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Rural development

Rural development is one of the most 'popular' terms in contemporary development discourse in the world. In developing countries rural development was 'emerged as a 'slogan' with a new force and new light and constitute a primary agenda in national policies where this was a target to improve the majorities of masses live in rural periphery specially following the failure of the conventional strategy since the seventies ¹ and much attention was also paid in 'policy' and 'practice' in this regard.

In general, the term is used to denote the actions and initiatives taken to improve the standard of living the non-urban neighborhoods, countryside, and remote villages. Experts' opinions regarding 'rural development' tend to vary. Katar Singh pointed out that there is however, no universally acceptable definition of rural development. The term has been used in different ways and in vastly divergent contexts. Katar mentioned that as a concept, rural development connotes overall development of rural areas, ² where 'rural' means an areas mostly unclassified and culturally agro based, majority of people where run their livelihood depending on agro-farming or others that also related to the same. When define the rural development in very often, the term was used synonymously with agricultural development as the rural economy is agro-based. But in practice, the domain of rural development is very wide and it must include not only the development of agriculture but also a host of other such as, fisheries, livestock, small and medium scale industries, family planning, rural electrification, education, transport, communication, energy and entertainment.³ Some equate it as an amalgamation of anti-poverty measures-----a programme to raise the people above poverty, while others define it from the point of view of target group orientation which connotes the increase of productivity and social welfare measures for a specific clientele-the rural poor. Some view it as a separate segment of broad framework for the development of the rural areas where majority

of the people live.⁴-----it is a means of growth in productive capacity in rural areas by which rural people, especially the poorer section are enable to bring about a sustained improvement in their living condition through an increase in their income, the development of infrastructure and public service, and their participation in political, social, economic and cultural life. ⁵

It is true that though rural development includes all rural people-----rich, intermediate and poor, but it's emphasis is on raising the standard of living of the masses of the rural poor and make it sustainable.⁶ The running process of development taken in early could not touch the largest figure of rural masses. Majorities of benefits of all the efforts had gone for minorities urban. Rural development means access by the rural people to many of the amenities that have therefore been associated largely with urban living. According to Robert Chamber, rural development is a strategy to enable a specific group of people, poor and rural women and men to gain for themselves and their children more of what they want and need. It involves helping the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless. ⁷ The World Bank defined rural development as a strategy designed to improve the economic and social life of a specific group of people-----the rural poor. There was recognition that poverty and inequalities had to be reduced, that development involves values and quality of life of issues and that the poor should participate in activities and be involved in decision making.⁸ This strategy came to be known as 'growth of justice' or redistribution with growth, which involved redistribution of additional incomes and not a basic restructuring of the production system or a redistribution of assets. ⁹

Iraj Poostchi identifies several objectives of rural development that is very similar to our discussion.

1. How to improve the living condition of the rural people.

2. How to contribute to the coupled process of the cultural transformation of the traditional communities and how to impart to them a new sense of security by the use of technology and services.

3. Development objective should be re-oriented from purely economic objectives to achieve a quality of life that is culturally acceptable and economically realizable by all people in rural areas.

4. Provide rural people with employment opportunity and parity with urban areas in economic and social services and cultural programmes.

5. Provide the infrastructures for the farmers to accept and carry out practices which increase agricultural productivity.

6. Transform achievement-oriented and promotion-oriented primary and secondary education to the development of human beings and provide continuous out-of-school informal education.

7. Encourage the development of socio-economical viable, rural-urban communities which offer alternative to the migration of rural people into cities for employment and social services.

8. provision of structural framework for rural people to be fully, continuously, individually or groups, involved in contributing to their own development ; and channel technical help and financial rescues to rural people to serve their needs and increase their capacity to use such recourses. ¹⁰

Over the discussion, rural development can be summed up by saying that 'the development of the social, political and economic aspects which provided the rural people with so many amenities of modern life was previously beyond their reach'.

Rural development is now a nomenclature. It has attracted the developing countries much where majority of the people live in rural areas. The countries main concern is how to improve the living standard of the underprivileged gross amount of people. Now the national policy of development efforts of the countries is being directed towards meeting the basic needs of the poorest section of the people. Because, no development can be attained keeping majority of the people out of development plans.

Rural Development in Bangladesh

Bangladesh has accorded high priority on its development strategy with a target to bring qualitative change in the life pattern of the people. Bangladesh is known as a rural based country. Majorities of the population (80 percent) are resided here at rural level. Around 50 percent of them are below poverty line. Around 30-40 percent is landless.¹¹ As structural overview, the density of population is increasing day by day. It was 922 in 1961 (per sq.k), 1286 in 1974, and 1566 in 1981 and now it average 2300 exerts heavy pressure on land where agriculture is the main economic activity.¹² To bring the scene into change and the majority of village people to the road to progress, initiatives of different programmes in different times have been taken since the time. Different socio-cultural, non-government and foreign organisations are also working here for rural development.

Actually, Bangladesh attained itself with the policy when there had been a 'big shift in the development strategy of the third world during the late seventies and rural development appeared as a panacea for all their development problems and the call to go to a 'basic needs oriented strategy'.¹³ The new strategy gave high priority to the poor mostly depended on agro-based culture.

Different stages of rural development in Bangladesh

Institutional efforts for rural development were started in this land dated from 1885, when the Department of Agriculture was established mainly to boost agricultural development. It was followed by the establishment of cooperative department in 1904 under the Cooperative Act of 1904 with a view to organise villagers into cooperative groups to receive agriculture production credit.¹⁴ In a private initiative for rural development, our great poet Rabindranath Tagore established several institutions at Shriniketon in East Bengal in 1921. The

institutions worked for more than 30 years and served 85 villages.¹⁵ Some government high officials of British government also took vigorous initiatives for rural development. F.L Bryne, Deputy Commissioner of the Gurgaon district was one of the prominent. Bryne programme from 1920 to 1928 set one of the exemplary attempts. Mezirow recognised it as the first and important attempt launched by the British government.¹⁶ G.S Dutt another government official organised the rural development societies in Birbhum and Mymensingh district in 1916. N.M Khan, Sub Divisional Officer (SDO) of Brahmanbaria organised rural labour forces as voluntarily and used in cleaning hyacinth and excavating the canals. Another government official Nurunnabi Choudhury, the then Deputy Commissioner of Bogra district organised a number of village associations, introduced village development funds, village halls and model villages. He organised the villages with slogan “better homes and villages” when he was in Sirajganj. In the way he did many things to eradicate illiteracy of rural poor. A.N.M Shawkat writes, around 1500 night schools were set up where there about 50, 000 adults and 35, 000 children took literacy knowledge. Around 1, 250 primary schools were also established. Training camps for the teachers also introduced. Initiative to improve agriculture, cottage industry, communications, health and sanitation were also taken giving the same importance. For the development of agriculture, at least 21 model farms were established.¹⁷ Hugh Tinker pointed out that concept of Community Development programme was also started at several provinces during 1930 to 1936.¹⁸ Another significant stage of rural development was started when the British government established Department of Rural Reconstruction in 1940. During the period of 1937-1943 A.K Fazlul Haq, the then chief Minister of undivided Pakistan tried to the reconstruct programme turning it into a movement.¹⁹ The programme however, got scrapped. The British Government formed Rowland Committee (1944-45) to enquiry the then administrative process. The committee evaluated that such programme was not necessary terming the rural development as a ‘normal sphere of activity of the

national building department of civil administration'. The committee however, recommended ways to boost the rural development----- (i) to increase the number of Circle Officer with the duty of regular corresponding and reducing their jurisdiction area and (ii) to strength and expand the activities of union boards.²⁰

The sub-continent was divided in 1947 and two separate countries were established ---India and Bangladesh. During the Pakistan period a high powered committee was formed to recommend about the rural development. On the report of the committee a new programme styled 'V-AID programme' (Village Agricultural and Industrial Development) was introduced in 1953. This programme was considered as "the means for bringing better living standard and new sprit of hope and confidence to the villagers, about 90 percent of the total population.²¹ Elliot Tapper noted that the main purpose of the programme was to improve socio-economic conditions of rural areas and to strengthen the foundation of rural administration.²² The programme was set up outside the Ministry of Agriculture and other ministries.²³ The primary aim of the programme was to faster effective citizen's participation in rural development project in the field of agriculture, cottage industry, adult literacy, health sanitation, primary education, cooperative, minor irrigation and reclamation of land, secondary roads construction, youth's and women programme, and social recreation activities. Firstly, this programme was launched with seven-fold objectives---(i) Formation of village council, (ii)Modernisation of agriculture, (iii) Improvement of village health, (iv) Building of road, (v) Giving credit (vi) Arrangement of market and (vii) Generating self-help.²⁴

The V-Aid programme got a short-live and it came to end in 1959. Lack of coordination, lack of institution building, lack of commitment was mainly behind the drawback. Much attention was not paid to evolve the leadership to lead the process from within. It laid emphasis on results rather than on procedure.²⁵ In 1960, the programme was merged with Basic Democracy system introduced by new Marsha-law administrator Ayub Khan who came to power in 1958. The new

programme was organised under the department of Basic Democracy and local government.²⁶

For the purpose of rural development, the then government took financial assistance from Ford Foundation and two Rural Development Academies were established in two parts of Pakistan. Of them one was in Comilla district, the then East Pakistan (East Bengal) and other was in Peshwar in Pakistan. The former was popularly known as Comilla Academy that started functioning in May, 1959 in the name of Pakistan Academy for Village development (PAVD). After termination of V-AID programme, the academy was renamed as Pakistan Academy for Rural development (PARAD). The then PARAD is now BARD (Bangladesh Academy for Rural Development) working in Bangladesh²⁷

The PARAD undertook several pilot projects in both parts of undivided Pakistan. The project was headed by veteran development specialist Dr. Akhtar Hamid Khan (*). Hamid was made chief of the BARD. The projects consist several components that targeted an integrated rural development effort. It intended to develop a suitable cooperative based institutional mechanism for rural development. The projects that evolved and patronised by the government for nation-wide replications were : Rural Works Programme (RWP), Thana Irrigation Programme (TIP), Thana Training and Development Center (TT DC) and the two-tire cooperative system-----Thana Central Cooperative Association (TCCA) and Krishi Samabaya Samity (KSS).²⁸ Later IRDP (Integrated Rural Development Programme) was also introduced.

RWP

In 1961, over a negotiation between the government of Pakistan and USA (United Nations of America) under the Public Law (PL) 480, a fresh programme styled Rural Works Programme (RWP) was launched in 1962-63.

* Khan was member of Indian Civil Service (ICS) and one of the pioneer rural development activities in Bangladesh

The objective of the programme was to provide food for the rural unemployed during the lean period and to build up rural infrastructure. It provided seasonal employment to the rural people and to develop infrastructure by them. The following areas were given priority in the proposed programme:

- * Construction and maintenance of irrigation and drainage channels, specially those directly related to pump and tubewell irrigation unit ;
- * Earth works needed to maintain and improve water retention capacity for the sources of irrigation ;
- * Construction and maintenance lakes, embankments, culverts and sluice-gates for controlled irrigation and drainage ;
- * Construction, repair and maintenance of Katcha roads ;
- * Construction of pakka roads and bridges

The programme was set to implement through Comilla Academy in east part of Pakistan. One Thana of Comilla district with area of 100 square miles was taken as testing ground. It involved the rural people to come to share the plan for rural development through the then Union Council, the lowest tier of local government system. The programme was however, gained popularity in the East Pakistan and got some success so far.

But widespread of criticism was voiced against the programme. Things were found ill motivated. The RWP had so many drawbacks, but it did not many things for the rural development.²⁹ The ultimate benefits of the programme went on for the traditionally rural elites and new rising contractors³⁰. Besides, most of the long-term benefits including physical infrastructure development through the programme to providing support to agricultural development went to those have land.³¹ Job for unemployed got setback as it was very uncertain for labour forces to manage for next day's job after finishing of day before. The unhealthiest process was followed in funneling funds for the programme. The rulers used it to fulfill its political interest. The fund was provided to the Basic Democrats with the opportunity to derive direct financial benefits so that they felt obliged to the

regime.³² Moreover, the programme did not include education in its big arrangement. Corruption, irregularities and malpractice was regular phenomenon in the programme as no proper audit was on using funds.

TTDC

A four tier of local government system was introduced under the Basic Democracy i.e. Union Council, the Thana Council, the district Council and divisional Council. Thana Council was one of the noble creations that became focal point of rural administration of central government. Different government offices were set up at this level. The TTDC (Thana Training and Development Center) was established in 1963. It was first introduced experimentally at Abhoy Ashram in Comilla and then phase wise to all over the country after it was well accepted.³³ The main function of it was to coordinate the various public and private development activities at thana level and the works of Thana Council. The center became prototype for organising and administering governmental and private rural development programme in the thanas throughout the province.³⁴ The TTDC was to be focus of planning and coordination. It was also a training center for thana level officers and the officers were empowered to teach/train the villagers, model farmers, managers etc.,-----modern farming, cooperative, fisheries, livestock and so on. All thana level officers were brought under a campus that was earlier scattered. The TTDC was the thana secretariat building accommodating all thana level officers under a roof to facilitate inter-departmental coordination and cooperation.³⁵ It was also the aim to secure coordination of activities between the effective representatives and the thana level officials through regular and monthly meetings.³⁶ In the speech of Akhar Hamid, “the concept of TTDC emphasised the need for the sake of development of complete coordination between the nation building departments and the institutions and the leaders of the local government.”

³⁷ 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 advices as well as material help.

TIP

The aim of TIP (Thana Irrigation Programme) was to provide irrigation facilities to small local areas through formation of small irrigation groups. The programme was originally designed for the purpose of rising extra crops during the winter season. The irrigation programme was integral component of the public works programme started in Comilla Kotwali Thana in 1962-63. The programme later got a gradual expansion across the country. In 1966-67 the programme covered 35 thanas³⁸ The farmers were organised into cooperative groups and they took credit from Jatyia samabaya Bank.³⁹ (*) The programme was under progress for agriculture and rural development till March 1971.

The cooperative System

Formation of cooperative society at village areas was another significant step on the way of rural development. The history of cooperative system is long in this subcontinent. The British government recognised the institutional credit through passing the Acts of-----Land Improvement Loan's Act 1883 and the Agriculturalists Loan Act of 1884. A kind of loan namely Taccavi loan was given to the peasant class as distress and relief loan. Later, with the enactment of Cooperative Society Act of 1904, the cooperative movement was officially started to provide credit to the farmers.⁴⁰

The Act fundamentally provided scope for registration of the village based societies as credit societies with ultimate liability. The cooperative societies got expansion across the country. The Act was however, got a dropping for some times and again revived in 1912.

* A Samabaya Bank was established to provide loan for the farmers who grouped under cooperative societies in 1947.

The system was transferred to the provincial government from central. In 1927, there were 71000 credit societies with 306.00 million members. The working capital was Tk.5757 million. The number of societies increased into 87,000 with 95,000 members in 1936. The capital was Tk.880.70 million. The societies stood to 1,24000 in 1941 with 563.0 members, while the working capital was Tk. 984.8. ⁴¹ The system was operated by the 'societies' in lower level, Central Cooperative Bank in secondary level and an Apex Bank in the top. Under a fresh step taken in 1947, the old credit societies were liquidated and a new structure as multipurpose societies was set up at the union level. The Apex Bank, which was known as Jatya Samabaya Bank later got registered in 1948.

The then rural society had been undergoing a process of economic disintegration. The small farmers, who constituted great majority of the population were gradually alienated from the land and joined to the classes of landless labourers. In the absence of any investment for those farmers, the situation was being worsened. The faculty members of PARD acquired their first hand knowledge on the problem and thought intensive financing for the rural small farmers.⁴²

The two-tier cooperative system----- Krishi Samabaya Samity (KSS) and Thana Central Cooperative Association (TCCA) was informally introduced in 1959 in the name of Comilla Cooperative with an idea of organising the farmers of the adjacent villages of Abhoy Asram Campus on an experimental basis.⁴³ The farmers were organised under the KSS at village level and then the KSS was federated into thana level TCCA. In opinion of Akhtar Hamid Khan, "cooperative in each village and a strong supporting federation at the thana level were adopted as a means for bringing about economic development in the village."⁴⁴

The TCCA supplied and guided the activities of the primary societies and provided training to the representatives. It also provided financial and other assistance to the KSS's. The TCCA acted as the advisor educator and banker of

the KSS. Regular and continuous training programme of the primary society were organised. As the federation of the KSS, the TCCA also made efforts to work out requirement and advance planning process for the production inputs like seeds, credit, irrigation, water requirements, training etc. The important thing is here that TCCA follows bottom-up planning process. Needs were determined at KSS level and that aggregated at the TCCA level.⁴⁵

IRD : The new turn on traditional efforts

Another big shift of rural development was done in 1971 when all attempts were further revised in bid to modify, strength, expand and to give force the ongoing programmes. The two-tire Comilla model cooperative i.e. KSS-TCCA was taken under an Integrated Rural Development Programme (IRDP) as national programme.

The IRDP was a distinct strategy of rural development vary the range from broadest (multi-sectoral or area based development) to the narrowest (target group development). IRDP was also a method, a means towards an end-----with the coordinated efforts of the different participating agencies as well as with their coverage in terms of activities.⁴⁶ The donor countries and agencies revised the Community Development programme (CD) in seventies that was running in sixty countries in Asia, Africa and Latin America and experienced a low achievement. Then they emphasised on IRD programme.

The IRD appeared to be moving two directions : Firstly, to ensure the implementation of the target group activities within the multi-sectoral programme through appropriate institutional reforms (land reform), policy interventions (participation) and investment programmes. Secondly, to design programme specifically for the target group i.e. the rural poor leaving other aspects or rural development to the sectoral ministries and the concerned agencies.⁴⁷ Through the mutual support and independence, the new co-operative system was to become self-managed and self-financed eventually. The planning of IRDP was done by

officials at the national levels and its implementation above the village level was also their responsibility. The production plan of individual KSS was done by the farmers on the basis of guidelines issued by TCCA which in turn was advised closely by the IRDP officials. Monitoring was mainly by the IRDP field staffs who were assisted by managers of KSS and inspectors of TCCA. Evaluation was the responsibility of the Planning Commission and the IRDP head office in Dhaka. The IRDP was entirely funded by the government and local resources mobilized by farmers in the form of share and savings.⁴⁸ Till 1976-77 IRDP covered 250 thanas (i.e. 46% of the administrative area). The farmers get cheap institutional credit, between 52 to 59 percent of all such credit being received by 32 percent of households having holdings above the average size.⁴⁹

The IRDP was criticised. It emphasised on agricultural and infrastructure development with very little for the poor. A. R. Khan in a study stated that there is nothing in the IRDP that will reduce the control of the rich and the powerful over the cooperative organisation which will continue to serve the vehicle for the absorption of subsidised input. It also was dependent on conventional method.⁵⁰ In words of Harry W. Blair, the mere fact that managers and directors tend to own more land than ordinary KSS members does not prove that they control the cooperative in their own interest or that they employ influence at the cost of ordinary members.⁵¹

Later, to remove this controversy, a number of multi-sectoral area based IRD projects were taken with the assistance of donors including of World Bank during the first five year plan (1973-78). During the second five year plan (1980-85) more programmes were also taken including plan for policy change. In line with the strategy, IRDP was converted into an autonomous body called BRDB (Bangladesh Rural Development Board)

Actually comprehensive Rural Development Programme was planned that emphasised to go to the conclusion of decades attempts of development aspect expanding more welfare and security, better social justice, more equitable

distribution of income, universal literacy and human resource development along with other already was running with the line.

BRDB

BRDB is the largest service oriented government initiated institution in Bangladesh. It is working under the Ministry of Local Government, Rural Development and Cooperatives (LGRD & Cooperatives). The institution is directly engaged in rural development and poverty alleviation activities in the country.

Residing headquarter in Dhaka, BRDB maintains district office in district headquarters and upazila office in upazila headquarters. Now 57 district office and over 476 upazila offices are working across the country. It closely follows reflects, supports and reinforces the GOB goal, vision and policies for socio-economic development vis-à-vis rural development and poverty reduction in particular. Its main activities include rural poverty alleviation and production oriented schemes, expansion of the two-tier cooperatives (*earlier mentioned KSS, TCCA*) and target group oriented projects (*adopted from IRDP*) such as the rural women project, rural poor project, and agricultural development project.⁵²

It operates by organizing small and marginal farmers, asset less men, women and destitute freedom fighters into cooperative societies and/or informal groups and provides them with short and long-term credit, technology for their socio-economic wellbeing and training. In provision of services and support, BRDB seeks to promote self-sufficient, fully sustainable income-generating activities amongst the landless, the rural poor and the marginalized.

The BRDB is also running another experimental programme, the Small Farmers Development Programme (SFDP) with the operational focus on small farmers since 1993. Its broad objective is to organise the targeted farmers and landless labourers by providing them with necessary inputs and services for production and institution building. Other major governmental rural development

projects include the Vulnerable Group Development (VGD), Thana Resource Development (TRD) and Employment Project (EP), Rural Social Service Programme (RSSP), Community Development Programme (CDP), Self-reliance Programme for Rural Women (SPRW) and Technologies for Rural Employment (TRE).

Since the inception, it successfully has mobilized 5.3 million beneficiaries into cooperative societies and informal groups that involved Tk. around 5 thousand crore.⁵³ It pioneered the two-tier cooperative system and continues to successfully implement it to alleviate the endemic poverty of Bangladesh's rural populace.

One home, one farm

The new project, 'one home, one farm' has attracted much to the economists and researchers. The project is poised in a bid to 'tremendous change' the rural economy cutting poverty and generating more income for the poor.

The present Awami League government had launched the programme when it was in power in 1996-2001. But the successive government led by Bangladesh Nationalist Party (BNP) selded it in 2002. After in power in 2009, Awami League government further activated the project.

Under the programme low-interest loan is being disbursed among the poor people of rural areas to make them self-reliance. Another target of the programme is to bring back the poor and marginal into self-earned and self-reliant those who have lost their dignity due to hardship.

The project has been started since July, 2009 in a target to cover 9,640 villages of 1,928 unions staggering over 482 upazilas within June 2010. The government has sanctioned Tk. 1250 crore to implement the project and hire 2,000 manpower to carry out the work at the grassroots.⁵⁴

According to programme, each of the 482 upazilas would select five unions for the project. Each union will nominate five villages. Marginal farmers of the villages will be organized in working groups comprising of 30 to 60 members.

Female population will constitute 30 percent of the members in each such group. A total of 5, 78,800 poor families would come under the project. Each group will be given Tk. 2, 00,000 at a 10 percent service cost and they would refund the money in monthly installments.⁵⁵

Noted economist Dr Qazi Kholiquzzaman Ahmed stated that the project will bring back the self-reliance to the rural poor. It will bring incentives to them to earn their own livelihood. CPD research director Dr Uttam Kumar Dev said it would definitely create significant impact on rural economy if it can be properly carried to the rural poor.⁵⁶ The project aims to create a growing rural economy. To achieve the goal, each family or household of the poor would be identified as an economic unit and get support.

Such families would also get a cow, or a goat or poultry. Moreover, they would get various vegetable seeds worth up to Taka 100 in a year. The selected villages would get 50 tubewells to supply fresh water to the people. Each union will have an eco-toilet, bio-gas plants, dairy farms and training facilities.

Now different government owned banks also provides different types of loan to the farmers and small business. Several private banks working across the country also gives loan for development of agro based industry, promoting small and medium industry.

Private initiatives for rural development

Alongside the public attempts, private organisations, popularly known as Non-Government Organisations (NGO) are also engaged in rural development activities in Bangladesh as like as other third world countries. Many national NGOs were born out of the relief and rehabilitation activities during the early 1970s. At least 24000 NGOs including 89 international ones are working in the country. The sector is now enough organised.

Actually, there are mainly two ways to make attribution by the NGOs: 1) As civil society organisations, they are seen to advocate for human rights and democracy, and 2) as public service providers the NGO's are said to work more effectively and efficiently than the state with and for the poor. In these roles they are sought after and promoted by the donor community.

In the broad sense, the NGO's are mostly oriented towards development of income, employment, health, sanitation, agriculture, rural craft, vocational education, relief and rehabilitation, family planning, mother and childcare. One predominating approach to rural development by the NGOs involves poverty alleviation through rendering small scale credit to the purposively organised groups of rural poor and landless people, commonly coined as the 'micro credit model'. Around thousand of NGO's are engaged in micro credit operation across the country.⁵⁷ A number of NGOs have achieved national and international reputation through this approach, notably the Bangladesh Rural Advancement Committee (BRAC), Grameen Bank, Proshika Manobik Unnayan Kendra, ASHA, ACRE Bangladesh, Caritas, Manusher Jonno, SETU.

It is now, the NGO's activities has expanded to near about 80 percent of the village areas. It distributes micro credit for the people at village who are mostly poor and need help. Number of NGO disburse credit without collateral. As of June, 2009, the total number of active members benefiting from the NGO programme stood 9.7 million. 85 percent of beneficiaries are women. The credit has been provided for self-employment, income generation activities, a forestation and other poverty alleviation programme. Of them, the income generation activity, where substantial micro credit disbursement has been made, includes trade (47 percent), livestock (24 percent), agriculture (13 percent) and food procession (13 percent).⁵⁸

Problems of rural development of in Bangladesh

Bangladesh has undergone a massive experimentation in rural development about last four decades. The period experiences many initiatives in both public and private sectors. But it is true that the history of rural development in Bangladesh is the history of limited success.⁵⁹ Now evidence that there are many causes behind this drawback. Niaz Ahmed Khan pointed out that the general characteristics of the rural socio-economic fabric of Bangladesh pose another challenge to effective implementation of rural development schemes. The characteristics include low level of capital formulation, dependence of the economy on agriculture, lack of skilled and educated manpower, unemployment, inflation, ever increasing dependence on foreign assistance, rapid population growth, rural political factionalism and instability, frequent natural disasters, underdeveloped market and fiscal institutions, and investment in unproductive sectors.⁶⁰

If summoned, we primarily can identified some of the obstacles quoting from different research and critics so far ;

- Lack of stable rural institution
- Lack of articulated policy-plan and strategies and random changes of those
- Inefficient and corrupt leadership
- Absence of people's participation
- Unequal distribution of rural economic structure : land ownership
- Inequitable distribution of benefits arising out of the rural development programmes
- Dominance of rural rich : the social power structure
- Illiteracy of the rural mass
- Keep women out of development efforts
- Limited natural and logistic resources
- Bureaucratic control over the policy, plan and institutions

-----Limitation of the private sectors

-----Internal intervention of international agencies

As Arthur Raper stated 'local administration has the vital role to play for rapid rural development'.⁶¹ It lies at local level and can perceive the local problem easily. So it is easy for it to take step within short period. The British ruler in this subcontinent had launched the local government institutions to give force to the rural development in 1861. Later more institutions were launched specially to boost the rural development at different times but those could not work properly due to absence of actual institutional character.

During the British era these were in fact experimental. In the era of Pakistan, the local institutions were very unstable and used to political purpose and in Bangladesh, it was a real succession of Pakistan. No stable institutions for local areas have still established. All successive governments have kept the institutions under their control-----financially, functionally. These always implement the government programme what has been down from top. As a result, most of the time these could not fulfill what was the people's desire at local level. On the other hand, the institutions those were set for specific rural development were not properly articulated with policy-plan and strategies. Performance of those shows very poor. These were mostly controlled by bureaucratic mechanism that did not reach to the masses effectively. Moreover, performance of the institutions was grossly deemed due to inefficient and unskilled staffers as well as scarcity of fund. Rofiqul Islam stated that the objective of creating self-financed, self-managed farmer's association was lost of sight and the overall performance was less than average.⁶² Besides, the Major portion of general out come of performance went in the hand of rich, the domain group of social structure actually those are owner of land and controls the means of production. There was a close collaboration between the rural power structure and the central government agencies owing to the common class background.⁶³ Majorities of people of rural areas are illiterate and poor that is a cause for their common deprivation from

social privileges. There was a little scope for participation of the illiterate and poorer people in the planning and implementation of the development project. But irony is that rural development programme over all was designed to take the poor to development. As Hasnat Abdul Hye said no specific programme was designed for the poor. Hasnat criticised from two levels ; firstly, a) inadequate attention given to the participation of the beneficiaries in planning and implementation, b) absence of weak functioning of target group's institutions, c) ineffective monitoring and evaluation that concentrate on physical and financial expenditure and d) inappropriate policy for technology adoption. Secondly, neglecting the special requirements of the rural poor and providing very little of the resources (financial, physical and managerial) for their welfare.⁶⁴ One of the critical facts was that the institutions once started activities as an experimental tool but never came out as the ground afresh. The institutions worked for above hundred years but could not develop any specific model for rural development. All were only to implement formatted strategies. The institutions functionally failed to make desired result in agrarian sectors that is the base of rural structure. Even no significant contribution was to production and employment expansion in the sector.⁶⁵

Most of the development efforts before eighty excluded women from participating in development activities which constituted half of the total population. They were mostly out from the mainstream of development process and not encouraged to attend the development activities. But it was very necessary to make engendering the entire development paradigm. Because of enduring development process is impossible without engendering the entire development paradigm. From this viewpoint, as long as women are excluded from the development process, development will remain uneven.⁶⁶ However, the first attempt to bring the women in development process initiated in Second Five Years Plan in 1980-85.⁶⁷ Government initiated several programmes and engaged NGO in this regard. The NGOs programme was included women education, micro

financing, build up awareness and birth control. But the scenario of women involvement in development process is still not in satisfactory level.

The pace of rural development was hampered not only by political, economic and physical limitations but also by relations with the outside world. The aid mostly comes from rich country or agencies by the same. The problem creates during adoption the models or policy prescribed by them. A serious mal-adjustment always hampers the using of donor fund.⁶⁸

The private sector involved in rural development suffers from various limitations. Bangladesh experiences an NGO-boom after its transition to democracy in the 1990s. Collecting fund from donors, the NGOs maintains their working. However the appraisal of their roles and work is ambivalent: on the one side they are appreciated as the hope for sustainable development, on the other side they are criticised as overrated actors in development cooperation. They are restrained by several internal factors (such as motivation, skills and capacity) and external conditions (e.g. donors' interest and funding).⁶⁹ The donor interest management has bitterly criticised. We don't have enough data to provide a conclusive answer to the matter. But based on reading of the data we do have experience. Few make really high profits. It's important to note that profit is a fairly small piece of interest income. But these are charging its clients 30 percent interest and making a profit of 4 percent on portfolio (four times the median). If it cuts its profit back to only 1 percent, it still has to charge clients 27 percent.⁷⁰ It is big cash from tiny invest. It is unreasonable where it working with the poorer classes.

Role of women leadership in rural development

In this study, our chief concern is to explore the role of women leadership in rural development process and to see how the union parishad, a local government organisation can play the role in the development of rural areas involving women leadership.

In Bangladesh, union parishad, rural development and the local level women leadership has gradually developed. Of them, the last one is comparatively newer than the former duo. The role of women leaders have been part of activities of local government i.e. union parishad after a long time. So it is very hard to assess or to compare role of women leaders with union parishad or the rural development. Our discussion will depict what role can play the women leaders in development of rural areas as important part of local government particularly union parishad.

It is fact that development efforts of any society is impossible keeping the women force in out. The matter holds much importance in Bangladesh where women constitute half of the total population.⁷¹ Moreover, women participation in development efforts is essential for the balanced socio-political development of the country. The inevitable duty of any democratic society is to ensure women participation, empowerment and their socio-economic well being. Because, women are inseparable part of any society.⁷² Besides, the matter is now widely recognised and the women are already playing their role in various development initiatives in rural and urban.

As local organisation, the local government generally provides services for the people of rural areas. It is a very instrumental for development of rural areas considering its several positive values like-----proximity and people's participation, contextualized framework and autonomous characteristics. These institutions are being considered as more prospective than any other institution in case of decision making process, planning and its implementation. As part of the half of total population, union parishad could have the forum where women members could develop themselves as political resource person. In all development efforts, it is seen that social and economic power should have to be backed by political power and participation in decision making. In this way, women members are potential human resource.⁷³

The union parishad has a good number of works. And as part of the body, the elected women has role to carry out the works. Now around 12785 elected women leaders are working with union parishad across the country, 22 of them are leading to the body as chairman, 79 are working in general body and the rest are in reserved seats. They are more or less contributing in rural development process. Moreover, the government has already issued different executive orders to ensure women members' participation in various decision-making committees that still on. The women leaders are attending into the parishad meetings regularly. They are 25% of the total fourteen committees of union parishad to carry out development works. The female representatives usually involved themselves with mass education, family planning, immunization, handicrafts, relief activity, and *Shalish* (mediation in the village court). The women representatives have the potentials to become change agents for rural women. Government institutions such as the National Institute of Local Government (NILG) and NGO's are providing training to the women on various development-related issues, legal aid, and functional process of the local bodies and their roles to enable them play effectively. Historically, women in Bangladesh are confined to the household activities. They are severely excluded from the corporate community and the fact is not denying that they have largely habituated in the process. So the situation will not be changed overnight. But changes are taking place day by day. The women in Bangladesh are now more encourages than previous. Enactment of 1997 Union Parishad Act was turnings point of women in participating in politics and engagement them in rural development. A channel of quantitative development of women leadership has also been opened through this act. They are learning about administrative process, political art and democratic norm through attending at union parishad. By handling local affairs, a qualitative development among the women leaders is also on card. After expected development, the women leaders will play more vigorous role in rural development.

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