to engage with other micro-credit providers. In addition to rigid rules and high rate of interest as well as group performance, there is another problem to form new samity. The problem is, according to RLP rules, the members of the samity cannot be a member of another samity or an organisation. Even the members of samity are not permitted to take

credit from other organisations except RLP. So, who will be interested to be a member of such samity? This is the question of UPO of Puthia upazila. The study reveals that most of the existing members of BSS and MBSS have taken loan from many other organisations but it is not officially recorded to RLP samabaya samity. It is learned that if the members engaged with other organisations and have taken loan, are identified, the numbers of samity as well as members of samity will reduce significantly. Further, training programmes are not held now due to shortage of fund. Field organisers also face such same problems at the field level. So, it is clear that there is lack of participation. The study also reveals lack of accountability at RLP. There are separate coordination committees at district level as well as upazila level to review the activities of the rural development project. The coordination committee at district level is supposed to hold at least one meeting with an interval of three-month to review the project activities. It is learned that no such meeting was held during the last decade and the official concerned could not remember whether such meeting was held nor not at district level. The same case has happened at upazila level. The upazila coordination committee headed by UNO is also supposed to arrange a meeting with an interval of every two-month to review the rural development project, aiming to alleviate poverty of rural poor people. Here UPO is member-secretary of the coordination committee and he is responsible to arrange such meeting. He is accountable to DD, district of BRDB and also to members of samabaya samity. But DD and UPO have never faced any query for not arranging such meeting. Here is a popular phenomenon that who is accountable to whom. Its answer is 'nobody is accountable to anybody.'

On the other hand, UPOs cannot charge field organisers because they cannot ensure their (FO) salary at the end of a month. FOs can earn salary or it can be said that they may be paid remuneration if they can collect weekly credit installment, savings of members of samabaya samity and sell of shares. If they fail to do so, they will be paid nothing at the end of a month. So, how they can be brought under accountability?

Consequently, the study reveals that there is lack of participation and accountability- the key elements of good governance in the rural development project, RLP. So, it indicates poor governance or absent of good governance.

8.3 Participation: Decision-making

There are three distinctive types of decisions, such as initial decisions, ongoing decisions and operational decisions. Essentially, initial decision of a project is concerned about needs and priorities, where to start and what to do. Ongoing decisions are taken after the initial decisions are made. Operational decisions are concerned about the enumeration of the initial and ongoing decisions which encompass the substance of project decision-making (Khan and Asaduzzaman, 1996). These issues are explored during data collection and presented as well as analysed accordingly in following tables and figures.

Table: 8.3.1 Date & time of meeting (weekly/monthly/other) is determined by

		Frequency	Percent
	All members of samity	62	38.8
	Field organiser	58	36.3
	Senior members of samity	40	25.0
	Total	160	100.0

The findings of the above table: 8.3.1 indicate that there is lack of consensus among members of the primary samabaya samity in term of determination of date and time for different meetings. The table shows that in most cases, date and time for different meetings are determined by the field organisers of RLP and senior members of the primary samity. 38.8 percent of the respondents said that date and time for different meetings are determined after consultation with them. The table shows that 36.3 percent of the respondents said that field organisers fixed date and time for meetings as they feel convenient. On the other hand, 25 percent of the respondents feel that the senior members of the primary samity have a vital role to determine date and time for different meetings. They said that the field organisers consult with the senior members before determination of date and time for meetings. The following figure (fig: 8.3.1) shows it.

Figure: 8.3.1 Date & time of meeting (weekly/monthly/other) is determined by

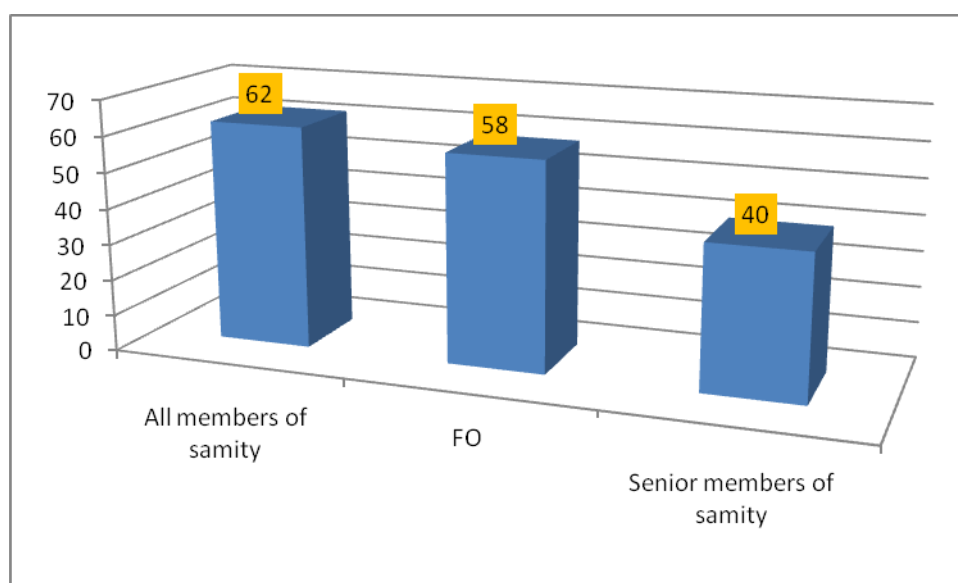


Table: 8.3.2 Selection of day, time and place for weekly meeting of primary samity is determined by

	Frequency	Percent
Consultation with all members of primary samity	14	100.0

The above table -8.3.2 shows us that meeting of primary samity is held with the consultation of the members of the samities. Officials involved with the project claim that they select date, time and place for weekly meeting of the primary samity after consultation with all members of the samities. But the following table-8.3.3 shows different opinions about date, time and place for holding meetings of the primary samabaya samity. The study reveals that there is lack of coordination regarding holding meetings of primary samity.

Table: 8.3.3 Primary samity holds meeting on

		N=174		Percent
Weekly meeting regularly	Yes	24	13.79	100.0
	No	150	86.20	
Collecting savings	Yes	20	11.49	100.0
	No	154	88.50	
Collecting credit installment	Yes	50	28.73	100.0
	No	124	71.26	
Disbursement of loan	Yes	150	86.20	100.0
	No	24	13.79	
Selling of share	Yes	129	74.13	100.0
	No	45	25.86	
Preparing development plan	Yes	14	8.04	100.0
	No	160	91.95	
Following the instruction of central samity	Yes	18	10.34	100.0
	No	156	89.65	
Removing problems of samity	Yes	20	11.49	100.0
	No	154	88.50	
Planning and holding AGM	Yes	20	11.49	100.0
	No	154	88.50	
Consulting meeting	Yes	18	10.34	100.0
	No	156	89.65	
Monthly meeting	Yes	25	14.36	100.0
	No	149	85.63	

The above table-8.3.3 indicates that the primary samity of RLP is supposed to hold some meetings. The managing committee primary samity is responsible to hold these meetings. The findings of the table show us that these meetings are not held properly. Weekly meeting is very important for primary samity but it is not held regularly. 86 percent of the respondents claim that the weekly meeting is not held regularly. On the other hand, 14 percent of the

respondents belonging to the project demand that the weekly meeting is held regularly. The same case is happened about monthly meeting of the primary samity. 86 percent of the respondents claim that the monthly meeting is not held while 14 percent of the respondents involved with project claim that the monthly meeting is held. Why these meetings are not held regularly? The researcher investigates the matters and finds a number of reasons for not holding these meetings regularly.

However, meeting on collecting savings of the members is not also held regularly. 88 percent of the respondents claim that this type of meeting is not held. But they deposit savings and the field organisers collect it individually from their home. Date and time for the meeting on collecting weekly installment of micro-credit is fixed but it is not held properly. Although the meeting is organised, all the members of the primary samities do not participate willingly. But the attendance is good enough for the meeting of loan disbursement. 86 percent of the respondents claim that they attend this meeting for taking loan. If they miss this meeting, they have to wait for next meeting. So, they do not want to delay for getting loan. But the loan disbursement meeting is not held regularly. Officials of the project inform that when they get money for providing credit, they call meeting accordingly. Meeting for selling shares is held, 74 percent of the respondents claim it while 26 percent of the respondents claim that this type of meeting is not held. Although this type of meeting is not held regularly, the field organisers motivate the members of the cooperative societies to purchase shares. The field organisers encourage them individually, citing its positive impacts on them. Preparing development plan is very important for the expansion of the project activities and it is also very essential for the achievement of the objectives the project. The study finds that 92 percent of the respondents claim that no such meeting is organised. They do not know about holding such type of meeting. Officials of the project admit that development planning is very important and they take it but it is not materialized due to various problems such shortage of funds, careless of government side, lack of motivation, lack of participation of different stakeholders and also lack of accountability of different level officials as well as beneficiaries of the project. The rural level respondents do not know what types of instructions forwarded by the central committee to the primary samities are followed. So, 90 percent of the respondents claim that no meeting on following instruction of central committee is held at the field level. Most of the respondents said that they had not seen any solutions what they faced. They claim that they face different types of problems such as they

cannot get credit as they need, the interest rate of credit is comparatively higher, no training programme is organised, no incentive is for them and so on. They further claim that no initiative has been taken to remove these problems. So, they claim that no meeting on removing problems is held. They do not know about holding such meeting and they have not participated at such meeting. Officials of the project claim that they hold such meeting and only members of the managing committee participated. They admitted that this was not noticeable. Officials of the project also claim that they hold consulting meeting but the attendance of the meeting was very poor. Only 10 percent of the respondents attended such meeting, they claim. On the other hand, 90 percent of the respondents claim that no such types of meeting is organised and they have not participated. Holding annual general meeting is one of the major activities of primary samabaya samity. They hold such meeting. 88 percent of the respondents said they know holding such meeting but they do not feel interest to participate to the meeting. On the other hand, officials of the project especially the field organisers also inform that although annual general meeting is organised, the attendance to the meeting very poor. Rural people do not want to attend this meeting, leaving their daily works.

The above discussions make us clear that there are some specific meetings supposed to be organised by the managing committee of the primary samabaya samity. The office bearers of the managing committee of samity also claim that they organise such types of meetings but the general members of the samities do not want to participate to these meetings. If they attend, they will lose their daily routine even important works. So, they express unwillingness to participate at the meetings.

It is also revealed that the officials as well as the field organisers cannot develop the sense of responsibility among the members of the primary samities so that they participate at the meetings willingly. Besides, the officials and the field organisers cannot also hold accountable about their responsibility to the activities of the primary samity. So, it is revealed that there is lack of participation as well as accountability among different stakeholders of the project.

Figure: 8.3.2 Primary samity holds meeting on

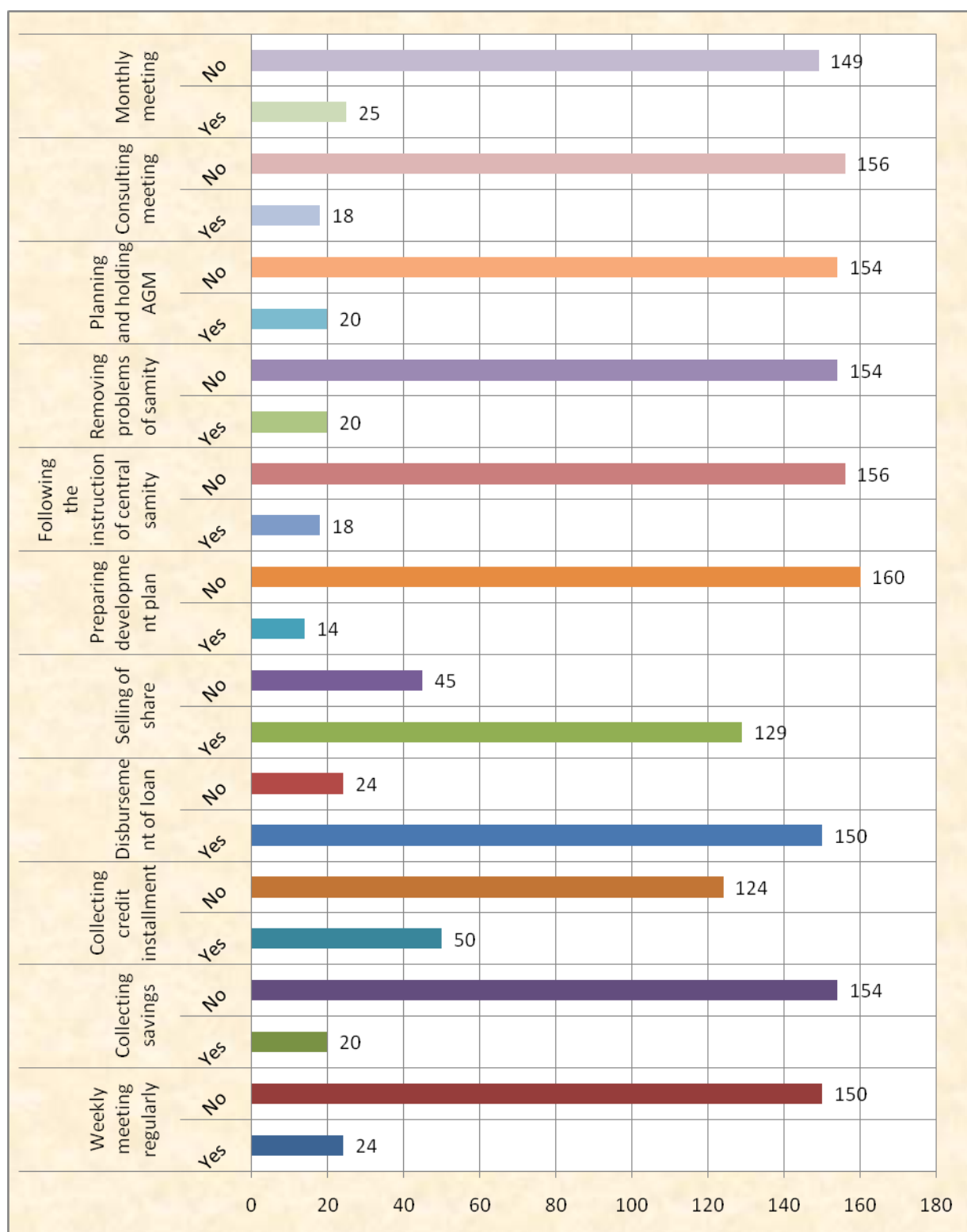
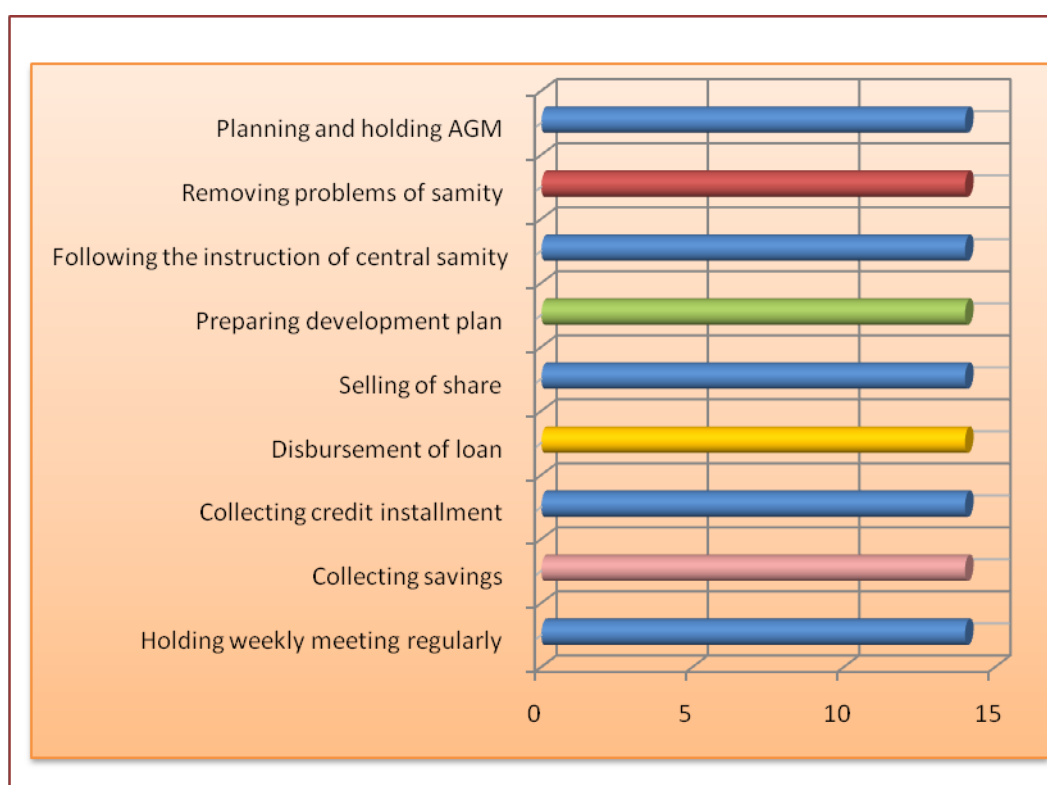


Figure: 8.3.3 Major activities of primary samity

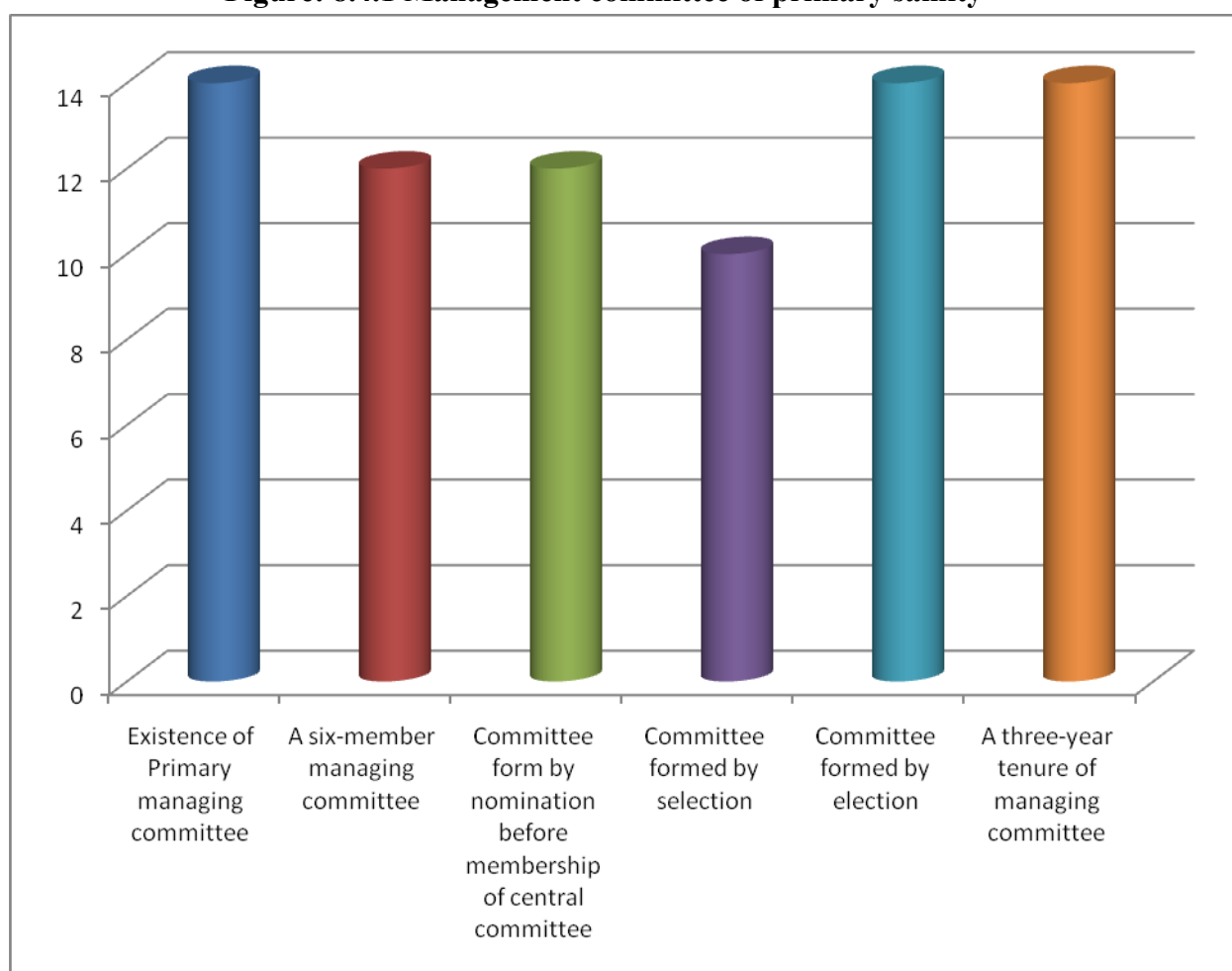


The above figure-8.3.3 shows us that the primary samabaya samity is supposed to perform some major activities for proper implementation of the project activities. The activities include: holding weekly meeting, collecting weekly installment of micro-credit, collecting savings of members, selling shares, preparing development plan, removing problems faced by them, following instruction of the central samity, disbursement of loan and planning and holding annual general meeting (AGM) of the primary samity. The study finds that all the activities stated above are in paper and also keep in record but in practice all activities are not performed. The study reveals that weekly meeting is not held regularly. Monthly meeting is also not held regularly. Meetings are held when it is needed. In most cases, the field organisers go to home for collecting weekly installment. Most of the members of the primary samity do not participate at the meetings showing different causes such as it is no needed to participate as they are not given importance. The activity- preparing development plan is in paper only. It has never been taken any development plan. Regarding solving problems, the primary samity is to do little. The major problems they feel are: the interest rate of micro credit is high, the cooperative rules and regulation are very rigid, the ceiling of micro credit is very low, no training programme is organised. Solution of these problems is not in their hand. They can motivate only when one member fails to repay credit installment.

8.4 Participation: Implementation

Participation in the implementation of a project can be made in three principle ways; viz, as resource contributions, as administration coordination efforts and as programme enlistment activities. Resource contributions can take a variety of forms, such as provision of labour, cash, material goods, and information. All such inputs are vital to any project seeking to incorporate local resources in a development enterprise. Participation in administration and coordination projects is another way of involving the rural people in participation. Here they can participate either as locally hired employees or as members of various advisory or decision-making boards of the project. Perhaps the most common form of participation in implementation is the enlistment of people in programmes (Khan and Asaduzzaman, 1996).

Figure: 8.4.1 Management committee of primary samity



The above figure- 8.4.1 indicates that the primary samity of RLP is being run by a managing committee which is constituted with six members. According to the implementation guidelines of RLP, there must be a managing committee and it should be elected. The general

members of a samity will be voters and they will elect the managing committee by election. The tenure of the managing committee will be a three-year. All the respondents claim that there is a managing committee comprising six members. But there are different opinions about composition of managing committee. Officials of RLP admit that the managing committee is nominated till getting membership of central committee of the primary samity and its tenure is maximum three years. The study reveals that the provision for nomination is more needed because presently no new committee is formed. So, if the managing committee is nominated, participation in democratic process will hamper and it is also violation of the implementation guidelines of RLP. There is a provision that managing committee will be elected by the members of the samity. All officials involved with the project admit it but they cannot practise it. The study reveals that most of the managing committee is selected by the field organisers of RLP or senior members of the samity. So, there is lack of equal participation in respect of election for managing committee of the primary samity.

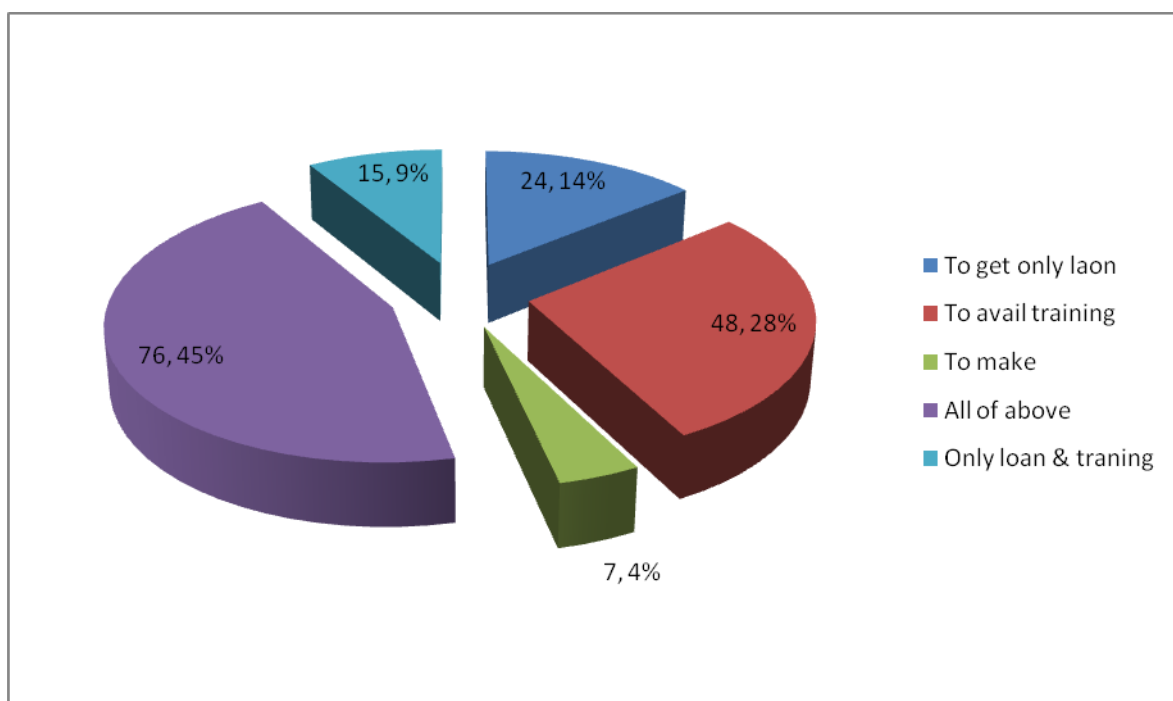
Table: 8.4.1 Aim of joining to RLP

		N=160	Percent
	To get only loan	24	14
	To avail training	48	28
	To make savings	7	4
	All of above	76	45
	To get loan and training	15	9
	Total	160	100.0

The above table: 8.4.1 indicates the motive of peoples for involvement in RLP. The table shows us that 45 percent of the respondents involved for getting loan, training and savings whereas 28 percent involved with RLP for getting training. 14 percent of the respondents claim that they have involved with this project to get loan only while 9 percent of the respondents say that their main intention is to get loan and training from this project. Only 4 percent claim they have involved with this rural development project for savings purposes. One of the main components of RLP is to provide training for skill development in order to generate income activities. Under this programme, the main target is women empowerment and poverty alleviation. So, the project officials are able to encourage and motivate rural poor

people for involvement with RLP. Rural poor people are also interested to get training along with micro-credit for their skill development so that they can utilize credit properly and can get rid of poverty net. But they are disappointed for not providing training programme which is considered as a way of participation in development. The study reveals that training programme is stopped at Puthia upazila from 2007 and at Charghat upazila from 2005 due to shortage of fund. Now the project activities are depended on providing micro-credit only. But this is also facing challenges such as high rate of interest, complex rules and regulations and so on. Consequently, the rural poor people are losing their interest with RLP and the objectives of the rural development project are on verge. It is divulged with the stagnant of the numbers of samities as well as numbers of members of these samities. The study reveals that no new samabaya samity can be formed now due to such limitations. It is appeared that participation of rural people at the stage of implementation is almost zero. It also reveals that there is lack of participation from top level to field level of the project. The following figure (fig: 8.4.2) reveals at a glance of the motive of rural poor people for involvement with RLP.

Figure: 8.4.2 Aim of joining to RLP



Source: Author

Table: 8.4.2 Information about participation to training programme

		Frequency	Percent
	No comment	35	22.0
	For not getting information about training	13	8.0
	Training programmes are not organised	112	70.0
	Total	160	100.0

Training is a very important component of RLP for skill development as well as income generating activities of rural poor people. It is considered as vibrant tool to implement the activities of RLP. It is also considered as a way of participation. However, the findings of the above table: 8.4.2 show the scenario of training programme of RLP. Before 2007, the training programme was running at Puthia upazila. From then, training programme has been suspended for shortage of funds. Training programme at Charghat upazila has also been suspended from 2005 for the same reason.

The table indicates that 70 percent of the respondents are of opinion that at present no training programme is organised. But they do not know formally why this programme is stopped. Only eight percent of the respondents said they did not chance to get training while it was running due to not getting information about it. They had will but they could not avail it for lack of information. On the other hand, 22 percent of the respondents refrain to make any comments about training programme. But it is observed that they are not happy this programme. They informally inform that when training programme was running, people close to managing committee were given preference to participate to it. All members were not equally treated for training programme. At one stage, they claim, it has been stopped due to mismanagement and misappropriation of funds. The study reveals that training programmes was very important for the members of samabaya samity. They can exchange views with each other. They can share experiences of success stories. They can ask different questions about their problems and they can get answer of those questions. It was a way of communication between experts and beneficiaries. However, the following figure (fig: 8.4.3) shows the scenario of training programme at a glance.

Figure: 8.4.3 Information about training programme

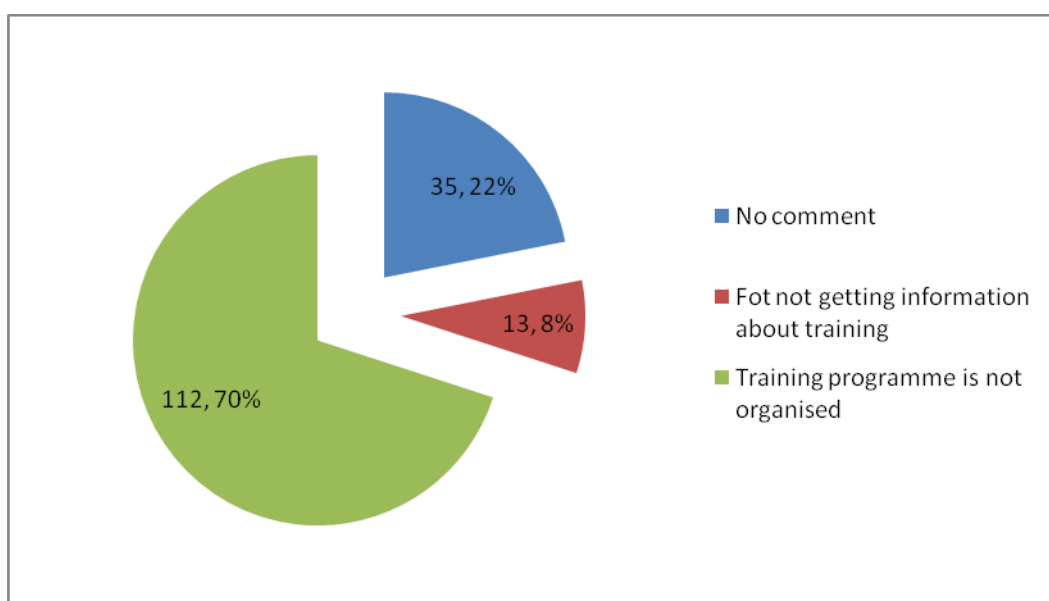


Table: 8.4.3 Information about 'managing committee' of samity

		Frequency	Percent
Election holds for managing committee	Yes	51	31.9
	No	109	68.1
Total		160	100.0

There is a six-member managing committee to operate the activities of primary samabaya samity. Primarily, the committee is nominated for up to three years. After getting membership of UBCCA, the managing committee is elected. There is a six-member managing committee. The office bearers are: one president, one vice-president, one manager and three members. Members of primary samity are voters to elect the office bearer of managing committee. The findings of the above table:8.4.3 indicates that election for office bearers of primary samity is held properly. 31.9 percent of the respondents claim that election is held for managing committee of primary samity. On the other hand, 68.1 percent of the respondents claim that election of managing committee is not held. This reveals that democratic participation at field level is not practised properly. It is not monitored by higher official as well. The upazila project officials, district level project officials and regional level project officials are not fully aware about managing committee of primary samity. They never investigate about it. They totally depend on the field organisers. The study reveals that

there is lack of accountability as well as participation in this regard. The following figure (fig: 8.4.4) shows it at a glance.

Figure: 8.4.4 Information about `managing committee' of samity

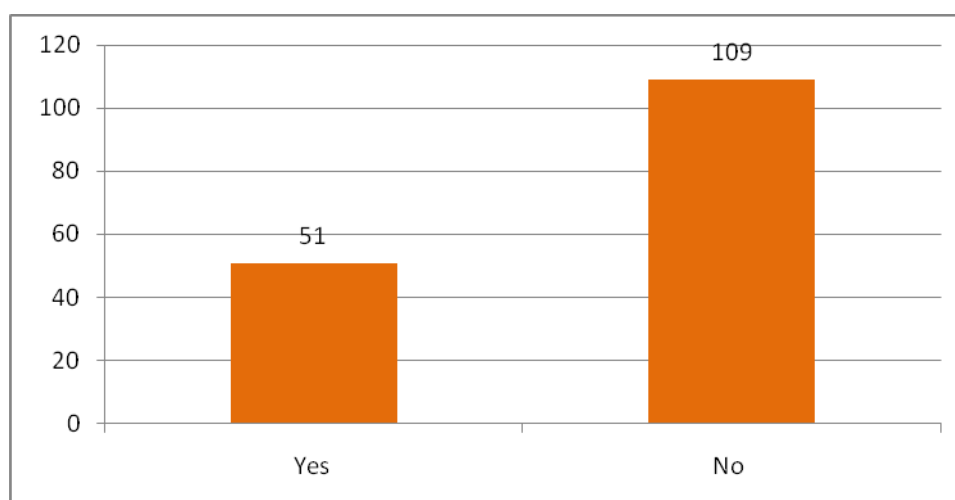


Table: 8.4.4 Information without election about the managing committee

		Frequency	Percent
	Election	51	31.9
	By selection/nomination	53	33.1
	By mutual understanding among members	56	35.0
	Total	160	100.0

The above table: 8.4.4 shows that the managing committee is composed by selection or nomination as well as by mutual understanding of samity members. 35 percent of the respondents said that the managing committee of primary samity was composed by mutual understanding of the members of the primary samity. They said that it was happened with the consultation of the field organisers. On the other hand, 33.1 percent of the respondents said that the managing committee of the primary samity was composed by selection or nomination. The field organisers play same role in this regard. Here the members have little role to elect their managing committee. So, participation of rural people cannot be ensured properly.

Figure: 8.4.5 Information without election about the managing committee

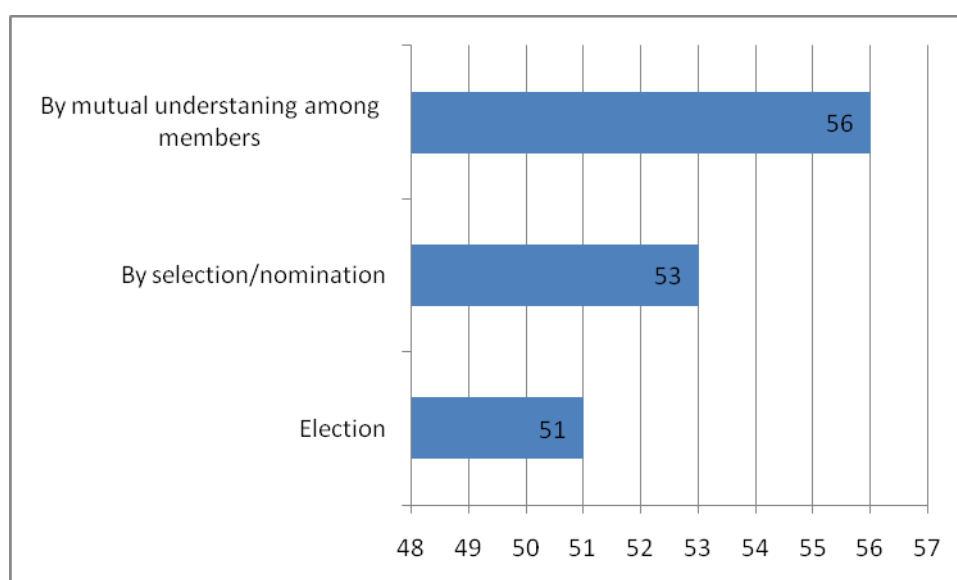


Table: 8.4.5 Nomination of managing committee is made by

		Frequency	Percent
	Election	51	32.0
	All members of samity	70	44.0
	High officials (DD/UPO/DPO/FO)	15	9.0
	Senior members of samity	24	15.0
	Total	160	100.0

The findings of the above table: 8.4.5 shows us that all members of the primary samabaya samity have no equal rights in term of nomination of managing committee. Data show that 44 percent of the respondents claim that all members of the primary samity nominate the managing committee while 15 percent of the samity claim that senior members of the samity give nomination of the managing committee. On the other hand, 9 percent of the respondents claim that the managing committee of the primary samity is nominated by project officials such UPO, DPO and FO. They make arguments that when project officials propose names for managing committee, they cannot refuse the proposal. So, they accept it with dissatisfaction. It is revealed that there is lack of participation in selection of managing committee of the

primary samity. All members are not entertained in decision making process in term of selection of the managing committee. It is very important to run the samity. If the office bearers of the managing committee are efficient, the activities of the samity will run properly and effectively. So, all members of the managing committee cannot hold other members of the samity accountable to their responsibilities. The managing committee is responsible to look after all activities such as providing micro-credit, collecting installment of micro-credit, collecting savings, purchasing shares and so on. The study reveals that if all the members of the primary samabaya samity can participate to elect the office bearers of the managing committee, they can be held accountable about their responsibilities. The following figure (fig: 8.4.6) indicates the role of different level people to elect managing committee of the primary samity.

Figure: 8.4.6 Nomination of managing committee is made by

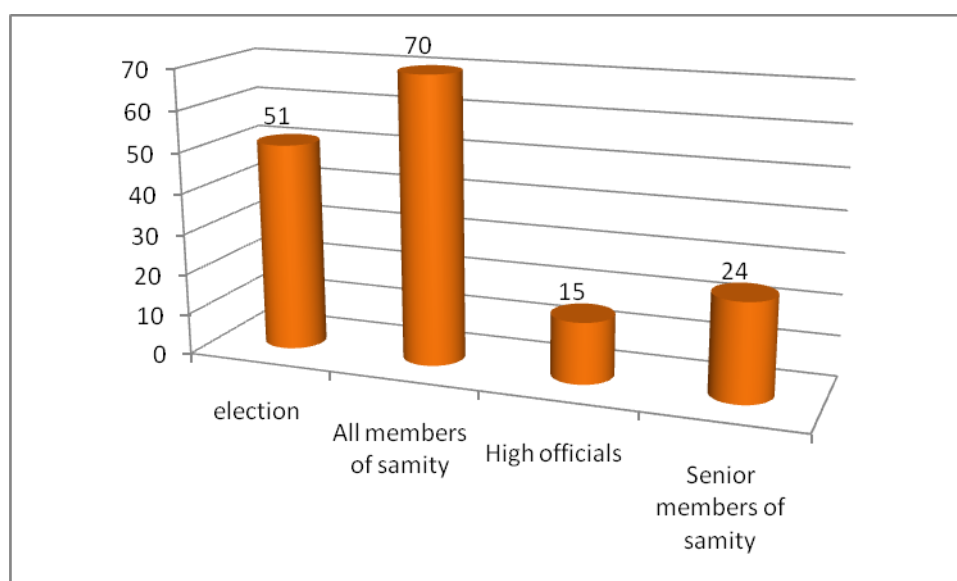


Table: 8.4.6 Participation by the members of samabaya samity in different meetings

	Frequency	Percent
Weekly meeting	14	8.75
Monthly meeting	20	12.5
Loan disbursement meeting	46	28.75
Annual general meeting	80	50.0
Total	160	100.0

Participation is very important for running an organisation effectively. Participation of different stakeholders ensures to accomplish activities set for attainment of objectives of an organisation. According to the implementation guidelines of RLP, the primary samabaya samity is responsible to hold some meetings such as weekly meeting, mirco-credit providing meeting, micro-credit installment collection meeting, consultative meeting, monthly meeting, annual general meeting, and so on.

The findings of the above table-8.4.6 show us that level of participation by the members of primary samabaya samity is very poor especially at weekly meeting. Only 8.75 percent of the respondents participate at the weekly meeting. It is learnt that weekly meeting is considered as training meeting. 12.75 percent of the respondents participate at the monthly meeting. On the other hand, 28.75 percent of the respondents participate at the loan disbursement meeting and 50 percent of the respondents participate at the annual general meeting (AGM) of the primary samity. So, it appears that a huge numbers of people are excluded at these meetings. The study reveals that the level of participation of the members of the primary samabaya samity at different meetings is not satisfactory. People who do not participate at the meetings make arguments that these meetings are not significant to them. Because they cannot get any benefit from meetings. Their voice is not considered for decision making. Besides, some people make arguments that although there is will, they cannot participate due to inconvenient dates and times of these meetings.

The study finds that members of the primary samity are not motivated to participate at different meetings. It is happened due to lack of accountability. The following figure (fig: 8.4.7) shows the participation level of the respondents at different meetings.

Figure: 8.4.7 Participation by respondents at different meetings

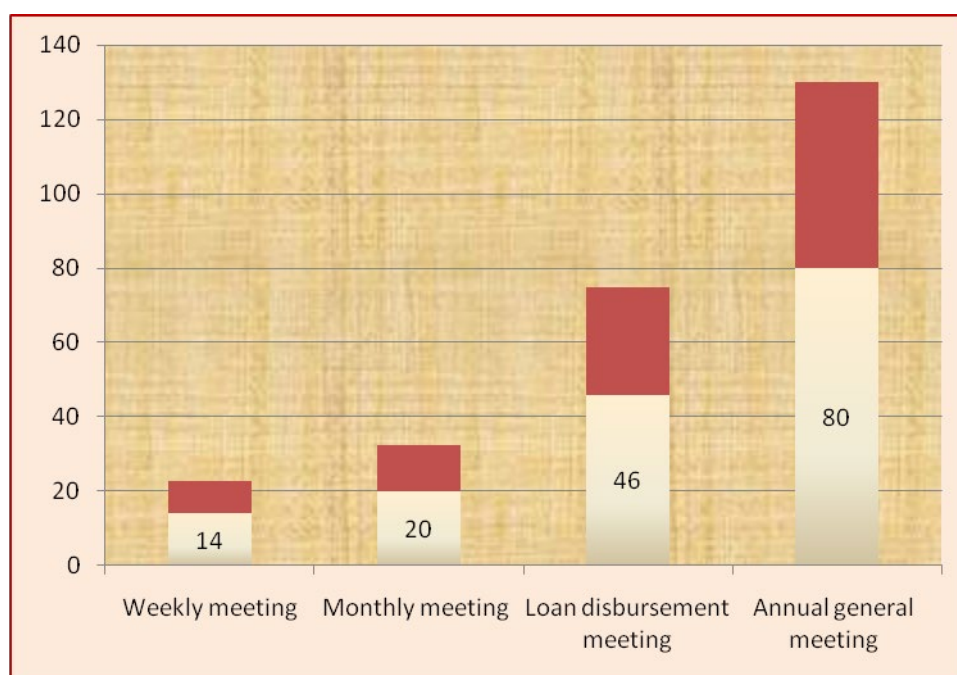


Table: 8.4.7 Data about participation at meetings

		Frequency	Percent
Participation at meetings by members of samity regularly	Yes	22	13.8
	No	138	86.2
Come to take loan/day	Yes	16	10.0
Come sometimes		6	3.8
Not compulsory to come	No	62	38.72
Not given importance		31	19.36
No need to come		30	18.72
Inconvenient time and date		15	9.36

Findings of the above table-8.4.7 indicate that the level of participation by the members of the primary samabaya samity is not satisfactory. Only 13.8 percent of the respondents attend meetings regularly. But they participate at the meeting of loan disbursement (10%) and come sometimes to other meetings (3.8%). On the other hand, 86.2 percent of the respondents do not participate at different meeting due to various reasons. Among them, 38.72 percent of the respondents do not participate at the meetings because they think that it is not compulsory to attend meetings while 19.36 percent of the respondents do not participate at meetings owing to ignorant of them. They claim that their opinions are not considered with due importance. So, they do not participate at meetings. On the other hand, 18.72 percent of the respondents do not participate at meetings because they think that their participation is not important. As a result, they feel no need to participate at meetings. 9.36 percent of the respondents do not participate at meeting due to inconvenient time and date. But they feel that they should participate at meetings.

Findings of the table-8.4.7 reveal that there is lack of participation due to indifferent attitudes and lack of motivation of the members of the primary samity. The members of the samity are needed to motivate and encourage for participation at meetings. They should also be given due importance. On the other hand, the members of the samity should be made aware that participation at meetings is a part of training and it is a self responsibility of them to attend meetings and share experiences, exchange views as well as put voices about different issues. Unfortunately, the activities of RLP have been limited to provide micro-credit only.

Figure: 8.4.8 Data about participation at meetings

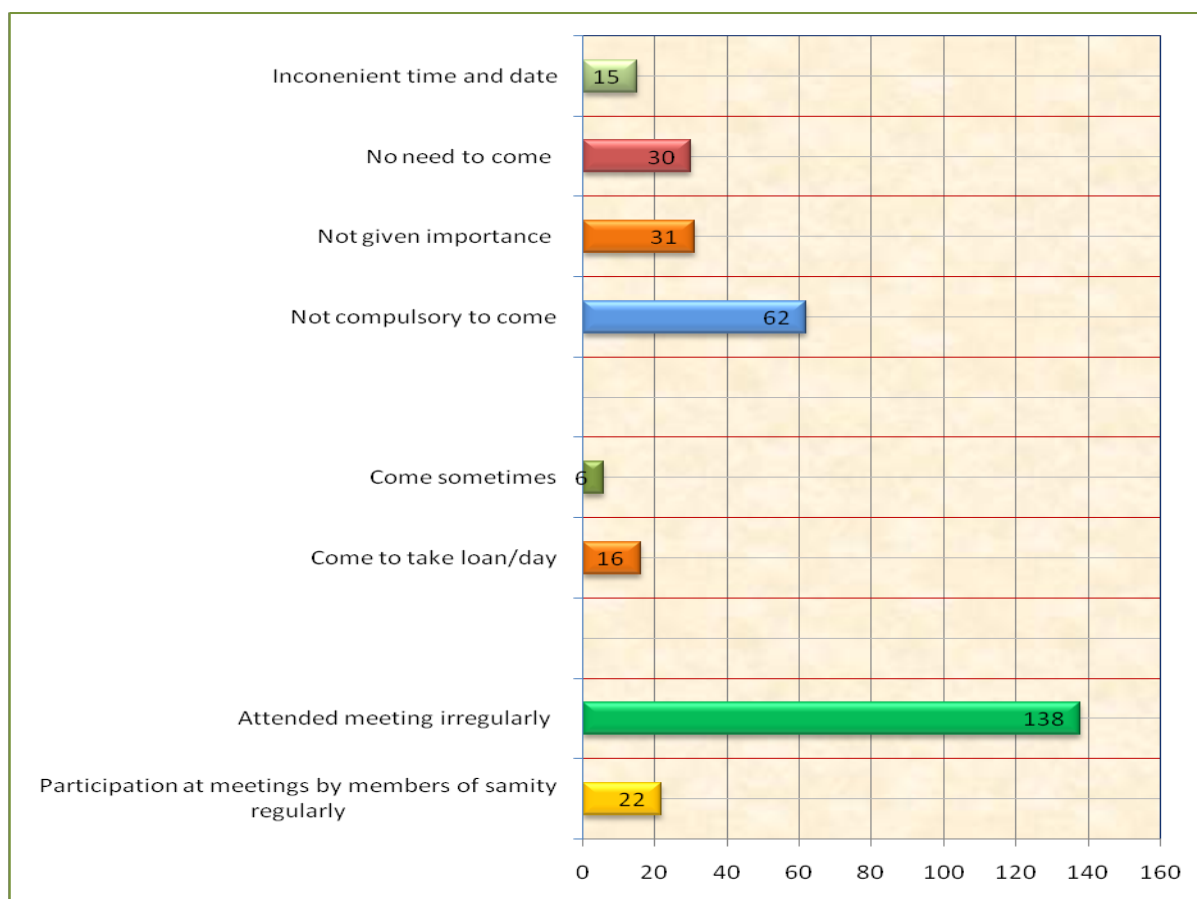


Table: 8.4.8 Information about training programme under RLP

Training suspended due to shortage of fund	14
Training is a way of motivation	174
Training is a way of communication	174
Training should be recuperative	174
Training is a way of participation	174
Training is a way of accountability	174
No training is held at Puthia upazila	2005
No training is held at Charghat upazila	2007

Training is one of the major components of the project. Training is considered as very important tool for implementation of the activities of the project. At the beginning of the project, training programmes were organising regularly. But now no training programme is organised due to shortage of funds. Officials brought under investigation inform that they cannot hold training programme due to shortage of funds. It is revealed (Table-8.4.8) that training programme has been suspended from 2005 at Puthia upazila and from 2007 at Charghat upazila respectively due to shortage of funds. However, their activities are now limited to providing micro-credit to the members of samabaya samity. They cannot expand their activities due to various problems such shortage of funds, lack of attention from the government side and so on. Officials feel that training programmes should be restarted. Not only officials but all the respondents are of opinion that training programme should be revived. All the respondents said that training is a way of motivation, communication, participation as well as it ensures accountability among different stakeholders. The study also finds that if training programme is organised, many issues such as different problems can be solved through discussion. Training brings all together under an umbrella. Training enhances capabilities and capacities to perform better jobs. It improves skills. Hence, the study finds that there is lack of commitment in respective of holding training programme. It also finds that there is lack of accountability. The following figure-8.4.8) indicates the status of training programmes.

Figure: 8.4.9 Information about training programme under RLP

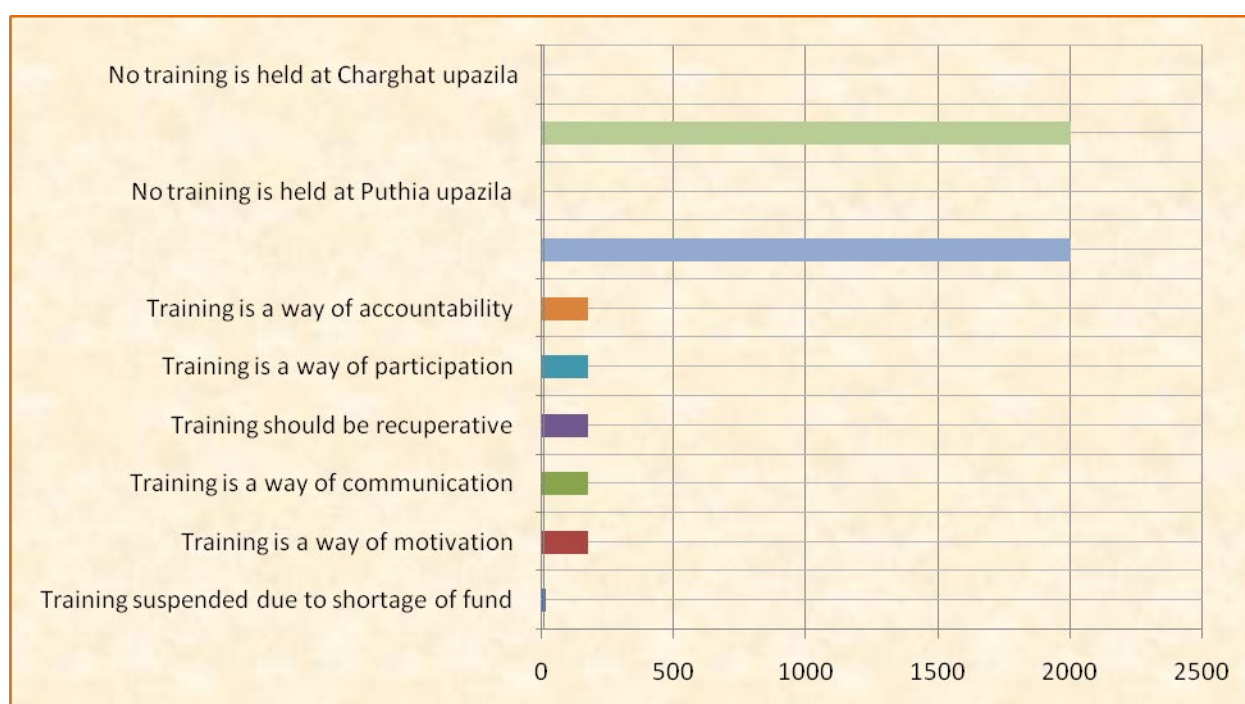


Table: 8.4.9 Main activities of UBCCA

	Frequency
Preparing budget of central samity	12
Approving salary and loan of previous month/year	14
Taking plan for next year	10
Meeting attended by representative of member-samity	14
UPO, DPO, FO, Accountant participate UBCCA Staff meeting	10
Problem-solving recommendations sent to DD	12

The above table-8.4.9 indicates the main activities which are to be performed by the UBCCA. The main activities include: preparing budget for central cooperative association, approving salary and loan of previous month/year, taking plan for next year to be implemented by the central association, and sending recommendations for solving problems to the deputy director of district, BRDB. These are the routine works of the central association. The study investigates and finds that although all these are routine works, they do not do it formally. They do this informal way. They do not follow up the problem-solving recommendations sent to the deputy director, BRDB. Even they do not follow up the plans taken for implementation for the betterment of the project. So, it finds that there is lack of commitment to fulfill the objectives of the rural development project. It is observed that it is happened due to lack of accountability and lack of participation of different stakeholders. The following figure (fig: 8.4.10) represents the main activities of UBCCA.

Figure: 8.4.10 Main activities of UBCCA

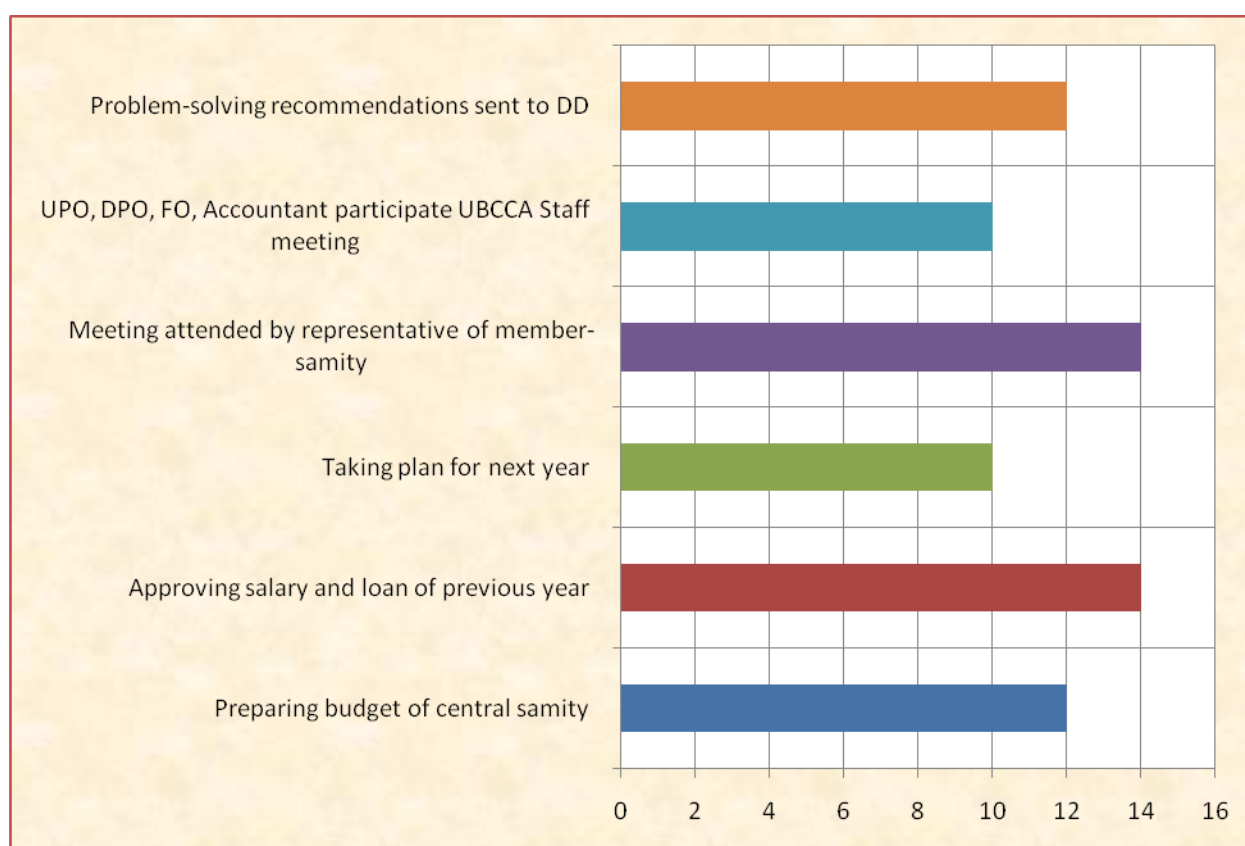


Table:8.4.10 Scope of participation of people's representatives

	N=174		%
Scope of participation of people's representatives	No	174	100.0
	Yes	00	
Scope of participation of people's representatives should be	No	155	89.0
	Yes	19	11.0

The above table-8.4.10 shows that there is no scope for participation of people's representatives³² to the activities of RLP. Scope for participation of people's representatives is barred by the provision and implementation guidelines of RLP. Regarding participation of people's representatives, only 11 percent of the respondents are of opinion that there should be scope for participation of people's representatives. They make arguments that if there is scope for participation of people's representatives, many activities can be done easily. For

³² Here people's representatives refer to Union Parishad chairmen and members. They are elected directly by local people.

example, there is no initiative presently to form new samabaya samity for its different limitations. With the participation of local people's representatives, the initiatives to form new samabaya samity can be taken and local people can be motivated by them to form samity. Not only that, the ineffective samities can be revitalized by them. On the other hand, 89 percent of the respondents are of opinion that there should not be kept opportunity for participation of people's representatives. They also make a number of arguments in favour of their stand. They claim that participation of people's representatives in the activities of RLP will bring more negative impacts than positive impacts. Citing the present role of MPs in the upazila parishad, they argue that participation of people's representatives in RLP will also bring same situations if there is kept provision for their involvement. They also make arguments that if the people's representatives are involved in the activities of RLP, they will insist on project officials to engage more people affiliated to them (people's representatives). Not only that, the UP officials will also influence the project officials to provide more credit beyond the ceiling to their near and dear. The respondents further apprehend that if credit is provided beyond ceiling, recovery of credit will be very difficult. They also think that if the activities of RLP are not done according to their will, anarchy may be created by them. Consequently, the good motive for participation of UP officials may bring jeopardize in the activities of RLP. So, the respondents are of opinion that it is right decision for not keeping provision for participation of UP officials.

On the other hand, the UP officials brought under interview are of opinion that there should be provision for their participation in the activities of the rural development projects, implementing in rural areas. They make arguments that officials of different government projects which are being implemented in their jurisdiction often come to them for problems solving. They settle the problems such as recovery of bad loan. So, there must be provision for their participation at the rural development projects at rural areas, they claim. Besides, they have the right to know what types of projects and programmes under their jurisdiction are being implemented. If they are informed, they can assist to operate the activities smoothly.

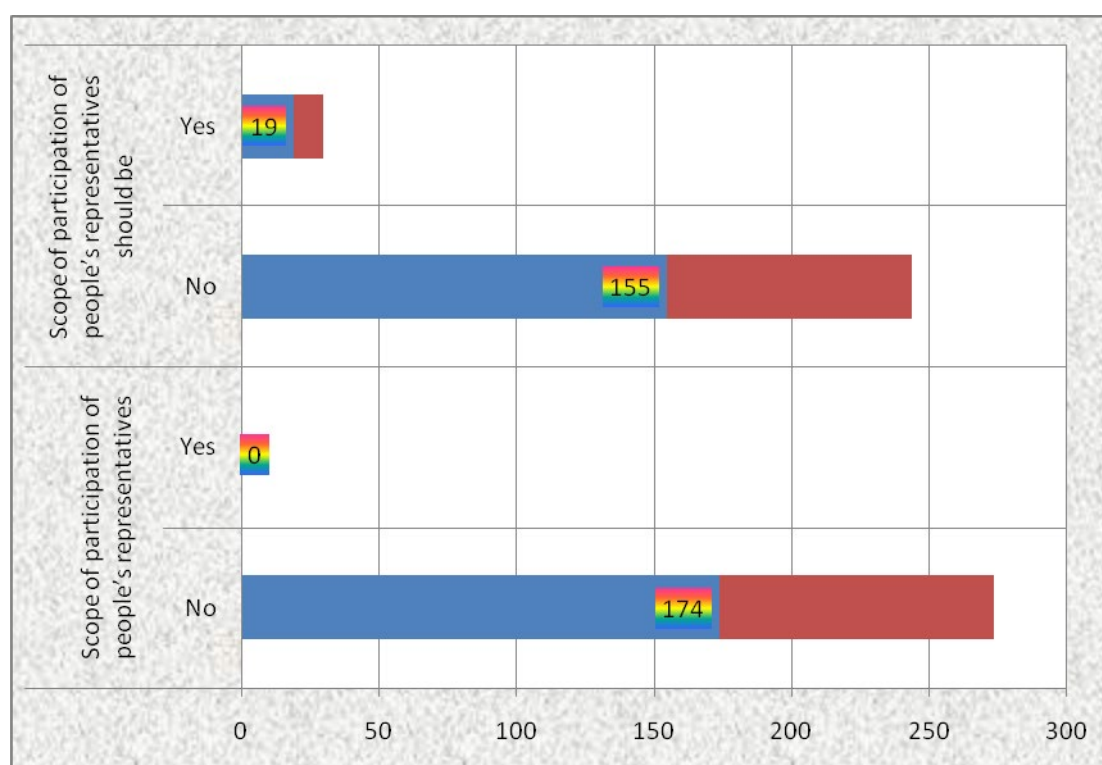
National Rural Development Policy 2001 states that:

'In case of local level planning, the Union Parishad will be considered an administrative unit. Union Plans have to be formulated by integrating the village plans. In the same manner, Upazila plan will be formulated integrating the union

plans while the Upazila plans will be integrated into the District plan, that will be reflected in the national plan (NRDP, 2001).’

However, different studies reveal that in many cases involvement of people’s representatives has brought negative impression for their unnecessary interfere in operating activities. The following figure (fig: 8.4.11) indicates the status about participation of people’s representative in rural development activities, especially RLP.

Figure:8.4.11 Scope of participation of people’s representatives



Source: Author

8.5 Participation: Evaluation

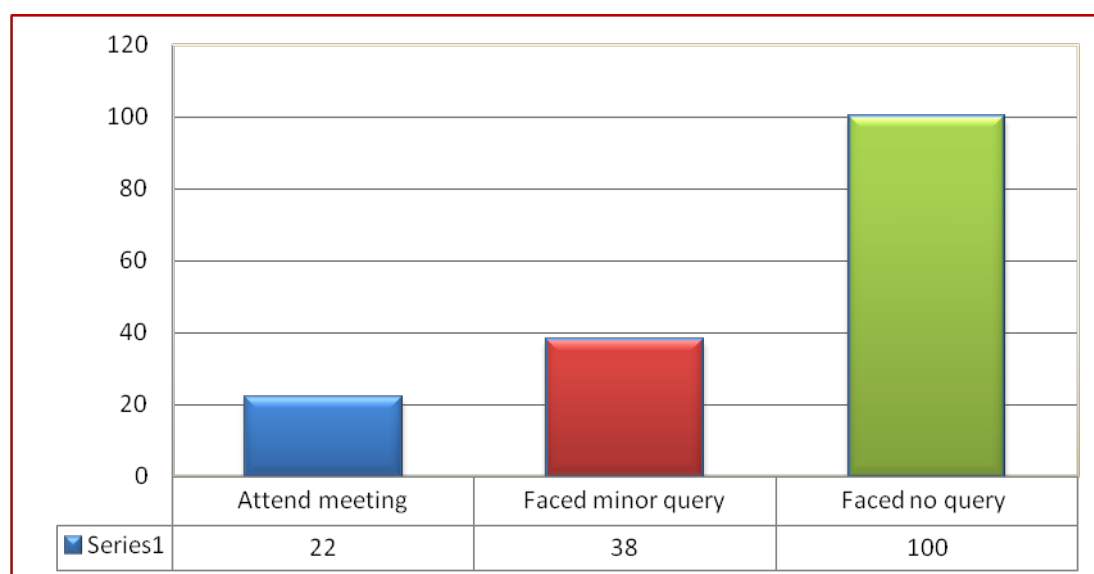
There are three major activities through which rural people can participate in project evaluation, such as, project centered evaluation, political activities, and public opinion effort (Cohen and Uphoff 1977; 56 cited in Khan 1996). Direct and indirect participation occur in relation to actual project centred evaluation, if there is any formal review process, and concentrates on who participates in it, for how long, and with what power to achieve action on suggestions and so on.

Table: 8.5.1 Information about facing any query due to not participation at meeting

		Frequency	Percent
	Attend meeting	22	13.75
	Faced minor query	38	23.75
	Faced no query	100	62.5
	Total	160	100.0

The above table-8.5.1 indicates that the members of the primary samabaya samity were faced little query due to non-participation at different meetings. The findings of the table show that 62.5 percent of the respondents were not faced any query for not participation at meetings while 23.75 percent of the respondents were faced minor query for not attending meetings. The study reveals that there is lack of participation from the lower level side in respect of meeting attendance which is very important for the implementation of the project as well as for attainment of the objectives of the project. On the other hand, there is also lack of accountability in this regard. Nobody holds accountable anybody involved with this project especially in term of attendance at different meetings. So, it is appeared that there is lack of good governance in terms of participation and accountability. The following figure shows the status of query for not participation at meetings.

Figure: 8.5.1 Information about facing any query due to not participation at meeting



Data gathered from the respondents, belonging to the category of project officials, have been presented and analysed in the following tables and figures. In some cases, both the data of two categories have also been presented and analysed for easy understanding of good governance, the key objective of this research. However, in the following table the status of respondents, belonging to the official category is presented.

Table: 8.5.2 Monitoring by officials at field level activities

		N=174	Percent
RD visits field level	Never	164	94.0
	Yes	10	6.0
DD visits field level regularly	Yes	12	7.0
	No	162	93.0
UPO visits field level regularly	Yes	12	7.0
	No	162	93.0
DPO visits field level regularly	Yes	8	5.0
	No	166	95.0
FO visits field level regularly	Yes	170	98.0
	No	4	2.0

The findings of the above table-8.5.2 present us that the monitoring system is very weak. It also reflects the accountability of the officials involved with this project. The findings of the table show us that regional director (RD) hardly visits field level activities of RLP. 94 percent of the respondents claim that they have never seen him to participate at field level activities of RLP. Only 6 percent of the respondents which are mostly project related officials claim that RD sometimes visits field level activities of RLP. The same case is applicable for deputy director of district, BRDB. 93 percent of the respondents claim that they did not see DD to participate at RLP activities at field level. It is also happening in the case of UPO. 93 percent of the respondents also claim that UPO visits hardly to the field level activities of RLP. On the other hand, 95 percent of the respondents said they cannot remember that whether DPO visits to them or not. But it is interesting that FOs visit field level activities of RLP regularly. 98 percent of the respondents claim that FOs visit them regularly. Why do FOs visit field level activities regularly? The study finds that it is their main responsibility. Besides, presently the activities of RLP are limited to provide micro-credit to its members. This is

done by FOs. In addition, there is no fixed salary for FOs. So, they are compelled to go to field visit and collect weekly credit installment. As much as one can collect of weekly installments, he/she will be paid accordingly as remuneration at the end of month. So, there is no alternative but to go to field visit. Consequently, the study also finds that the activities of RLP are not being operated as it is expected for rural development.

Participation of higher level officials to the field level activities motivates local people more and more to increase their activities. As a result, it becomes easy to attain objectives of a project. The study finds that it is absent in RLP.

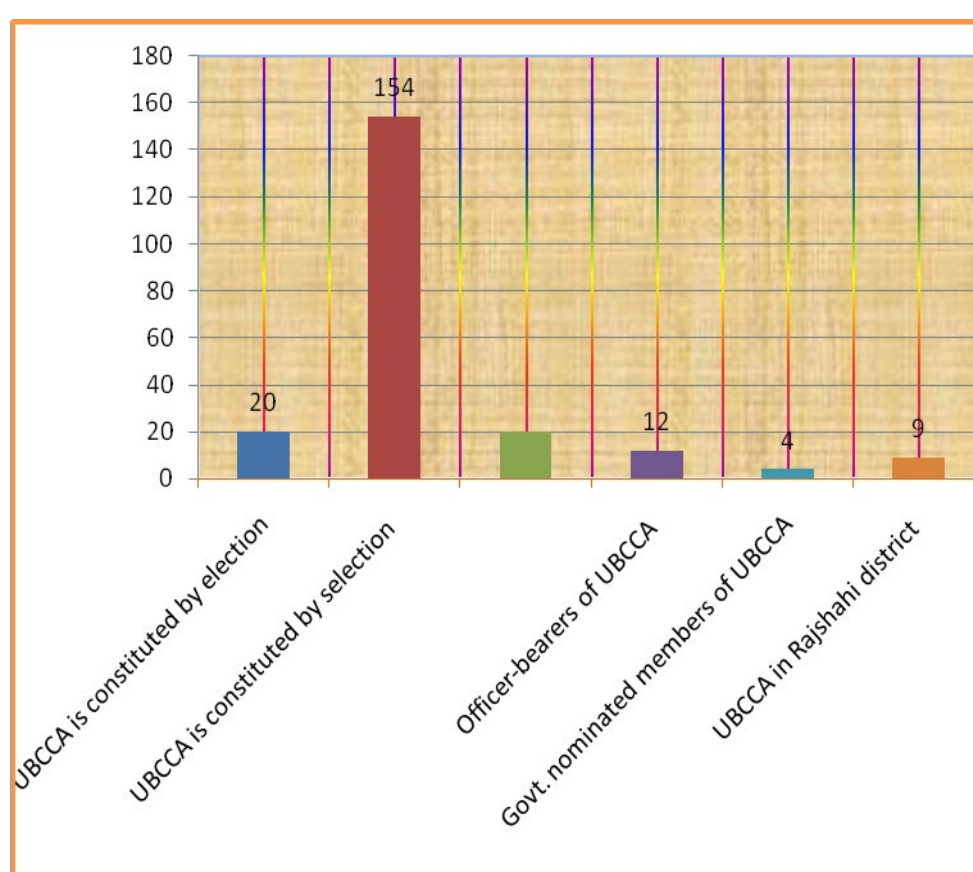
Table: 8.5.3 Central Samity (UBCCA) under RLP

	Frequency
UBCCA in Rajshahi district	9
Officer-bearers of UBCCA	12
Govt. nominated members of UBCCA	4
UBCCA is constituted by election	20
UBCCA is constituted by selection	154
Members of UBCCA, Representatives of primary samity	20

The above table-8.5.3 indicates that there are nine central cooperative societies (Upazila Bittayahin Central Cooperative Association-UBCCA) in Rajshahi district and each central society has a 12-member managing committee for three years. Among 12 members, 4 members are nominated by the government. The four members represent from agriculture department, social welfare department, youth department and BRDB. The rest of the members of the managing committee are supposed to elect through election by the members of the central society. The members of the central society are the representatives of all primary samabaya samities. The study reveals that although there is a provision to elect the managing committee by election, it is not practised properly. Most of the respondents claim that it is constituted by selection and UPO plays vital role in this respect. The study also reveals that there is lack of participation in regard to the composition of the managing committee. Representatives of primary samities are ignored in many cases. So, they cannot raise their voice at the meetings although meetings are not held regularly. As most of the

office bearers of the managing committee are nominated, they cannot be held accountable to their responsibilities. The managing committee is supposed to take plan for expansion of the activities of the rural development project. But the scenario of the activities is not as good as it is expected for rural development. There are some limitations but the role of managing committee is not so remarkable or noticeable to remove these limitations. Even there are no noticeable initiatives to uphold the interest of the members of the primary samities. The following figure (fig: 8.5.2) shows the status of UBCCA.

Figure: 8.5.2 Central Samity (UBCCA) under RLP



8.6 Participation: Benefit sharing

People's participation in a project can lead to at least three kinds of benefits such as, materials, social and personal. Material benefits are basically private consumption, income or assets. These can be seen in the acquisition of land, livestock, implements, improvements in dwelling units, savings and so on. Social benefits are basically public goods, services or

amenities, such as schools, health centres, water tanks, improved housing and better roads. As such efforts have to be made to ensure people's participation in development projects as well as in the assessment of their benefits. Usually personal benefits are greatly desired though often not attained on an individual basis, because with the acquisition of more social and political power through the operation of a project these come the members of the groups or sectors. Among several possible project generated benefits of this sort, three appear to be particularly important; self-esteem, political power and a sense of efficacy (Khan and Asaduzzaman 1996).

Hye (1991) observes that:

'Where projects are planned and implemented largely by the rural elite in collaboration with the government functionaries, the benefit for the project accrues disproportionately to the rich and powerful. Equitable distribution of benefits requires participation by the target group members in planning, decision-making and implementation stages. ... In addition participation in benefits may mean equal opportunities or equitable access to the benefits (goods or services) produced by the project (Hye, 1991: 15-16).'

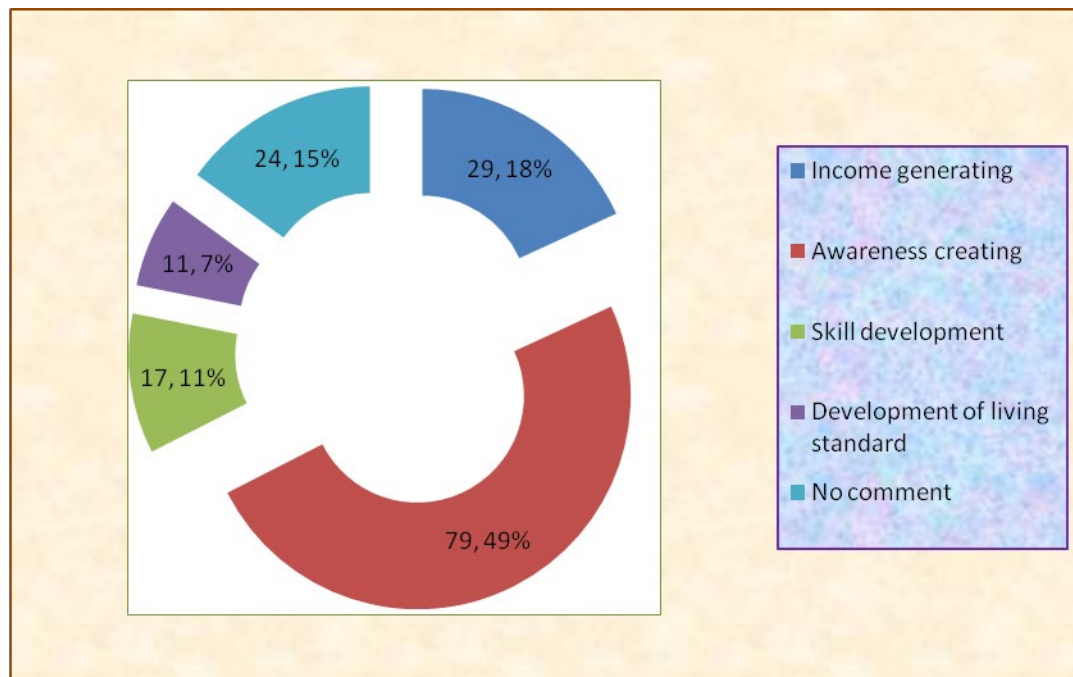
This research investigates and finds that with respect to the rural development project, RLP, in many cases, equal opportunities or equitable access to the benefits are absent. The rural development project, RLP, is a result of top-down policy of the government of Bangladesh. Consequently, there is no scope for participation of the target group members, the rural poor people, in planning, decision-making stages. But they are part and parcel of the rural development project at implementation stage. So, benefits of the project are not equitably distributed.

Table: 8.6.1 Benefit of RLP

	Frequency	Percent
Income generating	29	18.0
Awareness creating	79	49.0
Skill development	17	11.0
Improvement of living standard	11	7.0
No comment	24	15.0
Total	160	100.0

The findings of the above table: 8.6.1 show us that there are some impacts on the target people under the RLP. 49 percent of the respondents claim that they have been made aware through different programmes especially training of RLP. But the training programme is now suspended due to shortage of funds. 18 percent of the respondents are of opinion that the micro-credit programme of RLP leads them income generating activities while only 7 percent of respondents claim their improvement of living standard after involvement with the RLP. On the other hand, 11 percent of the respondents are of opinion that RLP brings their development of skill in rearing poultry. It is very important that 15 percent of the respondents refrain to make any comments regarding the impact of RLP on them. But it is observed while talking to them they are seen frustrated. Their facial appearance shows that they are not satisfied with the present activities being operated under the RLP. It is seemed that they expect more than that of. However, it can be said that RLP brings some positive impacts on rural poor people. It can be intensified. Following figure (fig: 8.6.1) shows the impacts of RLP on the respondents.

Figure: 8.6.1 Benefits of RLP



In social benefits, RLP has no contribution in improving public goods, services or amenities. RLP is totally a cooperative based rural development project. It focuses on income generating through training on different trades, leading to escape from poverty net. It also focuses on women empowerment. So, there is scope for personal benefits in RLP. But presently, the

activity of RLP is very limited to providing micro-credit to its members only. Consequently, training has been suspended for long, awareness creating programme and so on are also absent for long.

Conclusion

The foregoing discussions present a clear scenario of participation in rural development project, RLP. In a brief, it can be said that participation is very important issue for the success of a project. But the study finds there is lack of participation in different sectors designed to implement the activities of the rural development project, RLP. Participation is the key cornerstone of good governance. So, the findings of the above discussions reveal that in the perspective of participation, there is a huge absent of good governance in the activities of RLP. However, in the next chapter, the issue of accountability in the rural development project will be discussed elaborately in line with the governance framework of DFID. Accountability is also considered as another cornerstone of good governance.

Chapter-IX

Status of Good Governance in Rural Development Project: Accountability Perspective Data Presentation and Analysis

9.0 Introduction

This chapter gives us a profile of accountability in the rural development project, RLP. Data of accountability have been mainly divided into two categories—officials category and beneficiaries category. In some cases, data of both categories have been counted in a table or a figure for straightforward understanding of the issue. In this chapter, data have been presented in tables and figures so that it makes us a clear conception.

The study is conducted in Rajshahi District which is constituted with nine upazilas. Out of nine upazilas, two upazilas namely Puthia and Charghat upazila are selected for field level study. Among many rural development projects sponsored by the government of Bangladesh, rural livelihood project (RLP) is selected as case study for this research. RLP is being implemented covering nine upazilas of Rajshahi district. A detailed discussion about RLP has been made in the chapter of project profile (Chapter-VII).

However, in this chapter data have been presented and analysed in the perspective of accountability, the key element of good governance. Accountability is very essential for the achievement of objectives of a project. In this chapter, accountability has been considered in line with the DFID's governance framework which refers to CAR. CAR refers to capability, accountability and responsiveness to different level of stakeholders.

A total number of respondents in this study are 184. Of them, 14 are officials involved with the project, RLP. 10 respondents are UP officials and the rest of the respondents are the members of primary samity which is constituted with BSS and MBSS. They are considered as beneficiaries of rural livelihood project. In this chapter, some data have been used again which have also been presented and analysed in the chapter of participation. It has been done for easy understating of the discussion without going to the previous chapter. However, the

following table-9.1 indicates the numbers of respondents involved with the project who are brought under investigation for data collection at primary level. In some cases, they have also been consulted for secondary level data.

9.1 Some basic information about respondents

Table: 9.1.1 Status of respondents belongs to project officials

		Frequency	Percent
RD	Rajshahi Division	1	7.1
DD	Dist. Rajshahi	1	7.1
UPO	Puthia upazila-1	2	14.3
UPO	Charghat upazila-1		
FO	Puthia-5	10	71.4
FO	Charthat-5		
	Total	14	100.0

Above table: 9.1.1 shows us the figure of respondents engaged in RLP at different level. So, to collect data, 14 officials engaged in RLP and BRDB were brought under investigation. Among them, one was regional director (RD) and another was deputy director (DD) of Rajshahi district of BRDB. The rest 12 were directly engaged in RLP. Of them, two were upazila project officer (UPO) of Puthia upazila and Charghat upazila respectively and a total of 10 field organisers (FO), five from each upazila-Puthia and Charghat- were consulted for data collection.

However, UPO is responsible official at upazila level to implement all the activities of the project. The failure and success of the project at field level totally depend on UPO. He/she is considered as core person at field level because he/she is responsible to accomplish all activities such as providing credit, holding different important meetings, organising training programmes (now suspended due to shortage of fund and other reasons), maintaining communication with field level to higher level, preparing future plan, etc. So, his/her role is very important for RLP regarding its success and failure. On the other hand, he/she is also important in respect of participation and accountability—the core elements of good governance. UPO can play an important role in implementation, evaluation and benefit

sharing stages of participation. Thus he/she can ensure good governance. In addition, UPO can also ensure accountability in the eye of DFID's CAR framework of accountability.

RLP is a cooperative based rural development project of the government of Bangladesh. Although its activities are running under the BRDB, the operational cost and other financial liability is maintained by its own sources. At the beginning of RLP, Asian Development Bank (ADB) provided 90% of the total project cost and the rest 10% was provided by UBCCA which was formed in 1993. Later, ADB gradually reduced its financial support to RLP and it totally stopped funding in 2007. So, UBCCA was forced to take the responsibility to its own shoulder. As a result, the operational cost and other financial responsibility of the project have been maintaining from own resources and sources from 2008. The financial strength of the project is selling shares to cooperative members and collecting savings from members of BSS and MBSS. Another source is bank interest of its deposit. So, field organisers are considered as 'life blood' of the RLP. They visit to the members of BSS and MBSS and sell shares and collect deposit from them. They also motivate and encourage rural poor people and take initiatives to form new samity (cooperative association). After formation of samity, the members of the samity are provided credit. Before getting loan, each members of the samity has to purchase share and to deposit savings. If five percent share and 10 percent savings are made respectively, members of the samity are provided micro credit. This tough job is done by the field organisers. So, expansion of activities of RLP depends on FO. Now, it can be said that participation of mass people at rural areas depends on the performance of FO. As a result, FO can play a vital role at implementation and benefit sharing stages of participation. They can be also held accountable in line with CAR framework.

Table: 9.1.2 Strata of samity under RLP

		Frequency	Percent
Two strata	Primary	14	100.0
	Central		
	Total	14	100.0

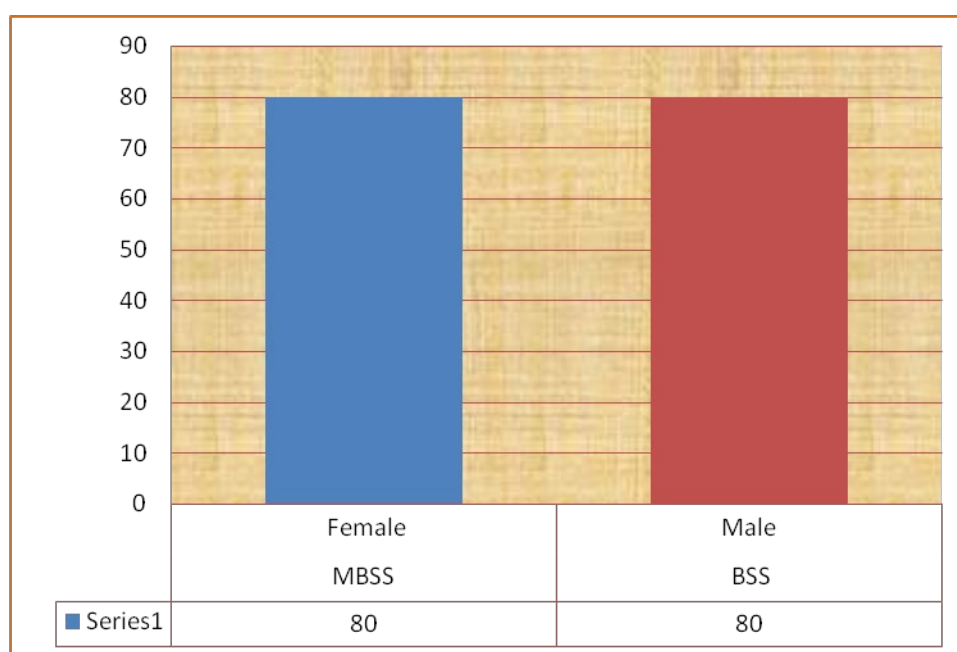
The above table: 9.1.2 shows the strata of cooperative association of RLP. There are two strata of samity of RLP. One is primary samity at local level and another is central samity at upazila level. The primary samity is constituted with two samities—BSS and MBSS. On the other hand, the central samity is constituted with representative of all primary samities. Every samity has a managing committee which is elected by the members of the samities. Before election, the managing committee may be nominated by the members of the samities for up to three year. However, the primary samity has a six-member managing committee (see appendix-2) and on the other hand, the central samity has a 12-members managing committee (see appendix-3).

Table: 9.1.3 Gender status of respondents belongs to target group

		Frequency	Percent
MBSS	Female	80	50
BSS	Male	80	50
	Total	160	100.0

However, the respondents selected purposively from each category are considered as representative. Primarily they show reluctant to provide different information such as behaviour of project officials, interaction between two groups- project officials and project beneficiaries, training programmes, micro-credit programmes, various difficulties faced by them, participation in different forum and accountability of different parties involved in the project activities. After informing the objectives of this study, later, they provide information fervently. The following figure (fig:9.1.1) shows us the numbers of respondents from each category.

Figure: 9.1.1 Numbers of Respondents



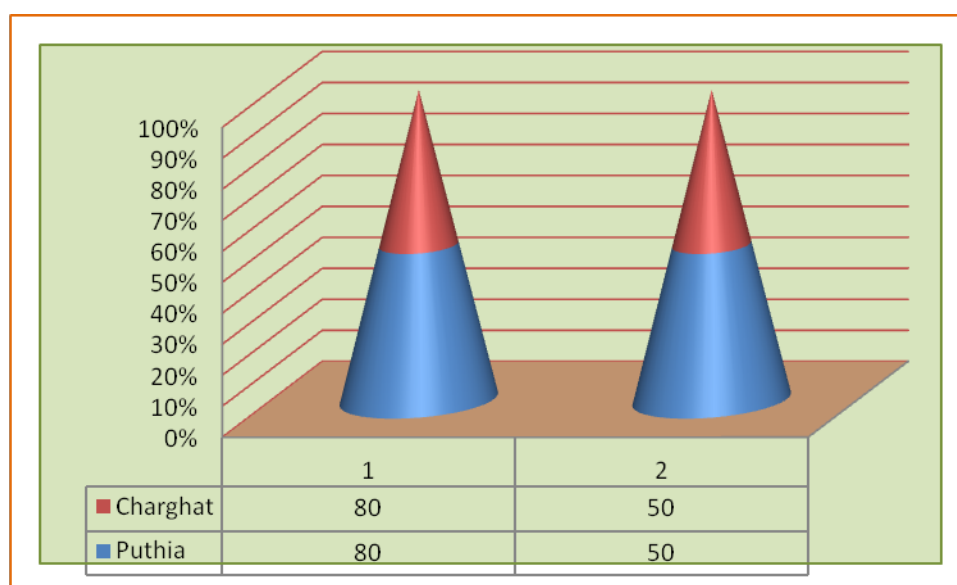
Source: Author

Table: 9.1.4 Name of Upazilas

		Frequency	Percent
	Puthia	80	50.0
	Charghat	80	50.0
	Total	160	100.0

The above table: 9.1.4 shows us that the respondents have been selected purposively from two upazilas of Rajshahi district. The two upazilas have been selected purposively from nine upazilas of Rajshahi district. These upazilas have been considered as representative not only for Rajshahi district but also for the rest of the part of the country covered under this project. The activities of the rural livelihood project (RLP), selected as the case for this research, are being implemented at 152 upazilas of 23 districts all over the country. All nine upazilas of Rajshahi district are also covered under the rural development project. The following figure (fig: 9.1.2) indicates name of upazilas selected for this research. It also reveals the numbers of respondents selected from each upazila.

Figure: 9.1.2 Name of upazilas



Source: Author

In the following section, data have been presented through tables and figures as well as analysed in line with the DFID's CAR framework to explore and find out accountability in RLP.

9.2 Capability

According to DFID, '*Capability* is the extent to which leaders and governments are able to get things done, and to perform functions such as providing stability, regulation, trade/growth, effectiveness and security.

Table: 9.2.1 Operation as RLP began in

	Puthia		Charghat	
1993/ RPC, 1998/ RLP				
	29.05.2003	Members	01.01.1999	Members
Numbers of samity	10	200	116	2320
Now numbers of samity	118	4332	116	2320
BSS	31	1088	33	660
MBSS	87	3244	83	1660

The above table: 9.2.1 shows the operational period of RLP in the study areas. Before inception as RLP in 1998, the activities of the project were implementing under the RPC project from 1993. The above table-9.2.1 shows us that the operation of RLP began at Puthia upazila in 2003 where as it began at Charghat in 1999. The project activities are mainly operating on cooperative basis. So, to start its activities, firstly it was needed to form cooperative association (samabaya samity). During the inception of RLP at Puthia, the numbers of samabaya samity were 10 and subsequently the numbers of members of these samities were two hundred. Each samity consists of 20 members. Now, the numbers of samity at Puthia are 118 and the numbers of members of these samities are 4332. The important issue is here that both the numbers of samities as well as the numbers of members have increased at Puthia upazila. Here we can say that participation of mass people at the implementation level of RLP has increased although there are limitations in terms of what participation means.

On the other hand, the same table shows us that at the beginning of RLP at Charghat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charghat upazila. UPO of Charghat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned that there is no limit to increase the numbers of samity as well as numbers of members. It is observed that although the activities of RLP are running well at Charghat upazila compared to Puthia upazila, the functions of a big numbers of these samities are not good enough. It is also revealed that there is lack of accountability in terms of formation of new samity and increasing its members. The study reveals that there is a coordination committee at upazila level and district level for RLP. But the committees are not functioning for long. The district coordination committee is supposed to hold its meeting once in three-month and the upazila coordination committee is supposed to hold its meeting once in two-month. It's a matter of sorrow that no meetings of these committees are held during the last decade. It reveals that there is lack of participation from official levels to field level for evaluation, one of parameters of participation. There is also lack of accountability to its stakeholders of the project. The following figure-9.2.1 gives us a clear synopsis about numbers of samities and numbers of members of RLP at Puthia and Charghat upazila respectively.

Figure: 9.2.1 Numbers of Samity and Members of Samity at Charghat upazila

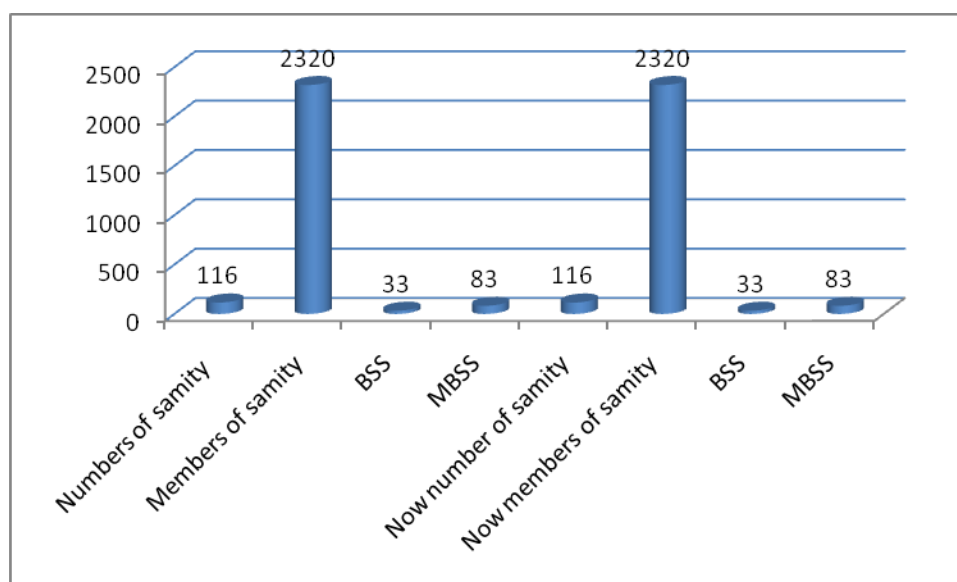


Table: 9.2.1 and figures-9.2.1 make us clear that although both the numbers of samities and its members at Puthia upazila have increased over the period of last decade, the increasing pace has stopped to a certain point due to various reasons and problems. On contrary, both the numbers of samities and its members have neither increased nor decreased. What are the problems for such static situation? This is one of the vital questions of this research. Is their lack of participation to implement the rural development project? Or is their lack of accountability to ensure participation and implementation of the rural development project? This researcher explores answers of these questions and finds that there is lack of accountability.

Regional directors, deputy directors of district, upazila project officers and field organisers have played a little role to extend the activities of RLP. Regional director participates hardly to any activities of RLP although the activities of RLP have limited to provide micro-credit only. Deputy director of Rajshahi district of BRDB visits sometimes at field level but his visit is limited to the projects expect RLP of BRDB although he is officially responsible for RLP also. So, their participation at RLP to expand its activities is almost zero. On the other hand, upazila project officers and field organisers have also made a little effort to expand its activities further. UPO of Charghat claims that they achieved their target. So, they need no more to expand its activities further. On the other hand, UPO of Puthia upazila makes different arguments for not taking any initiatives to spread out its activities more areas. He said people basically rural poor people come to an organisation for different purposes such as

for taking micro-credit, for getting training, for different occasional incentives and so on. At present, RLP is running depending on only micro-credit which cannot attract any more the rural poor people, the target group of RLP. Besides, the interest rate of micro-credit is 22% which is high compared to other micro-credit providers. In addition, the rigid rules and regulations of RLP and cooperatives also appear as barriers to expand its activities. For example, if any member of a samity fails to pay his/her weekly installment or fails to pay his/her loan at the end of a certain period, no members of the samity will be provided credit unless the arrear is paid. On the other hand, many micro-credit providers give credit on the basis of individual performance. So, rural needy people express their reluctant to involve with RLP and eager to engage with other micro-credit providers. In addition to rigid rules and high rate of interest as well as group performance, there is another problem to form new samity. The problem is, according to RLP rules, the members of the samity cannot be a member of another samity or an organisation. Even the members of samity are not permitted to take credit from other organisations except RLP. So, who will be interested to be a member of such samity? This is the question of UPO of Puthia upazila. The study reveals that most of the existing members of BSS and MBSS have taken loan from many other organisations but it is not officially recorded to RLP samabaya samity. It is learned that if the members engaged with other organisations and have taken loan, are identified, the numbers of samity as well as members of samity will reduce significantly. Further, training programmes are not held now due to shortage of fund. Field organisers also face such same problems at the field level. So, it is clear that there is lack of participation. The study also reveals lack of accountability at RLP. There are separate coordination committees at district level as well as upazila level to review the activities of the rural development project. The coordination committee at district level is supposed to hold at least one meeting with an interval of three-month to review the project activities. It is learned that no such meeting was held during the last decade and the official concerned could not remember whether such meeting was held nor not at district level. The same case has happened at upazila level. The upazila coordination committee headed by UNO is also supposed to arrange a meeting with an interval of every two-month to review the rural development project, aiming to alleviate poverty of rural poor people. Here UPO is member-secretary of the coordination committee and he is responsible to arrange such meeting. He is accountable to DD, district of BRDB and also to members of samabaya samity. But DD and UPO have never faced any query for not arranging such meeting. Here is a popular phenomenon that who is accountable to whom. Its answer is 'nobody is accountable to anybody.'

On the other hand, UPOs cannot charge field organisers because they cannot ensure their (FO) salary at the end of a month. FOs can earn salary or it can be said that they may be paid remuneration if they can collect weekly credit installment, savings of members of samabaya samity and sell of shares. If they fail to do so, they will be paid nothing at the end of a month. So, how they can be brought under accountability?

Consequently, the study reveals that there is lack of participation and accountability- the key elements of good governance in the rural development project, RLP. So, it indicates poor governance or absent of good governance.

Table: 9.2.2 Purposes of taking loan

		N=160	Percent
	No specific reason	136	85.0
	For agricultural production	2	1.3
	For rearing poultry	7	4.4
	For spending son/daughter marriage cost	9	5.6
	For maintaining family	6	3.8
	Total	160	100.0

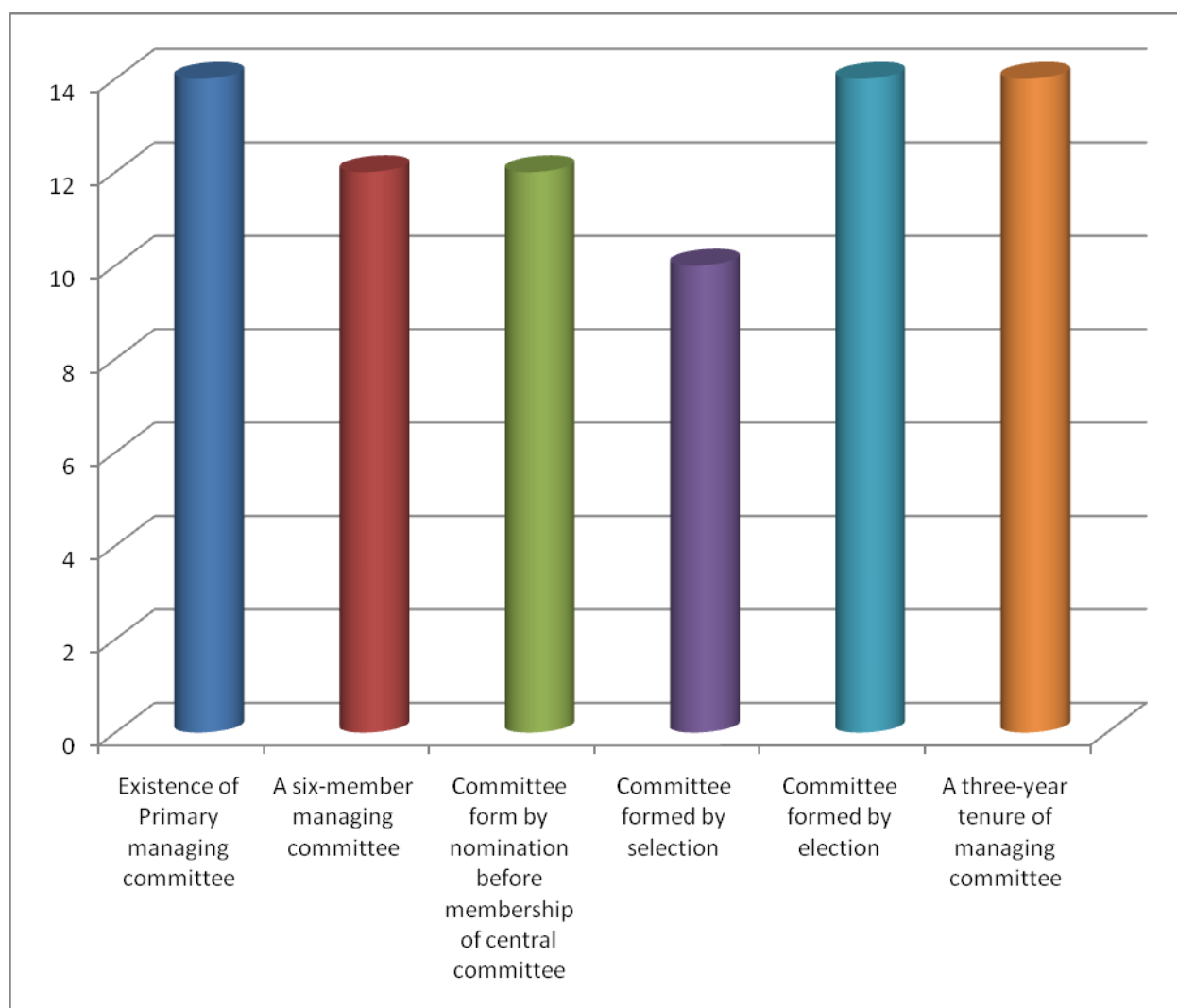
The above table: 9.2.2 indicates the purposes of taking loan by the respondents. It shows that 85 percent of the respondents had no specific reason for taking loan although there are specific sectors for credit. The table also shows that 5.6 percent of the respondents had taken micro-credit for bearing cost of their sons and daughters while 3.8 percent of the respondents had taken credit for maintaining their family expenditure. Only 4.4 percent and 1.3 percent of the respondents respectively had taken credit for rearing poultry and agricultural production. For the first time, the respondents refrain to disclose about taking micro-credit. While collecting data at the field level, the respondents were assured that providing data about taking micro-credit would not hamper their membership as well as getting micro-credit in future. Then, they disclose that they take micro-credit in name of specific sectors prescribed by the RLP guidelines. It is just written down in paper for maintaining official formality only.

According to the RLP guidelines, there are specific sectors for providing micro-credit and it is supposed to maintain strictly in the respect of providing micro-credit. But it is not maintaining in practice. The study investigates and finds that due to survival of the project activities and as it is the main source of honorium of the field organisers, the rules are not maintained here. The study reveals that the field organisers are provided one percent as honorium and 2% as encouragement bonus. This is the main source of their monthly income. Who will want to stop one's income to follow the rigid rules and regulations where the question is of survival? It is asked by the field organisers. The study also finds that the field organisers are not paid any fixed salary at the end of month. As a result, they cannot follow the rules to provide micro-credit to the specific sectors. This is why the upazila level project officials, district level official and regional level official cannot hold the field organisers to accountable to their activities. It appears that there is lack of accountability in line with the CAR framework.

9.3 Accountability

Accountability describes the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account to ensure transparency, free media, rule of law and elections.

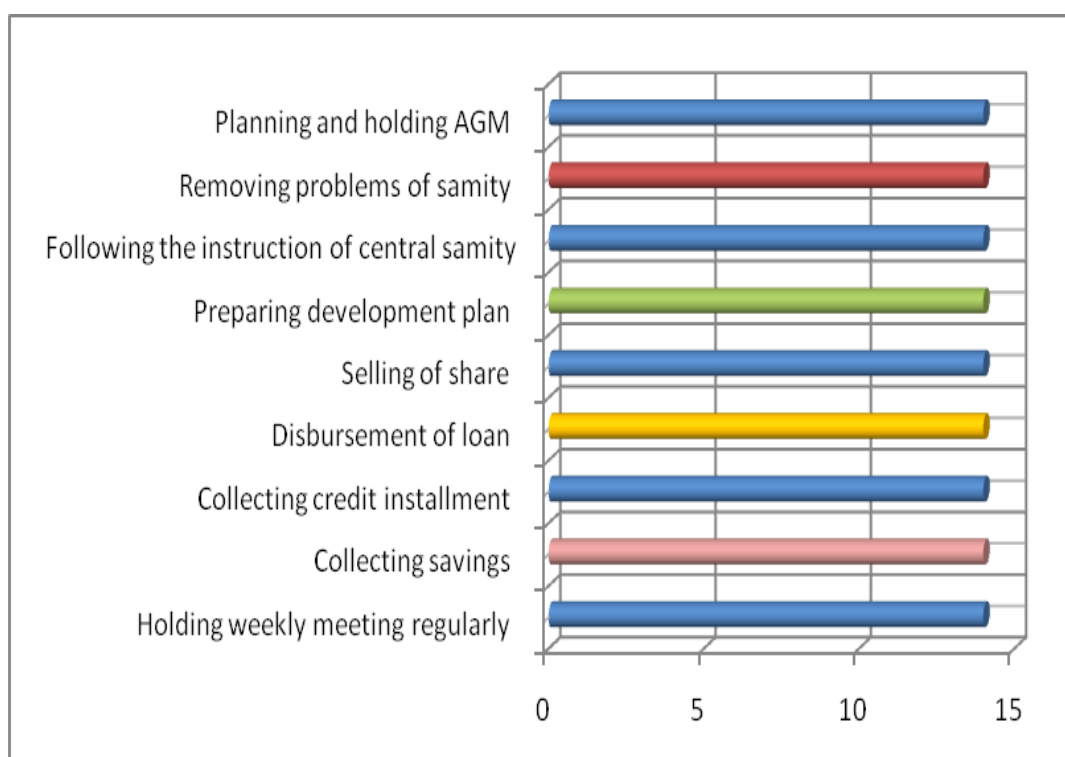
Figure: 9.3.1 Management committee of primary samity



The above figure- 9.3.1 indicates that the primary samity of RLP is being run by a managing committee which is constituted with six members. According to the implementation guidelines of RLP, there must be a managing committee and it should be elected. The general members of a samity will be voters and they will elect the managing committee by election. The tenure of the managing committee will be a three-year. All the respondents claim that there is a managing committee comprising six members. But there are different opinions about composition of managing committee. Officials of RLP admit that the managing

committee is nominated till getting membership of central committee of the primary samity and its tenure is maximum three years. The study reveals that the provision for nomination is more needed because presently no new committee is formed. So, if the managing committee is nominated, participation in democratic process will hamper and it is also violation of the implementation guidelines of RLP. There is a provision that managing committee will be elected by the members of the samity. All officials involved with the project admit it but they cannot practise it. The study reveals that most of the managing committee is selected by the field organisers of RLP or senior members of the samity. So, there is lack of equal participation in respect of election for managing committee of the primary samity.

Figure: 9.3.2 Major activities of primary samity



The above figure-9.3.2 shows us that the primary samabaya samity is supposed to perform some major activities for proper implementation of the project activities. The activities include: holding weekly meeting, collecting weekly installment of micro-credit, collecting savings of members, selling shares, preparing development plan, removing problems faced by them, following instruction of the central samity, disbursement of loan and planning and holding annual general meeting (AGM) of the primary samity. The study finds that all the activities stated above are in paper and also keep in record but in practice all activities are not performed. The study reveals that weekly meeting is not held regularly. Monthly meeting is

also not held regularly. Meetings are held when it is needed. In most cases, the field organisers go to home for collecting weekly installment. Most of the members of the primary samity do not participate at the meetings showing different causes such as it is no needed to participate as they are not given importance. The activity- preparing development plan is in paper only. It has never been taken any development plan. Regarding solving problems, the primary samity is to do little. The major problems they feel are: the interest rate of micro credit is high, the cooperative rules and regulation are very rigid, the ceiling of micro credit is very low, no training programme is organised. Solution of these problems is not in their hand. They can motivate only when one member fails to repay credit installment.

Table: 9.3.1 Payment of micro-credit installment in time

		Frequency	Percent
	Irregular	137	85.6
	Yes	15	9.4
	No	8	5.0
	Total	160	100.0

The above table: 9.3.1 makes us clear that there is irregularity in payment of micro-credit installment. 85.6 percent of the respondents pay their micro-credit installment irregularly while only 9.4 percent of the respondents pay their weekly installment in time. On the other hand, five percent of the respondents cannot pay weekly installment in time. Data reveals that irregularity of collection of weekly payment a common phenomenon. The field organisers cannot compel rather than induce to pay weekly installment in time. The field organisers say that providing micro-credit is now the main activity of RLP. Besides, the interest rate is comparatively higher than other micro-credit providers. As a result, they always try to encourage and motivate rural people to take micro-credit from RLP through cooperative basis at it is a government run project. So, there is no risk to loss their savings and shares. It is secured than other cooperative basis organisations. It is informed while collecting data at field level that if they insist to pay weekly payment in time, the numbers of members of samabaya samity will reduce drastically. It is also revealed that almost 40 percent of the samabaya samity is now dead practically. These samabaya samities are shown in paper for official record keeping and for informing the high officials that all are fine. So, accountability

is low here. The following figure (fig: 9.3.3) shows us the picture of irregularity of weekly micro-credit installment.

Figure: 9.3.3 Information about payment of weekly installment

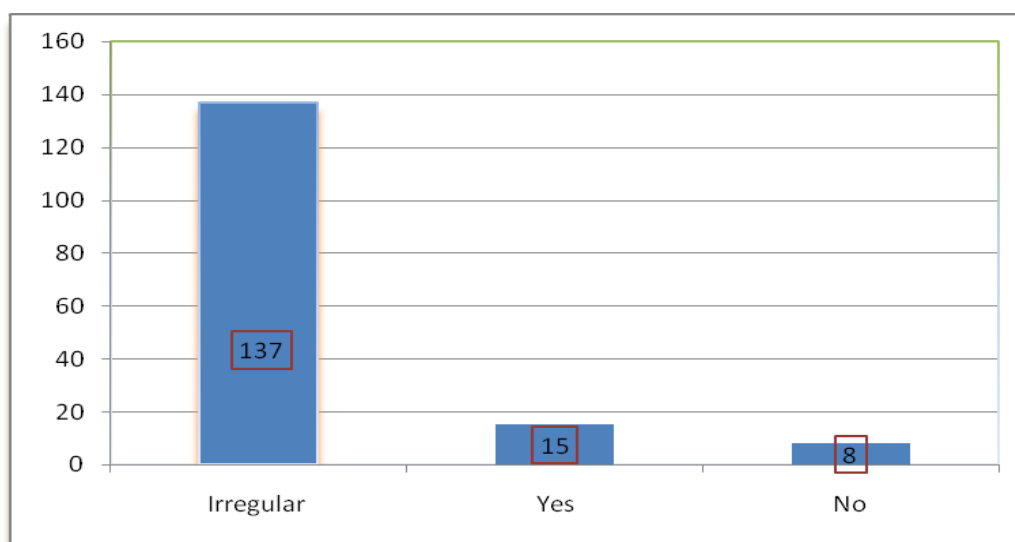


Table: 9.3.2 Taking credit from other organisations than this samity

		Frequency	Percent
	Yes	141	88.0
	No	19	12.0
	Total	160	100.0

The above table: 9.3.2 indicates that 88 percent of the respondents have taken micro-credit from other organisations without informing the managing committee of primary samabaya samity of RLP. That means a huge number of rural people are engaged in more than one organisation for getting micro-credit. Only 12 percent of the respondents have not taken any loan from other organisations than this.

The study finds that there is a rule under RLP that no one can be allowed to be a member of other organisations if he/she gets membership with the samabaya samity under this project. But the study reveals that 88 percent of the respondents are involved with more than one organisation. This cannot be monitored. If it is monitored, the project activities will be

hampered, make arguments, the field organisers, as it is one of their responsibilities. So, the study reveals there is lack of accountability that means CAR framework to run the project activities. Because leaders—the managing committee members and government organisation - BRDB, cannot hold the target group accountable to their commitments. They fail to meet the need of citizens, the members of the samabaya samities. The study finds that there is credit ceiling up to Tk. 20,000/- (Twenty thousand taka) only. But the members demand to increase the ceiling of credit. To meet the demand, leaders and organisation fail, losing accountability notion in this regard. As a result, members of samabaya samity are motivated by their need to involve with other organisations. Besides, many organisations are operating same activities in a village such as all non-government organisations (NGOs) operate micro-credit activities in addition to their other programmes. So, they motivate rural people to get credit from their organisation. The study also finds that providing micro-credit has become one kind of business of many organisations. Thus, rural people get fall into a vicious cycle of credit. In many cases, it is found while collecting data at the field level that many rural people pay their weekly installment of micro-credit to one organisation or samity, taking loan from other NGOs or organisations. Thus, at one stage, tension for payment of weekly installment of micro-credit clasps them and they become mentally sick. And finally, somebody fled the areas, leaving all family keenness inherited for long or someone commits suicide, we find it in many newspaper reports. The following figure (fig: 9.3.4), however, shows the trend of involvement with many other organisations than that of RLP.

Figure: 9.3.4 Taking credit from other organisations than this samity

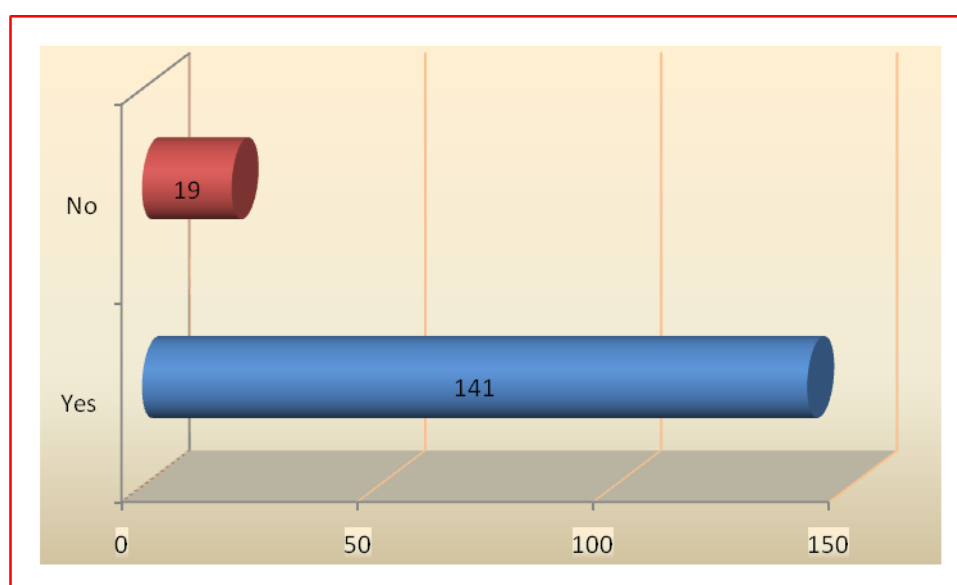


Table: 9.3.3 Information about expenditure of loan

		Frequency	Percent
Have you faced any query about expenditure of micro-credit?	Yes	22	13.75
	No	138	86.25
	Total	160	100.0

The activities of RLP are now limited to provide micro-credit only. Presently, there is no training programme which is one of the major components of the project. Due to various problems, the activities of the project cannot be expanded. No new samabaya samity can be formed. Even no new members can be included to the existing samities. So, the main target of this project is now providing micro-credit to its members and collecting weekly installments. According to the implementation guidelines of the project, there are specific sectors for providing micro-credit and it is supposed to ensure it during providing micro-credit. But it not maintained properly. The findings of the above table-9.3.3 shows that only 13.75 percent of the respondents have been faced query about expenditure of micro-credit. On the other hand, 86.25 percent of the respondents have not been faced any query about expenditure of micro-credit gained from RLP. What does it indicate? The study reveals that there is strong lack of accountability. It happens due to various problems. For example, the field organisers cannot hold the micro-credit recipients accountable because if they ask them to spend money in the specific sectors, the recipients may not take loan further. The recipients may withdraw their membership from samity. Consequently, the activities of the project may be shrunk significantly. Ultimately, the remuneration of the field organisers may be stopped. The main source of income or it may be called that the field organisers get remuneration from the interest of micro-credit provided to the members of the primary samabaya samity. So, here it is very difficult to ensure accountability in terms of expenditure of micro-credit. But it is stated in official record that micro-credit is provided to the specific sectors. The following figure (fig: 9.3.58) shows us the picture about query of expenditure of micro-credit.

Figure: 9.3.5 Information about expenditure of loan

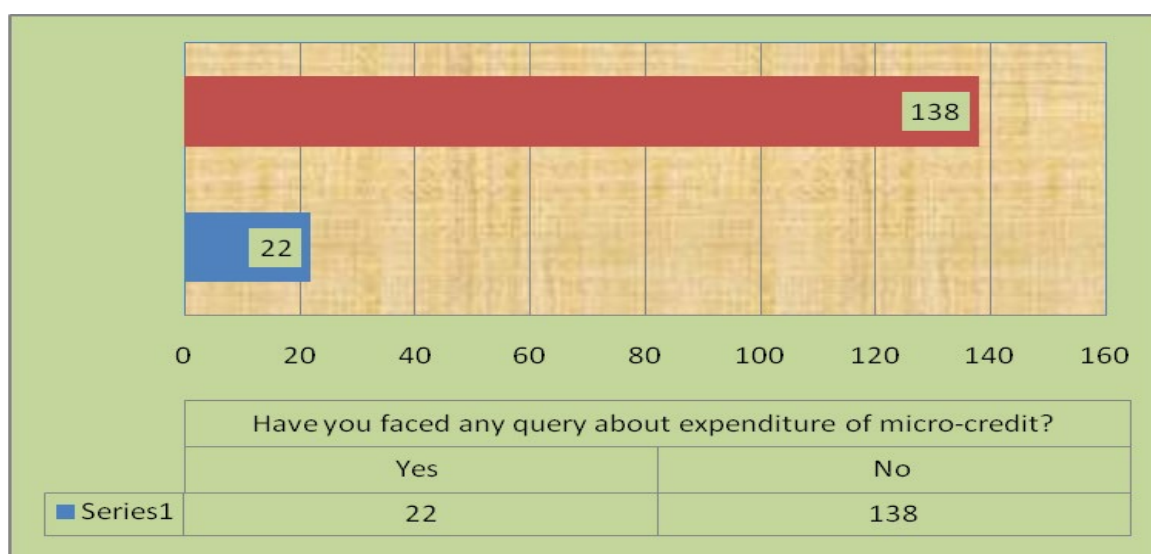


Table: 9.3.4 Date & time of meeting (weekly/monthly/other) is determined by

		Frequency	Percent
	All members of samity	62	38.8
	Field organiser	58	36.3
	Senior members of samity	40	25.0
	Total	160	100.0

The findings of the above table: 9.3.4 indicate that there is lack of consensus among members of the primary samabaya samity in term of determination of date and time for different meetings. The table shows that in most cases, date and time for different meetings are determined by the field organisers of RLP and senior members of the primary samity. 38.8 percent of the respondents said that date and time for different meetings are determined after consultation with them. The table shows that 36.3 percent of the respondents said that field organisers fixed date and time for meetings as they feel convenient. On the other hand, 25 percent of the respondents feel that the senior members of the primary samity have a vital role to determine date and time for different meetings. They said that the field organisers consult with the senior members before determination of date and time for meetings.

Figure: 9.3.6 Date & time of meeting (weekly/monthly/other) is determined by

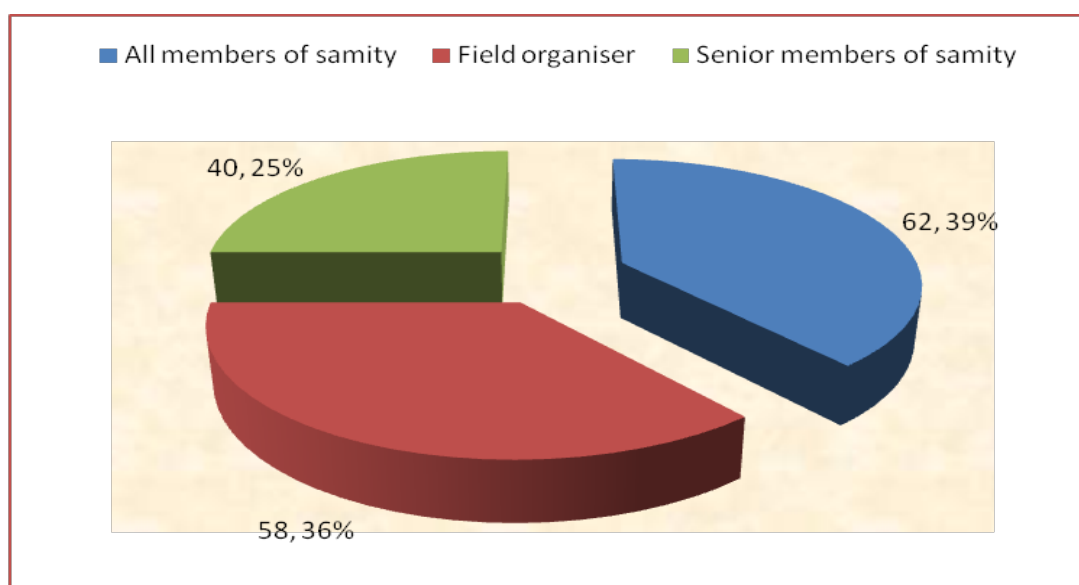


Table: 9.3.5 General meeting of central cooperative association (samity) is held

	Frequency	Percent
Once in month	4	28.6
When needs	10	71.4
Total	14	100.0

The above table-9.3.5 indicates that the general meeting of the central cooperative association (UBCCA) is not holding regularly. It is supposed to be held once in a month. Only 28.6 percent of the respondents claim that meeting of central cooperative association is held once in a month. But 71.4 percent of the respondents claim that meeting of the central cooperative association is held when needs. So, meetings of the central cooperative association are not holding regularly. The study finds that it is happening due to lack of accountability. There is a 12-member managing committee of the central cooperative association. The office-bearers are: Chairman, vice-chairman, six-members from the primary samities and four members nominated by the government. UPO performs as member-secretary. It is stated in chapter VIII in table-8.4.9.

Most of the members of the managing committee are not elected by the voters of the central committee. Only eight members are supposed to be elected directly by the members of the

central cooperative association. The rest of the members are nominated by the government. It is determined by rules of regulations of RLP. Hence, the members supposed to be elected directly by the members of the central cooperative association are not elected actually. They are selected by the upazila level officials of the project. So, they are seemed that they are not accountable to the members of the central cooperative association. The study further finds that it is right that there is a central association and there is a 12-member managing committee. But these are not running effectively for attaining of the objectives of the rural development project. The following figure (fig: 9.3.7) shows the status of holding general meeting of the central association of RLP at upazila level.

Figure: 9.3.7 General meeting of central cooperative association (samity) is held

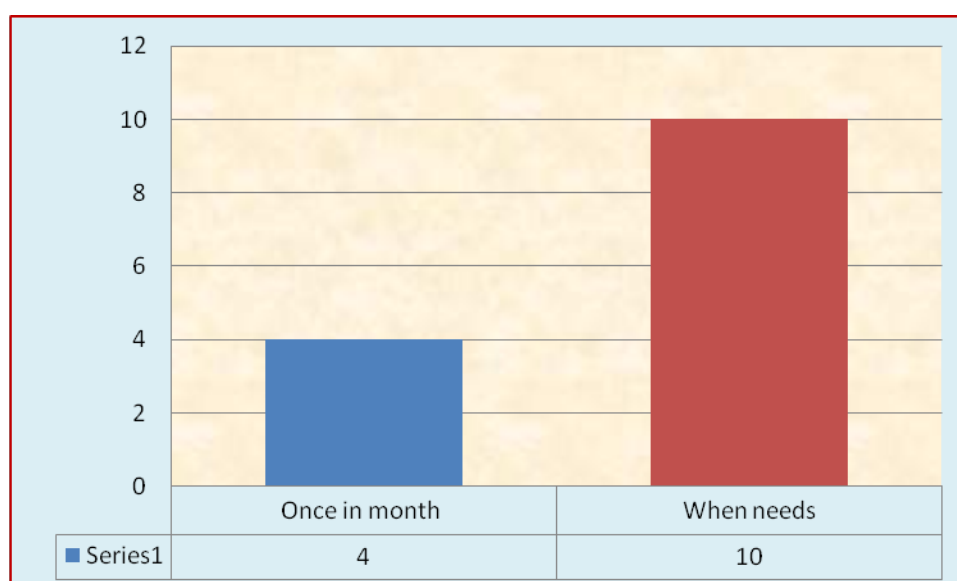


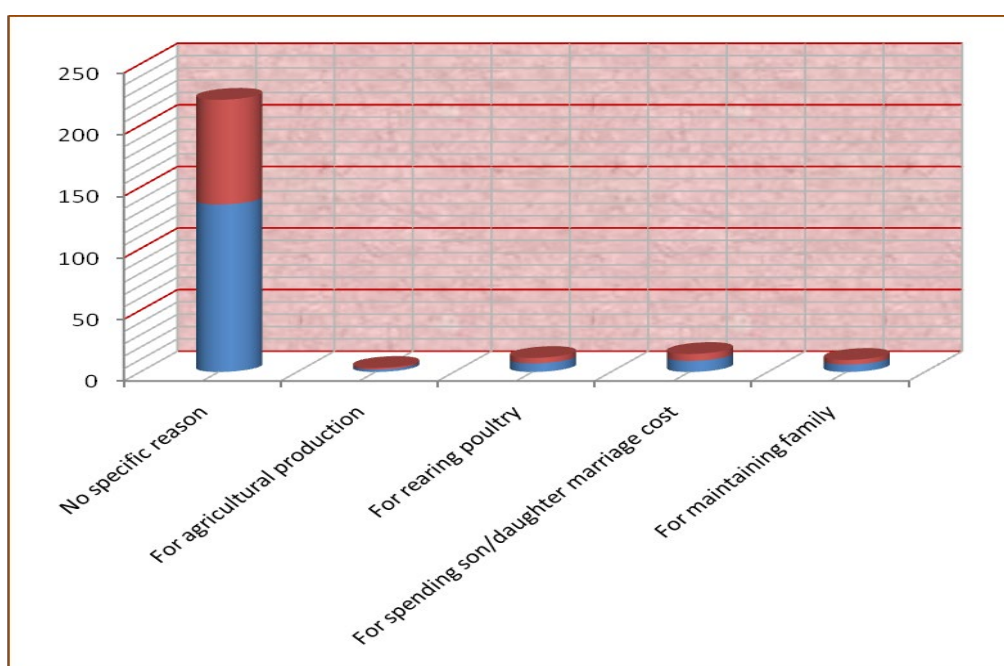
Table: 9.3.6 Purposes of taking loan

		Frequency	Percent
	No specific reason	136	85.0
	For agricultural production	2	1.3
	For rearing poultry	7	4.4
	For spending son/daughter marriage cost	9	5.6
	For maintaining family	6	3.8
	Total	160	100.0

The above table: 9.3.6 indicates the purposes of taking loan by the respondents. It shows that 85 percent of the respondents had no specific reason for taking loan although there are specific sectors for credit. The table also shows that 5.6 percent of the respondents had taken micro-credit for bearing cost of their sons and daughters while 3.8 percent of the respondents had taken credit for maintaining their family expenditure. Only 4.4 percent and 1.3 percent of the respondents respectively had taken credit for rearing poultry and agricultural production. For the first time, the respondents refrain to disclose about taking micro-credit. While collecting data at the field level, the respondents were assured that providing data about taking micro-credit would not hamper their membership as well as getting micro-credit in future. Then, they disclose that they take micro-credit in name of specific sectors prescribed by the RLP guidelines. It is just written down in paper for maintaining official formality only.

According to the RLP guidelines, there are specific sectors for providing micro-credit and it is supposed to maintain strictly in the respect of providing micro-credit. But it is not maintaining in practice. The study investigates and finds that due to survival of the project activities and as it is the main source of honorium of the field organisers, the rules are not maintained here. The study reveals that the field organisers are provided one percent as honorium and 2% as encouragement bonus. This is the main source of their monthly income. Who will want to stop one's income to follow the rigid rules and regulations where the question is of survival? It is asked by the field organisers. The study also finds that the field organisers are not paid any fixed salary at the end of month. As a result, they cannot follow the rules to provide micro-credit to the specific sectors. This is why the upazila level project officials, district level official and regional level official cannot hold the field organisers to accountable to their activities. It appears that there is lack of accountability in line with the CAR framework. The following figure (fig: 9.3.8) reveals the purposes of taking micro-credit at a glance.

Figure: 9.3.8 Purposes of taking loan



Source: author

Table: 9.3.7 Coordination committees for RLP

		Frequency	Percent
Existence of UPz coordination committee under RLP	Yes	14	100.0
	No	00	
Effective of UPz coordination committee under RLP	No	14	100.0
	Yes	00	
Evaluation of RLP by UPz Coordination committee	No	14	100.0
	Yes	00	
Existence of Dist. coordination committee under RLP	Yes	14	100.0
	No	00	
Effective of Dist. coordination committee under RLP	No	12	86.0
	Yes	2	14.0
Evaluation of RLP by Dist. Coordination committee	No	13	93.0
	Yes	1	7.0
Both the committee a 9-member & all are govt. officials	Yes	14	100.0
	No	00	

The above table-9.3.7 indicates that there are two coordination committees at upazila level and district level respectively for coordination of the activities of the project. Both the committees have a 9-member committee and all are government nominated and government officials working at upazila level and district level, representing from different sector such as agriculture, youth, social welfare, education, cooperative, etc. Functions of upazila coordination committee include: to coordinate the activities of RLP at upazila level, to review the progress of the project, to identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems, to hold at least one meeting with the time interval of a two-month, to inform local Member of Parliament (MP) about project activities, and to send the meeting proceedings of each meeting to the project director.

The study investigates the matter and finds that there is committee in paper but there are no activities of this committee at upazila level for last one decade. UPO acts as member-secretary of upazila level coordination committee. He is responsible to take steps for holding meeting but he has never taken such step for holding meeting. He makes arguments that Upazila Nirbahi Officer (UNO), head of the Upazila Coordination Committee, is very busy person. Besides, the project activities are limited only to provide micro-credit. For these reasons, he has not taken preparation for holding such type of meeting. UPO claim that upazila coordination committee is not effective due to various problems. He admits that the upazila coordination committee does not evaluate the activities of RLP of upazila level.

On the other hand, District Coordination Committee is also supposed to perform some functions. These include: to review the progress and coordinate the activities of RLP under district level, to identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems, to hold at least one meeting with the time interval of a three-month, to inform the project activities to the Minister in charge of district. Deputy Director of district BRDB acts as member-secretary of district coordination committee of RLP. He has also never taken any steps to hold such type of meeting. He also presents same excuses as UPO presented for not holding meeting. Deputy Commissioner (DC) is the head of the District Coordination Committee. He is very important and busy person. It is not easy for him to manage time for such type of meeting, DD makes arguments. But he claims that the coordination committee is effective. He also claims that district coordination committee evaluates the activities of upazila level of RLP.

The above discussions make us clear that although there are committees at upazila and district level respectively to review and coordinate the activities of RLP, it is not maintained properly due to lack of accountability. Nobody is accountable for each other for not holding such type of meeting. It is very interesting that upazila agriculture officer of Puthia upazila does not know that he is a member of such coordination committee of RLP. The study reveals that most of the members of the coordination committee do not know that they are members of such coordination committees at upazila level and district level.

Figure: 9.3.9 Coordination committees for RLP

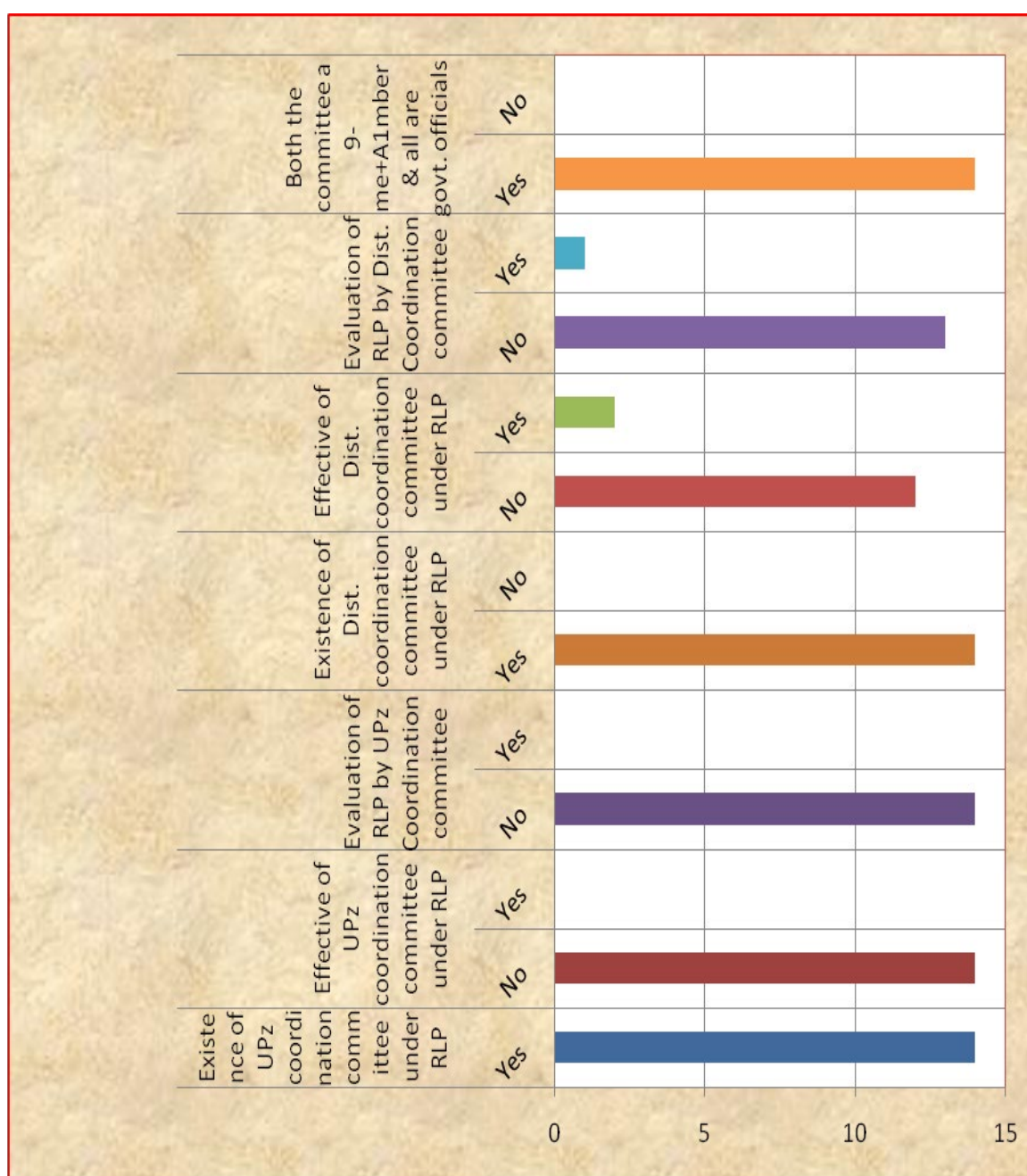


Table: 9.3.8 Monitoring by officials at field level activities

		N=174	Percent
RD visits field level	Never	164	94.0
	Yes	10	6.0
DD visits field level regularly	Yes	12	7.0
	No	162	93.0
UPO visits field level regularly	Yes	12	7.0
	No	162	93.0
DPO visits field level regularly	Yes	8	5.0
	No	166	95.0
FO visits field level regularly	Yes	170	98.0
	No	4	2.0

The findings of the above table-9.3.8 present us that the monitoring system is very weak. It also reflects the accountability of the officials involved with this project. The findings of the table show us that regional director (RD) hardly visits field level activities of RLP. 94 percent of the respondents claim that they have never seen him to participate at field level activities of RLP. Only 6 percent of the respondents which are mostly project related officials claim that RD sometimes visits field level activities of RLP. The same case is applicable for deputy director of district, BRDB. 93 percent of the respondents claim that they did not see DD to participate at RLP activities at field level. It is also happening in the case of UPO. 93 percent of the respondents also claim that UPO visits hardly to the field level activities of RLP. On the other hand, 95 percent of the respondents said they cannot remember that whether DPO visits to them or not. But it is interesting that FOs visit field level activities of RLP regularly. 98 percent of the respondents claim that FOs visit them regularly. Why do FOs visit field level activities regularly? The study finds that it is their main responsibility. Besides, presently the activities of RLP are limited to provide micro-credit to its members. This is done by FOs. In addition, there is no fixed salary for FOs. So, they are compelled to go to field visit and collect weekly credit installment. As much as one can collect of weekly installments, he/she will be paid accordingly as remuneration at the end of month. So, there is no alternative but to go to field visit. Consequently, the study also finds that the activities of RLP are not being operated as it is expected for rural development.

Participation of higher level officials to the field level activities motivates local people more and more to increase their activities. As a result, it becomes easy to attain objectives of a project. The study finds that it is absent in RLP. However, the following figure (fig:9.3.10) represents the status of monitoring by officials at field level activities of RLP.

Figure: 9.3.10 Monitoring by officials at field level activities

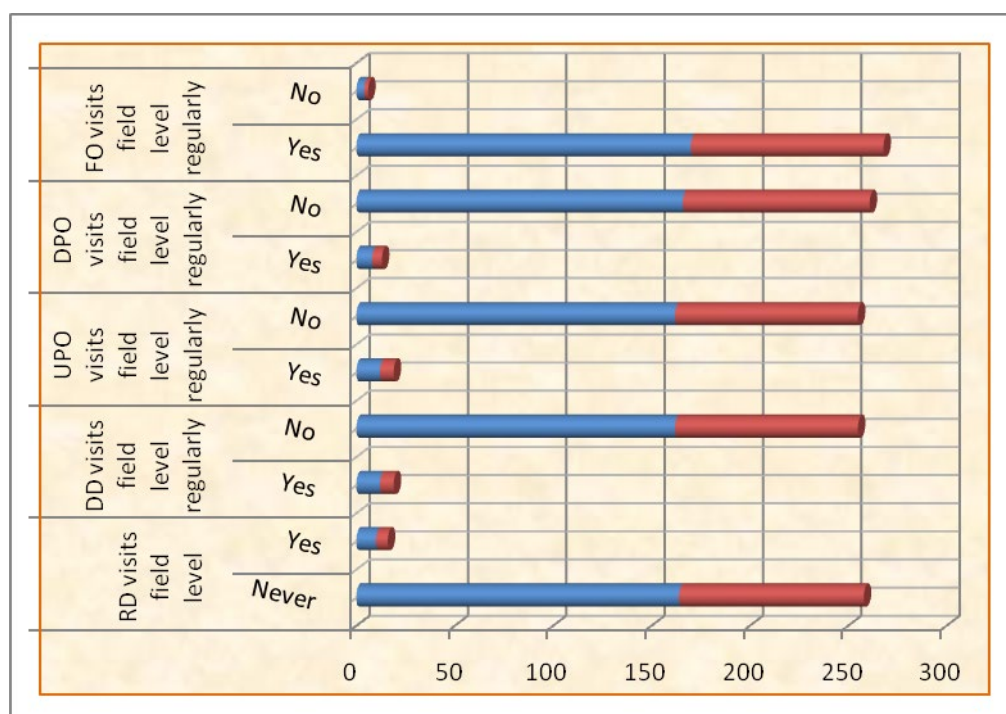


Table: 9.3.9 Audit information

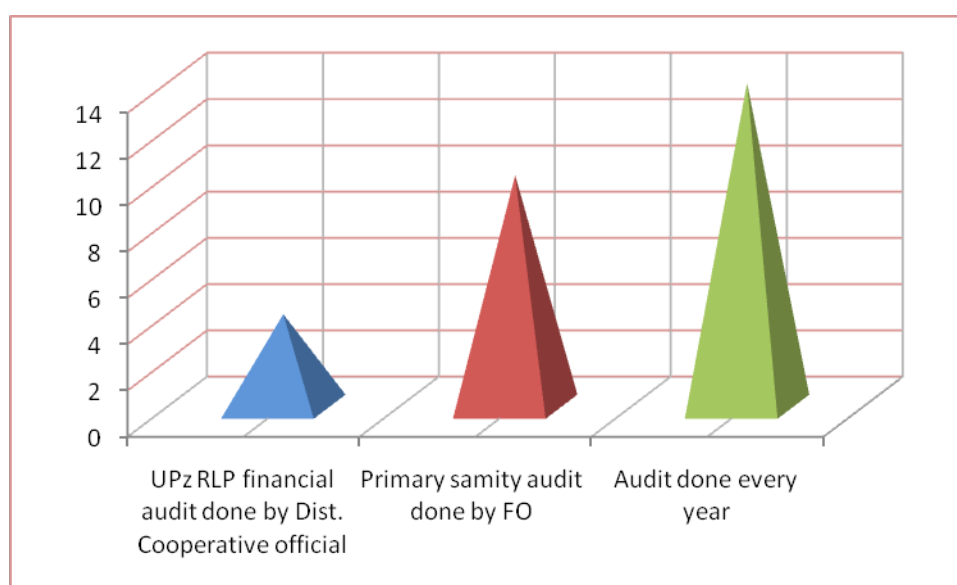
	N=14
UPz RLP financial audit done by Dist. Cooperative official	4
Primary samity audit done by FO	10
Audit done every year	14

Accountability is very important issue for every project or other activities. Without accountability, nobody will be serious about his duty. If anybody is not serious about his responsibilities, attainment of objectives will be very difficult. Accountability may be ensured in different ways. DFID has presented a framework of governance which refers as 'CAR.' CAR refers as:

'*Capability* is the extent to which leaders and governments are able to get things done, and to perform functions such as providing stability, regulation, trade/growth, effectiveness and security. *Accountability* describes the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account to ensure transparency, free media, rule of law and elections. *Responsiveness* refers to the extent to which public policies and institutions respond to the needs of citizens and uphold their rights, including human rights/liberties, access to basic public services, pro-poor policy, equality, regulation and corruption (DFID, 2009).'

So, accountability is very important for governance and of course it ensures good governance. The findings of the above table-9.21 show us that financial accountability of RLP is done by different levels. The financial matters of UPz RLP are audited by district cooperative official. District cooperative officer nominates his representative to audit the financial issues of UPz RLP. Accordingly the field organisers (FO) audit the financial matters of primary samities. There is a provision to audit every year. The study finds that there was a problem about audit among district cooperative office and UPz RLP office. For about five years, RLP UPz office audited itself its financial matters during the period. It is a routine work but it is very important issue in the perspective of governance. The following figure (fig: 9.3.11) shows the status about audit of RLP.

Figure: 9.3.11 Audit information



Source: Author

9.4 Responsive

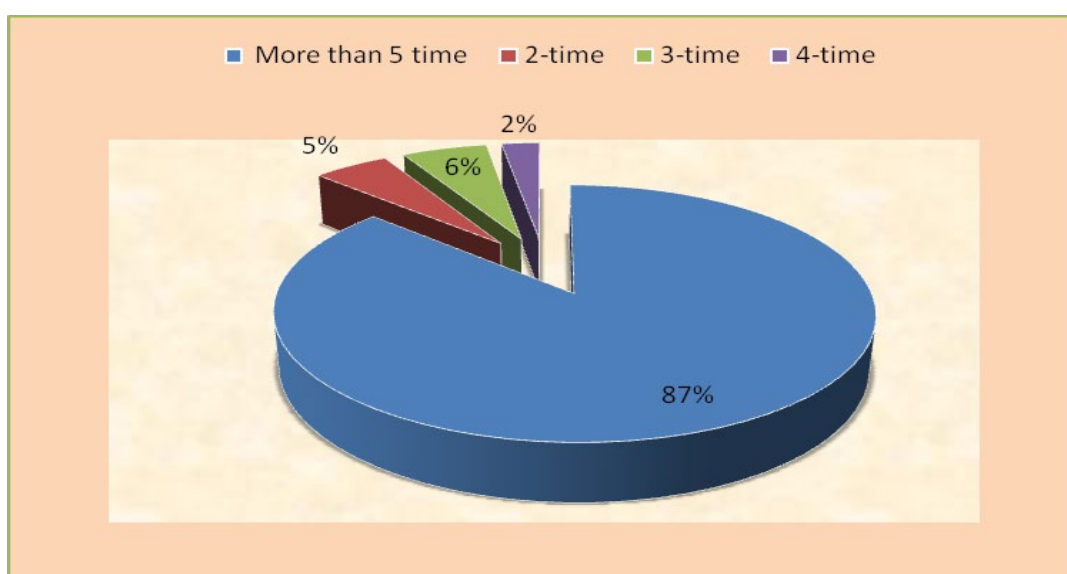
Responsiveness refers to the extent to which public policies and institutions respond to the needs of citizens and uphold their rights, including human rights/liberties, access to basic public services, pro-poor policy, equality, regulation and corruption (DFID, 2009).

Table: 9.4.1 Information about taking loan

		Frequency	Percent
	More than 5 time	139	87.0
	2-time	8	5.0
	3-time	9	6.0
	4-time	4	2.0
	Total	160	100.0

The above table: 9.4.1 shows that 87 percent of the respondents have taken loan more than five times. Presently, the activities of RLP are very much dependent on micro-credit. It is one of the major sources of income to run the project activities. The interest rate of micro-credit is comparatively higher than other micro-credit providers, the respondents claim. As a result, the project officials especially the field organisers face difficulty to run its activities, falling critical position in many cases at field level. The field organisers make arguments that they have nothing to do to reduce the interest rate of micro-credit. It is fixed by the board of BRDB with the consultation of sonali bank officials. So, there is no scope of participation for FOs or other officials involved in regional level, district level as well as upazila level of the project. They have reported to high officials in this respect. On the other hand, CAR notion has also lack in this regard as the leaders and government organisations fail to meet the need of the citizens, the target people of the project. The following figure (fig: 9.4.1) shows the trend of taking loan by the respondents.

Figure: 9.4.1 Information about taking loan



Source: Author

Table: 9.4.2 Primary samity holds meeting on

		N=174		Percent
Weekly meeting regularly	Yes	24	13.79	100.0
	No	150	86.20	
Collecting savings	Yes	20	11.49	100.0
	No	154	88.50	
Collecting credit installment	Yes	50	28.73	100.0
	No	124	71.26	
Disbursement of loan	Yes	150	86.20	100.0
	No	24	13.79	
Selling of share	Yes	129	74.13	100.0
	No	45	25.86	
Preparing development plan	Yes	14	8.04	100.0
	No	160	91.95	
Following the instruction of central samity	Yes	18	10.34	100.0
	No	156	89.65	
Removing problems of samity	Yes	20	11.49	100.0
	No	154	88.50	
Planning and holding AGM	Yes	20	11.49	100.0
	No	154	88.50	
Consulting meeting	Yes	18	10.34	100.0
	No	156	89.65	
Monthly meeting	Yes	25	14.36	100.0
	No	149	85.63	

The above table-9.4.2 indicates that the primary samity of RLP is supposed to hold some meetings. The managing committee primary samity is responsible to hold these meetings. The findings of the table show us that these meetings are not held properly. Weekly meeting is very important for primary samity but it is not held regularly. 86 percent of the respondents claim that the weekly meeting is not held regularly. On the other hand, 14 percent of the respondents belonging to the project demand that the weekly meeting is held regularly. The same case is happened about monthly meeting of the primary samity. 86 percent of the respondents claim that the monthly meeting is not held while 14 percent of the respondents involved with project claim that the monthly meeting is held. Why these meetings are not held regularly? The researcher investigates the matters and finds a number of reasons for not holding these meetings regularly.

However, meeting on collecting savings of the members is not also held regularly. 88 percent of the respondents claim that this type of meeting is not held. But they deposit savings and the field organisers collect it individually from their home. Date and time for the meeting on collecting weekly installment of micro-credit is fixed but it is not held properly. Although the meeting is organised, all the members of the primary samities do not participate willingly. But the attendance is good enough for the meeting of loan disbursement. 86 percent of the respondents claim that they attend this meeting for taking loan. If they miss this meeting, they have to wait for next meeting. So, they do not want to delay for getting loan. But the loan disbursement meeting is not held regularly. Officials of the project inform that when they get money for providing credit, they call meeting accordingly. Meeting for selling shares is held, 74 percent of the respondents claim it while 26 percent of the respondents claim that this type of meeting is not held. Although this type of meeting is not held regularly, the field organisers motivate the members of the cooperative societies to purchase shares. The field organisers encourage them individually, citing its positive impacts on them. Preparing development plan is very important for the expansion of the project activities and it is also very essential for the achievement of the objectives the project. The study finds that 92 percent of the respondents claim that no such meeting is organised. They do not know about holding such type of meeting. Officials of the project admit that development planning is very important and they take it but it is not materialized due to various problems such shortage of funds, careless of government side, lack of motivation, lack of participation of different stakeholders and also lack of accountability of different level officials as well as beneficiaries of the project. The rural level respondents do not know what types of

instructions forwarded by the central committee to the primary samities are followed. So, 90 percent of the respondents claim that no meeting on following instruction of central committee is held at the field level. Most of the respondents said that they had not seen any solutions what they faced. They claim that they face different types of problems such as they cannot get credit as they need, the interest rate of credit is comparatively higher, no training programme is organised, no incentive is for them and so on. They further claim that no initiative has been taken to remove these problems. So, they claim that no meeting on removing problems is held. They do not know about holding such meeting and they have not participated at such meeting. Officials of the project claim that they hold such meeting and only members of the managing committee participated. They admitted that this was not noticeable. Officials of the project also claim that they hold consulting meeting but the attendance of the meeting was very poor. Only 10 percent of the respondents attended such meeting, they claim. On the other hand, 90 percent of the respondents claim that no such types of meeting is organised and they have not participated. Holding annual general meeting is one of the major activities of primary samabaya samity. They hold such meeting. 88 percent of the respondents said they know holding such meeting but they do not feel interest to participate to the meeting. On the other hand, officials of the project especially the field organisers also inform that although annual general meeting is organised, the attendance to the meeting very poor. Rural people do not want to attend this meeting, leaving their daily works.

The above discussions make us clear that there are some specific meetings supposed to be organised by the managing committee of the primary samabaya samity. The office bearers of the managing committee of samity also claim that they organise such types of meetings but the general members of the samities do not want to participate to these meetings. If they attend, they will lose their daily routine even important works. So, they express unwillingness to participate at the meetings.

It is also revealed that the officials as well as the field organisers cannot develop the sense of responsibility among the members of the primary samities so that they participate at the meetings willingly. Besides, the officials and the field organisers cannot also hold accountable about their responsibility to the activities of the primary samitiy. So, it is revealed that there is lack of participation as well as accountability among different stakeholders of the project. The following figure shows the status of stakeholders' accountability in term of attendance of different meetings

Figure: 9.4.2 Primary samity holds meeting on

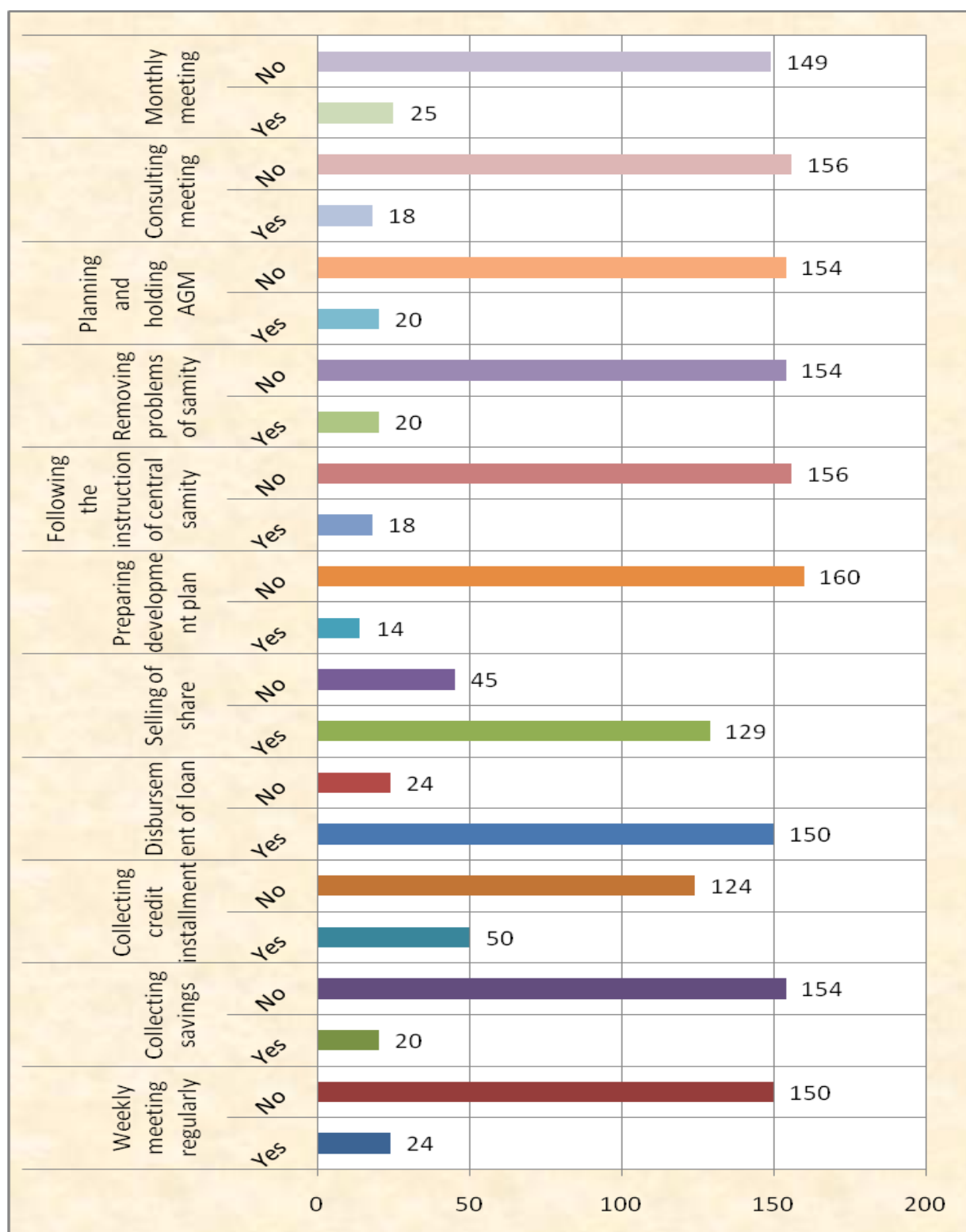


Table: 9.4.3 Information about training programme under RLP

Training suspended due to shortage of fund	14
Training is a way of motivation	174
Training is a way of communication	174
Training should be recuperative	174
Training is a way of participation	174
Training is a way of accountability	174
No training is held at Puthia upazila	2005
No training is held at Charghat upazila	2007

Training is one of the major components of the project. Training is considered as very important tool for implementation of the activities of the project. At the beginning of the project, training programmes were organising regularly. But now no training programme is organised due to shortage of funds. Officials brought under investigation inform that they cannot hold training programme due to shortage of funds. It is revealed (Table-9.4.3) that training programme has been suspended from 2005 at Puthia upazila and from 2007 at Charghat upazila respectively due to shortage of funds. However, their activities are now limited to providing micro-credit to the members of samabaya samity. They cannot expand their activities due to various problems such shortage of funds, lack of attention from the government side and so on. Officials feel that training programmes should be restarted. Not only officials but all the respondents are of opinion that training programme should be revived. All the respondents said that training is a way of motivation, communication, participation as well as it ensures accountability among different stakeholders. The study also finds that if training programme is organised, many issues such as different problems can be solved through discussion. Training brings all together under an umbrella. Training enhances capabilities and capacities to perform better jobs. It improves skills. Hence, the study finds

that there is lack of commitment in respective of holding training programme. It also finds that there is lack of accountability. The following figure-9.4.3 indicates the status of training programmes.

Figure: 9.4.3 Information about training programme under RLP

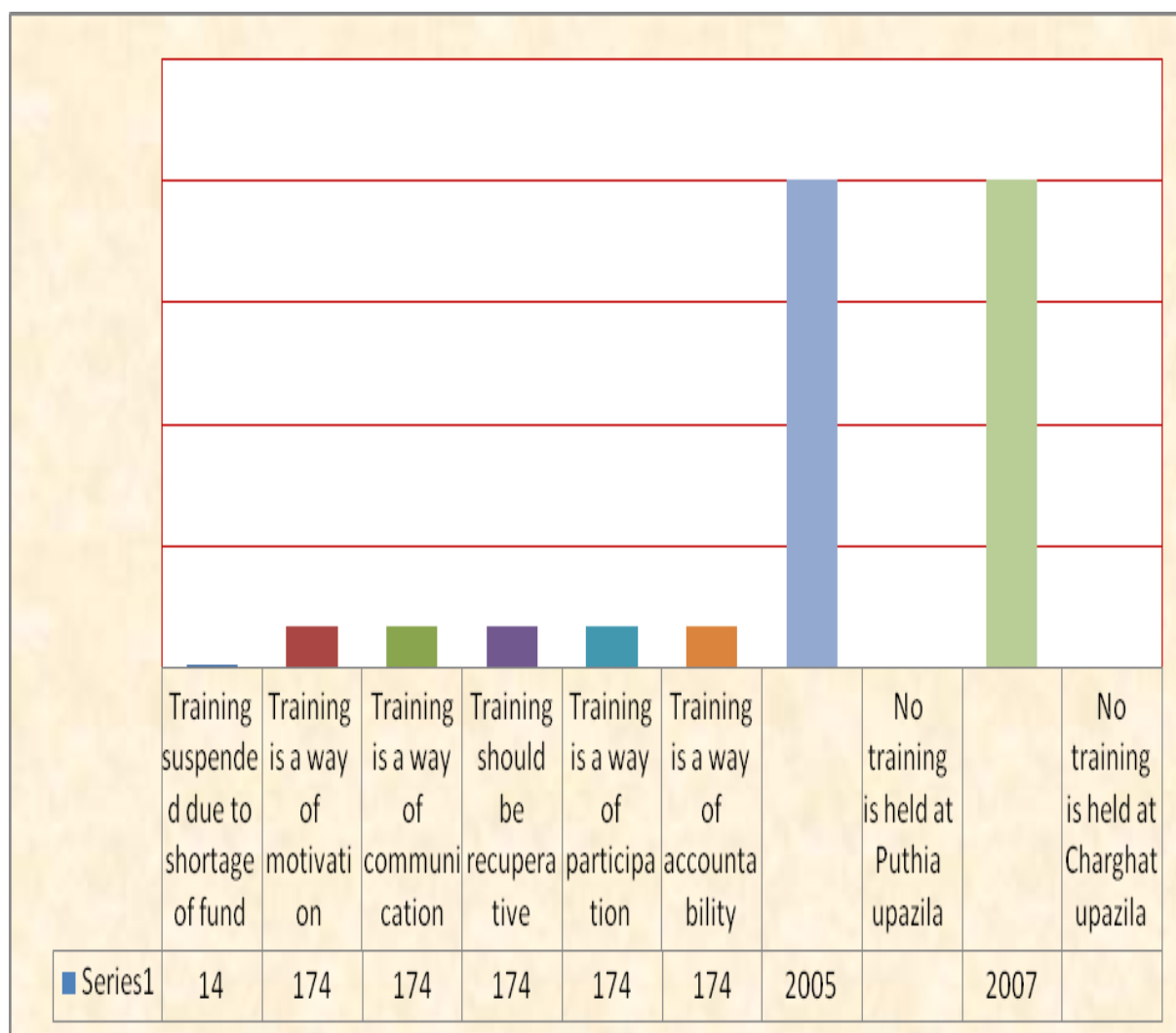


Table: 9.4.4 Selection of day, time and place for weekly meeting of primary samity is determined by

	Frequency	Percent
Consultation with all members of primary samity	14	100.0

The above table -9.4.4 shows us that meeting of primary samity is held with the consultation of the members of the samities. Officials involved with the project claim that they select date, time and place for weekly meeting of the primary samity after consultation with all members of the samities. But the following table-9.4.4 shows different opinions about date, time and place for holding meetings of the primary samabaya samity. The study reveals that there is lack of coordination regarding holding meetings of primary samity.

Table: 9.4.5 General meeting of central cooperative association (samity) is held

	Frequency	Percent
Once in month	4	28.6
When needs	10	71.4
Total	14	100.0

The above table-9.4.5 indicates that the general meeting of the central cooperative association (UBCCA) is not holding regularly. It is supposed to be held once in a month. Only 28.6 percent of the respondents claim that meeting of central cooperative association is held once in a month. But 71.4 percent of the respondents claim that meeting of the central cooperative association is held when needs. So, meetings of the central cooperative association are not holding regularly. The study finds that it is happening due to lack of accountability. There is a 12-member managing committee of the central cooperative association. The office-bearers are: Chairman, vice-chairman, six-members from the primary samities and four members nominated by the government. UPO performs as member-secretary.

Most of the members of the managing committee are not elected by the voters of the central committee. Only eight members are supposed to be elected directly by the members of the central cooperative association. The rest of the members are nominated by the government. It is determined by rules of regulations of RLP. Hence, the members supposed to be elected directly by the members of the central cooperative association are not elected actually. They are selected by the upazila level officials of the project. So, they are seemed that they are not accountable to the members of the central cooperative association. The study further finds that it is right that there is a central association and there is a 12-member managing

committee. But these are not running effectively for attaining of the objectives of the rural development project.

Table: 9.4.6 Main activities of UBCCA

	Frequency
Preparing budget of central samity	12
Approving salary and loan of previous month/year	14
Taking plan for next year	10
Meeting attended by representative of member-samity	14
UPO, DPO, FO, Accountant participate UBCCA Staff meeting	10
Problem-solving recommendations sent to DD	12

The above table-9.4.6 indicates the main activities which are to be performed by the UBCCA. The main activities include: preparing budget for central cooperative association, approving salary and loan of previous month/year, taking plan for next year to be implemented by the central association, and sending recommendations for solving problems to the deputy director of district, BRDB. These are the routine works of the central association. The study investigates and finds that although all these are routine works, they do not do it formally. They do this informal way. They do not follow up the problem-solving recommendations sent to the deputy director, BRDB. Even they do not follow up the plans taken for implementation for the betterment of the project. So, it finds that there is lack of commitment to fulfill the objectives of the rural development project. It is observed that it is happened due to lack of accountability and lack of participation of different stakeholders. The following figure (fig: 9.4.4) represents the main activities of UBCCA.

Figure: 9.4.4 Main activities of UBCCA

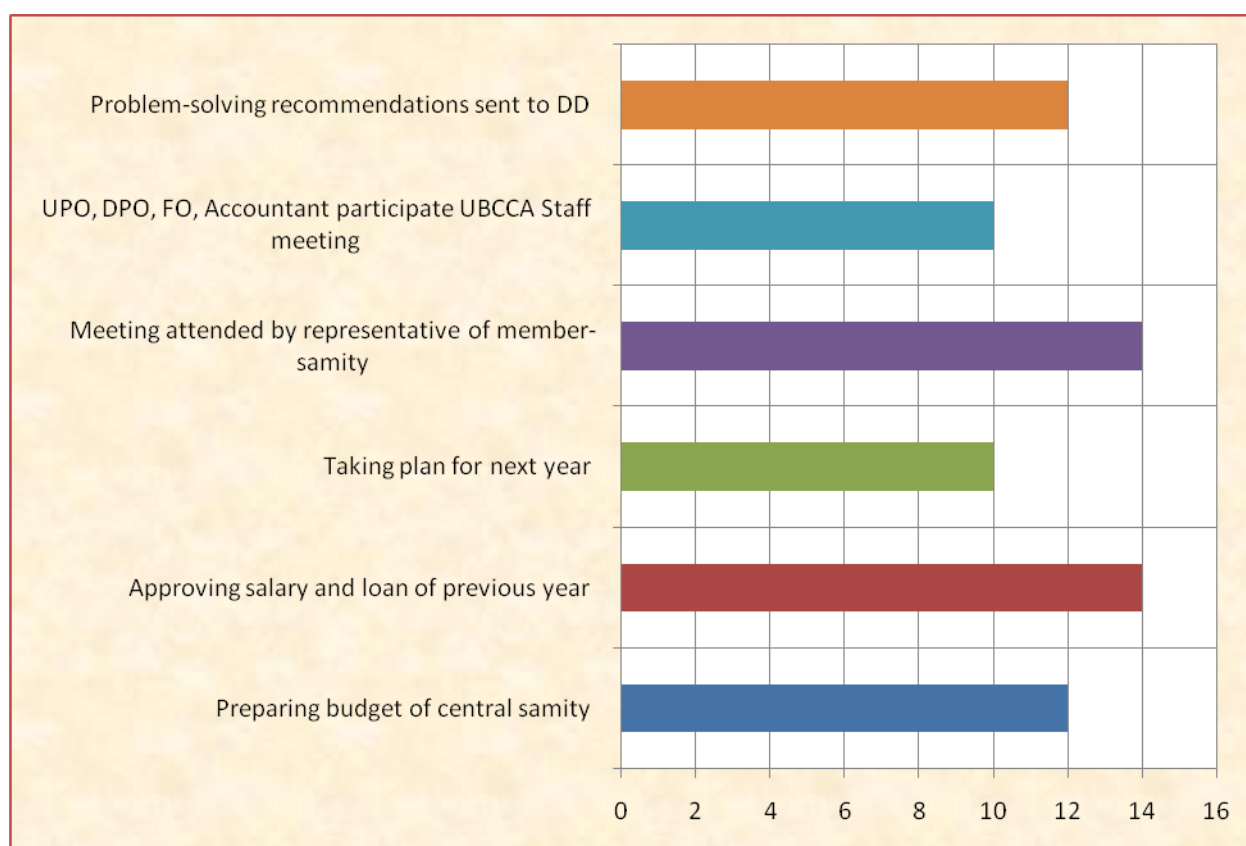


Table: 9.4.7 About micro-credit

	N=14
3-member loan sub-committee	14
Loan recovered by 50-installment	14
Bad loan recovered by crash programme: case, mutual understanding, motivating, etc	14
BRDB & Sonali Bank fixed interest rate	12
22 % interest rate	14
Credit provided specific sector	14
Does not monitor credit-activities	12

The above table-9.4.7 shows us that there is a three-member sub-committee for loan approval. The paid loan is recovered by 50-installment. The interest rate of micro-credit is 22

percent which is comparatively higher than other micro-credit providers, it is claimed by the recipients. BRDB and Sonali Bank fix the interest rate. The project officials claim that micro-credit is provided to the specific sectors which are determined by the authorities. But the interesting matter is that after providing micro-credit no follow up is made about expenditure of micro-credit. The table-9.3.6 and figure 9.3.8 present the purposes of taking micro-credit.

Figure: 9.4.5 Information about micro-credit

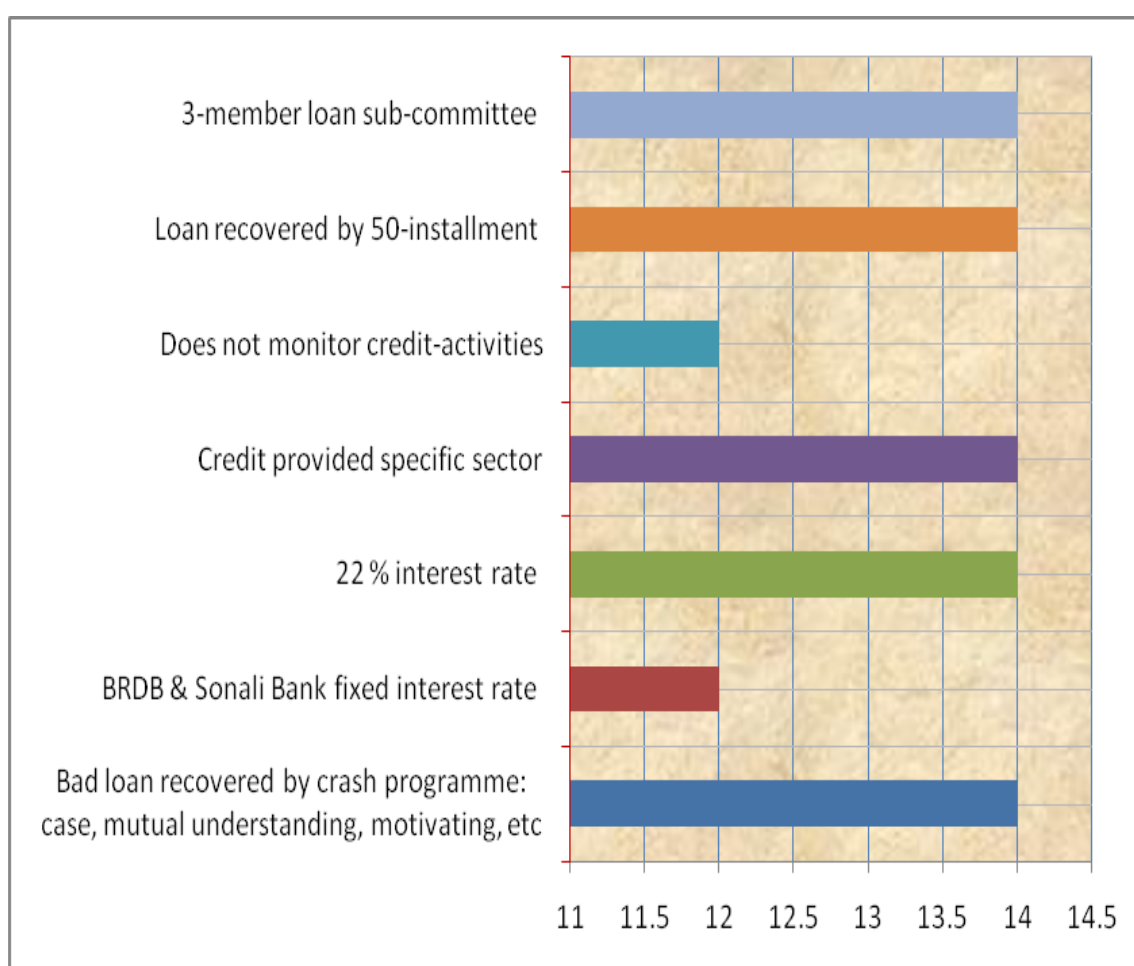
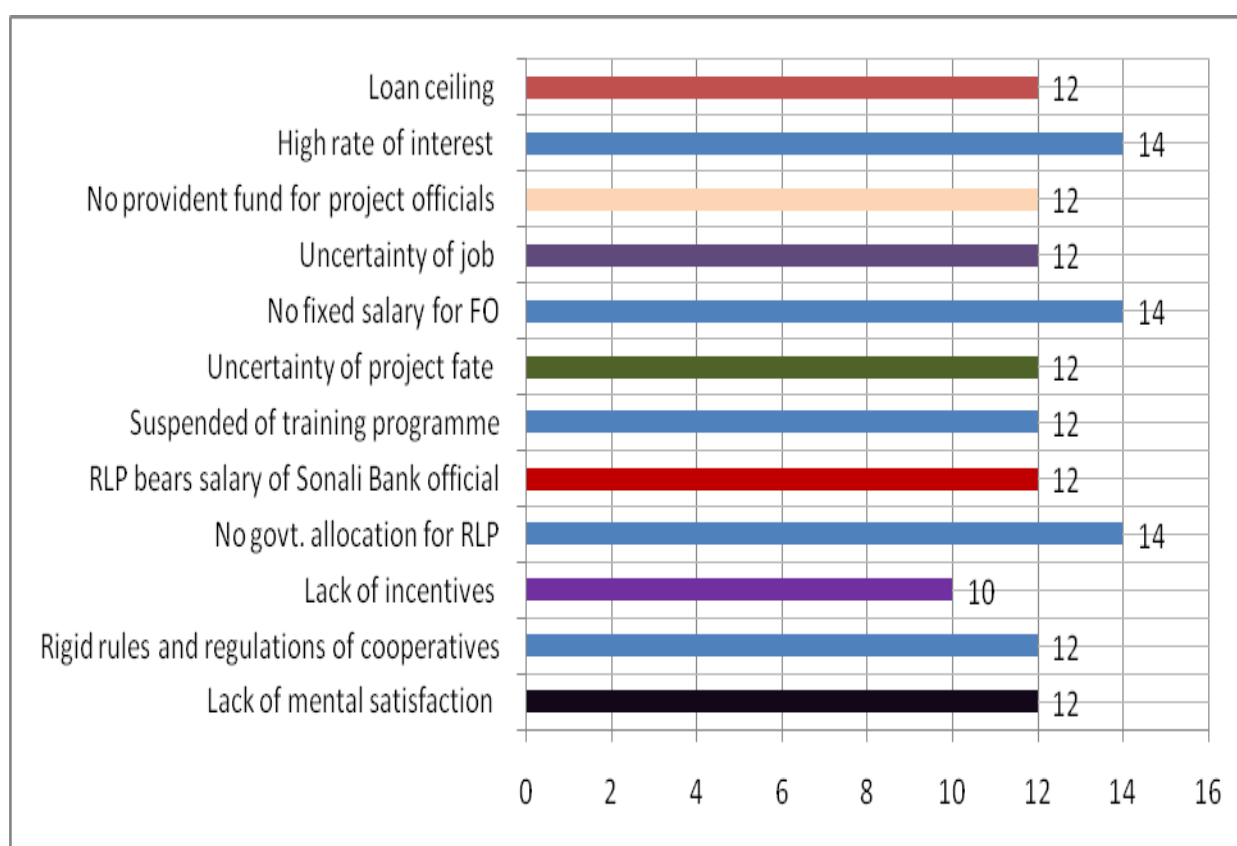


Figure: 9.4.6 Problems facing to operate the project activities

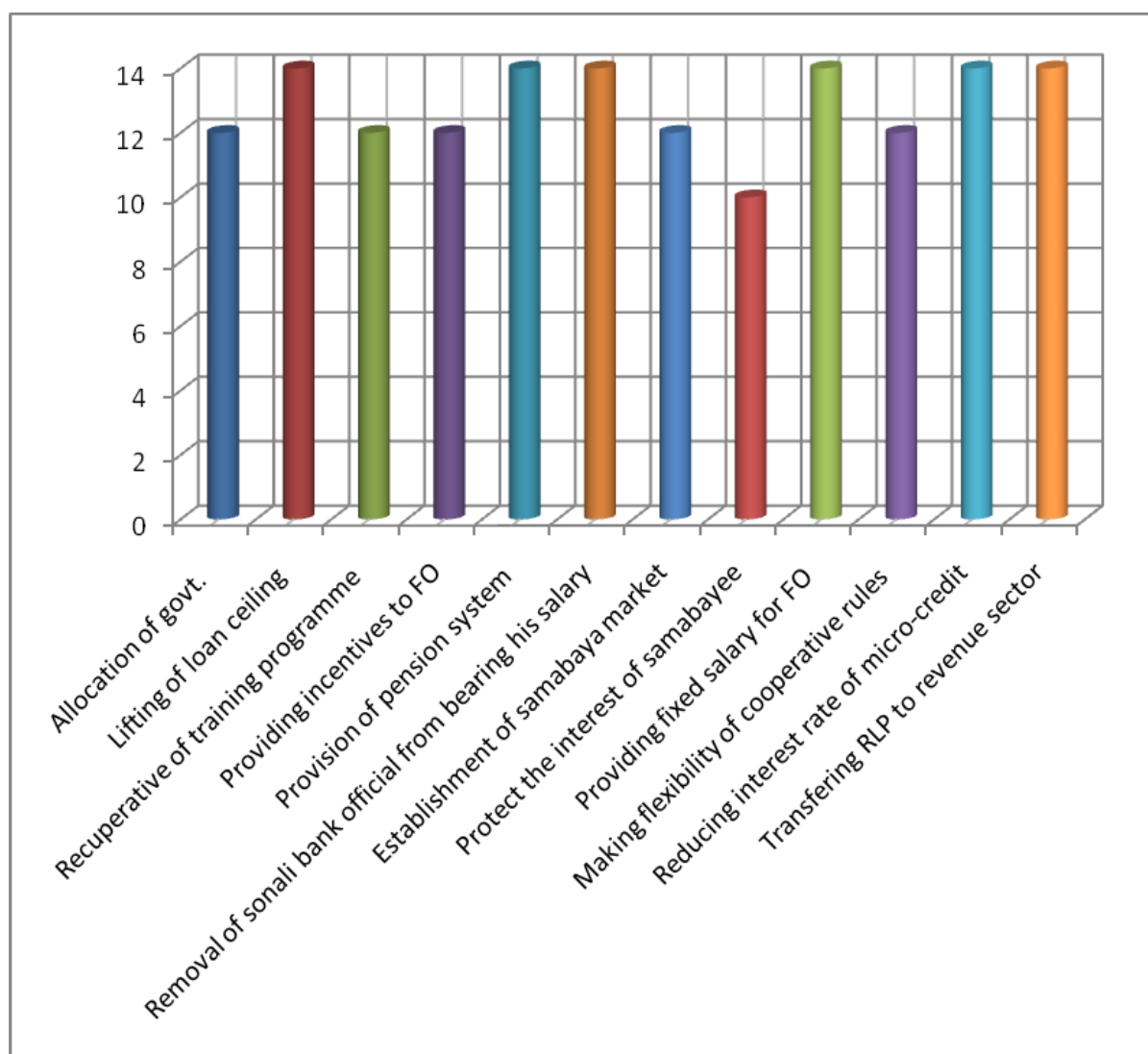


The above figure:9.4.6 makes us clear that the project officials are facing multi-dimensional problems to operate the project activities. The major problems facing at the field level officials are included high rate of interest of micro-credit of RLP, no government allocation for RLP and no fixed salary for FO. The study reveals that the project was initiated with the financial support of ADB with 90 % of its total cost. The rest 10% cost was provided by UBCCA. That means members of UBCCA and its shareholders of RPCP were another source of funding. So, there is no government allocation for such important rural development project. But the government controls fully. High interest rate is another problem to implement the project. The interest rate is 22%. Beneficiaries claim it is quite high compared to other micro-credit providers. The most important issue is that the field organisers- often termed them as the life blood of the project are not provided fixed salary. It is very pity. They are appointed as field organisers of the project but they are not provided any fixed salary at the end of the month which is revealed as very important issue for lack of good governance. The field organisers work hard for their remuneration not for success of the project. They cannot see the hope of their job to the revenue sector. There is no incentive for any achievement.

They cannot hope to get pension at the end their job. Even they cannot move to other job at age of 25 years of job. It is observed that frustration griped them.

Besides, loan ceiling, complexity of cooperative rules and regulations, uncertainty of the project and suspension of training programme are also appeared as barriers to accomplish the project activities. RLP bears the salary of a sonali bank official who is supposed to serve for RLP only. But it does not happen practically. All of these problems appear as the major hindrance to form new samabaya samity which is the prime instrument to succeed the activities of RLP, aiming at to empower rural women along with poverty alleviation, leading to rural development.

Figure: 9.4.7 Problems can be removed



The above figure-9.4.7 makes us clear that what needs to remove the problems facing during the implementation of the activities of RLP. One of the major recommendations is that as the project activity is now mainly based on providing micro-credit to the members of the primary samity, the ceiling on credit should be flexible further. Presently, one recipient can get credit maximum Tk 20,000/- (Twenty thousand taka) only. Officials as well as recipients are of opinion that this ceiling should be increased for the greater interest of the project. On the other hand, providing fixed salary for the field organisers and transferring the project into revenue sector are also significant issues for removing problems because no one can do better having hungry in his belly. The study reveals that the field organisers have no fixed salary. They cannot earn any fixed amount of money at the end of the month. They get remuneration as they can earn at the end of the month. The main target of the field organisers is now to collect weekly micro-credit installment. So, they cannot concentrate their mind to other issues for improvement of the project activities. Fixed salary as well as pension system should be ensured for the field organisers and upzila level officials involved with this project. Officials of the project are of opinion that training programme should be recuperative. Cooperative rules should be flexible. Sonali bank official should be removed in term of payment of his salary. Officials are also of opinion that the interest rate of micro-credit should be reduced along with lifting the ceiling on providing credit. Establishment of samabaya market may be another solution through protecting interest of samabayees. So, these issues are very important for removing the problems facing during the implementation of the activities of RLP. These issues should be addressed properly for the interest of the project.

Conclusion

Accountability is very important for any development activities. It is more applicable to rural development programmes and projects. Accountability described by DFID is very crucial for rural development projects. In the eyes of CAR frame work, it is revealed that there is lack of accountability in RLP. In most cases, the study finds lack of accountability in RLP. For example, the project coordination committee is very important to speed up the activities of RLP. But it is revealed that no meeting is held for long time. It is happened due to lack of accountability. It is found that nobody is accountable to anybody for his responsibility. Nobody is responsive to anybody to meet the need of the target people, the rural poor people. The next chapter will discuss findings of the study, put forward recommendations and make a conclusion.

Chapter-X

Findings, Recommendations and Conclusion

10.0 Introduction

This is the last chapter of the study. This chapter endows with the findings of the study. In addition, it also provides recommendations and finally makes conclusion remarks.

Rural development programmes aim at improving the quality of life of the rural people. Improvement in the quality of life depends on increased productivity and income which include regular employment of landless or near landless section of rural populace. For this it needs a comprehensive policy guideline. Moreover, it needs a sound governance system to achieve objectives set for rural uplift.

10.1. Findings: In General

This research study explores the governance system in rural development programmes and projects which are being implemented under Bangladesh Rural Development Board (BRDB). The study reveals that all the programmes and projects are designed on the basis of top-down approach. But at the implementation stage, there is very close provision for involvement of target group people at field level. Taking a government run rural development project as the case study, this research study deeply explores project design approach and governance system. It finds that policy, programmes and projects are taken by the choice of policy makers in the name of target people, especially rural poor people who have nothing to do regarding project acceptance or rejection. But they have to accept it willingly or unwillingly. At the stage of decision making, the first step of project formulation, the target people have no scope for participation.

According to Micro-finance Regulatory Authority (MRA), about 43 thousand 238 crore taka had been disbursed as micro credit among two crore 46 lakh poor people through 725 micor-credit institutions (NGOs) from July 2007 to June 2013 (Prothom Alo, 30 May, 2014). On the other hand, according to WB report (2013), there are 2 crore 60 lakh extreme poor in Bangladesh. The report also remarks administrative weakness to run those institutions involved poverty reduction programmes and projects in Bangladesh. So, it is revealed that although huge amount of money are spent, people mostly rural poor cannot get rid of poverty net due to lack of good governance.

However, the study quests for good governance focusing participation and accountability in the rural development project. The study reveals that there is lack of good governance in term of participation and accountability. Participation by stakeholders' especially rural poor people, the target group of the project, is almost absent in every sphere except in the stage of implementation of the project activities. Although there is a provision for participation of the beneficiary group, it is not functioning properly. The rural development project, Rural Livelihood Project (RLP), is a cooperative based rural development project. The main objective of this project is to alleviate poverty through sustainable income generation and employment creation in the agriculture and non-agriculture sectors of the target people. The project was on track earlier. But now it is deviated from the track due to lack of good governance. The activities of the project are now stagnant except providing micro-credit only to its members of the primary societies. The activities of the rural development project have been limited due to lack of participation by concerned stakeholders.

On the other hand, it cannot ensure accountability due to lack of participation by the stakeholders. It is happening owing to various governance problems. For example, the project coordinating committees situated at upazila and district levels are not functioning at all. For the last one decade, no meeting of upazila coordinating committee of Puthia upazila is held which is supposed to hold at least one meeting with the time interval of three months. Training programme which is considered as vibrant tool of the project has been suspended for long due to shortage of funds. Training is meant a way of participation, communication and it ensures accountability through skill development as well as awareness creation.

The managing committees of the primary societies as well as central cooperative association are not functioning properly. A six-member managing committee of primary societies is responsible to run these samabaya samities properly. But it is not happening due to lack of good governance particularly participation. Members of the primary societies are not interested to participate at different meetings. On the other hand, a 12-member managing committee of central cooperative association is in fact ineffective. Among the 12 members, 8 members are government nominated and most of them do not know about their membership. So, it appears that there is lack of participation as well as accountability in term of responsibilities of the stakeholders in the rural development project.

10.2 Specific major findings: Participation

10.2.1 Project formulation

In Bangladesh context, policies, programmes and projects are initiated from top level especially from politicians. But the politicians cannot prepare any project. They depend on top level bureaucrats. So, politicians put ideas and top level bureaucrats materialized these ideas. As a result, there is no scope for participation of target people at the decision-making level or project formulation stage. It is same for the case of RLP. RLP starts its activities as RLP in 1998. Before that, its activities were operating as RPC from 1993. Initially, the activities of the project were started in 1980 as North-west and South-west Rural Development project. People of the project areas never demanded to rename the project. It reveals that at decision-making level, there is no scope for participation of target people even the project officials. In most cases, top-down approach is followed for making decision and adopting policies in Bangladesh. RLP is an example.

The activities of RLP formally began at Puthia of Rajshahid district in 2003. Before starting the activities of RLP, the project activities were operating as RPC from 1993 in this area. As the society formation is one of the mandatory condition to start its activities, only 10 primary samities (society) were formed and members were 200 persons respectively during its commencement in 2003. Now there are 118 primary samities working in Puthia upazila. Of them, 31 are Bittayahin (assetless) Samabaya Samity (BSS), consisting of 1088 male members and the rest 87 are Mohila (female) Bittayahin Samabaya Samity (MBSS), consisting of 3244 female members. On the other hand, the activities of RLP started at Charghat upazila in 1999. Before starting its activities as RLP, the project activities were going on as RPC from 1993 at Charghat upazila. The project activities were started with 116 primary samities, consisting of 33 BSS and 83 MBSS. According to official statistics, there are 2320 members of these two (BSS and MBSS) types of samities. Presently, the number of samities and members remain same as it was during its commencement. No new samities were formed during the last 13 years. Even no new member was included in the old samities. It is informed the researcher that as the target has been fulfilled, no initiative has been made to form new samities.

The foregoing discussions make us clear that the project has been formulated centrally and it has been renamed several times rather than its inclusion to revenue sector. It is very common in Bangladesh to follow top-bottom approach to formulate projects, programmes and policies.

It was also happened in the case of RLP. There was no participation of project beneficiaries in the process of project formulation rather than a few of top level bureaucrats.

10.2.2 Implementation stage

In the phase of implementation, a numbers of tiers are there from top to grass-root level. The head quarter of the project is located at Dhaka, the capital city of Bangladesh. The official portfolios of the project are project director (PD), deputy director (DD) and assistant director (AD). They all do their jobs at head quarter of the project. It is learnt that they are deputed from Bangladesh civil service (BCS) administration cadre. There are five regional directors located at five divisions such as Dhaka, Chittagong, Sylhet, Khulna and Rajshahi to monitor the project activities. At the district level, the activities of the project are being operated under the supervision of deputy director (DD) of BRDB. There is also a 9-member coordination committee with deputy commissioner (DC) as its chairman and DD, BRDB as its member-secretary respectively. The major functions of the coordination committee are (i) to coordinate and review the activities of RLP, (ii) to identify problems facing during the implementation period, provide guidelines and take initiatives to solve the problems (iii) to hold meeting at least once within three months, and (iv) to inform about project activities to the minister in-charge of the concerned district. The member-secretary is responsible to initiate for holding meeting. At upazila level, the project activities are implemented under the supervision of upazila project officer (UPO), the key person of this project at field level. He is assisted by deputy project officer (DPO), accountant and field organisers (FOs). The field organisers are considered as life blood to continue this project. There is also a 9-member coordination committee at upazila level with upazila nirbahi officer (UNO) as its chairman and UPO as member-secretary respectively. The major functions of upazila coordination committee are (i) to coordinate the on-going activities of RLP, (ii) to review the progress of the project, (iii) to identify problems facing during the implementation period, provide guidelines and take initiatives to solve the problems, (iv) to hold meeting once after two-month interval, (v) to inform about project activities to local member of parliament (MP), and (vi) the committee will send each meeting proceedings to the office of PD at project head quarter in Dhaka. The member-secretary is responsible to initiate for holding meeting.

Exploring the aforesaid facts, it is found that in most cases the BCS administration cadre officials are appointed as project directors, directors and deputy directors on deputation. It is very common phenomenon in Bangladesh. Consequently, the officers responsible for the

projects are not appeared so sincere about success of project as he or she will depart from the present (project) post to senior positions after getting promotion. The success or failure of project does not appear as good indicator or barrier to get promotion. It is also applicable to RLP. It is learnt that no project director of the project has taken initiatives to absorb it to revenue sector. RLP was RPC or RPC was renamed as RLP, treating it new project in 1998.

About regional directors, it is revealed that the officer is dependent on DD, BRDB. He is like a post office. If the project head quarter wishes to get information from field levels, it asks regional directors of the project to send required documents, facts and so on. Then, regional directors ask DD, BRDB and he asks UPO to provide required information. It is also revealed that the regional director has not visited to the study areas. It is found that it is an ornamental occupation.

10.2.3 Policy issues

Haq (1989) in his book 'Recollections of Some Rural Development Programmes' states that:

'There are few policy issues involved in pursuing the concept of forming functional groups for the target groups in the villages of Bangladesh as against the Bangladesh Government decision for organising cooperatives for females and landless people under the coverage of Bangladesh Rural Development Board. In most cases, the target group members are illiterate and cannot understand the formalities of registration, implications of complex cooperative laws and go through the rigid rules and regulations of cooperative development which had been made increasingly lengthy and cumbersome over a period of nearly a century. The Cooperative Societies Act contained more than 140 sections which are elaborated and made more and more complicated by another set of 250 rules with countless number of sub-rules encaged in the language of lawyers. These are certainly beyond the understanding capacity of the rural poor illiterate men and women (Haq, 1989: 76-77).'

It is still prevailing. The cooperative rules and regulations are not understood easily. So, the complex and rigid rules and regulations about cooperative should be flexible so that the rural poor people can keep confidence about their small savings and capital formation. He, however, further makes comment that in a formal cooperative set up, the members of the primary societies are dependent on the decision of the superior organisations such as central cooperative association situated at upazila level. This is why primary societies have less right

to make any decisions independently. During the field visit, it is revealed that members of the primary societies are not happy with their activities. They express their dissatisfaction over the exercise of power and authority of the central cooperative association. The field organisers are also unhappy over the malpractice of authority of central cooperative association.

10.2.4 Primary members' participation:

A good management must ensure continuous support of the members by encouraging their participation. There are several ways of measuring member's participation in a cooperative society such as purchase of shares, depositing of savings, attending meetings, taking part in decision-making process or assuming specific responsibilities for implementation of groups decisions, etc.

But the study reveals different scenario about participation by the members of primary samabaya samities. Most of the samabaya samities are not effective due to governance problems such as lack of participation and accountability from the both side of project officials and members of these samities.

In some cases, members of primary samity purchase shares and deposit savings, but they do not attend meetings. Because they claimed that they are ignored in the meeting. Their voices are not paid heed by the managing committee. They are kept away in decision-making process. Even they are not given any responsibility to carry out for the interest of group members.

Findings of the table-8.4.7 indicate that the level of participation by the members of the primary samabaya samity is not satisfactory. Only 13.8 percent of the respondents attend meetings regularly. But they participate at the meeting of loan disbursement (10%) and come sometimes to other meetings (3.8%). On the other hand, 86.2 percent of the respondents do not participate at different meeting due to various reasons. Among them, 38.72 percent of the respondents do not participate at the meetings because they think that it is not compulsory to attend meetings while 19.36 percent of the respondents do not participate at meetings owing to ignorant of them. They claim that their opinions are not considered with due importance. So, they do not participate at meetings. On the other hand, 18.72 percent of the respondents do not participate at meetings because they think that their participation is not important. As a result, they feel no need to participate at meetings. 9.36 percent of the respondents do not

participate at meeting due to inconvenient time and date. But they feel that they should participate at meetings.

Findings of the table-8.4.7 also reveal that there is lack of participation due to indifferent attitudes and lack of motivation of the members of the primary samity. The members of the samity are needed to motivate and encourage for participation at meetings. They should also be given due importance. On the other hand, the members of the samity should be made aware that participation at meetings is a part of training and it is a self responsibility of them to attend meetings and share experiences, exchange views as well as put voices about different issues. Unfortunately, the activities of RLP have been limited to provide micro-credit only.

10.2.5 Training

Training is an important tool for implementation of the project activities. Training provides skill development mechanism. For this, weekly meeting is considered as training. But the training programme has been suspended owing to shortage of funds. Training programme motivates and encourages members of the primary samabaya samities to achieve the objectives of the project. Training ensures participation and accountability of stakeholders of the project.

Training is a very important component of RLP for skill development as well as income generating activities of rural poor people. It is considered as vibrant tool to implement the activities of RLP. It is also considered as a way of participation. However, the findings of the table-8.4.2 show the scenario of training programme of RLP. Before 2007, the training programme was running at Puthia upazila. From then, training programme has been suspended for shortage of funds. Training programme at Charghat upazila has also been suspended from 2005 for the same reason.

The table-8.4.2 indicates that 70 percent of the respondents are of opinion that at present no training programme is organised. But they do not know formally why this programme is stopped. Only eight percent of the respondents said they did not chance to get training while it was running due to not getting information about it. They had will but they could not avail it for lack of information. On the other hand, 22 percent of the respondents refrain to make any comments about training programme. But it is observed that they are not happy this programme. They informally inform that when training programme was running, people

close to managing committee were given preference to participate to it. All members were not equally treated for training programme. At one stage, they claim, it has been stopped due to mismanagement and misappropriation of funds. The study reveals that training programmes was very important for the members of samabaya samity. They can exchange views with each other. They can share experiences of success stories. They can ask different questions about their problems and they can get answer of those questions. It was a way of communication between experts and beneficiaries.

10.2.6 Group formation

The objectives of the project are to alleviate poverty through sustainable income generation, employment creation in the agriculture and non-agriculture sectors of the target people. Moreover, there are some specific objectives of the project which are included: awareness creation, income generation and empowerment of poor people, particularly women, profession skill development through training on different income generating activities and providing micro-credit (loan) to poor people, especially women for adopting income generating activities.

To achieve these objectives, the project has been designed accordingly. It is a cooperative based project. For fulfillment of these objectives, cooperative society shall be formed. It is happened. But it is not increasing day by day.

The table-8.2.5 shows the operational period of RLP in the study areas. Before inception as RLP in 1998, the activities of the project were implementing under the RPC project from 1993. The table-8.2.5 shows us that the operation of RLP began at Puthia upazila in 2003 where as it began at Charghat in 1999. The project activities are mainly operating on cooperative basis. So, to start its activities, firstly it was needed to form cooperative association (samabaya samity). During the incesption of RLP at Puthia, the numbers of samabaya samity were 10 and subsequently the numbers of members of these samities were two hundred. Each samity consists of 20 members. Now, the numbers of samity at Puthia are 118 and the numbers of members of these samities are 4332. The important issue is here that both the numbers of samities as well as the numbers of members have increased at Puthia upazila. Here we can say that participation of mass people at the implementation level of RLP has increased although there are limitations in terms of what participation means.

On the other hand, the same table shows us that at the beginning of RLP at Charghat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charghat upazila. UPO of Charghat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned that there is no limit to increase the numbers of samity as well as numbers of members. It is observed that although the activities of RLP are running well at Charghat upazila compared to Puthia upazila, the functions of a big numbers of these samities are not good enough. It is also revealed that there is lack of accountability in terms of formation of new samity and increasing its members.

10.2.7 Holding meetings of primary samities

Holding different meetings of primary samabaya samity is very important to ensure participation of different stakeholders especially target people. Target people can raise their voice about their rights through participation in meetings. They can take different planning for the development of their samities. They can also seek solutions of problems faced by them.

The table-8.3.3 indicates that the primary samity of RLP is supposed to hold some meetings. The managing committee primary samity is responsible to hold these meetings. The findings of the table show us that these meetings are not held properly. Weekly meeting is very important for primary samity but it is not held regularly. 86 percent of the respondents claim that the weekly meeting is not held regularly. On the other hand, 14 percent of the respondents belonging to the project demand that the weekly meeting is held regularly. The same case is happened about monthly meeting of the primary samity. 86 percent of the respondents claim that the monthly meeting is not held while 14 percent of the respondents involved with project claim that the monthly meeting is held. Why these meetings are not held regularly? The researcher investigates the matters and finds a number of reasons for not holding these meetings regularly.

However, meeting on collecting savings of the members is not also held regularly. 88 percent of the respondents claim that this type of meeting is not held. But they deposit savings and the field organisers collect it individually from their home. Date and time for the meeting on collecting weekly installment of micro-credit is fixed but it is not held properly. Although the

meeting is organised, all the members of the primary samities do not participate willingly. But the attendance is good enough for the meeting of loan disbursement. 86 percent of the respondents claim that they attend this meeting for taking loan. If they miss this meeting, they have to wait for next meeting. So, they do not want to delay for getting loan. But the loan disbursement meeting is not held regularly. Officials of the project inform that when they get money for providing credit, they call meeting accordingly. Meeting for selling shares is held, 74 percent of the respondents claim it while 26 percent of the respondents claim that this type of meeting is not held. Although this type of meeting is not held regularly, the field organisers motivate the members of the cooperative societies to purchase shares. The field organisers encourage them individually, citing its positive impacts on them. Preparing development plan is very important for the expansion of the project activities and it is also very essential for the achievement of the objectives the project. The study finds that 92 percent of the respondents claim that no such meeting is organised. They do not know about holding such type of meeting. Officials of the project admit that development planning is very important and they take it but it is not materialized due to various problems such shortage of funds, careless of government side, lack of motivation, lack of participation of different stakeholders and also lack of accountability of different level officials as well as beneficiaries of the project. The rural level respondents do not know what types of instructions forwarded by the central committee to the primary samities are followed. So, 90 percent of the respondents claim that no meeting on following instruction of central committee is held at the field level. Most of the respondents said that they had not seen any solutions what they faced. They claim that they face different types of problems such as they cannot get credit as they need, the interest rate of credit is comparatively higher, no training programme is organised, no incentive is for them and so on. They further claim that no initiative has been taken to remove these problems. So, they claim that no meeting on removing problems is held. They do not know about holding such meeting and they have not participated at such meeting. Officials of the project claim that they hold such meeting and only members of the managing committee participated. They admitted that this was not noticeable. Officials of the project also claim that they hold consulting meeting but the attendance of the meeting was very poor. Only 10 percent of the respondents attended such meeting, they claim. On the other hand, 90 percent of the respondents claim that no such types of meeting is organised and they have not participated. Holding annual general meeting is one of the major activities of primary samabaya samity. They hold such meeting. About 88 percent of the respondents said they know holding such meeting but they do not feel interest

to participate to the meeting. On the other hand, officials of the project especially the field organisers also inform that although annual general meeting is organised, the attendance to the meeting very poor. Rural people do not want to attend this meeting, leaving their daily works.

The above discussions make us clear that there are some specific meetings supposed to be organised by the managing committee of the primary samabaya samity. The office bearers of the managing committee of samity also claim that they organise such types of meetings but the general members of the samities do not want to participate to these meetings. If they attend, they will lose their daily routine even important works. So, they express unwillingness to participate at the meetings.

It is also revealed that the officials as well as the field organisers cannot develop the sense of responsibility among the members of the primary samities so that they participate at the meetings willingly. Besides, the officials and the field organisers cannot also hold accountable about their responsibility to the activities of the primary samity. So, it is revealed that there is lack of participation as well as accountability among different stakeholders of the project.

10.2.8 Conflict between RLP officials and BRDB officials

The study finds a hidden conflict between BRDB personnel and RLP personnel. The RLP personnel allege that their project, RLP, has not been transferred into the revenue sector due to opposition of BRDB personnel. They also said if RLP is transferred into revenue sector, RLP personnel will be the competitors to BRDB personnel during promotion period which is another reason for opposition. On the other hand, the BRDB personnel disagree with this allegations and explain that it is the matter of government which project will be taken into revenue sector or not.

10.2.9 Meeting of Coordinating Committees

However, at district level, DD, BRDB is responsible to supervise, monitor and review all the project activities under his jurisdiction. RLP is also under the supervision of DD, BRDB at district level. Besides, there is a district coordination committee of RLP at district level to coordinate and review the progress of the project activities. The coordination committee is also responsible to identify problems facing during the implementation and provide guideline as well as solves these problems. For this, the coordination committee is also responsible to

hold at least one-meeting in three-month time interval. Deputy Commissioner of district is the chairman of the committee and DD, BRDB is the member-secretary and responsible to initiate the arrangements of meeting.

The study finds no meeting is held during last one decade. DD, BRDB, Rajshahi district could not remember holding of such types of meeting. It is also found that RLP has been seemed to him as less important project. He is seemed to be serious to other projects which are directly operated under the control of BRDB. So, visit to review and monitor the activities of RLP by DD, BRDB is rare case. Whenever he is asked to do something, he does so only, the study reveals.

At upazila level, there is also a coordinating committee headed by UNO of respective upazila. UPO acts as member-secretary of the committee. He is responsible to initiate and organise at least once meeting in the time interval of three months. The study reveals that no such type of meeting is held. UPO of Puthia admits that no meeting of upazila coordinating committee is held during the last one decade.

The foregoing discussions make us clear that there is lack of good governance particularly participation of different stakeholders in the rural development project.

10.2.10 Quantitative change rather than qualitative

Since the independence of Bangladesh, the successive governments have taken a series of projects as well as allocated funds for rural development in the country. The quantitative rate of undertaking of projects has increased in one hand. The allocation of funds has also increased on the other.

But many research findings reveal that there has been increased in undertaking of projects, allocation of funds, numbers of beneficiaries rather than qualitative changes. To some extent, in some areas qualitative change has been made but it is not so remarkable. As a result, still there is space to make some things more to improve qualitative change which is the prime aim of rural development through such type of rural development project, Rural Livelihood Project.

Findings: at a glance: Table: 10.1 Good Governance in RLP: Participation aspect

				Good	Poor
Participation	Decision Making	Target people/beneficiaries			Low
		FO	Govt. project employee		Low
		DUPO	Do		Low
		UPO	Do		Low
		DD/Dist.	BRDB official		Low
		RD	Project employee		Low
		AD	bureaucrat	High	
		DD	Do	High	
		PD	Do	High	
	Implementation	Target people/beneficiaries		High	
		FO	Govt. project employee	High	
		DUPO	Do	High	
		UPO	Do	High	
		DD/Dist.	BRDB official		Low
		RD	Project employee		Low
		AD	bureaucrat		Low
		DD	Do		Low
		PD	Do		Low
Participation	Evaluation	Target people/beneficiaries			Low
		FO	Govt. project employee		Low
		DUPO	Do		Low
		UPO	Do		Low
		DD/Dist.	BRDB official		Low
		RD	Project employee		Low
		AD	bureaucrat	High	
		DD	Do	High	
		PD	Do	High	
	Benefit sharing	Target people/beneficiaries			Low
		FO	Govt. project employee		Low
		DUPO	Do		Low
		UPO	Do		Low
		DD/Dist.	BRDB official		Low
		RD	Project employee		Low
		AD	bureaucrat	High	
		DD	Do	High	
		PD	Do	High	

Source: the author

Table: 10.2 Participation status of target people/beneficiaries in RLP

				Good	Poor
Participation	Decision making	Identifying problems	Target people		Low
		Formulating alternatives	Target people		Low
		Planning	Target people		Low
		Allocation resources	Target people		Low
	Implementation	Carrying out activities	Target people	High	
		Managing activities	Target people		Low
		Operating activities	Target people		Low
	Benefit sharing	Economic (increase IGAs, employment, empowerment, savings, credit, training)	Target people		Low
		Social (Increase awareness,)	Target people	High	
		Cultural	Target people	High-?	
	Evaluation	Feedback (hearing voice)	Target people		Low

Source: the author

10.2.11 Findings: Areas of success

Although there are a numbers of limitations and lack of participation in RLP, it has some positive impact on target people, the rural people. In broad head, the areas of success of RLP are as follow:

- Capital formation through small savings;
- Introduction of training for increasing income generating activities; and
- Development of local leadership through continuous process of training

10.2.11.1 Capital formation

Capital formation is crucial for economic development. Possibly very few regions in the world suffer as much from shortage of capital as the villages of Bangladesh. Extreme poverty and an intense scarcity of savings and investments are ever persistent in Bangladeshi village. So, from the very beginning serious attention was directed to promoting small savings. BRDB's present membership exceeds 2.4 million. Of them, four lakh people are assetless and three lakh are poor women. So far, the government agency has disbursed loan amounting to Tk. 700 crore (cumulative) and has collected savings amounting to Tk. 44 crore (Asaduzzaman, 2007). It is a great achievement of BRDB. Through different projects such as RLP, BRDB disburses micro-credit to its members in one hand. It collects savings from its members on the other. Rural poor people are benefited from this fund. In RLP, shareholders are also benefited as they get dividend at the end of the year.

10.2.11.2 Training for increasing income generating activities

It is said that training makes a man perfect. So, training is very important and vibrant element to achieve the objectives of a project. Once the training programme used to continue on different trade such as sewing, poultry rearing, farming, cultivating on cropping, rearing livestock, and so on and thus lead the people to generate income, lifting their living standard. But at present the training programme is suspended due to shortage of funds and other governance problems.

10.2.11.3 Development of leadership

The success of a small cooperative society largely depends on the quality of leadership available within the group. In the cooperative society, leadership is provided by a core group of six persons, the members of managing committee of primary samabaya samity. Although the training programme is suspended due to shortage funds, it provides skills of leadership when it was operated. This happy combination of functional and institutional leadership in the society has ensured a remarkable group solidarity among its members.

When the members sit in the weekly meetings, they have a feeling of mutual understanding and respect for each other. The manager of the society is its formal and functional leader. But he seeks advice from other leaders whenever a decision has to be made on important matters such as loan distribution, utilisation of resources of the society, dealing with supporting organisations and so on. The core group has made an informal distribution of responsibilities

among themselves. For social functions such as settlement of disputes and other matters of social importance, the hereditary leaders assume responsibilities and exercise their authority. On the other hand, on matter of repayment, the model leaders' suggestions are followed and for repayment of loans group pressure is applied.

10.3 Major Findings: Accountability

Accountability is very important issue to run a development project. Accountability ensures proper execution of activities of a project. It is also germane to rural development project in Bangladesh. Accountability not only boosts up the activities but also speeds up the activities of development projects. Accountability ensures stakeholders to perform their responsibilities properly.

But what we see in the rural development projects in Bangladesh? This research study investigates accountability in RLP and finds lack of accountability among stakeholders. As Sobhan (1998) states that:

The importance of status and connections for access to public services reflects the nature of governance in Bangladesh. The absence of accountability of public officials, either to their superiors or to the community they serve, remains a universal phenomenon in Bangladesh. At the top no attempt is made to ensure the quality of public service and to enforce discipline on those who do not meet their responsibilities. This process operates from the top down to each tier of the system to its base. There is no system in place for stakeholders or a community to act collectively to extract accountability from the service providers (Sobhan, 1998).

This is also pertinent to this rural development project. The study finds that there are two coordinating committees to monitor, supervise and review the activities of RLP at upazila level and district level. Unfortunately, both the committees are not functioning as it is stated in the official order. Members of both the committees are dominated by government officials. So, it is as stated by Sobhan appeared that there is absence of accountability of public officials. It is revealed that not only public officials but also target people have the same attitudes about accountability.

10.3.1 Accountability through coordinating committees

Table-9.3.7 indicates that there are two coordination committees at upazila level and district level respectively for coordination of the activities of the project. Both the committees have a 9-member committee and all are government nominated and government officials working at upazila level and district level, representing from different sector such as agriculture, youth, social welfare, education, cooperative, etc. Functions of upazila coordination committee include: to coordinate the activities of RLP at upazila level, to review the progress of the project, to identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems, to hold at least one meeting with the time interval of a two-month, to inform local Member of Parliament (MP) about project activities, and to send the meeting proceedings of each meeting to the project director.

The study investigates the matter and finds that there is committee in paper but there are no activities of this committee at upazila level for last one decade. UPO acts as member-secretary of upazila level coordination committee. He is responsible to take steps for holding meeting but he has never taken such step for holding meeting. He makes arguments that Upazila Nirbahi Officer (UNO), head of the Upazila Coordination Committee, is very busy person. Besides, the project activities are limited only to provide micro-credit. For these reasons, he has not taken preparation for holding such type of meeting. UPO claim that upazila coordination committee is not effective due to various problems. He admits that the upazila coordination committee does not evaluate the activities of RLP of upazila level.

On the other hand, District Coordination Committee is also supposed to perform some functions. These include: to review the progress and coordinate the activities of RLP under district level, to identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems, to hold at least one meeting with the time interval of a three-month, to inform the project activities to the Minister in charge of district. Deputy Director of district BRDB acts as member-secretary of district coordination committee of RLP. He has also never taken any steps to hold such type of meeting. He also presents same excuses as UPO presented for not holding meeting. Deputy Commissioner (DC) is the head of the District Coordination Committee. He is very important and busy person. It is not easy for him to manage time for such type of meeting, DD makes arguments. But he claims that the coordination committee is effective. He also claims that district coordination committee evaluates the activities of upazila level of RLP.

The above discussions make us clear that although there are committees at upazila and district level respectively to review and coordinate the activities of RLP, it is not maintained properly due to lack of accountability. Nobody is accountable for each other for not holding such type of meeting. It is very interesting that upazila agriculture officer of Puthia upazila does not know that he is a member of such coordination committee of RLP. The study reveals that most of the members of the coordination committee do not know that they are members of such coordination committees at upazila level and district level.

10.3.2 Lack of motivation

Citing experience about accountability practised in Bangladesh Fuglesang and others express their dissatisfaction. They state it as:

'In government extension services how painfully familiar is the situation where the extension worker has not seen a supervisor for several weeks and the salary desperately needed is months in arrears. There are few, if any, services to offer the clients and very little educational material in support of an extension talk. The disheartened extension worker is simply not motivated to walk long distances to repeat a lesson that farmers have heard many times before. Accountability and work motivation diminish in correlation to the supervisor's lack of responsibility towards their extension staff, not to mention the clients. To add insult to injury, most extension workers live with the daily frustration of coping with decisions taken by superiors who do not understand the real situation that must be addressed in the rural areas (Fuglesan and others, 1993, p. 84).'

In RLP, the study finds, although there are seen supervisors, they have nothing to do for field workers (field organisers). The field organisers face a lot of problems at field level visits. According to them, they live from hand to mouth. They have no fixed salary or honorium. If they recover installment of credit repayment, they can earn salary or honorium at the end of month. If they cannot do so, they cannot earn at the end of month. They have no bonus of any festivals. Even they went on months after months without any salary or honorium. But they work hard due to their own living as they have no alternative. Expressing dissatisfaction, one of the FOs said he has been serving for twenty years. Now there is no way to go for another job. They have been waiting for long that their project will be transferred into revenue sector. They will get fixed salary at the end of month and bonus for festivals. They will get pension at the end of their service.

Consequently, the supervisors, UPO of RLP, cannot hold FOs accountable as described in CAR framework. To get fruitful achievements from rural development projects, accountability is one of the key factors to success.

10.3.3 Lack of discipline

Discipline is very important to ensure accountability. Citing Grameen Bank, the pioneer institution in the field of micro-credit in Bangladesh, experience, Fuglesang and others (1993) observe that discipline is one of the key elements for success of the Bank. They state:

'A large-scale participatory initiative cannot start out as a casual and free-for-all workshop seminar. The most immediate task to face is establishing an organisational context of financial and social accountability in the communities. In Grameen Bank this is done through the creation of centres in which discipline finds various expressions. ...Again and again people are reminded that if they break the discipline in their own activities, Grameen Bank collapses. One zonal manager said to the women in a workshop, 'Think of your loan repayment like your own heartbeat.' The discipline in the centres is the backbone of the whole enterprise (Fuglesang and others, 1993, p.85-86).'

In RLP, it is found that there is lack of discipline. There are groups for running the activities of the rural development project. There is a managing committee to operate the group activities properly. Place, date and time are fixed for holding meetings to discuss about project related activities such as micro-credit disbursement meeting, consulting meeting, etc. All are in paper and it is written down and recorded that it is practised properly. But practically it is not happening and it is revealed through the project activities.

In table-9.2.1 the study shows the operational period of RLP in the study areas. Before inception as RLP in 1998, the activities of the project were implementing under the RPC project from 1993. The above table-9.2.1 shows us that the operation of RLP began at Puthia upazila in 2003 where as it began at Charghat in 1999. The project activities are mainly operating on cooperative basis. So, to start its activities, firstly it was needed to form cooperative association (samabaya samity). During the inception of RLP at Puthia, the numbers of samabaya samity were 10 and subsequently the numbers of members of these samities were two hundred. Each samity consists of 20 members. Now, the numbers of samity at Puthia are 118 and the numbers of members of these samities are 4332. The

important issue is here that both the numbers of samities as well as the numbers of members have increased at Puthia upazila. Here we can say that participation of mass people at the implementation level of RLP has increased although there are limitations in terms of what participation means.

On the other hand, the same table shows us that at the beginning of RLP at Charghat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charghat upazila. UPO of Charghat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned that there is no limit to increase the numbers of samity as well as numbers of members. It is observed that although the activities of RLP are running well at Charghat upazila compared to Puthia upazila, the functions of a big numbers of these samities are not good enough. It is also revealed that there is lack of accountability in terms of formation of new samity and increasing its members. The study reveals that there is a coordination committee at upazila level and district level for RLP. But the committees are not functioning for long. The district coordination committee is supposed to hold its meeting once in three-month and the upazila coordination committee is supposed to hold its meeting once in two-month. It's a matter of sorrow that no meetings of these committees are held during the last decade. So, it is evident that there is lack of discipline in different stages of the project activities. And, lack of discipline leads to lack of accountability to its stakeholders especially officials of the project.

Lack of discipline is also seen in attending different meetings of RLP. In table-8.4.6 show us that level of participation by the members of primary samabaya samity is very poor especially at weekly meeting. Only 8.75 percent of the respondents participate at the weekly meeting. It is learnt that weekly meeting is considered as training meeting. 12.75 percent of the respondents participate at the monthly meeting. On the other hand, 28.75 percent of the respondents participate at the loan disbursement meeting and 50 percent of the respondents participate at the annual general meeting (AGM) of the primary samity. So, it appears that a huge numbers of people are excluded themselves at these meetings. The study reveals that the level of participation of the members of the primary samabaya samity at different meetings is not satisfactory. People who do not participate at the meetings make arguments that these meetings are not significant to them. Because they cannot get any benefit from meetings. Their voice is not considered for decision making. Besides, some people make arguments that

although there is will, they cannot participate due to inconvenient dates and times of these meetings.

The study finds that members of the primary samity are not motivated about discipline like Grameen Bank to participate at different meetings. It is happened due to lack of accountability.

10.3.4 Accountability assessment through CAR framework

This study investigates good governance, focusing accountability in RLP. To achieve the objective of this research work, it follows DFID's governance approach. It develops CAR framework for good governance. CAR refers to:

'Capability is the extent to which leaders and governments are able to get things done, and to perform functions such as providing stability, regulation, trade/growth, effectiveness and security. *Accountability* describes the ability of citizens, civil society and the private sector to scrutinise public institutions and governments and hold them to account to ensure transparency, free media, rule of law and elections. *Responsiveness* refers to the extent to which public policies and institutions respond to the needs of citizens and uphold their rights, including human rights/liberties, access to basic public services, pro-poor policy, equality, regulation and corruption (DFID, 2009).'

10.3.4.1 Capability:

Findings of the table-9.2.1 indicate the capability of leaders involved RLP. The table shows that when the activities of RLP began in Puthia in 2003, the number of samity was 10. Presently, the number of samity was increased to 118 in 2007. Since then, the number of samity has not been increased. Moreover, activities of some samities are not functioning properly. These are in paper for reporting only. In fact, these are dead, the study reveals.

On the other hand, the same table shows us that at the beginning of RLP at Charchat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charchat upazila. UPO of Charchat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned

that there is no limit to increase the numbers of samity as well as numbers of members. So, it is revealed that there is lack of accountability in terms of formation of new samity and increasing its members. It is also evident that leaders and authority have lack of capability to form new samities.

In figure 9.4.6 it is revealed that the project officials are facing multi-dimensional problems to operate the project activities. The major problems facing at the field level officials are included high rate of interest of micro-credit of RLP, no government allocation for RLP and no fixed salary for FO. The study reveals that the project was initiated with the financial support of ADB with 90 % of its total cost. The rest 10% cost was provided by UBCCA. That means members of UBCCA and its shareholders of RPCP were another source of funding. So, there is no government allocation for such important rural development project. But the government controls fully. High interest rate is another problem to implement the project. The interest rate is 22%. Beneficiaries claim it is quite high compared to other micro-credit providers. The most important issue is that the field organisers- often termed them as the life blood of the project are not provided fixed salary. It is very pity. They are appointed as field organisers of the project but they are not provided any fixed salary at the end of the month which is revealed as very important issue for lack of good governance. The field organisers work hard for their remuneration not for success of the project. They cannot see the hope of their job to the revenue sector. There is no incentive for any achievement. They cannot hope to get pension at the end their job. Even they cannot move to other job at age of 25 years of job. It is observed that frustration griped them.

Besides, loan ceiling, complexity of cooperative rules and regulations, uncertainty of the project and suspension of training programme are also appeared as barriers to accomplish the project activities. RLP bears the salary of a sonali bank official who is supposed to serve for RLP only. But it does not happen practically. All of these problems appear as the major hindrance to form new samabaya samity which is the prime instrument to succeed the activities of RLP, aiming at to empower rural women along with poverty alleviation, leading to rural development.

In figure 9.4.7, it is also revealed that what needs to remove the problems facing during the implementation of the activities of RLP. One of the major recommendations is that as the project activity is now mainly based on providing micro-credit to the members of the primary samity, the ceiling on credit should be flexible further. Presently, one recipient can get credit

maximum Tk 20,000/- (Twenty thousand taka) only. Officials as well as recipients are of opinion that this ceiling should be increased for the greater interest of the project. On the other hand, providing fixed salary for the field organisers and transferring the project into revenue sector are also significant issues for removing problems because no one can do better having hungry in his belly. The study reveals that the field organisers have no fixed salary. They cannot earn any fixed amount of money at the end of the month. They get remuneration as they can earn at the end of the month. The main target of the field organisers is now to collect weekly micro-credit installment. So, they cannot concentrate their mind to other issues for improvement of the project activities. Fixed salary as well as pension system should be ensured for the field organisers and upzila level officials involved with this project. Officials of the project are of opinion that training programme should be recuperative. Cooperative rules should be flexible. Sonali bank official should be removed in term of payment of his salary. Officials are also of opinion that the interest rate of micro-credit should be reduced along with lifting the ceiling on providing credit. Establishment of samabaya market may be another solution through protecting interest of samabayees. So, these issues are very important for removing the problems facing during the implementation of the activities of RLP. These issues should be addressed properly for the interest of the project. But leaders and authority cannot solve these problems. So, it is revealed that they are lag behind capability.

In table-9.4.3, it is disclosed that training programme has been suspended from 2005 at Puthia upazila and from 2007 at Charghat upazila respectively due to shortage of funds. However, their activities are now limited to providing micro-credit to the members of samabaya samity. They cannot expand their activities due to various problems such shortage of funds, lack of attention from the government side and so on. Officials feel that training programmes should be restarted. Not only officials but all the respondents are of opinion that training programme should be revived. All the respondents said that training is a way of motivation, communication, participation as well as it ensures accountability among different stakeholders. The study also finds that if training programme is organised, many issues such as different problems can be solved through discussion. Training brings all together under an umbrella. Training enhances capabilities and capacities to perform better jobs. It improves skills. Hence, the study finds that there is lack of commitment in respective of holding training programme. It also finds that there is lack of accountability. What does it mean? It means lack of capability.

10.3.4.2 Accountability:

Findings of the table-9.3.7 reveal that there is a district coordination committee of RLP at district level to coordinate and review the progress of the project activities. The coordination committee is also responsible to identify problems facing during the implementation and provide guideline as well as solves these problems. For this, the coordination committee is also responsible to hold at least one-meeting in three-month time interval. Deputy Commissioner of district is the chairman of the committee and DD, BRDB is the member-secretary and responsible to initiate the arrangements of meeting.

The study finds no meeting is held during last one decade. DD, BRDB, Rajshahi district could not remember holding of such types of meeting. It is also found that RLP has been seemed to him as less important project. He is seemed to be serious to other projects which are directly operated under the control of BRDB. So, visit to review and monitor the activities of RLP by DD, BRDB is rare case. Whenever he is asked to do something, he does so only, the study reveals. Besides, at upazila level, there is also a coordinating committee headed by UNO of respective upazila. UPO acts as member-secretary of the committee. He is responsible to initiate and organise at least once meeting in the time interval of three months. The study reveals that no such type of meeting is held. UPO of Puthia admits that no meeting of upazila coordinating committee is held during the last one decade. It is evident that these are examples of lack of accountability.

Table-9.3.2 discloses that 88 percent of the respondents have taken micro-credit from other organisations without informing the managing committee of primary samabaya samity of RLP. That means a huge number of rural people are engaged in more than one organisation for getting micro-credit. Only 12 percent of the respondents have not taken any loan from other organisations than this.

The study finds that there is a rule under RLP that no one can be allowed to be a member of other organisations if he/she gets membership with the samabaya samity under this project. But the study reveals that 88 percent of the respondents are involved with more than one organisation. This cannot be monitored. If it is monitored, the project activities will be hampered, make arguments, the field organisers, as it is one of their responsibilities. So, the study reveals there is lack of accountability that means CAR framework to run the project activities. Because leaders—the managing committee members and government organisation - BRDB, cannot hold the target group accountable to their commitments. They fail to meet the need of citizens, the members of the samabaya samities. The study finds that there is

credit ceiling up to Tk. 20,000/- (Twenty thousand taka) only. But the members demand to increase the ceiling of credit. To meet the demand, leaders and organisation fail, losing accountability notion in this regard. As a result, members of samabaya samity are motivated by their need to involve with other organisations. Besides, many organisations are operating same activities in a village such as all non-government organisations (NGOs) operate micro-credit activities in addition to their other programmes. So, they motivate rural people to get credit from their organisation. The study also finds that providing micro-credit has become one kind of business of many organisations. Thus, rural people get fall into a vicious cycle of credit. In many cases, it is found while collecting data at the field level that many rural people pay their weekly installment of micro-credit to one organisation or samity, taking loan from other NGOs or organisations. Thus, at one stage, tension for payment of weekly installment of micro-credit clasps them and they become mentally sick. And finally, somebody fled the areas, leaving all family keenness inherited for long or someone commits suicide, we find it in many newspaper reports.

10.3.4.3 Responsiveness:

Training is a very important component of RLP for skill development as well as income generating activities of rural poor people. It is considered as vibrant tool to implement the activities of RLP. It is also considered as a way of participation. However, the findings of the table-8.4.2 show the scenario of training programme of RLP. Before 2007, the training programme was running at Puthia upazila. From then, training programme has been suspended for shortage of funds. Training programme at Charghat upazila has also been suspended from 2005 for the same reason.

The table indicates that 70 percent of the respondents are of opinion that at present no training programme is organised. But they do not know formally why this programme is stopped. Only eight percent of the respondents said they did not chance to get training while it was running due to not getting information about it. They had will but they could not avail it for lack of information. On the other hand, 22 percent of the respondents refrain to make any comments about training programme. But it is observed that they are not happy this programme. They informally inform that when training programme was running, people close to managing committee were given preference to participate to it. All members were not equally treated for training programme. At one stage, they claim, it has been stopped due to mismanagement and misappropriation of funds. The study reveals that training programmes was very important for the members of samabaya samity. They can exchange

views with each other. They can share experiences of success stories. They can ask different questions about their problems and they can get answer of those questions. It was a way of communication between experts and beneficiaries. It is clear that leaders such as RD, DD, UPO, FO, cannot respond to meet up the need citizens, the target people.

In figure 9.4.6, it is revealed the problems faced by the leaders during the implementation of the activities of RLP and in figure 9.4.7 it is disclosed the way out of these problems. But leaders, UPO office as well as BRDB cannot respond to these needs.

The foregoing discussions make us clear picture of accountability in RLP. It denotes that there is lack of accountability in RLP. So, to achieve the objectives of the rural development project, accountability, the cornerstone of good governance, is very essential.

Findings about accountability: At a glance

Table: 10.3 Measurement of good governance (accountability aspect) in rural development in light of CAR framework

CAR		Attributes	Actors	Good	Poor
Accountability	Capability	Ability & authority of leaders	RD, DD, UPO, FO, Member, managing comtt.		Low
		Ability & authority of government organisations	BRDB	High	
	Accountability	Ability of citizens to hold leaders to account	RD, DD, UPO, FO, Member, managing comtt		Low
		Ability of citizens to hold government organisations to account	BRDB, UPO office, Coordinating committee		Low
	Responsiveness	How leaders respond to the need of citizens	RD, DD, UPO, FO, Member, managing comtt		Low
		How leaders behave to the need of citizens	RD, DD, UPO, FO, Member, managing comtt		Low
		How government organisations respond to the need of citizens	BRDB, UPO office, Coordinating committee		Low

Source: Author

10.4 Findings in line with the research questions

After 40 years of independence of Bangladesh, she is still thriving for rural development although a noticeable number of projects and programmes were undertaken by the government of the country. Not only government but also NGOs are operating many rural development projects and programmes. But many say that these projects and programmes have not brought remarkable achievement in rural development. So, the researcher was motivated to conduct such research study to get answers of some questions: Does people's participation in rural development projects matter and in what ways? What are the mechanisms to ensure accountability in the process of implementation of different projects? What are the factors that impede the process of establishment of good governance in rural development projects? And, what are the ways forward? A summary of answers of these research questions is stated as below.

Research question: Does people's participation in rural development projects matter and in what ways?

Findings: The study goes thorough the rural development project which has been selected as case study and reveals that, of course, participation matters in rural development projects. Without people's participation development projects and if it is rural development project, any initiatives brings no fruitful results. The study reveals that due to lack of proper participation many rural development projects have brought no remarkable results. V-AID is an example of such efforts. According to Uphoff, participation means involvement in four ways. The study reveals that the target group can participate only in the implementation stage. The rest of the stages are far from their control.

Research question: What are the mechanisms to ensure accountability in the process of implementation of different projects?

Findings: There is no single way or mechanism that can ensure accountability in the process of implementation of different projects. The study reviews and finds there are a lot of mechanisms that can ensure accountability in the process of implementation of different projects. These are also applicable to rural development projects. These mechanisms include: open discussion, audit, training, reviewing of progress and disclosing its results to public, coordinating, evaluation, reward and so on. The study finds that these mechanisms exist in RLP but not functioning. Meetings of coordinating committees are not held. Training

programme has been suspended due to shortage of funds. Hardly reviews its work activities. Open discussion of the project activities is not done properly. Evaluation does hardly and reward has gone to anybody, nobody can remember it.

Research question: What are the factors that impede the process of establishment of good governance in rural development projects?

Findings: There are a number of factors that impede the process of establishment of good governance in rural development projects. In RLP, it is revealed that policy issue is one of the major factors that appears as barrier to establish good governance in rural development project. For example, most of the members of coordinating committees are nominated by the government. They can be held accountable, although it is not practised generally, by their higher officials for their line responsibilities. They cannot be held accountable for not participating in coordinating meeting. Although coordinating committee is very important, it is not functioning due to lack of participation as well as accountability. So, participation and accountability cannot be ensured in RLP. That means it hampers the establishment of good governance in rural development project.

Research question: What are the ways forward?

Findings: There are lots of ways out to establish good governance in rural development project. Among many, few are discussed here. Participation can be ensured through involvement in decision-making process of stakeholders. Projects should be undertaken on the basis of local people's need. For this findings of research study should be considered. Besides, if possible, local people can be consulted prior to take any projects.

On the other hand, accountability can be ensured using different mechanisms. Every decision should be taken through open discussion in rural development project. Different agenda such as budget, savings, etc. should be discussed openly and taken decision accordingly. Different meetings such as coordinating meeting should be held regularly. The coordinating committees should be restructured. UBCCA should also be restructured to ensure accountability in RLP. It should be ensured that officials of higher level of the project will visit regularly at field level and monitor the activities closely. And they will take initiatives to remove barriers faced at field level. Yearly evaluation report should be published and it should be available to public.

10.5 Recommendations

The above discussions present a clear picture of governance system in RLP. The rural development project faces acute governance problems. It faces serious problems in term of participation and accountability in implementing its activities at rural areas. To overcome these problems, some recommendations are made here. These are discussed below in brief.

10.5.1 Policy issue

The study finds rigid cooperative rules and regulations. These rules and regulations should be more flexible so that the target group can be attracted to this project. For example, maximum ceiling on loan is Tk 20,000/- (Twenty thousand taka). This rigid rule should be flexible in accordance with the capacity of members of samabaya samity. Amount of loan may vary depending upon capacity of members. Further, there is an official of Sonali Bank who is supposed to care the activities of RLP at upazila level. His salary is paid from the RLP fund. This is no more need. Because activities of RLP are hampering due to shortage of funds. It cannot operate training programmes due to shortage of funds. On the other hand, recovery of overdue loans becomes impossible because of flaws in legal procedures. Existing cooperative laws have proved inadequate to deal with the delinquent members. As a result cooperatives have lost their credibility.

So, such types of policy issues should be addressed and taken measures accordingly.

10.5.2 Cooperative structure

Bangladesh inherited two-types of cooperatives from the Pakistan period. One is called conventional cooperative the other is Comilla-type cooperative.

The cooperative structure suffers from lack of linkages, resources, supervision and proper management. One estimate says that there are over seventy thousand primary societies (Haq, 1989: 87) with 2.4 million members (Asaduzzama, 2007). Many of them are either inactive or financially not viable. Membership of the village based primary cooperatives societies hardly exceeds 30 farm families. On an average there are 150 farm families live in each village. There is a scope for large number of membership. So, the project officials should be motivated to increase further the activities of the rural development project.

10.5.3 Management

The management of a cooperative society is vested in the managing committee elected from amongst the ordinary members. In most cases they are elected from the better off section within the membership. The members of the managing committee monopolise the benefits either for themselves or for their supporters. There are studies which indicate that they take a larger share of the credit facilities and become bigger willful defaulters. One such study estimates that the managing committees enjoy about 65 % of loan advance by the cooperative societies and are responsible for 67 % of the total over dues.

So, the members of the management committee should be honest in respect of their responsibilities. Management of a cooperative society is supposed to be gracious.

10.5.4 Supervision

The study reveals that there is lack of supervision from the side of project officials. Visits of RD, DD, UPO are found hardly at the field level activities of the project. So, supervision should be strengthened to gear up the activities of the rural development project to achieve the objectives outlined in project operation.

10.5.5 Coordination

The coordinating committees should be activated through holding meetings with a certain time interval. It is very important to ensure participation and accountability among stakeholders of the project. The coordinating committee can be considered as the key to ensure participation and hold those who are involved in RLP accountable to their responsibilities.

10.5.6 Fixed salary for FOs

Nobody can do well anything with frustration in his mind. So, removing frustration is very important to operate any activity properly. FOs are considered as 'life-blood' of the rural development project, RLP. As the activities of RLP have shrunk to provide micro-credit only, FOs are the key personnel to disburse as well as collect repayment of loan. But unfortunately they have no fixed salary. They cannot earn a certain fixed salary at the end of a month. Frustration always grips them. They always remain under pressure. So, they should be provided a certain amount of fixed salary in addition to other allowances.

10.5.7 Absorb in revenue sector

RLP starts its activities as RLP in 1998. Before that, its activities were operating as RPC from 1993. Initially, the activities of the project were started in 1980 as North-west and South-west Rural Development project. So, the project personnel have been transferred to project again and again. The project has not been transferred into revenue sector. Consequently, an uncertainty always prevails there. And it is expected that the project should be absorbed in revenue sector, removing any uncertainty of job and other issues such as fixed salary, pension after retirement, etc.

10.5.8 Training programme

Training is a very important component of RLP for skill development as well as income generating activities of rural poor people. It is considered as vibrant tool to implement the activities of RLP. It is also considered as a way of participation. However, the findings of the table-8.4.2 and table-8.4.8 show the scenario of training programme of RLP. Before 2007, the training programme was running at Puthia upazila. From then, training programme has been suspended for shortage of funds. Training programme at Charghat upazila has also been suspended from 2005 for the same reason.

So, training programme should be revived for proper running the rural development project, leading target people to generate income activities as well as skill development.

10.5.9 Samabaya market

As special attention needs to be paid to off farm activities for generating income in the rural areas, it also needs markets for selling products produced by samabayees. For samabaya market should be built up so that the samabayees can sell their products and get fair price of their products.

10.5. 10 Networking

Breaking the isolation of the rural areas and connecting the villages with commercial centres is a pre-condition of rural development in Bangladesh. The government has been allocating resources for rural works programmes. In this respect, much larger allocations and proper monitoring are necessary for smooth and sustainable development of these structures.

10.5. 11 Uniformity

A policy decision should be taken on a uniform approach by all agencies working for rural development in Bangladesh. The government can take decisions that not more than one agency can provide same services to a certain areas/ village. That means there may be several organisations or agencies in a certain area or village but same services cannot be provided by many agencies at a time. One agency can be allowed to provide one kind of service. In this respect, a strong monitoring system should be developed so that such kind of agency cannot develop monopoly attitudes to provide services.

10.5. 12 Minimising of conflict

The study finds a hidden conflict between BRDB personnel and RLP personnel. The RLP personnel allege that their project, RLP, has not been transferred into the revenue sector due to opposition of BRDB personnel. They also said if RLP is transferred into revenue sector, RLP personnel will be the competitors to BRDB personnel during promotion period which is another reason for opposition. On the other hand, the BRDB personnel disagree with this allegations and explain that it is the matter of government which project will be taken into revenue sector or not.

However, the foregoing issues may be considered as important to ensure participation and accountability in rural development projects.

10.5. 12 Further research

The international development agencies have identified a number of basic components for good governance. Among these components, four are common and universally recognised. These are participation, accountability, predictability, and transparency. These four major characteristics of good governance have been considered as four pillars of a building (ADB, 2004a; World Bank, 2000; Aminuzzaman, 2006).

This study explores the status of participation and accountability, the two major components of good governance, in rural development project. Due to different types of limitations such as time, wideness, etc., it has not been possible to cover all the components of good governance under this research study. Besides, it is considered that the study especially at Ph. D level should be indepth and for this issues taken under investigation should also be specific so that the problems being explored are identified and made policy implication accordingly.

So, there is still scope to study further good governance in rural development projects focusing predictability and transparency, other components of good governance. In this context, obviously, this study will be helpful for researchers for further study.

10.7 Conclusion

Bangladesh is typically an agrarian country. People of this country depend mainly on agriculture. Most of the people, about 73 percent of total population, live in rural areas. So, development of rural people is the development of the country. Keeping in mind, the policy makers of the government of Bangladesh have undertaken a series of rural development projects and programmes since her independence in 1971. Under the leadership of BRDB, as many as 69 rural development projects taken by the government of Bangladesh have already been completed and more than 15 projects are on progress. These projects and programmes have made some changes in some sectors but it is not remarkable as expected. The quantity of projects is noticeable in one hand. On the other the allocation of budgets is also noticeable. But the results as expected have not been achieved due to governance problems in general. Some NGOs have also made contribution in this sector. Yet, thriving for rural development is still going on.

Replying to the common question 'What is the problem for this, it is revealed that the government run rural development projects face governance problems such as misuse of funds, infiltration of non-target group, lack of participation of target people, lack of accountability of stakeholders, and so on.

This study explores the governance mechanism in rural development projects and it is found that top-down approach is followed in this regard. Although there is provision of people's participation in rural development projects, it is not practised properly. Voice of target people of a project, in most cases, is not heard properly. Their problems are not addressed properly. In other words, they are ignored in decision-making, in implementation, in evaluation and even in benefit sharing of a project. It is appeared that there is lack of participation in rural development project.

On the other hand, the study also explores accountability issues in rural development project. The study reveals that the mechanisms that can ensure accountability are not maintained as stated to implement rural development project. For example, financial audit is very important to hold people engaged in the project accountable. But it is run loosely in RLP. In addition, there are coordinating committees to review the activities of the case project and

these committees are instructed to put guidance forward for speed up the activities of the project. But the study reveals that these committees are not functioned. Meetings are not held. It is evident that there is lack of accountability.

In conclusion, if participation and accountability, the key ingredients of good governance, are ensured, expected rural development would be possible. Otherwise, rural development- the vision for prosperous nation- will hang on as wooly dream.

For this, there is no blueprint for achieving good governance and no single set of solutions. There are many ways that can be employed to engage people and find out their aspirations and views for a place, but it is the spirit in which these are employed that is most important. Organisations that are able to engage successfully with local people will be able to ensure that their services and facilities continue to meet the needs of local people.

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Appendix- 1

Questionnaire

Interview schedule (Part-I)

(Good governance in Rural Development: A Case Study on A Selected Government Project)

(General part)

1. Name of Respondent			
2. Sex status	1. Male	2. Female	
3. Name of village	1. 2.	3. 4.	
4. Name of union parishad	1) 2)	3) 4)	
5. Name of Upazilla	1) Puthia	2) Charghat	
6. Name of District	1) Rajshahi		
7. Name of samity	1) 2) 3)	4) 5) 6)	
8. Joining to samity in	1) 2)	3) 4)	
9. Status of respondent in the samity	1) President 2) Vice-president	3) Manager 4) Member	
9a. Composition of samity with	1)members 2)members	3)members 4)members	
10. Aim of joining to samity	1) To Get Loan 2) To avail training	3) To make savings 4) all of above	5) 1 & 2
11. If have you taken loan, how many times?	1) 1-time 2) 2-time	3) 3-time 4) 4-time	5) More than 5 - time
12. How much money have you taken as loan for the first time from this samity	1) 2)	3) 4)	
13. How much money have you taken as loan for the second time from this samity	1) 2)	3) 4)	

14. How much money have you taken as loan for the third time from this samity		1) 2)	3) 4)
15. How much money have you taken as loan for the fourth time from this samity		1) 2)	3) 4)
16. Why have you taken loan?	1) For agricultural production 2) For rearing poultry 3) For spending son/daughter marriage cost		4) For maintain family affairs 5) Other, if any specify,
17. Have you paid your loan in time?		1) Y	2) N
18. Have you taken loan from other than this samity?		1) Y	2) N
19. Receiving loan, what are the benefits you have gained?	1) 2) 3)		4) 5) 6)
20. Have you taken training or other means other than loan?		1) Y	2) N
21. If have you taken training, types of training	1) Training on livestock 2) Training on cultivating fish 3) Training on cultivating different crops		4) Training on preserving fruits 5) Other, if any, specify
22. If you have not taken training, why?	1) For not getting information about training 2) Have not needed	3) Training programmes are not organised 4) Due to shortage of time 5) Other, if any, specify,	
23. Is the 'managing committee' of the samity elected?		1) Y	2) N
24. If 'N'; how the managing committee is constituted?	1) By selection/nomination	2) By mutual understanding among members	
25. If nominated, who give nomination?	1) All members of samity 2) High officials (UNO/UPO/DPO)	3) Senior members of samity 4) Field organiser	
26. As a member of samity, you participate to	1) Weekly meeting 2) Loan disbursement meeting 3) Consultative meeting	4) Monthly meeting 5) Loan recovery/payment meeting 6) All of above	
27. Date & time of meeting (weekly/monthly/consultative)	1) All members of samity 2) High officials	3) Field organiser 4) Senior members of	

meeting) of samity is determined by		(UNO/UPO/DPO)	samity	
28. Do you participate in meeting regularly			1) Y	2) N
29. If `Y`; why?	1) Should come 2) To take loan	3) Come to loan payment meeting 4) Come sometime		
30. If `N`; why?	1) It is not compulsory to attend 2) No need to come 3) If attend, time is wasted for work	4) Due to neglected of my opinion 5) Opinion of mine is not paid heed 6) Not given space to talk		
31. Due to non-participation to meeting, have you faced any query?			1) Y	2) N
32. Have you faced any query about how do you spend your money received as loan?		1) Y		2) N
33. How many members of your family are members of this samity?		1) One 2) Two	3) Three 4) Four /more	
34. Do you have own land?		1) Y		2) N
35. If `Y`; how much?	1) 2)	3) 4)		
36. Is there any monitoring system to implement the activities of the project/samity?		1) Y	2) N	3) Do not know
37. Does UPO visit you?		1) Y		2) N
38. If `Y`; UPO visits	1) Once a month 2) Once in two months	3) Once in three months 4) Once in six-months	5) Once a year 6) Sometime	
39. Does DPO visit you?		1) Y	2) N	3) Do not know
40. If `Y`; DPO visits	1) Once a month 2) Once in two months 3) Once in three months	4) Once in six-months 5) Once a year 6) Sometime 7) Do not know		
41. Do UP-chairman/members participate in project activities?		1) Y	2) N	3) Do not know
42. If `N`; provision of participation of people's		1) Y	2) N	3) Do not know

representatives should be there				
43. If `Y`; why?	1) 2) 3)	4) 5) 6)		
44. If `N`; why?	1) They can create problems 2) They can try to work according to theirwill 3) They can try to give facilities more to the people close to them	4) It can be difficult to work without their advice 5)		
45. Make suggestions to improve more the activities of the samity/ project	1) 2) 3) 4) 5)			

Note: Y=Yes, N= No

(Part-II)

Interview schedule
(Official part)

(Good Governance in Rural Development: A Case Study on a Selected Government Project)

1. Name of respondent			
2. Status of respondent	1. RD 2. DD	3. Asst. Director 4. UPO 5. DPO	6. Junior Officer 7. Accountant 8. F O
3. How many tiers of samity under RLP?			1. Two-tier
4. What are the tiers	1. Primary		2. Central
5. When the activities of RLP are begun in Puthia?			1.
6. How many numbers of samities were then?			1.
7. How many members were then?			1
8. How many numbers of samities are now?			1.

9. How many members of samiteis are now?		1.		
10. If the number of samities are not increased, why?	1.		2.	
	3.		4.	
11. What are the problems you face to conduct the activities of RLP?	1.		2.	
	3.			
12. How could these problems be removed?	1.		2.	
	3.			
13. What is the rule to include member to primary samity	1. On the basis of land size 2. Landless/assetless male/female 3. Day labourer		4. Farmer 5. Other, if any, specify	
14. If on land basis, how much land is minimum required?	1. 2.		3. 4.	
15. Maximum land size..?	1. 2.		3. 4.	
16. How many members are included in primary samity from one family?		1. One 2. Two		3. Three
17. Age limit to be member		1. 18	2. 20	3. 22
18. Is there managing committee in primary samity?			1. Y	2. N
19. If 'Y'; how it is constituted?	1. Election		2. Selection/nomination	
20. If 'N'; why?	1. No provision in project proposal 2. No needed		3. Activities are conducted from Upazilla office	
21. If managing committee (MC) exists, office bearers are	1. President 2. Vice-president		3. Manager 4. Member	
21a. Managing committee is constituted with		1. 6-member		
22. How the president of MC is selected?		1. Election	2. Nomination	
23. Who are the voters	1. All members of samity	2. Members & Upazilla officials		
24. Duration of election	1. 2.	3. 4.		
25. What are the main	1. 2.			

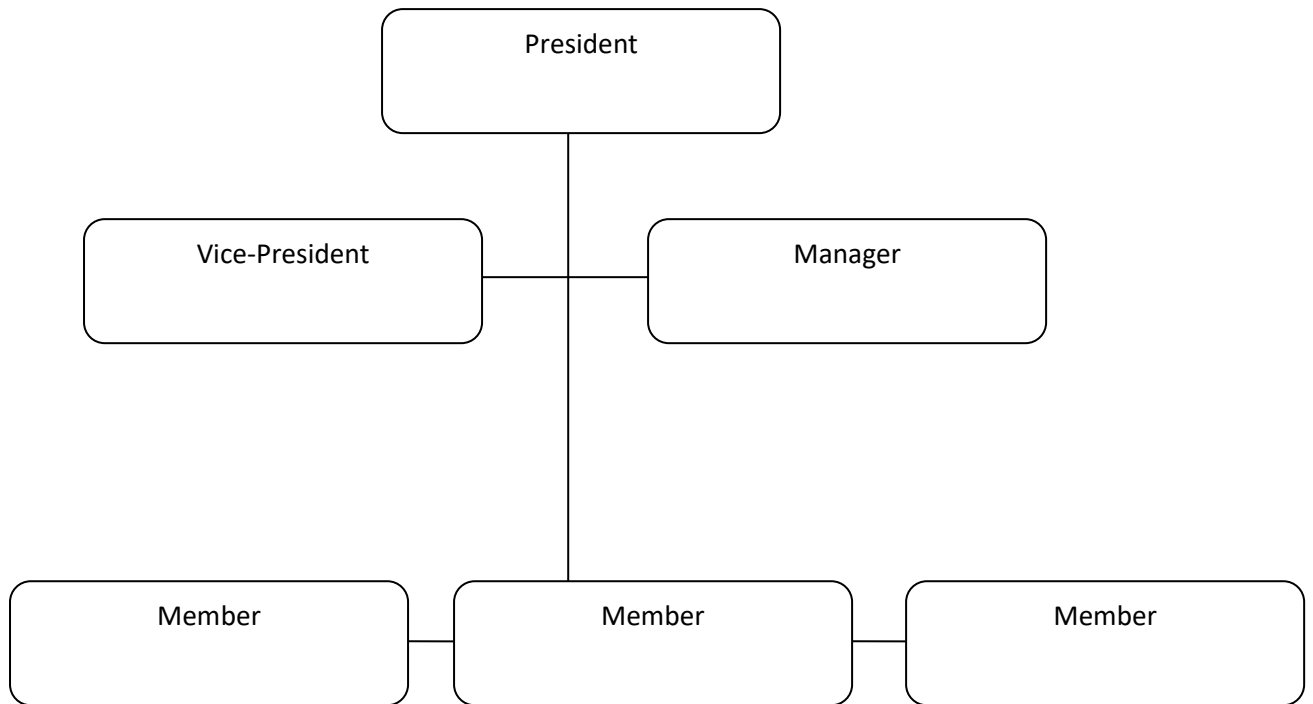
activities of primary samity?	3.	4.	
26. Determination of date, time and place for meeting of primary samity are done by	1. All members of samity	2. F O	3. UBCCA
27. Meetings of primary samity are	1. Weekly meeting for loan recovery 2. Monthly meeting for loan recovery-loan giving 3. Annual meeting	4. Consultative meeting 5. Weekly meeting for loan giving 6. All of above	
28. Who are the members of AGM of primary samity?	1. All members of primary samity	2. Invited members of UBCCA	
29. What types of issues are discussed at consultative meeting	1. 3.	2. 4.	
30. What types of training are given under RLP	1. 3.	2.	
31. Same type of training is given every year		1. Y	2. N
32. What types of training are arranged during last two years.	1. 3.	2.	
33. What is the process of withdrawal of savings money	1. Application through manager 2. Manager forward to FO 3. FO submit to UBCCA	4. After approval of UBCCA, member can withdraw savings money	
34. How the Central Samity (UBCCA) is constituted?	1. Election	2. Nomination	
35. How many central samities are in Rajshahi district?		1. 9	
36. Who are the members of central cooperative association (samity)?	1. Representative of primary samity/manager 2. 3	4. 5. 6.	
36 a. How many members of central samity?		1. 2.	
37. Office-bearers of central cooperative association (samity) are	1. Chairman/president 2. Manager	4. 5.	

	3.	6.
38. General meeting of central cooperative association (samity) is held	1. Once in month 2. Once in two-month 3. Once in three-month	4. Once in six-month 5. Annual 6. When needs
39. Who are the participants of general meeting of central cooperative association (samity) ?	1. Representative of member-samity 2. 3.	4. 5. 6.
40. What are the agenda discussed in general meeting of central cooperative association	1. Making budget of central samity 2. Approving salary-loan of last yr	3. Taking plan for next year 4. 5.
41. What are the main activities of UBCCA?	1. 2. 3.	
42. Recommendations of problem-solving of UBCCA are sent to	1. DD of dist 2. Director of Division	3. Director /central 4.
43. Who are the participants in UBCCA staff meeting?	1. 2. 3.	
44. Is there Upazilla project coordination committee (for all projects)	1. Y 2. N	
45. If 'Y'; members of committee	1. 2.	3. 4.
45 a. Project Coordination committee is constituted with	1. a ----member	
46. How the coordination committee evaluates the activities of UBCCA?	1. 2.	3. 4.
47. Is there project coordination committee at upazilla level under RLP?	1. Y 2. N	
48. If 'Y'; members of this committee are	1. 2. 3.	4. 5. 6.
48a. The coordination committee is composed with	1. a 9-member	
49. Is there project coordination committee at district level under RLP?	1. Y 2. N	
50. If 'Y'; members of this	1. 4.	

committee are	2. 3.	5. 6.
50a. The coordination committee is composed with		1.a 9-members
51. Members of Loan-sub committee are	1. 2.	3
51a. Loan sub-committee is composed with		1. a 3-member
52. Is there specific sector for loan?		1. Y 2. N
53. What are the sectors?	1. 2.	3. 4.
54. Interest rate of loan is	1. 20+2=22%	
55. Who fix this interest rate?	1. Board of BRDB	
56. Loan is recovered in	1. 50 week/installment	
57. How bad loan is recovered	1. 2.	3.
58. Is budget of primary samity prepared?		1. Y 2. N
59. If `Y'; who are involved in this process	1. 2.	3.
60. Is there monitoring system to implement the project activities properly?		1. Y 2. N
61. Does UPO visit field level activities?		1. Y 2. N
62. If `Y'; how many times	1. Once in month 2. Once in two-month 3. Once in three-month	4. Once in Six-month 5. Annually 6. Sometime 7. Does not get time to go
63. Does UPO visit field level activities?		1. Y 2. N
64. If `Y'; how many times	1. Once in month 2. Once in two-month 3. Once in three-month	4. Once in Six-month 5. Annually 6. Sometime 7. Does not get time to go

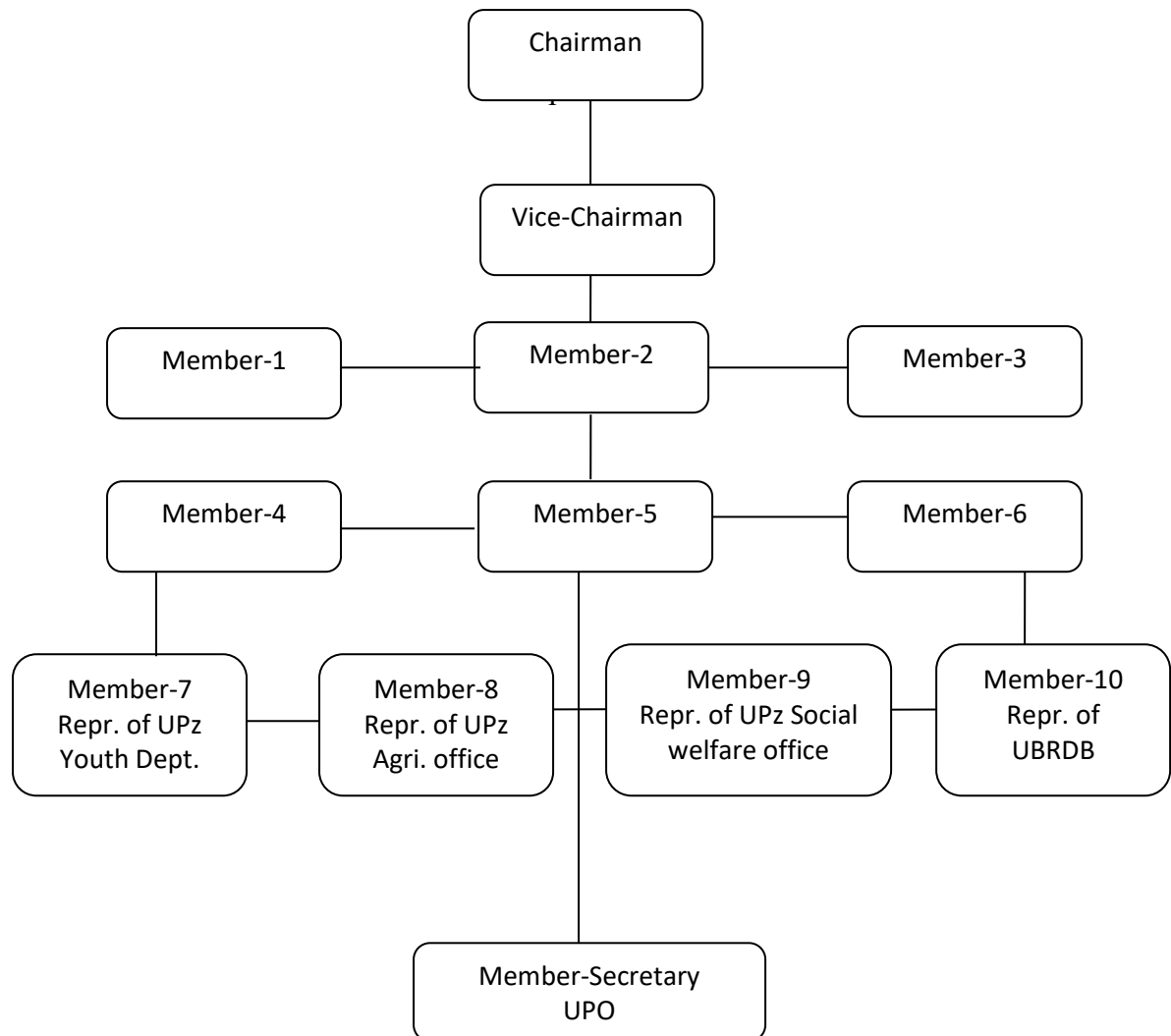
Appendix-2

Managing committee of primary samity



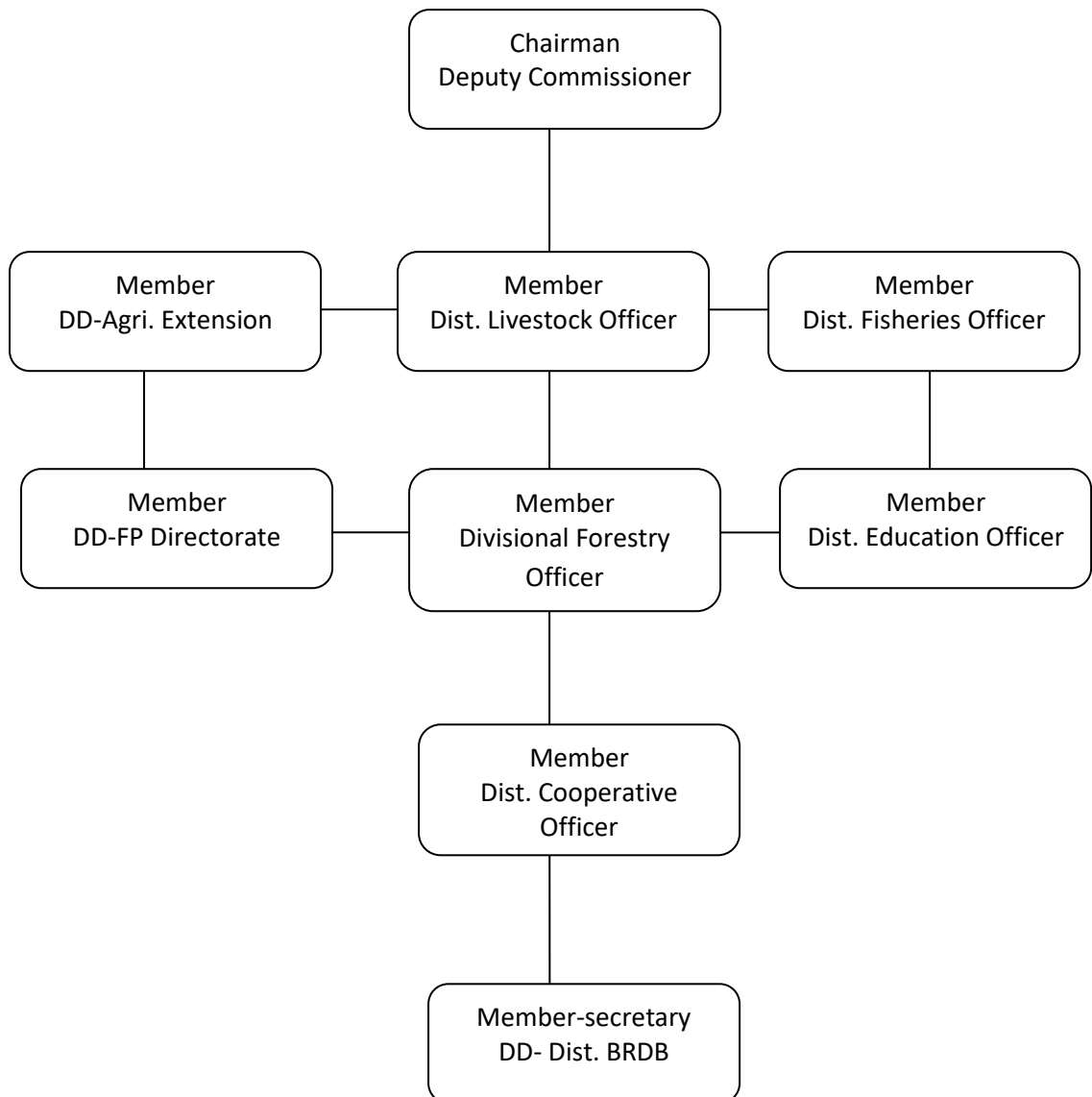
Appendix-3

Managing committee of central samity



Appendix-4

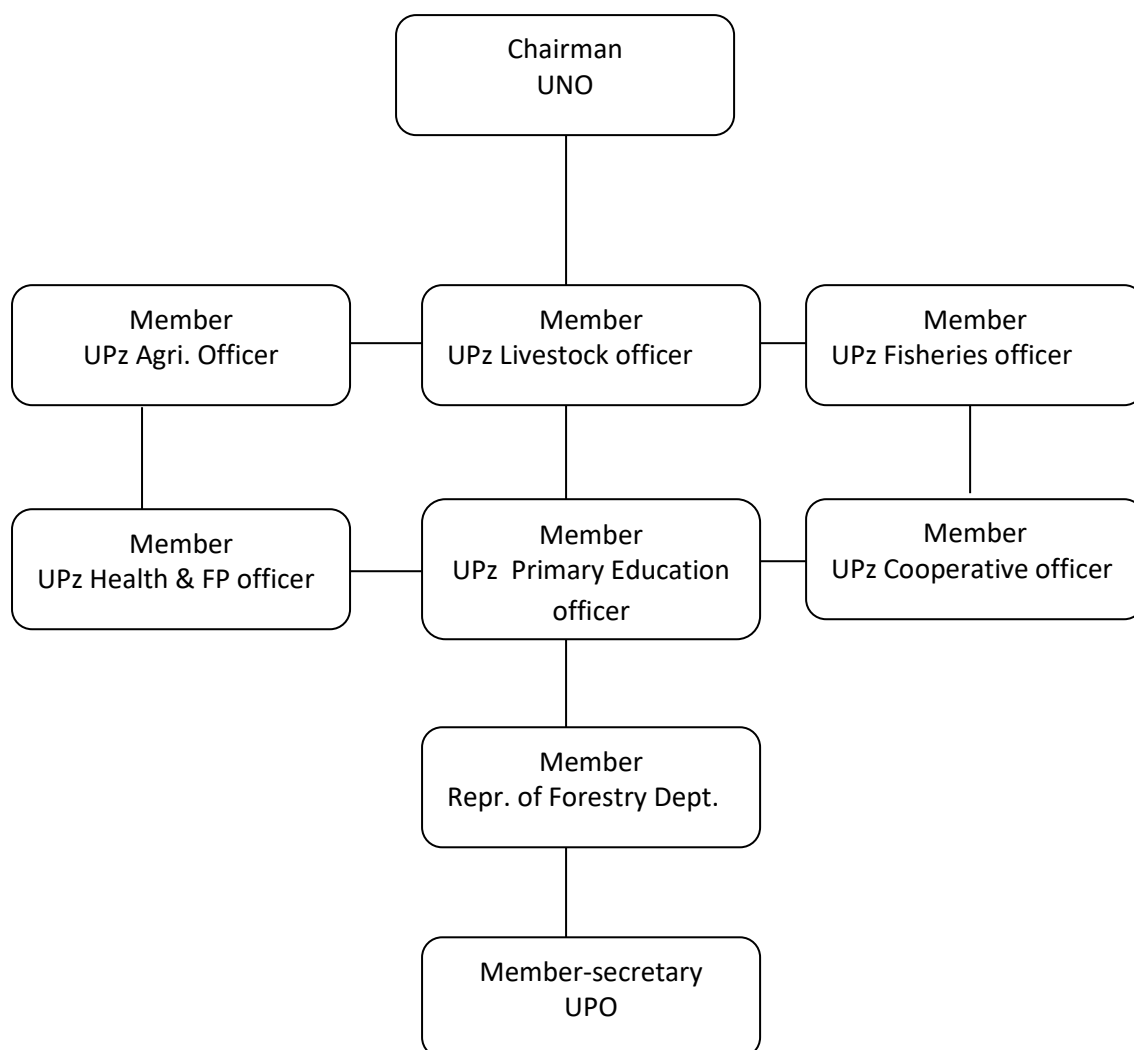
Coordination Committee of RLP at District level



Source: RDCD/RD-4/BRDB-5/99 (part-7)/45/ 20/05/2002

Appendix- 5

Coordination Committee of RLP at Upazila level



Source: RD CD/RD-4/BRDB-5/99 (part-7)/45/ 20/05/2002

Appendix-6

Functions of District Coordination Committee

According to the official circular of the Ministry of Local Government and Rural Development (LGRD), Rural Development and Cooperative Division issued a letter (Memo No RD/CD/RD-4/BRDB-5/99 (part-7)/45/ 20/05/2002) to constitute district coordination committee and upazila coordination committee for RLP respectively and set its functions to coordinate the activities of RLP.

Functions of District Coordination Committee:

1. To review the progress and coordinate the activities of RLP under district level.
2. To identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems.
3. District coordination committee can co-opt any member to its committee in addition to the prescribed 9-member committee, if necessary.
4. The committee is supposed to hold at least one meeting with the time interval of a three-month.
5. District coordination committee will inform the project activities to the Minister in charge of district.

Appendix-7

Functions of Upazila Coordination Committee

According to the official circular of the Ministry of Local Government and Rural Development (LGRD), Rural Development and Cooperative Division issued a letter (Memo No RDCD/RD-4/BRDB-5/99 (part-7)/45/ 20/05/2002) to constitute district coordination committee and upazila coordination committee for RLP respectively and set its functions to coordinate the activities of RLP.

Functions of upazila coordination committee:

1. The committee is responsible to coordinate the activities of RLP at upazila level.
2. The committee is responsible to review the progress of the project.
3. Upazila coordination committee is supposed to identify problems facing to implement project activities and provide guidelines as well as take steps to remove these problems.
4. Upazila coordination committee can co-opt any member to its committee in addition to the prescribed 9-member committee, if necessary.
5. The committee is supposed to hold at least one meeting with the time interval of a two-month.
6. The committee will inform local Member of Parliament (MP) about project activities.
7. The committee will send the meeting proceedings of each meeting to the project director.

Glossary

Adarsa Gram- Ideal Village

Bittayahin- Assetless

Bargadars- Those who cultivate lands of others in exchange of certain amount of crops.

Ektee Bari Ektee Khamar- One House One Farm

Satak- Lowest unit of measuring land

Khas land- Abandoned property