



Proceedings
Seminar on
Rural Development: Challenges and
Prospects for Bangladesh

Organized by
National Defence Course 2016
on 12 April 2016

NATIONAL DEFENCE COLLEGE
BANGLADESH

National Defence College, Bangladesh



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**National Defence College
Bangladesh**



Foreword

The economy of Bangladesh is based on agriculture. When the question of development arises in this society, the question of rural development comes automatically. It has been accorded the highest priority in our development strategy. It aims at qualitative change in the life pattern of our people.

Rural development is the betterment in the totality of life of rural people. According to World Bank (2006), “Rural development is a strategy designed to improve the economic and social life of a specific group of people-the rural poor.”

Specific targets of rural development in today’s Bangladesh include the rural poor, especially the more disadvantaged groups of women and children. Rural development aims at building the capacity of these target groups to control their surrounding environment accompanied by wider distribution of benefits resulting from such control.

Every year a good number of seminars are held at NDC as part of course curriculum. Finally, I appreciate the sincere efforts of the Research and Academic Wing and acknowledge the solemn endeavour of the editorial board to bring out the seminar paper on “Rural Development - Challenges and Prospects for Bangladesh”. I hope this paper will be much more resourceful and informative to meet the expectations of the readers.



Lt Gen Chowdhury Hasan Sarwardy, BB, SBP, BSP, ndc, psc
Commandant
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Editorial

Rural development is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas.

Rural development has traditionally centered on the exploitation of land intensive natural resources such as agriculture and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Increasingly tourism, niche manufacturers, and recreation have replaced resource extraction and agriculture as dominant economic drivers. The need for rural communities to approach development from a wider perspective has created more focus on a broad range of development goals rather than merely creating incentive for agricultural or resource based businesses.

I hope this paper can give some inspiration for further study. I must convey sincere thanks and deep felicitation to all concerned who endeavoured and co-operated in enriching the paper with their invaluable efforts and delicate suggestions. Moreover, I would like to thank “Editorial Board” for their relentless support and assistance to publish this paper.



AVM Mahmud Hussain, BBP, OSP, ndc, psc, GD(P)
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Overview of the Seminar

Every year National Defence College (NDC) conducts a year long National Defence Course where members from defence services (Brigadier General/Equivalent) of home and allied countries, Bangladesh Police, Civil Services (Joint Secretary/Equivalent) are trained on national security and development issues. As part of the course curriculum, Course Members undertake number of seminars and other individual and group research works.

The seminar on “Rural Development Challenges and Prospects for Bangladesh” was held at NDC lecture hall on 10 and 12 April 2016 as part of the course curriculum of National Defence (ND) Course-2016. The seminars were participated by four groups of Course Members of ND Course 2016. All groups presented their keynote papers on the same subject on 10 April 2016. The critique groups provided their comments and suggestions after each presentation. Based on the presentation Group C was selected to present their paper on final day (12 April 2016).

On 12 April 2016, Group C, after refining, presented their paper. The panel of presenters covered four sub-themes, namely: The Concept of Rural Development, Rural Development in Global Context, Rural Development in Bangladesh and Challenges of Rural Development in Bangladesh.

The subject of the seminar was very pertinent to the contemporary issues in regards to the development of Bangladesh. It was organized on broad theme and many issues have been elaborately addressed in the seminar. Some new ideas and thoughts came up during the discussion that needs separate research for further development of paper. In the process of the seminar it was conclusive that rural development plays pivotal role for the sustainable development goals of the country. At the end of the presentation there was an interactive session where Commandant NDC, Resource Persons, Faculty, Sponsor Senior Directing Staffs and all Course Members of National Defence Course 2016 participated and contributed.



Rural Development-Challenges and Prospects for Bangladesh

Keynote Paper Presenters of Group A



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Rural Development-Challenges and Prospects for Bangladesh

Members of Group A



Cdre M Mahbub-Ul Islam, (N), psc



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Jt Secy Md. Abdul Hakim Majumder



Col Soe Nyunt



Capt Chijioke Onyemaobi



Staff Capt Jamaan Bin Mohsen Saad Al-Zahrani

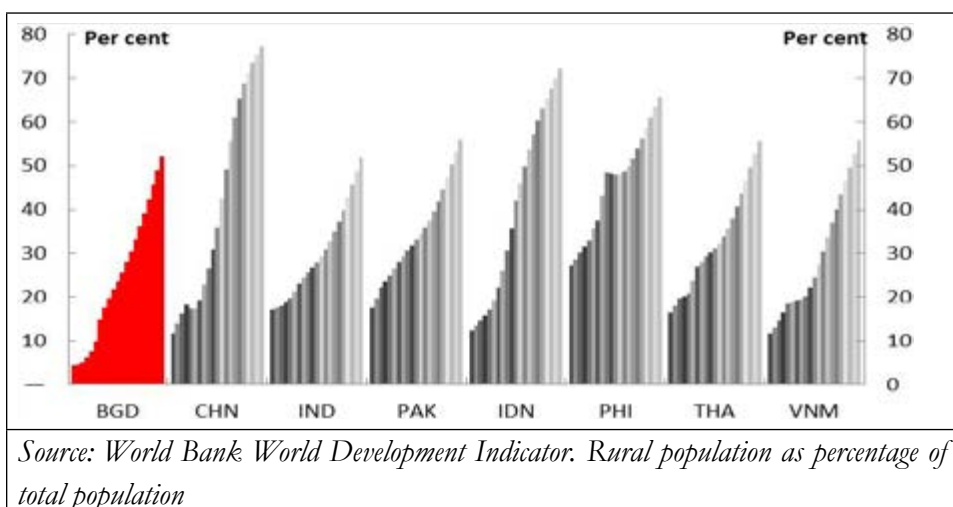
KEYNOTE PAPER OF GROUP-A

RURAL DEVELOPMENT: CHALLENGES AND PROSPECTS FOR BANGLADESH

Introduction

Bangladesh after independence in 1971 inherited a very backward economy. Backwardness was particularly acute in its rural areas which had poor power and communication infrastructure, education and healthcare facilities. Poverty and disease were endemic and the country experienced famines leading to food shortages almost every year. At that time rural communities were subsistence farmers with limited income and access to education and healthcare services. Therefore in the years after independence all government have adopted policies and programmes on rural development focused on agriculture development and extension of social services. However, rural development programmeshad limited success mainly due to resource constraints, poor planning, inadequate local government and deficits in commitment.

As the following graph shows today more than 50% of the population of Bangladesh live and work in the rural areas.



The vast majority of this population are extremely poor and engaged in agriculture. Therefore reduction of poverty and improvements in agriculture have always been at the centre of all rural development efforts. Besides poverty and agriculture the governments in Bangladesh have focused on social issues such as health, education, job creation and diversification of rural economies. These efforts of the government were financed and supported by various international agencies such as the World Bank, United States Assistance for International Development (USAID), Asian Development Bank (ADB), Canada International Development Agency (CIDA) and International Rice Research Institute (IRRI). Of late there have been a number of global efforts to eradicate poverty in the form of Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs). Besides these agencies local agencies such as Bangladesh Agriculture and Rural Development Academy (BARD), Bangladesh Rural Development Board (BRDB), Bangladesh Rural Development Council (BRDC), Bangladesh Agriculture Research Institute (BARI), NGOs like Grammeen and BRAC have done some wonderful work in micro credit and research. Such initiatives will definitely have an impact in the near future.

This paper examines the concepts/policies of rural development, global context of rural development, examples of rural development in India, Nigeria and Vietnam and Bangladesh's efforts in rural development. Finally it summarizes the challenges and gives necessary recommendation for rural development in Bangladesh.

Concepts in Rural Development

General

There is no 'the concept/model' on rural development. Different countries have adopted different approaches based on their peculiar needs. The succeeding paras describe some of the rural development Concepts/Policies/Approaches worldwide in general and Bangladesh in particular.

Some Rural Development Concepts/Policies/Approaches

Need for a Focal Ministry and Complementary Organizations

Dedicated government ministries and organizations are needed to formulate, execute and monitor different rural development programmes in a country. In Bangladesh the ministry responsible is the Ministry of Rural Development and Cooperatives. The ministry coordinates with different international agencies such as World Bank, USAID, DFID, CIDA, IRRI, local organizations such as LGRD, BADC, BARD and NGOs such as BRAC and Grameen for rural development in the country.

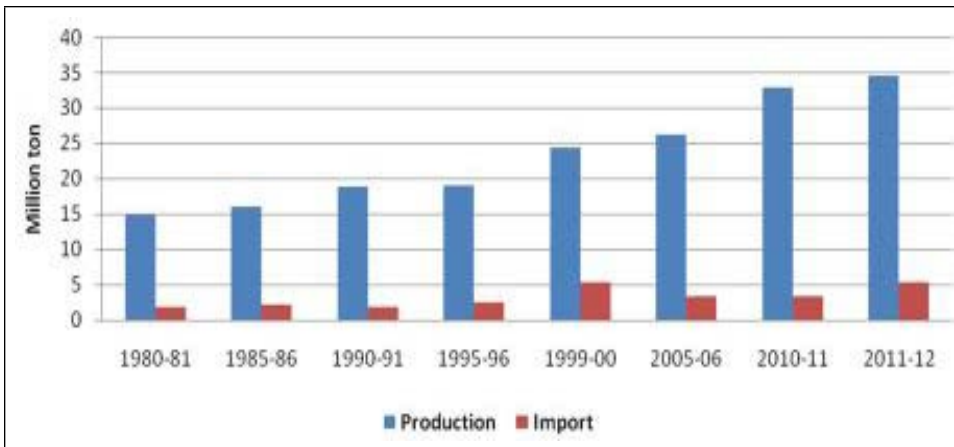
Privatization of Agriculture

Globally it has been observed that the agriculture sector performed best when privatized. As a case study the transformation of agriculture in Bangladesh may be taken. In Bangladesh agriculture contributes 16% of the GDP and employs 65-70% of labor force. The performance of this sector has a major impact on macroeconomic objectives like employment, poverty alleviation, HRD and food security. Up to the 1990s agriculture in Bangladesh was a state monopoly. BADC was the sole authority allowed to import agricultural machinery, to import and distribute fertilizer and seeds. The changes in GoB policy in the agricultural sector is illustrated in the following table:

<p>1970 – 1990</p> <ul style="list-style-type: none"> • State Institutions Controlling trade and commerce 	<ul style="list-style-type: none"> • BADC exercises state monopoly in agricultural and other sectors • BADC has sole authority to import and distribute seeds, fertilizer and agricultural equipment. • Food shortage and famine occur regularly • USAID and WB encourage the government to shift its policy
<p>1991-2000</p> <ul style="list-style-type: none"> • Process of allowing the Private Sector to Grow 	<ul style="list-style-type: none"> • Government decides to reduce powers of BADC and BRDB • Private sector allowed to import seeds and fertilizer • Government appoints 15000 private dealers throughout the country to sell fertilizer to farmers • Government removes district quotas on fertilizer and allows open sale of fertilizer and seed • Private sector allowed to import agricultural machinery • Private sector allowed to buy fertilizer straight from the factory
<p>2000 – 2016</p> <p>Benefits of Private Sector Participation in doing business</p> <p>Benefits of removal of state institutions from business role to facilitation role</p>	<ul style="list-style-type: none"> • The benefits of eliminating state monopoly • Food surplus prevails • GDP crosses over 6% for first time • Creation of employment opportunities in the economy

Need for a National Policy on Agriculture

Rural development and agricultural development are complementary. Agricultural development needs a comprehensive policy to succeed. The National Agriculture Policy (NAP) of Bangladesh was formulated in 1999 and is credited with the increase in our food production:



Source : World Bank Web Site

As a result of this policy Bangladesh's rice production increased to approximately 35 million tons. The country therefore attained food security as a result of the NAP 1999.

Need for Subsidy on Agricultural Inputs

Subsidy are needed in agriculture due to global fluctuations. The subsidy gives tax support to the farmers on agricultural inputs such as fertilizer, seed and machinery. In Bangladesh, the subsidy in 2015 budget was Tk 2,700 crore.

Increase in Non -Agricultural Exports/Diversification of Exports

Governments in the developing countries give emphasis on non -agricultural products such as handicrafts, ready- made garments and sea food as a way to increase income of farmers. The following table shows the increase in non – agricultural exports in Bangladesh:

Commodity	2008-09	2009-10	2010-11	2011-12
Sea Food	2468.60 (Cr)	2266.50 (Cr)	3350.60 (Cr)	3321.40 (Cr)
Ready Made Garments	84967.20 (Cr)	79004.20 (Cr)	114494.60 (Cr)	138346.80 (Cr)
Handicrafts	28.20 (Cr)	25.90 (Cr)	31.60 (Cr)	35.30 (Cr)

Source : Statistical Pocket Book of Bangladesh

Need for Research and Development in Agriculture

In the case of Bangladesh the farmers were able to increase food output due to R & D efforts by IRRI and BARI funded by USAID. Farmers were given advice on crops, water, fertilizer and farm machinery. High yielding varieties of seed were made available to the farmers. As a result rice yield increased to 4.3 tons per hectare in 2012 compared to only 1.70 tons per hectare in 1970. Higher production also created new jobs in the rural areas. Recently, agricultural research system in the country was strengthened by organizing the NARS (National Agricultural Research System) under which ten primary research institutes are functioning with BARC at the apex.

Increased Budget for Rural Infrastructures

Rural infrastructures make it easy and cost effective for the transportation of goods and services. This includes rural roads, bridges, irrigation canals, flood control embankments and rural electrification. These infrastructures facilitate the growth of the rural economy. As an example, the GOB has allotted Tk 154.64 billion for the fiscal year 2014-15 to build 5000 km of new roads in rural areas. This initiative will widen road network coverage in rural areas from 32.15% to 33.80%.

Extension of Micro Credit Facilities

Micro credits are small loans given to farmers to buy fertilizer, seeds and diesel. Micro credit is given by both government institutions and NGOs. Agricultural financing has been instrumental in increasing agricultural output in BD. The table below shows the micro finance situation in Bangladesh:

MFI	Loans (USD)	Borrowers	Deposits (USD)	Depositors
53	5.50b	19m	4.10b	20.30m

Source: Microfinance Information Exchange

Local Government

Local governments play an important part in implementation of governments' policies for rural development. These institutions are delegated certain powers by the central government to exercise control through civil servants working closely with elected representatives. Different countries have different structures of local government. In Bangladesh it is a mix of civil servants and elected representatives. The quality of local government structure, the balance of power between the centre and local government and the budget allotted to them affect the overall rural development scenario.

Access to Education

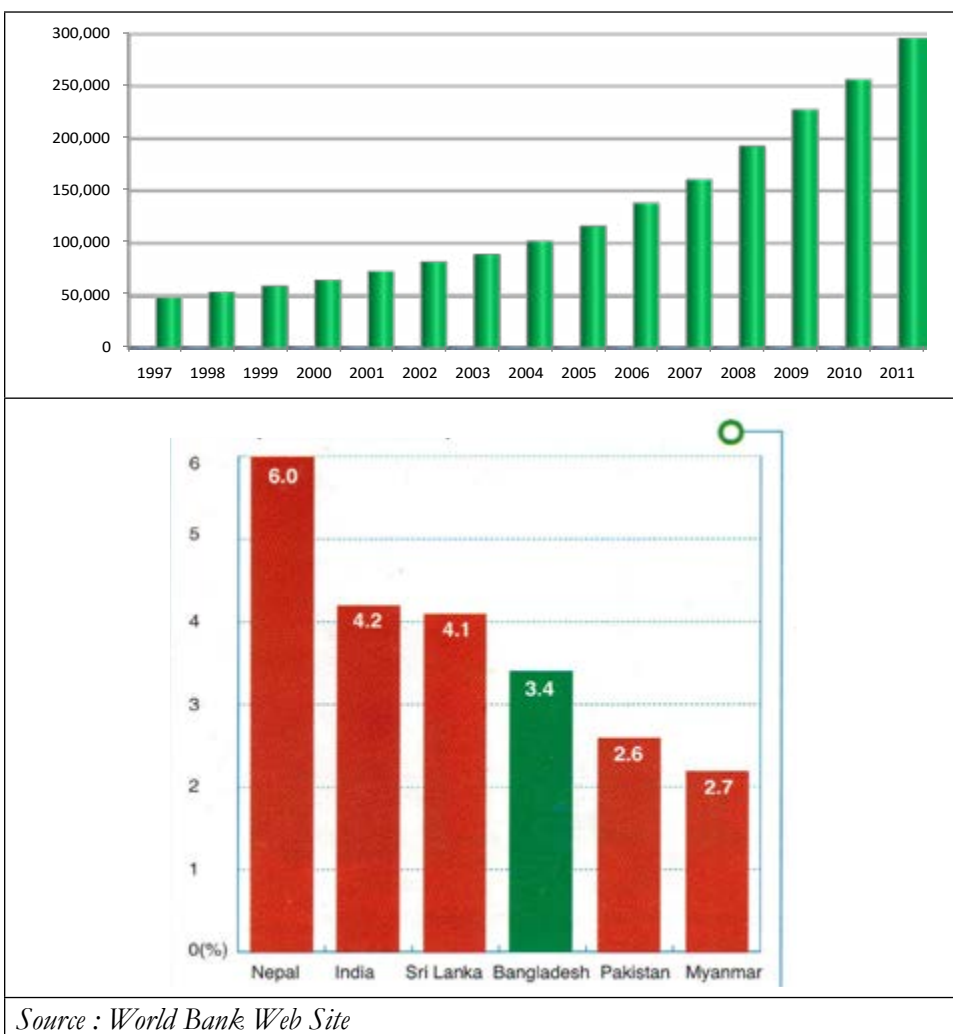
Education helps people to come out of poverty. In recent years access to education has increased in Bangladesh. Total 33 million children are now in various schools and the government has been spending 2.23 % of its GDP on education or \$ 3.9 billion. Bangladesh has done remarkably well in primary school enrollment which was at 114.20% in 2011 as shown in the graph below. The distribution of approximately 35 crore free books, school lunches, development of digital class rooms and making free education for girls have made education accessible to all.



Source : World Bank Web Site

Access to Healthcare

Health networks are an important part of rural development efforts of a country. In the case of Bangladesh the health sector accounts for 4.27% of the national budget in 2013-14 or 3.40% of GDP. In the current budget Tk. 111.46 billion has been allotted to the rural health sector. The government has formed 13,500 community clinics in rural areas. The clinics are responsible for general health, delivery and vaccination. The government's budget increase and the health expenditures of the South Asian countries are shown in the following graphs:

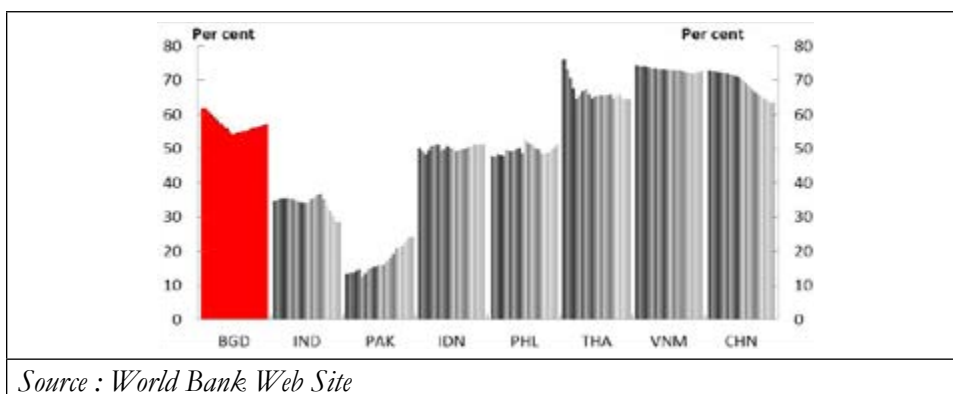


Political Empowerment

Political empowerment is related to decentralization and participation of the rural population in building their areas. Representation in the local government tiers is therefore very essential. Political participation of local leaders is important as a check to proper utilization of central government funds and prevent corruption. The recent completion of elections to Upazilla and Union levels in Bangladesh is a positive step in political empowerment.

Gender Mainstreaming

Gender mainstreaming is an important MDG. The graph below shows Bangladesh has the largest percentage of women in the labour market in South Asia. Most of them are employed in the garments industry. In Bangladesh the budget for fiscal year 2014-15 keeps a special allocation of TK1 billion for development of women. A Women Development Policy has also been formulated by the GOB in 2011 which will have an effect in rural development.



Social Safety Nets

Social safety nets programmes (SSNP) are an essential part of rural development efforts in a country. In Bangladesh 47 million people live in poverty and 26 million people in extreme poverty. To support this group the Bangladesh government spends 2% of GDP annually in social safety nets programmes (SSNP). Despite these interventions 70% of the poor do not receive any SSNP. Currently the World Bank is supporting a programme of \$500 million in five

key areas: Employment Generation for the Poor Programme (EGPP), Food for Works (FFW), Test Relief (TR), Gratuitous Relief (GR) and Vulnerable Group Feeding (VGF). NGOs such as Grameen and BRAC are also providing SSNP.

Summary of the Concepts/Policies/Approaches that have been successful in Rural Development Programmes Worldwide and in Bangladesh

Governments worldwide including Bangladesh are emphasizing on rural development by adopting the following concepts/policies/approaches:

- a. Privatization and removal of Government monopoly on agriculture.
- b. Government investment in rural infrastructure.
- c. Universal health coverage.
- d. Effective local government.
- e. Political empowerment in all tiers of the local government.
- f. Micro credit by Government and NGOs.
- g. Social Safety Net Programmes.
- h. Extension of healthcare services to rural areas.
- j. Subsidy on agricultural inputs.
- k. Research and development in agriculture.

Global Context of Rural Development

General

Rural Development is the improvement of the quality of life of the rural population and their social status. Globally more than half of the total population lives in the rural areas. This percentage of rural population in regards to the total population is more in the developing countries mostly in Asia and Africa. According to the World Bank report of 2014, the percentage of rural population of some of the countries of this region are Afghanistan 74 %, Bangladesh 66%, Bhutan 62%, India 68%, Pakistan 62% and Sri Lanka

82%. Though economy of most of the countries in this region is dependent on agriculture which is rural based but the living condition of this huge number of rural population is much below the expected level. Large gap exists between the rural and urban areas which pose a great threat to the human development. Poverty is the most dominant rural phenomenon. Globally millions of poor people still live in extreme poverty and hunger and without access to even the basic needs.

Global Perspective of Rural Development

It is estimated that in 2015, about 10 percent of the world population live in extreme poverty majority of which are rural population. Roughly 2.8 billion people worldwide lack access to modern energy services and more than 1 billion do not have access to electricity. In rural areas only 56 percent births are attended by skilled personnel compared to 87 percent in the urban areas. About 16 percent of rural population lack access to safe drinking water compared to 4 percent of the urban population. Again about 50 percent of the people living in rural areas lack improved sanitation facilities compared to 18 percent of the urban population.

Asia and the Pacific is the home to about 70 percent of rural population of today's world, where poverty reduction and the equity distribution are the key challenges. South Asia faces the strongest challenges in poverty reduction and rural development due to its huge rural population, predominantly adverse agro-climatic condition and a diminishing and deteriorating natural resource base combined with the absence of sustainable government initiative. Most of the countries in this region has been largely ineffective in ensuring equitable access to the productive resources like land, water and other natural resources to the rural poor which is very important condition for eradicating hunger and ensuring equitable development and social justice.

Development of this large segment of population need global concerted effort and this development needs to be sustainable. The essential ingredients of rural development are linked with rural innovation, food security, equity and access to know how. In simplistic form rural development encompasses development particularly in the field of health and agriculture which raises

the quality of life of the rural population. Earlier this used to be the domain of the government machinery. With the passage of time, private sectors, the civil society and the international community are now in the platform to foster rural development.

UN Initiatives

UN has been very focused in the field of rural development and sustainable agriculture and took number of initiative in this regard. In 1992, Sustainable agriculture and rural development (SARD) has been included in chapter 14 of Agenda 21 with the objective of increasing food production and leading towards the food security. This also involved other supporting initiatives like education, utilization of economic incentive, the development of appropriate and new technologies and creating opportunities for employment and income generation to ensure sustainable growth in this sector. But the progress was very slow which was identified by the Commission on Sustainable Development (CSD) in its first review in 1995. Global commitment to eliminate hunger and achieve food security for all was reaffirmed in 1996 in the World Food Summit at Rome. The land mark steps in this regard were the Millennium Declaration which identified eradication of extreme poverty and hunger in its first Goal. To define global strategy for rural development, it needs an extensive consultation process with national and international statistical organization as well as related ministries and government organizations. The Global strategy to improve Rural statistics is evident as the United Nations Secretary General Mr. Ban ki Moon note in the Millennium Development Goals Report 2015, “ disparities between rural and urban areas remain pronounced” and divide persists to a large extent in different sectors. Agricultural development is now seen as a vital and high impact source of poverty reduction.

Millennium Development Goals (MDG)

The global mobilization for the inception and implementation of MDG is one of the most remarkable and successful anti –poverty movement taken under the auspices of United Nations. It provided a unique opportunity for the global community to come together and contribute to create a sustainable

future in an interconnected world. The landmark commitment was launched by the world leaders in the year 2000 to shape the world free from poverty. The achievement has been different among the countries around the world specially among different developing countries. For example poverty reduction target has been globally achieved but in many countries among the LDCs particularly in Africa, the picture is still gloomy. In regards to the attainment Goal 1 - Eradication of extreme Poverty and hunger of different Goals of MDG, the achievements are remarkable. According the Secretary General's Report on MDG, Extreme poverty rate dropped down to 14 percent in 2015 from 47 percent in 1990. The proportion of undernourished people in the developing world has declined by almost half since 1990, from 23.3 percent in 1990-1992 percent to 12.9 percent in 2014-2016. In two regions, Southern Asia and sub-Saharan Africa, progress has been slow, despite many success stories at country and sub-regional levels. The highest burden of hunger occurs in Southern Asia, where as many as 281 million people are undernourished in the region. According to FAO report of 2015, as many as 72 developing countries out of 129 have reached the MDG hunger target. Most of these enjoyed stable political conditions and economic growth, along with sound social protection policies aimed at assisting the most vulnerable. In regards to Bangladesh, it has shown tremendous improvement in the achievement of MDG. It has also achieved significant progress in a number of key targets under different goals which include poverty ratio, gender parity at primary and secondary level of education, reduction of infant mortality rate etc. The country is also in track for achieving several other key targets like net primary level enrolment, maternal mortality rate and proportion of people using an improved source of drinking water. Yet there are 45-50 million people below the poverty level and they include various segments of particularly disadvantaged groups.

Sustainable Development Goals (SDG)

Sustainable Development Goals (SDG) was launched on 6 June 2013. It sets out 17 goals and 169 targets associated with these goals for the broader outcome of the people and the planet which would replace the MDG as it expires in 2015. This enables the operational priorities of the global communities for the post 2015 development agenda. Specific recommendations are put forward for

consideration in refining these goals and target there off for keeping in view their implementation and sustainability. The SDG model addresses the major impediments to sustainable development such as inequality, unsustainable consumption pattern, weak institutional capacity and environmental degradation that MDG could not cater for. The success of the SDG would largely depend on alignment of these targets with existing international agreement and the political dimension of a country. Many of these goals are directly linked with rural development phenomenon like progress on ending poverty (SDG1), Food security (SDG2), Healthy living for all (SDG3), inclusive and equitable quality education (SDG4), gender equality and empowerment of women (SDG5) etc would enlighten the rural communities most. Since several Goals overlaps /linked with each other hence, an integrated approach is needed to harness the desired outcome.

World Bank Initiatives

The World Bank is the major funding and coordinating agency of rural development projects across the globe. According to a World Bank report, it is found that about 25 percent of the World Bank projects are specifically directed to rural areas. Approximately, one third of this amount supported agricultural development, an equal share has been divested combined towards three sectors namely education, health and social investment. Around twenty percent of the World Bank projects are used for development of rural infrastructure. Thirty percent of the projects had a participatory and community based approach and promoted capacity building. Nearly half of the projects supported reforms in the public sector and many tried to enhance the role of the private sector. Less than 10 percent favoured non-agricultural income sources.

Challenges of Globalization

In the context of globalization and trade liberalization sustainability of the rural development is facing enormous challenges particularly for the developing countries. The agricultural commodities produced in the developing countries often incur higher production cost because of lack of policy support and incentive and technological advancement than those of the developed

countries. Trade liberalization has also drawn large scale private entrepreneur in the agriculture sector marginalizing small rural producers and vulnerable rural poor. International cooperation and policy support in regards to the agricultural trading environment and the role of WTO are important for the developing countries in their pursuit for rural development.

Case Study: Rural Development Strategy in India

Rural Development in India is one of the most important factors for the growth of the Indian economy. India is primarily an agriculture-based country. Agriculture contributes nearly one-fifth of the gross domestic product in India. In order to increase the growth of agriculture, the Government has planned several programs pertaining to Rural Development. The Ministry of Rural Development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and diary are the primary contributors to the rural business and economy.

The Government's policy and programmes have laid emphasis on poverty alleviation, generation of employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. The introduction of Bharat Nirman, a project by the Government of India in collaboration with the State Governments and the Panchayati Raj Institutions is a major step towards the improvement of the rural sector. The National Rural Employment Guarantee Act 2005 was introduced by the Ministry of Rural Development for improving the living conditions and its sustenance in the rural sector of India.

The Ministry of Rural Development consists of three departments viz., Department of Rural Development, Department of Land Resources and Department of Drinking Water Supply. Under the department of rural development, there are three autonomous bodies viz., Council for Advancement of People's Action and Rural Technology (CAPART), National Institute of Rural Development (NIRD) and National Rural Road Development Agency (NRRDA). However, other ministries in the central government are engaged directly or indirectly for implementation of many programmes and schemes

for the development of rural areas like Ministries of Agriculture, Health and Family Welfare, New and Renewable Energy, Science and Technology, Women and Child Development and Tribal affairs. In addition, to strengthen the grass root level democracy, the Government is constantly endeavouring to empower Panchayat Raj Institutions in terms of functions, powers and finance. Grama Sabha, NGOs, Self-Help Groups and PRIs have been accorded adequate roles to make participatory democracy meaningful and effective.

- **Strategies and Programs for Rural Development in India**

The rural economy is an integral part of the overall Indian economy. As majority of the poor reside in the rural areas, the prime goal of rural development is to improve the quality of life of the rural people by alleviating poverty through the instrument of self-employment and wage employment programmes, by providing community infrastructure facilities such as drinking water, electricity, road connectivity, health facilities, rural housing and education and promoting decentralization of powers to strengthen the Panchayati Raj institutions etc. The various strategies and programs of the Government for rural development are as follows:

- **Integrated Rural Development Program (IRDP)**

First introduced in 1978-79, IRDP has provided assistance to rural poor in the form of subsidy and bank credit for productive employment opportunities through successive plan periods. Subsequently, Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Tool Kits to Rural Artisans (SITRA) and Ganga Kalyan Yojana (GKY) were introduced as sub-programs of IRDP to take care of the specific needs of the rural population.

- **Wage Employment Programs**

Anti-poverty strategies, like assistance to the rural poor families to bring them above the poverty line by ensuring appreciable sustained level of income through the process of social mobilization, training and capacity building. Wage Employment Programs have sought to achieve multiple objectives.

They not only provide employment opportunities during lean agricultural seasons but also in times of floods, droughts and other natural calamities. They create rural infrastructure which supports further economic activity. It encompasses Swarnjayanti Gram SwarozgarYojana (SGSY), Sampoorna Grameen RozgarYojana (SGRY) and National Rural Employment Guarantee Act (NREGA) etc. NREGA is an act of parliament. It is not merely a scheme or policy. It aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. The objective of the Act is to create durable assets and strengthen the livelihood resource base of the rural poor.

- **Employment Assurance Scheme (EAS)**

EAS was launched in October 1993 covering 1,778 drought-prone, desert, tribal and hill area blocks. It was later extended to all the blocks in 1997-98. The EAS was designed to provide employment in the form of manual work in the lean agricultural season. The works taken up under the program were expected to lead to the creation of durable economic and social infrastructure and address the felt-needs of the people.

- **Food for Work Program**

The Food for Work program was started in 2000-01 as a component of the EAS in eight notified drought-affected states of Chattisgarh, Gujarat, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan, Maharastra and Uttaranchal. The program aims at food provision through wage employment. Food grains are supplied to states free of cost.

- **Rural Housing**

Initiated in 1985-86, the IAY is the core program for providing free housing to families in rural areas. It targets scheduled castes (SCs)/scheduled tribes (STs), households and freed bonded laborers. The rural housing program has certainly enabled many BPL families to acquire pucca houses. The coverage

of the beneficiaries is limited given the resource constraints. The Samagra Awas Yojana (SAY) was taken up in 25 blocks to ensure convergence of housing, provision of safe drinking water, sanitation and common drainage facilities. The Housing and Urban Development Corporation (HUDCO) has extended its activities to the rural areas, providing loans at a concessional rate of interest to economically weaker sections and low-income group households for construction of houses.

- **Social Security Programs**

Democratic decentralization and centrally supported Social Assistance Programs were two major initiatives of the government in the 1990s. The National Social Assistance Program (NSAP), launched in August 1995 marks a significant step towards fulfillment of the Directive Principles of State Policy. The NSAP has three components: a) National Old Age Pension Scheme (NOAPS); b) National Family Benefit Scheme (NFBS); c) National Maternity Benefit Scheme (NMBS). The NSAP is a centrally-sponsored program that aims at ensuring a minimum national standard of social assistance over and above the assistance that states provide from their own resources. The NOAPS provides a monthly pension of Rs. 75 to destitute BPL persons above the age of 65. The NFBS is a scheme for BPL families who are given Rs. 10,000 in the event of the death of the breadwinner. The NMBS provides Rs. 500 to support nutritional intake for pregnant women. In addition to NSAP, the Annapurna scheme was launched from 1st April 2000 to provide food security to senior citizens who were eligible for pension under NOAPS but could not receive it due to budget constraints.

- **Land Reforms**

In an agro-based economy, the structure of land ownership is central to the wellbeing of the people. The government has strived to change the ownership pattern of cultivable land, the abolition of intermediaries, the abolition of zamindari, ceiling laws, security of tenure to tenants, consolidation of land holdings and banning of tenancy are a few measures undertaken. Furthermore, a land record management system is a pre-condition for an effective land

reform program. In 1987-88, a centrally-sponsored scheme for Strengthening of Revenue Administration and Updating of Land Records (SRA & ULR) was introduced in Orissa and Bihar.

Case Study: Rural Development Strategy in Nigeria

Various Nigerian governments have ‘accepted in principle’ the importance of rural development considering that more than two-third of the Nigeria’s 170 million population live in rural areas; majority of who are farmers living in an estimated 97,000 rural communities (Lele & Adu-Nyako, 1991: 1). This suggests that agricultural development should be key to Nigeria’s rural development strategy. Nigeria’s experiment at rural development could be viewed from Colonial and Post-Colonial Eras. Earliest attempts at rural development during the colonial era took the form of community development and agricultural extension, when roads and rail lines were constructed across Nigeria. However, the reason rather than being for development was to enable the imperialist power access to evacuate raw materials for its industries. After independence, the rhetoric rather than abating escalated; this time, perpetrated by indigenous politicians and bureaucrats; who carted away national wealth for personal savings abroad and maligned rural development through the facade of commodity marketing boards and various development programs.

Post-Colonial interventions in rural transformation were mostly government response to lifting urban pressures emanating from rural neglect and improving export commodity earnings (Igbokwe & Ajala, 1995). Some of the tried strategies include:

- a. The National Accelerated Food Production Project (NAFPP) 1973-76. This was a cooperative approach and technical assistance based impact-making agricultural strategy to increase food production.
- b. Operation Feed the Nation (OFN) 1976. This was designed to awaken Nigerians (especially, rural inhabitants) to the advantages of the agricultural occupation.

- c. The Agricultural Development Projects (ADP) - 1975. Jointly sponsored with the World Bank, to raise productivity, increase farm output, income and living standards of rural Nigerians.
- d. The River-Basin Development Authority (RBDA). This was launched in 1962, expanded in 1976 and also in 1983. It was aimed at national self-sufficiency in food production and to uplift the socio-economic standard of the rural dwellers.
- e. Green Revolution 1980. A crash programme, aimed at boosting food production in a bid to provide food for every Nigerian.
- f. Directorate for Food Roads and Rural Infrastructure (DFRRI) 1985. A 'home-grown' integrated rural development strategy to drive provision of economic and social infrastructures, production of agricultural inputs, develop and disseminate improved agricultural technology, rural housing etc.
- g. Better Life Programme for Rural Women 1987. This was inspired by the 1985 Beijing Conference. It had objective of motivating rural women towards better living standards and sensitize the rest of Nigerians to their problems.
- h. National/State/Local Economic Empowerment Development Strategy (NEEDS/SEEDS/LEEDS) – 2004. It focused on four key strategies of reorienting values, reducing poverty, creating wealth, and generating employment.

Programs Assessment. Reflection on the Nigerian Government experiments in rural development revealed minimal achievements both before and after independence; as there exists a sharp contrast between policy formulation and implementation. The resultant effects have been more hardship and poor standard of living among the rural dwellers as reflected by the statistics on the screen.

Reasons for Non-Performance

- a. Lack of national philosophical base.
- b. Divergence between policy intents and makers' intention (Status-Quo Syndrome) – so programmes are abandonment after fund mobilisation.
- c. Lack of cohesive identity.
- d. Inadequate community participation in problem identification, project prioritization, design, preparation and implementation. Programs are elitist and urban-biased.

Case Study: Rural Development Strategy in Vietnam

- **Food Production**

The production and food processing industry reached a fairly good increase level. The rural jobs are encouraged to develop, achieving the growth rate of 15% in comparison with previous years.

- **Irrigation**

Irrigation enjoyed the priority in investment from the state budget; for head works, current block and flood control. The reinforcement for dikes, levees, sewers has been actively done to ensure the safety durability during natural disasters. The ODA projects have been concerned for progress and disbursement. The development of water works in the Central, Central Highlands, Mekong delta and the safety program for reservoirs have achieved the implementing schedules.

- **Housing**

During the last 3 years, the program has arranged 80,000 households for permanent dwelling and cultivation, and resettled 40,000 households.

- **Clean Water**

The percentage of the rural people using clean water increased by 4% compared to last few years, bringing the average rate of the whole country to 54%. The models of clean latrines and sties, models of waste treatment in handicraft villages have been put into practice to achieve good results.

- **Infrastructure**

The ODA Projects with funds from ADB and AFD (US\$ 150 million) for the infrastructure construction have been developed in 23 poor provinces, mostly for the road development, small irrigation schemes, rural markets, rural water supply and environmental sanitation. Together with the national targets program, agricultural extension programs, the 14 pilot commune project (with an attempt to trial the model of modernization, industrialization, cooperation and democratization in rural areas.) have been positively mobilized.

The achievements in the agriculture sector with the implementation of rural development programs during the past time changed the look of the rural areas. The rural infrastructure has been strengthened and improved. The income, the life of the country people have been continuously improved. The poverty rate of poor households is about 12%, showing a decrease of 2.5% in comparison with the previous year.

- **Weaknesses and challenges**

However, apart from achievements, the agriculture and rural development sector still has constraints and weakness for itself; the sector is facing difficulties and challenges ahead and in the coming years:

- a. Much of the potentials in the agriculture and rural development has not been properly or efficiently made use of, particularly the land use and the labour force.
- b. The Vietnam agriculture is in nature still weak in term of productivity, quality and competitiveness

- c. The rural infrastructure is very poor: irrigation schemes, roads, power supply, communication, warehouses, markets are all in need, and the existing facilities cannot meet the requirements of commodities production.
- d. Certain communities in the rural areas, particularly in the mountainous areas still live in poverty.
- e. The capacity to protect from and to mitigate the natural disasters is limited. The environment in rural areas is derogated; forests suffer from logging, erosion, soil is degraded, water sources are polluted.

Bangladesh and Rural Development

General

According to World Bank estimation of 2014, total population of Bangladesh is 158,987,513 million. Among that rural population is 105,761,094 million (66.5% of total population), whereas urban population is 53,316,419 million (33.5% approximately of total population). From this statistics it is quite evident that without the development of the larger population of the rural area, sustained development is not possible for the country.

Rural Development in Bangladesh

Comilla Model of Rural Development. The former Pakistan Academy for Rural Development (now known as BARD), pioneered the Comilla Model in the 1960s. The four constituent elements of the model were: Two-tier cooperatives, Thana Training and Development Centre (TTDC), Rural Works Program (RWP) and Thana Irrigation Program (TIP).

Integrated Rural Development Programmes (IRDP)

- a. In 1972, the government activated the Integrated Rural Development Program (IRDP) to expand the Comilla Model in other parts of the country. In 1982, the program was transformed into an institution called Bangladesh Rural Development Board (BRDB). In the early seventies, “Food for Work” program, Swanirvar Andolon, establishment of Gram

Sarkar, Bittyohin Samabaya Samity, Mahila Samabaya Samaiti were some of the major initiatives financed by the World Bank and USAID. Presently, Ministry of LGRD & C is the largest rural infrastructure development organization of Bangladesh.

- b. **NGOs.** During early 1970 many national NGOs were born out of the relief and rehabilitation activities. These NGOs provide loans through small scale credit called ‘microcredit model’. NGOs have been engaged with wide range of rural development activities in Bangladesh.

Perspective Plan 2010-2021 and 7th Five Year Plan (2016-2020) to Support Vision 2021

Vision 2021. Vision 2021 stands as a political vision of Bangladesh for the year 2021. The main goal is for Bangladesh to become a middle income country where poverty will be completely eradicated. The Vision proposes a set of concrete measures to achieve eight identified goals by 2021, through implementation of a number of short and medium-term initiatives and interventions.

Perspective Plan 2010-2021. This “Perspective Plan of Bangladesh (2010-2021): Making Vision 2021 a Reality” is a strategic approach of the development vision, mission, and goals of the government. The Perspective Plan provides broad approaches for eradication of poverty, inequality, and human deprivation. This Perspective Plan is supported by two operational plans: Sixth FYP (2011-2015) and the Seventh FYP (2016-2020).

7th FYP (2016-2020). In the 7th FYP, total 10 broad categories core targets have been set in accordance with the vision and goals of the Perspective Plan. In the table below, the achievements only affecting rural development are shown with their comparison of Vision 2021 and target for 7th FYP:

Ser	Targets	Base year 2010	Vision 2021	Progress under 6 th FYP	7 th FYP 2020
A	Production, Income Generation and Poverty				
1	Head Count Poverty (%)	31.5	13.5	24.8	18.6
2	Reduction of Extreme Poverty (%)	17.6	-	12.9	8.9
B	Sector Development				
3	Growth in Agriculture (%)	6.15	-	3.04	3.34
4	Rice Production (million MT)	33.54	-	34.9	36.81
C	Macroeconomic Development				
D	Urban Development				
E	Human Resources Development (Education, Health and Populations)				
5	Net Enrollment in Primary Level (%)	91	-	97.3	100
6	Net Enrollment in Secondary Level (%)	43	-	57	100
7	Net Enrollment at Tertiary Level (%)	9	-	12	20
8	Percentage of Children Reaching Grade 5 (%)	55	-	80.5	100
9	Total Fertility Rate (%)	2.7	1.8	2.11	2.0
10	Under 5 Mortality Rate (per 1000)	62	-	46	37
11	Maternal Mortality Ratio (per 100,000 live births)	194	-	170	105
12	Births Attended by Skilled Health personnel (% of total staff)	24	-	42.1	65
13	Literacy Rate (7+)	-	100	57.2	100

F	Water and Sanitation				
14	% of Rural Populations with Access to Improved Water Source	83	100	84	100
G	Energy and Infrastructure				
15	Electricity Coverage (%)	48	100	74	96
H	Gender Equality and Social Protection				
16	Ratio of Girls and Boys in Tertiary Education (%)	32	-	70	100
17	Ratio of Literate Female to Male (percent of Ages 20-24)	85	-	86	100
18	Female Enrollment in Technical and Vocational Education (%)	-	-	27	40
J	Environmental Sustainability				
K	ICT Development				

MDGs and Achievement of Bangladesh

The MDGs are the eight international development goals that were established following the Millennium Summit of the United Nations in 2000. Bangladesh Progress Report 2015⁷, shows that Bangladesh has already met most important targets of MDGs like poverty alleviation, ensuring food security, primary school enrolment, gender parity in primary and secondary level education, lowering the infant and under-five mortality rate and maternal mortality ratio, improving immunization coverage; and reducing the incidence of communicable diseases. The commendable progress was possible due to the relatively inclusive growth strategy and robust growth in GDP. However, achievement of some targets may need more time and resources.

Highlights of SDGs 2015-2030 and Preparation of Bangladesh SDGs

The MDGs emphasized that each nation's policies should be tailored to that country's needs; therefore most policy suggestions were general. As with the end of target year 2015, all the goals could not be achieved, SDGs with 17 specific goals were adopted in UN Summit in September 2015. These have come into effect from 2016 to 2030.

Preparation of Bangladesh

Vision 2021, Perspective Plan (2010-2021) and two five year plans; in all these vision, goal and plans main objective is to eradicate poverty, ensure human development in terms of education, health, sanitation, drinking water, women empowerment and other socio-economic and environment indicators.

Contribution of Different International, Governmental and NGOs in Rural Development

International Organizations

CIRDAP (Centre on Integrated Rural Development for Asia and the Pacific), the World Bank, UNDP, USAID, UNICEF, FAO, WHO, DFID etc. are some of the international organizations which have been contributing to rural development.

Ministries of Bangladesh

Among 40 ministries of the government, total 16 ministries are directly involved in rural development. Different divisions of LGRD & C ministry are the leading actors for rural development and poverty alleviation.

Annual Development Project (ADP): 2015-2016

Annual Development Project is a short term important development plan of the government. To keep pace with the vision 2021, the Perspective Plan of 2010-2021 and 7th FYP, ADP has been prepared and budget allocation has been made. Among the 17 sectors, total budget allocation is Taka 94439.22 Crore. In Rural Development and Rural Organization Sector, allocation of the budget is Taka 8677.02 Crore which is 8.95% of the total allocation and it is sixth largest one.

Rural Development and Rural Organization Sector

There are total twelve organizations under this sector. Activities of some leading organization is describe below:

- a. **Bangladesh Rural Development Board (BRDB).** The objective of BRDB is to develop the socio-economic condition of the small and marginal farmers, women and rural poor through two-tier cooperatives. Rural Bittaheen Program, Kurigram Poverty Alleviation Project, Community Empowerment for Rural Poverty Alleviation through participatory planning Project, Polli Progati Prokalpoare some of the mentionable ones.
- b. **Rural Development and Cooperative Division.** One of the major objectives of this division is to alleviate poverty by taking different projects on rural development based on the demand of the time. In the present fiscal year, Economic Empowerment of the Poorest in Bangladesh, Ekti Bari Ekti Khamar, Char Jibikayon kormosuchi and Sarbik Gram Unnoyon Kormosuchi are the major efforts of this division. Ekti Bari Ekti Khamar is a sustainable poverty alleviation model as dreamt by the Honorable Prime Minister Sheikh Hasina.
- c. **Palli Daridro Bimochon Foundation (PDBF).** PDBF is one of the leading Microfinance Institutions (MFIs) of government sector in Bangladesh. PDBF operates microfinance loan along with Small Enterprise Loan (SEL) to enhance economic capacity of the rural disadvantaged peoples. Up to June 2011 PDBF's cumulative Loan disbursement has been TK. 42380.00 million and rate of loan recovery is 98%.

NGOs' Contribution

NGOs such as CARITAS, CARE, GRAMEEN BANK, ASA, BRAC, PROSHIKA etc. are working for the development of the villages in Bangladesh:

- a. **Grameen Bank.** Grameen Bank follows a group-based credit approach. Total number of borrowers is approximately 9million, 97 per cent of them are women. As of January 2016 Cumulative Amount Disbursed since inception is 18,478.83 million US\$ and Cumulative Amount Repaid Since Inception is 16,917.37 million US\$.
- b. **BRAC.** From 1974, BRAC had started providing micro credit through Village Organization to mostly poor, landless, rural women, enabling them to generate income and improve their standards of living. BRAC's microcredit program has funded over \$1.9 billion in loans in its first 40 years. 95% of BRACs microloan customers are women. According to BRAC, the repayment rate is over 98%. BRAC has also made excellent contribution in the field of education, health sector, promoting gender equality and women empowerment. Establishment of 22,700 non-formal schools, training of 1,05,000 community health workers are examples of that. It also provides training to local administrators on issues important to the poor, particularly women, and seeks to increase the accessibility, transparency, and accountability of local government.
- c. **Association for Social Advancement (ASA).** From 1991, ASA has emerged as one of the largest and most efficient Microfinance Institutions (MFI) in the world and has been working relentlessly to assist the poor. Up to June 2014, ASA's cumulative loan disbursement has been TK. 851.42 billion (US\$10.95 billion) while loan outstanding (principal) was TK. 59.29 billion (US\$760 million) among 4 million borrowers. ASA introduced primary education strengthening program since February of 2011 to provide extra tuition facilities to the students of the poor and underprivileged households. ASA sets a target to disburse BDT. 19,500 crore (USD 2.5 billion) loan during 2015-16 fiscal year among 6.6 million clients for the social welfare programs such as Integrated Healthcare

Service, Primary Education Strengthening Program, Water, Sanitation and Hygiene Program, Physiotherapy Service, Agriculture Support Program, Service for the Senior Citizens and so on.

Causes of Success

Visionary Top-Down Policy Making Complemented by Robust Development

The Vision 2021 and execution of supportive 6th FYP was the appropriate top-down approach of the government. For instance, in case of agriculture sector, policy driven resources were made available from the top to support availability of inputs, extension services and credit to farmers. Bank accounts were opened for as small as Tk. 10, beneficiary cards were issued and necessary technological support was provided using Information Technology sector.

Power Sector

One of the major requirements for the development is increasing the production capability in power sector. Bold and innovative initiative by the government and taking the private sector's potentials, power generation capacity reached about 14,000 MW in 2015. Also, currently, Bangladesh has around 4 million solar home systems (SHS) covering 10% of all households-which is the largest SHS in the world. Breakthrough was also made by importing power from India.

Social Safety Net Programmes

The Bangladesh government currently has over 140 social safety net programs, covered 25% households and 1.6 billion US\$ disbursed to date. Poverty has come down to below 25% and extreme poverty down to around 12%. 'Ekti Bari Ekti Khamar', 'Food for All' and 'Shelter for all', Food for Work Program (FWP) Employment Generation Program for the Poor (EGPP) are examples of SSNP.

Empowering Women and Reducing Gender Inequality

In the public services, such as school teaching, health care, and family planning more women were employed which in turn ensure their social, economic and legal empowerment. Gender sensitive budgets have been introduced in number of ministries. Significant affirmative actions have pushed up women's participation in political and administrative leadership.

Addressing Environmental Issues

Natural calamities such as storms, cyclones, floods, and droughts have acted as a constant drag on the country's progress. Bangladesh, being one of the most vulnerable countries to the adverse effects of climate change, promoted innovation, designed and implemented its own programs spanning agriculture, energy, water resources etc. from its own resources.

Involvement of NGOs

NGOs have played an important role in supplementing the efforts of the public sector. In particular, the community-based approaches in the delivery of education, health, financial and various rights-based services have added to the achievement of the goal.

Summary

Despite drawbacks in different aspects, Bangladesh has made commendable development in rural areas. This has been made possible by strategic planning and execution at ground level by different government and non-government machineries. Bangladesh is already in the club of the lower middle-income country as its per capita income rose to \$1,314 in this fiscal year. It is expected that with the relentless effort by all the stakeholders, Vision 2021 will be a reality and Bangladesh will become a middle income country where poverty will be reduced substantially.

Ground Realities: Challenges and Recommendations

General

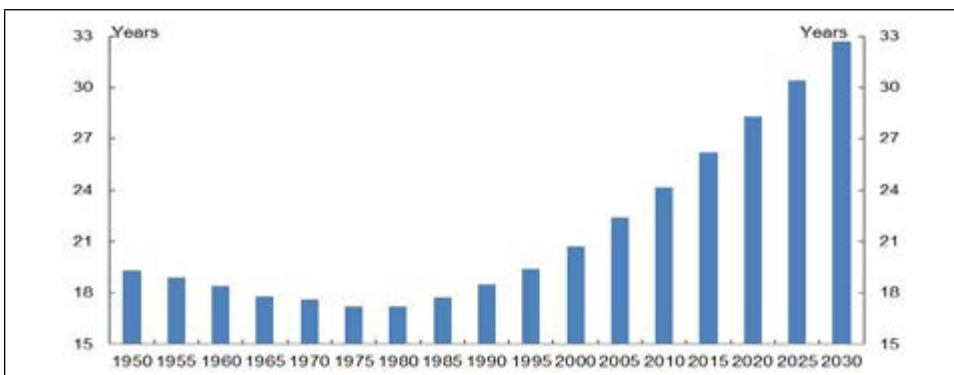
Rural development strategies have only one aim: to improving the standard of living and quality of life of the people in rural areas. They should be integrated approaches that target all aspects of development. These include agriculture, infrastructures, education, healthcare and recreation. Rural communities in turn can take part in national economic efforts through increase in agricultural output that enhance food security. The challenges for rural development in Bangladesh are discussed subsequently.

Food Security

Bangladesh currently produces approximately 35 million tons of food grain. This has temporarily given us food security. However, the population is estimated to increase to 272 million by 2050 and the country will need additional food grains for the population. Therefore food security may continue as a priority area for the government.

Job Creation

Bangladesh will have an increasing youth bulge as the graph below shows. By 2030 the population will consist of mostly youths in their 30s. It will be a challenge for the government to provide jobs to these youths. Development of EPZs throughout the country may create additional jobs in rural areas.



Poverty Reduction

In Bangladesh 47 million people live in poverty and 26 million people in extreme poverty. To support this group the Bangladesh government spends 2% of GDP annually on social safety net programmes (SSNP). Despite these interventions 70% of the poor do not receive any SSNP.

Reform of the Local Government

The local government structure in its present form consists of a mix of civil servants and elected persons. The different groups have differing priorities and the powers are rather blurred. It will be difficult to deliver the goods with the present organogram of the local government.

Development of Rural Infrastructure

Infrastructure makes business easy and cost effective. Electricity, roads and power will be required to accelerate growth in rural areas.

Achievement of MDGs and SDGs

The GOB has been successfully achieved the MDG goals. It needs to achieve the SDGs in the same manner to reduce poverty and to improve the quality of life of rural people.0

Continue to formulate new policies for Rural Advancement

New policies on trade, investment and tax may be designed to ensure adequate private sector investment/involvement in development of rural areas. Policies such as subsidies may continue to give maximum support to the farmers.

Control Environmental Degradation in Rural Areas

These includes the dredging of rivers, to stop encroachment of rivers, to check use of chemicals in agriculture.

Population Control

The population of Bangladesh in 2050 will be approximately 271 million. This will dilute all other achievements. Therefore population control may be assertively followed by the government.

Recommendations

In light of the above discussions the following are recommended for rural development in Bangladesh:

- a. Development of agricultural sector may receive priority. This includes government policy support, micro finance, subsidy on agricultural inputs, research into new varieties of crops and involvement of private sector.
- b. Development of rural infrastructures, roads, bridges, electricity, housing, education, health, micro credit and other welfare measures are necessary in order to enhance the quality of lives of the rural population.
- c. The strengthening of local government and elected structures of governance so as to ensure peoples participation in decision making.
- d. Development of EPZs throughout the country in order to increase exports and create new jobs in rural areas.
- e. Protection of the environment, ensure navigability of rivers and avoidance of intensive use of chemicals in food production.
- f. Population control in an assertive manner.

Conclusion

Rural Areas are relatively backward areas of a country. These areas lag behind in infrastructure such as power and communications. The areas lack in hospitals and schools and essential services such as water, sanitation and even recreation facilities. The people of rural areas are mainly farmers and craftsmen. Their income is far below that of the urban areas. Therefore governments all over the world took up development programmes in order to improve the lives of the rural population and ensure equity. Their focus was to reduce rural

poverty. Governments in all countries have taken various programmes for rural development that are relevant to its socio political and economic context.

Agriculture is the largest employment sector in Bangladesh. As of 2016, it employed 70% of the total labor force and comprises 16% of the GDP. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment, poverty reduction, human resources development and food security. As majority of Bangladeshis earn their living from agriculture therefore the economy will always remain agriculture dependent and agriculture will occupy a key strategy of any rural development programme. National Agriculture Policy (NAP) of 1999 and removal of state monopoly in the agriculture sector was instrumental in raising our food production.

The present trends in rural development are focused in investment in rural infrastructure, effective local government, empowerment of all sections of the rural society, micro credit, extension of social services, subsidy for agricultural inputs, research on high yielding crops, environmental control, check on the population growth and private sector investment. All these efforts may be improved and sustained in order to achieve the goal of a Golden Bengal as dreamt by the father of the nation.

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Rural Development-Challenges and Prospects for Bangladesh

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KEYNOTE PAPER OF GROUP-B

RURAL DEVELOPMENT–CHALLENGES AND PROSPECTS FOR BANGLADESH

Introduction

Bangladesh is a rural based country where more than 70% people live in the villages. Therefore without the development of the rural areas development of the country will not be possible. Lack of education, unemployment, low productivity, and inequality and gender difference has kept the rural society at the back footing. Less of opportunity of economic activities is also one of the major causes of non-prosperity of the village population.

Government of Bangladesh has taken number of steps to improve the life standard of the rural people. But still there are lots of spaces to improve and put integrated effort to reach the desired goal. Government took definite policy to improve their living standard by improving education facilities, agricultural modernization, infrastructural development; increase micro economic activities and least not the last minimizing gender inequality in the society. Besides government of Bangladesh, various NGOs are also actively participating in rural development projects. International donor agencies are also supporting the government's initiative in rural development activities.

In spite of number of initiatives in rural development activities- progress has not been made up to the desired level. Lack of harmonization, lack of integration of grass root people, lack of accountability and transparency, and poor administration are the few identified draw backs which needs immediate attention to get better result in development works.

Concept of Rural Development

Rural development is the process of improving the quality of life and economic wellbeing of the rural people. Rural development has traditionally centered on the exploitation of land intensive natural resources such as agriculture and forestry. Education, entrepreneurship, physical infrastructure

and social infrastructure, all play an important role in developing rural areas. Rural development is also characterized by its emphasis on locally produced economic development strategies. In contrast to urban regions which have many similarities, rural areas are highly distinctive from one another. Due to these variations, a variety of rural development approaches are used globally.

The present concept of rural development is full of humanitarian ideas as a tilt to the poor as the target beneficiaries. The whole range of programs is related to the improvement of the policy environment in economic, social and political, and administrative aspects of the rural areas. The concept of rural development is all embracing, encompassing a multidimensional facet 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 an organizational syndrome that enables us to understand how the community of people is organized, how resources are mobilized and how participating values are reflected in real life operation. To assess the rural development, the following indicators may be taken into consideration:

- a. Poverty alleviation and raising the level of rural poor.
- b. Equitable distribution of income and wealth.
- c. Wider employment opportunity.
- d. Participation of local people in planning, decision making, implementation process, benefit sharing and evaluation of rural development program.
- e. Empowerment or mere economic and political power to the rural masses to control the use and distribution of scarce resources.

Global Context of Rural Development

Role of UN and other International Organizations and their Contributions

United Nation with its integral various organizations are contributing most in developing rural economy, raise their living standards, education, health, empowerment and minimize gender differences. To ensure better development in rural areas and over all global poverty eradication, ECOSOC (Economic and Social Council) comprising 54 member state of UN has been organized. ECOSOC has devoted it's all effort in promoting an integrated approach to rural development in developing countries for poverty eradication and sustainable development. Beside that in 2000, the UN member state adopted the Millennium declaration, which contained eight benchmarks aimed at improving the well- being people living in the developing world. Together this Millennium Development Goals (MDG) provide a frame work for integrated development. Approximately 1.2 billion people live in extreme poverty, on less than 1 dollar a day, 75% live in rural areas in the developing world. Rural development is therefore absolutely essential to achieving the MDGs. Besides these new program , UN other organizations like WFP, FAO, UNICEF etc. are contributing remarkably in eradication of poverty, illiteracy, inequality and gender differences in the whole world.

Besides UN organization, in collaboration with UN, various international Non-Government Organizations (NGO) are equally working in the developing countries in the world. USAID, DFID,CARE, World Vision, CARITAS and more. In many cases without their involvement UN would also been unsuccessful in executing their program in remotest places of the world. "The United Nations can only do its job properly with partners. We will need to forge even closer ties with civil society groups, foundations, academic institutions, the media, labor unions, and the private sector. Each has unique contributions to make." said by Ban Ki-Moon, UN Secretary-General during his address to the UNA-USA Business Council for the UN, New York, on 10 January 2007.

Role Model of Rural Development-Success Stories

Rural development is a key to country's success in human development and economic progress. There were several projects taken all over the world for comprehensive rural development. All of them were not equally successful to achieve its goal. Out of many Thailand's rural development initiatives is a model to follow. Similarly Republic of Korea has also a remarkable success stories to tell. Thailand has achieved remarkable success by undertaking impressive rural development schemes since 1960s.

Thailand

Rural Development Schemes 1960. First initiative was launched in 1960 in which government carried out comprehensive mapping of the country side and found out vast underused land. Thus, government decided to utilize underuse labour on underuse land by leasing the land to villagers. The government concurrently facilitated the emergence of contract farming schemes by supporting interaction between smallholders and private companies which supplied inputs and purchased outputs. From 1975 onwards, the Bank of Thailand also instructed all banks to allocate share (up to 14%) of all commercial loans to agriculture, at an interest rate lower than the market rate.

Thai Business Initiative in Rural Development (TBIRD). Commencing in 2001-2003 this was an innovative program launched with the support of European Union which helped bring companies and poor villagers together. These companies fostered or adopted a village; helping less privileged earn considerable income through small-scale but sustainable agricultural projects, cottage industries and small enterprises. Most such projects were partnerships between a sponsoring company and a rural village.

Activities

- a. **Income Generation Rural Industry.** Small to medium scale manufacturing operations offered local job opportunities and enhanced economic growth to greater extent.

- b. **Agriculture.** Villagers greatly increased their household incomes through organic vegetable, flowers growing, raising ornamental, fruit trees and small animal husbandry projects.
- c. **Educational Opportunities.** Sponsor companies also assisted village schools to produce their own food, offered scholarships and provided equipment.
- d. **Strengthening Local Institutions.** These projects also assisted in improvement of local institutions i.e. temples and local councils / cooperatives.
- e. **Social Development.** It provided opportunities to organizations to improve living standards in rural communities of elderly people, handicapped and orphans.

Success of Initiatives

- a. Rural poverty fell from more than 60% in the early 1960s to barely 10% in the new century. Food prices halved, and hunger / child malnutrition were greatly reduced.
- b. Agriculture grew more than the population over the period of five decades, at rates of over 4% a year initially. Overall, agricultural growth contributed towards reducing rural poverty, better food security and nutrition.
- c. In the early 1960s, more than 60% of the rural population lived in poverty. By early 2000s, the figure was reduced to about 10%.
- d. With agricultural growth, the real price of rice fell more than half in the second half of the 20th century.
- e. From 1988 to 2007, the number of households affected by food poverty declined from 2.55 million to 0.418 million and it almost disappeared from urban areas.
- f. Child malnutrition declined and incidence of underweight young children fell from 17% in 1987 to 7%.

- g. The country moved from a low-income country to an upper-income country in less than a generation.

Republic of Korea

The second success story is of **Republic of Korea** which launched an initiative named Saemaul Undong:

Saemaul Undong. In 1970, the industrial sector of the country overproduced cement, thus the Govt devised a plan to share the excess production to rural people. The Government initially distributed 355 packs of cement to each of the 34,665 rural communities free of charge imposing only one restriction: **usage for the welfare of the entire community only.** The plan produced significant results as the cost of free cement provided was W4.1 billion but the estimated monetary value of the projects carried out by the rural community was three fold the cost i.e. W12.2 billion. Thus Govt launched comprehensive rural development programme named Saemaul Undong:

- a. Saemaul Undong was a community-based integrated rural development programme aimed at narrowing down the developmental gap between urban populace and the rural communities, reducing poverty, promoting equal opportunities and facilitating empowerment of rural people.
- b. Broad objectives were (a) income generation, (b) improving living environment / basic rural infrastructure, (c) capacity-building / attitudinal change.
- c. It was divided in three phases. In first phase, the priority at village level was given to physical infrastructure. As villagers improved the basic infrastructure necessary to improve agricultural productivity, the second phase was launched focusing on income-generation projects. In the last phase, projects such as capacity-building and attitudinal changes were executed.

Success of Saemul Undong Rural Development Initiative

- a. In 1953, the per capita gross domestic product (GDP) of the Republic of Korea was \$73; this increased to \$21,695.
- b. In 1965, 40.9 per cent of the population suffered from absolute poverty; the poverty rate was reduced to 10.9 per cent and by 1978, the proportion of rural people in total absolute poverty was less than that of urban people.
- c. In terms of income, rural household income recorded a six-fold increase from W255,800 in 1970 to W1,531,300 in 1979. Income sources for rural people also became diversified and the portion of non-agricultural income also rose.
- d. Women folk in the country was not traditionally encouraged to engage in social activities/issues. This initiative offered a window of opportunity for rural women also to participate in social activities and engage with the government authorities.
- e. The initiative created an enabling environment where rural people voiced their opinions openly. Government agencies and authorities were treated as potential sources of assistance rather than feared exploiters.
- f. Saemaul Undong also introduced a new kind of community-based leadership contrary to traditional village chiefs. While village chiefs used to be appointed and paid by the Government, Saemaul Undong leaders were elected by the villagers.

National Strategy and Policies for Rural Development of Bangladesh

Background

Bangladesh has a long and outstanding experience in rural development. In fact, the overall economic development of Bangladesh is closely linked with rural development. The Constitution of Bangladesh upholds commitments to improve rural people's quality of life, alleviate poverty and bring prosperity in rural life. Commitment has been made in Article 14 of the Constitution

that “It shall be a fundamental responsibility of the State to emancipate the toiling masses the peasants and workers- and backward sections of the people from all forms of exploitation.” Similarly rural development and agricultural revolution have been given priority in Article 16.

With a view to fulfilling that constitutional obligation, the Integrated Rural Development Board was established immediately after Bangladesh was liberated. The objective was to increase food production, create food reserves, increase the purchasing capacity of farmers, spread education and ensure health services. It can be mentioned that, the concept of Integrated Rural Development was developed during the late 1960s in Bangladesh Academy for Rural Development (BARD, previously PARD) under the leadership of its founder Dr Akhtar Hameed Khan through the well-known Comilla model and a cooperative movement was launched in the country which was quite comprehensive in nature and appeared to be successful. It was replicated throughout the country in the 1970s through Integrated Rural Development Project (IRDP) that later turned into Bangladesh Rural Development Board (BRDB) in 1982.

To improve the socio-economic condition of poor people living in the rural areas, the Government of Bangladesh had set up the Rural Development and Cooperative Division (RDCD) under the Ministry of Local Government, Rural Development and Cooperative.

Later on, due to increased demand for a better quality of life and improved methods of living, the necessity of modern technologies and innovative solutions was felt. Against this backdrop, a rural development policy (National Rural Development Policy -2001) was formulated in order to keep the momentum of development going.

Development of rural areas and rural population is not possible in any isolated manner. Rural development must be an integral part of national development policy and strategy that has to be formulated with a vision, under a long-term perspective plan, to be implemented under five-year and annual development plans. That is why, during the last several decades rural development was given much emphasis in all our national development planning (five year plan/

annual plan/perspective plan etc) and there are quite a few success stories. In the process, however, Bangladesh has been flooded with a plethora of ideas, concepts, research, action research, explorations and experiments. The designs and models are so many in numbers and often vary so widely that indeed baffle the mind of the policymakers, theoreticians, practitioners and the beneficiaries alike. However, the goals and strategies set and the programmes planned during the ongoing 7th Five Year Plan undertaken by different agencies under the Rural Development and Cooperatives Division (RD CD) are described in the subsequent paragraphs.

Goals and Objectives of the Rural Development

Issues related to development of rural areas of Bangladesh and identification of priority areas, such as increasing local production; solving energy problems; improving health and nutrition, reducing poverty through undertaking programmes on agriculture, water supply and sanitation, rural development and employment generation has been expressed through Governments' vision statements. While the rapid pace of technological change and fast moving globalized and open markets are creating new challenges; this also opens new opportunities and prospect for the rural peoples. So, as part of this vision appropriate technology based production programme in the rural areas will be pursued. The rural development strategy will encompass activities that have poverty alleviation at its core through employment and income generating activities, use of cooperatives, and increasing access to finance for the rural poor, particularly women.

Rural Development Strategies

The aim of rural development is to bring widespread and extensive improvement in the quality of life, in terms of material, social, cultural and psychological. Appropriate technology facilitated production Programme in the rural areas for generating employment and increasing income will have to be pursued. Provision of skill development training for generating self-employment in non-farm sector, particularly those for disadvantaged women and other socially backward/ excluded groups, will be an important strategic

goal. Besides, cooperatives will continue to be pursued for greater market access. The strategy to be followed includes:

Rural Employment Generation and Poverty Reduction

- a. Rural employment generation and poverty reduction through setting up organizational institutions at divisional headquarters/larger districts, capital formation, training and post training support.
- b. Breed development and increase in milk production through Cooperatives in all over the country including fallow land in char areas, thereby reducing dependency on imported milk.
- c. Livelihood improvement of the ethnic people of plain land through cooperatives by increasing income of ethnic community located in various districts of the country; socio-economic development of the poverty stricken area by generating employment among the people who live in the poverty stricken area.
- d. Livelihood development for disadvantaged women reducing vulnerability of women through building awareness, through skill development and employment generation among the disadvantaged women living in south-west area of the country; increasing income of the targeted people; forming capital through savings will pursued.
- e. Alleviate rural poverty and strengthening rural economy by increasing agricultural production and through transfer of modern and sustainable relevant technologies to the poor people.

Alleviate Rural Poverty and Strengthening Rural Economy

- a. Socio-economic development of both men and women of the small farmer families including marginal and landless people in rural areas through providing micro-credit and training for undertaking production, self-employment and income generating activities.
- b. Promotion of rural economy by mobilizing rural capital and facilitating income generation activities with guidance, supervision and capital.

- c. Increase access to safe water supply and sanitation to all rural people. Availability of clean water and improved sanitation is essential for human well-being. Access to potable water and improved sanitation linked with health, labour productivity and economic growth.

Agriculture Value Chain Development through Cooperatives. Direct marketing of agricultural products through cooperatives and awareness building and motivational activities for cooperative members on different aspects of production including quality and hygiene will be encouraged. The target is for producing quality goods and ensuring fair price of the producer through cooperatives; branding goods under the name of cooperatives; developing marketing infrastructure; and supplying quality goods to the consumer at fair price.

Institutional Development and Capacity Building: Strengthening cooperative financial institutes by:

- a. Reforming Bangladesh Cooperative Bank and Central Cooperative Banks; rebuilding central cooperative banks for its optimum use, and making necessary amendment in cooperative act and law.

Strengthening of Cooperative Movement

- b. Revamping and strengthening of Bangladesh Cooperative Union, and development of effective tools for monitoring Credit Cooperative Societies, ensuring effective service to cooperative societies by reducing inactive cooperative societies, promoting cooperative entrepreneurship, establishing a cell to provide necessary advice to the cooperatives.
- c. Infrastructure development and modernization of Cooperative Training Institutions and modernization of cooperative offices at field level; and expansion, renovation and modernization of BAPARD.

Improving Service delivery system through ICT. In order to alleviate poverty, modern agricultural, livestock and fisheries technologies will be disseminated to the stakeholders as a strategy. ICT & E-citizen Service and e-parishad services will be provided to ensure online services and dissemination of information to the people by strengthening ICT infrastructure in rural

areas, by providing necessary access to the database of cooperative societies and human resource development.

Rural Road and Transport Development Strategies

Road development is critical to socio-economic development and poverty reduction. The main targeted priorities for rural road development and maintenance during the 7th Plan will include the following:

- a. Improvement of the Upazila Road (5000 Km).
- b. Double lane/Widening/ Up gradation/Rehabilitation of selected Upazila /Union Roads that needs up-gradation being used by a large number of commercial vehicles (10000 Km)
- c. Improvement of road safety engineering at junctions of LGED roads with National Highways
- d. Improvement of the selected Union Road. (8000 Km)
- e. Improvement of prioritized Village Road (12000 Km)
- f. Re-construction/Double lane of Bridges and Culverts on Upazila Road, Union Roads (12000 Meter) being used by a large number of commercial vehicles
- g. Construction of Bridges and Culverts on Upazila Road, Union Roads (140000 Meter)
- h. Construction of Bridges and Culverts on prioritized Village Road (50000 M)
- j. Development of Growth Centres and Rural Markets -1200 Nos
- k. Construction of all remaining Union Parishad Complexes (1900 Nos)
- l. Extension of Upazila Complexes (400Nos)
- m. Construction and rehabilitation of Cyclone Shelters and killas (1238 Nos)
- n. Land Use Planning and Management Project in the Upazillas of Bangladesh
- p. Development of Growth Centre centric Urban centres in selected Upazillas of Bangladesh-300 Nos
- q. Improvement of road safety engineering in rural roads to minimize road accidents.

- r. Periodic and Routine maintenance of Paved and Herring Bone Bond (HBB) roads & structures on rural roads

The Strategies for Improvement in Rural Transport include the following:

- a. The development strategy for the rural transport will be reoriented for efficient external access through optimal integration of road and inland water transport and off-road internal accesses;
- b. Improvement in resource mobilization will be made through introduction of user charges and fees by the agencies in all areas of transport and for all use of transport network;
- c. Provision of required incentive packages for the private sector for greater participation will be ensured, not only in transport services, but also for infrastructure building;
- d. Identification and implementation of preventive, emergency and post-disaster mitigation measures will be made;
- e. Adequate care will be taken while developing transport network and service so that these do not cause environmental pollution and affect ecological balance;
- f. Attention will be given to improve transport safety standards including specific attention to women safety in all means of transportation with a view to substantially reducing the incidence of accidents.
- g. National standard for road design, geometry and loading capacity will be set, especially for the rural roads connecting the upazilas with zila.

Successful Implementation of Rural development Project and Prospects of the Country

There is no debate regarding the necessity of rural development to increase overall socio- economic development in the country. Without the development of 70% population who live in rural areas of Bangladesh, development of the country is not possible rather impossible. There are many sectors in the rural areas where lot of improvement steps can be taken. Some of the very important sectors are:

- a. Building institutional infrastructures.

- b. More Peoples participation in development works.
- c. More Resource Allocation and Employment Creation.
- d. Cooperative marketing system for production security of the peasants.
- e. Diversification in agricultural products.
- f. Establishment of cottage industries and encouragement of SME.
- g. Enhancement of cooperative cultivation to increase production.

Since the independence of the country numerous development projects were already materialized and many more are in progress and many are being under taken by both government of Bangladesh, donors and NGOs. All the rural development projects were under taken aiming to uplift the living standard, eradicate poverty and hunger, compulsory primary education for all which is depicted in our constitution. Therefore, Successful implementation of rural development projects would make the country prosperous, free from hunger and poverty.

Present economic stand and per capita income of Bangladesh will be remarkably increased if the overall rural development is ensured. In this regard comprehensive planning along with sufficient budget allocation and good governance would bring revolutionary change in the rural development and there by overall economy of the country. Bangladesh Government already declared that country will be turning to be middle income country by 2021. Bangladesh already achieved the MDGs. It is also committed for successful execution of MDG and SDG planning of United Nation. To achieve SDGs government already identified rural development to be the number one priority. Successful implementation rural development can only help the country to achieve in SDGs.

To achieve SGD and sustainable development Govt has taken numerous projects under Women and Child Welfare Programmes e.g. Food for work, Food for Education, VGF programme and Community Health Clinic etc. These are very successful programme which improve the living standard, health care, literacy and mortality rate and earning of the rural women significantly.

BRDB's Women's development project titled, "Strengthening Population Planning through Rural Women's Cooperatives" would yield following prospects for the rural people:

- a. Generate income for the poor rural women. Eradicate poverty of poor rural women significantly; contributing in GDP and per capita income as half of the population is woman.
- b. Improve living standard, health care, literacy rate and mortality rate. As a result life expectancy will be increased.
- c. Rural poor people will be aware of their human right, health care, education free from exploitation and abuse. As a result constitutional right of the citizen will be upheld.

The prospects of being digital Bangladesh will be accelerated. To ensure access to the Information Super Highway i.e. internet facility to the rural people government has already **Converted Rural Post Offices into Development Centers**. About 1500 Post offices in Bangladesh has been modernized as ‘call-centers and information centers’ to provide Information-Communication-Technology and financial services in rural area in addition to their traditional services. Conversion of remaining rural post office into call centers are in progress which will bring the world in the bed room of our rural people. Therefore, the prospects of digital Bangladesh will not be a dream; but will soon be a reality. This was implemented during the SFYP as the special projects for transforming country’s post offices into ‘call-centers and information centers’ to provide following services:

- a. Quasi-banking services which include deposit and remittance of foreign funds.
- b. Distribution of funds under various ‘Social Safety Net’ programmes operated by the government.
- c. Access to information and technology using the internet and web facilities.

The prospects of BRDB’s Endeavour in Poverty Alleviation is spectacular. Though BRDB was initially mandated to foster agricultural growth and reach self-sufficiency in food production. With the tremendous success of this approach (food production doubled within fifteen years from the early 1970s and the country reached near self-sufficient levels of production) the BRDB continued to focus its development efforts on those with production capabilities – that is, small and marginal farmers.

The BRDB renewed its policies and placed the development of the rural poor at the top of its priorities. BRDB places equal value on both the provision of financial including micro credit and technological inputs and skills development through training and education. With this approach, the BRDB continues to promote improvements in agricultural production and provide those with no means of production with opportunities to improve their standards of living. These include poultry, apiculture, sericulture, fishery etc , its efforts to improve agricultural production with the active promotion of self-employment and income generating activities.

There are many government funded projects are running in 477 Unions of 476 Upazilas of Bangladesh. Few projects/programmes are enumerated below:

- a. Integrated Poverty Alleviation Programme (IPAP).
- b. Rural Poverty Alleviation Programme (RPAP).
- c. Palli Progati Prokalpa (PPP).
- d, Insolvent Freedom Fighters and their dependents training & self-employment Program
- e. Comprehensive Village Development Programme (CVDP)
- f. Dostha Paribar Unnayan Samity (DOPUS)
- g. Local Level Rural Poor Employment Programme (LORPEP)
- h. Socio - Economic Development Programme in Hill Tracts (SEDPHT)
- j. Primary Health Care (BAN-PHC 006)
- k. Project popularly known as “Ekti Bari – Ekti Khamar”.

The prospects of these projects are:

- a. Comprehensive village development through alleviation of poverty of the rural people and ensuring them an improved quality of life.
- b. Self employment and income generation.
- c. Diversification of agriculture and cash crop cultivation.
- d. Empowerment of the rural women.
- e. Reduction of the number of poor.
- f. Generation of awareness with mindset for increased Human Development Index.

- g. Promotion of Income Generating Activities with micro-finance and reduction of migration of the rural population.
- h. Community food storage system to ensure food supply and food security at lower cost at the community level.

Renewable Energy Technologies (RET) can help reduce poverty, energy shortage and environmental degradation such as desertification, biodiversity depletion and climate change effects in Bangladesh. The country is short of gas and electricity supply. Overexploitation of biomass in meeting energy needs of the rural people has caused environmental degradation. RET can help solve those problems if it is widely used in the rural Bangladesh where people primarily depend on biomass energy. Bangladesh has enough renewable to mitigate such energy crisis and its adverse consequences of deforestation. Bangladesh being an underdeveloped country, global initiative would be helpful in transferring RETs for the village households.

NGOs Involvement in Rural Development

NGOs are playing vital role in the socio-economic development of the country. Bangladesh is reported to have more NGOs per capita than other developing countries. NGOs are working in Bangladesh as development partner of the government in the field of education, particularly primary education, health and nutrition, population and family planning, water and sanitation, and climate change etc. International and national NGOs are equally involved in developing socio-economic condition of the rural areas. Success in this aspects are also remarkable but still total harmonization between NGOs and Government machineries are yet to achieved. In Bangladesh , although government efforts to organize village groups to work together for a common good have often ended in failure, rural development by the NGOs have had better success in social capital formation.

With the intervention of numerous NGOs, especially Bangladesh Rural Advancement Committee (BRAC) and Proshika Manobik Unnayan Kendra (PROSHIKA), in the rural development under the umbrella of their apex body, the Association of Development Agencies in Bangladesh(ADAB), a code of community cultured describing the behavioral principle of the villagers has

emerged. BRAC and PROSHIKA, the two largest and leading NGOs in the country, together represent around 65% of the NGO rural development programs in Bangladesh. Presently the projects are being conducted under the supervision and assistance of NGOs are:

- a. Irrigation project for landless.
- b. Fishery in ponds (Khas), fishing in the coastal area.
- c. Weaving.
- d. Equipment supplies for landless share cropper.
- e. Bee keeping.
- f. Small business.
- g. Rice and popcorn production.
- h. Sericulture.
- i. Handicrafts i.e. earthen wares, wood and cane works.
- J. Developing nursery.

Besides, they are providing training to hundreds of men and women on vocation and treatment domestic animals and poultry, construction of sanitary laboratory and slabs; to be mechanics of pump machine or rice/ paddy mills etc. NGOs are also involved in Micro Credit scheme. In this regard, Grameen Bank is the leader within and outside the country for its success in poverty eradication. Government also established Palli Karma Sahayak Foundation (PKSF) and providing loan to NGOs. The number of people enjoying benefit out of is 11.65 million. They are also the major distributor of foreign donation among the local people of the rural areas. A World Bank report informs that 34.1% of the foreign aid (379.4 million USD) by Bangladesh was allocated for NGO sector. In the FY 2010-2011 alone foreign donation worth an amount 6.589 million USD has been released by the NGO Affairs Bureau in 1120 projects implemented by NGOs.

The NGO have taken some significant initiatives to handle the poverty situation in Bangladesh. The prospects of NGO activities are summarized below:

- a. Humanitarian progress and structural development will be enhanced and rural poor will be decreased.

- b. Employment generation in the rural area will increase resulting earning of rural people and reduce migration to urban area.
- c. Organizing groups and participation of the beneficiaries in the development dynamics reducing poverty.
- d. Access to micro credit will be more easier which will make the ultra poor to establish own firm/ business.

The micro credit scheme launched by Grameen Bank is now established worldwide for its success in poverty eradication. This model has been accepted even at the government level. The government has established Palli Karma Sahayak Foundation (Rural Activities Assistance Foundation) or PKSF and till December 2001, has provided loans to several eligible NGOs 1,04,089 crore taka for micro credit scheme. Different NGOs so far have given (June 2001) 1,04,089 crore taka micro-credit loans. The numbers of people enjoying such benefits are 116.05 lakh. Almost 23.50% of these loans are collected from PKSF and 9.15% from local Banks. Statistics on micro credit scheme of four major NGOs of Bangladesh are given below.

Table 1: four major NGOs of Bangladesh		
Micro Credit Scheme by Major NGOS in Bangladesh	Active Member (in thousands)	Cumulative Credit Distribution (in crore taka)
1. BRAC	2,253	2560.10
2. Proshika	1,132	677.40
3. ASHA	873	925.10
4. Swanirvar Bangladesh	667	157.20
Total (Inclusive of other NGOs)	7,165	5,354.40

Present State of Implementation of Rural Development Project

Peoples Republic of Bangladesh has undertaken many Rural Development Projects for enhancing rural poverty reduction. Some of the major Rural Development Projects' present states of implementation are narrated in subsequent paragraphs.

One House One Farm (Ektee Bari Ektee Khamar)

The Rural Development and Cooperatives Division of the Ministry of Local Government, Rural Development and Cooperatives with District Administration in particular Deputy Commissioner and his officials are implementing the One House One Farm (Ektee Bari Ektee Khamar) project in 17,388 villages located in 1932 Unions of 483 upazilas throughout the country. The revised project cost is Tk 149,292.00 lakh for the implementing period from July, 2009 to June, 2013. Bangladesh Rural Development Board (BRDB) is the main executing agency along with other departments like Co-operatives, Bangladesh Academy for Rural Development (BARD), Comilla, PDBF, SFDF and Rural Development Academy (RDA), Bogra.

The project is contributing directly to the poverty reduction through asset distribution, micro enterprise development and micro-finance. Mostly the local poor will be benefited by these assets and micro-finance which will increase their household's income and improve their livelihood. According to project documents, up to June 2012, the project could successfully select beneficiaries numbering 5, 77,800 and has transferred 47, 8000 milk cows, 41, 980 Tin sheets, 10,600 poultry birds, 55,980 vegetable seeds to the selected families.

Community Based Resource Management Project (CBRM)

The Community Based Resource Management (CBRM) project has been implemented by Local Government Engineering Department (LGED). The cost of the project is Tk. 20046.50 lakh (USD 28.64 million) funded by International Fund for Agricultural Development (IFAD), Government of Bangladesh (GoB) and Contributory fund from the beneficiary group. The project has been implemented in phases since 2007. The 2nd phase of the project was completed in June 2012. It covered all Upazilas of Sunamganj District for the period of 2007-2012 (1st and 2nd Phase) and will include the haor areas of Netrokona, Habiganj and Kishoreganj based on the availability of the fund in the 3rd phase. Project is designed to increase the assets and income of the 100,000 households by developing self-managing grass roots organizations and by improving beneficiary access to primary resources, employment, self-employment, training and technology transfer and credit.

The project beneficiaries included landless, small and marginal farmers adjacent to the haor areas. The project's initial target of beneficiaries was 1,35,000 HH which has been rationalized to 100,000 HH in the revised DPP. The project has already addressed 90,000 households within the project area. During the 2nd phase 50% of the beneficiaries targeted were women, and the project successfully improved 70.84% women's livelihoods through microfinance and Income Generating Activities (IGA).

The CBRM project has considered sporadically environmental issues, and analysis of climate change impact is missing. Long term implications of these factors are not highlighted. It was found that the project is exposed to climate change factors. The PECD nexus is very relevant to this project. The project officials could correctly identify the climate change factors relevant to the project and highlighted the additional costs involved and suggested possible adaptation measures.

Participatory Rural Development Project (PRDP) - Phase II

The Participatory Rural Development Project (PRDP) - Phase II is sponsored by Rural Development & Cooperatives Division of the Ministry of LGRD & Cooperatives and executed by Bangladesh Rural Development Board (BRDB). The project is being implemented in 200 Unions of 85 Upazilas of 64 Districts of Bangladesh. The first phase of the project was completed in 20 Unions of 5 Upazilas in 3 Districts (in Comilla, Tangail and Meherpur) from 2000 to 2004. In the second phase new unions were selected by the Upazila Coordination Committee (UPCC) on the basis of at least two Unions from each Upazila as per the criteria mentioned as (i) the selected Unions should be clustered & those are not included in the "Ektee Bari, Ektee Khamar" project, (ii) Unions which are relatively vulnerable in terms of poverty, GO- NGO supports & micro infrastructures are inadequate should be given preference, and (iii) Unions having UPC (Union Parishad Complex) in operation.

The project is funded by GOB & Japan Debt Cancellation Fund (JDCF) and Direct Project Aid (DPA). The total cost involved in PRDP 2nd Phase is 6822.10 lakh Taka for the period of June 2011 to June 2014.

General objective of the project is to promote comprehensive rural development through a Link Model which ensures both vertical & horizontal linkage among all stakeholders (villagers, Union Parishad, GO-NGO representatives) in order to provide development and extension services to the rural community people for improving their overall livelihood & thus transform the Link Model as a durable model for sustained rural development in Bangladesh. The main objective is to organize Gram Committees (GCs) based on the consensus of the village people to deal with their common concerns such as agriculture, sanitation, health, education etc. In this regard the projects output is very encouraging in poverty reduction and income generation. But still due to lack of proper marketing mechanism, the poor farmers are still in the suffering side.

South-Western Bangladesh Rural Development Project (SWBRDP)

Central objective of the South-Western Bangladesh Rural Development Project (SWBRDP) is to increase economic opportunities for the rural poor, improve their accessibility to social services, and promote recovery from damage by natural disasters in rural areas in the south-western part of Bangladesh through the construction and rehabilitation of rural infrastructure. The project is funded by Government of Bangladesh (GoB) & Japan International Cooperation Agency (JAICA) in the form of Project Aid. Total cost involved in the project is 14807.30 lakh taka (USD 18.51 million) for the period of January 2010 to December 2013. The project is being implemented in 93 Upazilas of the districts of Barisal, Bhola, Jhalakhati, Pirojpur, Barguna & Patuakhali, Bagerhat, Khulna, Satkhira, Faridpur, Madaripur, Rajbari, Gopalganj and Shariatpur.

The women especially affected by disasters are employed for different activities under the project, including tree plantation, caretaking, construction and maintenance of roads. Women empowerment has been emphasized by the project and promoted through providing training and shops in the growth centers and rural markets. Through Income Generating Activities (IGAs) i.e. road construction, earth filling etc., the income and savings of the rural poor especially destitute women increased. The women are investing their earnings and savings for education of their children and alternative livelihood options.

The project implementation has increased the financial transaction in the area but at the same time environmental issues and climate change issues have not been addressed properly. Infrastructures have been constructed for people but waste disposal not catered might be other problems in future to deal with.

Char Development and Settlement Project (CDSP-IV)

The Char Development and Settlement Project (CDSP-IV) is being sponsored by Ministry of Water Resources and implemented jointly by Bangladesh Water Development Board, LGED, DPHE, Forest Department, Land Settlement and DAE, with BWDB as the lead project for the time frame of January 2011 to December 2016. The approved cost of the project is Tk 276, 61.3llakh (GoB 3704.121akh & PA 23957.19 lakh).

The overall objective of CDSP is to reduce poverty and hunger of the poor people living in the newly accreted coastal chars. The CDSP- IV in general has created right on accreted land; equal right of men and women in the land entitlement has a sense of security for the women folk. The foreshore forestry and cyclone shelters have created a sense of security against cyclone and surge. Subsequently, necessary environment is thus created to explore opportunities for agriculture; agricultural extension services have created a sense of awareness in improving the livelihood through increasing agricultural production. But, along with many successful initiatives of the project, the analysis of climate change impact on the project is not properly done. 20%. Construction of cyclone resilient cluster villages would reduce the cost for construction of isolated cyclone shelters; however there would be increase in the construction of cluster villages.

Activating Village Courts in Bangladesh Project

To ensure Rule of law, village court is highly essential to extend this facility to grass root level. The Peoples Republic of Bangladesh has started 'Activating Village Courts in Bangladesh Project' with the monetary help of UNDP and EU. Already this project has been implemented in 351 Unions of 14 Districts. In last 7 years (2009-2015) total budget allotted in this project was taka 12,154.66 Lakh. This Flagship project has been planned to extend to another 1000 Unions from 2016.

In this project, in the year 2014-2015, 21750 cases has been filed and 17,230 cases has been disposed of. Total 18,540 cases verdict has been executed and others are in process. In the said year 1960 cases has been transferred from higher court to village court.

Sector Policy Support Project of the Water Supply and Sanitation Sub Sector in Bangladesh Phase-3.

This project is implemented in Bangladesh by Local Government Division. The main objective of this project is to ensure water supply and sanitation facilities improvement and thereby alleviating the poverty. Bangladesh government with the help of Danish International Development Assistant (DANIDA) is implementing the project. Total budget for the project in the year 2014-2015 was 2403.26 Lakh Taka.

2nd Local Governance Support Project (LGSP-2).

2nd Local Governance Support Project (LGSP-2) has been undertaken by the People's Republic of Bangladesh (2011-2016) with the support of World Bank. All the union parishads of Bangladesh has been included in the project. Total budget has been placed in the project is taka 391181.95 Lakh. The main objective of the project is to make efficient and accountable local government so that they can implement development activities with transparently and efficiently.

Economic Empowerment of the Poorest in Bangladesh (EEP) Project

Economic Empowerment of the Poorest in Bangladesh (EEP) Project is being implemented since 2008. The main objective of the project is to alleviation the poverty of 10 Lakh poorest populations by 2016 by providing help in agriculture and other sectors. These projects are being implemented in 119 Upazilas of 30 Districts with the support of 33 NGOs.

Challenges Faced During Implementation

Rural development is a non-separable issue with the overall development of the country. There is no scope to see urban development neglecting rural one or vice-versa. But challenges in execution is not very often similar, rather it is different in nature almost all the cases due to socio economic condition, different necessity, cultural mind set, labor's skill and many more. In broader aspect we may categorize this issues inthe following headings:

- a. **The Challenges of Confidence.** Sometimes project is well supported financially but lack confidence of the local population due to absence of clear beneficiary objective to the local. In this sort of situation occurs due to number of issues such as past failure history of similar type project, tendency of employment more outside people than the local community indicating more payment to the people than real development work, more expenditure on officials than that of for the actual project work and some behavioral reflection of non-commitment. Because of the lack of confidence, participation of the local people is reduced and the execution gets a setback.
- b. **The Challenge of Integrating Rural People.** More the participation of local people is ensured, the more is the success in rural development project. But in reality, many cases integration of local labour in the project is either neglected or avoided by the implementing local authority for more personal benefit or avoiding more accountability to the locals. Sometimes due to lack of skill manpower integrating local people with the development works becomes difficult such as structural development, use of new technology in industrial development etc.
- c. **The Challenge of Fund Flow.** During formulation of development Project, estimating cost and finally allotting fund for the project very often varies from the estimated one causing compromising the quality or leaving incomplete. Therefore the project does not reach its objective and very often become the sick or fail project.
- d. **The Challenge of Too Many Bosses.** Sometimes maintaining good speed in implementing project becomes very difficult due to too many bosses

queries and visits at the site. This is very often found in government fund project.

- e. **The Challenge of Accountability.** This is the worst barrier for the proper implementation of the development project. It is hardly found that any drastic action taken against a person responsible for failure or corruption. Due to this reluctances or lack of transparencies corruption is on the rise.
- f. **Inadequate Progress with Diversification and Commercialization.** The policy documents mention diversification and commercialization of agriculture as a common objective, but very little understanding is given with respect to relative profitability of competing crops, physical and location specific conditions for non-crop enterprise, supply chain of high value products and provision for processing, storage and marketing activities.
- h. **Lack of Modernization of Soil and Water Tests.** Soil tests for proper fertilizer use and water quality tests for fish culture are crucially important interventions. The concerned policies mention these casually to imply that the government should do these, but there does not seem to be much understanding of the recent trends that the private sector has already taken up soil tests (with Catalyst support) and water test by as business ventures, for example by an NGO, Shushilon.
- j. **Lack of Modern Form of Production-contract Farming and Value Chain.** The policies being reviewed conceive agriculture as individualistic production system, although this is becoming economically and technically unfeasible for increasingly large number of small and marginal farmers due to rapid decline in average farm size.
- k. **Lack of Good Governance.** It is yet a major challenge for the effective and rapid rural development especially in the local government level. Patron-client relationship in local government level hinders the effective and balance rural development.
- l. **Corruption.** Corruption is the major hurdle in the rural development. To reduce corruption transparency and accountability has to be enhanced and ensure good local governance system.

- m. **Extortion.** It is also a major challenge in rural development. Local political masters and their followers extort money from every development project and workers

The Challenges of Rural Women's Development. Bangladesh has made measurable progress in women's advancement and rights in a number of areas including education, participation in labor force, health and nutrition, and participation in public services. In the area of women's advancement and rights, the government has made strong commitments and undertaken various initiatives to reduce the gap between men and women. However, on the path towards achieving the desired goals of gender equality and gender mainstreaming, some challenges remain. These include:

- a. **Family Restriction.** Most of the people of rural area in Bangladesh are still not willing to their girls participation outside the house restrict their education, service and movement.
- b. **Religious Legislation.** In the rural area of Bangladesh, girls are victim of religious legislation where fanatic religious leaders very often issue fatwa restricting free education and service rights of the women.
- c. **Early Marriage.** Early marriage is one of the main obstacles of rural women's development which deprives them from higher education.
- d. **Lack of Social Awareness.** Though some NGOs are arranging awareness programs among the rural women but they are not enough to create consciousness completely. Still women are illiterate in rural area. They are not aware about their feminine identity that is the prime reason of their subordination. Rural women receive their miserable destiny want of social awareness.
- e. **Economic Deprivation.** Most of the rural women are not independent economically that causes the self-abhorrence among them. They also do not get the chance of decision making in any family issue. They live like a doll in patriarchal system of rural area.

Recommendations

There is a clear understanding prevails within the world communities regarding the importance of rural development, same as the case for Bangladesh, accordingly government of Bangladesh also took lot of initiatives and progress also achieved, but failed to reach to the objectives yet. In this context, following are recommended:

- a. Good governance and accountability may be ensured in all level of government to ensure sustainable rural development.
- b. Instead of only UP Chairman or Member in the execution committee, a participatory committee comprising local people of the area may be included to ensure more accountability and transparency.

Conclusion

Rural development and development of the overall economy of the country is directly linked with each other. Without the development of the 70% people's living in the rural areas, development of the nations cannot be thought of. International Organizations including United Nations and other developing agencies are also in the same understanding and taking lot of steps to improve the global situation. MDG and SDGs are two major steps taken by the world community to improve overall socio-economic condition of the world and make the world out of poverty line. Accordingly Bangladesh also has taken lot of steps to remove the poverty from the country and achieve the MDG and SDG.

Bangladesh Government has formulated strategies with the object of removing poverty from the rural areas and increase living condition of the local population. Government has also formulated policy for execution of the strategies successfully. Accordingly number of steps has already been taken and some of them are being implemented, such as, "One House One Farm (Ektee Bari EkteeKhamar)", "Community Based Resource Management Project (CBRM)", "South-Western Bangladesh Rural Development Project (SWBRDP)", "Char Development and Settlement Project (CDSP-IV)", "Activating Village Courts in Bangladesh Project", and "2nd Local

Governance Support Project (LGSP-2)” and so on.

In spite of many undertaken projects by GO and NGOs, desired target has not been achieved yet. There are few impediments which slow down the progress and frustrating beneficiary group in the country. Lack of good governance, corruption, failure in integration of general mass with the development project, lack of political initiatives are the few hindrance on rural development activities. Therefore, government’s strong steps against these impediments and ensure transparency and good governance in action may change the whole scenarios from frustration to success.

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Rural Development-Challenges and Prospects for Bangladesh

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KEYNOTE PAPER OF GROUP-C

RURAL DEVELOPMENT-CHALLENGES AND PROSPECTS FOR BANGLADESH

Introduction

The simplest and earliest form of human society was rural in nature. In the Hellenic civilization, there was also urban and rural land division to protect the city state and harvest the yield from rural areas outside the city wall. According to the Muqaddima (Prolegomena) of Ibn Khaldun, the greatest Arab historian, those societies were of the people of the steppe and mountains, growing crops or rearing livestock. In this part of the globe, soon after the 1971 glorious war of independence of Bangladesh, father of the nation delivered, yet another visionary speech on 30 Jun 1972 in the cooperative meeting organized by Bangladesh National Cooperative Union, where he emphasized the fact that the pre-requisite for transforming Bangladesh into the ‘Golden Bengal’ of his dream, can only be attained through the development of “backward villages”, the improvement of the ‘standard of life’- the “well being” of under privileged section of the society of rural areas. Since then, almost all the subsequent governments in their respective capacity engaged vigorously to continue the trend of socio-economic development of the country.

The present Government’s Vision 2021 is, thus, the interpretation of the idea of where this nation needs to be in 2021 – the year which would mark the 50th anniversary of Bangladesh’s independence. It may also be remembered that one of the key objectives of “Vision 2021” is rural development and poverty alleviation. Again, development can be inclusive - and poverty alleviation possible - only if all groups of people contributes to creating opportunities, and shares the benefits of development. Inclusive development is in line with UNDP’s human development approach and integrates the standards and principles of human rights: participation, non-discrimination and accountability. There are many challenges for a nation to consider in pursuing rural development. For instance, a strong and dynamic agricultural sector is an essential foundation of rural development, generating strong linkages to other economic sectors. Despite its recent progress in entering the ‘lower Middle Income Countries’(MIC) reducing

poverty, Bangladesh still has a rural poverty of about 35.2% and urban 21.3%, where it is expected that the poverty will reduce further from a national 31.5% to 15% and below by 2021. According to Bangladesh demographics 2016 profile; 34.2 % of the population is urban, and rural population is about 66 % and declining at a rural to urban migration rate of about 21.9%.

Bangladesh is a bit unique in that the natural boundaries created by its rivers limit integration among economically unequal geographic areas that are predominantly rural. Even than in 2015, the agriculture sector GDP increased by 3% contributing to 23.7% of national GDP. Besides, the rural areas of coastal districts offer opportunity of Blue economic activities, if integrated. Hence the necessity of articulating a well integrated development strategy, planned and executed with proper governance and monitoring. As such, an endeavor has been made to prepare this keynote paper addressing various challenges vis-à-vis prospects, reflecting aforementioned dictate regarding Rural Development for Bangladesh. It is expected that this report not only offers an empirically grounded exploratory research of the country's poverty and human security concerns but also provides concrete policy options towards sustainable economic development in accordance with SDG-2030.

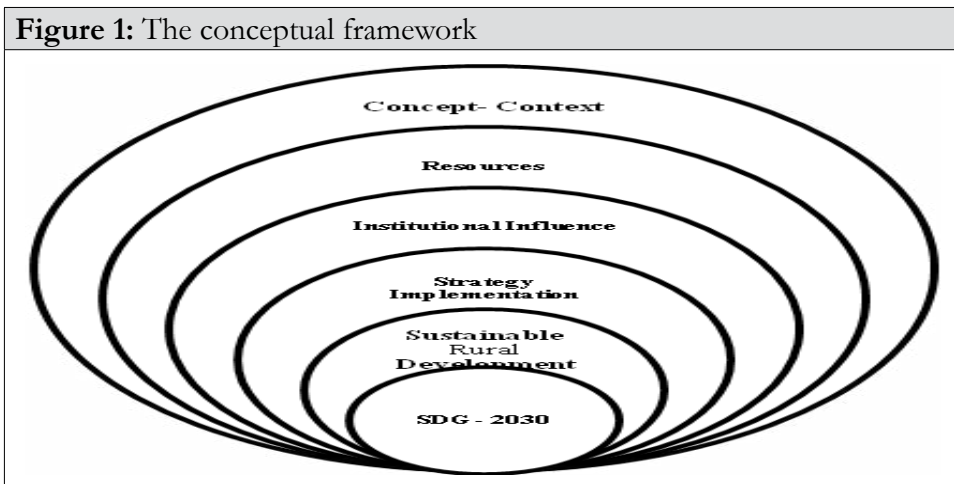
Rural development is deeply rooted within our society and is integrated in the way of life, livelihood and culture of the people of Bangladesh. Since independence, the Government of Bangladesh has been taking constant initiatives in terms of policies, strategies and programmes to promote sustainable rural development in the country. Bangladesh's prospect for rural development demands political commitment to identify and implement well balanced inter-linkages inter alia in three diverse fronts: economic, social and environmental, to address the challenges present day rural development domain presents.

Theoretical /Conceptual Framework

This research is intended to study Bangladesh's vital concern to alienate poverty and providing human security through attaining 'Sustainable Rural Development'. The theme of the seminar paper is, "Rural Development – Challenges and Prospects for Bangladesh," where the challenges and the prospects are the independent and dependant variables respectively. The

independent variables i.e the challenges are represented by four key indicators: Concepts and Context, Rural Development Resources, Institutional Influence through Policy Formulation, and Strategy Implementation. The dependent variable i.e the prospects are represented under the key indicator - Sustainable Rural Development (SRD). In case of attaining SRD, the four key indicators are mutually supportive and collectively contribute for its attainment. And to attain SDG – 2030, the four key indicators as well as SRD are collectively contributing to the outcome. The framework reinvigorates the traditional model: Ends = Ways + Means and shows how, in diverse contexts, SDG 2030 can be achieved through access to a variety of Rural Development resources as “Means”, which are synthesized in the implementation of different rural development strategies as “Ways”. The independent variable is analysed contextually and measured in light of the outcome of the dependent variable. The conceptual framework of the study is delineated through a Venn diagramat figure 1 below:

Figure 1: The conceptual framework



Concept of Rural Development

The term 'Rural Development' means 'organizing things' to improve existing living conditions of rural people. For several decades the term was used for economic changes for the betterment of rural poor. The concept was later extended in a wider meaning to embrace 'changes' of political, social, cultural, technological, economic and also the psychological frame of societies. Currently 'development' is used to express dynamic changes for achieving utmost human potential. Technically, development is the name of a 'Policy' and its 'Consequent Programmes' is designed to improve in all spheres of life. It is concerned with the promotion of human capacities. Therefore education, information, training, research, and application of research are within the range. It is measured by the un-exploited resources, talents, and the 'will power' which implements development policy. When all efforts are given towards the use of growth potentials in rural economy and society, it is Rural Development.

'Rural Development' is of focal interest and is widely acclaimed in both the developed and developing countries of the world. There is however no universally accepted definition and the term are used interchangeably in diverse contexts. As a concept, it signifies overall development of rural areas. As a phenomenon, it is the result of interactions 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 rural people. As a discipline, it is multidisciplinary in nature representing a meeting point of agriculture, social behavior and management sciences. Thus, 'Rural Development' may mean any one of these, depending upon the focus.

Rural development is the cherish goal of the government of Bangladesh. It is therefore, one of the elements of basic needs orientation strategy. Article 16 of the constitution of the Peoples Republic of Bangladesh declares: the state shall adopt effective measures to bring about a radical transformation in the rural areas through the promotion of an agricultural revolution, the provision of rural electrification, the development of cottage and other industries and the improvement of education, communication and public health; in those areas, so as to gradually remove the disparity in the standards of living between the urban and rural area.

Differences between ‘Rural’ and ‘Urban’ Development

Rural society is generally less industrialized, whereas urban society is highly developed and industrialized. However, there exists lots of scope and flexibilities for the development of rural area in Bangladesh. A thorough study and researchers’ personnel knowledge on the differences between the two societies as depicted in table 1 gives a clear impression of attaining an environment which is conducive for sustainable rural development:

Table 1: Difference between Urban and Rural Society			
Ser No	Rural Society	Urban Society	Remarks
a.	Very simple Life and way of living.	Life is very complex and complicated.	Life style conducive for rural development
b.	People are homogeneous and enjoy more or less same social status.	People are of different religions and cultures, and varied social status.	Homogeneous environment is an advantage for rural development
c.	Very little scope for occupational mobility.	Occupational mobility is frequent and options are more as well.	Creation of occupation will contribute to rural development
d.	Family played significant and predominant role as it holds is very strong.	Many functions of families have been taken away by other institutions.	Strong role of family better contributes to rural society
e.	In villages changes are not fast; as such, social adaptability is easy.	Mobility & and adaptability required to suit with changing life.	This is an inherent advantage for rural development.
f.	Everyone loves culture and cultural heritage above everything else.	In the cities it is different to find pure culture.	Love towards culture helps rural development
g.	In a rural society there is no division of labour.	There exists division of labour and specialization in job allotment.	Random use of labour is favorable to develop rural society

Table 1: Difference between Urban and Rural Society			
Ser No	Rural Society	Urban Society	Remarks
h.	Generally women lack in education and do not get proper respect.	Women enjoy comparatively high social status.	Effective education in rural society will reduce discrimination
j.	People are religious minded and afraid of Gods and Goddesses.	In cities, people are materialistic, and not as religious as in the rural areas.	Religious mindedness is an attribute for Rural Development
k.	Employment opportunity and incentives to the unemployed are limited.	The cities provide both incentive and employment to the people.	Employment opportunity will improve the rural life.

Although, from the differences of Rural and Urban society it is evident that in the context of Bangladesh many condition exists in favour of sustainable rural development. However, security is an important parameter in the overall development. According to US former secretary of defense Robert McNamara, “Security is Development”. Therefore, it greatly affects the national power as well.

Effects of Elements of National Power

Power is the ability to influence others behavior for a desired outcome. Historically, power has been measured by the criteria like population size and territory, natural resources, economic strength, military force, and social stability etc. National power is defined as the sum of all resources available to a nation in the pursuit of national objectives. Elements of National Power for Developed and Developing countries include strength in Security/ Military, Economic, Information/ Military Intelligence, Law Enforcement, Stable political structure, Infrastructure, Lack of Corruption, Social stability, Natural resources etc. Out of these elements, this research studied on ‘Social Stability’ and ‘Infrastructure’ as these are more pertinent for sustainable rural development especially in the context of Bangladesh.

Social Stability

Village in Bangladesh is a dynamic entity and a socio-economic unit with active cultural practices and heritage. Basic source of livelihood comes from agriculture, livestock and fisheries. However, remittance flow has now turned to be a significant source. Based on the researcher's personal experience significant features of 'Social Stability' in a village are:

- a. Villagers are always united and emotionally charged on any cause of village.
- b. Traditionally villagers live with the parental family.
- c. Culturally a good house symbolizes one's status in the villages.
- d. Most of the village houses usually possess cattle shed. But as these are scattered and possess a few cattle, cow dung and waste deposits are not adequate enough to be recycled as inputs for viable bio-gas plant or organic fertilizer. Thus, often these cause environmental degradation.
- e. Micro-credit and cooperative culture is deeply rooted in the socio-economic activities of a village.
- f. Socialization in villages is often market or communication centre oriented.
- g. In village, recreation is now mostly TV centric.
- h. Villagers are mostly dependent on paramedic for health care. However, some clinics exist at union level, but mostly ineffective due to non-availability of doctor.
- j. Almost every village has minimum one mosque. Imams of mosques are influential personality of the village, who play a pivotal role in village administration, motivational activities, informal judgment process etc.
- k. Although schools are located within the geographic area of villages; usually, there are 4-5 primary schools and 1-2 high schools in every union.

Infrastructure

Agriculture, livestock, fisheries, migration, trading, small shops, cottage & crafts, road and river transportation etc are the major economic activities in the village. Therefore, infrastructure development brings revolution in rural

economic activities. It attracts rural and urban investors for undertaking small scale industries based on agriculture products as raw materials and ensures backward as well as forward linkages. It provides immense opportunities of employment and income for the rural poor. A strategy for taking up new rural development projects was formulated by the Planning Commission in 1984. The strategy emphasized following three components:

- a. Development of Physical Infrastructures i.e. roads, bridges/culverts, ghats (river jetties) and growth center markets).
- b. Integrated Agriculture, Irrigation, Drainage and Minor flood control works.
- c. Production and Employment Programmes (PEP) for the rural poor.

A total of 26 development projects (Greater Dhaka, Rajshahi, Pabna, Bogra, Comilla, Sylhet, Chittagong and Noakhali Districts)” were undertaken to contribute to economic and social development, to raise rural income and reduce rural poverty of the project area. The objectives of the projects were:

- a. Overall improvement of the rural transport network to assist rapid expansion of rural economy.
- b. Create direct employment opportunities for the rural poor including destitute women.
- c. Good Governance ensuring people’s participation strengthening the institutional capacities of Local Bodies.

Symbiotic Relationship Amongst “ends”, “ways”, and “means” under the overall National Security Umbrella

Development programmes are always continuous process. We need to properly harness the available resources (Means) and utilize them through correct policies and good governance (Ways) and thus we can expect to reach optimum goal (Ends). The table below gives a symbiotic relationship amongst “ends”, “ways”, and “means” under the overall national security umbrella:

Table 2: Symbiotic relationships amongst Ends, Ways and Means

Means	Ways	Ends
<ul style="list-style-type: none"> a. Tangible Resources: Strong social stability, Existing rural economy and Infrastructure b. Intangible Resources: Governments declaration (Article 16 GOB) c. Govt’s development programme 	<ul style="list-style-type: none"> a. Good Governance b. Effective policy translating through compliant strategy. 	<p>To achieve Sustainable Rural Development for Bangladesh</p>

Global Concept of Rural Development and the Global Initiatives in Forwarding the Target in the Light of Sustainable Development Goals-2030)

The UN-SDG 2030 in its preamble clause states that it seeks to build on the UN Millennium Development goals and succeed where they failed. They seek to eradicate poverty and to realize the human rights of all, achieve gender equality and empower women. One may ask where rural development falls in this context. The answer is fairly obvious - a chain is as strong as its weakest link. Urban development can speed light years ahead but it will always be a moot point if the rural sector is left impoverished. In countries where the majority of the population live in villages, lacking the basic necessities of life, rural development is a dire necessity to improve the image of the country and to help it rise to greater heights and to ensure its people are safe, healthy and self-sufficient.

The World Investment Report 2014 by UNCTAD estimates that every year \$5 to \$7 trillion investment is needed to achieve SDGs at the global level, of which investment in developing countries in key SDG sectors are estimated at \$3.3 to \$4.5 trillion per year over the proposed SDG delivery period. According to the analysts, SDG goals talk about 5 Ps Planet, People, Prosperity, Partnership

and Peace, but in our context people are the focus who are to be safe, healthy and self-sufficient. In this part of the paper the relevant goals and the targets, related to the study of Rural Development have been emphasized.

Sustainable Development Goals in the Context of Rural Development as in SDG-2030

a) Goal-1: End Poverty in all its forms everywhere. Poverty is an epidemic problem worldwide and in particular endemic to the Indian subcontinent, as stated in the Sustainable Development Goals 2030. 13% of World population are poor i.e 896 million, South Asia- 77.8% are poor 309 million, 17.6% in Bangladesh.

1. by 2030, eradicate extreme poverty for all people everywhere, currently measured as people living on less than \$1.25 a day.
2. by 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.

b) Goal-2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

1. by 2030 double the agricultural implement resilient agricultural practices that increase productivity and production, that help maintain ecosystems, that strengthen capacity for adaptation to climate change, extreme weather, drought, flooding and other disasters, and that progressively improve land and soil quality.
2. Increase investment, including through enhanced international cooperation, in rural infrastructure, agricultural research and extension services, technology development, and plant and livestock gene banks to enhance agricultural productive capacity in developing countries.

It would be ironic if we all talk about food security and zero hunger but undermine agriculture, and if we talk about ending poverty and inequality without prioritizing development of rural areas that houses 3.3 billion people leaving in extreme poverty around the world – which counts for 70 percent of

the global poverty. Similarly, reaching SDG targets will be impossible without a strong and sustainable agriculture because it is related with health, malnutrition, protection of territorial eco-system and livelihood.

c) Goal-3: Ensure healthy lives and promote well-being for all at all ages.

1. support research and development of vaccines and medicines for the communicable and non-communicable diseases that primarily affect developing countries, provide access to affordable essential medicines and vaccines.
2. increase substantially health financing and the recruitment, development and training and retention of the health workforce in developing countries, especially in LDCs and SIDS.

d) Goal-4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

1. by 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
2. by 2030 ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education.
3. by 2030, increase by x% the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.
4. by 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples, and children in vulnerable situations.

e) Goal-5: Achieve gender equality and empower all women and girls.

1. end all forms of discrimination against all women and girls everywhere.
2. eliminate all harmful practices, such as child, early and forced marriage.
3. undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources in accordance with national laws.
4. enhance the use of enabling technologies, in particular ICT, to promote women's empowerment.

f) Goal-6: Ensure availability and sustainable management of water and sanitation for all.

1. by 2030, achieve universal and equitable access to safe and affordable drinking water for all.
2. by 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity, and substantially reduce the number of people suffering from water scarcity.
3. by 2030, expand international cooperation and capacity-building support to developing countries in water and sanitation related activities and program including water harvesting, desalination, water efficiency, wastewater treatment, recycling and reuse technologies.

g) Goal-7: Ensure access to affordable, reliable, sustainable and modern energy for all.

1. by 2030, ensure universal access to affordable, reliable and modern energy services.
2. by 2030, increase substantially the share of renewable energy in the global energy mix.

3. by 2030, enhance international cooperation to facilitate access to clean energy research and technology, including renewable energy, energy efficiency and advanced and cleaner fossil-fuel technology, and promote investment in energy infrastructure and clean energy technology.
4. by 2030, expand infrastructure and upgrade technology for supplying modern and sustainable energy services for all in developing countries, in particular least developed countries, in accordance with their respective program of support.

h) Goal-8: Take urgent action to combat climate change and its impacts.

1. strengthen resilience and adaptive capacity to climate-related hazards and natural disasters,
2. integrate climate change measures into national policies, strategies and planning,
3. enhance capacity for effective climate change-related planning and management in least developed countries, including focusing on women, youth and local and marginalized communities

Climate change is disrupting national economies and affecting lives, costing people, communities and countries dearly today and even more tomorrow. Its an issue that needs to be coordinated at the international level and it requires international cooperation to help developing countries. And we are aware of the outcome of 2015 Paris Talk where all nations have pledged to reduce 2 degree celsius temperature by this Century.

Obstacles Encumbering Progress of Current Plans & Initiatives

a) Lack of Infrastructure

Farmers in LDC's are unable to procure most modern machinery and lack certain necessary facilities that they would require to be self-sufficient. Farmers in the Indian Subcontinent and African Countries live well below thepoverty

line and most of them qualify to be classified as being in extreme poverty. The dearth in infrastructure does not extend to solely farming- the lack of proper roads, drainage channels, storm drains, dams, reservoirs, power plants, hospitals and a proper sewage system among others plague these countries. While they may or may not be able to procure higher quality crops/livestock it would be moot without the proper infrastructure to support it.

b) Lack of Education

- 1) **Primary School Attendance Rates in LEDCs and Developing Countries.** The Literacy rate in LDC's while seemingly high on paper couldn't be further from the truth. The prevalent view in some countries being that the children should go out and start earning as soon as they are physically able to combined with large family sizes cause an immense pressure on the parents/guardians to not waste money and time on sending their wards to school, rather sending them off to work in extremely hazardous industrial conditions to earn for the family. This also causes an appalling lack of knowledge of their basic human rights and a rather skewed version of morality and ethics developing which is consistent with outdated concepts especially in regards to women empowerment, civil rights and religious freedom.
- 2) **Primary and Secondary School Dropout Rates.** Of the children who come from these impoverished family and choose to complete their primary education, very few actually stay on for their secondary or tertiary education- as a result there is a lack of skilled individuals coming from the rural sector and going on to develop it further.

c) Gender Inequality

- 1) **Limited Success of the Feminist Movement in Conservative Countries.** Women empowerment and feminism are still alien words when uttered in the idyllic countryside of LDC's around the world. Especially in countries where monotheistic religions are prevalent, women have exponentially less rights than their male counterparts and what rights they do have- they are unaware of due to the higher female illiteracy rate.

- 2) **Obstacles Encountered in Female-Headed Households.** Studies carried out on female-headed households in the Indian Subcontinent show that on average they earn less than their male counterparts, primarily due to death or illness of the husband. They also have to deal with unfair landlords, lower pay for doing the same amount of work as a male who gets paid a higher wage and the societal taboo of being a widow without a male to care for her.

Most Efficient Strategies for Long-term Global Rural Development

a) Based on Socio-Economic Conditions

- 1) **Increasing Income per Capita:** By engaging in various side business' primarily cottage industries, the women in the household can increase their earnings.
- 2) **Increase employment opportunities** through labor-intensive approaches including green jobs and development of rural infrastructure, taking into account the decent work agenda of the International Labor Organization as an important instrument to achieve the objective of full and productive employment and decent work for all.
- 3) **Promote non-agricultural industries** such as mining, service industries, construction and commerce, in a sustainable manner, as a source of employment and income for rural populations.
- 4) **Provide entrepreneurial training, credit and other support** to off-farm and other non-primary production activities.
- 5) **Promoting Gender Equality and Integration of Women.**

b) Based on Geographical Area. Ensure environmental sustainability in rural areas. In that context:

- 1) **Encourage the use of land resources** in a sustainable manner to prevent land degradation that is caused by unsustainable exploitation of land resources;

- 2) Promote sustainable natural resources use and management, including ecosystem conservation through community-based programs;
- 3) Promote safe and environmentally sound waste management practices.
- 4) Promote the usage of renewable sources of energy such as biogas and solar power to power various household appliances.
- 5) For coastal areas- using the marine environment in a sustainable and least invasive manner.

c) Country Specific. Invest in essential infrastructure and services for rural communities. In that context:

- 1) Increase public and private investments in infrastructure in rural areas, including roads, waterways and transport systems, storage and market facilities, livestock facilities, irrigation systems, affordable housing, water supply and sanitation services, electrification facilities, and information and communications networks;
- 2) Improve access to reliable and affordable energy services, including renewable and alternative sources of energy for sustainable rural development;
- 3) Enhance access of rural populations to safe drinking water and adequate sanitation;
- 4) Develop and improve access of rural populations to information and communications technologies, inter alia, to support Internet access and build capacities for an effective use of these technologies;
- 5) Develop rural public and private services that realize the potential of those technologies, including cellular banking and e extension services;
- 6) Support improved access for all to strengthen rural health-care services and facilities;

Global Initiatives Taken for SDG -2030

- a. **Korea:** In his 28th September keynote address, H.E. Park Geun-hye, President of the Republic of Korea brought forward the challenges faced by Korea in the past half century, where it was once ranked among the poorest economies of the world, they are now ranked among the top 15. He emphasized on how in the course of achieving this “miracle on the Han River” the assistance and development cooperation of the international community was invaluable and that Korea would gladly lend it’s aid and expertise to nations in need of it, “In the meantime, we have been sharing with developing countries the experiences of the Saemaul Undong (New Community Movement), which served as a springboard for Korea’s leap forward. I believe that the Saemaul Undong can maximize the utility of development cooperation with developing countries, given that it ignites a sense of confidence and ownership through competition and incentives, and lays the groundwork for self-help in communities with the engagement of the local people. We will further expand our efforts so that the Saemaul Undong can develop into a ‘new paradigm for rural development’ in developing countries”. The President attributes Korea’s rapid development to the Saemaul Undong along with Coexistence with Nature and Mass Education. The Saemaul Movement promoted self-help and cooperation and collaboration among the people. The Central Government provided a fixed amount of raw materials to the village free of charge and left the villagers in charge of building whatever they wished. The movement gained such steam that it led to the modernization of South Korea’s industrial and urban aspects as well.

The good news is that some other countries have already started to integrate SDGs in their national program.

- b. Indonesia increased budget allocation for social development program introducing health card and smart card to give poor households better access to healthcare and education.
- c. Iran has introduced environmental education in school curriculums to increase environmental awareness.

d. Thailand has been promoting sufficiency economic philosophy that promotes development from within, suggests moderation in consumption, and calls for the sustainable use of resources.

Global and regional partnerships require our sincere attention as it is important that international community extend their support to less-developed countries particularly through capacity building, technology transfer, trade facilitation and resources sharing.

Bangladesh and Rural Development

Bangladesh with an area of 147,570 sq. km. is a vast alluvial plain situated in deltaic region formed by the mighty river system more important of which are the Ganga/Padma, the Meghna and the Brahmaputra. Present estimated population is about 160 million making it one of the most densely populated area of the world. More than 79.90 percent of its population lives in 87319 villages. Since the industrial base of the society is not strong, most of the vast population depends for their sustenance on 21.7 million arable land.

Bangladesh lives in village and the bulk of the problems also are in the rural areas. So any development of the economy of this society shall have to have the main focus on rural areas.

Bangladesh possesses rural economy characterized by low productivity of the pre-dominantly subsistence agriculture, huge unemployment, high population growth and consequent rural poverty. It is because; rural development means the wide scale participation of village people in modernization process 'both in a geographic and a class sense'. Overall development as we mean, is the development of agriculture, irrigation, transport communications, rural industry, education, primary health care, population control, information technology etc.

The economy of Bangladesh, as we know, is based on agriculture and 76 percent of its total population works in rural areas. Rural development, therefore, has been accorded the highest priority in our development strategy aimed at qualitative change in the life pattern of our people. It is a country of

village which feeds our national economy. The basic problems of our rural society are poverty and unemployment. Poverty oriented rural development can be designed to fulfill the following objectives:

- a. Increasing the agricultural production at an accelerated pace.
- b. Creation of new employment opportunities for rural population.
- c. Control the increasing rate of population and ensure primary health care at the grass root level.
- d. Educate the rural people through various programs.
- e. More broad-based spread of incremental benefits.
- f. Decentralization of power at grass root level.

Dimension of Rural Development Agriculture

It is true to say that the majority of the people of Bangladesh live in rural areas and therefore the development of rural areas means development of agriculture which constitutes the heart of our national development.

Transformation of Agriculture

The prosperity and stability of agriculture is the foundation of the prosperity and stability of our entire economy. Mechanization of agriculture is the need of hour for increasing production in our society.

Population and Family Welfare

The unprecedented population growth of Bangladesh (about 1.47 percent) is one of the most serious national problems we are facing at the moment. All our problems centered round the population problem.

Education

The achievement of planned societal change or rapid development would be only possible if certain favorable preconditions exist and education is one of the most important preconditions of development.

Rural Credit

Rural credit helps the production. Men with no capital may stimulate production by securing the advantage of credit from men or other institution that have capital but no real business ability.

Women Development

The goal of rural as well as economic development of our society is to increase the wellbeing and quality life of the population through growth with social justice. This includes women as well as men. Women are nearly half of the population (49.47 percent of total population). They represent a half of the nation's human resources and thus a half of its potential.

Rural Industry

There has been regular concern of the developing societies for a rapid growth of industries in their countries. SME foundation has been established for taking initiative in this regard.

Community based Biogas Plant

RDA-developed community based Biogas plant has digester capacity of 130-200 m³ overcome the technical difficulties as managed by the community approach, besides cow dung all degradable waste generate at village level (farm waste, kitchen waste, market waste, sewerage waste etc) are the inputs for biogas generation.

The new approach of community based biogas model has become the legend technology for waste management as a source of alternate energy in cooking, generation of power as well as CNG Conversion and production of best quality organic fertilizer

Multistoried Agriculture

Abundant sunshine in Bangladesh is a blessing of nature which can be exploited to increase agricultural productivity in multiple ways. Combining knowledge and wisdom of agronomy and astronomy the concept of two storied cropping system has been evolved which can efficiently drive the non-profitable rice cultivation to a profitable enterprise in eco-friendly manner.

Solar Power Irrigation

The new innovation of two storied agriculture with direct solar irrigation system minimizes pressure on national power supply grid and load shading. Solar panel harvests sunshine (as 3rd layer crop) and generates power for lifting ground water using direct sunshine and reduces the electricity consumption and irrigation cost (operating cost) to almost zero.

Development Hierarchy of a Village

A Union Parishad (UP) is the body primarily responsible for development of the villages within the local limits of the union. However, at union level there are three offices of Service sector of the government: family planning, land office and Union Information/Digital Centre. Two sub-assistant level officers look after their respective agricultural and livestock sectors by permanently locating at the union. Social justice is administered by a village court located at UP office complex.

But development of a village, in true sense, is planned and executed by Upazila Parishad. Hard development for unions/villages is undertaken by NBDs of Upazila Parishad and soft development is mostly undertaken by the Rural Development and Cooperative Division, BRDB, BARD, RDA, Cooperative, social welfare, women affairs and youth development Departments through various programs/projects. Development of infrastructures (hard development) is basically undertaken by LGED, Public Health, BADC, Department of Agricultural Extension, Water Development Board, Primary and Mass Education Departments etc.

NGO Approach

Regarding rural development NGO Approach is important one. Through micro credit and other programs they are playing important role in rural development. Grameen bank, BRAC, ASA, Prashika including other big and small NGO are working on rural development. NGO approach has become very affective in rural development in Bangladesh.

Few Key Programs/Projects

However, some of the key programs and projects are discussed here in some more details, concepts of which have more relevance to the research objective that is to suggest a suitable model for village development.

Comprehensive Village Development Program (CVDP)

In order to bring all classes of people of a village within one institutional framework based on ‘one village one society’ concept, Total Village Development Program (TVDP) was introduced in 1975 by BARD. The project was renamed as ‘Comprehensive Village Development Program’ and included in the 3rd Five Year Plan (1985-1990). Now the program is being implemented in 64 districts covering 4275 villages of 66 Upazilas (RDA, 2014). Each upazila has 60 villages (some upazilas have 75 villages as exception). Its major conceptual components (Rahman, 2010) are One Village One Co-operative, Self-Reliance and Self-Employment. Human Development. Social Development. Planning the Development. Accountability and Peer Learning.

Participatory Rural Development Project (PRDP)

Nation Building Departments at Upazila level have extension workers who deliver services by direct visit to beneficiaries, but the delivery mechanism is still weak. PRDP, introduced in 2000, works as the Link Model and promotes close coordination and cohesion among administrative services and link administrative services to villagers. Thus, the project establishes a vertical linkage of ‘Village-Union-Upazila’ and a horizontal linkage among stakeholders at union level through Union Coordination Committee (UCC).

One House One Farm Project (Ek Bari Ek Khamar Prokalpa)

The One House One Farm project enables the rural poor and the community people in finding their self-employment opportunities with the physical and financial supports to be offered by the project. The basic concept is that minimum 60 household of a village form a Village Development Organization (VDO). The each member saves BDT 200 per month and Government gives the equal amount to them as bonus. Besides Government provides BDT 1,50,000 as revolving fund annually. The members through courtyard meeting make decision for investment according to their need and upon receiving the loan develop small farms like fishery, livestock, poultry, nursery, vegetable gardening etc. After income generation, they repay loan in installment to the account of the VDO.

Palli Janapad Prokolpa

Palli Janapad Project has just been approved by the government to be undertaken by RDA, Bogra as action research - one in each division. First action research is going to be undertaken at Gopalganj district from July 2015 (Matin, DG, RDA, personal communication, May 21, 2015). The main objective of the project is to build modern rural housing facility in order to save and restore agricultural land for food security and livelihood. Construction of seven four-storied low-cost rural housing, in which 272 families can be accommodated, with all utility facility.

Problems of Rural Development in Bangladesh

The problems and paradoxes with the programs, policies and initiatives for rural development in Bangladesh are legion. Among them, the most striking problems are as under:

Theoretical Inconsistency

The tragedy of rural development in Bangladesh is that we have not yet been able to settle down our mind. Our theoreticians also suffered from ambivalence

and lack of firmness. They have remained vulnerable to the waves of theories and views of multilateral and bilateral donors. Thus, the rural development in Bangladesh suffers from various anomalies, confusions and contradictions which are deeply reflected in matters of policies, strategies, objectives and program contents.

Distance between Experts and Target Groups

The physical and psychological distance between experts and target groups produce development programs which are both paternalistic and ill-directed. The development planners and administrators make assumptions about rural poor which are not always tenable often villages in different regions are thought as an entity possessing some common characteristics. And that may be one of the reasons for failure of bureaucratically induced programs.

Lack of Motivation for Work

In our rural areas, personnel involved in rural development activities lack motivation and commitment to their work. The general tendency is to complain regarding the facilities and privileges but reluctant about the responsibilities and obligations. Highly qualified development officers cannot work mutually with the poor, unskilled and illiterate rural masses.

Functional Gap between Development Center and Village

The roots of all the problems of development are at the rural level but the skills and technologies are stagnant at Upazilla centers. The personnel posted at the Upazilla center with technical knowledge hardly think of working at the villages. Even the village representatives also are not sufficiently convinced to come to them for improved knowledge and skills. So, the gap created between development center and villages is one of the greatest problems of rural development.

Need does not Govern Aid but Aid Creates Need

An important pitfall of rural development in our country is that it is not the need which governs aid but aid which creates need. Although the country every year received a plenty of foreign aid for rural development, most of the aids go to help the agribusiness of multinationals to buy essential components of rural development. Even in recent years, most rural development aid has a concomitant component of providing for advisors, experts, above all technical consulting firm and consultants.

Prospect of Rural Development in Bangladesh

We have plenty of resources to meet the problems in our society and the main requirement is that the representative of the local government should be constantly engaged to create inspiration among the people for work. Bangladesh has vast area of fertile land from which production can be increased manifold. Huge population is another potential resource. To materialize the prospects of rural development some measures can be suggested.

Suggested Measures

1. Building institutional infrastructure:
2. Peoples participation.
3. Resource mobilization.
4. Disadvantaged focused strategies.
5. Employment creation.
6. Special attention on training for rural development.

Unlocking the Potential

Bangladesh is already embarked on a journey of transformation. Translating this into a journey of hope for a poverty-free and egalitarian society is the key contemporary challenge. It is a challenge which demands active, intelligent and innovative engagement from all: governments, development agencies, private sector, NGOs, community organizations, media, academia, and above all, from

the people of Bangladesh themselves. The engagement is not just for policy planning. It is as importantly an engagement for results, for inclusion, for imaginative solutions, and ultimately an engagement to unlock the potentials of the nation.

An Analysis on Case Studies-Sri Lanka and India-In the framework of Rural Development of Bangladesh

Albeit tremendous success stories of Bangladesh in the field of rural advancement, a comparative study on rural development provides few pointers which put Srilankan progress in the field of rural development much ahead of that of Bangladesh. Most pronouncing advantages Srilanka enjoys are in the field of commodity subsidy, free education upto university, stringent rule against the violators of education policy and health service. Establishment of number of banks in rural areas of Srilanka eased the agriculture financing. Land reform act was another milestone in the rural development arena of Srilanka where landless people were allotted with sizable land to live on and be part of the mainstream. More so, liberalization on the policy of export and import had direct impact on the upliftment of rural development of Srilanka. Tax exemption on the commodities of export and import had further emancipated the rural people of their state of poverty. Since its inception as nation state, the sequential but integrated rural development approach, brought Srilanka the coveted food self-sufficiency much earlier than that of any country of South Asia. An astounding and enviable literacy rate accelerated the pace of rural development much faster than that of any country of south asia.

The focus in India has been on agrarian develop, where 67.6% of its population lives. Rural development has been an integrated concept of growth and poverty elimination reflected in all the five year plans of the Govt of India.

Achievements

A large number of schemes have been instituted for development of rural schemes at national level and some at state/district level with success and others had shortcomings. Two such success stories are enumerated in successive paragraphs.

MGNREGA. At the pan India level, the popular Mahatma Gandhi National Rural Employment Guarantee Act 2005 is designed to improve the income protection of the people in rural areas by ensuring 100 days of salary occupation in a financial year to a rural family. The purpose of the Act is to enhance the income source of the rural inadequate. The choice of works ameliorates serious hardship of rural such as famine, high deforestation and land problems.

Objectives of NREGA. Expand earning sources; deal with causes of serious rural hardships like famine and deforestation, strengthen grassroots democracy, infuse visibility and empower Panchayati Raj in participatory governance.

The Work Activities. The works focus towards non-urban growth actions such as: water preservation, a forestation, developing non-urban connection, making and repairing of embankments, creating new tanks/ponds, percolation aquariums and growth of rural economy. 50% works are recommended by the gram Panchayat with 15 days work guarantee of which 1/3rd workforce to be women. It should have 60:40 ratio for labour and material with absolute transparency with an ombudsman nominated per district to check and verify schemes. The Centre and the State share funding: 100% cost towards unskilled wages and 75% towards skilled, semi-skilled and material is borne by Central Government and 25% of skilled, semi-skilled and material costs is contributed by States. In addition 6% administrative expenses are borne by the Centre for effective implementation of the Act.

Impact. It has generated jobs for more than 10 crore jobs annually and about Rs 30,000 crores are allocated annually for MGNREGA by the govt. It has developed infrastructure in water conservation, developed arable land, rural connectivity and social security. It has enhanced wage earning and livelihood security in rural India. It has ensured financial inclusion and regulating rural economy as payments are through banks and post offices. It has boosted women's empowerment, focused on natural resource regeneration and sustainable development and has positively impacted agricultural productivity.

The positive aspects for Bangladesh rural development:

- Participatory process with realistic schemes of Gram Panchayats.
- Leveraging employment of marginalised groups and women.
- Electronic fund transfer adds rural economy to national GDP.
- Expenditure based fund release results in timely utilisation of funds, regulating expenditure and ensuring availability of funds – no false promise and no corruption.
- Encouraging use of local resources adding to rural income, reducing transportation costs and consumer economy.
- Inclusive growth of poor rural reducing urban migration.
- Poverty alleviation by guaranteed job and famine /drought related work has reduced poverty and provides food and education for the poor.
- Convergence and collaboration with other ministries and departments. It has assisted in capacity building and has instilled accountability and transparency.

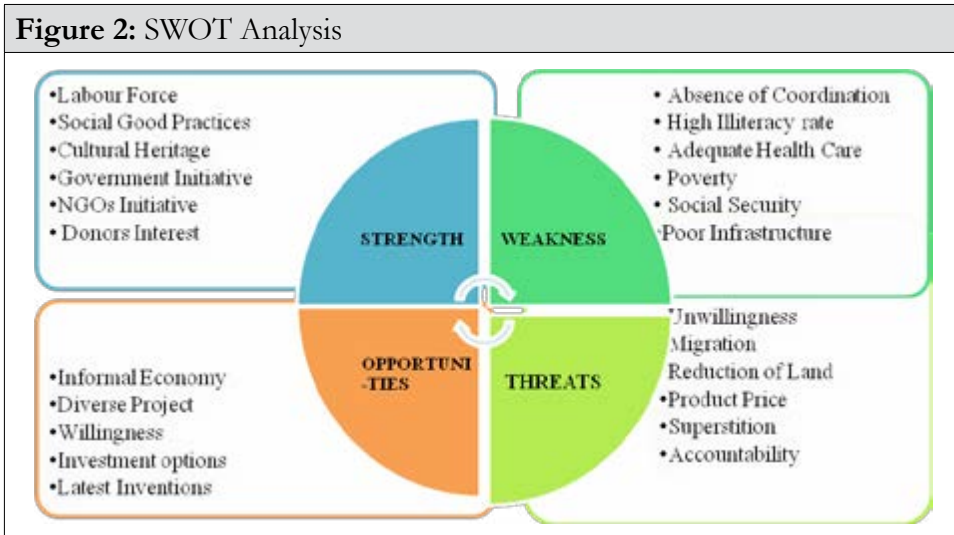
The success story of MGNREGA is a success of rural development in India. It continues to refine and reform and uses technology to become more effective and more responsive. In the Budget 2016-17, the Govt has allocated Rs 87,765 crores for rural development of which Rs 39,500 is for MGNREGA reflecting the Govt of India priorities.

Ground Realities: Challenges and Recommendations

Historically Bangladesh has primarily been a rural country and as such the development efforts were mostly focused on uplifting of the socio-economic condition of the rural populace since the last six decades or so. As per population census 2011 report the population (adjusted) of the country stood at 149.77 million in 2011. The proportion of rural population as overwhelming as it was, the policy and strategic choices for the development planners were naturally focused on improving the rural economy. Agriculture is the single producing sector of the economy and contributes about 17.22% to the total GDP. This sector also accommodates around 45.6% of labour force.

The issue of poverty has been high on the development agenda of Bangladesh Government. This has also been reflected in the adaptation of MDG and the government is now looking forward to attain SDG -2030. However we have to take integrated effort to reduce poverty level to ensure human security, which ultimately will have impact on overall national security.

Figure 2: SWOT Analysis



SWOT Analysis

Prior to make any sorts of recommendations regarding rural development, it is a prerequisite to determine the ground realities. And in so doing SWOT analysis tool is used to identify the present overview of rural sector. SWOT analysis will assist us to find out the challenges and probable way forward for the development of rural area.

Policies and Strategies of Government for Rural Development

Bangladesh is facing challenge of unemployment, poverty, providing proper nutrition to all people, quality education etc. Immediate after the liberation war government has given maximum emphasis on the development of the rural area and eradication of poverty.

Government Perspective Plan. In early seventies the problem of desperate poverty caught the attention of successive governments and elaborate programs were chalked out to tackle the problem. Successive five year development plans dealt extensively with the issue and suggested various measures for implementation. The First Five Years Plan (FFYP 1973-78) envisaged the reorganization of cooperative movement in the country to bring the poorer section in the main stream of development. Implementation of Seventh five years plan has started from 2016.

In 2010 government articulated Vision 2021, keeping in view the celebration of 50 years of Independence. In formulating perspective plan government has given due importance on socio economic development, strengthen institutions and through this the nation will transform from low income economy to first stage of middle income economy. Two “Perspective Plans of Bangladesh (2011-2015 and 2016-2020): Making Vision 2021 a Reality” is a strategic articulation of the development vision, mission and goals of the Government in achieving a prosperous Bangladesh grounded in political and economic freedoms a reality in 2021. The Perspective Plan provides the road map for accelerated growth and lays down broad approaches for eradication of poverty, inequality, and human deprivation. Specific strategies and the task of implementation will be articulated through the two five-year plans: Sixth Five Year Plan (SFYP 2011-2015) and the Seventh Five Year Plan (SFYP 2016-2020). In Sixth Five Years Plan(FYP 2011-15) Government envisaged on Accelerating Growth and Reducing Poverty. . Seventh Five Years Plan (SFYP) centers on three themes: GDP growth acceleration, employment generation and rapid poverty reduction.

An Overview of National Rural Development Policies of Bangladesh (NRDP)

The constitution of the People’s Republic of Bangladesh makes firm commitment for the majority and the under-privileged classes. The National Rural Development Policy has been formulated in 2001 to meet the constitutional obligation to develop human resources and bring about positive changes in the standard of living of the people who live in the rural areas of

Bangladesh and are dependent on the natural resources therein. The NRDP is intended to provide a set of governing principles for guiding all rural development activities.

Types of Efforts for Rural Development

Social/Human Security Efforts of Government. National security always related to social security. Development of social security will definitely lead to improve national security. The Social Security Programmes of Bangladesh government has long been a supplementary effort to provide economic relief to the hardcore and marginalized people. Presence of large NGOs which work with poor, destitute and orphans through microfinance and other initiatives have managed to reach the poor. The country has pioneered in micro credit and the total clients of this sector is 33.73 million (including 8.62 million clients from Grameen Bank) that accelerates overall economic development process of the country. Progress in microfinance is also captured from the social security perspective owing to the overwhelming performance by the initiatives in this sector. The One House One Farm project enables the rural poor and the community people self-employment opportunities with the physical and financial supports to be offered by the project. Bangladesh has a long tradition of safety nets funded by external food aid. The three biggest programmes are Food for Work, Food for Education, and Vulnerable Group Development, which provides food-grain and training to disadvantaged women. The Food for Work programme provides wages in kind (usually wheat) to rural labourers for working in labour-intensive public works, for example, water, roads, forestry fishery, during the dry season. The Food for Education programme provides cash transfers to households with children in poor areas on the condition that children are enrolled at school and have a minimum attendance level. The main welfare outcomes show nearly full attendance among beneficiaries, with improvement in long-term opportunities from children.

Effort to Eradicate Poverty. Poverty level of Bangladesh is decreasing. However the rate of declination is not as impressive as the increase of GDP. Government is working in unison to reduce the poverty as guide line of SDG. Poverty is the first priority in SDG. Poverty incidence in Bangladesh

continuously declined from 1989 to 2000 and poverty incidence increased 1986 to 1992. Thereafter between 1992 and 1995 poverty situation improved. A contrasting trend was observed from 1995 to 1999. Rural poverty declined by 3.7% while urban poverty situation increased by 1.6% during four year period. Government intervention includes directly targeting the poor in times of crisis through food for works. Government agencies like BRDB, Department of Youth Development and, Department of Social Welfare are engaged in the village in rural development by extending credit for self-employment of the rural poor. NGO's like Grameen Bank, BRAC have their program in the village in the poultry and livestock sector and in improvement of education.

Inter-Departmental Efforts for Comprehensive Rural Development.

Under the government, there are several ministries such as Ministry of Local Government, Rural Development & Cooperatives, Education, Food, Agriculture, Relief & Rehabilitation, Health & Family Welfare, Women & Child Affairs and such others who are responsible for providing their respective services towards comprehensive development of the rural households. The Ministry of Local Government, Rural Development and Cooperatives has however the prime responsibility. This Ministry in close collaboration with Ministry of Agriculture initiated the first concerted effort in the '60s in the shape of the 'Comilla Experiment' aimed at improving the life and living of the medium and small farmers. After independence, this 'Comilla Model' was adopted by the government to be replicated in the country under the institutional arrangement of Integrated Rural Development Programme (IRDP)/Bangladesh Rural Development Board (BRDB). BRDB is the prime government agency engaged in rural development and poverty alleviation. BRDB basically operates by organizing the small and marginal farmers into cooperative societies for increasing agricultural production through improved means and by forming formal or informal groups of landless men and distressed women to promote income generating activities in the rural areas in order to fulfill its lately assumed mission of reducing rural poverty. While BRDB has been the prime government agency for integrated rural development, there were/are other government agencies/departments have been putting their efforts to improve the life and living conditions of the rural communities all throughout the country. However, inter-ministerial coordination effort is missing.

NGO Sector's Involvement in Integrated Rural Development Efforts.

Along with the government-sponsored development agencies, the NGOs have been playing a vitally important role in addressing needs and requirements of the rural people. The NGOs campaign in Bangladesh began only after the liberation war of 1971 and a number of NGOs emerged during this period to tackle relief and rehabilitation activities in war torn Bangladesh since the Government mechanism was not quite enough to face the crisis. Speaking about NGOs, the name of Bangladesh Rural Advancement Committee (BRAC) comes to the forefront. It started working in 1972 primarily with the objective of relief works as was the case with other national and international organizations. Development initiatives of BRAC have encircled around poverty alleviation through sustainability programmes, women empowerment or even the poverty alleviation programmes. Almost all of the BRAC programmes are aimed towards the wellbeing of both marginal and rural populations of Bangladesh. In addition to BRAC, ASA, Proshika, RDRS and a host of others have been working towards alleviation of rural poverty. There are also INGOs (International NGO) such as CARE-Bangladesh who have also been engaged in rural infrastructure development, empowerment of community people, particularly the women and adolescent girls, and livelihood development.

Challenges in Achieving Comprehensive Rural Development

Perennial fight against poverty has been going on for decades after decades and yet it socio-economic conditions of the people, living in the rural areas, have not improved. Often hit by external shocks such as famine, flood, draught, crop loss, erosion of river banks, depleted employment opportunities and even the incremental personal security, there has been exodus of rural people to the urban areas with the hope of a better life. However, in recent decade, with the intervention of both Government and NGOs, the poverty rate started declining. In 1991, 51% of the total population was below the poverty level and in 2011 was 31.5% (2010 est.). This indicates a slightly advanced status of the poverty level and overall economic empowerment. The underlying factors can be analyzed as mentioned below:

Challenges at Government Sector

Bangladesh has in place one of world's most human resources and best physical infrastructures geared towards all-encompassing components of integrated rural development, including agriculture, health, education, food security, physical infrastructure and yet such facilities are under-utilized owing to absence of transparency and accountability on the part of the grass root level organizations.

Such lack of transparency and accountability as well as despondency on the part of the service providers has resulted in deprivation of the rural community's rightful rights and entitlements. For example, when the farmers are in need of getting electricity for irrigating their farmlands, the service is often not provided and they are compelled to pay 'hidden payments'. Such practices are not only affecting agricultural production, this also leads to higher production costs.

Similar malpractices are often observed in implementation of the 'Social Safety Net' programmes aimed at providing food-stuffs and other benefits to the marginalized and vulnerable hardcore poor. Many target recipients are often deprived of their entitlements leading to prolong poverty and hunger.

Embedded with a rigid governance system coupled with a bureaucratic mindset, the will and readiness to serve the poor, ultra-poor and the marginalized segments of population on part of the supply-side service dispensers is missing.

Sustainable rural development essentially entails community mobilization & empowerment as well as participatory engagement with the local community members. The prevailing government system has little scope for such engagement. The service delivery (supply side) has thus continued to be one-sided with little scope for inputs from the service recipients (demand side).

There exists less coordination and appreciation among government and NGOs. This results in absence of participatory consultation and coordination among the rural development actors.

Participants at grass root level have very little education or no education at all. They do not have much idea about administration and management. Many of the projects failed due to poor administration at grass root level.

Marginalized people residing in remote areas suffer from superstitions and it's difficult to motivate those people and involve them in development programmes. Many of the time development programmes undertaken both by government or NGOs could not find any light as not participated by the locals.

Coordination Problem in the NGO Sector

NGOs have their own development initiatives but these are often isolated efforts resulting in duplication of activities. The NGO community has no doubt been contributing to the rural focused development of the country, but coordination amongst them is the problem.

Questions are also often asked about the investment worthiness of many of the NGO operations. A lion share of their budgets is spent on management and human resources, resulting in less allocation for the target beneficiaries.

There is also absence of concerted and coordinated strategic approach on the part of the donor agencies that are financing the NGO programmes. As a result, precious investment is wasted in form of duplication of activities.

Some donor agencies are reported to have their own agenda alongside the development programmes, with possible adverse impact on the socio-cultural aspects of the society.

Recommendations

From the above discussion, it is quite evident that although there has been appreciable progress in tackling rural poverty, optimum results are yet to be achieved. A number of underlying constraining factors both at the government and NGO level have also been identified. Addressing these factors can go a long way in removing rural poverty and deprivations:

As absence of transparency and accountability, standing on the way of ensuring rights and privileges of the rural poor, hardcore poor and the marginalized people, the government need to invigorate its efforts sensitize and motivate the service providers about the relevance and need for full transparency and accountability while serving the cause of the poor. Through an intensive motivational programme, a pro-poor attitude is needed to be instilled among them, particularly those who are at the community level. Strict supervision and monitoring should be in place to ensure transparency and accountability on the part of the grass-roots level government workers.

Implement measures to adapt to the climate change concerning people, ecosystem, habitats, livestock and the crops. Social security of local people has to be ensured to tackle natural calamities squarely by individual farmers/families. Otherwise the poor people of villages will not able to sustain the effect of natural calamities and will be the victims of such calamities. Government can arrange interest free micro-credit programmes for affected people.

The rural areas are badly suffering from quality education and lack of human capital. This is also one of the causes of migration of rural people to urban areas. Not only education facilities, inadequate or even absence of other services facilities have also been contributing to unplanned out-migration from the villages to the urban slums, thereby help creating urban poverty and deprivation. Government efforts need to be geared up for capacity building by ensuring quality education, healthcare, population control, gender equality, employment opportunity and basic amenities.

NGOs may only be involved in undertaking target oriented programs/projects, if necessary, basing on the need assessment of the local administration, but under strict supervision, coordination and monitoring. Effort have to be taken to encourage entrepreneurs to invest in the rural sector and promote people's participation.

Ensure proportionate budgetary allocation and micro-credit for rural development. Micro Credit programmes of NGOs and other rural development projects of BRDB and different Govt. organizations need to be continued. But for enabling sustainable rural development, the rural people are to be associated with the use of micro credit in income generating schemes.

Construction rural physical infrastructures such as roads create self-employment and increase the living standard of rural people. So to achieve MDG and also for sustainable rural development (SDG), priority should be given to connect backward and remote rural areas with the district, upazila and union headquarters. Road communications of rural areas have to be developed so that the farmers can bring their products easily to the market and avail justified price for the product. At the same time river communication also have to be developed.

Conduct research and development for sustainable rural economy with emphasis on the efficient agricultural practices, renewable energy and infrastructure development.

Conclusion

To cap the above discussions, it is suffice to say that over the decades, the overall socio-economic development of the country – including the rural areas – has indeed been praise-worthy and enviable, compared to other developing, and semi-developed countries in the region and even beyond. Bangladesh has been able to meet most of the MDG Goals to a much greater degree. The indicators for women development and their participation in development activities have been really encouraging. The food production over the years has been able to meet the people's need, although there still exist a scope for distributive justice if and when viewed from angle of the rural poor, hardcore poor and the marginalized segments of population. Whatever has been achieved in Bangladesh is the outcome of joint public-private engagement and collaboration over the years and not complacent with such achievements, there are still pro-active endeavors on the part of both government and the NGO community towards meeting the SDG objectives.

Conclusion: A Few Reflections

“We are fabulous at formulating policy, but lousy at implementing it.”

- A West African Civil Servant

(Quoted by Dr Laura R Cleary, Cranfield University)

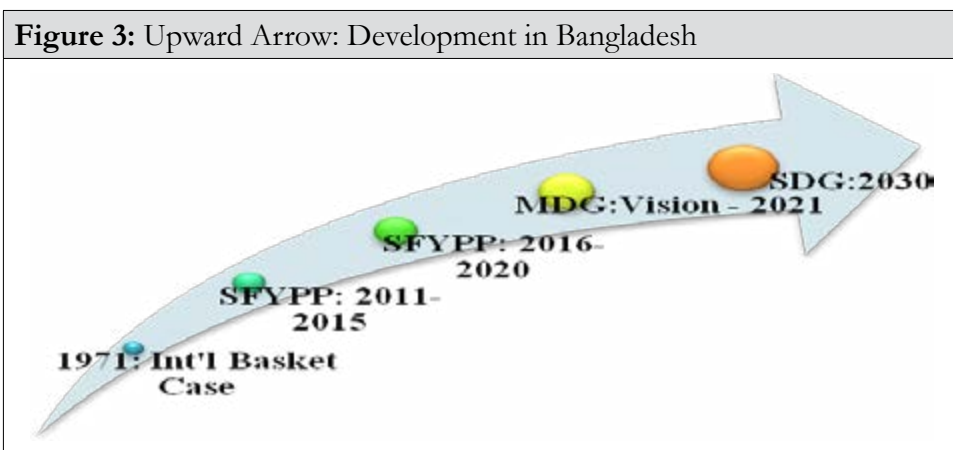
Following paragraphs are an attempt, a reflection, in lieu of conclusion, on all four main topic of the keynote paper, such as: The Concept of Rural Development; Global Context of Rural Development; Bangladesh and Rural Development and Ground Realities: Challenges and Recommendations.

The verse referred to at the beginning of the paper was but a reminder to ensure justice, for injustice is considered to be the main reasons of social division that leads to poverty. Since antiquity, rural development is the process of improving the quality of life and economic well-being of people living in relatively isolated and sparsely populated areas. Rural development has traditionally been centered on the exploitation of land-intensive natural resources such as agriculture, livestock and forestry. However, changes in global production networks and increased urbanization have changed the character of rural areas. Education, entrepreneurship, physical infrastructure, and social infrastructure all play an important role in developing rural area. Rural development is also characterized by its emphasis on locally produced diverse development strategies.

Since most of the people of the country are living in the villages, for a country like Bangladesh, rural development is very important. There is a direct link between the rural development and the development of our national economy. The rural sectors contribute about one-fifth of the GDP. We can achieve our cherished goal of financial development by the development of our villages which hold the key to our success. The key elements of rural development in Bangladesh are:

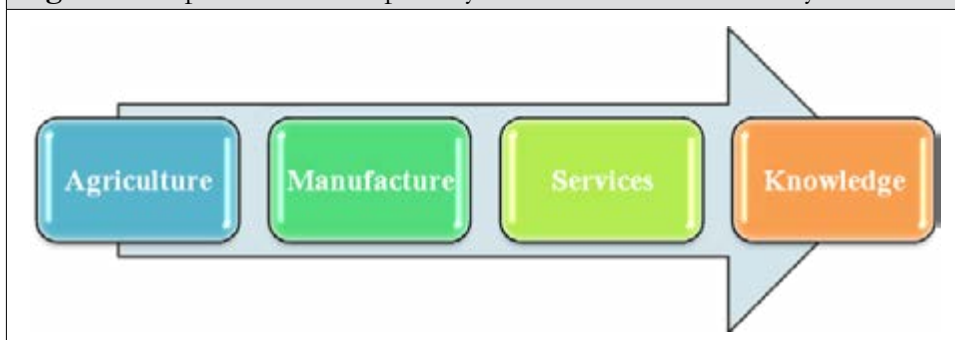
- a. Poverty alleviation.
- b. Equitable distribution of wealth.
- c. Wider employment opportunities.
- d. Participation of the rural people in: planning, decision- making, implementation process, benefit sharing and evaluation of rural development programmes.
- e. 'Empowerment' of the rural masses to control the use and distribution of scarce resources.

The goal of rural development of our society is to increase the well-being and quality life of the population through growth with social justice. This includes women as well as men. Women are nearly half of the population. They represent a half of the nation's human resources and thus a half of its potential. Not only empowering women, Bangladesh surprised the world in many occasions. To be where it is now, Bangladesh had to undertake a long arduous journey. From being branded as a basket case in 1971 to a status of Middle Income Country in 2015, has been an enormous achievement by any standard. However, a word of caution to be always remembered to navigate safely in the journey into full-fledged status of developed country in 2041 is that, ours is also a case of development paradox.



The Objectives of Rural Development encompass improved productivity, increased employment and thus higher incomes and health. A national programme of rural development should include a mix of activities, including scientific projects to raise agricultural output, create new employment through manufacturing, improve health and education services, and expand communications and other utility services. All such activities have to be based on superior knowledge. As such, innovative progressive steps, learning from the experience of Singapore and United Kingdom, are must for rural development, if the country wishes to meet the goals of SDG 2030 and dreams to be developed by 2041 as illustrated in the figure 4 below:

Figure 4: Steps to overcome poverty and ensure human security



Despite spectacular achievement in many sectors such as: macro economy, agriculture, education, health, social sector and women empowerment, we cannot lose sight of “Sustainable Rural Development” to attain “developed” status in 2041- the dream of making Bangladesh “Shonar Bangla.” Therefore, key policy goals and dimensions of SRD appear to be related with crafting a framework that:

- a. Should cover challenges of all dimensions and expressed within a broadly agreed global strategy for SRD.
- b. Should be comprehensive; incorporate a range of key areas in near-term target while being long-term in scope, looking to a deadline of SDG 2030, reflecting 2041.
- c. The framework should engage all stakeholders of different clusters in the implementation and mobilization of resources.
- d. The framework should provide scope for the review of these goals in view of evolving scientific evidence.
- e. A balance should be made between human capitals versus material capital.
- f. It should include sharia compliance Islamic finance, as part of “Growth Sector Diversification” to serve the ever growing need of communities without a breach to their religious belief.
- g. The framework should be dynamic to accept and implement new concepts. [Such as ABCD (Asset Based Community Development) or ‘United We Can’ concepts, if that contribute to SRD.]

The issue of rural development is complex. There is no “talisman” or “one size fits all” policy to eradicate poverty or develop the vast expanse of rural areas. Various impediments to rural development such as: political commitment, good governance, climate change, integration of the rural mass, education (mainstream, madrasa and vocational) and balancing between human versus material capital etc deserve contemplation according to their merit. The solutions need to be sought through extensive research works adapting socio-political and scientific context of the country, region or even economic clusters. Solution should also be sought to address the “need base” versus “capacity base” approach to ensure “sustainable development of the communities” based on the strength and potentials that move its members into action. Rural development is a dynamic process and as such committed, innovative and adaptive approach can be the key to its success.

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Rural Development-Challenges and Prospects for Bangladesh

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KEYNOTE PAPER OF GROUP-D

RURAL DEVELOPMENT- PROSPECT AND CHALLENGES FOR BANGLADESH

Introduction

There is no universally acceptable definition of rural development, but the term 'Rural Development' is widely praised in both the developed and developing countries of the world. Rural development is concerned with development of infrastructures like roads, transport, power, agriculture, rural industries, rural poverty, unemployment, health, sanitation, housing etc. Rural Development is a process which leads to a continuous rise in the capacity of the rural people to control their environment, accompanied by a wider distribution of benefits resulting from such control.

Almost all the countries in the developing world face the challenges of providing adequate employment and food entitlements to their population, slowing the rate of population growth to steady and manageable level and annual increase in food output that can sustain the demand of the increasing population. Rural development involves inputs from a large number of Government supported activities and agencies as well as from non-government sources. It encompasses wide range of development activities involving productive sectors like agriculture, fisheries, livestock, industries, infrastructure development (irrigation, roads, electricity, etc), social welfare, (health, nutrition, education, etc) and support for productive activities like research, credit, processing, marketing, etc.

Bangladesh has more than 89000 villages in which 75% of the total population lives (Bangladesh Bureau of Statistics, 2012). In Bangladesh, almost one fourth of the population still live below the poverty line, and the poverty rate is highest in rural areas at 36 per cent. Thus, development of this country will depend, if not fully but mostly, on development of villages (Bhuyian 2009, pp77).

In the face of such challenges, the prime needs of rural development in Bangladesh have been identified as productive employment and income

generating programmes in both farm and non-farm sectors along with appropriate technological information on land based activities and development of basic infrastructures. At present numbers of projects are going for the development of rural people. For example Two Tire Cooperation Project, Participatory Rural Development Project, Irrigation Expansion Project, Employment for Poor Women Project, One House One Farm (OHOF) Project etc. All these programmes of rural development are particularly aimed at benefitting poor and disadvantaged sector of rural population creating wage and self-employment opportunities, thereby increasing their income potential. Both government and nongovernment organizations are engaged in rural development effort. By now Bangladesh has done quite good in this aspect but the ground realities pose lot of challenges to addressing rural development. This paper will make an effort to explain the concept of rural development, the global context of rural development will be discussed where the rural development in India and Sri Lanka will be highlighted, thereafter, rural development in Bangladesh has been analyzed at length. While analyzing rural development in Bangladesh, a detailed case study on OHOF project (also known as, '0' (Zero) Hunger Mission by 2021) has been focused as part of Government initiative for attaining Sustainable Development Goal (SDG) as well alleviation of poverty within a planned timeframe. Finally this paper will suggest a few recommendations to overcome the challenges identified.

The Concept of Rural Development

Human settlements are classified as rural or urban depending on the density of human-created structures and residents in a particular area. Urban areas can include town and cities while rural areas include villages and settlements. Rural areas may develop randomly on the basis of natural vegetation and fauna available in an area. On the other hand, urban settlements are proper, planned settlements built up according to a process called urbanization.

The term 'Rural Development' is of focal interest and is widely acclaimed in both the developed and the developing countries of the world. As a concept, it deals with overall development of rural areas with a view to improve the quality of life of rural people. In this sense it is a comprehensive and

multidimensional concept and encompasses the development of agriculture and allied activities-village and cottage industries and crafts, socio-economic infrastructure, community services and facilities, and above all, the human resources in rural areas. As a phenomenon, it is the result of interactions 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 the rural poor. As a discipline, it is multidisciplinary in nature representing an intersection of agriculture social behavioral, engineering and management sciences. In the words of Robert Chambers, “Rural Development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves helping the poorest among these 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, leaseholders and the landless”.(Robert 1987)

To avoid ineffective struggling among the countless definitions, we shall define rural development as a process of developing and utilizing natural and human resources, technologies, infrastructure facilities, institutions and organizations, and government policies and programmes to encourage and speed up economic growth in rural areas, to provide jobs, and to improve the quality of rural life towards self-sustenance. In addition to economic growth, this process typically involves changes in popular attitudes. In a nutshell, the process of rural development must represent the entire gamut of change by which a social system moves away from a state of life perceived as ‘unsatisfactory’ towards a materially and spiritually better condition of life.

As the Economists have different views on the concept of economic development and so, it is very difficult to define what rural development actually means. It is rather complex and multidimensional duplication which could not be conclusive. Generally, it is said that rural development means the development of rural areas through extension of irrigation facilities, expansion of electricity, improvements in the techniques of cultivation, educational and health facilities etc. But it seems a narrowness of the aims. Agriculture may be the part of the rural development but it cannot be the whole of rural development. Professor V.K.R.V. Rao looked upon the process of economic development

essentially as a means to the development of human beings enabling them to realize their full potential. He was actually concerned about the nurturing of human values and attainment of human dignity by all. No wonder, his thinking on rural development was influenced by his larger human perspective. He further visualized that agricultural development by itself had serious constraints in alleviating poverty there and emphasized that non-agricultural development and growth of social and cultural services are as important as agricultural development for solving the complex problem of rural poverty and unemployment. There are different views on the concept of rural development but, rural development continue first to the basic needs of the rural population coupled with psychological and cultural needs to make them productive and enlightened so that they should create assets not to eat assets.

World Bank defines rural development as “A strategy design to improve the Economic and social life of a specific group of people. It involves extending benefit of the development groups who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and landless.” Since rural development intends to reduce poverty, it must clearly be designed to increase production and raise productivity. It is believed that improved food supplies and nutrition, together with basic services such as health, education and cultural activities would directly improve the physical wellbeing and quality of life of the rural poor, but also indirectly enhance their productivity and their ability to contribute to the national economy. However following dimensions of the rural development as a concept:

- a. Rural development as poverty development.
- b. Rural development as agricultural development.
- c. Rural development as ruralization of development.
- d. Rural development as through local governance and industrialization.

Global Context of Rural Development

About Sustainable Development Goals (SDG)

At the onset of the 21st century, the United Nations had promulgated eight Millennium Development Goals (MDGs) as a broad 15-year action plan to

overcome poverty in its multiple manifestations. As reviewed in 2015, the intensive global, regional, national and local efforts, have borne fruits and lives of millions of people have been directly or indirectly improved. The analysis also proved that no goal is unachievable if pursued with well-defined plans and strategies, ample resources and political support. However, the UN recognises that the work is incomplete and has thrown numerous lessons for global cooperation and even more resolute national and international programmes to ensure a sustainable future for mankind.

Concluding that the MDG results were uneven, particularly in Africa, Least Developed Countries (LDCs), and landlocked developing countries and Small Island developing States, the UN has recommitted to the full realization of all MDGs by providing focused and scaled-up assistance to LDCs, in line with relevant support programmes. The new Agenda, adopted on 25 Sep 2015, builds on the Millennium Development Goals and seeks to complete what they did not achieve, particularly in reaching the most vulnerable.

The 17 Sustainable Development Goals and 169 targets are integrated and indivisible and balance the three dimensions of sustainable development: the economic, social and environmental. SDG 2030 came into effect on 01 Jan 2016 and will be in force for the next 15 years. The magnitude of SDG 2030 demands global partnerships of unprecedented levels and cohesion between nations, the private sector, civil society, the UN ecosystem, besides others while mobilising all available resources. The SDGs are shown below:

Goal 1	End poverty in all its forms everywhere
Goal 2	End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
Goal 3	Ensure healthy lives and promote wellbeing for all at all ages
Goal 4	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
Goal 5	Achieve gender equality and empower all women and girls
Goal 6	Ensure availability and sustainable management of water and sanitation for all
Goal 7	Ensure access to affordable, reliable, sustainable and modern energy for all

Goal 8	Employment and decent work for all
Goal 9	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
Goal 10	Reduce inequality within and among countries
Goal 11	Make cities and human settlements inclusive, safe, resilient and sustainable
Goal 12	Ensure sustainable consumption and production patterns
Goal 13	Take urgent action to combat climate change and its impacts
Goal 14	Conserve and sustainably use the oceans, seas and marine resources for sustainable development
Goal 15	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
Goal 16	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
Goal 17	Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development

Rural Development –India Perspective

The vision and mission of the Ministry of Rural Development, Government of India (MoRD/ GoI) is sustainable and inclusive growth of rural India through a multipronged strategy for eradication of poverty by increasing livelihoods opportunities, providing social safety net and developing infrastructure for growth. This is expected to improve quality of life in rural India and to correct the developmental imbalances, aiming in the process, to reach out to most disadvantaged sections of the society.

The key take-away from the vision and mission statement of MoRD/ GoI are that India's rural sector is characterised by poverty, reducing employment, inadequate infrastructure, ineffective social safety services and that there exists a pressing need to correct development inequalities and hence positively impact the most downtrodden citizens, who, unfortunately, dominate the rural Indian society.

64 % of total employment in rural India is through agriculture. Despite being an agrarian economy, the livelihood matrix of rural India is evolving with the needs of globalisation with a significant shift to non-farm occupation. In about two decades since 1993-94, while 43 million workers were added in the rural sector, the agriculture sector lost 16 million farmhands. The 21st century rural India youth found new job avenues in manufacturing, construction, trade transport, hotels and restaurants. This is expected to continue through the SDG 2030 period.

Rural India's poverty ratios remained around 50% till the early 1990s. The resurging national economy had a positive impact on rural sector too and commencing 2000, poverty declined in rural India at a healthy annual average of 2.9%. Rising income of the rural population has also manifested in higher buying power and a significant change in their consumption patterns, with a bias towards non-food items. In the period 1993-94 to 2011-12, the compounded annual growth rate of per capita expenditure (at 1993-94 base price) had grown by 1.93 % in rural areas, as compared to 2.28 % in urban areas during the same period.

Even though rural infrastructure has improved, huge shortfalls still exist. Communication and connectivity has improved significantly but basic amenities such as electricity, drinking water and sanitation are grossly inadequate. Till 2011-12, 60 % rural households lacked on-site toilets/ sanitation access. Low life expectancy among children under 5 years old is a serious issue reflecting on poor public hygiene and improper health care in rural India.

A distinct transformation of the rural landscape in India has taken place in the last few decades. Small Villages have expanded into bigger ones or even converted into small towns. An aspirational rural population, especially youth, have moved into towns and cities, initially for better education and acquiring technical skills, later for better jobs and seeking higher standards of living. Rural population in small villages (under 2000 persons) declined from 79 % in 1961 to 42 % in 2011. This does not include that section of rural population that lives in those village-evolved-into-small towns, where non-farming professions are their primary source of livelihood.

Mahatma Gandhi National Rural Employment Guarantee Act

Of all the above schemes, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) can be analysed as a case to examine the effectiveness of the scheme towards rural development. The scheme is closely associated to poverty, the most critical manifestation of rural backwardness, and the complete elimination (and not merely its alleviation), must be one of the vital aims of rural development.

The National Rural Employment Guarantee Act, has been in force since September 2005. The scheme objective is to enhance livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It is one of the pioneering legislations of the world. The Global Human Development Report 2015 (GHDR 2015) of the United Nations Development Programme, has termed the MGNREGA as “one of the milestones in social protection measures in the world. It is comparable to Rural Employment for Public Assets scheme of Bangladesh, though the Bangladesh scheme is only for women-headed households. MGNREGA, which recently completed a decade in existence, is a legal guarantee. It has an outlay of INR 34000 Crore or USD 5 Billion. Being a legislation enacted by the Indian Parliament, the scheme is supported by the will and solidarity of every Indian citizen. The scheme recognises the rights of all workers, rural and landless alike. Due to the federal structure of policy implementation in India, the central government and state governments (all 29 states and seven Union Territories) share scheme cost in ratio of 75:25.

Positives Aspect of Rural Development in India

Independently-sourced data has shown that the scheme has had encouraging outcomes in the 10 years of its operation. As of Sep 2015, 28 Crore workers of 13 Crore households have benefitted, which is nearly 33 % penetration. Nearly 95 % wage payments are through electronic bank transfer adding transparency and correct fund utilisation. One unique fact about MGNREGA is that it provides income for rural population without any discrimination of caste or gender and the wages are same for men and women.

Negatives Aspect of Rural Development of India

The implementation of MGREGA is by State Governments as in many schemes. The main works carried out under MGNREGA are rainwater harvesting and conservation, desilting of canal distributaries, desilting and renovation of old ponds/tanks and digging up of new farm ponds. This leaves no scope for durable asset creation, which should have been an equally important outcome of the scheme. Lack of skill generation, and non-utilisation of skilled labour, impacts quality of work done.

The Controller and Auditor General (CAG) of India, in its performance audit (2013) of the implementation of MGNREGA has found “significant deficiencies” in implementation of the act at the macro level. The CAG Report has brought out scheme deficiencies in aspects related to inefficient planning, shortfall and delays in execution of works, human resource shortfall, and delays in release of funds and poor record keeping and scheme monitoring. The CAG had recommended intensive monitoring of the Scheme and the need to design a system for verification and audit of work. Interpreting the official reports of the scheme released by MoRD/GoI, many analysts have concluded that “official claims of higher agricultural wage rates and lower migration are mostly exaggerated, if not fantasised...field-report suggests a growing sense of entitlement”. Errors and delays payments well beyond the stipulated 14 days, is yet another drawback, which is primarily due to corruption at all levels in the scheme implementation.

Rural Development- Sri Lanka Perspective

Rural development and poverty reduction has become a matter of great interest due to the growing regional disparities and the high poverty levels in Sri Lanka, despite the various strategies adopted from time to time since the independence of Sri Lanka. In analyzing the development process it is useful to consider development in Agriculture, transport, education, Health, Irrigation, Power generation in colonial period until the independence of the country. During the colonial period everything had been considered to develop according to the requirements of governing powers. Colonies ruling system have facilitated the infrastructure including transport, irrigation and Power

generation along with agriculture, education and health. It does not seem those invaders objectively have worked on the development of the country other than that they carry some of those agricultural and road development projects with the purpose of their benefits.

Education Minister in State Council during the British rule in Sri Lanka has introduced extensive reforms to the education system of Sri Lanka throughout the 1940s. The reforms benefitted all under privileged students in the rural parts of the country to obtain free education. Constitution of Sri Lanka provides Education as a fundamental right. As result of free education, all the students in Sri Lanka are getting free Text books, free School Uniforms and a free meal. Education act made school education is compulsory for the children from age 5 to 16. This reforms in Education in Sri Lanka, has facilitated to maintain the Literacy rate in the country above 90% during past decades since to date which supported the implementation of any development projects in rural areas easy for the government.

The rural development has been taken a massive international attention in last few decades. Rural development is a process, which aims at improving the well-being and self-realization of people living outside the urbanized areas through collective process. As a part of the rural development process, Sri Lanka also has implemented numerous mass and sub projects with certain objectives. It has marked an immense progression of rural development in Sri Lanka manly with two major turning factors; the tsunami of 2004 and the culmination of the protracted civil conflict in 2009 that were putting significant strains on rural development of the country. The launched development initiatives can be identified in the areas of shelter, livelihood such as agriculture and fishing, education, research, health, vocational training, women empowerment, transport, industries, other infrastructural interventions that bear testimonies to the continuous commitment of government, non-governmental and voluntary organizations to improve the economic infrastructure, the base of the country. Mainly most of those projects have aimed in expanding and strengthening the rural areas that contribute the productive capacity of the economy to facilitate a high and sustainable growth momentum of the country at final stage. Among such major popular mass projects, it remains “GamUdawa”, “Janasaviya” “Samurdi”, “Nanasala”, “MagaNaguma”, DiviNaguma”, “GamiDiriya’ etc. As

there are plenty such implemented projects, in this study it focuses in general how those projects commenced. Progressed, the challenges and limitations faced, positive and negative outcome of those projects to identify overall successfulness at last.

Projects launched by Sri Lankan Government

Gam Udawa. Project of building houses for poor people in the country especially in rural areas is known as, Gam Udawa project.

Samurdi and Janasaviya Programme. Granting of monetary support for a period of two years to the low income families is the main project. Each family received half of the payment to buy food items and balance deposited to their savings account for which facilitate them to obtain bank loans to embark on entrepreneurial schemes.

MagaNeguma. Rural road development programme started on year 2004 under the Ministry of Ports and Highways.

Nenasala. Initiated to raising the IT literacy aiming to empower the rural community through information and communication Technology in year 2005.

Devi Nemuma and GamiDiriya. The programme is launched to address the following components of the rural economy in Sri Lanka:

- a. Upliftment of the livelihood of low income families.
- b. Renovate the minor irrigations such as canals and tanks in the rural areas.
- c. Improve the facilities of the rural schools.
- d. Construction of the rural road network.
- e. Modernization of the Kindergartens and provide the necessary equipment.
- f. Modernization of the maternity centers and provide the necessary equipment.
- g. Extension of existing rural drinking water schemes.

- h. Extension of existing rural electricity schemes.
- j. Rehabilitation on the flood damaged areas.
- k. Steps to protect the maternity health.
- l. To eradicate extreme poverty and hunger

Challenges and Limitations

The process of selecting recipients in rural government projects such as “Janasaviya”/ “Samurdi” “DiviNaguma” are highly politicized which means people who are eligible for benefits from the projects, are not chosen due to different political loyalties and party politics in the villages. Therefore it is highlighted that it is difficult to implement such projects with specific policies with poor and uneducated people at the village level.

Lack of rapport between the ordinary villagers and officials of said projects is another challenge in succeeding the projects. Some of those appointed officers who come from urban areas are not in a position to properly communicate with the local people to understand and identify the needs of the farmers because their backgrounds. Another barrier is ignorance of some officers in carrying out the project without paying any attention to the current needs of the people. Thereby, at the end they prepare fake figures and numbers in final reports.

Another challenge is the lack of motivation of people to register and take a part of those processes. According to officials data, marriages and deaths are not even registered at the Divisional Secretariat which means that people are not aware how valuable such registrations. In case of identifying households to provide benefits subsidies to the needy people it finds numerous difficulties due to lack of those legalized documentations.

Outcome of the Projects

Creating opportunities to improve the quality of life with healthy people who are enjoying a decent standard lives in rural areas through empowerments and facilitations are the final and ultimate objective of implemented rural development projects in Sri Lanka.

A major negative aspect of those projects is interventions by the beneficiaries. Therefore, it does not reach to the appropriate place/ candidates. For example, in some projects, the fund is given for the development of large agro-wells. But due to unauthorized planning and intervention but it does not reach to the poorest rather improper people are benefited out of it.

However, in rural areas the positive impact of the projects are mainly remained with an improved dairy industry, local products that are popular in specific areas and economic infrastructure such as roads and paths, which have made a substantial difference to the lives of beneficiaries.

Substantial achievements of country through those numerous projects in rural areas are precisely highlighted. Country is positioning to meet the Millennium Development Goals with improved housing conditions relative to the early 1980s, in particular, access to electricity, safe water and sanitation facilities. Considerably it has decreased the Poverty rate gradually with the impact of those good rural development programmes. According to the Department of Census Statistics and Central Bank Annual Reports poverty trends of Sri Lanka have been considerably good. Mainly the rates of poverty in rural areas have dropped from 26 % in 1990 to 9 % in 2010 with the useful contribution of those rural developments implementations.

Since Sri Lanka has subjected to the Terrorism during last three decades the majority of the total budget was allocated for the Military and it was the main reason for the poor rate of success in rural development in the country. Rapid development can be expected within next few years.

Bangladesh and Rural Development

An Overview

In Bangladesh, the first major attempt in rural development in its true sense was the 'Comilla Model', launched in early sixties. The model was introduced in Rural Development Academy, Comilla as a pilot project in 1960 and carried out experiments under Dr. Akhter Hameed Khan in an area of whole Comilla Kotwali Thana (100 square miles) producing several viable programs and institutions. Out of them four of the components were adopted for nationwide replication. These are: (1) a two-tier cooperative system with the primary societies (Krishi Somabay Samity -KSS) at village level and Thana Central Cooperative Association (TCCA) at Thana level; (2) The Thana Training and Development Centre (TTDC) as an institutional base for coordinating and meeting the training requirements. It was basically a one stop service at thana (upazilla) level; (3) Rural Works Program (RWP); and (4) Thana Irrigation Program (TIP). Together this model has come to be known as the 'Comilla Model' of development.

After independence in 1971, the five year plans, poverty reduction strategy paper and perspective plan recognized the needs of rural development by reducing poverty and pursuing an employment-oriented growth policy. The Comilla experiment made a real breakthrough in Rural Development. It prompted administrative decentralization. It helped to demonstrate a viable method of organizing villagers and mobilizing savings to tackle the problems of chronic poverty, low productivity, endemic food deficit, and enduring unemployment in rural areas. But the Comilla model was not beyond criticism. The bureaucrats, not the rural poor people played decisive role in planning and implementation. It failed to bring any structural change in rural society and failed to benefit the poorer section. Despite its shortcomings, the Comilla model continued to influence Bangladesh's rural development strategy; four major components of the model- the TTDC, RWP, TIP and TCCA- were adopted, with some modifications, by the Bangladesh government for nationwide replication.

Rural Development Machineries and National Issues

The rural development sector is governed by Rural Development and Co-operatives Division (RDCCD) under Ministry of Local Government, Rural Development and Co-operatives. Annual Performance Agreement 2015-16, an agreement between Rural Development and Cooperative Division (RDCCD) and Cabinet Division has been signed to overview the performance of the ministry. Article 60 of the Constitution of Bangladesh reads, “For the purpose of giving full effect to the provision of Article 59, Parliament shall by law, confer powers on the local government bodies referred to in the Article, including power to impose taxes for local purposes, to prepare budgets and to maintain funds.” The mission statement of the RDCCD is, “To reduce poverty and improve the socio-economic conditions of the poor people living in rural areas through rural development, cooperative based activities and conducting continuous research on rural development”. The mission statement leads to mandates of RDCCD as follows:

- a. Formulation of rural development policy and laws, rules and policy relating to cooperatives;
- b. Formulation and implementation of programmes/and projects to alleviate rural poverty;
- c. Assist entrepreneurs through micro-credit, agricultural credit, co-operative based small and cottage industries, co-operative bank, co-operative insurance, co-operative based farming and marketing, milk and other cooperative enterprises;
- d. Initiate human resource development programmes for members of the cooperatives, provide education, training and conduct research programmes on rural development and cooperatives;
- e. Innovate new model/strategy on rural development through action research;
- f. Assist in the socio-economic development and empowerment of rural women through formation of formal and informal groups under cooperative programmes.

In order to assist the ministry to accomplish its mandate, organisations are: Bangladesh Rural Development Board (BRDB), which is the largest service oriented institutional setup of the Government of Bangladesh (GOB), is directly engaged in rural development and poverty alleviation activities in Bangladesh. It has its wing in all districts and upazillas across the country. Department of Cooperatives, Palli Daridro Bimochon Foundation (PDBF), Small Farmers Development Foundation (SFDF), Bangladesh Samabaya Bank, and Bangladesh Milk Producers' Co-operative Union Ltd (Milk Vita), BARD, Comilla; RDA, Bogra; RDTI, Sylhet; Bangladesh Cooperative Academy etc.

The National Rural Development Policy - 2001 (NRDP) was formulated to meet the constitutional obligation to develop human resources and bring about positive changes in the standard of living of the people in the rural areas. The policy offers clear directions regarding rationale and background, aims and objectives, philosophy and principles, strategies and ways of implementation of the Rural Development policy. Among the issues emphasized in the NRDP, the following are worth mentioning.

- a. Integration of all activities in rural development with a view to alleviating poverty;
- b. Improving the quality of life of women and the poor;
- c. Economic development of landless and marginal farmers;
- d. Expansion of education, health, nutrition and family welfare activities;
- e. Creation of opportunities for rural people to become self-reliant economically;
- f. Ensuring proper utilization of all existing resources of each house and each village;
- g. Development of the handicapped, tribal people, ethnic minorities, and so on;

One of the priorities underlined by the NEDP is a strong and accountable system of local government, especially the Union Parishad. In order to effectively implement it, Union Parishads need to be empowered with additional resources, authority and training. A transparent formula needs to be put in place by which significance amount of funds will be devolved to the Union

level as a matter of right, rather than as a function of central control. Union Parishads also need to be made accountable to the people through a system of regular village meetings as well as mandatory public display of information regarding all government expenditures.

Government have initiated various people's welfare oriented, innovative programmes targeted at rural development through poverty alleviation. Those which are worth mentioning among them are: Ashrayan (housing for the poor), Back Home Programme, One House one Farm, Shanty Nibash (Peace Abode), Old Age Allowances, Allowances for Widows, Deserted Wives and Destitute Women, Stipend for Education, Food for Education, VGD, VGF etc.

Highlights on Few Major Programs/Projects

Comprehensive Village Development Program (CVDP). In order to bring all classes of people of a village within one institutional framework based on 'one village one society' concept, Total Village Development Program (TVDP) was introduced in 1975 by BARD. The project was renamed as 'Comprehensive Village Development Program' and included in the 3rd Five Year Plan (1985-1990). Now the program is being implemented in 64 districts covering 4275 villages of 66 Upazilas. Each upazila has 60 villages. Its major aim as following:

- a. One Village One Co-operative.
- b. Self-Reliance and Self-Employment.
- c. Human Development.
- d. Social Development.
- e. Planning the Development.
- f. Accountability and Peer

Participatory Rural Development Project (PRDP). The activities are implemented based on the principles of bottom-up planning; participation of local people; community approach by focusing on entire village development rather than individual development; self-help and ownership of stakeholders

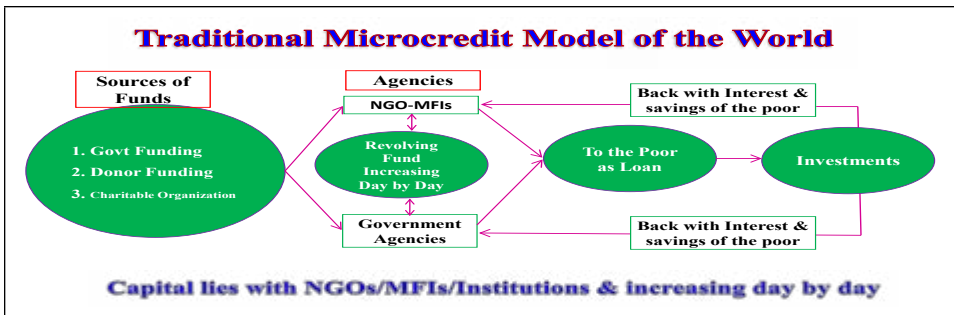
by local contributions; and transparency and accountability by disseminating and sharing information by holding a regular meeting among all stakeholders. The community development projects usually include construction of village roads, small culverts and ring culverts; tanks for fish cultivation; village-wide sanitation etc. These projects are initiated by the Village Committee (VC) and are implemented jointly by bearing 10% of the project cost by the villagers (in cash or labour), 20% by Union Council and rest 70% by the project authority.

Case Study: '0' (Zero) Hunger Mission and Roadmap of OHOF Project

People's Empowerment Model by the Hon'ble Prime Minister. During the 66th Session of the UN General Assembly, Hon'ble Prime Minister Government of the People's Republic of Bangladesh unveiled a six-point multi-dimensional peace model for championing democracy and people's empowerment, coinciding with the UN General Assembly theme "Mediation in the Peaceful Settlement of International Disputes". The model is based on six mutually reinforcing peace multipliers: Eradication of poverty and hunger; Reduction of inequality; Mitigation of deprivation; Inclusion of excluded people; Acceleration of human development; and Elimination of terrorism. It reaffirms that all people should be treated equally and emphasizes on the empowerment of people and enhancement of human capabilities for the realization of peace.

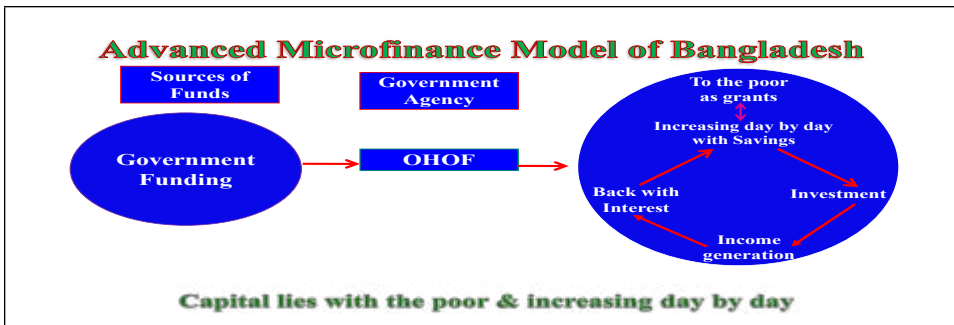
OHOF Project

The Hon'ble Prime Minister of Bangladesh thought about poverty alleviation in true sense for people's empowerment. She had been working on it for a long time and started a pilot project in 1995. Through trial and error, she established a specialized model of microfinancing for the poor of Bangladesh as traditional microcredit model failed to eradicate poverty. The traditional microcredit model can be conceptualized as followed:



Due to change of government as well as mis-coordination vis-à-vis governance issues, the project was not seeing its success. Later in 2009, the government again started the mission of poverty alleviation under the same Project OHOF i.e. each household must have at least one family farm, if possible more as income generating activity ensuring livelihood. The Government started it with asset transfer to the poor followed by skill development through training. Some amount of microcredit was also given to them. Within two years it was found this mixed strategy, assets and microcredit didn't give tangible benefit. Most of the people sold out the assets and the small loan was not properly used by them. In most of the cases the poor spent the loan money for immediate needs like food, health care and cloths. Hence, the main objective- investment for livelihood security and income generation- was hardly achieved. Another important finding was the social inclusion of the extreme poor, the weak segment of the society, was not attained. During asset transfer, the extreme poor were deprived by the socially strong and rich people. The lessons learnt from the mission were: fund should remain with the poor permanently; ownership of the poor to the fund should be ensured; poor must have the power for decision making themselves; poor should do income generating activities according to their needs; poor should be empowered to ensure fund mobilization, utilization and management also; empowerment of the poor through social inclusion should be ensured.

Depending on the lessons, the government redesigned the microfinancing model in 2011 incorporating participatory fund mobilization by the poor with specific savings supported by government funding as incentives along with ownership to the entire amount. The model is explained below:



The basic advantages in this model are: Fund is given to the poor as grant instead of credit (i.e. forever); Fund is raised up by their savings forming an integrated fund to invest for income generation at household level; Finally, the fund is returned with interest to their own bank account, not to anybody else; and thus the fund is revolving & increasing and being directly used and handled by the poor instead of the middle men.

Vision of the Project

Poverty alleviation and sustainable development through fund mobilization & family farming.

Mission of the Project

- a. Assistance to capital formation of the poor farm families.
- b. Sharpening their skill by training & motivation.
- c. Allow them to sit together at courtyard meeting.
- d. Enable them to take decision independently.
- e. Enabling them to develop need based small family farms.
- f. Ensure marketing facilities for their product.

Objectives of the Project

- a. Formation of 81,000 cooperatives involving all the small & marginal farm families by 2016;
- b. Ensure optimum use of local human and natural resources sustainably by 2018;
- c. Provide incentive BDT 200 (US\$ 2.5) per month to each smallholder by 2018;
- d. Provide grant BDT 150,000 (US\$ 2000) annually to each village cooperatives by 2018;
- e. Skill development training and Empowerment of the poor farmers in particular the women by 2016;
- f. Ensure the use of the lands of absentee landowners under the OHOF by 2021;

(Note: All activities to be done through e-financial inclusion & online by 2016.)

Roadmap of the Project

To materialize the dream of sustainable funding to the poor and poverty alleviation the government of Bangladesh modified the project, OHOF. On the basis of its success government chalked out a plan for

expansion it to all over the country by phase in 2010-2016 to address 10 million poor households i.e. 50 million poor of the country. Depending on the permanent poverty alleviation model of the Hon'ble Prime Minister has opted for a poverty free country by 2021 under '0' Hunger Mission of OHOF Project. To achieve the goal a roadmap has been developed. In 2010, 25% people of Bangladesh was living under poverty line, which is 8 million household/families comprising 40 million people.

A Road map to establish a poverty free Bangladesh through Ektee Bari Ektee Khamar Project (2010-2020)

Beneficiary families More than 12.3 Million (Till elimination of poverty from the last poor family)

Proposed Budget Amount: 51620 Million taka

Phase	Budget	No of Village	Beneficiary families	Time Limit		Time Limit		Time Limit	
				2010-11 2011-12 2012-13	2013-14 2014-15 2015-16	2016-17 2017-18	2019-Continue		
1st Phase	14920 million	17,300	1.038 million	[Purple bars]					
2nd Phase	16700 million	23,227	1.388 million		[Red bars]				
3rd Phase	Proposed 10000 million (Not Approved)	41,000	2.5 million			[Blue bars]			
4th Phase	Proposed 10000 million (Not Approved)	41,000	2.5 million				[Yellow bars]		
5th Phase Last Phase	Bank will bear revolving fund (no govt fund will be used)	1,20,000 (Rest of the poor peoples in villages)	More than 2.5 million (Upto the last poor family)						[Pink bar]
Total	51620 million	1,20,000	More than 10 million	[Green bar]					

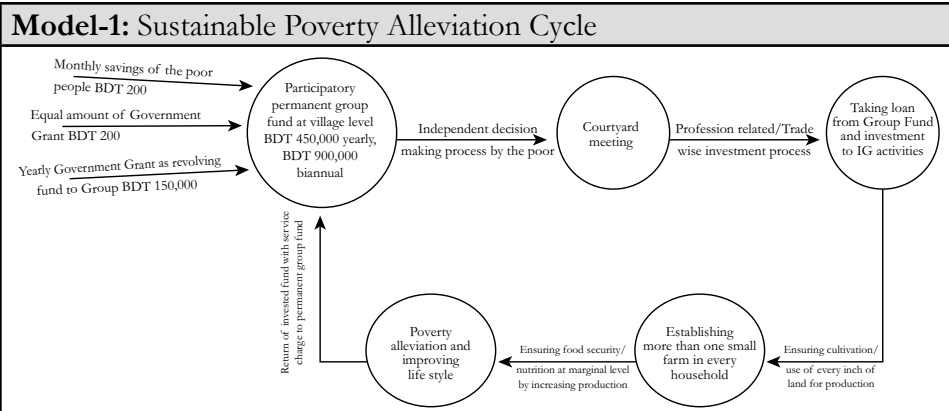
One House One Farm Project firmly determined to alleviate poverty from Bangladesh by 2020

The 1st and 2nd phase project dealt with 2.5 million households from 2011-2015. In the 3rd & 4th phase, 5 million (2.5m in each phase) households will be covered from 2015-2018 and the rest poor people will be covered from 2018-2019. Thereby, government is opting for '0' hunger position by 2021.

Establishment of Palli Sanchoy Bank and Steps of the Project

To give a permanent shape of the project and to make the nation poverty free, covering last poor of the country the government has established a specialized online Bank for the poor named Palli Sanchoy Bank i.e. Rural Savings Bank. This bank would take over the project in order to ensure sustainment of the project.

This project is in fact also an initiative to promote socio financial inclusion of the poor people of Bangladesh. It has been using an innovative sustainable model to involve the poor in the microsavings program along with microcredit facilities with a trifling interest rate of 8% which is deposited back in the poor beneficiaries' savings account. This results in permanent funds for the poor that last through generations leading to sustainable savings, sustainable investment and livelihood, and sustainable income generation finally. The sequences are shown in the diagrammatic Model.



1st step, participatory fund mobilization: The poor saves BDT 200 per month and government gives the equal amount to them as bonus followed by BDT 1,50,000 as revolving fund annually. All the money has been deposited to the bank account of the Village Development Organization (VDO). 2nd step, investment: The poor sit together in the courtyard meeting and take decision for investment independently according to their need and livelihood. 3rd step, development of farm: After getting fund from the VDO each poor develops small farms like fishery, livestock, poultry, nursery, vegetable gardening etc. Thus every inch of land of the smallholders is used efficiently for agro production. 4th step, repay of the loan: After income generation the smallholder families deposit (repay) loan in installment to the account of the VDO. Thus the fund is being revolved and utilized for poverty alleviation by the poor permanently. Thus it stands as a sustainable poverty alleviation cycle challenging the vicious cycle of poverty.

The above model depicts that the fund is accumulated in the account of the poor (VDO) permanently that would be invested and re-invested by them continuously followed by permanent production and income generation leading to sustainable poverty alleviation. Therefore, it can be said that the fund is developed by the poor, utilized by the poor and managed by the poor.

OHOF Project and Differences with Traditional Microcredit

The major differences of OHOF project management practices with traditional microcredit in following table.

Ser	OHOF (Micro Saving scheme/ activities)	Other micro credit schemes/ activities
1	Participatory fund mobilization and ownership of the beneficiaries (i.e. the poor members of the VDO) to that.	The fund is owned by the micro finance institutions or NGOs, where the poor have no ownership.
2	The fund is permanent i.e. loan repayment along with the service charge (8% only) is deposited by the poor in their own accounts of the VDO.	Temporary funding: microcredit/loan lenders take away the original amount along with high interest.
3	Loans are sanctioned through the participatory decision making process by the poor (members of VDO) in courtyard meetings and the installments of repayment are based on the income generation of the poor.	Members have no freedom on decision making regarding loan sanction, loan amount, interest rate and repayment installments.
4	Online and green management: ensures transparency and speedier service delivery at their doorstep.	Manual management: more prone to corruption and hassles.

Experiences and Achievements of OHOF Project

More than 2.13 million households are now getting the benefit from online micro-savings services. Out of 2.13 million beneficiaries 60% are female headed underprivileged (e.g. widows, divorcees, orphan etc) households. The project has been running for the last five years covering 40,453 villages with 2.13 million households of Bangladesh. The beneficiaries have deposited BDT 8324 million (\$104 million) and government has provided a matching welfare grants BDT 7121 million (\$89 million). In addition, the government provided BDT 9466 million (\$118 million) as revolving grant. So, an integrated common

fund with service charges and bank interest BDT 25773 (\$322) million has already been developed (source: OHOF's online banking dashboard, dated 30-10-15).

One of the main achievements of the OHOF program is the success of its e-financial inclusion. The banking system is fully automated to prevent fraud or corruption, and save poor villagers from the hassle of travelling to the city to withdraw or deposit money. Currently, more than 2.13 million villagers have used the online system with transactions exceeding BDT 25773.325 million. It is interesting, more than 1.8 million loans involving BDT 21678 million have been sanctioned by the UpazilaNirbahi Officers through the online system and the poor have been informed through SMS sitting at their homes.

Distribution of investment in family farming				
Ser	Types of Farms	Number of farms	Investment (BDT Million)	Investment (US\$ Million)
1	Fisheries	309120	5189	64.86
2	Poultry	459080	3700	46.25
3	Livestock	579622	8190	102.38
4	Nursery	101240	1238	15.50
5	Kitchen garden	107920	1254	15.70
6	Others	329540	2107	26.00
Total:		1,886,522	21678	271.00
Source: Report of OHOF (updated on 16-10-15)				

From the above table, it is seen that the poor people invested BDT 21678 million (\$271million) in 1,886,522 small income generating family farms. Out of 1,888,522 household farms the number of fishery is 309,120 where the poor members invested BDT5189 million i.e. \$64.86 million. The highest investment is done in livestock sector BDT8,190 million i.e. \$102.38 million forming 579,622 household farms with cows and goats. The beggars and absolute landless people invested BDT2107 million i.e. \$26 million in 329,540 miscellaneous livelihood like mini shop, tea stall, rickshaws, hawker etc.

Project Achievements (up to 31 Oct 2014)

At a glance, the project achievements are mentioned below:

- a. 40527 Village Development Organizations formed.
- b. Number of beneficiary smallholders 2.5million.
- c. Savings deposited by the smallholders BDT 5890 million i.e. US\$ 75 million.
- d. Matching project grant given to the smallholders BDT 5890 million i.e. US\$ 75 million.
- e. Grants from government to the farm families BDT 8220 million i.e. US\$ 105 million.
- f. Total BDT 20000 million i.e. US\$ 257 million fund mobilized for 2.5 million Small holder.
- g. Skill development training provided to 134400 people.
- h. BDT 11150 million i.e. US\$ 143 million invested in 1.023million small family farms.
- j. Total amount of BDT 15724.32 million (US\$201million) has already been transacted through on-line and number of households under e-financial inclusion is 2.1 million.

Challenges in Rural Development

There are challenges which directly or indirectly pose a challenge in rural development. The major challenges are:

- a. **Sectorial and Target Oriented.** Rural development in Bangladesh has been basically sectoral and target group oriented in which the rural sector is divided into several sub-sectors without grasping their inter-relationship. Target group approach targeted only some groups of human being leaving the rest. Similarly sectoral approach excluded some essential components of the villages from the development. Sectoral approaches have made significant contribution in developing infrastructure like roads, bridges, rural markets, schools, agriculture, health etc directly contributing in

village economy and social upliftment, but excluded development of some of the basic amenities of the villages like community hall, prayer places, playground, children/amusement parks etc. Sectoral developments were not also undertaken based on a need based assessment and feedbacks from the villagers.

- b. **Not Comprehensive.** A very few programs/projects addressed the rural housing in comprehensive manner. No efforts addressed environmental aspects of development in its true sense. No efforts were made to save agricultural land from being encroached by housings and other non-farm activities. No efforts were made for making economical use of the wastes produced by the human and cattle heads, until conceived recently.
- c. **Lack of Coordination.** Major problems that have emerged in rural development are the uncontrolled and uncoordinated existence of many organizations and programs, flow of multi-dimensional resources and unhealthy competitions of organizations/institutions at field levels. Even it is observed that more than one divisions/ departments/ agencies are competing each other on the similar programs. Due to lack of coordination and proper direction, it is even difficult to assess the individual and aggregate results of the programs (Ahmed 2010, 19-20). Even it is observed that every sectors of the government have their own people working at the same village, whereas such duplication of efforts could be avoided by creating one stop service or a receiving mechanism at village level.
- d. **Instability of Rural Development Institutions.** Many of the rural development agencies run on foreign donation. If, for any reason, donation is stopped the concerned agency cannot continue with the development projects(s). Prioritization of rural development works, at times, depends on the wish of the donors, and on the ground requirements.
- e. **Abuse of Local Government Institutions by the Central Regimes.** At times, due to influence of the central regime, rural development approaches become top down. Such approaches often do not take into account the ground realities. Therefore, many of the projects do not give intended dividends. In some cases, the projects fail.

- f. **Non Adherence of National Rural Development Policy - 2001.** While planning the programme / project for rural development, national policy is not followed. It is done on requirement basis which also lacks coordination among different government agencies, NGOs, donor countries/agencies, etc. Sometimes, there are duplication of efforts and, sometimes, money is spent on a wrong project on a wrong place.
- g. **Influence of Local Elites.** Because of influences by local elites, MPs, etc. it becomes difficult to correctly identify the true beneficiaries of a development work. Besides, interferences by local public representatives, especially prioritization/selection of development works hamper the success of a rural development initiative.
- h. **Challenges Related to Rural Women Development.** Women's development of rural area is a significant issue on the context of rural development. Rural women face much challenges through the development process which as follows:
- (1) Most of the people of rural area in Bangladesh are Muslim who does not want to send their girls to school due to their religious norms. A nation cannot develop them without receiving education. Moreover most of the families do not permit their girls to go out of the home. The rural girls must have veiling system that is a large hindrance to their development process.
 - (2) In the rural area of Bangladesh, girls are victim of religious legislation. Their guardians consider that they do not need higher education because of religious fundamentalism. In every religion women are considered as inferior to men. Religion describes women as a profane object and compels them to be confined within four walls especially in Islam according to Sharia law.
 - (3) Early marriage is one of the main obstacles of rural women's development. Guardians of rural area think that girls are their burden. So they always try to marry them. As a result they give birth child early that causes great threat to their health. For early marriage girls are deprived of higher education too.

- (4) Most of the rural women are not independent economically that causes the self-abhorrence among them. They also do not get the chance of decision making in any family issue. They live like a doll in patriarchal system of rural area.

Recommendations

Bangladesh has experienced a good number of rural development initiatives since her independence. Rural development approaches in Bangladesh mostly met their objectives designed to meet the demand of that time and situation. Despite having some weaknesses/incoherence and irrespective of their input to output ratio, those together made desired impact on rural development through efforts of poverty alleviation and minimum essential infrastructure development. Today's food surplus Bangladesh from food deficit Bangladesh bears the testimony. Followings are the suggestions for a way forward of rural development:

a. Introduction of One Stop Service at the National Level.

Ministry of LGRD and Co-operative may have all wings related to different sectors to rural development (education, women and children affairs, social welfare, fisheries and livestock, agriculture, land, youth development, etc). This can be done through an effective organogram taking manpower from all relevant ministries, who at present deal with rural development. The arrangement will ensure only one ministry to deal with rural development. Thus all programmes and projects related to rural development will have effective coordination, management and implementation. The budget therefore, needs to be allocated through the ministry.

b. One Stop Service at the Local Government Level. Local Governance service from district to upazila to union needs to have one stop service like national level. This arrangement will facilitate Ministry of LGRD and Co-operative (once reorganized) to have effective coordination and implementation of different projects and programmes.

c. Integration of Business Community for Rural Development. Policy needs to be formulated to develop specific sector of rural development

through Public Private Partnership (PPP) framework. Besides, the business community may be involved for rural development in connection with Corporate Social Responsibilities (CSR) programme. To fulfill this requirement, rural areas may be permanently earmarked for undertaking CSR programme amongst the different business community.

- d. **National Consensus for Rural Development.** There is a requirement to have national consensus on rural development. This arrangement will ensure continuity of the programmes and projects in case of change of regime.
- e. **Use of ICT and Technology.** As OHOF project is an example of use of technology and ICT, which is considered as accountable, transparent benefitting poverty alleviation, therefore, this model may be followed for future projects.
- f. **Training, Research and Development Issues.** At present the training institutes are not adequate considering number of population below the poverty margin. At least one training institute per division needs to be constructed. Besides, existing training facilities needs to be geared up for research and development work. These institution may be affiliated under public university so that the training adds value to one's carrier and students can pursue higher study related to rural development.
- g. **National Rural Development Policy.** The NRDP needs to be reviewed considering requirement of SDG and per present day's need.
- h. **Enabling Rural Business Environment.** The country needs to provide an enabling rural business environment by investing in rural infrastructure, reforming its rural finance mechanism, regulatory framework, land policy and administration, and public expenditures, creating an incentive for rural SMEs and agro-business, improving the law and order situation, and ensuring decentralized and accountable rural service delivery.
- j. **Monitoring Mechanism of Projects.** At present a good number of government officials remain as, Officers on Special Duty (OSD). These officers may be given responsibilities as per Upazilla to monitor the

projects, who may directly work under Prime Ministers Office.

- k. **Involvement of Ansar and VDP in Rural Development.** At present more than 50 lacs members are in Ansar and VDP, who are in all the villages and upazillas. These trained groups need to be directly involved in specific sector of rural development. HQ Ansar and VDP may be given additional permanent responsibility in this regard.
- l. **Integration of Post Offices in Rural Development.** All the post offices need to have electronic service in order to assist rural communities in e-financial inclusion.
- m. **Agro-based Industries.** To create a sustained demand for agricultural product there is a need to produce and continuation of its supply. Non-traditional export items, like cornflakes, oats, pop corns, jams, pickles may be considered.
- n. **Implementing Agencies for Rural Development.** BRDB has a strong presence in all rural areas. Taking the success story of OHOF project and establishment of Palli Shanchay Bank (PSB), BRDB's mandate needs to be placed under PSB, so that it doesn't depend on government's revenue.

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Interviews

10. Chairman BRDB and members of Seminar group on 23 February 2016.
11. Additional Secretary of LGRD ministry (RDCD Division) and members of Seminar group on 23 February.
12. Secretary of LGRD ministry (RDCD Division) and members of Seminar group on 23 February.
13. Discussion session with the Project Director and Team One House One Farm Project and Brigadier General Saleem Ahmad Khan on 02 March 2016.

INTERACTIVE SESSION AND REMARKS BY THE RESOURCE PERSONS

General

A seminar on “Rural Development: Challenges and Prospects for Bangladesh” was held at National Defence College (NDC) on 12 April 2016. The subject is timely and pertinent which demands thorough study and discussion for adopting appropriate development strategy for Bangladesh.

During the Interactive session few important question as well as comments came up to the panel which are appended below:

Question 1. The right of women is curtailed in society which is monotheist. How do you define it?

The panel replied that in monotheistic religions some kind of superstition prevails due to ignorance and these indulge malpractices harming the social fabric.

Question 2. What is the difference between urban and rural development?

To this question the panel replied that it should not be based on geographical boundary rather on development and necessary parameters. There is no specific definition of rural and urban area as it varies from country to country and in Bangladesh city to city which must be taken into consideration.

Question 3. Are people in slum area living in urban condition or worst than rural condition?

It was highlighted that the people in slum area earn their livelihood on daily basis and their living condition remains deplorable but their economic perspective seems to be better than rural area. However, looking at their involvement into criminal activities due to unemployment, the rural life may be considered better than life at slum of urban area.

Question 4. Quoting Chinese example of large workforce moving to urban area, it was mentioned that bulk of our rural population are migrating to urban area for different kind of employment. Their experience and vital knowledge

on agriculture is not transferred to next generation. More so, advantage of modern technology is not fully explored. How to address the issue?

The panel highlighted that keeping rural area attractive is a challenge. Much more importance is also needed in scientific invention and mechanization of agriculture sector. Those sectors need to be addressed to allow farmers to yield, enhance products and quality of life which will reduce the migration.

It was also added that due to lack of good institutional infrastructure, people's participation along with resource mobilization is a must. Safety net should be geared up as there are vulnerable groups below poverty line. There is also a need to focus on different regions for capacity building.

Question 5. The local authority is not collecting taxes from local people being fully dependent on financial support provided by central govt. What do you think about the positive and negative impact of collecting taxes from local people.

No in depth study has been carried out as replied by the panel.

It was informed that local government is reluctant to collect taxes from local people as such they should be motivated to collect taxes. People should also be aware of the goals and purposes of tax collection.

Related Comments

- Out of 4500 UZ, at least 500 UP chairmen are trying to collect taxes from the citizens but tax heads are very negligible.
- Central government has taken all the sources in their own hand and nothing is left other than capital taxes from individual household which is creating a serious problem.
- Local govt should be given some tax sources to solve the problem.

Question 6. Question was related to sharia compliance financing. As you know that there are some financing sector complying this sharia. Are you advocating or recommending to enhance those or a near concept you are recommending?

Opposing the view the panel replied that this is not a new concept, it is already in vogue in our country. However, if someone is not willing, they have the option to adopt micro financing or micro credit financing of sharia compliance.

Question 7. What initiatives are being planned or implemented by UN agencies in regards to SDG for rural development and what lessons can be drawn from MGNREGA Act of India for Bangladesh?

It was explained that the initiatives taken by many countries about projects, plans and policies with regard to SDG were studied by the team and the estimated need to pursue SDG at global level was found out. Government has already taken steps to pursue the SDG but they don't have the study about the steps taken by Finance Ministry. It was informed by a participant that government has already given responsibilities to work out budgetary requirement for next budget session.

Question 8. He opined that after the inclusion of SDG all the countries are promulgating rural development plan but there are many issues like water sharing, climate changes and eco- system changes which a country can not solve alone, those should be included as regional approach for rural development.

The panel readily accepted the proposal and recommended for a separate research on the subject.

Question 9. UK has already funded 2% of whole GDP as promised to pursue SDG. So, there is a need for huge fund to fulfill the goals of SDG in Bangladesh.

The panel appreciated the proposal.

Question 10. Cooperative society has been introduced in our country long before the micro credit system. Due to various factors, cooperative society could not flourish and this was taken over by micro credit system. The interest rate is also very high. What do you think cooperative society is effective or micro credit?

In reply to the question the panel said that cooperative society came as informal economic initiative by many countries which was vibrant. Cooperative society in rural areas was also vibrant but may not be at the height of micro credit.

Related Comments

- Absence of proper motivation, forming of the society and proper monitoring at field level are the main causes of failure of cooperative society.
- Many people are not taking cooperative or micro credit but they are doing at their own initiative giving more dividend.

Question 11. As per SDG 04, quality education will ensure rural development. In rural areas the educational institution, the quality of teachers and facilities are not available at places but more importance is given in urban area. How to come out of this psyche and ensure quality of education?

The panel said that they have already recommended and also took note of the recommendation given by the participant.

Question 12. There is only one Agricultural university in the country and after completion of study from this university students move to western countries for higher studies and don't come back to Bangladesh. How can the young generations be attracted to rural development?

Above point is not separately discussed, by the team but the quality of education as well as improvement of life style with number of opportunities were highlighted so that people feel the urge to live in rural areas.

Question 13. What will be the impact of religious fundamentalism and political polarization in rural development?

The subject has not been included in the study of the team.

Question 14. Farmers are cultivating crops without due price because of the interference of middlemen. Again for the lack of storage facilities farmers are deprived of their prices. How to eradicate these problems to get the dividend?

In reply the panel appreciated his views and comments about middlemen and extortion etc. The panel also said that they actually touched upon the requirement of infrastructure, governance issue only.

Question 15. Lots of internal and external migrations are taking place. How the issue can be addressed and migrated people can be involved in rural development?

The panel opined for further study on the issue.

Question 16. World Bank in country Assistance Strategy 2006 – 2009 and 2011- 2014 highlighted that 07 aspects contributed positively and some aspects negatively affected development. Mixed civil service and judicial service compromises delivery of essential services including law and order which has not been highlighted, these could be included in the presentation.

The panel said that this also needs further study.

Comments from Senior Directing Staff (Army)

- The statistics found out by the group need to be corrected, otherwise it is not going to help others.
- There are certain places from where others are extracting money from government khas land, Balumohol and Jolabhumi etc. These should be given to the people of rural area and there should be a guidelines about it.
- People are sending remittance from abroad which is one of the major contributor of rural development but there is no system to help people who are receiving remittance and its proper use specially its direct link to capital market.
- It was also highlighted about lack of control in selling arable land. Wherever highway is constructed, multinational or corporate houses start procuring the land in rural area there by creating an impediment in rural development.

Comments from Supervising Senior Directing Staff (Air)

- He appreciated all for successful completion of first seminar which was educational and also motivational to work out solution to the problem related to rural development.
- Networking was done from the involvement of every participant and that was intellectual.
- While planning the seminar it was based on broad theme which was again subdivided into sub themes. The seminar had as many as four topics, each topic would be dealt with investigative research.
- Target audience need to be kept in mind while conducting seminar as it could be also held with villagers, teachers etc.
- One of the point highlighted by SDS (Army) was statistics and for the purpose of seminar these statistic are important. Through statics standard deviation can be found out from the mean, the figures and average can be made from figures by which proper analysis can be made.

Comments from Resource Persons

- Since 70 % or more people still live in rural area which is a kind of hinterland for the people living in urban area, none can avoid responsibilities taking care of the benefits of the people of rural area.
- The farmers do not get adequate prices due to interference of middlemen who take the bulk of their share which need to be taken care as it remains as a problem of century old.
- It was also emphasized in making sustainable development programme which will be beneficial in the long run. Overnight benefits from any scheme or any programme should be avoided. Now-a-days the habit of rural people has changed a lot as they are getting remittance from their children and relatives abroad. The village people are becoming reluctant to work being financially well off. This advantage of getting remittance may

not always be there, so permanent plan need to be put into place so that sustainable development can be achieved to benefit the people.

- Local government is not found very efficient and the same has not been practiced in a good way till today. In order to develop rural area and to bring more benefits for rural people, the local government or institution has to be developed in a manner so that local government becomes real government at local level and they attain self sufficiency in imposing taxes, collecting taxes and spending money for the development in rural areas. For that matter policy level decision at the top is necessary.
- Now-a-days there is a tendency that rich people are joining in politics. It is not discouraged but involves risk as their business psyche differs from others. Compared to Sher-e-Bangla, who fought for rural people these rich people will be looking for commercial benefits and profits. So, they have to be motivated and sensitized that it is their primary duty to see the interest of common people as soon as they engage themselves into politics.
- He also added that people will certainly like to stay back and enjoy their life in villages at par with urban people if those can be made more attractive bringing more facilities of entertainment, more amusement, providing good school, healthcare and sanitation. Political government and all involved in civil service have to work in collaboration. In order to stop migration of village people to town ship, security of people, women empowerment, their earning, economic development, transparency, accountability should also be given due priority in rural areas.
- People should go massively for solar power, electricity as the world faces common problem of climatic changes. Due to the emission of carbon that is happening, many islands including Bangladesh may be threatened, the entire world may be in jeopardy compelling people to be migrate to other places considering safety of human life. There should be sort of common global understanding and initiative to control damage of the atmosphere so that the world can be protected from the climatic damages that are frequently taking place.

- At the end he opined in favour of employing ombudsman to develop and see the proper performance of government at central level or at village level. The ombudsman may be put in place or strengthened if there are good local governments to see whether they are performing their jobs properly or not. Local government will never be developed if frequent intervention is made by central government.
- It is the common psyche of vested corner to have more and more power in singular hand. But mindset needs to be developed to share power with others. Political government at capital will have to do away with certain power so that local government may become gradually efficient.
- Media has a big role to play in the country. Everyone can't say many thing even he knows the solution. Political leaders at highest level has also constraints as they are not alone, rather are doing politics with people from various fields who are supporting them having different kind of interests. As such political leaders need to perceive with their own wisdom. Implementation of solution remains also at times critical.

List of Abbreviations

ASA	- American Stroke Association
BADC	- Bangladesh Agricultural Development Corporation
BARD	- Bangladesh Academy for Rural Development
BRDB	- Bangladesh Rural Development Board
CVDP	- Comprehensive Village Development Program
GDP	- Gross Domestic Product
ICT	- Information and Communications Technology
INGO	- International Non-governmental organization
IRDP	- Integrated Rural Development Program
LDC	- Literacy Design Collaborative
LEDC	- London Economic Development Corporation
LGED	- Local Government Engineering Department
MIC	- Middle Income Countries
MDG	- Millennium Development Goals
NGO	- Non-governmental organization
NRDP	- National Rural Development Policies of Bangladesh
OECD	- Organization for Economic Co-operation and Development
PRDP	- Participatory Rural Development Project
SDG	- Sustainable Development Goals
SRD	- Sustainable Rural Development
SIDS	- Sudden Infant Death Syndrome
UCC	- Union Coordination Committee
UNDP	- United Nations Development Program
UNDP	- United Nations Development Programme
UP	- Union Parishad
VDO	- Village Development Organization

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