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Mazumder, Md. Akhtar Hossain

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**Efficacy of Holistic Approach to Rural Development
in Bangladesh: A Study of Comprehensive Village
Development Programme (CVDP)**



Ph.D Dissertation

By

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**Department of Social Work
University of Rajshahi
Rajshahi, Bangladesh**

October 2013

**Efficacy of Holistic Approach to Rural Development
in Bangladesh: A Study of Comprehensive Village
Development Programme (CVDP)**



Ph.D Dissertation

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October 2013

Efficacy of Holistic Approach to Rural Development in Bangladesh: A Study of Comprehensive Village Development Programme (CVDP)



By

Md. Akhtar Hossain Mazumder

A Thesis Submitted to the Department of Social Work, University of Rajshahi in
Partial Fulfilment of the Requirements for the Degree
of

Doctor of Philosophy

**Department of Social Work
University of Rajshahi
Rajshahi, Bangladesh**

October 2013

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Certificate of the Supervisor

I am pleased to certify that the Ph.D thesis entitled “*Efficacy of Holistic Approach to Rural Development in Bangladesh: A Study of Comprehensive Village Development Programme (CVDP)*” is an original work accomplished by Md. Akhtar Hossain Mazumder, Assistant Professor of Social Work, University of Rajshahi and Ph. D fellow of the session 2008-2009 at the Department of Social Work, Faculty of Social Sciences, University of Rajshahi. The findings and views expressed in this dissertation are originated from empirical data and entirely his contribution. He has prepared this dissertation under my supervision and guidance. As far as I know, the dissertation has not been submitted anywhere else for any purposes e.g. any degree or diploma or publication.

I also certify that I have gone through the draft dissertation thoroughly and found it satisfactory for submission. The dissertation is therefore recommended and forwarded to the authority of Rajshahi University for necessary formalities leading to its acceptance in fulfillment of the requirements for the degree of Doctor of Philosophy.

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Declaration by the Researcher

I hereby declare that the dissertation entitled “*Efficacy of Holistic Approach to Rural Development in Bangladesh: A Study of Comprehensive Village Development Programme (CVDP)*” has been made by me. It is an original work done by me taking advices and suggestions from my honorable supervisor. I myself take all the responsibilities for all comments, statements and opinion articulated in the dissertation. The dissertation or any part of it has not been submitted partially or fully to any academic institution/university in pursuing any degree/diploma.

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Md. Akhtar Hossain Mazumder
Rajshahi, October 2013

Abstract

Rural development is an organized activity which has been admired throughout the world for more than half a century. Bangladesh is a land of village communities; hence rural development has been a great priority here. In post-colonial period, Bangladesh has experienced many programmes along with various approaches dedicated for the improvement of the life and livelihood of rural people. Among them some are national innovations and some are diffusion from international experiments. But, unfortunately most of the rural people are yet very disadvantaged and living below poverty level.

During the 1970s and onward of the last century, a global trend of making development effort more holistic was observed. 'Holistic' is a generic term having broader outlook that considers all aspects of development and includes all segments of people related to development activities. Various comparable terms such as integrated or sustainable or comprehensive approach etc. have been being used to refer to this idea. Comprehensive Village Development Programme (CVDP) is one such programme that claims to be holistic in approach. CVDP is based on an approach to rural development that integrates many other approaches such as the cooperative approach, integrated rural development approach, community development approach, participatory approach, sustainable livelihood approach etc., not haphazardly or unsystematically but in a very levelheaded and sensible manner. CVDP does not develop any artificial organization; rather it utilizes the village community, which is actually a natural entity. The programme endeavors to get the most out of the existing social bondage, which is known as social capital. This programme claims that it has the potentiality to be sustainable and effective for rural development in Bangladesh.

The present study was conducted to know about the impact of the *Comprehensive Village Development Programme* and thereby assess the efficacy of the holistic approach to rural development in Bangladesh. A number of 210 respondents from the members of CVDP were selected from different areas of Bangladesh using a multi-stage sampling technique. Opinion of 30 officials and field staffs of the study area was also taken for this purpose. Data were collected through face to face interview and were analyzed and presented using tables, graphs and relevant statistical techniques.

From the study it is found that the overall socio-economic conditions of the members of CVDP are good in Bangladesh. It is mentionable that the respondents of Comilla, Kushtia, Sylhet are slightly in better position compared to those in Gaibanda in terms of their socio-economic condition. The present study indicates that the members of CVDP are better in terms of age, occupation, marital status, monthly income, family size and family maintenance. On the basis of the present study, it is suggested that, necessary policy should be undertaken to expand the CVDP in all part of Bangladesh to uplift the socio-economic condition of the people.

This study was conducted to verify the efficacy of CVDP as holistic approach. In order to verify the efficacy of CVDP as a holistic approach, I analyzed this programme from three perspectives such as a) basic needs fulfillment; b) organizational efficacy; and c) social efficacy. Findings indicate that most of the respondents were able to meet their basic needs such as food (85.71 percent), clothing (90.48 percent), treatment (89.52 percent), shelter (77.62 percent) moderately before joining the CVDP. After joining CVDP, they became capable to fulfill their basic needs such as food (91.90 percent), clothing (92.86 percent), treatment (90.48 percent) and shelter (81.43 percent) in a better way.

CVDP was found, by and large, to be administratively efficient and viable. The study explored that transparency in fund management system was of high-quality with very few exceptions. Information regarding fund was disseminated regularly to the members and they were found to be satisfied in this regard. It is also found that the decision making process of CVDP is participatory in nature.

The social efficacy of CVDP was found to be very satisfactory in this study. Especially positive role of CVDP in dispute resolution at village-level highly satisfies (73.33 percent) the villagers. After CVDP intervention, trend of court settlement reduced in a mentionable level (78.57 percent). It was also found that mutual cooperation in problem situation and fellow feeling atmosphere has been increased (87.62 percent) in CVDP areas. In the CVDP villages, level of empowerment of women were also found to have increased in terms of their participation in the family decision making process (54.05 percent), income generating activities (61.90 percent) and in socio-political activities (53.33 percent).

In present study it is observed that people are for the most part satisfied with this *Comprehensive Village Development Programme*. They have extended their expectations from this programme. Based on earlier experiences, they are at the same time skeptical about its continuation and smooth running. There was spatial variation in performance of this programme. It is perceived from the study that success of any programme depends on the internal components of the programme as well as on the images of the persons involved as operators.

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Abbreviations

ADP	: Annual Development Programme
APO	: Asian Productivity Organization
ASA	: Association for Social Advancement
BADC	: Bangladesh Agriculture Development Corporation
BARD	: Bangladesh Academy for Rural Development
BBS	: Bangladesh Bureau of Statistics
BCS	: Bangladesh Civil Service
BDT	: Bangladeshi Taka
BIDS	: Bangladesh Institute of Development Studies
BRAC	: Bangladesh Rural Development Council
BRDB	: Bangladesh Rural Development Board
CDF	: Comprehensive Development Framework
CIRDAP	: Centre for Integrated Rural Development in Asia the Pacific
COOP	: Cooperative
CPS	: Community Policing System
CVDCS	: Comprehensive Village Development Cooperative Society
CVD	: Comprehensive Village Development
CVDP	: Comprehensive Village Development Programme
CVRB	: Comprehensive Village Resource Book
DFID	: Department for International Development
DHF	: Dag Hammarskjold Foundation
DP	: Development Plan
EP	: Economic Plan
ESCAP	: Economic and Social Commission for Asia and the Pacific
FAO	: Food and Agricultural Organization
FFE	: Food for Education
FFW	: Food for Work

FFYP	: First Five Year Plan
FY	: Financial Year
GDP	: Gross Domestic Products
GOB	: Government of Bangladesh
GR	: Gracious Relief
IBS	: Institute of Bangladesh Studies
ICD	: Integrated Community Development
ICRC	: International Committee of the Red Cross
IFAD	: International Fund for Agricultural Development
IGA	: Income Generating Activities
IIRR	: International Institute of Rural Reconstruction
ILCD	: Integrated Local Community Development
ILO	: International Labour Organization
IMF	: International Monetary Fund
IRD	: Integrated Rural Development
IRDp	: Integrated Rural Development Programme
ISRDS	: Integrated Sustainable Rural Development Strategy
ISWR	: Institute of Social Welfare and Research
JICA	: Japan International Cooperation Agency
KSS	: Krishok Samabay Somitee
LGED	: Local Government Engineering Department
LGRD	: Local Government and Rural Department
NGO	: Non Government Organization
NRDP	: National Rural Development Policy
PCD	: People Centred Development
Ph.D	: Doctor of Philosophy
PKSF	: Palli karma Shahayak Foundation
PP	: Project Proforma
PRSP	: Poverty Reduction Strategy Paper

RDA	: Rural Development Academy
RDF	: Rural Development Framework
RDI	: Rural Development Initiatives
RDTI	: Rural Development Training Institute
RMP	: Rural Maintenance Programme
RSS	: Rural Social Service
RWP	: Rural Work Programme
SARDAF	: South African Rural Development Framework
SLA	: Sustainable Livelihood Approach
SPSS	: Statistical Package for Social Sciences.
TCCA	: Thana Central Cooperative Organization
TIP	: Thana Irrigation Project
TR	: Test Relief
TRRM	: Thai Rural Reconstruction Movement
TTDC	: Thana Training and Development Centre
TVDP	: Total Village Development Programme
UMCS	: Union Multipurpose Cooperative Society
UN	: United Nations
UNCTAD	: United Nations Conference on Trade and Development
UNESCO	: United Nations Educational Scientific and Cultural Organization
UP	: Union Parishad
VAID	: Village Agricultural and Industrial Development
VDP	: Village Defence Party
VGDP	: Vulnerable Group Development Programme
VGf	: Vulnerable Group Feeding
WHO	: World Health Organization

Chapter One
Background of the Study

Chapter 1

Background of the Study

1.1 Introduction

Since time immemorial, Bangladesh has been a land of village communities. About 80% people still live in rural areas (Rahman et.al. 2004:1). So development of the country, to a large extent, depends on the development of the villages. The contribution of rural economy to the sustenance and development of the country is very vital. Only the direct contribution of major sector of rural economy i.e., the agriculture sector to GDP is yet 20.87% and about 48.1 percent of the total labour forces of the country are engaged in this sector (Bangladesh Economic Review, 2008:83). But, unfortunately most of the people especially the rural people are yet very poor and disadvantaged. Many a step has been planned and executed to remove rural poverty. But, not a substantial achievement has yet been gained. The condition of rural poor is being worsened.

The Government of Bangladesh is constitutionally obligated to formulate and execute necessary programmes and activities for rural development. Article 16 of the constitution of Bangladesh reads as “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, communications and public health, in those areas, so as progressively to remove the disparity in the standards of living between the urban and the rural areas” (GoB, 1994). Bangladesh from its very inception has been taking many programmes for the improvement of

rural poor. There is a long history of conducting experiments and programmes for rural development even before the inception of present Bangladesh. The Comprehensive Village Development Programme (CVDP) is the latest addition to such sort of sequence. It claims to be started with a new vision and strategy. So it is the demand of the time to have an analysis of the approach and strategy attached to this programme.

1.2 Statement of the Problem

Bangladesh is a developing country with a large size of population, more than 150 millions of people of which about 80 percent lives in the rural area (GoB, 2013). So, if the question of development arises, then the term 'rural development' should come first. After the partition of India, the then Pakistan Government took few initiatives for rural development. The first of this kind was the VAID (Village Agricultural and industrial Development) programme, which was funded by the 'Ford Foundation'. But it continued for a short period and come to an end in 1961. The Comilla Approach in the 1960's provided the first systematic opportunity for the small and the marginal farmers to participate effectively in the dynamic process of promoting agricultural revolution in this country. Veteran rural development worker Akhtar Hameed Khan initiated this approach. It had four basic components- i) organization of the village people in the primary cooperatives that is the *Krishok Samabay Somitee* (K.S.S) of their own; ii) the integration of these primary cooperatives with the Thana Central Cooperative Association (T.C.C.A) for credit support; iii) an extensive extension training system through the institution of Thana Training and Development Centre (T.T.D.C) and iv) development of water resources

(along with other inputs) for agricultural development through a Thana Irrigation Project (T.I.P). Later, this institutional mechanism was modified to organize also the poor women and the landless in their own cooperatives for income generating activities. The Comilla Model of rural development started working in the name of Integrated Rural Development Programme (I RDP) from 1972 and renovated with extended volume of undertakings and was renamed as Bangladesh Rural Development Board (BRDB) 1982(BRDB, 2008:9). The Comilla Approach in its second phase developed a comprehensive Thana/Union development-planning format with focus on optimal land utilization and crop diversification. The exercise was to be initiated at the village level, to be consolidated at the union level and to be coordinated at the thana level. During 1965-70, hundreds of officers, people's representatives and other social workers were trained in that format. In the absence of appropriate motivation, the system degenerated into bureaucracies and the effort could not be consolidated and applied in the field for the benefit of the poor.

In the late 1970's another innovative, experiment came on the surface. This was the 'Swanirvar Movement'. Like the Comilla Approach it also showed i) how the different interest groups at the village level could be organized in their interest-cum-functional groups; (ii) how in the second stage, they could be represented throughout an informal village-based organization and (iii) how in the third stage, they could be informally linked with the union parishad on the one hand and the thana officials of the various ministries or agencies, on the other. Its differences with the Comilla Approach were that while Comilla Approach paid more attention on the small and marginal farmers, the Swanirvar Movement tried to bring all the interest-cum-

functional groups (i.e. large farmers, small and marginal farmers, the landless laborers, the women, the youth, etc.) first under their own informal organization and then bring them together under a village development committee with approximately two representatives from each group. Subsequently, this 'Village Development Committee' came to be known as *Gram Sarker* (Village Government). As mentioned earlier, modified form of this *Gram Sarker* format was adopted by the then Government of Bangladesh in 1981. Later on, this programme did not get institutional support from the government after the political change in 1982. With this setback, the Swanirvar Movement lost its momentum.

Various programmes of different ministries and departments are engaged in rural development activities presently. The largest portion of rural development programme is implemented by Bangladesh Rural Development Board (BRDB). Rural Maintenance Programme (RMP) of LGED, Ideal Village Project of Ministry of Land and Rural Social Services (RSS) of the Department of Social Services are also mentionable in this connection. Bangladesh Agricultural Development Corporation (BADC) and *Pallikarma Shahayak Foundation* (PKSF) etc. have been playing a vital role for the improvement of the people of rural areas. Other seasonal programmes like Food For work (FFW) programme, Vulnerable Group Development Programme (VGDP), Vulnerable Group Feeding (VGF), Food for Education (FFE), different types of allowance programme etc. have a positive impact on rural development. A more successful experiment in rural development that attracted attention of all in the 1980's was the Grameen Bank. Its main hypothesis was that the poor were bankable. If credit could be advanced to them through an innovative process, they would not only repay

the credit fully as per schedule, but also simultaneously generate a dynamic process of savings and investment that could eventually lead them gradually to self-reliance. Other than Grameen Bank, some foreign funded NGO's like BRAC, ASA, Proshika, Swanirvar Bangladesh etc. and local based ones are engaged in rural development activities. A large share of foreign donations is being delivered as credit or relief through these NGO's. Government also has accepted them as development partner.

In spite of different governmental and non-governmental efforts, no specific and sustainable model has yet been established for rural development. It should also be mentioned here that whether with the effects of these programmes or the results of economic changes, there is an environment of development in the villages. But rural development has been interrupted for the cause of neglecting the prevailing basic structure and super structure of the society (Ahmed, 1998:15). Comprehensive Village Development Programme (CVDP) is an attempt of Bangladesh Academy for Rural Development (BARD), which considers the present social structure of Bangladesh, has been trying to make a way to solve the problems interrupting rural development programmes. Its ultimate goal is to innovate a sustainable institutional model for rural development through exchanging views and experiences of presently working governmental and non-governmental organizations in this field. In the early 60's a two-tier cooperative system was initiated by Bangladesh Academy for Rural Development (BARD), Comilla, which later came to be known as 'Comilla Model' and was gradually replicated throughout the country. The initial success of this model was very encouraging. But that was short-lived. It has become evident from various evaluation

studies conducted by different agencies at different phases since 1970's that the cooperative societies have failed to bring in benefits for the majority of the members and consequently have failed to achieve the overall targets. The relatively rich farmers were increasingly dominating these cooperative societies and deriving relatively more benefits from them (Quddus, 1996:116). The representation of the small and marginal farmers or landless labourers was low. In the meantime, the number of landless labourers in Bangladesh began to increase rapidly. Weak economic-base coupled with frequent natural calamities was rendering the condition of the landless, rural women and other exploited classes even more precarious. Besides, employment and production in the off-farm and non-farm sectors were not increasing.

In this context, BARD in late 70's took an endeavour to develop the economic condition of different profession, age, sex and economic standing-based rural population who earlier remained left out from 'Camilla Approach' or subsequently restructured IRDP. Gradually people of a good number of villages started participating in this initiative and showing interest for deriving benefits from the activities. At the primary stage, this effort was named 'Total Village Development Project (TVDP)' and it came into operation in 1975. From 1983 BARD started implementation of the programme in an extended sphere in the name of 'Comprehensive Village Development Programme (CVDP)'. Due to its initial success, the project was included in the Annual Development Plan (ADP), 1988-89 of Bangladesh. After this, the coverage of the programme was further extended and replicated to other areas of the country by BARD in Dhaka and Chittagong divisions

with the help of Rural Development Academy (RDA), Bogra which was in charge of implementation in Rajshahi and Khulna divisions (Quddus et. al., 1996:195) The two Academies implemented the programme in 80 villages-40 villages by each Academy. The first phase of the programme ended in June 1991. Following this phase, it was included in the Fourth and Fifth Five Year Plan of Bangladesh. The third or demonstration phase started in July 1999 and ended on June 2004. This programme labeled as 'National Rural Development Model' is being presently replicated at 1575 villages in 21 *Upazilla* of 18 districts of Bangladesh. Apparently CVDP is playing important role in the rural development in Bangladesh from its initiation. But no mentionable study had been conducted on the CVDP. The present study is first one that will try to focus CVDP as a holistic approach.

1.3 Rationale of the Study

'Comprehensive Village Development Programme' started as a model building experimental project. In the meantime, this programme has turned into a 'Rural Development Model' and the government of Bangladesh has decided for wide-ranging replication of it. Different approaches have been taken to alleviate poverty and to develop the condition of the rural poor. But both the governmental and non-governmental initiatives are not in a position to claim to place a sustainable and practicable model with appropriate approach to rural development. The CVDP is trying to response to the hiatus. It has some distinctive characteristics in comparison to other currently working or previously discontinued programmes for rural development. This programme has considered village as unit of development. It emphasizes comprehensive or holistic approach rather than sectoral or target-group approach

towards rural development. Apparently it has made an environment of coordination and cohesion among different interest- groups of people without placing them in an unwholesome competition for self-interest. So it is expected that an appropriate approach to rural development, which would be sustainable and replicable in all over Bangladesh as well as other places of the world, may come out from the project of CVDP. As a holistic approach, how far this programme is successful and sustainable is to be analyzed in this stage of replication. It is also necessary to what extent this programme could accommodate the components of the holistic approach. This study will endeavour to come back with such inquiries along with to provide suggestions needed for making it a suitable model of rural development for Bangladesh.

1.4 Objectives of the Study

The study will mainly focus on the impact of the '*Comprehensive Village Development Programme*' and thereby assess the efficacy of the holistic approach to rural development of Bangladesh.

In this regard, the specific objectives of this study are as follows:

- To know the socio-economic condition of the members of CVDP;
- To analyze the salient features, components and strategies of the '*Comprehensive Village Development Programme*' as a model of holistic approach;
- To assess the efficacy of the holistic approach put into practice by the '*Comprehensive Village Development Programme*' ;
- To explore the constraints and prospects of the '*Comprehensive Village Development Programme*' as well as to recommend some specific policies for further improvement of this programme.

1.5 Research Questions

1. What are the salient features, components and strategies of ‘Comprehensive Village Development Programme’ ?
2. To what extent, could ‘Comprehensive Village Development Programme’ go with the features of a holistic approach to rural development?
3. To what extent, is ‘Comprehensive Village Development Programme’ , claiming to be a holistic approach, effective for overall development of the rural people?
4. What constraints is the ‘Comprehensive Village Development Programme’ facing?
5. What are the prospects does the ‘Comprehensive Village Development Programme’ encompass?
6. What suggestions can be made for optimum functioning of ‘Comprehensive Village Development Programme’ ?

1.6 Review of Literature

A literature review is an account of available knowledge base related the topic of research. It helps to identify the hiatus in relevant field of study. This part of the study attempts to fabricate a short discussion on the description of rural development thoughts.

Sen (1996:20) mentioned that rural development mean raising the productivity and consequently the real income of families earning, their livelihood in rural areas, by increasing employment opportunities in farm and non-farm activities, thereby facilitating their levels of physical, social and cultural well-being.

The process of planned development of which rural development is the centre-piece in Bangladesh which is predominantly an agrarian country, began even when the country was the East Pakistan Province of the state Pakistan (Khanna, 1991).

Tepper (1976) noted that rural development is a process of government, rather than a program or agency. It is an attempt to restructure the government's relationship with the nonurban population. The need to rely on government to take action combined with the need to adapt existing governmental institutions leads to thorny problems of rural development. However, the agenda of rural development itself is determined by those who do not live in the rural communities and often have little concern for the well being of those who live in them UN (2003: 2). There is close inter-relationship between rural development and poverty, no progress is likely to be made in reducing poverty without significantly strengthening rural development (UN, 2003).

Therefore, since last few decades poverty alleviation and rural development is the prime concern of the developing countries of the world. For the predominantly agricultural economies of South Asia rural development is the core issue of development. Nevertheless, the success of rural development programmes in South Asia has depended not only on how much the state has spent on them, but also on the way they have been organized and the extent to which the intended beneficiaries have been involved in them, both in design and implementation. Participatory approaches to rural development, where they have been adopted, have generally shown promising results in targeting the poor and in providing sustainable livelihoods to the poor UN (2003: 41-42).

An important work on rural development in the third world had been done by Chris Dixon (Dixon, 1990). The author provided a general introduction to the approaches, policies and problems associated with rural development in third world. It's up-to-date case studies illustrate development trends and their benefits to the poor and to the national economy. The writer elaborately discussed on traditional rural production systems, the explanations of rural poverty and solution to it. This book is not a large one, but many items are discussed elaborately by the use of tables, diagrams, maps etc., this book will be helpful for forming concepts and having idea about different approach of rural development.

UN (2003: 19) mentioned that it is difficult to categorize the various rural development initiatives (RDI) undertaken in the South Asian region over the last half century as they have differed in terms of their approaches, objectives, motivating impulses, impacts, *modus operandi* and several other parameters. Although most rural development initiatives have emerged from a national development strategy adopted by each country at different phases of its development, each country has acquired a certain degree of autonomy nationally as well as a certain degree of uniformity over the region because of interaction with foreign donors along with global and regional think tanks and action programmes.

Over population, limited natural resources, frequent environmental disasters destroy the productive capacity and slow down the economic growth as well as the development of our country. Agriculture is the dominant sector of its economy. The economic development of our country is mainly depending on the agricultural as well as rural development. Development of Bangladesh is, therefore, synonymous with

development of its villages. For this government of Bangladesh has been giving thrust on rural development since its inception (Quddus, ed. 1996).

Islam (2004: 45) noted that it must also take into account the ground reality of the poverty reduction process. This process as has been mentioned before suggests that faster or even further reduction of poverty may not be possible as a consequence of agricultural growth. The growth of the non-farm sector may have reached a plateau and greater impetus is necessary for its faster development.

Sadeque (1990) had done a study titled "Survival Pattern of the Rural Poor: A Case Study of Meherchandi-A Village in Bangladesh." The author in his study tried to describe and analyze the survival pattern of rural people and to assess the consequences of the survival pattern on social relations, productivity in the society and social mobilization. These points are very much relevant to rural development and for this reason, this work will be helpful for my study to some extent. Sattar (1996: 117) argued that Comilla Models of rural development were developed in the societies. It has worked well and showed spectacular results. But question may be raised whether the models developed in the sixties are relevant for contemporary Bangladesh, whether they are effective enough to deal with the emerging socio-economic problems, whether they fit into the current perspectives of national planning. Attempts may be made to address these issues.

Rahman (1996) while discussion about the Rural Work Programme (RWP) and Food for Works Programme (FFW) the author noted that RWP was not likely to benefit the rural poor directly. Participation of representatives of the landless in project committees makes little difference given the broader social hierarchy and the prevailing patron-client relationship.

Ahmed (1983) in her study discussed nature of the problem related to the rural credit sector. The author tried to explore the inherent causes of failure of the rural credit sector. She has drawn a picture of rural credit system in Bangladesh provided by main rural credit financing agencies and programmes like IRDP, Taka Hundred Crore Credit Programme, Rural Finance Experimental Project, Grameen Bank etc. This work was published in 1983. After 1983, there have been added up a lot of governmental and non-governmental agencies that are providing credit to the rural people especially to the poor. Situation have been changed, so all the matters discussed and the conclusions drawn may not be relevant to the present context.

The area where microcredit has made the greatest impact in rural Bangladesh is on the empowerment of women. Through the provision of credit and income generating programmes many poor women have improved their economic situation and in several cases taken on work traditionally regarded as men's work. Earlier, even poor women were not supposed to appear in public and talk to male persons outside their immediate family. Now it is not uncommon to see women as owners of small restaurants established with microcredit loans UN (2003: 36).

Islam (2004) noted that a particular drawback of this traditional society was his notion of atomistic individualism characteristic of the Gangetic delta that impedes crystallization of collective efforts and durable organizations and thus prevents modernization from taking place. The negative behavioural traits of Bangladeshis that he found as obstacles to development include: reliance on patronage and indulgence, personalization of authority, which causes weak institutions and policies, authoritarian administration, opportunistic individualism, low commitment to abstract ideologies, weak socialization that leads to

low self-discipline and a lack of trust in modern institutions. The political institutions were not able to lift the country out of poverty. Khan (1996) noted that the poor are excluded structurally in ownership and access to resources. Chowdhury *et.al.* noted that it is necessary to develop rural people through a participatory approach with regard in rural development. Participation includes people's involvement in decision making process in implementing programs, their sharing in the benefits of development programs and their involvement in efforts to evaluate such programs.

Many approaches and strategies for rural development came into being in the period in-between in different places of the world. Early programs were largely welfare oriented and naturally were not done according to a serious plan but done at different times in different ways. Undoubtedly all those initiatives are with the vision of developing the socio-economic condition of the rural people. But ultimately many of the programs could not reach the goal. For this reason, the organizations and their programs underwent many transformations. However, it was realized that for a sustainable development, rural development has to be more holistic and all encompassing, that includes not only agriculture development or any single sector development but also the economic betterment of the rural people, a better and higher quality of life and social transformation. Here the statement sounded in the Dag Hammarskjold Report titled '*What Now: Another Development*' (DEVELOPMENT DIALOGUE 1975: 1/2) may be cited- “‘Another Development’ would be *need-oriented, endogenous, self-reliant, ecologically sound* and based on the *transformation of social structures.*” (www.dhf.uu.se/pdffiler/77_2.pdf p-3) In delineating these characteristics, it was stressed that, though human needs are both material and non-material, the basic needs of food, health, education and shelter should be satisfied on a priority basis. It was further emphasized that development,

being endogenous and self-reliant, should stem from the heart of each society, and that it would acquire its full meaning only if rooted at the local level and in the praxis of each community. This, in turn, means that no development model can be universal and that the richness of development consists in the plurality of its patterns.

It is to be mentioned here that holistic approach to rural development is not a new phrase. It is a generic term but having various analogous terms such as integrated or sustainable or comprehensive approach etc. For example, Munakata (2002) mentioned such a programme promoted by **APO** (Asian Productivity Organization). **APO** promotes an approach named as ICD (Integrated Community development, formerly known as ILCD, Integrated Local Community development) to be defined as, “a multidimensional, continuous and dynamic process through which local communities improve their quality of life and standard of living comprehensively and effectively with maximum utilization of their own resources as well as resources from outside resulting in sustainable activities.” (Munakata 2002)

With these idea and strategies regarding development ICD claims to be a holistic approach. In this connection it is to referred to the same APO document stating “...the concept of integrated community development (ILDC) has also been evolving over time in the name of integrated rural development and poverty alleviation. The main objective of this approach is to achieve a multiplicity of rural development goals applying equally diverse means and strategies. Indeed to give the concept a sufficiently broader meaning and scope experts tend to call it ‘comprehensive village development’ as opposed to ‘integrated local community development’.” (Munakata 2002)

A publication with the title of 'Towards a Theory of Rural Development :DEVELOPMENI DIALOGUE (1977:1)' Published by Dag Hammarskjöld Foundation (DHF) mentioned a rural development programme of The Thai Rural Reconstruction Movement (TRRM) , a private foundation in Thailand linked to the International Institute of Rural Reconstruction (IIRR). It is to be mentioned that IIRR has been experimenting with a holistic approach to rural development in various countries of Asia, Africa and Latin America. However, The Thai Rural Reconstruction Movement is set on the philosophical basis that 'the paramount need of the peasant people is not relief but release-release of their own potentials for individual growth, economic productivity, and social and political responsibility'. (DHF: 1977) This movement identifies the means for implementing the thinking as rural reconstruction; the goal has been labeled as 'human reconstruction'. To meet the broad goals the movement, through experience, has evolved a 'four-fold' programme as mentioned:

- a. *Livelihood, increasing the income of the peasants through growth in crop and animal productivity and subsidiary occupations.*
- b. *Health und sanitation, dealing with curative and preventive medicine, family planning, cleanliness and environmental sanitation.*
- c. *Education, ranging from pre-school age children's nurseries to adult functional literacy and vocational training.*
- d. *Self-government, with programmes encouraging the farmers to run democratically their own groups (youth, women) and organizations (credit union, buying club) and creating forums (village committee) to discuss issues which affect the village collectively. (DHF: 1977)*

Pender (2001) discussed about the recent approaches to development of The World Bank and the International Monetary Fund (IMF). It is well-known that The World Bank and the (IMF) experimented with many approaches to development globally for about half a century. But since the late 1990s they are shifting their policies and already have been involved in an attempt to redefine their approach to development, moving away in their rhetoric from conditionality and structural adjustment towards a new concept named as The 'Comprehensive Development Framework (CDF). This is eventually an holistic approach to development, integrating non-economic aspects into development, and emphasizing the needs and the participation of the poor in the development process (Pender 2001: 407).

Wolfensohn (2000), former president of World Bank, in his speech at the Tenth Ministerial Meeting of UNCTAD held on February 16, 2000 bearing the theme 'Rethinking Development - Challenges and Opportunities' detailed the CDF. He mentioned "our new framework is a holistic and integrated approach to development strategies and programs that highlights the interdependence of all aspects of development strategy-social, structural, human, institutional, environmental, economic and financial. I call this new approach the "Comprehensive Development Framework" (CDF)." He further detailed this approach in this manner, "I have outlined some of the core elements of a vision, based on experience, of how we might better address enduring problems of development and poverty reduction ... It is holistic and comprehensive, taking account of the interrelationships among the different elements of development strategies. It is based on inclusion and participation, bringing together civil society, local communities, NGOs, the private

sector and the poor themselves, bringing them together in order to foster trust and sustainability. It combines a long term perspective with a sharp focus on getting early results on the ground.” As per the presentation made in the World Bank Board of Governors in 1998, The Comprehensive Development Framework is based on four principles, all of which mark significant shifts in thinking about development since the 1990s (World Bank:1998):

- *Development strategies should be comprehensive and shaped by a long-term vision.* In the past, development strategies emphasized short-term macroeconomic stabilization and balance-of-payment corrections. The CDF stresses longer-term structural and social considerations, such as expanding and improving education and health facilities, maintaining infrastructure, and training a new generation of public officials.
- *Each country should devise and direct its own development agenda based on citizen participation.* The CDF holds that when countries “own” reforms, governments and their citizens are more committed to seeing them through.
- *Governments, donors, civil society, the private sector and other stakeholders should work together in partnership led by recipient countries to carry out development strategies.* Partnerships built on transparency, mutual trust and consultation can increase the efficiency and effectiveness of aid, and help countries increase their capacity to develop and carry out a wide variety of programs.
- *Development performance should be evaluated on the basis of measurable results.* Traditionally, the Bank tended to concentrate on disbursement levels and project inputs in evaluating development efforts, an approach that measured only resource allocation and consumption. The CDF emphasizes that evaluation should focus on the impact of aid on people and their needs.

Department of Land Affairs of South African government in 1997 developed a document titled as 'The Rural Development Framework (RDF)'. RDF highlighted the following requirements for desirable rural development programme:

- a. Institutional development: helping rural people set the priorities in their own communities, through effective and democratic bodies, by providing the local capacity and access to funds for them to plan and implement local economic development;
- b. Investment in basic infrastructure and social services: the provision of physical infrastructure (e.g. housing, water and power supplies, transport) and social services (e.g. basic health care and schools);
- c. Improving income and employment opportunities and by broadening access to natural resources (e.g. arable and grazing land, irrigation water, woodland and forests);
- d. Restoration of basic economic rights to marginalized rural areas by establishing periodic markets as the organizing spatial and temporal framework for development;
- e. Resource conservation: investing efforts in the sustainable use of natural resources; and
- f. Justice, equity and security: dealing with the injustices of the past and ensuring the safety and security of the rural population, especially that of women. (RDF: 1997)

Later on Government of South Africa developed a holistic approach for rural development with the name 'Integrated Sustainable Rural Development Strategy (ISRDS)' in 2000 which is designed to realize a vision that will "attain socially cohesive and stable rural communities with viable institutions, sustainable economies

and universal access to social amenities, able to attract and retain skilled and knowledgeable people, who equipped to contribute to growth and development” (ISRDS, 2000).

Caroline Ashley and Simon Maxwell are mentionable among leading thinker in rural development arena. They (Ashley and Maxwell: 2001) believe that development of rural areas requires deliberate planning and execution of wide ranging activities and programmes that focus on the needs of the rural people. They further posit that a successful rural development strategy should maintain the following principles:

- i. Recognize the great diversity of the rural society and its institutions;
- ii. Respond to past and future changes in rural areas;
- iii. Be consistent with wider poverty reduction policy;
- iv. Reflect wider moves to democratic decentralization; and
- v. Make case for productive sectors in rural development in order to maximize growth and reduce poverty.

They assert that above are necessary principles that rural development agencies, both governmental and non-governmental, need to bear in mind and governments should identify the potential development resources and challenges of rural communities and explore the room for diversification. They emphasized that all productive sectors of the rural economy should be provided with necessary support to enhance their capacities. Based on the 5 principles above, Ashley and Maxwell (2001) gave ten recommendations that are as well worthy to mention here, as they are applicable to rural development in third world countries. A successful rural development strategy as recommended by Ashley and Maxwell should:

- a. Offer different development options to rural, peri-urban, and remote locations. No single approach fits all situations,
- b. Provide livelihood-strengthening options for multi-occupational and multi locational households. In increasingly noticeable feature of rural occupations is that household members tend to be engaged in more than one income-generating activity.
- c. Put in place market institutions, with government playing key roles,
- d. Combat inequalities in income and assets targets, timetables and concrete measures,
- e. Demonstrate that agricultural development strategies would be compatible with natural resource management,
- f. Recognize the importance of investment in infrastructure and human capital.
- g. Respond to the obligation of protecting the poor with new social protection measures,
- h. Propose pragmatic steps towards greater de-concentration and devolution,
- i. Identify (and ensure) the place of rural development in sectoral programmes, and
- j. Recognize the need for support for research.

It is clear that though these two authorities of rural development have not pronounced holistic or any similar terms in their discussion but their thought completely go along with such theme and sense.

A. De Janvry and E. Sadoulet of University of California at Berkeley are recognized authority to rural development field. They have their individual works as well as works for specific agencies. In a write-up for FAO (Food and Agricultural

Organization) with the title as “Seven Theses in Support of Successful Rural Development” they presented their ideas regarding rural development. They (Janvry and Sadoulet: 1996) made a short evaluation on earlier approach and state, “during the last decade, the economic, political and institutional context for rural development has changed markedly in most developing countries, with the general achievements of economic recovery following implementation of adjustment policies, transition to more representative forms of governance and consolidation of a thick web of civil society organizations.” They further analyzed the preceding approaches the context that created the new perspectives to address the urgent problem of pervasive rural poverty and to put into place successful and effective programmes of rural development. They emphasized that every country and every particular social group needs its own specific programmes considering the context. In their opinion, there may have a number of broad principles that can be derived from the experiences resulting from earlier programmes. By giving warning not to make facile generalizations not to take into account the particular situation, they proposed the following seven principles, ‘thesis’ in their language.

- Thesis 1: A sound macroeconomic context, achieved by implementation of successful stabilization and adjustment programmes, is necessary but not sufficient for successful rural development
- Thesis 2: The institutional gaps created by government contraction are currently the most serious hurdle to smallholder response to incentives to invest
- Thesis 3: Rural poverty is fundamentally created by the poor's insufficient control over income-generating assets
- Thesis 4: The rural poor are highly heterogeneous and solutions to rural poverty must be correspondingly differentiated

- Thesis 5: Rural development programmes must be demand-driven since only the poor themselves, with appropriate organizational and technical assistance, have the information necessary to identify solutions that will suit them and belong to them
- Thesis 6: This approach to rural development implies a strong, redefined role for the state, to allow it to support and complement the role assumed by civil society in rural development programmes
- Thesis 7: The problems of rural poverty and retention of rural populations can almost never be solved by agriculture alone, no matter how successful agricultural development may be.

It can be assumed that these theses are for conducting effective rural development in the economic, institutional and political context that prevails in the target locality and that there is no unique solution for every types of surroundings and not only recognized but also encouraged for much local innovation and experimentation where it would be considered necessary. It is needless to say that the above-mentioned theses are the manifesto of the holistic approach.

In Bangladesh, in a sequel to earlier approaches, the latest one is Comprehensive Village Development Programme (CVDP). It follows the principle of holistic approach. Islam (2007) conducted a study on three CVDP villages operating in Comilla and one non-CVDP village. The author found that the level of all the capitals as well as the level of composite sustainable livelihoods of the people of the CVDP villages was much higher than the people of the non-CVDP village. The author further noted that the CVDP might have helped the villagers to increase the functions of transforming structures and processes for enhancing their livelihoods more sustainable. Moreover Quadis (1960)

found that villagers have positive opinion in favour of joint family system. The author further noted that joint action should be revived or inculcated both within the family and within the village as a whole. Hasan (1991) mentioned that Comprehensive Village Development Project is the first grass-root and participatory form of organization for rural development in Bangladesh. Its efforts to rural development initiated a wide range of educational programs, aimed at developing required knowledge, skills, and educational climate compatible with problems evolved as multidimensional and diverse in contents of all classes and all groups. Karim (1992) found that with the formation of the CVDPs and due to various measures and activities undertaken by this society most of the difficulties and problems such as food shortage, low per capita incomes, unemployment and underemployment, illiteracy etc. have been solved and today the villagers enjoy a much better standard of living. Within the provision of irrigation facilities and adoption and application of improved cultivation practices, the production of rice and other cereals and food items have increased substantially.

Karim *et. al.* (2003) found some of the remarkable achievements of CVDPs as: all the CVDP societies earned a good income from various business projects for instance; deep tube well, brick field, paddy husking units, stock business beef fattening, goat rearing; channeled credit to their members from won capital as well as revolving fund; majority of the members pointed out that they had been receiving necessary services from the village level workers regarding technical advice, social awareness, motivation; and the educational situation has remarkably improved. Moreover, Khan *et. al.* (1999) found that due to the activities of village based organization (CVDPs) the management of pests and diseases by pesticides, land use practice has improved

outstandingly. Rahman and Roy (2004) highlighted the achievement of CVDP especially development in agricultural production, employment generation, enhancement of social bondage. In writing on CVDP I generally got positive impression with some cautious observations in some cases.

1.7 Definition of the Concepts Used in the Study

1.7.1 Holistic Approach

The word holistic is derived from the Greek word *holos* meaning whole, all, entire, total. By definition, the word "holistic" means: relating to or concerned with wholes or complete systems rather than with the analysis of, treatment of, or dissection into parts. Generally this term is used to describe an integral, inclusive approach, which regards each being, system, or object as more than the sum of its parts. In the context of rural development, this approach is manifested as having broader outlook considering all aspects of development as well as covering all segments of people rather than sectoral or target group approach.

1.7.2 Rural Development

According to the World Bank as quoted by Chris Dixon "Rural development is a strategy designed to improve the economic and social life of a group of people- the rural poor. It involves extending the benefits of development to the poorest among those seeking a livelihood in the rural areas. The group includes small-scale farmers, tenants and the landless." (Dixon, 1990:56) The definition endorsed by the South African Rural Development Framework (SARDAF) will be operationally more suitable for the present study. It defines rural development as: "Helping rural people set the priorities in their

own communities through effective and democratic bodies, by providing the local capacity; investment in basic infrastructure and social services" (Islam, 2007:25)

1.7.3 Comprehensive Village Development Programme

Initially introduced by Bangladesh Academy for Rural Development (BARD) and presently under the management of ministry of LGRD, Government of Bangladesh, Comprehensive Village Development Programme (CVDP) is an experimental programme for rural development for the purpose of promoting overall development of all villagers by organizing them into a more innovative and effective cooperative based organizational framework. It started in 1975 in the name of TVDP and was renamed CVDP in 1983. This programme has been being implemented in 1575 villages of 18 districts.

1.8 Utility of the Study

It is needless to say that any academic endeavour or formal research work should have a social relevance and theoretical aspects. The present study has some connotation from the view of social, economic and policy-planning contexts. However the utility of the present study are described below:

The Comprehensive Village Development Programme was initially a model building approach. In the meantime it is under consideration of being taken as a national rural development programme. Many approaches have been trying to alleviate poverty and to develop the condition of the rural poor. Both the governmental and non-governmental initiatives are not in opposition to claim of innovating a sustainable and practicable model for rural development. CVDP is trying to response to the hiatus. It has some distinct characteristics in comparison with other currently working or previously

discontinued programmes for rural development. This programme has taken village as a unit of development. It has made an environment of coordination and cohesion among different interest groups of people without placing them in a pointless competition for their self interest. So it is expected that a model for rural development which would be sustainable and replicable to other places may come from the project of CVDP. There are many writings, studies on rural development as well as certain programmes in home and abroad. Some studies on rural development presently have no utility because the very programmes on which the studies have been done are not in operation. Though the authorities of various projects publish their annual reports on the programme planned and implemented but a few evaluation studies covering their effective role in comparison with the projected objectives and applicability of the strategies have been done. The authority of CVDP publishes annual report highlighting their activities but there is no mentionable study on the efficacy of a programme of nearly four decades. This study is attempted to fulfil this purpose. It is expected that the research findings will be helpful for the programme as well as for the government in formulating relevant policies and plans for rural development.

Chapter Two
Methodology of the Study

Chapter 2

Methodology of the Study

2.1 Study Design

To realize the study objectives descriptive techniques has been used to state the socio-economic situation of the members of CVDP. Data have been collected from two categories of respondents i.e., one is members and another is related officers and field staffs of CVDP.

Secondary data, for example, the proposal of the project, annual report and plan of CVDP; relevant articles etc. have given supplement the study. Empirical social survey has been conducted among the members and the related officers, field staffs and officials of CVDP's village managing committee to know the socio-economic condition and the efficacy of CVDP as a holistic approach. Appropriate statistical techniques have been used for the purpose. Framework of Research Issues and Design are shown in table 2.2.

2.2 Selection of the Study Area

At the time of data collection, CVDP was working in 1575 villages of 21 upazila in 18 greater districts of Bangladesh. Among them 80 villages of 7 districts covering all the then four divisions (Narayanganj in Dhaka division, Comilla and Sylhet in Chittagong division, Bogra and Gaibandha in Rajshahi division and Kushtia and Jhenaidah in Khulna division) have been continuing the activities since or before 1991. Considering long-standing involvement, these 80 villages of the programme have been considered as the study area in the present research.

2.3 Sample Size and Sampling Procedure

As evident from the above discussion there are two categories of respondents. These two categories of respondents have been selected using multi-stage sampling technique. The procedure of sampling has been given below;

First: Members of CVDP: 210 members of CVDP from the study area have been selected as follows;

1. Selection of Division:

CVDP from 1991 has been replicating its program in selected area of four larger Divisions of Bangladesh. Among the Divisions, the then three Divisions (Chittagong, Rajshahi and Khulna) were taken purposively for the study excluding Dhaka. As the villages (of Sonargaon Upazila) of Dhaka Division are very adjacent to Dhaka city and the economic and social structures of these villages are very much influenced by the urban life thereby villages of Dhaka Divisions were excluded from the study.

2. Selection of District:

There are 47 Districts in the selected Divisions of which CVDP was functioning in that time in selected areas of 13 Districts. Among these, 3 Districts has been selected for the study purposively.

3. Selection of Upazila:

In the time of data collection, CVDP was working in selected villages of 15 Upazilas in the selected Districts. Among these, 4 upazilas, namely Sadar of Comilla, Sadar of Sylhet, Mirpur of kushtia and Sadullapur of Gaibandha, were selected purposively considering commonness of economic, social and cultural characteristics of concerning areas.

4. Selection of Villages:

In the 300 villages of selected upazilas CVDP was working in the time of the collection of data. Among the villages, 4 villages have been selected purposively considering the longer duration of programme activities, characteristics of rural community, budgetary constraints and transportation facilities. The selected villages are *Raychow* of *Comilla Sadar upazilas* (programme duration 14 years), *Chhatian* of *Mirpur upazila of Kushtia* (programme duration 09 years), *Khordo Ruhia* of *Sadullapur upazila of Gaibandha* (programme duration 14 years) and *Uttar Mokamer Gul* of *Sylhet Sadar upazilas* (programme duration 05 years). *Raychow* has 182 families and all the families are attached to CVDP. *Chhatian* has 210 families of which 178 families are attached to CVDP. *Khordo Ruhia* has 205 families of which 183 families are attached to CVDP. *Uttar Mokamer Gul* has 120 families of which 92 families are attached to CVDP. In the four villages, there 635 families were attached to CVDP, from which 210 families were selected for study. While selecting villages, villages having the duration of programme activities for less than 4 years and villages very adjacent to town areas were excluded. It is needless to say that town-adjacent villages generally avail additional facilities including employment opportunity.

5. Selection of the Respondents:

From each of the selected village, excluding Sylhet, 60 families, linked to CVDP through membership, have been selected from which data were collected. From Sylhet, 30 families were selected due to being the size of membership small compared to other areas. Different standings especially gender, profession and economic status were considered while selecting the members of CVDP as to making the sample more representative. Quite new members of the programme were excluded. Considering the

above- mentioned criteria four separate area-wise lists were prepared from which members of the families were selected as respondent randomly. While selecting respondents, not more than one member from each family was included as sample. By this way, a total of $\{(60 \times 3) + (30 \times 1)\} = 210$ members of CVDP were selected for interview.

Second: Officials of CVDP: Total 30 officials and field staffs related to the study area have been selected for the study. Total sample size has been shown at a glance the table 2.1.

Table 2.1
Study Sample at a Glance

Category of Respondents	Sample Size
Members of CVDP	210
Officials	30
Total	240

2.4 Methods of Data Collection

Interview method has been applied for collecting primary data of the study. For this purpose an interview schedule, consisting of both open-ended and close-ended questions, was prepared and used one for collecting data from the members of CVDP. Another interview schedule, consisting of only open-ended questions, was prepared and used for collecting data from officials. For the assessment of the socio-economic impact of this programme, some indicators such as income, employment, education, health, sanitation, consumption pattern, empowerment of women, savings etc. have been considered. To assess the efficacy of holistic approach implemented by CVDP certain indicators such as soundness of operational and financial system,

organizational and financial viability, scope of peoples participation, responsiveness to the need of the rural people, instrument for ensuring accountability and transparency, process for monitoring & supervision of CVDP have been considered. To supplement and for triangulation the data revealed from interview and observation technique has also been used. The researcher has attended one of the weekly and monthly joint meetings of CVDP. The researcher himself along with some trained interviewers has conducted the interviews and collected the data.

2.5 Data Processing and Analysis

The collected data have been presented using some statistical and descriptive techniques. Appropriate computer softwares have been used for processing and presenting the data. Appropriate statistical techniques such as central tendency chi-square test etc. have been used for analysis of data. Data collected from the members of CVDP have been analyzed in qualitative and quantitative technique with tabular form and the opinion of the CVDP personnel has been accommodated in qualitative form of analysis.

2.6 Reliability and Validity of Data

The researcher believes that all the collected data for this study is reliable, true and unbiased. Strategies were used with utmost care as far as possible during data collection. The researcher tried to ensure the quality of data during collection. To ensure validity and reliability of data, the questionnaire had been pre-tested before going for final data collection. Cross-checking was made to ensure the validity and reliability of data. The researcher maintained a notebook to maintain personal observations and keep close relation with the respondents.

Table 2.2
Framework of Research Issues and Design

Objectives	Indicators	Methods of Data Collection
To know the socio-economic condition of the members of CVDP	income, employment, education, health, sanitation, empowerment of women, savings etc.	Field Survey Observation
To analyze the salient features, components and strategies of the ' <i>Comprehensive Village Development Programme</i> ' as a model of holistic approach	Background and evolution, programmes and services, operational procedure, achievements etc. of CVDP	Content Analysis
To assess the efficacy of the holistic approach put into practice by the ' <i>Comprehensive Village Development Programme</i> '	Positive socio- economic impact of the programme, responsiveness to the need of the rural people, organizational and financial viability, soundness of operational and financial system, scope of peoples participation, instrument for ensuring accountability and transparency, process for monitoring & supervision of CVDP	Field Survey Observation
To explore the constraints and prospects of the ' <i>Comprehensive Village Development Programme</i> ' as well as to recommend some specific policies for further improvement of this programme	Constraints regarding implementation of programmes, peoples participation, communication, coordination etc.	Field Survey, Observation, Content Analysis

2.7 Presentation of the Study

The study is a part of the PhD dissertation. Thus, the whole study has been presented in a dissertation format. The study deals with the impact of the '*Comprehensive Village Development Programme*' and thereby assesses the efficacy of the holistic approach to rural development in Bangladesh.

The output of the research has been presented into eight chapters. *First chapter* includes introduction, statement of the problem, rationale of the study, review of the literature, objectives of the study, operational definitions of key concepts and utility of the study. *Chapter second* presents the methodology of the study; selection of the study area,

study design, sources of data and instrument of data collection, sample size and sampling procedure, data processing and analyses and limitations of the study. *Chapter three* includes the discussion on different Issues of rural development such as concept of rural development, theories and approaches of rural development etc. Genesis and development of CVDP, its objective and philosophical assumptions, strategies etc. are discussed in the *chapter four*. *Chapter five* describes the socio-economic status of the members of CVDP who are respondents in this study. *Chapter six highlights central part of the study that is the efficacy of CVDP as a holistic approach to rural development*. *Chapter seven analyzes the prospects and constraints of CVDP*. *Chapter eight* includes the findings in summary form, recommendation and conclusion. From the first to the last, all chapters are logically and sequentially set by the researcher.

2.8 Limitations of the Study

The study has been conducted to look into the efficacy of holistic approach to rural development in Bangladesh and in this connection CVDP was the programme on which I put the focus. Like all other social research this study has some limitations. Some of the limitations are mentioned below:

Firstly: In rural areas people remain very busy in daytime. For diversification of economic activities many of them are moving to different places. So it was difficult to avail the respondents at our convenience. In some cases few of them were in hurry to conclude the interviews.

Secondly: In villages women generally have no time in their hands to sit for an interview .In some cases they feel shy to be interviewed by outsiders. In those cases I had to manage active female members of CVDP to go with us.

Thirdly: While exploring the efficacy of CVDP in some cases the perception of the respondents were considered. As there are many extraneous factors having influence on perception I had to be very cautious in collecting data.

Fourthly: This study was a social survey on the respondents selected through sampling procedure. It was difficult to carry out complete random sampling for compelling causes and reality of the prevailing situation. Sampling error and other such limitations are likely to be present here.

Fifthly: To make conclusive comments on a nation-wide programme like CVDP, data should be collected from more extended areas. Due to constraints of budget, time and logistic support such extensive data could not be collected.

Chapter Three

Different Issues of Rural Development: A Conceptual Analysis

Chapter 3

Different Issues of Rural Development: A Conceptual Analysis

3.1 Concept of Rural Development

There is neither a shortage of definitions nor a single conventional definition or 'narrative' of – or prescription - on rural development (Maxwell, Urey, and Ashley, 2001). The meaning of rural development has been the subject of much debate and little agreement. There is no universally accepted definition of rural development. Rural development is a term of multiple nuances. The term is used in different ways in different contexts. As a concept, it implies the overall development of rural areas with a view to upgrade the quality of life of rural people. As a phenomenon, it is viewed as the result of various physical, technological, economic, socio-cultural and institutional factors. As a discipline, it is multi-disciplinary in nature representing a juncture of agricultural, social, behavioural and management of sciences. According to Robert Chambers (1983), 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 those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development. The group includes small scale farmers, tenants and the landless.

According to the **South African Rural Development Framework (SARDF, 1997)**, rural development can be defined as: “Helping rural people set the priorities in their own communities through effective and democratic bodies, by providing the local capacity; investment in basic infrastructure and social services; Justice, equity and security; dealing with the injustices of the past and ensuring safety and security of the rural population, especially that of women” (Islam, 2007).

According to **Obinne (1991)**, “it (rural development) also involves creating and widening opportunities for individuals to realise full potential through education and share in the decision and action which affects their lives. An effort to increase rural output creates employment opportunities and root out fundamental cases of poverty, diseases and ignorance.”

The United Nations Agency for Social and Economic Development posits (United Nations,1971) “Rural development is the quantitative change or upliftment in the standard of people in the rural areas, brought about through integrated approach, by both governmental and non-governmental agencies and the people themselves.”

According to the **World Bank as quoted by Chris Dixon** (Dixon, 1990) “Rural development is a strategy designed to improve the economic and social life of a group of people- the rural poor. It involves extending the benefits of development to the poorest among those seeking a livelihood in the rural areas. The group includes small-scale farmers, tenants and the landless.”

Katar Singh defines rural development as the overall development of rural areas, which aims at improving quality of life of rural people. More specifically, by rural development, he means the development of agriculture and allied activities , village and cottage industries and crafts, socioeconomic infrastructure, human resources in rural areas.”

Sometimes, rural development is used interchangeably with agricultural development. ‘Agricultural Development’ mainly aims at increasing agricultural products such as crops, livestock, fish and etc. Human being, land and capital are simply regarded as

productive goods and means. On the other hand, “Rural Development” mainly targets on people and institutions. Rural development includes agricultural development activities; however it is one of the means of economic revitalization for active farmers and targeted rural villages.

If I consider the definitions given by different authors a general view on rural development will be as follows:

- As a process whereby concerted efforts are made in order to facilitate significant increases in rural resource productivity with the central objective of enhancing rural income and increasing employment opportunities in rural communities for rural dwellers to remain in the area.
- Rural development also involves effecting improvement in living standards of farmers and the rural populace in general.
- An integrated approach to food production, provision of physical, social and institutional infrastructures with an ultimate goal of bringing about qualitative changes which culminate in improved standard of living of rural population.
- The main concern in rural development is to bring about the modernization of rural society through a transition from traditional isolation to integration with the nation. It constitutes a process of planned change for which the one approach or the other is adopted for improvement and or transformation of the lot of the rural populace. It is concerned with the improvement of the living in the rural areas on a self-sustaining basis through transforming the socio-spatial structures of their productive activities.

Thus, the term rural development may be used to imply any one of the above-mentioned connotations. To avoid ineffective floundering among the myriad definitions, rural development should be defined as a process leading to sustainable improvement in the quality of life of rural people, specially the poor

3.2 Historical Background of Rural Development in Bangladesh

There is no shortage of ideas. Reaching back to the 1950s, a model based on small farm development has been dominant. Allied to this, we find community development, intensive agricultural development, integrated rural development, livelihood approaches, and a variety of participatory paradigms, all scrambling for policy space. An initial way to characterize the evolution of mainstream rural development policy is on two axes, representing the balance between productive sectors and social sectors, and between state and market. In the 1960s, the Green Revolution was associated with large-scale state investment in infrastructure, research, and support for the adoption of new technology. In the 1970s, budget priorities shifted to the social investments required by integrated rural development programmes. In the 1980s, in the era of structural adjustment, public sector institutions were trimmed and budgets cut. In the 1990s, with an upsurge of interest in poverty reduction and sustainable livelihoods, a more balanced view took hold, a kind of Washington Consensus on Food, Agriculture and Rural Development. A key question is whether the re-balancing has gone far enough.

Bangladesh, being rural based country, is a ground for experimenting various approaches. After the partition of India, the then Pakistan Government took few initiatives for rural development. The first of this kind was the VAID (Village

Agricultural and industrial Development) programme, which was funded by the 'Ford Foundation'. But it continued for a short period and come to an end in 1961. The Comilla Approach in the 1960's provided the first systematic opportunity for the small and the marginal farmers to participate effectively in the dynamic process of promoting agricultural revolution in this country having four basic components- i) organization of the village people in the primary cooperatives that is the *Krishok Samabay Somitee* (K.S.S) of their own; ii) the integration of these primary cooperatives with the Thana Central Cooperative Association (T.C.C.A) for credit support; iii) an extensive extension training system through the institution of Thana Training and Development Centre (T.T.D.C) and iv) development of water resources (along with other inputs) for agricultural development through a Thana Irrigation Project (T.I.P). Later, this institutional mechanism was modified to organize also the poor women and the landless in their own cooperatives for income generating activities. The Comilla Model of rural development started working in the name of Integrated Rural Development Programme (IRDP) from 1972 (BRDB, 2008:9). In the late 1970's another innovative, experiment came on the surface. Its differences with the Comilla Approach were that while Comilla Approach paid more attention on the small and marginal farmers, the Swanirvar Movement tried to bring all the interest-cum-functional groups (i.e. large farmers, small and marginal farmers, the landless laborers, the women, the youth, etc..). Various programmes of different ministries and departments are engaged in rural development activities presently. The largest portion of rural development programme is implemented by Bangladesh Rural Development Board (BRDB). Rural Maintenance Programme (RMP) of LGED, Ideal Village Project of Ministry of Land and Rural Social Services (RSS) of the Department of Social Services are also mentionable in this connection.

A more successful experiment in rural development that attracted attention of all in the 1980's was the Grameen Bank. Other than Grameen Bank, some foreign funded NGO's like BRAC, ASA, Proshika, Swanirvar Bangladesh etc. and local based ones are engaged in rural development activities. A large share of foreign donations is being delivered as credit or relief through these NGO's. Government also has accepted them as development partner.

In spite of bulk of governmental and non-governmental efforts, no specific and sustainable model has yet been established for rural development. Rural development has been interrupted for the cause of neglecting the prevailing basic structure and super structure of the society (Ahmed, 1998:15). Comprehensive Village Development Programme (CVDP), being initially an attempt of Bangladesh Academy for Rural Development (BARD) and now a major programme of ministry of the Local Government and Rural Development(LGRD),which has been trying to make a way to solve the problems interrupting rural development programmes.

This programme labeled as 'National Rural Development Model' is being presently replicated at 1575 villages in 21 *Upazilla* of 18 districts of Bangladesh. Apparently CVDP is playing important role in the rural development in Bangladesh from its initiation.

3.3 Different Approaches to Rural Development

Approach means way of doing something. As rural development is gigantic task, so it requires specific approach or blending of adjustable approaches. Approaches to rural development have over time and space varied and consequently produced different results.

Approach to Rural Development in certain area is developed and received on the basis of the socioeconomic political, moral or cultural issues prevailing in the concerned society.

There are three approaches to rural development, according to Griffin (1974 Griffin, K. 1974. *The Political Economy of Agrarian Change*. Cambridge, Mass.: Harvard University Press.), are (a) technocratic (b) reformist and (3) radical. The first approach is based on the framework of capitalist ideology emphasizing the increase agricultural output. The reformist approach aims at redistributing income and increasing agricultural output. The basic ideology here is mixed economy while the major beneficiaries are the middle peasants, 'progressive' farmers. The third approach is the radical approach with socialist outlook. Its ultimate objective is a complete social change, redistribution of political power and factors of production. Adapting Griffin's idea to present conditions Syed M. Naseem (Naseem, 2002) categorized approaches to rural development into four categories. These are (a) paternalistic (b) technocratic (c) welfarist (d) radical/activist. But while discussing rural development approaches presently such terms are not generally used rather used some common terms as discussed below.

3.3.1 Community Development Approach

There is no agreed-upon definition of community development. The United Nation's Economic and Social Council defined community development generally as '*a process by which the efforts of the people themselves are united with those of government authorities to improve the economic, social and cultural conditions of communities into the life of the nation and enable them contribute fully in national progress (cited in).*

However, a more comprehensive definition of community development has been given by Warren and Bennett. According to Warren, community development is “a process of helping community people analyzes their problems, to exercise as large a measure of community autonomy as is possible and feasible, and to promote a greater identification of the individual citizen and the individual organization with the community as a whole.”(Warren, 1978)

Bennett defines community development as “the deliberate attempt by community people to work together to guide the future of their communities, and the development of a corresponding set of techniques for assisting community people in such a process.”(Bennett, 1973) From the above analysis, we can assume that community development involves the totality of community life and needs.

Although community development is not a new phenomenon, nonetheless the origin of community development, as it is practiced and understood today, is traceable to certain specific occurrences and periods in history.

Community development originated from the experiences of community improvement and social welfare in the United States and Britain in the 1930s. In the United States in the 1930s, community development focused on improving the welfare of rural communities. On the other hand, social welfare programmes in the United States and Britain were geared towards poverty relief and focused mainly on urban areas. Other influences on the character of community development in the third world came from the experiences of India in rural development in the 1920s and 1930s.

For the past several decades the concept of community development has meant many things to many people. It has been regarded by some as umbrella term for all kinds of development projects at the local level. To others, it has meant the representation of the local community on the project planning body and sensitivity to the beliefs and prejudices of the local people (Kotze and Swanepoel, 1983). According to Ferrinho (1980), community development is the social movement, which occurs when somebody, symbolizing the values of human progress and people's felt interests, motivates the community as a unit of action. Similarly, Fitzgerald (1980) mentions that the term 'community development' has come into international usage to connote the processes by which the efforts of the people themselves are united to those of government authorities to improve the economic, social and cultural conditions of communities and to the life of the nation and to enable them to contribute fully to national progress.

Since community development is interconnected to different elements and systems, the argument that comes to mind is how to enable the people in the community to improve themselves or even to contribute to the national progress because systems in communities are very complex, especially in the Third World countries. Tamas (2000) explains the concept of systems theory in community development as a set of elements in interactions or a group of things that have something in common. This includes any grouping with any sort of relationships. Some of the concerns in community development, i.e. assessing power and influence, understanding the dynamics of inter-groups relationships, and considering the change involved in a planning development activity, can be understood and described using systems theory.

Tamas also noted that in large social systems such as communities, where there is some times entropy (force or tendency) related forces such as disunity, poverty or injustice. It is often difficult to maintain the highly ordered forms of cooperation and social cohesiveness that are needed to foster harmony. Without constant effort, such communities can become unpleasant places to live in. One of the tasks of community development is to help communities find ways of reducing or countering the tendency toward entropy, which exists in all systems.

3.3.2 Sustainable Community Development Approach

This approach is to some extent renovation of earlier community development approach. According to Chris Maser, “Sustainable community development means building the capacity of people to work collectively in addressing their common interests in the local society within the context of sustainability - that which is sustainable biologically, culturally, and economically.” (Chris Maser. 1997p. 123)

Trzyna (1995) opines that the term “sustainable development” originated in the 1970s and promoted in the 1980s. Since then it has become an important concept. History reveals that in the past, development had focused on capital accumulation and expansion of industries. Since the early 1980’s the issue of sustainable development has become a growing concern as a result of the global environmental crisis. A range of authors (Swanepoel and De Beer, 2000; Hoff, 1998; World Commission for Environment and Development, 1989) note that sustainable development is development that meets the need of the present without compromising the ability of future generations to meet their own needs.

Burkey (1993) states that sustainability refers to the need for the cautious use of renewable and non-renewable resources in a way that would not hamper the need of the future generations. Building on this definition, Ife (1995) sees sustainability as maintaining a system so that resources can be used at the rate that they can be replenished. Beker and Jahn, in Fitamo (2003), conclude that sustainable development imposes a strong commitment to action directed towards reshaping the relations between human beings and the environment.

According to UNESCO (1996), sustainable development is a process of bringing economic, community and ecological development processes into balance with each other.

1. Economic development

- a. Sustain economic growth*
- b. Maximize private profit*
- c. Expand markets*
- d. Externalize costs*

2. Community development

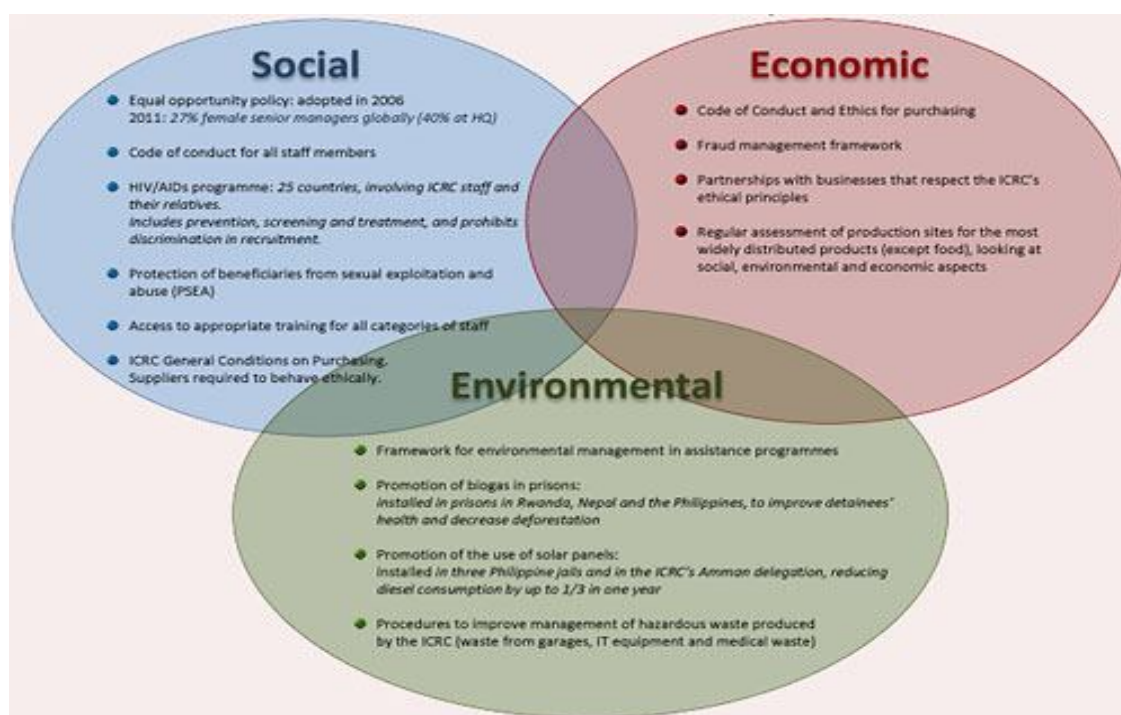
- a. Increase local self-reliance*
- b. Satisfy basic human needs*
- c. Increase equity*
- d. Guarantee participation and accountability*
- e. Use appropriate technology*

3. Ecological development

- a. Respect carrying capacity*
- b. Conserve and recycle resources*
- c. Reduce waste*

The ICRC, established in 1863, works worldwide to provide humanitarian help for people affected by conflict and armed violence and to promote the laws that protect victims of war. ICRC defined sustainable development as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs." Considering three important arenas (i.e. social, economic and environmental) ICRC provided a sustainable development framework (figure 3.1).

Figure 3.1
Sustainable Development Framework of ICRC



Source: <http://www.icrc.org/eng/who-we-are/index.jsp>, accessed on 28/09/2013.

In an extended manner, sustainability can be referred to the maintenance and continuance of economic and social development projects in different communities. The sustainability of any project that is initiated to meet the specific needs of the local poor communities will depend on the level of community participation in project planning, implementation, evaluation and decision-making. There should be

collaborative efforts at all levels where the facilitators and the local communities have to work hand in hand so as to ensure its sustainability in the future. The mutual interaction between community members and the facilitators binds and sustains the projects. In this connection, some thinkers emphasize the importance of empowering beneficiaries' for project sustainability particularly after the termination of external funds and donor involvement.

3.3.3 Cooperative Approach

Cooperative approach to rural development is an age-old tool sustaining for long time. Cooperative organization can be defined as a group of persons, who have pooled themselves and their resources on self-help, mutual, equitable and democratic basis to form an enterprise which seeks to solve the socio-economic problems of its members by directly providing them with goods and services.

A comprehensive definition of a cooperative has been developed by the global apex organization of cooperatives, International Cooperatives Alliance which describes a cooperative as "an autonomous, voluntary association meeting common economic, social, and cultural needs through a jointly owned and democratically controlled enterprise."

Cooperatives operate on principles that encompass broader social or community, as well as business, concerns. There are seven cooperative principles which have been developed and modified over time, and are generally accepted by cooperatives worldwide (University of Wisconsin Centre for Cooperatives <http://www.uwcc.wisc.edu/> accessed on 20/09/2013).

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community

The need for cooperative enterprise arises because individual small scale farmers and industrialists are:

- too small to acquire and use efficiently the means of production;
- too small to bargain for discounts in the inputs/factor market and also to ensure a steady supply of these inputs;
- too small to apply for loans individually and so may be constrained to resort to the informal sources where they may be exported;
- too small and scattered all over, to attract governments, attention installed infrastructures eg. water, good road network, etc.;
- too small to produce efficiently because of lack of specialization;
- too small to take advantage of economies of scale hence production units are not fully utilized;
- too small to organize to collect the market information that is essential for efficient planning and without planning management becomes inefficient

The technological advancement which followed industrial revolution in Great Britain made life abundant for a few through ownership of wealth, through political power, through business ownership and as a result of having a good job. But for many other

people, it meant unemployment, disasters, chaos, injustice, and abject poverty. As a result of ensuring debate on the economic quality of environment, two schools of thoughts were established. First one was championed by Karl Marx and Fredrick Engels. They suggested a complete takeover of the states of all economic activities and this led to the present name Russian Communism. Second one followed a middle course *laissez faire*, preserving the capitalist structure but trying to correct the ills in it, such a school of thought belonged to the Rochdale Pioneers. After several unsuccessful attempts which were due to lack of clear guiding principles, the Rochdale society of equitable pioneers was formed in 1844 with carefully formulated set of principles, some of which have survived up till today. The Rochdale idea grew out of the need of poor quality of consumer goods. The first reaction of British society was to antagonize the society but over times it gave its support and permitted the incorporation of such societies. Since then cooperatives had spread all over the world – North America, Asia and Africa.

Cooperative approach has some inherent strengths that other approaches lack. University of Wisconsin Centre for Cooperatives (University of Wisconsin Centre for Cooperatives <http://www.uwcc.wisc.edu/> accessed on 21/09/2013) pointed out them elegantly as below:

Community Interest: From a local development perspective, a critical feature of the cooperative model is that it can be owned and controlled by community residents. Therefore, a cooperative is likely to be interested in promoting community growth than an investor-owned firm controlled by non-local investors. Since community residents control the firm they can ensure their own objectives are met, and not those of people who live elsewhere.

Flexible Profit Objectives: Cooperatives do not have to be concerned about generating high profit values for stockholders. Their objectives are set by their members and often focus on providing services rather than on maximizing overall profit for the business. Many non-agricultural cooperatives, for example, are created to serve a local need, not to generate profits. Investor owned firms can be under considerable pressure to grow as fast as possible, often outgrowing their community and relocating to a location where the supply of labor is larger and other inputs can be more easily obtained.

Financial Advantages: Cooperatives are eligible to apply for loans and grants from a number of federal and state agencies designed to support cooperative development. These can provide significant sources of low cost start-up and operational funds for the cooperative business. In addition, other non-governmental financial intermediaries such as co-op banks provide relatively low cost loans to cooperatives. Cooperatives can also benefit from significant tax advantages. Finally, cooperatives may also be able to take advantage of lower labor costs, as members may be willing to contribute labor instead of capital as a form of investment in their business.

3.3.4 Sectoral Approach

Historically, policies in relation to rural development have been sectorally based. The emphasis has been on the development of a particular sector of the economy, rather than on the development of a particular area. And, indeed, agriculture has been the sector which has had most impact on rural areas(University of Ireland, 2003).

In the period following the Second World War there were overwhelming priorities to emphasize agricultural policy. These were driven by a need to ensure domestic food

security and the central role of agriculture in rural economies is beyond elaborate discussion. In this approach, agriculture represents the major sector in the rural economy and its success determines the performance of the local economy more generally. Agricultural decline causes rural depopulation and a decline in rural service provision. Thus, a policy to stimulate agricultural production supports domestic food supply, agricultural employment and farm incomes, as well as it prevents out-migration from rural areas and supports the rural economy and service provision more generally. However in the mid 20th century, a variety of factors such as the high costs, inefficiency and environmental impacts of commodity price supports, especially in the context of surpluses of agricultural products undermined the approach taken to agricultural protection (Buckwell *et al.*, 1982). In some countries and places, some other sectors like rural industry, education, health, transportation, tourism etc. are preferred sectors for rural development.

In sectoral approach, there is a scope of closer partnerships between government, development partners and other key sector stakeholders.

A major advantage of sector approaches is that a thorough assessment of seven areas is carried out in order to capture the sector 'broad picture' and overall outlook: (i) the sector policy and strategy, (ii) the sector budget, (iii) sector coordination, (iv) institutions and capacities, (v) performance monitoring, (vi) the macro-economy and (vii) public finance management, with the first five areas considered as the core elements of a sector programme. When conceiving a sector approach the first crucial question concerns the size and scope of the sector ('*How wide is "sector-wide"?*'). This also means that 'sector-wide' at policy level may be wider in scope than what is

aimed for at implementation level: agriculture or rural development policies need to capture inter-sectoral constraints and opportunities but at some point overarching policies may well need to be broken down into mutually supporting and coherent (sector or sub-sector) programmes to become workable.

Sector approaches and sector programmes can be supported by donors through various financing arrangements: sector budget support, pooled funds or project support or a combination of these. Sector budget support may for example be well suited to assist government in its endeavour to improve 'public good'-type outputs whereas non-state actors may best be supported through project support to strengthen rural services delivery. It should also be clear that the project mode, when used in the framework of a sector development programme, will be different in purpose from conventional and stand-alone projects (European Union, 2010).

3.3.5 Integrated Approach

The term Integrated Rural Development (IRD, sometimes referred to as area development)) originated in developing countries in the 1960s and 1970s (see Morris 1981), and was introduced into Europe during the 1980s. Integrated Rural Development (IRD) is the combination of multi-sectoral activities aimed at rural development. It is to be mentioned here that before the advent IRD there was an eruption of sectoral approach later on turned to be as multi-sectoral activities for rural development. In that situation, to meet diverse needs and circumstances there has to be a concerted effort to mobilize the local actors, supported by partnership structures and arrangements.

IRDPs were largely a response to the failure of the trickle-down theory of development, a classical and capitalism-based theory, and the productivity-oriented community development programmes which could not successfully contribute to reduce rural poverty. With the name of IRDP, there were many programmes in different corners of the world. While the detailed specifications of IRDPs in different countries have differed a great deal, they have relied on three common elements:

- (a) Some form of local participation in the identification of the needs of the people and even in the planning of the projects to fulfill them;
- (b) A multisectoral delivery system, including agricultural infrastructure and inputs, and access to credit, health, education and other social services;
- (c) An organizational mechanism ensuring the delivery of the services to the needy households (Naseem, 2000:26).

The concept of IRD effectively combines multiple sectors and techniques from health care service provision, agricultural expansion, education, and improvement of infrastructure to technical transfer, regarding local governments as counterparts to deal with the multidimensional causes of poverty (JICA, 2008). Emphasis is placed on Integrated Rural Development (IRD) as a result of improved services to rural entrepreneurs in the form of an integrated package which would ensure the evolution of appropriate infrastructural institution and administrative apparatus to facilitate rapid development of the rural area. The aim of IRD is to significantly uplift the well-being of rural people to such a level that there was a general enhancement in the quality of the majority. The element of the integrated rural development includes enhancement of rural incomes, reduction in rural poverty and unemployment,

ensuring a more even distribution of rural wealth and incomes for meeting basic needs and the integration of rural people into the socio-economic developmental process. IRD combines activities of an efficient institution and administrative facilities supplying effective communication at all levels.

JICA Research Institute describes the following advantages of integrated rural development. These are;

- ❖ To enable multidisciplinary anti-poverty efforts in rural areas,
- ❖ To enable solutions to regional problems, targeting impoverished groups, and
- ❖ To promote the participation of local people, local administrative organizations, and civil society.

However, intensive investment in a specific area does not necessarily disseminate spillover effects to other areas. Also, it is difficult for activities of integrated rural development to make consistency with sectoral measures at national levels.

3.3.6 Micro-Credit Approach

Credit is a vital factor to make any sort of entrepreneurship. Sometimes it is said that Credit is only one ingredient in the mix of factors necessary for a successful enterprise. But the low-income people like farmers, artisans, fishermen, small traders living in rural area have no access to customary financial institutions as they cannot manage any collateral that can be put up for the loan. Microfinance is an effective tool used to improve the low-income peoples' access to capital in rural areas.

With the rise of neo-liberal development ideology in the late '70s and early '80s a great deal of emphasis has been placed on the development of micro enterprises. State backed development initiatives have been proved to be insufficient in quantity and inefficient in quality to meet the vast requirement of credit by different segments of such people. This has generated a great deal of interest in the prospect of rural micro enterprises, which has in turn focused on the question of credit provision to rural micro entrepreneurs.

If one of the aims of rural development is to assist the 'poorest of the poor', then micro credit is not always the most appropriate intervention. To respond to a potential demand for a good or service, a rural micro-entrepreneur may need access to one or more of the following: communications, transport, storage facilities, power, water, a legal system for enforcing contracts and settling disputes, etc. Along with these factors, micro entrepreneurs need access to information regarding market trends and required skills to run their micro enterprises. Profit-oriented enterprises require a specific set of social networks. In some rural societies such a culture may be absent, or the existing set of social relationships may hinder the development of rural micro enterprises (Hulme *et al*: 1996).

Micro-credit is not a panacea to address the paucity of credit in rural areas. Micro credit schemes often treat the symptoms and not the causes of poverty. Poverty is frequently the result of powerlessness. Those who promote micro credit schemes as a panacea for rural poverty ignore the complex matrix of power relations that circumscribe the capacities of the rural poor to run micro enterprises.(Hulme *et al*: 1996).

A comprehensive study of 13 micro credit schemes in Asia, Africa and South America indicates unanimously that the benefits of the micro credit schemes under study were not scale neutral - the upper and middle income poor tended to benefit more than the poorest of the poor (Hulme *et al*: 1996).

3.3.7 Target Group Approach

Targeting refers to the process to only reach those groups and households that are aimed at. In most cases poor households are 'hidden'. (H. BEERLANDT, S. HUYSMAN, 1999). Target group approach is a response to the inaccessibility of the 'poorest of the poor' or other backward section of people to the welfare facilities and other development programmes though these initiatives are meant for them. Experience shows that in spite of growth, the poorest sections are not getting the fruit of such growth and they are being deprived and excluded. For this, great attention is paid to appropriate ways to identify and reach the particular target groups. In such situations, specific activities and safety net measures are dedicated to potentially excluded groups. In rural development activities, this was thought to be a crucial need. "If any contradiction is sharp in the village, and a minority is oppressing a majority through it, it is necessary to improve the economic, social and political status of the oppressed majority whereby they may regain the creative initiatives they may have lost due to this oppression (DEVELOPMENI DIALOGUE 1975: 1/2)". Generally welfare provisions such as health care, food aid and other welfare transfers, micro finance schemes, which explicitly target the middle and rich poor. Even where micro credit succeeds in stimulating the growth of micro enterprises, the impact of such development on the poorest members of the target communities shows a discrepancy.

Empirical work by Hulme *at al* (1996), indicates that the wealthier segments of the target groups seem to benefit the most. This is the case for a range of reasons. The wealthier the individual or household, the greater the range of investment opportunities. The richer poor have the ability to take on riskier, more rewarding investments, without threatening their minimum need for survival.”

3.3.8 Participatory Approach

Initially development was supposed to be done by outsiders or government from the top. But this sort of thought endowed with a jeopardized development approach. To make development sustainable and felt-need based, participatory development approach emerged. Participation is primarily an umbrella term, in this context, for a new form of development intervention and refers to mean a self-transformation process and a proactive process established through ‘learning by doing’. This philosophy behind this approach is based on the belief that people can be trusted to shape their own future. Roodt (2001) views genuine participation in development as people having the power to influence the decisions that affect their lives. De Beer & Swanepoel (1988) defined participatory development as the co-operation, mobilization of communities or involving communities in the execution of development plans. Participatory development uses local decision-making and capacities to maneuver and define the nature of an intervention. Participatory development encourages grassroot-level organizations to become partners in the development ventures. Moreover, this approach put emphasis on the importance of the inclusion of people, partnerships, empowerment, the sharing of power and responsibility.

Participation of people is emphasized in such a manner that it took a more advanced shape with the name of 'People Centred Development (PCD)' approach which stresses the participation of the majority, especially the previously excluded components such as women, youth and the illiterate in the process of development (Roodt, 2001). According to De Beer and Swanepoel (2001), the people centred development strategy builds on the participatory and learning process approaches. The components integral to a people centred approach include.

- Popular participation in development
- The need for sustainable development
- The support and advocacy of the people's role in development by the bureaucracy, NGOs and voluntary organizations.

In this connection, Korten, as discussed in De Beer and Swanepoel (2001) describes the process of people centred development as the members of society increase their potential and institutional capabilities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life consistency with their own aspirations.

The participatory or people centred approach, unlike the classical development approaches, places the community at the central point of development. Within this context, development practitioners basically play the role of facilitators, while the communities take control of the accomplishment of their own projects. It is a bottom-up approach which views the communities as people with potentiality and with the capacity to manage their own development. Above all it encourages involvement of all stakeholders relevant to the development process (Fitamo, 2003). It further recognizes the capabilities and resources of the local people as well as the utilization

of external resources. Eventually the ultimate goal is self-reliance, empowerment, and community ownership and sustainability of the project. .

3.3.9 Sustainable Livelihood Approach

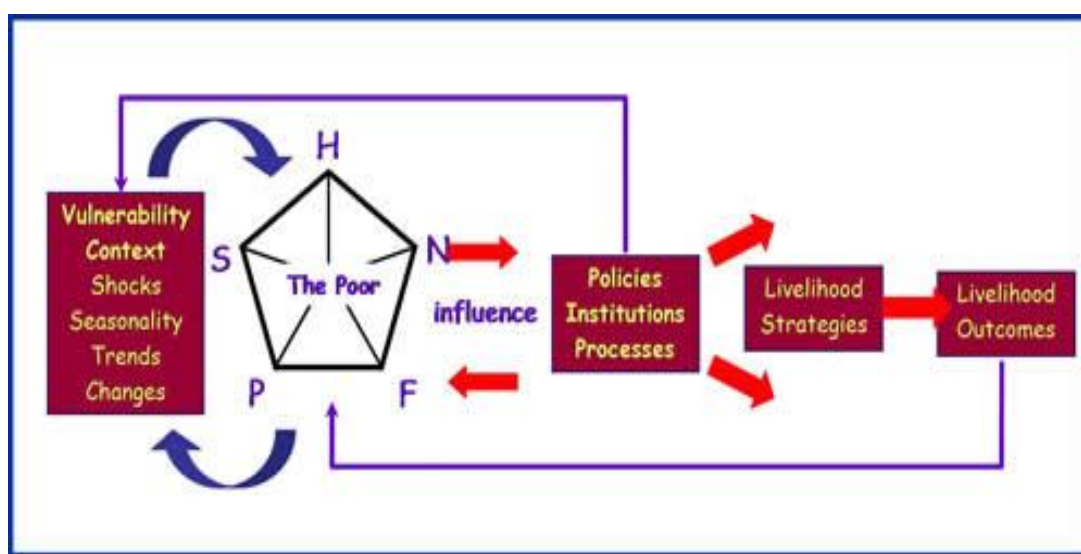
Sustainable Livelihood Approach (SLA) has since the 1990s become the dominant approach to the implementation of development interventions by a number of major international agencies. It is defined in terms of the ability of a social unit to enhance its assets and capabilities in the face of shocks and stresses over time. (Morse,2009)

The Department for International Development (DFID) in the United Kingdom adopted the Sustainable Livelihood framework as an alternative development approach to existing rural development and for effective anti-poverty programs. DFID adapts a version of Chambers Conway's definition of livelihoods: "A livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base."(DFID, 2000)

A key component in the SL framework is livelihood assets. Livelihood assets are the assets on which livelihoods are built and they can be divided into five core categories which are also termed as capital. These capitals are: human capital, natural capital, financial capital, social capital, and physical capital. People's choice of livelihood strategies, as well as the degree of influence they have over policy, institutions and processes, depends partly upon the nature and mix of the assets they have available to them. Some combination of them is required by people to achieve positive livelihood

outcomes– that is, to improve their quality of life significantly on a sustainable basis. Sustainable Livelihood Framework formulated by IFAD is presented in Figure 3.2.

Figure 3.2
Sustainable Livelihood Framework



Source: IFAD, www.ifad.org/sla/ accessed on 12/08/2013.

No single category of assets on its own is sufficient to achieve this, but not all assets may be required in equal measure. It is important to note that a single asset can generate multiple benefits. For example, if someone has secure access to land (natural capital) they may also be able to get better access to financial capital, as they can use the land both for productive uses and as security for a loan (IFAD, 1999).

DFID, however, stresses that there are many ways of applying livelihoods approaches. Although the application of the livelihoods approach is flexible and adaptable to specific local settings and to objectives defined in participatory manner, it underlies a couple of core principles. These are that poverty-focused development activity should be:

- People-centered: sustainable poverty elimination will be achieved only if external support focuses on what matters to people, understands the differences between groups of people and works with them in a way that

fits in with their current livelihood strategies, social environment and ability to adapt.

- Responsive and participatory: poor people must be key actors in identifying and addressing livelihood priorities. Outsiders need processes that enable them to listen and respond to the poor.
- Multi-level: poverty elimination is an enormous challenge that will only be overcome by working at multiple levels, ensuring that local-level activity informs the development of policy and an effective enabling environment, and that higher-level policies and institutions support people to build upon their own strengths.
- Conducted in partnership: with both the public and the private sector.
- Sustainable: there are four key dimensions to sustainability – economic, institutional, social and environmental sustainability. All are important – a balance must be found between them.
- Dynamic: external support must recognize the dynamic nature of livelihood strategies, respond flexibly to changes in people's situation, and develop long-term commitments.

3.3.10 Holistic Approach

By definition, the word "holistic" means: relating to or concerned with wholes or complete systems rather than with the analysis of, treatment of, or dissection into parts. Generally this term is used to describe an integral, inclusive approach, which regards each being, system, or object as more than the sum of its parts. In the context of rural development, this approach is manifested as having broader outlook that considers all aspects of development as well as covers all segments of people related to development activities. Development thinkers in their recent deliverance

emphasized that rural development has to be more holistic and all encompassing, that includes not only agricultural development or any single sector development but also the economic betterment of the rural people, a better and higher quality of life and social transformation. In the Dag Hammarskjold Report titled '*What Now: Another Development*' (DEVELOPMENT DIALOGUE 1975: 1/2) such a tone is found as- 'another Development' would be *need-oriented, endogenous, self-reliant, ecologically sound* and based on the *transformation of social structures.*' In delineating these characteristics, it was stressed that, though human needs are both material and non-material, the basic needs of food, health, education and shelter should be satisfied on a priority basis. It is to be mentioned here that holistic approach to rural development is not a new phrase. It is a generic term but having various analogous terms such as integrated or sustainable or comprehensive approach etc. 'Comprehensive Village Development Programme' is one such programme that claims to be holistic approach.

I observed that the approaches discussed above are not mutually exclusive. Many of them share common features but having some distinct characteristics. It is also assumed that all the approaches will not fit all types of places. But it can be said that that approach will be hailed most which can meet the largest part of the needs of the stakeholders.

3.4 General Theories of Rural Development

Theory is a set of assumptions, propositions, or accepted facts that attempts to provide a plausible or rational explanation of cause-and-effect (causal) relationships among a group of observed phenomenon. The word's origin (from the Greek *thorós*, a spectator), stresses the fact that all theories are mental models of the perceived reality. The theories on which the philosophical basis of rural development are positioned

may broadly be of three categories, such as 1. Modernization Theory; 2. Dependency Theory and 3. Alternative Theory/ Modern Theory.

3.4.1 Modernization Theory

According to Dube (1988), the concept of modernization is the response of western social sciences to the many challenges faced by the third world in the decades immediately following the Second World War. Modernity may be understood as the common behavioural system historically associated with the urban, industrial, literate and participant societies of Western Europe and North America. Dube (1988) notes that this system is characterized by a rational and scientific world view, growth and the ever increasing application of science and technology, together with the continuous adoption of the institutions of society to the imperative of the new world and the emerging technological ethos. On the other hand, Rogers in De Beer (1998) describes modernization as the process by which individuals change from traditional way of life to a more complex, technologically advanced and rapidly changing lifestyle.

The variety of possible ways relating to the countries of the developing world is reflected in the succession of different names such as backward, underdeveloped or less developed. All these terms have their faults for they reflect the Western view of the way a country should grow and change. They suggest that the rich industrialized countries are the most developed and that their way of development is unquestionably the right way, and that it therefore provides the best model of development for all to follow.

The central idea of this theory is that the development logic of economic growth in general and industrialization, in particular, will impel societies towards a particular direction of change (Coetzee, 2001; Hanyes in De Beer & Swanepoel, 2000; Alvin 1953). With this paradigm shift, structural change processes, which were fashioned by the Western societies, were introduced to the Third World countries with the assumption that the developing world would develop according to the Western model.

During the imperial regime, the modernization approach was introduced in Ethiopia with a large amount of external finance and technical support from the West. However, this approach was not successful and as a result the country did not progress in terms of economic and social development.

3.4.2 Dependency Theory

As the failure of modernization theory becomes more apparent, the idea of dependency theory was developed at the beginning of the 1960's. According to Graaff & Venter (2001), dependency theory is often referred to as Marxist development theory. The basic notion of this theory is to analyze the basic unit of the world economy as an opposite to the modernization theory of that time. This theory argues that underdevelopment is occurring through the exploitation of third world countries by the developed world. Dependency theorists argue that it is the reliance on the international market that led to the domination of transitional capital because of the unusual exchange between core and periphery, benefiting only the core (Coetzee, 2001; Evans & Stephens, in October, 1995).

Coetzee (2001) notes that modernization theory failed to narrow the gap of inequalities between the developed and developing countries. According to Burkey (1993), dependency theory has brought socio-economic dependency and this resulted in underdevelopment on the periphery because the centre controlled the balance of economic and political power.

The introduction of socialism to some of the African countries such as Ethiopia, Tanzania and Mozambique was to ensure economic progress by applying the principles of the Marxist dependency theory. However, it failed to attain the short, medium and long-term development objectives in those countries.

During the past seventy years, Ethiopia has passed through three political regimes, which include the imperial regime; socialist regime and the current government led free market economy. The imperial regime, which ruled the country up to 1974, had pursued pro capitalist and pro feudal policies. The socialist military regime took over the ruling role from 1974 to 1991 and hoped to bring about social and economic transformation in the structure of the national economy (Fitamo, 2003). It was during this stage that the principles of the dependency theory were adapted into the Ethiopian economic policy.

However, the outcomes of both socialist and imperial regimes were unsatisfactory. The country has not benefited from the attempts of development using moderation theory and dependency theory during the last two regimes and the nation's development suffered, trade and investment declined and poverty increased (Van der Loop, 2002). The current government of Ethiopia is following a pro-capitalist and market derived economic policy in order to stabilize the national economy and to

bring a dynamic economic growth in the country (ECA, 2002). Yet, there is a very strong need to search for better alternative development approaches in order to address the poverty in the region and ensure sustainable progress.

3.4.3 Alternative Theory/ Modern Theory

According to Oakley (1991) and Burkey (1993), the deep dissatisfaction with traditional development theories lead to an examination of the notion and the purpose of development and towards a search for alternative approaches. According to these authors, such approaches should focus on sustainable development and people-friendly growth in terms of its relevance to satisfy the needs of the poor.

According to Onimode (1990), the ideology of classic economic development based on a preoccupation with growth has continued to fail in many African countries. It has brought many economic and ecological crises and has been unable to solve the problem of abject poverty. Alternative strategies should therefore enhance the quality of life for the largest number of people and abandon preoccupation with the material standard of living of the elitist few. Suliman (1990) argued that the shortcoming in economic and social performance in Africa over the last decade is the result of not only misguided approaches to development but also due to institutional crises. This author further claimed that self-government and self-reliance should in no way encourage an isolationist tendency on the part of nations or local communities. Rather, it should be understood as a process of increasing decision making, social creativity political self-determination, a fair distribution of wealth and tolerance for the diversity of identities so that self reliance becomes a turning point in the articulation of human beings.

The alternative development approach focuses on participatory and people centred development. This paradigm calls for an integrative approach whereby all development actors such as government and civil society, including non-governmental and community-based organizations, play a role in development. Further, it seeks to involve ordinary people at grassroots' level in view of the local community being given the opportunity to participate in projects, have the capacity to plan, implement and manage their own development. This approach enables the community to build their own capacity, self-reliance and ensure sustainable development (Fitamo, 2003; De Beer & Swanepoel, 2001; Penderis, 1996; Burkey, 1993; White, 1982).

The absence of a general theory of rural development doesn't mean that nothing is known. Each rural development scholar and practitioner can produce a list of characteristics of regions experiencing rural development and a related list of factors that appear to be lagging or missing. In short, we appear to be operating in an empirical world where the "Art of Rural Development" prevails rather than in a theoretical world where priorities and strategies are conceptually based.

Development especially rural development involves dynamism. Rural development process itself is an operator of transformation and issues such as approaches, strategies, theories related to rural development are always transforming as well. Here I made an attempt to bring together the prevailing ideas related to rural development. There are enormous bodies of knowledge in this connection but I pick only the relevant ones.

Chapter Four

Comprehensive Village Development Programme: Holistic Approach to Rural Development

Chapter 4

Comprehensive Village Development Programme: A Holistic Approach to Rural Development

4.1 Introduction

Comprehensive Village Development Programme (CVDP) recently could come into view of development thinkers as well as practitioners. This programme is not such a mushroom like many other programmes or organizations are labelled as. After quite a long experimentation, it is presently claiming to be recognized as ‘national rural development model’. The prevailing reality and chaotic environment in rural development arena of Bangladesh made this programme apparently an appropriate one.

4.2 Background of CVDP

Though rural development in Bangladesh has a long chronology but before the British period, there was no formal organization for rural development in village level. We get some initiatives at individual level for this purpose. During the British period, the Union Multi-purpose Co-operative Society (UMCS) was the first rural organization in this subcontinent. Co-operatives have been recognized for many decades as the institutions for economic and social development for the poor and the disadvantaged group in the South and South Asian countries (Chowdhury, et. el ,1987).The Credit Co-operative Act,1904 put a momentum to this process. There was an attempt of rural development by organizing the farmers and the poor under co-operative societies and providing loan to them. The aforementioned Act was amended as the Co-operative Societies Act in 1912 and as the Bengal Co-operative Societies Act in 1940 in order to meet the need for the diversification of the movement in the different economic

activities of the country (Rahman, 1996). However, organized and planned initiatives for rural development started in nineteen fifties in this region. Initiation of V-AID programme in 1953 and successive establishment of Bangladesh Academy for Rural Development (BARD) at Comilla can be stated as the starting point in this regard. The 'Two-tier Co-operative', introduced by eminent development thinker and practitioner Dr. Akhter Hameed Khan and conceded by BARD with his leadership, was experimented in the sixties and expanded to a great extent after liberation of Bangladesh with the name of 'Integrated Rural Development Programme (IRDP). After administrative restructuring in 1982, it was renamed as BRDB.

At the very beginning of 'Two-tier Co-operative', overall development of villages was its main urge. But it could not stick to this standpoint. As the country was agrarian one and as a section of development thinkers emphasized for agricultural development, agriculture enjoyed the government policy priority. Subsequently 'Two-tier Co-operative' started its operation by going behind 'target group' approach based on agriculture. IRDP started to form firstly '*Krishak Shamabay Somitee*'(KSS) and '*Mohila Shamabay Somitee*'(MSS) later on. Moreover, there was a large number of profession and craft-based co-operatives. After a few time, it was observed that a large number of assetless people remained beyond the co-operative net. To cover up this section of people new types of co-operatives were formed named as '*Bittayahin Shamabay Somitee*'(BSS) and '*Mohila Bittayahin Shamabay Somitee*'(MBSS). It is to be mentioned here that at that time World Bank and other donor agencies had a bias toward target group approach. So BARD started experimenting with sectoral programmes and target group oriented projects, such as sex-based Women's

Programme, age-based Youth Programme and means-based Small Farmers and Landless Labourers Development Programme and some other problem-based or purpose-based programmes. Various types of such programmes “eventually created multiplicity of projects and proliferation of institutions in the rural areas, thus weakening the comprehensiveness of Comilla Co-operatives hypothesized in the early years (Sultan, 1984).” Other than the projects and programmes of BARD, there are different projects and programmes of Governments as well as interventions of scores of non-government organizations (NGO). The government implements its programmes by nation-building agencies with a good number of field staffs at district, upazila and union levels. NGO’s are working at grassroots by forming group. So in many cases, there is not scarcity of organizations rather, to a certain extent, there is jumble of organizations for helping the people. Such a situation is confusing and confounding the people and creating a pandemonium in the name of development. “Multiplicity of institutions, programmes and activities for the same population creates problems of duplication and overlapping rather than solving the problems of dependency and liability of the rural poor. Multiplicity multiplies the liabilities of the beneficiaries rather than the creation of their assets (Obaidullah, 1996:250)” Moreover there is an unwholesome competition among different agencies. “As a result, right services for the right man are hardly possible and sometimes a villager is getting benefits and services from various sources/organizations (Rahman, et.al. 2004:4) Both the government and the NGO prefer target group approach in most of their programmes. Programmes applying target group approach has their inherent limitations. These are such “programmes in which parents are bypassed to reach the children, husbands are bypassed to reach the wives, and family is bypassed to reach

the youth...They are living uneasily from one threat to another, from one guilt to another. The rural masses are being agitated against the urban, the healthy are being cited as those responsible for the malnutrition of others, the landowners are being identified as enemies of the landless and the young are being incited to defy the traditional norms and customs of parental authority (Asafuddowla, 1983).” There are other loopholes of target group approach. We are trying to solve the problems of certain groups, mostly the poor, but at the same time behind the back, many other people, belonging to above the target group, are falling in the holes of poverty. As a result, both government and NGO’s are claiming their success in poverty reduction mentioning facts and figures on the one hand but the country, as a whole, cannot reduce the load of poverty on the other hand. Considering these presumptions, CVDP has formulated such a programme that can address the drawbacks mentioned above and thereby present an innovative approach to rural development that is appropriate and sustainable.

4.3 Evolution and Present Scenario

The chaotic and confusing environment in rural development arena in newly independent Bangladesh made the think-tank of BARD to consider for alternative measures in this regard. They had the experiences of defunct V-AID programme and the unimplemented main predilection of IRDP. Both of these programmes had a preference for overall development of villages. With such a background, the Eight Annual Planning Conference of BARD held in 1974 deliberated on preparing an experimental project for more comprehensive programme of rural development in some villages of Comilla Kotwali Thana. In pursuance of this, BARD started a new

project in 1975 in the name of 'Total Village Development Programme' (TVDP). To start with, five villages of Comilla Kotwali Thana namely Deedar, Joypur, South Rampur, North Rampur and Jorepushkarni were included with the programme. Previous KSS were reorganized as TVDP that incorporated non-farm and off-farm activities along with agriculture. Before going to launch the project, the project implementation authority conducted a benchmark survey of the villages that included the condition of population, its growth, family composition, housing and transport facilities, media of outside contact, land holding pattern, land utilization and tenure system, agricultural operation and marketing, credit operation and employment, rural administration institutions and litigation (Rahman, 2004:38). The initial purpose of the project was to improve the socio-economic condition of all sections of people in the villagers by mobilizing all local resources and creating opportunities for the development of agriculture, industry, trade, forestry, livestock, fishery etc. It also attempted to extend its intervention to other sectors such as education, health, communication, recreation facilities etc. The specific objectives of the TVDP were as follows:

- I. To improve all round development of the villagers;
- II. To mobilize all existing resources both man and material (used, underused and unused) for maximum production;
- III. To create employment opportunities for all illegible villagers; and
- IV. To strengthen the existing development activities and to initiate new development programmes.

To review this project, BARD conducted a socio-economic survey in 1977 that revealed encouraging findings. The assessment manifested a positive impact of that project on socio-economic condition of the project villages. Though, initially the speculated project period was from 1975-76 to 1979-80, BARD extended this project and carried on till 1988. In the meantime, this project was renamed as Comprehensive Village Development Programme (CVDP) in 1983 with extended spheres (Kamal, 2008:2). Due to its initial success, the project was included in the Annual Development Plan (ADP) of FY 1988-89 and continued consecutively till FY 1990-91 in the same manner. The first phase of the programme ended in June 1991. Till that time, there were 23 villages of Comilla Sadar and Burichong Thanas under BARD-sponsored CVDP (CIRDAP, 2000:164). After high-level evaluation of Government this programme was incorporated in the Fourth Five-year plan (1991-95). In this stage, the coverage of the programme was further extended and replicated to other areas of the country by BARD in Dhaka and Chittagong divisions with the help of Rural Development Academy (RDA), Bogra which was in charge of implementation in Rajshahi and Khulna divisions (Quddus et. el., 1996:195) The two Academies implemented the programme in 80 villages-40 villages by each Academy. BARD implemented in four upazilas namely Sadar and Burichong of Comilla district, Sonargaon of Dhaka district and Sadar of Sylhet district. On the other hand, RDA implemented in another four upazilas namely Sadar of Jhenaidah district, Mirpur of Kushtia district, Sadullahpur of Gaibandha district and Sherpur of Bogra district. Subsequently this programme was included in the Fifth Five Year Plan of Bangladesh. The third or demonstration phase was started in July 1999 and ended on June 2004.

Table 4.1
Location and Implementation of CVDP at a Glance

Division (Former)	Greater District	Upazila	No. of Villages	Implementing agency
1. Dhaka	1. Dhaka	1. Sonargaon	75	BARD, Comilla
		2. Shibpur	75	COOP. Department, Dhaka
	2. Faridpur	3. Madhukhali	75	BRDB, Dhaka
	3. Mymensing	4. Barhatta	75	COOP. Department, Dhaka
	4. Tangail	5. Mirzapur	75	COOP. Department, Dhaka
	5. Jamalpur	6. Sarishabari	75	COOP. Department, Dhaka
2. Chittagong	6. Chittagong	7. Hathazari	75	COOP. Department, Dhaka
	7. Comilla	8. Comilla Sadar	75	BARD, Comilla
		9. Burichong	75	BARD, Comilla
	8. Noakhali	10. Ramganj	75	COOP. Department, Dhaka
	9. Sylhet	11. Sylhet Sadar	75	BARD, Comilla
		12. Companigonj	75	COOP. Department, Dhaka
3. Rajshahi	10. Rajshahi	13. Patnitala	75	BRDB, Dhaka
	11. Dinajpur	14. Birganj	75	BRDB, Dhaka
	12. Rangpur	15. Sadullahpur	75	RDA, Bogra
	13. Bogra	16. Sherpur	75	RDA, Bogra
	14. Pabna	17. Shahjadpur	75	BRDB, Dhaka
4. Khulna	15. Khulna	18. Paikgacha	75	BRDB, Dhaka
	16. Kushtia	19. Mirpur	75	RDA, Bogra
	17. Jessore	20. Jhenaidah Sadar	75	RDA, Bogra
	18. Barishal	21. Zhalakhathi Sadar	75	BRDB, Dhaka
Total: 4	18	21	1575	

Source: Project Proforma of CVDP, 2004, Page-1.

In the meantime, there were internal and external evaluations of this programme along with holding up of a ‘National Workshop’ in January 2002 and a ‘National Colloquium’ in September 2003 in Dhaka with the participation of concerned officials of Government bodies as well as practitioners and beneficiaries of every levels. Considering all the evaluations and suggestions of the above-mentioned workshop and colloquium, in the time of collecting data, Government had been

replicating this programme, labeling as ‘National Rural Development Model’, at 1575 villages in 21 *Upazilas* of 18 greater districts of Bangladesh. Bangladesh Academy for Rural Development (BARD), Rural Development Academy (RDA), Bangladesh Rural Development Board (BRDB) and the Co-operative (COOP) Department jointly had been implementing the replication phase of this programme (table-4.1). The Government of Bangladesh has recently expanded CVDP model in 66 upazillas of 64 districts as the planned to replicate this model throughout the country.

Bangladesh Rural Development Board (BRDB), Cooperative Department, Dhaka, Bangladesh Academy for Rural Development (BARD) and Rural Development Academy (RDA) have been implementing the CVDP. It has been shown at a glance in the table 4.2.

Table 4.2
Agency-wise Distribution of Villages of CVDP

Implementing agency	No. of Thanas	No. of Villages
Bangladesh Academy for Rural Development (BARD), Comilla	4	300
Rural Development Academy (RDA), Bogra	4	300
Bangladesh Rural Development Board(BRDB), Dhaka	6	450
Co-operative(COOP) Department, Dhaka	7	525
Total	21	1575

4.4 Philosophical Assumptions of CVDP

CVDP is a rural development programme with some philosophical assumptions. “The most important element ingrained in the philosophy of CVDP is that people are able to help themselves. With a change in their mindset, they can become the principle authors of their future (CIRDAP, 2004:28)”. CVDP has the trust on individual capacity and it believes that every individual can develop himself by his own efforts if favourable atmosphere is provided. For this reason, this programme prefers training to credit. In

this paradigm, Development is not regarded with its narrower connotation. CVDP believes that “Development does not mean merely the increase of income, production and materialistic facilities. Social, cultural, political and such other extra-materialistic issues are also inevitable component of development (Ahmed, 2002: 48). Family is a basic institution in a traditional society like ours. CVDP emphasizes the family ties and bondage that we have and there is the scope and motivation for every one of the family to be members of CVDP. There are many incidences that manifest damaging consequences of targeting someone bypassing other members of family. CVDP considers the most vital and fundamental reality of the social history of villages in this country. Traditionally, every village is an organized entity with common social, economic and cultural commonness and proximity and this strength is used as the most effective survival technique of rural people. “CVDP attempts to capitalize this inherent strength of the village, i.e. cohesiveness, as a remedy to the divisions and misuse of resources resulting from multiplication of organizations and overlapping of development programmes in the villages (CIRDAP, 2004:29)”. It makes an effort to organize all the villagers under a single organization to prevent the misuse of resources. It is clear that CVDP attempts to create and mobilize new resources in at the villages and at the same time it endeavours to utilize the existing social capital of the society.

4.5 The Objectives of CVDP

The CVDP started with a view to developing a package programme for an integrated and total development of the villages by bringing all classes of people within one institutional frame-work. The broad objectives of CVDP were to improve the socio-economic conditions of all sections of people in rural areas.

At the initial phase, the following were the specific objectives of CVDP as stated by Obaidullah (1996:251):

1. To develop broad-based village cooperative institution involving people of all classes and professions with a view to actively engaging them in socioeconomic activities for poverty alleviation and multidimensional development and welfare of the rural community;
2. To develop leadership through expansion of the scope of villagers' participation in planning, implementation and decision making;
3. To mobilize villagers' own capital through savings programme for production, investment and creation of their collective resources;
4. To use the village institution as the receiving point for all kinds of services and supplies from the line agencies;
5. To create employment opportunities by undertaking need based investment projects;
6. To improve production and home management skill, education and social status of women through appropriate education and training;
7. To undertake community-based primary health care, nutrition and population education activities for improvement of human resources and reduction of population growth rate; and
8. To introduce continuous education, motivation and training to eradicate illiteracy, ignorance and social stagnation and frustration.

At the later stage, some modifications were made in the above-mentioned objectives based on experiences gathered and lessons learnt from the implementation for 25 years of the project. As per PP-CVDP (2000) the specific objectives of CVDP are as below:

- (i) To build an institutional setup of voluntary cooperative village development society for all round development of the village through participation of the villagers of all professions and all classes by organizing them democratically and to make them self-reliant socially and economically by creating an urge in their participation in various development programmes;
- (ii) To make efforts for developing a cadre of workers from among the members of the village based organization under the project so that the government agencies can use them for the purpose of extension and for bringing services to the people in a desired way without further increasing extension workers by their own. Besides, the support and services of all organization will be channelized through a single village organization and a bridge of cooperation, collaboration and good relations will be built between rural people and nation building departments;
- (iii) To enable villagers to give leadership and to participate in development activities and also to develop their managerial capability and to develop unskilled human resources of the village into skilled manpower by imparting relentless and need based training in various development activities like, agriculture, education, health-nutrition, family welfare, pisci-culture, poultry, cattle rearing etc.
- (iv) To make the village a centre of all works by best utilization of local resources increasing contacts with the banking institutions, developing capital through savings of the villagers and investing it for the village; and
- (v) To prepare and implement annual plan of development by the villagers with their active participation on the basis of the village information book prepared by the villagers. On the basis of village survey, priority will be given on identification and optimal use of own resources of the village.

4.6 Organization and Management of CVDP

In national level CVDP (Comprehensive Village Development Programme) is run by a project director. Four deputy project directors in four implementing organizations namely BARD, RDA, BRDB and Cooperative Department coordinate agency level management under the supervision of project director. There are assistant directors at Upazila level where BARD and RDA are implementing the programme. CVDP activities in remaining Upazilas are implemented by existing officer of BRDB and Cooperative Department as an additional charge. This society covers all the villagers, adult males and females as its members and children of below 18-years as associate members. Comprehensive Village Development Cooperative Society (CVDCS) is managed by a managing committee elected through a democratic process. The number of members of the committee varies from society to society. This committee is assisted by three paid employees namely Manager, Assistant Manager and Accountant and 12 Development Workers trained and specialized on various fields.

4.7 Linkages of CVDP

The motto of CVDP is to ensure 'one society in one village'. The village which is covered by CVDP makes a cooperative called the 'Comprehensive Village Development Cooperative Society (CVDCS)'

Each of the CVDCSs has multiple linkages. On the one hand, it is federated to the existing Central Cooperative Association at the Upazila level. At the same time this programme is in constant contact with Upazila CVDP office. This linkage serves the purpose of organizational and economic support and services to the CVDCS. Another linkage of CVDCS is with the local government bodies for the purpose of

development of common village facilities-physical, social and economic, and obtaining support services available at the upazila (Islam, 2007:37).

4.8 Major Components of CVDP

The project accommodates many components since it is comprehensive in nature other than being a sectoral programme. The following are the major components of current CVDP (CIRDAP, 2004:28):

Organizational Management: Build up a single strong voluntary cooperative organization in each village encompassing all formal and informal groups and organizations working in the village.

Local Level Planning: Promote the annual development plan at the village level. Two part of such type of plan, one is economic plan (EP) and other is village development plan (DP).

Savings and capital accumulation: Thrift deposit and share purchase by the members of the CVDCS.

Accounts keeping and Business Management: CVDP uses the existing modern and error free accounting system. Proper training is provided to the accountant make the cooperative members well aware of a good accounting system.

Credit Programme : Preference to take loan from 'Revolving Fund' to develop their economic condition as per IGA plan. Disbursement of its own capital (share & savings) to the members as a loan to develop their income generating activities.

Agricultural Development: Special attention to ensure the maximum utilization and proper usage of water, land, manpower and the common property or resources of villages. Motivational programmes and proper training to use High Yielding Variety (HYV) and for achieving crop autarky.

Extension of Appropriate Technology: Motivate the villagers for using the appropriate technology. Motivational programmes and training for the better management of handling the technologies, using and maintenance to make it a success.

Livestock Development: Special emphasis to develop the livestock resources of the villages. Encouragement for setting up poultry farm. Ensuring better and timely treatment facilities. Imparting training to CVDCS member for the development of their livestock and various inputs and services.

Fisheries Development: Groom up the fisheries sector with the help of the fisheries department. Providing necessary credit and required expert services for the development of fish culture in all types of ponds, tanks and other water bodies available in and around the village.

Non-farm Income Generating Activities (IGA): Develop and expand the horizon of non-farm type activities such as small trading installment of small enterprise, groceries, vanki (rice husking) business etc.

Educational Development: Special programme to send the children to the school and reduce the number of dropout and to send back the dropout students to the school again. Provision of a certain number of scholarships for the poor but brilliant students. Initiation of imparting literacy education to the illiterate people.

Women and Child Development: Effective action for the development of women and children. Provision for open membership for the women and children. Special training for illiterate women. Inclusion of women representative in the executive committee of the society. Special attempts to develop the children and to develop the leadership quality of the children community.

Development of Community Health and Nutrition: Imparting training to selected members of CVDCS for the development of community health and nutritional aspects of human life. Arrangement to encourage the society members for taking active part in the government EPI programmes for making it a success.

Family Planning: Imparting training to the selected members of each society in the respective subjects for checking the population growth and adopting family planning methods. Provision of jointly work between family planning extension agent and the member of the society.

Settlement of Disputes: The members of CVDP with the help of the managing committee and acceptable people of the villages try to mitigate the disputes grown up in the villages.

Youth Development: Necessary measure to overcome the problem of rural unemployment through various skill development and income generating programmes. Arrangement for training on power tiller and tractor driving and repairing, plumbing, carpentry, radio-TV mechanics, hardware and welding, poultry and livestock rearing, fishing, etc.

Environmental Development and Social Forestry: Special emphasis on development of social forestry in order to ensure sound environment development. Establishment of nursery with the help of expert of concerned government departments.

Rural Communication and Culture: Development of communication media and cultural aspect of the villagers. Provide communication instruments like Radio-TV and supply some daily newspapers, magazine and journals. Conduct some cultural programmes such as folk music, jatra, drama etc.

Monitoring and Evaluation: Implement the mechanism of monitoring and evaluation in a way that through the involvement of component leaders and project personnel. the Ministry can closely monitor and evaluate its performance time to time.

4.9 Major Strategies of CVDP

There are some strategies of CVD. The following are the major strategies followed by CVDP to achieve its objectives (CIRDAP, 2004:30):

Organization and Management: Organize the villagers into a broad-based village cooperative (CVDCS) with a number of functional groups such as landless and small, medium and large farmers, women, youth and other occupational groups etc. and involve them in credit and marketing programmes.

Leadership Development: Development of leadership through appropriate training and enhance the scope of formation of own capital for productive investment and the creation of collective assets.

Expansion and Intensification of Farm and Non-farm Activities: Aiming at bringing desirable changes in production of crops, animal, fish and other items and for creation of larger scope of the villagers for employment and income.

Preparation of a “Comprehensive Village Resource Book” (CVRB): Preparing the CVRB containing an inventory of household resources so as to serve, as a guide to identify the gap between available and required resources on the basis of the felt needs of the villagers.

Preparation of Annual Comprehensive Village Development Plan: Enable the villagers to prepare an Annual Comprehensive Village Development plan through identification of their own problems and priorities on the basis of their felt needs and comprehensive village resource book.

Institution at Grassroots Level: Use of the village institution (CVDCS) as the receiving mechanism for all types of services and supplies from the line agencies.

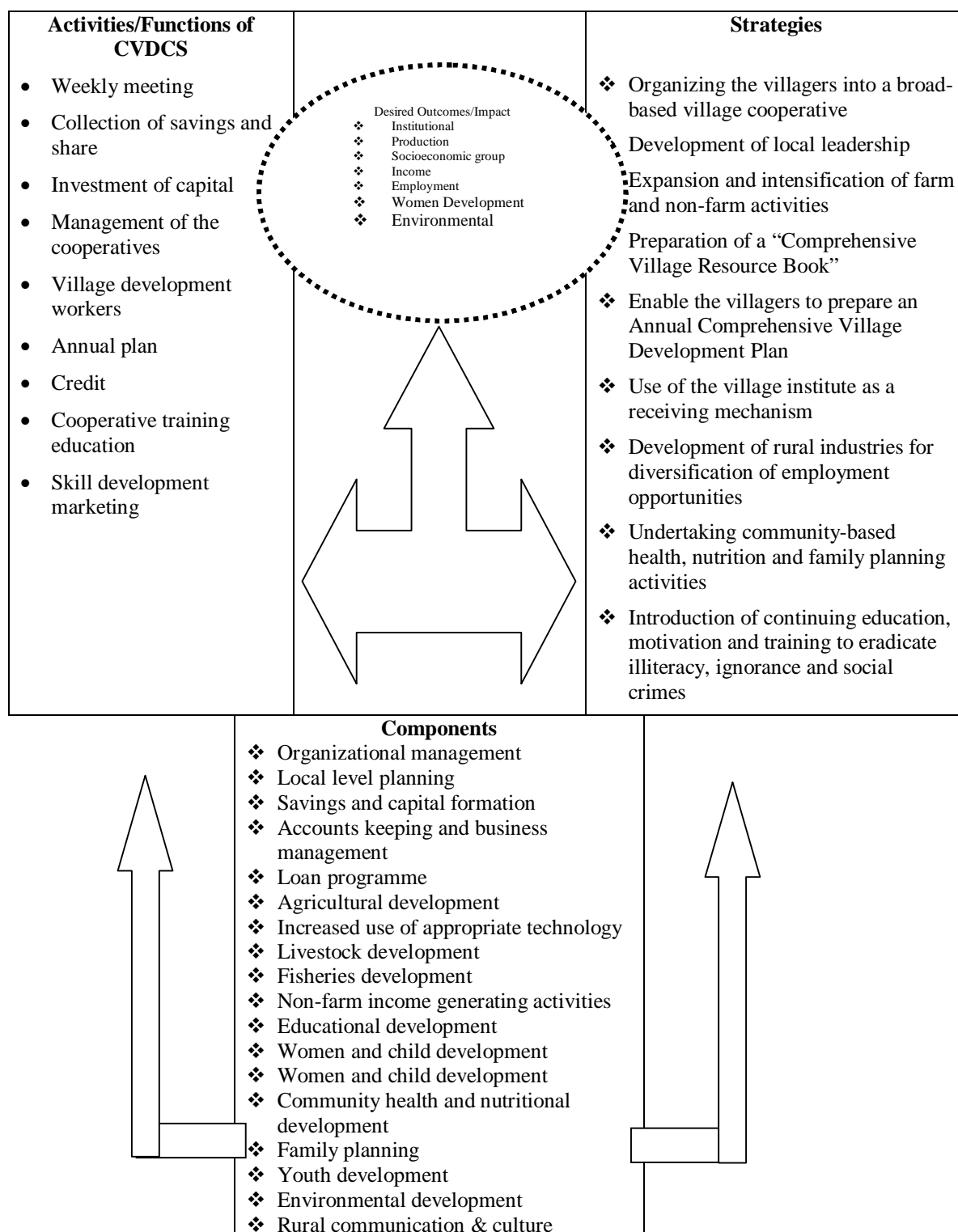
Rural-Based Industries: Development of rural industries for diversification of employment opportunities and income earning occupations especially for the disadvantaged group like women, landless and the rural poor.

Social Development: Undertaking community based health, nutrition and family planning activities with active support from nation building departments at union and upazila level.

Awareness Development: Introduction of continuing education, motivation and training to eradicate illiteracy, ignorance and social crimes.

The input-output framework of CVDP consisting of functions, components and strategies are shown in figure 4.1.

Figure 4.1
Input-output Framework of Comprehensive Village Development Programme



Source: Islam, 2007.

4.10 Activities of CVDCS

The following functions are usually performed by each Comprehensive Village Development Cooperative Society (CVDCS).

Weekly Meeting:

In each village society, there are three categories of membership: male, female and children (associate members). Each category meets every week in weekly meetings to discuss their problems, find out solutions, undertake new types of activities and review their performances and plan of actions.

Collection of Savings and Share:

Every member is required to deposit his/her weekly savings at the weekly meeting. At the end of the year, part of the thrift deposit is transferred into 'Shares' of the cooperative society. On average, each member deposits Tk. 5.00 per week as regular savings.

Investment of Capital:

The accumulated savings are invested at the village level by the cooperatives. These investments are primarily done in various business units to provide services to the members; to create employment opportunities for the members, and to earn some profit for the organizations.

Management of the Cooperatives:

The management of the cooperative society is done by the elected managing committee. The office of the village cooperative for its day-to-day operations is managed by a number of employee members who are paid out of the profits derived by the society.

Village Development Workers:

To run and manage the various development activities, a number of village representatives act as the worker, is known as Village Development Workers. They are usually the model farmer, the women organizer, the health and nutrition worker, the livestock and fisheries development worker, the family planning worker, the pump operator, the water distributor, etc.

Annual Plan:

Each year, the society is required to draw a comprehensive village annual development plan for the village. This plan has two aortas — one is “Economic Plan” and the other is “Village Development Plan”.

Credit:

Attempts are usually made to provide credit to the village cooperative through project. The actual credit need is assessed through the production plans prepared by the functional groups attached to the village cooperatives. Credit is provided for both agricultural and non-agricultural activities.

Co-operative Training Education:

The entire project is supported and extended with a continuous training network for the development of a viable cooperative movement. The training activities include motivation of the rural people towards development through organisation. Major emphasis on training is directed towards the development of the disadvantaged and depressed groups of the rural population.

Skill Development:

Various training activities covering the aspects like livestock rearing, fisheries development, cottage crafts, sewing kitting, net making are also undertaken to develop and improve the existing skills of the village people. The village people are imparted training of health and nutritional status, population, education and family planning programmes, sanitation, improved living conditions, resolving of village conflicts etc.

Marketing:

The project encourages and provides to the village cooperatives to undertake joint marketing of their products through the village cooperative societies. Credit is advanced to the societies through Banks for this purpose.

4.11 Rural Development Policy of Bangladesh and CVDP

Bangladesh formulated a rural development policy in 2001 naming as 'National Rural Development Policy (NRDP)' The issues which were emphasized in that policy, the following are worth mentioning(National Rural Development Policy, 2001:1):

- 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;

If we have a look on this policy, it is clear that CVDP is mirroring almost all the issues of NRDP. On the other hand role of cooperatives for rural development has been reiterated in this policy. Regarding co-operative NRDP's emphasis will be clear from the version as follows (National Rural Development Policy, 2001:22):

1. The cooperative movement of the country will be further activated and made more meaningful by creating an appropriate institutional frame-work consistent with provisions of the constitution, organizing rural capital, arranging for necessary capital supply and taking measures for production, preservation, processing and marketing of agricultural and non-agricultural products through a demographic system.
2. For institution building and sustainable development at grass roots level the active participation and involvement of the rural people in these institutions will be promoted.
3. The practice of making necessary revision of cooperative laws will be continued with a view to making cooperatives time befitting.
4. Greater network of cooperative-based production and marketing of rural agricultural produce will be encouraged.
5. To promote cooperative leadership, BARD, RDA and the Cooperative Academy will offer relevant training courses.
6. Efforts will be made to disseminate different successes of cooperatives through mass media in order to promote the cooperative ideas and spirit.
7. Government will offer assistance to cooperative based ventures and industries considering their economic viability.

By renovating existing co-operatives, what actually CVDP is doing, CVDP can be the genuine and dependable organization for implementation of government policy. Above all CVDP bears the essence of the principle and philosophy of NRDP.

On the basis of above review, it can be said that there are many programmes with different approaches in Bangladesh. The target group and problem or purpose-based approaches had been under extensive implementation for the last few decades having mixed results. No institution, government or NGOs, is not in such a position that they can claim with utmost confidence that the objectives of the programme were fully achieved. In fact, for any rural development programme, the rural community should be viewed in its total perspective (Islam, 2007:46). Comprehensive Village Development take this issue as its guiding principle. Comprehensive Approach assumes that defiance to reality is the main reason of poor performance of sectoral or target group approach. The theory of integration with people's participation and bottom-up planning and implementation is being tried to exercise in 'Comprehensive Village Development Programme' (Islam, 2007:46). The programme already completed its experimental and demonstration phases presently on the verge of acceptance as a national rural development programme. It is decided that nation-wide replication will be completed within 2013.

Chapter Five

Socio-economic Status of the Members of CVDP

Chapter 5

Socio-economic Status of the Members of CVDP

5.1 Introduction

One of the objectives of the present study was to explore the socio-economic status of the members of CVDP. This chapter reviews of the different socio-economic conditions of the CVDP members. It includes, among other issues such as age, sex, religion, educational level, marital status, occupation, monthly income and expenditure etc.

5.2 Demographic Indicator

5.2.1 Age of the Respondents

Age is an important factor in assessing the physical ability of people. Those who are young in age, they are more capable of working compared to older in age. So, for knowing the age, respondents were asked about their age limit. They couldn't bear out their actual age. They could mention their age by using different memorable events like year of marriage, birth of first child etc. Sometimes, it was estimated seeing health and physical condition and or appearances. table 5.1 & diagram 5.1 present the data about the age limit of the respondents.

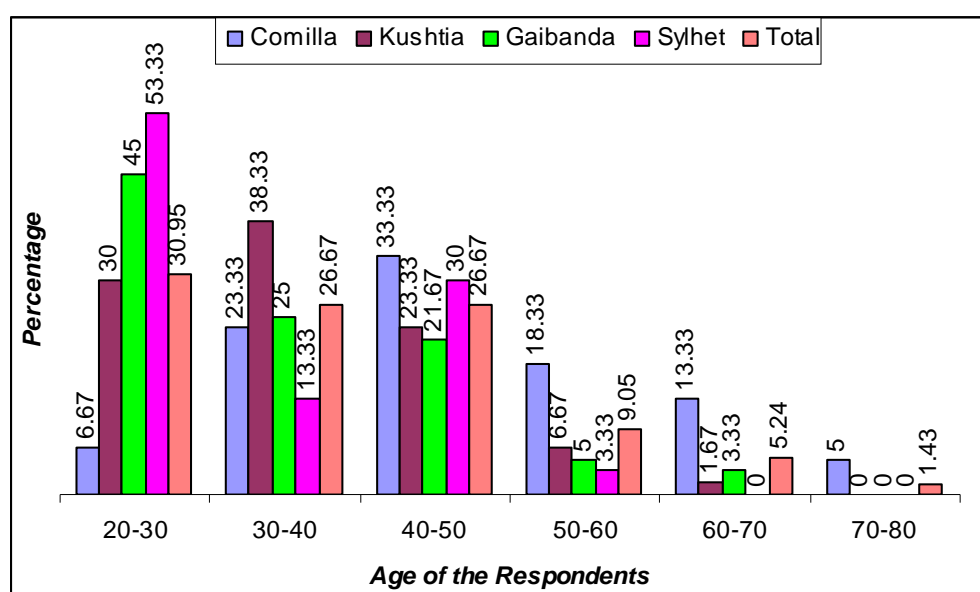
It is evident that the age range of the highest proportion (30.95 percent) of the respondents remains between the age group of 20 to 30, followed by the age group of 30 to 40 (26.67 percent), 40 to 50 (26.67 percent), 50 to 60 (9.05 percent), 60 to 70 (5.24 percent) and 70 to 80 are 1.43 percent. The average age limit of the total respondents is 40.11 years. The average age of the respondents of different programme area like Comilla, Kushtia, Gaibandha and Sylhet is 49.10, 37.70, 36.15, 34.90 years respectively.

Table 5.1
Age Structure of the Respondents by Location

Age (Year)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
20-30	04	6.67	18	30.00	27	45.00	16	53.33	65	30.95
30-40	14	23.33	23	38.33	15	25.00	04	13.33	56	26.67
40-50	20	33.33	14	23.33	13	21.67	09	30.00	56	26.67
50-60	11	18.33	04	6.67	03	5.00	01	3.33	19	9.05
60-70	08	13.33	01	1.67	02	3.33	--	--	11	5.24
70-80	03	5.00	--	--	--	--	--	--	03	1.43
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
Mean	49.10		37.70		36.15		34.90		40.11	
STD	12.66		10.10		10.69		11.40		12.56	

It is seen that the member of CVDP are not aged in terms of their age. In terms of their programme area the members of Sylhet area are younger (34.90 years) compared to the members of other area. Significance age difference of the respondents of programme area is found as the chi-square value 54.16, degree of freedom 2 and significance .000. It is commented that most of the respondents are young aged. Due to their young age, it may be assumed that the members of CVDP will be capable to change their socio-economic condition.

Diagram 5.1
Age of the Respondents by Location



5.2.2 Gender of the Respondents

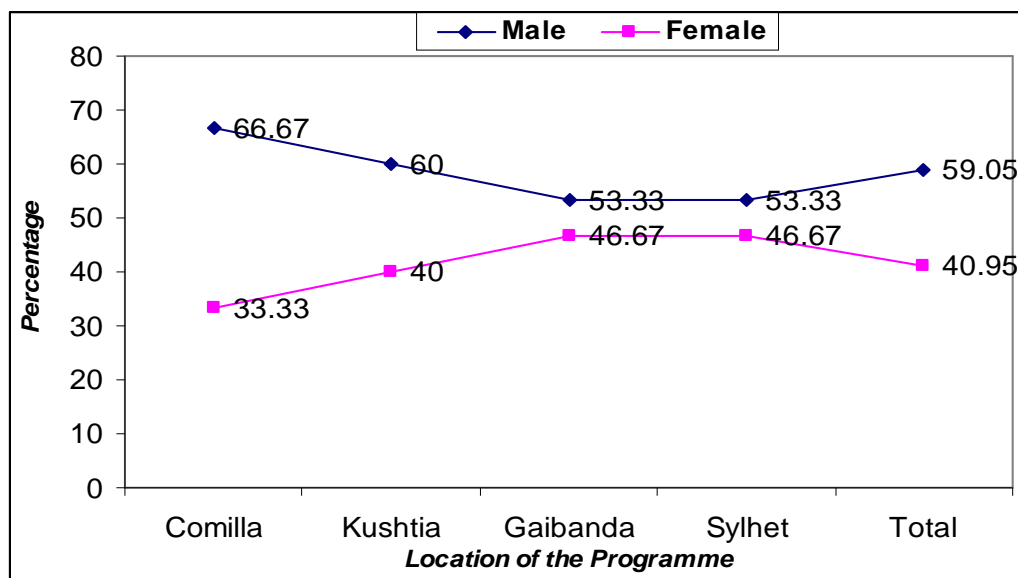
Gender is another important variable to assess the socio-economic status. Gender equity ensures the equilibrium of development. Male alone can not ensure the comprehensive development of ignoring the female folk of the society. That is why, the authority of CVDP has tried to incorporate the gender equity in their programme area. It is depicted from the table 5.2 & diagram 5.2 that about fifty percent member of CVDP is male and female equally. It is 59.05 percent for male and 40.95 percent for female.

Table 5.2
Gender Status of the CVDP Members by Location

Gender	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Male	40	66.67	36	60.00	32	53.33	16	53.33	124	59.05
Female	20	33.33	24	40.00	28	46.67	14	46.67	86	40.95
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

If the location of programme is considered, almost same scenario is seen in all the areas. It is 66.67 percent male 33.33 percent female for Comilla, 60 percent male and 40 percent female for Kushtia, 53.33 percent male and 46.67 percent female for Gaibandha and 53.33 percent male and 46.67 percent female for Sylhet respectively. So it is to be said that the gender participation in CVDP is almost equal in our rural development issue.

Diagram 5.2
Gender Distribution of the Respondents by Location



5.2.3 Religious Affiliation of the Respondents

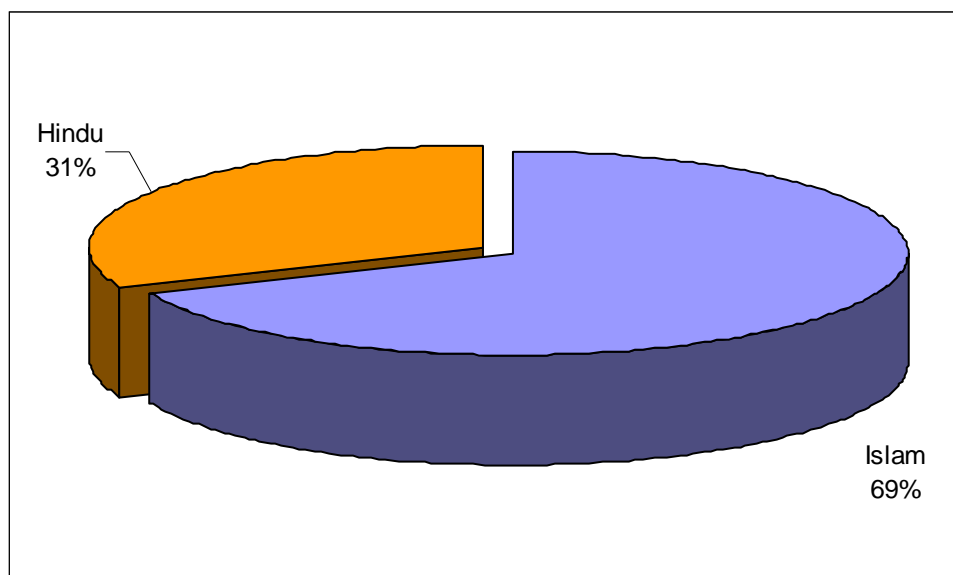
Religion is a system of beliefs and rituals with reference to the sacred which binds people together into a social group. It is an influential factor to keep peace in society for making a good social environment. The table 5.3 and pie-chart 5.1 represents the distribution of the respondents by their religious affiliation. Majority of the respondents in all areas of CVDP are Muslims. It is clear to see that 68.57 percent of the respondents are Muslims followed by the 31.43 percent respondents are Hindu. It can be mentioned here that, Bangladesh is Muslim dominated country (about 88 percent people are Muslim) and Hindu is the second dominated religion (about 10 percent). Naturally the national situation has been reflected in the present study.

Table 5.3
Religious Affiliation of the Respondents by Location

Religion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Islam	60	100	54	90.00	--	--	30	100.0	144	68.57
Hindu	--	--	06	10.00	60	100.0	--	--	66	31.43
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Interestingly, it is found that all the respondents of Comilla and Sylhet are Muslim and all the respondents of Gaibandha are Hindu. It is easily understandable that the programme of CVDP is running in the Muslim dominated area of Comilla and Sylhet. On the other hand, it is running in the Hindu dominated area of Gaibandha.

Pie-chart 5.1
Religious Affiliation of the Respondents



5.2.4 Marital Status

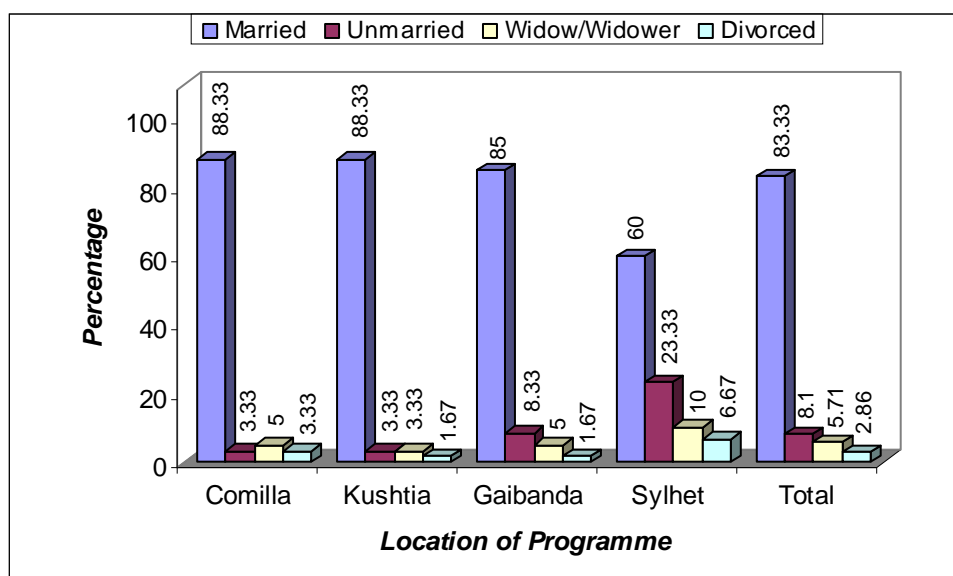
Marriage is an important part for human life. It is a cultural phenomenon which sanctions a more or less permanent union between partners, conferring legitimacy on their offspring. The marital status of the respondents is shown in the table 5.4 and diagram 5.3.

Table 5.4
Marital Status of the Respondents by Location

Marital Status	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Married	53	88.33	53	88.33	51	85.00	18	60.00	175	83.33
Unmarried	02	3.33	03	3.33	05	8.33	07	23.33	17	8.10
Widow/Widower	03	5.00	03	3.33	03	5.00	03	10.00	12	5.71
Divorced	02	3.33	01	1.67	01	1.67	02	6.67	06	2.86
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is depicted from the table 5.4 that most of the respondents are married (83.33 percent), followed by 8.10 percent unmarried, 5.71 percent widow/widower, 2.86 percent divorced respectively. Maximum respondents of all the areas of CVDP are married. In the consideration of other variable like unmarried, widow/widower and divorced, it is more found in the Sylhet area compared to the others area. It is 23.33 percent, 10 percent and 6.67 percent respectively.

Diagram 5.3
Marital Status of the Respondent by Location



5.2.5 Educational Status

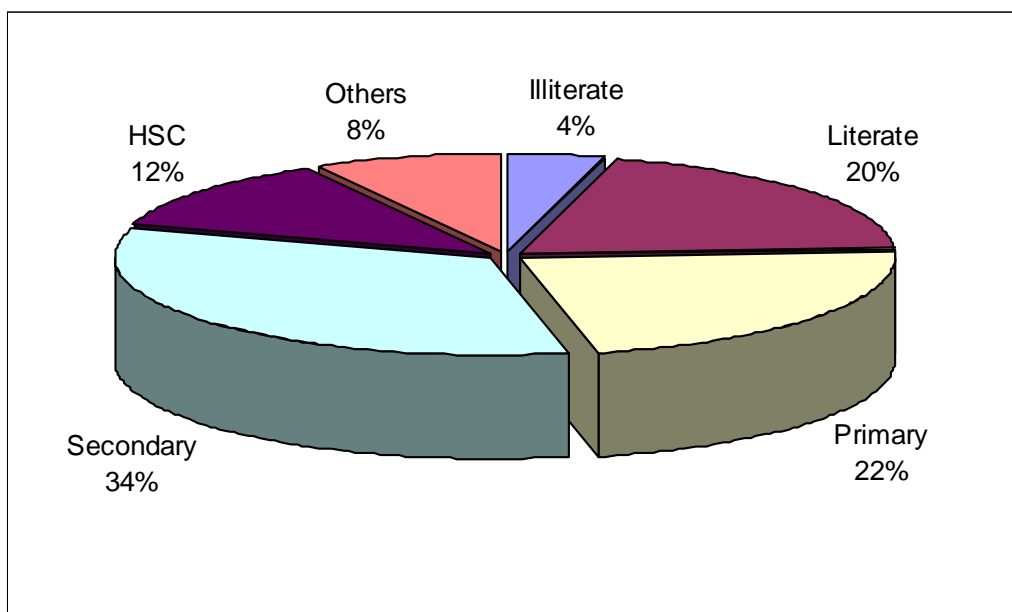
Education is the basic component of the human resource development. Education plays an important role to develop a nation. It is one of the indicators of social status. Most of the respondents are found of having secondary education of this study. It is 33.33 percent followed by 22.38 percent having primary education, 20 percent literate, 11.90 percent higher secondary education, 4.29 percent illiterate and 8.10 percent others academic status. Others include Bachelor degree and Madrasha etc (table 5.5 & pie-chart 5.2). If the secondary education and above is considered as the sign of better position, the respondents of Kushtia and Gaibandha area is more better compared to Comilla and Sylhet.

Table 5.5
Educational Status of the Respondents by Location

Education	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Illiterate	03	5.00	04	6.67	--	--	02	6.67	09	4.29
Literate	12	20.00	17	28.33	05	8.33	08	26.67	42	20.00
Primary	18	30.00	04	6.67	16	26.67	09	30.00	47	22.38
Secondary	16	26.67	27	45.00	19	31.67	08	26.67	70	33.33
HSC	09	15.00	06	10.00	10	16.67	00	--	25	11.90
Others	02	3.33	02	3.33	10	16.67	03	10.00	17	8.10
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is mentionable that there is no illiterate member of CVDP in Gaibandha area. If the more illiteracy is considered as the negative symptom of socio-economic status, it can be concluded that the CVDP member of Kushtia and Sylhet is comparatively backward in socio-economic situation in terms of their educational status.

Pie-chart 5.2
Educational Status of the Respondents



5.3 Economic Indicators

5.3.1 Occupational Status

Occupation is one of the important indicators to know the economic condition of a person. Especially occupation or employment of the people is one of the most powerful indicators to know the socio-economic condition of them. In this study the table 5.6 shows the occupational status of the respondents. It was found that, the members of CVDP are engaged in different types of occupations. Highest proportion (37.62 percent) of the respondents is involved in the management of household affairs followed by 24.76 percent in agriculture, 15.24 percent service holder, 14.29 percent business man, 3.33 percent skilled labourer, 2.86 percent day labourer and only 1.90 percent student.

Table 5.6
Occupational Status of the Members of CVDP by Location

Occupation	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Management of Household Affairs	20	33.33	23	38.33	26	43.33	10	33.33	79	37.62
Agriculture	23	38.33	12	20.00	14	23.33	03	10.00	52	24.76
Service	07	11.67	08	13.33	11	18.33	06	20.00	32	15.24
Business	07	11.67	16	26.67	05	8.33	02	6.67	30	14.29
Skilled Labour	--	--	--	--	02	3.33	05	16.67	07	3.33
Day Labourer	03	5.00	01	1.67	--	--	02	6.67	06	2.86
Student	--	--	--	--	02	3.33	02	6.67	04	1.90
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

On the basis of location of programme area, it is seen that, most of the respondents (38.33 percent) of Comilla are engaged in agriculture. No skilled labourer and student are found as a member of CVDP in this area. Similarly, most of the respondents of Kushtia, Gaibandha and Sylhet are found to engage in the management of household affairs. It is 38.33 percent, 43.33 percent, 33.33 percent respectively. It is to be said that the members of CVDP are more interested to involve in the management of their household of affairs compared other occupational involvement.

5.3.2 Monthly Family Income

Income is an important indicator to identify the socio-economic status of a person. But it is difficult to know the actual amount of income. Because, people generally consider it as confidential, they aren't interested to disclose their actual income. However, statistical information of the respondents is shown in the table no 5.7.

Table 5.7
Monthly Family Income of Respondents by Location

Monthly Income (BDT.)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
001-5000	07	11.67	11	18.33	35	58.33	02	6.67	55	26.19
5001-10000	18	30.00	42	70.00	17	28.33	12	40.00	89	42.38
10001-15000	15	25.00	03	5.00	08	13.33	10	33.33	36	17.14
15001-20000	12	20.00	04	6.67	--	--	04	13.33	20	9.52
20001-25000	03	5.00	--	--	--	--	01	3.33	04	1.90
25001-30000	05	8.33	--	--	--	--	01	3.33	06	2.86
Total	60	100.0		100.0	60	100.0	30	100.0	210	100.0
Average Income	13,916.67		8,995/=		5905/=		12,390/=		9803.33	

It is evident that, 42.38 percent of the total respondents' income is between BDT 5001 to 10000. 26.19 percent of the respondents earn between BDT. 001 to 5000/=, 17.14 percent respondents have the family income from 10,000 to 15,000/=, 9.52 percent from 15,000 to 20,000/=, 1.90 percent from 20,000 to 25,000/= and only 2.86 percent respondents have the income of 25,000/= and more. The average income of the respondents is Tk.9, 803.33 only. The average income of the members of Comilla, Kushtia, Gaibandha and Sylhet is 13,916.67, 8,995/=, 5,905/=, 12,309/= respectively.

If the average income of less than 10 thousands is considered as an indication of more vulnerable socio-economic situation, it can be said that the members of CVDP of Kushtia and Gaibandha are in more vulnerable position compared to the others area.

5.3.3 Monthly Family Expenditure

Expenditure is one of the parameter of assessing the socio-economic condition of the people. Balanced condition between income and expenditure is the fundamental symptom of stable economic status. Expenditure of the CVDP members is shown in the table 5.8.

Table 5.8
Monthly Family Expenditure of the Members of CVDP by Location

Monthly Expenditure (BDT)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
001-5000	13	21.67	19	31.67	46	76.67	02	3.33	80	38.10
5001-10000	33	55.00	40	66.67	12	20.00	17	28.33	102	48.57
10001-15000	12	20.00	--	--	02	3.33	09	15.00	23	10.95
15001-20000	01	1.67	01	1.67	--	--	01	1.67	03	1.43
20001-25000	01	1.67	--	--	--	--	01	1.67	02	0.95
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
Mean Expenditure	9,291.67		6,583.33		4,596.67		10,133.33		7,296.67	

It is observed that the highest proportion of the respondent's family expenditure is from 5001 to 10,000/= followed by 38.10 percent from 001 to 5,000/=, 10.95 percent from 10,001 to 15,000/=, 1.43 percent from 15,001 to 20,000/=. Only 2 member's expenditure out of 210 members is 25,000/= and above. The average monthly expenditure is BDT.7, 296.67. It is well known to the people of Bangladesh, Gaibandha is a poverty stricken area. It is proved by the present study as the average expenditure of member of CVDP of this area is very marginal or low (4,596.67 per month) compared to other zone of the programme.

In terms of the expenditure, the member of CVDP is well off as their income is high compared to their expenditure. It is seen that (table 5.7) the monthly average income of them BDT. 9,803.33 and expenditure is 7,296.67 which indicate their economic solvency of family.

5.3.4 Savings of the Family in CVDP

Savings is an important indicator of economic solvency. It is well accepted idea that the economic solvency of a family mostly depends on the savings. For this reason, a question was kept to the members of CVDP about their savings to assess their real economic condition. Data revealed (table 5.9) that all the members of CVDP have the savings under the guidance of CVDP. It is evident that the highest number of member have the savings from 1501 to 3,000/=. Rest of the respondents have savings in the different amount of money. 20 percent of respondents save 0001 to 1500/= per month followed by 25.24 percent from 3001 to 5,000/=:, 13.81 percent from 5001 to 10,000/=. It is seen that the average monthly savings in CVDP is BDT. 4,223.77. It is significantly noticed that the savings of Sylhet zone is very low compared to other zone of CVDP. It may be the reason that the programme started in Sylhet region later than other areas. So the less saving in CVDP is seen in the study compared to other areas.

Table 5.9
Monthly Family Savings of the Members of CVDP by Location

Savings of the Family	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
0001-1500	01	1.67	09	15.00	20	33.33	12	20.00	42	20.00
1501-3000	08	13.33	26	43.33	20	33.33	15	25.00	69	32.86
3001-5000	18	30.00	21	35.00	14	23.33	--	--	53	25.24
5001-10000	19	31.67	04	6.67	03	5.00	03	5.00	29	13.81
10001-15000	09	15.00	--	--	02	3.33	--	--	11	5.24
15001-20000	05	8.33	--	--	01	1.67	--	--	06	2.86
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.00
Mean	7,468.33		3,095.03		3,075/=		2,289.67		4,223.77	

5.4 Family and Household Characteristics of the CVDP Member

5.4.1 Family Size

The family is the most important primary group in society. It is the first and the most immediate social environment where a child is exposed. All the activities of the family are performed around the well being of the family member. Similarly lack of proper family role and desertion by family member may create the destitution and vulnerability in life for everybody. So, it was necessary to know the family structure. It is evident from table 5.10 & pie-chart 5.3 that the highest number (28.57 percent) of respondent's family consists of 3 members, rest of them are 2 members (5.71 percent), 4 members (23.81 percent), 5 members (19.52 percent), 6 members (8.10 percent) and 7 members (14.29 percent).

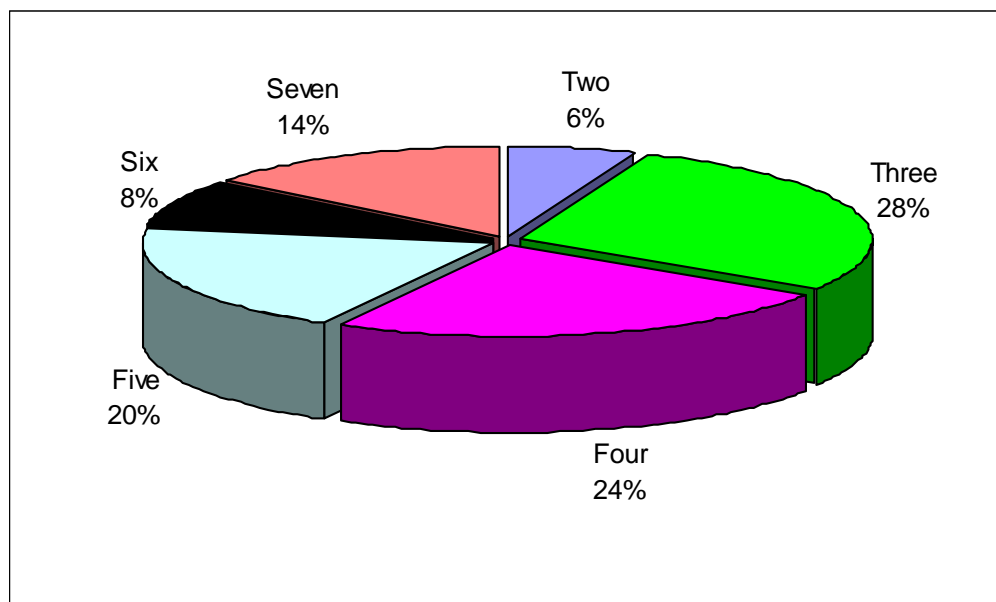
Table 5.10
Family Members of CVDP Members by Location

Family Member(s)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
2	04	6.67	01	1.67	03	5.00	04	13.33	12	5.71
3	13	21.67	16	26.67	27	45.00	04	13.33	60	28.57
4	13	21.67	18	30.00	18	30.00	01	3.33	50	23.81
5	15	25.00	15	25.00	08	13.33	03	10.00	41	19.52
6	04	6.67	05	8.33	04	6.67	04	13.33	17	8.10
7	11	18.33	05	8.33	--	--	14	46.67	30	14.29
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
Mean	4.58		4.37		3.72		5.37		4.39	

Difference is seen in the average member of family between the regions of CVDP. It is 4.58 persons for Comilla, 4.37 persons for Kushtia, 3.72 persons for Gaibandha and 5.37 persons for Sylhet. The large family is seen in the Sylhet region. It is consisted of five persons and more. If more family member is considered as more family burden, it can be concluded that

the members of CVDP of Sylhet are in more family burden compared to the other regions.

Pie-chart 5.3
Distribution of the Family Members of the Respondents



5.4.2 Housing Condition/Residence

Housing is a vital variable to know the socio-economic status of people. Housing in general, means a habitable shelter, but it is not merely a shelter or a house alone. In its wider connotation, it embraces the total living environment including dwelling units, lands, environment, the neighbourhood and other services and utilities required for the physical, social, psychological and economic well being of the inhabitants. Housing is one of the six basic human needs. Adequate housing facilities have been ensured by the constitution of the Peoples Republic of Bangladesh (Article-15) and the United Nations Universal Declaration-1948 (Choudhury, 1999). Everybody tries to build a shelter in terms of housing by his income within the time at least of his late age. However, it was asked to them about their housing condition where do they live. table-5.11 shows the types of housing of the respondents.

Table 5.11
Types of Residence of CVDP Members by Location

Type of Residence	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Pacca	03	5.00	03	5.00	02	3.33	05	16.67	13	6.19
Semi Pacca	25	41.67	23	38.33	10	16.67	12	40.00	70	33.33
Roof-tin with Floor Made of Clay	28	46.67	31	51.67	46	76.67	11	36.67	116	55.24
Floor of Clay and Roof other than Tin (Straw etc.)	03	5.00	02	3.33	01	1.67	01	3.33	07	3.33
Small Cottage	01	1.67	01	1.67	01	1.67	01	3.33	04	1.90
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.00

The highest proportion (55.24 percent) of houses are made the floor with clay and roof with tin, followed by 33.33 percent semi pacca, 6.19percent pacca, 3.33 percent floor of clay and roof other than tin and 1.90 percent small cottage. Basically no mentionable difference is seen among the different regions of CVDP members. All most same picture is depicted from the study.

5.4.3 Ownership of Land

Property right is a fundamental right of a human being. Property refers to something which is privately owned. Nicholas, Stephen and Turner states that property is usually conceived in sociology as a collection of rights over both inanimate (land, houses etc.) and animate (animals, people) objects (Nicholas, Stephen and Turner, 1988: 197). So it is necessary to know the ownership of land of the respondents to assess their socio-economic status. Opinion of the respondents is presented in the table 5.12.

Table 5.12
Ownership of Land of CVDP Members by Location

Ownership of Land (in decimal)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
0-10	13	21.67	14	23.33	21	35.00	15	50.00	63	30.00
10-20	07	11.67	06	10.00	04	6.67	04	13.33	21	10.00
20-50	11	18.33	14	23.33	08	13.33	07	23.33	40	19.05
50-100	15	25.00	10	16.67	10	16.67	02	6.67	37	17.62
100-200	09	15.00	11	18.33	08	13.33	01	3.33	29	13.81
200-300	01	1.67	05	8.33	05	8.33	01	3.33	12	5.71
300-400	02	3.33	--	--	02	3.33	--	--	04	1.90
400-500	02	3.33	--	--	02	3.33	--	--	04	1.90
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
Mean	83.08		74.17		88.50		33.10		74.94	

It is evident from the data that all the members of CVDP are owner of land. Data revealed that the highest proportions (30 percent) of respondents are owner of 10 decimal lands. Rest of the respondents, 19.05 percent are owner of 20-50 decimal, 17.62 percent of 50-100 decimal, 13.81 percent of 100-200 decimal, 10 percent of 10-20 decimal and only 1.90 percent of 300 and more decimal. The average ownership of land is 74.94 decimal. If the low ownership of land is considered as the sign of vulnerability in society, It may be commented that the members of CVDP of Sylhet region are more vulnerable compared to other areas.

5.4.4 Electricity Facilities

Electricity is an important parameter of the status of development of a community. It is considered as the sign of improved socio-economic status. It is used as source of power and in running machineries and instrument of recreation. It has been depicted in the table no 5.13 and pie-chart 5.4 that most of the respondents (82.38 percent)

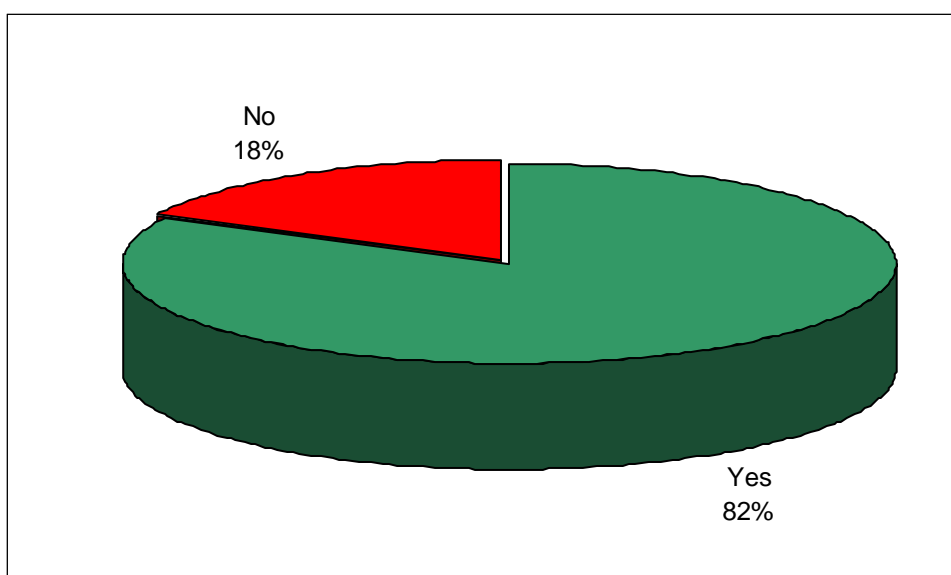
have the electric facilities in their household and only 17.62 percent respondents do not enjoy the electric facilities.

Table 5.13
Electricity Connection in House of CVDP Members by Location

Electricity Connection	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	55	91.67	44	73.33	46	76.67	28	93.33	173	82.38
No	05	8.33	16	26.67	14	23.33	02	6.67	37	17.62
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

If region is considered, it is found that the highest proportions of all regions are enjoying the electric facilities and rest of the respondents is not able to enjoy this facility. It is 8.33, 26.67, 23.33 and 6.67 percent respectively. If the consumption of electric facilities is considered as the sign of better socio-economic status, conclusion can be drawn that the members of CVDP are in better off position compared to the other regions.

Pie-chart 5.4
Distribution of CVDP members based on electricity connection in their houses



5.4.5 Treatment Facilities

Treatment is one of the basic human needs. It helps the human being to save from the different kinds of diseases. Socio-economic status depends on the nature of treatment. The present study was conducted on the villagers of the different regions of Bangladesh. So it was necessary to know the nature of treatment that they received to explain their socio-economic condition. The nature of treatment has been presented to the table 5.14. Multiple responses are exposed by the respondents.

Table 5.14
Types of Treatment of CVDP Members by Location

Type of Treatment	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Traditional Indigenous Practitioner (Ayurvedic)	02	3.33	06	10.00	11	18.33	02	6.67	21	10.00
Village Doctor	32	53.33	31	51.67	49	81.67	25	83.33	137	65.24
Government Hospital	20	33.33	16	26.67	09	15.00	19	63.33	64	30.48
Private Clinic	16	26.67	11	18.33	01	1.67	07	23.33	35	16.67
Total	70* (N=60)		64* (N=60)		70* (N=60)		53* (N=30)		257* (N=210)	

* Multiple Responses

Data indicate that most of the members (65.24 percent) received treatment from the village doctor followed by 30.48 percent from government hospital, 16.67 percent private clinic and 10 percent from traditional indigenous practitioner. All most same scenario is seen in all the areas of CVDP. If the more percentage of receiving treatment from government hospital and private clinic as the sign of consciousness, the conclusion can be drawn that the members of CVDP of Sylhet regions are more consciousness compared to other zones.

5.4.6 Toilet in the House of the Respondents

Toilet facility is a vital variable of evaluating the socio-economic status of the people. Toilet is an indication of the improved socio-economic background. For this reason, it was asked to the respondents, what types of toilet they used in their house. More than fifty percent (50.48 percent) respondents replied that they used the sanitary/safety tank/water-sealed (table 5.15). A mentionable portion (43.81 percent) of respondent used ring slab toilet and 5.71 percent member used earth-made.

Table 5.15
Nature of Toilet in the House of CVDP Members by Location

Type of Toilet in the House	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Sanitary/ Safety Tank/Water-sealed	55	91.67	26	43.33	07	11.67	18	60.00	106	50.48
Ring-slab	05	8.33	33	55.00	48	80.00	06	20.00	92	43.81
Earth-made	--	--	01	1.67	05	8.33	06	20.00	12	5.71
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Variation is found to use the toilet in different areas of CDP. Highest percentage of respondents at Comilla (91.67 percent) and Sylhet (60 percent) used sanitary, at Kushtia (55 percent) and Gaibandha (80 percent) used ring slab, It is evident from the above table that the members of CVDP at Comilla region are in better position as the highest percentage (91.67 percent) of this region used the sanitary toilet compared to other regions. In terms of toilet facility, the worst situation is seen at the Sylhet region as a mentionable i.e. 20 percent respondents used earth made toilet.

5.4.7 Economic Solvency of Family

The modern civilized society is highly characterized on the basis of economic status. Economic condition plays a vital role in determining the social status. A question was put forward to the respondents about their economic solvency. It has clearly been shown in

the table no 5.16. From there, it is evident that a mentionable number of members of CVDP (68.10 percent) are economically solvent as they mentioned their surplus condition. Rest of the respondents, 27.62 percent managed their family some how. Only 4.29 percent respondents mentioned their deficiency to maintain their family expenses.

Table 5.16
Maintenance of Family of CVDP Members by Location

Maintenance of the Family	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Manage Some how	07	11.67	16	26.67	23	38.33	12	40.00	58	27.62
Surplus	53	88.33	39	65.00	35	58.33	16	53.33	143	68.10
Deficit	--	--	05	8.33	02	3.33	02	6.67	09	4.29
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

If the more percentage is considered as the indication of better economic condition, findings can be drawn that the members of CVDP are well off economic situation.

From the above discussion, it can be concluded that the overall socio-economic scenario of the members of CVDP are good in Bangladesh. It is mentionable that the respondents of Comilla, Kushtia, Sylhet are slightly in better off position compared to the Gaibandha in terms of their socio-economic condition. The present study indicates that the members of CVDP are better in terms of age, occupation, marital status, monthly income, family size and family maintenance. On the basis of the present study it can be suggested that, necessary policy should be taken to expand the CVDP in all the part of our country to uplift the socio-economic condition of the people.

Chapter Six

Efficacy of CVDP as a Holistic Approach to Rural Development

Chapter 6

Efficacy of CVDP as a Holistic Approach to Rural Development

6.1 Introduction

CVDP is a vital rural development of programme initiated by BARD at 1976. It plays an important role in combating the multi-dimensional aspects of rural development. It increases household income, which leads to attain benefits such as increased food security, the building of assets, and an increased likelihood of educating one's children of the disadvantaged group. It enables this marginalized poor group to bring changes when they can increase income, running of business and reduce their vulnerability. In this chapter I have attempted to describe comparative effectiveness or efficacy of 'Comprehensive Village Development Programme' through holistic approach to rural development. For this purpose some basic needs of human being like food, clothing, shelter, health care etc. have been selected as parameters to assess the efficacy of CVDP in terms of fulfilment of these needs.

6.2 Initiation of CVDP

'Comprehensive Village Development Programme' initiated in seventies decade under the guidance of Bangladesh Rural Development Academy as a pilot project. The main objective of this programme is to promote the socio-economic conditions and quality of life of people of all classes and professions by organizing the villages into a village based co-operative organization and by promoting programmes for all round development and welfare of the villagers. At present, it is running 18 districts of Bangladesh. This study conducted on the different zones of Bangladesh. The interview was made to the 210 villagers of Comilla, Kushtia, Gaibandha and Sylhet zones. The different issues related to CVDP have been narrated in this chapter.

6.2.1 Duration of Membership

Time is an important factor of assessing the efficacy of a programme. While evaluating the impact of programme, the duration of membership or participation is fundamental indicator. That is why, I inquired to the respondents about the duration of their membership. The opinion of the respondents has been shown in the table 6.1.

Table 6.1
Duration of the Membership of CVDP by Location

Duration of Membership (Years)	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
4-8	11	18.30	16	26.70	28	46.70	26	86.70	81	38.57
8-12	11	18.30	13	21.70	12	20.00	02	6.70	38	18.10
12-16	07	11.70	10	16.70	08	13.30	01	3.30	26	12.31
16-20	31	51.70	21	35.00	12	20.00	01	3.30	65	30.95
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
Mean	13.62		12.23		10.02		4.03		10.82	

Data show that the highest number of respondents is participated in this programme 4-8 years followed by 30.95 percent in 16-20 years, 18.10 percent in 8-12 years and 12.31 percent in 12-16 years. The average duration of participation as member in this programme is 10.82 years. It is usually assumed that the average duration of membership at Comilla regions will be high as Comilla is the birth land of CVDP. It has been justified by this study. It is 13.62 years followed by average 12.23 years for Kushtia, 10.02 years for Gaibandha, 4.03 years at Sylhet. If the more average duration of participating in CVDP is considered as the indication of more consciousness, the findings can be drawn that the people of Comilla are more conscious compared to other regions of Bangladesh.

6.2.2 Sources of Information

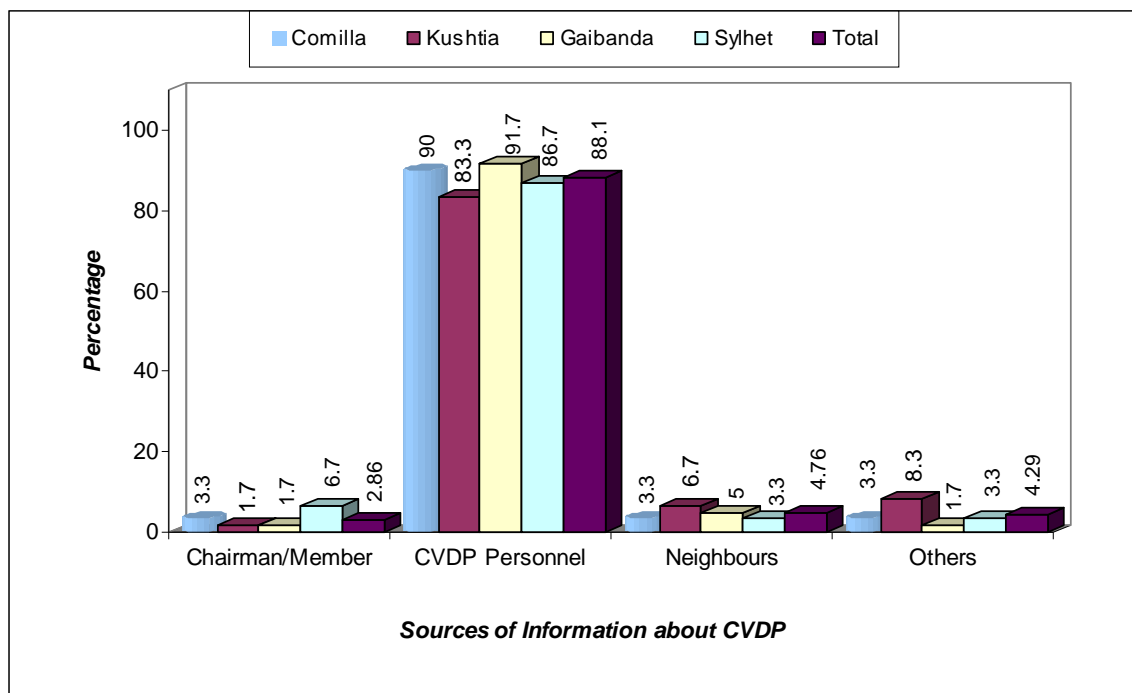
Information is a key factor to develop the capacity of villagers. It is considered as the social capital to the development paradigm. It highly helps to the people to be knowledgeable regarding the services provided by the government or non-government institute. It was asked to the members of CVDP in the study area about the sources of information. More than eighty percent (88.10) respondents mentioned the CVDP personnel as the main source of information (table 6.2 & diagram 6.1). Rest of the respondents mentioned the Chairman/member (2.86 percent), Neighbours (4.76 percent) and others (4.29 percent) as the sources of their information. Others include; relatives, newspaper, other member of CVDP.

Table 6.2
Sources of Information about CVDP by Location

Sources of First Information of CVDP	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Chairman/Member	02	3.30	01	1.70	01	1.70	02	6.70	06	2.86
CVDP Personnel	54	90.00	50	83.30	55	91.70	26	86.70	185	88.10
Neighbours	02	3.30	04	6.70	03	5.00	01	3.30	10	4.76
Others	02	3.30	05	8.30	01	1.70	01	3.30	09	4.29
Total	60	100	60	100	60	100	30	100	210	100.0

These sources have been used as the key role player in all the regions of CVDP. For this reason, the same scenario is observed in study area. On the basis of the above review, it is to be said that the CVDP personnel are playing vital role to circulate the programme among the villagers for rural development.

Diagram 6.1
Sources of Information about CVDP by Location



6.2.3 Affiliation to the Organization other than CVDP

CVDP is a structured rural development programme. It provides the services to the villagers through institutional process. The entire villager's irrespective of age, religion, and race are assembled under the umbrella of this programme. Officially they are considered as the member of CVDP. There is no hard and fast rule or restriction to be affiliated with other organization except CVDP. So the villager's may be taken membership of other organization along with CVDP. It is seen in the table 6.3 that most of the respondents (83.33 percent) are not affiliated to the other organization except CVDP. Only 16.67 percent respondents are taken multiple membership of other organization without CVDP. Multiple membership of CVDP members are more found among the villager's Kushtia and Sylhet. It is 35 percent and 26.70 percent respectively.

Table 6.3
Affiliation to the Other Organization of CVDP Member by Programme Area

Multi-organization Membership	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	01	1.67	21	35.00	05	8.30	08	26.70	35	16.67
No	59	98.33	39	65.00	55	91.70	22	73.30	175	83.33
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

A question was kept to the respondents of exploring the causes of being member or not being member of CVDP. They mentioned the multiple responses regarding this matter (table 6.4). They mentioned for economic development (97.67 percent), for human welfare (26.67 percent), for gaining social position (10.48 percent), for linkage with different external organization (5.71 percent) and others (1.90 percent) as the causes of being member of CVDP.

Table 6.4
Causes of Being Member of CVDP by Programme Area

Causes for Being CVDP Members	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
For Economic Development	59	98.33	59	98.33	59	98.33	28	93.33	205	97.67
For Human Welfare	34	56.67	04	6.67	13	21.67	05	16.67	56	26.67
For Gaining Social Position	12	20.00	02	3.33	06	10.00	02	6.67	22	10.48
For Linkage with Different External Organizations	07	11.67	02	3.33	01	1.67	02	6.67	12	5.71
Other Causes	01	1.67	01	1.67	01	1.67	01	3.33	04	1.90
Total	113*(N=60)		68*(N=60)		80*(N=60)		38*(N=30)		299*(N=210)	

* Multiple Response

Those who are not member of CVDP, they also mentioned the multiple causes in favour of not being member of CVDP. More pronounced a cause of not being member of CVDP is inability to understand the utility of CVDP (table 6.5). Other wise busy

(37.14 percent), shortage of money for weekly savings and purchasing shares (20.57 percent), little possibility of immediate gains (11.43 percent), Hesitation and Misgivings (4.57 percent), Sense of Delicacy in Connection with Women (3.43 percent), Member of Other Organization (2.29 percent) and Others (2.86 percent) are mentioned by the respondents as the causes of not being the member of CVDP.

On the above review, it can be said that still the villager's are not aware of the merits of the CVDP. As a result, they are remaining out side the coverage of this programme.

Table 6.5
Causes of Not Being Member of CVDP by Programme Area

Causes	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Not Understanding the Utility of CVDP	21	35.59	25	64.10	11	20.00	18	81.82	75	42.86
Otherwise Busy	25	42.37	04	10.26	18	32.73	18	81.82	65	37.14
Shortage of Money for Weekly Savings and Purchasing Shares	09	15.25	07	17.95	14	25.45	06	27.27	36	20.57
Little Possibility of Immediate Gains	01	1.69	06	15.38	06	10.91	07	31.82	20	11.43
Hesitation and Misgivings	03	5.08	12	30.77	01	1.82	03	13.64	08	4.57
Sense of Delicacy in Connection with Women	01	1.69	04	10.26	01	1.82	01	4.55	06	3.43
Member of Other Organization	02	3.39	05	12.82	02	3.64	02	9.09	04	2.29
Others	02	3.39	02	5.13	03	5.45	01	4.55	05	2.86
Total	64*(N=59)		65*(N=39)		56*(N=55)		56*(N=22)		219*(N=175)	

* Multiple Responses

6.2.4 Attendance to the Meeting of CVDP

Attendance to the meeting is a central parameter of participating in the any development programme. Physically attendance ensures the active participation to the

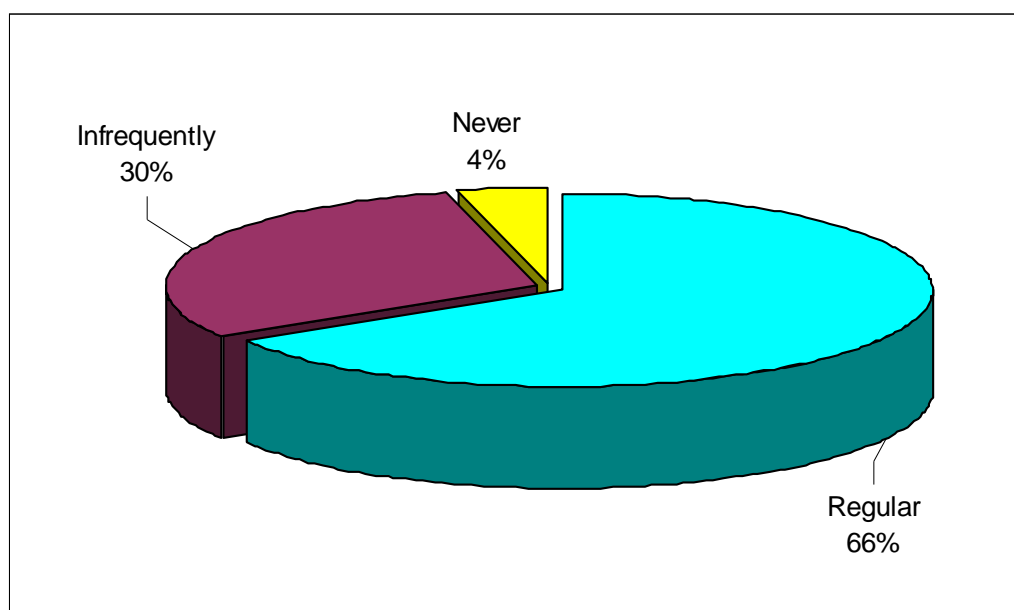
development efforts. More attendance in the meeting indicates the more effectiveness of that programme. To evaluate the efficacy of CVDP, I wanted to know the respondents about the mode of attendance in meeting. Opinions of the respondents regarding attendance are shown in the table 6.6 and pie-chart 6.1.

Table 6.6
Attendance in Meeting of CVDP by Programme Area

Mode of Attendance in Meeting	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Regular	57	95.00	16	26.67	46	76.67	20	66.67	139	66.19
Infrequently	02	3.33	40	66.67	12	20.00	09	30.00	63	30.00
Never	01	1.67	04	6.67	02	3.33	01	3.33	08	3.81
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is evident that the maximum respondents (66.19 percent) attended the meeting of CVDP in regular basis. A mentionable respondent attended the meeting infrequent mode and only 3.81 percent respondents mentioned of not attend in the meeting of saying 'never'.

Pie-chart 6.1
Attendance in Meeting of CVDP by Location



If the location of programme is considered, more regular attendance in meeting is found at the respondents of Comilla, Gaibandha and Sylhet regions. It is 95 percent, 76.67 percent and 66.67 percent respectively. If the more percentage of attending meeting in regular is considered as the more effectiveness of CVDP, findings can be drawn that the CVDP is more effective programme for rural development.

6.3 Efficacy of CVDP

CVDP claims to be a holistic approach. This study is dedicated to verify the efficacy of CVDP as holistic approach. For this purpose, I will analyze this programme from three perspectives such as a) regarding basic needs fulfillment; b) regarding organizational efficacy; c) regarding social efficacy.

6.3.1 Efficacy of CVDP regarding Basic Needs Fulfillment

There are many approaches in social work literature to evaluate the impact of any programme. Basic needs approach is one of them. The main theme of this approach is to satisfy the basic human needs properly. Whether the basic needs like food, clothing, shelter etc. are satisfied properly by the implemented programme, it is to be considered as the positive impact of that programme. In this section, I will discuss efficacy of CVDP on the basis of basic needs approach.

6.3.1.1 Meeting of Food Need

Food is one of the basic needs of all living beings. It has been recognized as a basic need of all citizens by the state of all countries of the world. According to the Constitution of the People's Republic of Bangladesh-It shall be fundamental responsibility of the State to attain, through planned economic growth, a constant

increase to productive forces and a steady improvement in the material and cultural standard of living of the people, with a view to securing to its citizens-(a) the provision of the basic necessities of life, including food, clothing, shelter, education and medical care; (d) the right to social security, that is say to public assistance in cases of undeserved want arising from unemployment, illness or disablement, or suffered by widows or orphans or in old age, or in other such cases (GOB, 1994:12). It was a point of this study to know from the respondents of this study about how far they are satisfied with the fulfilment of food need (table 6.7).

Table 6.7
Food Need Fulfillment of CVDP by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Insufficient	03	5.00	03	5.00	01	1.67	06	20.00	13	6.19
	Moderate	55	91.67	49	81.67	58	96.67	18	60.00	180	85.71
	Sufficient	02	3.33	08	13.33	01	1.67	06	20.00	17	8.10
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Relatively Better	58	96.67	54	90.00	57	95.00	24	80.00	193	91.90
	No Mentionable Change	02	3.33	06	10.00	03	5.00	06	20.00	17	8.10
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Data were collected from the respondents on the time based i.e.; situation of food need fulfilment of before and after joining the CVDP. Mentionable difference is seen in the level of fulfilment of food need between the before and after joining the CVDP. Most of the respondents (85.71percent) reported that their food need has moderately been fulfilled. Only 6.19 percent and 8.10 percent of the respondent mentioned that their food need has insufficiently and sufficiently been fulfilled. On the other hand, a positive change is noticed in the fulfilment of this need after joining the CVDP. Most of the respondents (91.90

percent) mentioned that their food need has been fulfilled by relatively better way. Very small proportion (8.10 percent) of respondents replied that they did not identify their change in this regard. It is observed that the mentionable change is found to the fulfilment of food need after joining the CVDP compared to previous status. So it can be commented that the CVDP is performing positive role to satisfy the food need of the member.

6.3.1.2 Meeting the Need of Clothing

Clothing is one of the basic human needs. It helps the human being to survive in the civilized society. It is highly needed to all the people in the society. It is revealed from the data (table 6.8) that the major portion of the respondents that is 190 out 210 was able to meet up their clothing needs moderately before joining the CVDP. Only 3.33 percent respondents faced the insufficiency to meet up the clothing need.

Table 6.8
Clothing Need Fulfillment of CVDP Members by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Insufficient	02	3.33	02	3.33	01	1.67	02	6.67	07	3.33
	Moderate	56	93.33	52	86.67	58	96.67	24	80.00	190	90.48
	Sufficient	02	3.33	06	10.00	01	1.67	04	13.33	13	6.19
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Relatively Better	59	98.33	54	90.00	59	98.33	23	38.33	195	92.86
	No Mentionable Change	01	1.67	06	10.00	01	1.67	07	11.67	15	7.14
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

But after joining the CVDP, they claimed that the change has been occurred in the fulfilment of clothing need. They mentioned (92.86 percent) that they are capable to satisfy this need relatively better way than before. So it is to be said that the CVDP has a positive impact on the fulfilment of clothing need.

6.3.1.3 Meeting the Need of Treatment

Health is a key element to perform the role properly in the society. Without sound health, nobody can work to earn money. It is usually assumed that the people of rural community have the health hazards. Data presented in table 6.9 reveal that 89.52 percent respondents filed up their health need moderately before joining the CVDP followed by 5.24 percent insufficiently and 5.24 percent sufficiently. Almost same setting is seen in the regions of CVDP at Comilla, Kushtia, Gaibandha and Sylhet. Similarly, all most all of the respondents (90.48 percent) can satisfy the health need after joining the CVDP relatively better way. Only 9.52 percent member replied that no change happened in their life after joining the CVDP.

Table 6.9
Health Needs Fulfillment of CVDP by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Insufficient	02	3.33	04	6.67	01	1.67	04	13.33	11	5.24
	Moderate	58	96.67	48	80.00	58	96.67	24	80.00	188	89.52
	Sufficient	--	--	08	13.33	01	1.67	02	6.67	11	5.24
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Relatively Better	59	98.33	54	90.00	58	96.67	19	63.33	190	90.48
	No Mentionable Change	01	1.67	06	10.00	02	3.33	11	36.67	20	9.52
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

A positive relationship of CVDP with the health need fulfilment of member is seen from this study. If relatively better is considered as the sign of positive impact of CVDP in fulfilling this need, it can be said that CVDP has played an effective role for the fulfilling health need of the CVDP members.

6.3.1.4 Meeting the Need of Living Place

Naturally, everybody wants to settle in a definite shelter. It is also recognized as a universal basic need. On asking to the respondents that how far their living need is fulfilled? A clear picture is seen from the table 6.10. It is evident that 77.62 percent respondents moderately filled up the need of their living place before joining the CVDP followed by 13.33 percent insufficiently, 9.05 percent sufficiently.

Table 6.10
Fulfillment the Need of Living Place of CVDP by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Insufficient	00	00	17	28.33	03	5.00	08	26.67	28	13.33
	Moderate	58	96.67	35	58.33	54	90.00	16	53.33	163	77.62
	Sufficient	02	3.33	08	13.33	03	5.00	06	20.00	19	9.05
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Relatively Better	59	98.33	40	67.67	58	96.67	14	46.67	171	81.43
	No Mentionable Change	01	1.67	20	33.33	02	3.33	16	53.33	39	18.57
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is also seen that the need of living place of the respondents is more adequately fulfilled (81.43 percent) after being the member of CVDP compared to the previous time. If the relatively better position of fulfilling the need of living place is considered as the positive impact of CVDP, it can be said that the CVDP is playing an optimistic role in this regard.

6.3.2 Administrative Efficacy of CVDP

Proper administration is an important factor for delivering services to people. To understand the administrative efficacy of CVDP in this study, I have considered certain indicators. Firstly, I have tried to know the capacity of this organization to achieve the

major goal i.e. the goal of ensuring economic development of the villagers. It involves the capacity of the organization to generate resources as well as to use these resources for ensuring the welfare of the people. Secondly, I have to attempted to know about the level of good governance which this organization was resorting. Among the indicators of good governance, I took some indicators which are crucial for a rural development organization; such as, dissemination of fund related information and transparency within this, level of participation of the members in decision making process and beneficiary-friendly credit operation with effective supervision. Major findings in is regard are presented in later discussion.

6.3.2.1 Process of Economic Development through CVDP

CVDP is creating a strong village organization in rural area. Here traditional cooperative turns to a multi-purpose organization. The people of the villages are forming capital through weekly savings and purchase of share. It is to be mentioned here that all classes of people including the affluent ones are the member of this organization. CVDP arranges a scope to invest money as well as to contribute for economic development of the villages. Especially in Comilla and Gaibandha I observed that the villages are capable enough to meet the need of the credit for the villages. Every year people are getting profit of their shares. Agricultural tools such as tractor, weeder, drum-seeder, machines for irrigation, rice-husking machine etc. are being maintained by CVDP in low-cost basis. In present day farming where farming cost increased to an unbearable level, it is a great contribution for utilization of resources. CVDP is developing skill through training. It maintains a linkage to the nation building department working at upazilla and district level. There are development workers in the villages who are trained on specific trade and activities

such as poultry and cattle raising, beef fattening, pisciculture etc. who are resource persons at the door. There is a scope of cooperative marketing in CVDP villages. In Comilla and Gaibandha, the village people collectively arrange transportation under the coordination of CVDP to send products specially vegetables to a profitable market like Dhaka. By doing such income generating and innovative activities CVDP is generating employment facilities in the villages.

6.3.2.2 Knowledge as to the Interval of Giving Information Regarding Fund

Information related to fund is one of the conditions of administrative effectiveness of an institution. Knowledge of the members regarding fund of agency indicate the positive idea and active participation in that programme. To assess this variable, a question was asked to the respondents, whether they know the interval of giving information regarding fund of CVDP or not?. The opinions of them are presented in table 6.11.

Table 6.11
Knowledge about the Interval of Giving Information regarding Fund of CVDP by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	59	98.33	52	86.67	59	98.33	29	96.67	199	94.76
No	01	1.67	08	13.33	01	1.67	01	3.33	11	5.24
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

The maximum respondents (94.76 percent) replied positive answer of saying 'yes'. It indicates that they are informed about the interval of giving information regarding fund of CVDP. Very microscopic few i.e. 5.24 percent replied in negative of saying 'no'. It means that they did not know regarding the fund of CVDP. All most same picture is portrayed from all the region of CVDP except Kushtia. It is 13.33 percent for Kushtia

regions. They did not know about the fund. So if the more percentage of 'no' is considered as the less knowledge of fund, findings can be drawn that the respondents of Kushtia regions are less knowledgeable compared to the respondents other regions.

6.3.2.3 Dissemination of Accounts of Fund to the Members

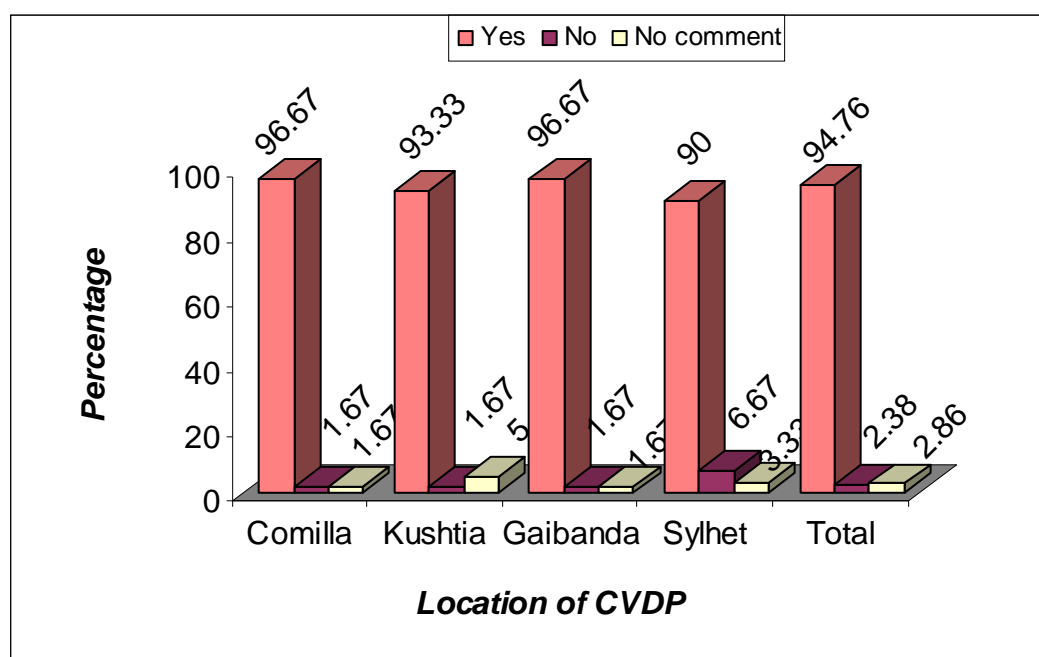
Another pre-condition of financial administration of an institute is the dissemination of accounts of fund to its members. In a sense, the efficacy of any institute depends on the dissemination of fund to the registered members of the agency. For this, to evaluate the efficacy of CVDP, I wanted to know about the dissemination of accounts of fund to respondents.

Table 6.12
Dissemination of Accounts of Fund to the Members of CVDP by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	58	96.67	56	93.33	58	96.67	27	90.00	199	94.76
No	01	1.67	01	1.67	01	1.67	02	6.67	05	2.38
No comment	01	1.67	03	5.00	01	1.67	01	3.33	06	2.86
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is observed from the table 6.12 and diagram 6.2 that most of the respondents (94.76 percent) responded positively. It refers that they are well informed about the dissemination of their fund. Rest of the respondents did not know about the dissemination of fund. But interestingly, it is found that 2.86 percent respondents are reluctant to comment regarding this matter. Data furnished in the table 6.12 indicate that the most of the members of CVDP are aware of the dissemination of accounts of fund of their institute. So in terms of dissemination of accounts of fund to the members, the CVDP is an effective programme for the rural development of Bangladesh.

Diagram 6.2
Dissemination of Accounts of Fund to the Members of CVDP by Location



6.3.2.4 Transparency of Disseminated Accounts of Fund

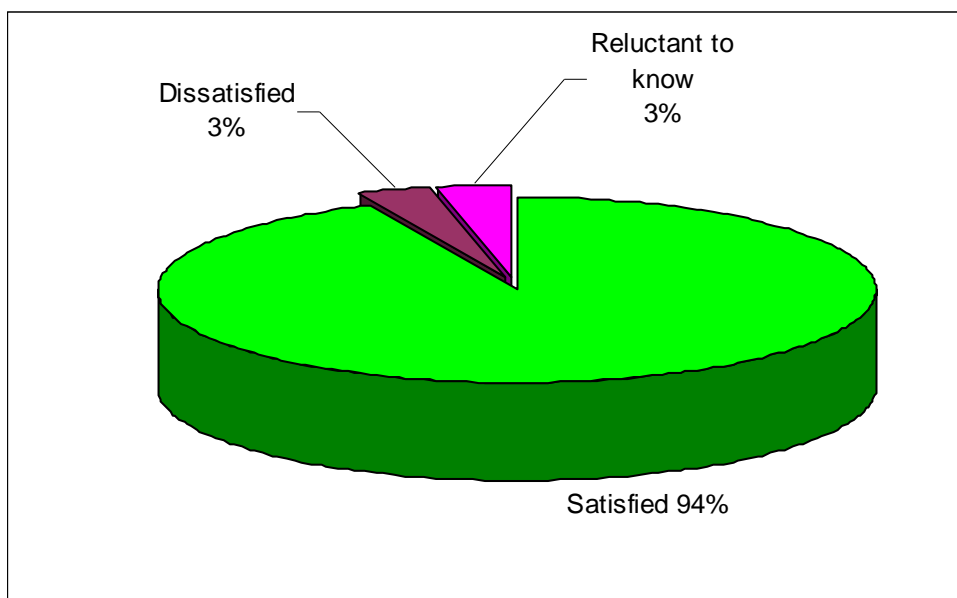
Administrative efficacy of an agency depends on the transparency of fund and clear idea about fund to its members. It is assumed that the lack of transparency of fund of an organization destroy its credibility. Opinions were sought of the respondents on the transparency of disseminating account of fund. It is illustrated in the table 6.13 and pie-chart 6.2.

Table 6.13
Opinion Regarding Transparency of Disseminated Accounts of Fund CVDP by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Satisfied	57	95.00	55	91.67	58	96.67	26	86.67	196	93.33
Dissatisfied	01	1.67	02	3.33	01	1.67	03	10.00	07	3.33
Reluctant to Know	02	3.33	03	5.00	01	1.67	01	3.33	07	3.33
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is evident that all most all (93.33 percent) of the respondents expressed their satisfaction on the transparency of the fund of CVDP. An insignificant number only 7 out 210 respondents expressed their dissatisfaction regarding transparency and 3.33 percent respondents were reluctant to know the transparency. In the consideration of the satisfaction of the respondents, it may be commented that the CVDP is the administratively effective programme for rural development in Bangladesh.

Pie-chart 6.2
Opinion Regarding Transparency of Disseminated Accounts of Fund of CVDP



6.3.2.5 Participation in Decision Making Process

Taking decision is inevitable for the life of an individual and for the social life as well. CVDP is a formal organization claiming to follow democratic norms. The members of CVDP were asked about the decision making process and availability of scope of providing opinion in meeting of that organization. The findings are presented in table 6.14 and 6.15.

Table 6.14
Process of Decision-making on Different Matters

Decision-Making	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
In Meeting	60	100.00	55	91.67	60	100.00	30	100.00	205	97.62
Consulting with few	--	--	02	3.33	--	--	--	--	02	0.95
Do not know	--	--	03	5.00	--	--	--	--	03	1.43
Total	60	100.00	60	100.00	60	100.00	30	100.00	210	100.00

As to process of decision making, almost all the respondents (97.6%) reported that decisions on important matters are taken in meeting by maintaining due process. A very small number of the respondents mentioned that they don't know how the decision is made (1.43%) and the rest mentioned that the decision was made by consulting with only few cooperative members (0.95%). If location of the respondents is considered the findings showed that 100% respondent of Comilla, Gaibandha and Syllhet mentioned that the decision is made in meeting. 91.67% respondents of Kushtia mentioned that the decision is made in the meeting. Among the remaining, a few of them(5%) mentioned that they don't know about the decision making process while 3.33% respondents reported that consultation is done with selected few . So it can be said that democratic norms and peoples' participation is highly commendable.

Table 6.15
Adequate Scope of Providing Opinion in the Meeting

Scope of providing opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	60	100.00	57	95.00	60	100.00	30	100.00	207	98.57
No	--	--	03	5.00	--	--	--	--	03	1.43
Total	60	100.00	60	100.00	60	100.00	30	100.00	210	100.00

Concerning the scope of providing opinion in the meeting the finding shows that 98.57% of the respondents mentioned that there is adequate scope of offering opinion in meeting on various matters and only 1.43% of the respondents mentioned that there is no such scope. In ensuring adequate scope for offering opinion, the situation of Comilla, Gaibandha and Sylhet hits the highest point while Kushtia lags slightly behind. Only provision of peoples' participation is not enough, adequate scope of giving opinion is also important at the same time. In both the level, the status of CVDP is quite satisfactory.

6.3.2.6 Credit Operation in CVDP

Credit or loan is required to make enterprises and in some cases to face awkward situations. In rural Bangladesh there was provision of money lending in high rates for a long time. Now-a-days there are formal organizations such as banks, NGO's, financial institutions etc. to respond the need of credit. There are limitations and criticisms of such provisions. Non-accessibility of the poor specially the males (most of the NGO's give loan only to women), high interest rate, complicated mode of return etc. are some of the problems mentionable in this regard. Outside organizations have to spend major proportions of their incurred interest for management purposes. CVDP address this problem easily in a convenient mode for the beneficiaries. As a local organization, verification of the deserving candidate for credit, supervising the utilization of loan etc. is done smoothly by CVDP. From the table 6.16 to table 6.22 findings related to credit operation are presented.

Table 6.16
Distribution of Responses Regarding Taking Loan from CVDP by Location

Opinion	Taking Loan and Amount of Loan from CVDP				
	Taking Loan		Responses Regarding Loan	Amount of Loan	
	No.	Percentage		Amount in Taka	No.
Yes	143	68.10		Up to 5000	85
No	67	31.90	5000-10,000	35	24.48
			10,000-20,000	09	6.29
Total	210	100.0	20,000-30,000	09	6.29
			30,000 and More	05	3.50
			Total	143	100.0
			Average	9,038.46	

It is revealed from the table that the 68.10 percent respondents received loan from CVDP and 31.90 percent respondents did not receive loan from the CVDP. The respondents generally did not receive high amount of loan. They received low volume of loan. The highest number of recipient (59.44 percent) received up to BDT. 5,000/=only as loan followed by 24.48 percent from 5,000 to 10,000/=, 6.29 percent from 10,000 to 30,000/=. The average amount of loan is only 9,038.46 which is apparently not enough for making a handsome enterprise.

Use of Loan of CVDP by Programme Area

The loan recipients have used their loan in multiple purposes (table 6.17). Usually they used their loan in the agricultural production (26.57 percent), rearing cattle (22.38 percent), marriage of family members (20.98 percent), capital for business (20.98 percent), repairing house (16.78 percent), others (13.98 percent) and educational expenses (6.29 percent). Others include purchase of land, expenses of sending son in abroad. In a word, major portion of their loan are used in the income generating activities.

Table 6.17
Use of Loan of CVDP by Programme Area

Use of Loan	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Agricultural Production	11	31.43	13	25.49	13	30.23	01	7.14	38	26.57
Rearing Cattle	10	28.57	11	21.57	09	20.93	02	14.29	32	22.38
Marriage of Family Members	13	37.14	09	17.65	05	11.63	03	21.43	30	20.98
Capital for Business	03	8.57	15	29.41	08	18.60	04	28.57	30	20.98
Repairing House	02	5.71	12	23.53	04	9.30	06	42.86	24	16.78
Others	08	22.86	06	11.76	05	11.63	01	7.14	20	13.98
Educational Expenses	04	11.43	01	1.96	03	6.98	01	7.14	09	6.29
Total	51*(N=35)		67*(N=51)		47*(N=43)		18*(N=14)		183* (N=143)	

* Multiple Responses

Opinion about the Amount of Loan from CVDP

Generally, the amount of loan is not being high in terms of value of money at present. But the recipients expressed their satisfaction about their volume of loan. The highest number of respondents has mentioned that these amounts of loan are sufficient for their purpose. Only 10 percent recipients mentioned the amounts of loan to be very insufficient for their work. A mentionable percentage of respondents i.e. 22.86 percent are found as reluctant to pass their comment regarding the amount of loan (table 6.18).

Table 6.18
Opinion about the Amount of Loan from CVDP by Programme Area

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
No Comment	22	36.67	01	1.67	13	21.67	12	40.0	48	22.86
Sufficient	31	51.67	19	31.67	38	63.33	10	33.33	98	46.67
Moderate	02	3.33	26	43.33	08	13.33	07	23.33	43	20.48
Insufficient	05	8.33	14	23.33	01	1.67	01	3.33	21	10.0
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.00

If the location of the respondent is considered the finding of the study revealed that significant proportion respondents of Comilla (51.67%) and Gaibandha (63.33%) mentioned the loan of CVDP as sufficient and the highest 23.33% of respondent of Kushtia said the amount of loan from CVDP as insufficient. Though amount of loan is not so satisfactory in my consideration, but their understanding about the limited financial capacity as well as uncomplicated conditionality of CVDP may influence the satisfaction level.

Opinion about Supervision of loan

For proper uses of loan as per the project proposal as well as for timely reimbursement of loan, adequate supervision is required. The views of the CVDP members in this regard are presented in table 6.19 and 6.20.

Table 6.19
Opinion about Supervision of loan

Supervision of loan	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
No Comment	02	3.33	01	1.67	03	5.00	--	--	06	2.86
No	01	1.67	01	1.67	--	--	01	3.33	03	1.43
Yes	57	95.00	58	96.67	57	95.00	29	96.67	201	95.71
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.00

Respondent's opinion on loan supervision in the study area the finding shows that over all 95.71% respondent mentioned that responsible person from CVDP supervise the loan activities properly 2.86% did not give any comment and very few 1.43% said the supervision of the authority of CVDP was not properly. If location is considered most of the respondent of all four locations mentioned the supervision of loan activates is satisfactory.

Table 6.20
Opinion on Mode of Supervision

Mode of Supervision	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Frequently	57	100.00	15	25.86	51	89.47	17	58.62	140	69.65
Occasionally	--		40	68.97	06	10.53	09	30.03	55	27.36
Infrequently	--		03	5.17	--	--	03	10.35	06	2.99
Total	57	100.00	58	100.0	57	100.0	29	100.0	201	100.00

In relation to respondent's opinion on mode of supervision over all 69.65 percent respondents said that there was frequent supervision on loan activities, 27.36 percent said the mode of supervision to be occasional and only 2.99 percent opined as infrequent. Considering the location of the respondents the finding shows that 100 percent respondent of Comilla, 89.47 percent of Gaibandha and 58.62 percent of Sylhet said the mode of supervision was frequently. However, 68.97 percent respondent of Kushtia and 30.03 percent of Sylhet said the mode of supervision from the authority of CVDP was occasionally, and 10.35 percent from Sylhet and 5.17 percent from Kushtia opined that the mode of supervision was infrequent.

Taking Loan taken from other organization

CVDP discourage the CVDP members to take loan from multiple sources. But some of the members were involved to other organizations prior to CVDP membership. In some cases CVDP could not provide loan in time of utter need. It is also to be said that there are some members who are not willing to take loan from CVDP or any other credit-organization. However, the findings in this regard are presented in table 6.21.

Table 6.21
Distribution of Respondents Based on Taking Loan taken from other organization

Loan taken from other organization	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
No	60	100.00	39	65.00	57	95.00	21	70.00	177	84.29
Yes	--	--	21	35.00	03	5.00	09	30.00	33	15.71
Total	60	100.00	60	100.00	60	100.00	30	100.00	210	100.00

In relation to respondent's involvement with other organizations on borrowing loan, the finding shows that most of the respondents (84.29) did not take loan form other organizations and only 15.71% of the respondents took loans from other organizations. It is seen that none of the CVDP members of Comilla region are involved with other organization for loan purpose. While interviewing the officials and organizers, I was informed that the study village of Comilla region could meet the need of the members regarding loan. If location is considered, 35% of Kushtia, 30% of Sylhet and 5% of respondent Gaibandha took loan from other organizations. For saving the people from 'debt cycle' it is necessary to make the rural people specially the rural poor take loan from a single source.

Terms and Conditionality of loan of CVDP in comparison with other organization

Respondents who received loans from other organizations were asked about the terms and conditions of CVDP in comparison with that of other organizations. The responses are presented in table 6.22

Table 6.22
Terms and Conditionality of loan of CVDP in comparison with other organization

Terms of CVDP	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Better	--	--	18	85.71	03	100.00	07	77.78	28	84.85
Similar	--	--	03	14.29	--	--	02	22.22	05	15.15
Total	--	--	21	100.00	03	100.00	09	100.00	33	100.00

Among the respondents, 84.85 percent replied that the terms of loan of CVDP is better than other organizations and 15.15 percent said that the loan of CVDP is similar to other organizations. If location is considered 100 percent of Gaibandha, 85.71 percent of Kushtia and 77.78 percent respondent of Sylhet mentioned that the terms of loan of CVDP is better than other organizations. However, 22.22 percent respondents of Sylhet and 14.29 percent respondent of Kushtia treated the terms of CVDP's loan to be similar to other organizations. So it can be said that the credit operation of CVDP is good but there is a scope of making it more beneficiary-friendly.

6.3.3 Social Efficacy of CVDP

Development is not a unidimensional phenomenon in today's world. It is observed a global tendency towards holistic approach of development in literature on development thought. Significance of nonmaterial aspects are similarly emphasized like traditionally stressed material aspects of development. Many programmes brought about enormous physical changes but could not sustain because of ignoring social aspects of development. To what extent CVDP is effective to ensure social development and social harmony are presented in the following tables.

6.3.3.1 Dispute Resolution in Villages

Dispute is common where there are more than one individual and it is also true that social proximity can cause more disputes. It is also known that group or society without conflict is impossible. But constant conflict may turn a society to toward the back. The role of CVDP are presented in table 6.23

Table 6.23
Opinion Regarding the Role of CVDP in Dispute Resolution by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	60	100.00	04	6.67	60	100.00	26	86.67	154	73.33
No	--	--	52	86.67	--	--	04	13.33	56	26.67
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Data revealed that the highest number of respondents agreed the positive role of CVDP in dispute resolution in the study area. It is 73.33 percent. A mentionable portion of respondents i.e. 26.67 percent said that there is no such role of CVDP in this regard. It is highly disappointing situation found in the Kushtia and Sylhet regions. But the respondents of Comilla and Gaibandha regions are getting the positive benefits of CVDP regarding dispute resolution.

6.3.3.2 Trend of Court Settlement Due to the Role of CVDP

Court is a place of settlement of dispute of the people. People wishing to avail state litigation facilities generally go to court. But due to delayed dispose up of cases in courts, the people have to face a lot of sufferings. As a village organization of all the villagers, CVDP has a vital role in settling dispute of rural people. Trend of court settlement of CVDP area is shown in the table 6.24.

Table 6.24
Distribution of Court Settlement Trend of CVDP by Programme Area

Trend of Court Settlement	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Reduced	57	95.00	33	55.00	56	93.33	19	63.33	165	78.57
No Mentionable Change	02	3.33	17	28.33	03	5.00	06	20.00	28	13.33
No Comments	01	1.67	10	16.67	01	1.67	05	16.67	17	8.10
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is seen that the trend of going court has been considerably reduced (78.57 percent) in the CVDP area. A portion of the respondents (13.33 percent) expressed that the situation remains same as before.

If the more percentage is considered as the effective role of CVDP, it can be said that the CVDP is an effective programme of reducing trend of going court of the members of CVDP.

6.3.3.3 Mutual Cooperation in Problem Situation in CVDP Villages

Social relation and cooperation are treated as social capital in development literature. There are some times and some situations where collective efforts have no alternatives. The role of CVDP in ensuring mutual cooperation in problem situation is presented in table 6.25.

Table 6.25
Level of Mutual Cooperation in Problem Situation in CVDP by Programme Area

Mutual Cooperation	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Very Well	48	80.0	03	5.00	24	40.00	14	46.67	91	43.33
Moderate	10	16.67	45	75.00	35	58.33	14	46.67	105	50.00
Little	02	3.33	12	20.00	01	1.67	02	6.67	14	6.67
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Data indicate the mutual cooperation in problematic situation of CVDP members. It is depicted that the fifty percent respondents commented on moderate in this matter. Mutual cooperation is very well (43.33 percent) among the respondents is mentioned by a significant number of respondents. Difference is seen in the different areas of CVDP. The members of CVDP of Comilla regions are highly satisfied regarding the mutual cooperation. They have commented that it is very well among them. It is 80 percent for Comilla. On the other hand, the respondents of Kushtia and Gaibandha

regions are less satisfied compared to the respondents of Comilla. On the review of the data furnished in table, it can be said that the mutual cooperation in problematic situation is increasing by intervening the CVDP.

6.3.3.4 Fellow-feeling Atmosphere in Villages after CVDP Intervention

Fellow-feeling environment ensures cooperation and development. Distance among different status of people living in society may create unhygienic atmosphere that is detrimental to peaceful living and sustainable development. What happened to fellow-feeling atmosphere in villages after intervention of CVDP is manifested in table 6.26.

Table 6.26
Fellow Feeling Atmosphere in Villages after CVDP Intervention by Programme Area

Opinion about Fellow Feeling Atmosphere	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Increased	58	96.67	42	70.00	56	93.33	28	93.33	184	87.62
No Mentionable Change	02	3.33	18	30.00	04	6.67	02	6.67	26	12.38
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Most of the respondents have commented that the fellow feeling atmosphere has been increased of CVDP areas. Only 12.38 percent respondents said that no mentionable change has been occurred in the atmosphere of fellow feeling. Same picture is depicted by the respondents of all regions like Comilla, Kushtia, Gaibandha and Sylhet of CVDP. If the more positive expressed opinion of the respondents is considered as the effectiveness of CVDP, it can be concluded that the CVDP is an effective and socially viable programme for rural development.

6.3.3.5 Women's Participation in Family Decision Making

Women are half of the society. If we want to develop society and make development sustainable, empowerment women is to be ensured. There are many indicators of women empowerment. Among them, I picked three major indicators to analyze the role of women. Importance of women's participation in family decision making is vital indicator. 'Women are not only instrument but they are also operator in family activities' – this can be examined by analyzing the participation of women in family decision making process. The situation in this regard is showed in table 6.27.

Table 6.27
Distribution of Women's Participation in Family Decision Making of CVDP by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Fair	11	18.33	16	26.67	17	28.33	04	13.33	48	22.86
	Moderate	35	58.33	38	63.33	41	68.33	19	63.33	133	63.33
	Not Fair	14	23.33	06	10.00	02	3.33	07	23.33	27	12.86
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Increased Extensively	44	73.33	10	16.67	05	8.33	09	30.00	68	32.38
	Increased Moderately	15	25.00	42	70.00	49	81.67	18	60.00	124	59.05
	Remained as Before	01	1.67	08	13.33	06	10.00	03	10.00	18	8.57
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Table 6.28 shows the distribution of level of women's participation in terms of family decision making before and after their involvement with CVDP. It is seen in a three-point scale that 22.86 percent respondents stated the position of women regarding women's participation in family decision making before their involvement with CVDP as fair, 63.33 percent as moderate and 12.86 percent as not fair. But it is a matter of great hope that women's position in this regard has already been positively changed after their

involvement with CVDP. Only 8.57 percent respondents think the position of women in this regard remained unchanged while the remaining 91.43 percent respondents think that the position is positively changed of which 32.38 percent respondents treat the change as extensive and 59.05 percent respondents as moderate. Generally Bangladeshi women contribute a lot to the household and to the country's economy, but in time of making decisions about household matters, the rural women are lagged behind. CVDP in this regard is contributing a lot to provide positive input in people's thought and action.

Table 6.28
Relationship between Women's Participation in Family-decision Making Process by the Monthly Family Income of the Respondents

Income of the Family	Women's Participation in Family Decision-making Process after CVDP Membership						Total	
	Increased Extensively		Increased Moderately		Remained as Before			
	Number	%	Number	%	Number	%	Number	%
001-5000	06	2.86	44	20.95	05	2.38	55	26.19
5001-10000	22	10.48	58	27.62	09	4.29	89	42.38
10001-15000	19	9.05	16	7.62	01	0.48	36	17.14
15001-20000	14	6.67	05	2.38	01	0.48	20	9.52
20001& more	07	3.33	01	0.48	02	0.95	10	4.76
Total	68	32.38	124	59.05	18	8.57	210	100.00
Chi-square	$\chi^2 = 44.631$		df= 8		P < 0.01			

Changes of women's participation in family-decision making process after CVDP membership is analyzed in a three-point scale; namely a) increased extensively b) increased moderately and c) remained as before. Whether there is any relationship between the level of monthly family income of the respondents and the opinion regarding changes of women's participation in family-decision making process after CVDP membership is presented in table 6.29. It is evident in the table that most of the

respondents (59.05 percent) opined that the women's participation in family decision making process increased moderately followed by 32.38 percent as increased extensively. Only an insignificant portion of the respondents (8.57 percent) stated that the situation in this regard remained unchanged. However, the chi-square test in the above table reveals that the monthly family income of the respondents is significantly associated with women's participation in family-decision making process after CVDP membership ($\chi^2 = 44.631$, $df = 8$, $P < 0.01$).

6.3.3.6 Women's Participation in Income Generating Activities

For smooth maintenance of family, participation of capable members including the female ones in income generating activities is crucial. As CVDP encourages women's involvement in its activities, it can generally be said that there should have a positive impact on the women's participation in income generating activities in families related to CVDP. The changes in this regard are presented in table 6.29.

Table 6.29
Women's Participation in Income Generating Activities of CVDP Members by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Fair	13	21.67	16	26.67	14	23.33	01	3.33	44	20.95
	Moderate	33	55.00	40	66.67	44	73.33	22	73.33	129	61.43
	Not Fair	14	23.33	04	6.67	02	3.33	07	23.33	27	12.86
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Increased Extensively	43	71.67	08	13.33	03	5.00	06	20.00	60	28.57
	Increased Moderately	16	26.67	44	73.33	49	81.67	21	70.00	130	61.90
	Remained as Before	01	1.67	08	13.33	08	13.33	03	10.00	20	9.52
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Table 6.30 presents the distribution level of women's participation in terms of participation in income generating activities before and after their involvement with CVDP. It is seen in a three-point scale that 20.95 percent respondents stated the position of women regarding participation in income generating activities before their involvement with CVDP as fair, 61.43 percent as moderate and 12.86 percent as not fair. But it is a matter of great hope that women's position in this regard has already been positively changed after their involvement with CVDP. Only 9.52 percent respondents think the position of women in this regard remained unchanged while the remaining 90.48 percent respondents think that the position is positively changed of which 28.57 percent respondents treat the change as extensive and 61.90 percent respondents as moderate. Women's participation in income generating activities is an indicator of far-reaching impact and it is clear that because of CVDP's policy and practices the families involved with CVDP will be benefited to a great extent in economic term as well as in other multiple impacts gained from increased income.

Table 6.30
Relationship between Women's Participation in Income Generating Activities by the Monthly Family Income of the Respondents

Income of the Family	Women's Participation in Income Generating Activities after CVDP Membership						Total	
	Increased Extensively		Increased Moderately		Remained as Before			
	Number	%	Number	%	Number	%	Number	%
001-5000	05	2.38	45	21.43	05	2.38	55	26.19
5001-10000	22	10.48	58	27.62	09	4.29	89	42.38
10001-15000	16	7.62	17	8.10	03	1.43	36	17.14
15001-20000	11	5.24	08	3.81	01	0.48	20	9.52
20001& more	06	2.86	02	0.95	02	0.95	10	4.76
Total	60	28.57	130	61.90	20	9.52	210	100.00
Chi-square	$\chi^2 = 30.284$		df= 8		P < 0.01			

Changes of women's participation in income generating activities after CVDP membership is analyzed in a three-point scale; namely a) increased extensively b) increased moderately and c) remained as before. Whether there is any relationship between the level of monthly family income of the respondents and the opinion regarding changes of women's participation in income generating activities after CVDP membership is presented in table 6.30. It is evident in the table that most of the respondents (61.90 percent) opined that the women's participation in income generation activities increased moderately followed by 28.57 percent as increased extensively. Only an insignificant portion of the respondents (9.52 percent) stated that the situation in this regard remained unchanged. However, the chi-square test in the above table reveals that the monthly family income of the respondents is significantly associated with women's participation in income generating activities after CVDP membership ($\chi^2 = 30.284$, $df = 8$, $P < 0.01$).

6.3.3.7 Women's Participation in Social and Political Activities

Women's participation in social and political activities is an important indicator of empowerment of women. Involvement to an organization like CVDP itself is a sign of development. However, perception of the CVDP members in this regard is displayed in the table 6.31. It is seen in a three-point scale that 16.67 percent respondents stated the position of women regarding participation in social and political activities before their involvement with CVDP as fair, 66.66 percent as moderate and 16.67 percent as not fair.

Table 6.31
Women's Participation in Social and Political Activities CVDP by Programme Area

Opinion of the Respondents		Location of the Programme								Total	
		Comilla		Kushtia		Gaibandha		Sylhet			
		No.	%	No.	%	No.	%	No.	%	No.	%
Before	Fair	12	20.00	11	18.33	09	15.00	03	10.00	35	16.67
	Moderate	34	56.67	40	66.67	48	80.00	18	60.00	140	66.67
	Not Fair	14	23.33	09	15.00	03	5.00	09	30.00	35	16.67
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0
After	Increased Extensively	43	71.67	06	10.00	02	3.33	09	30.00	60	28.57
	Increased Moderately	16	26.67	30	50.00	48	80.00	18	60.00	112	53.33
	Remained as Before	01	1.67	24	40.00	10	16.67	03	10.00	38	18.10
	Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

But it is a matter of great hope that women's position in this regard has already been positively changed after their involvement with CVDP. Only 18.10 percent respondents think the position of women in this regard remained unchanged while the remaining 81.09 percent respondents think that the position is positively changed of which 28.57 percent respondents treat the change as extensive and 53.33 percent respondents as moderate. It is known that participation in social and political activities will help the women to be the part of policy formulation for themselves as well as for the society and CVDP's contribution in this regard is quite satisfactory.

Table 6.32
Relationship between Women's Participation in Social and Political Activities by the Monthly Family Income of the Respondents

Income of the Family	Women's Participation in Social and Political Activities after CVDP Membership						Total	
	Increased Extensively		Increased Moderately		Remained as Before			
	No	%	No	%	No	%	No	%
001-5000	06	2.86	38	18.10	11	5.24	55	26.19
5001-10000	20	9.52	48	22.86	21	10.00	89	42.38
10001-15000	16	7.62	18	8.57	02	0.95	36	17.14
15001-20000	12	5.71	05	2.38	03	1.43	20	9.52
20001 & more	06	2.86	03	1.43	01	0.48	10	4.76
Total	60	28.57	112	53.33	38	18.10	210	100.00
Chi-square	$\chi^2 = 32.578$		df= 8		P < 0.01			

If women's participation in social-political activities after CVDP membership is considered by monthly family income of the respondent, the findings of the study shows that the highest proportion (53.33 percent) of the respondents mentioned that the women's participation in the income generating activities increased moderately followed 28.57 percent increased extensively. Only 18.10 percent respondents mentioned the situation as remained unchanged. The chi-square test in table 6.32 reveals that the monthly family income of the respondents is significantly associated with women's participation in social and political activities after CVDP membership ($\chi^2 = 32.578$, $df = 8$, $P < 0.01$).

CVDP is based an approach to rural development that integrates many other approaches such as the cooperative approach, integrated rural development approach, community development approach, participatory approach, sustainable livelihood approach etc., of course not in haphazardly or unsystematically, in a very levelheaded and sensible manner. As CVDP makes no artificial organization and wants to utilize the village, what actually a natural entity, and to get the most out of the existing social bondage, what presently termed as social capital, it has the potentiality to be sustainable and effective. I have found evidence in the above mentioned discussion.

Chapter Seven

Constraints and Prospects of CVDP

Chapter 7

Constraints and Prospects of CVDP

7.1 Introduction

CVDP is being considered as a great weapon to eliminate the poverty and develop the living standard of rural people of Bangladesh. It is an accepted programme of combating against poverty for the economically destitute people of society. There are some problems of implementing the CVDP. The present chapter has been decorated with the discussion of Constraints and prospects like irregular practice of fund, negative influence of elite of the village etc on the basis of primary and secondary data.

7.2 Limitations and Prospects of CVDP

From the present study, it is seen that the positive changes are happened in the life of CVDP members. In terms of their basic needs fulfilment, administrative efficacy and social point of view CVDP is considered as the blessings to the members. There are some limitations of CVDP that are identified by the respondents.

7.2.1 Fund Management of CVDP

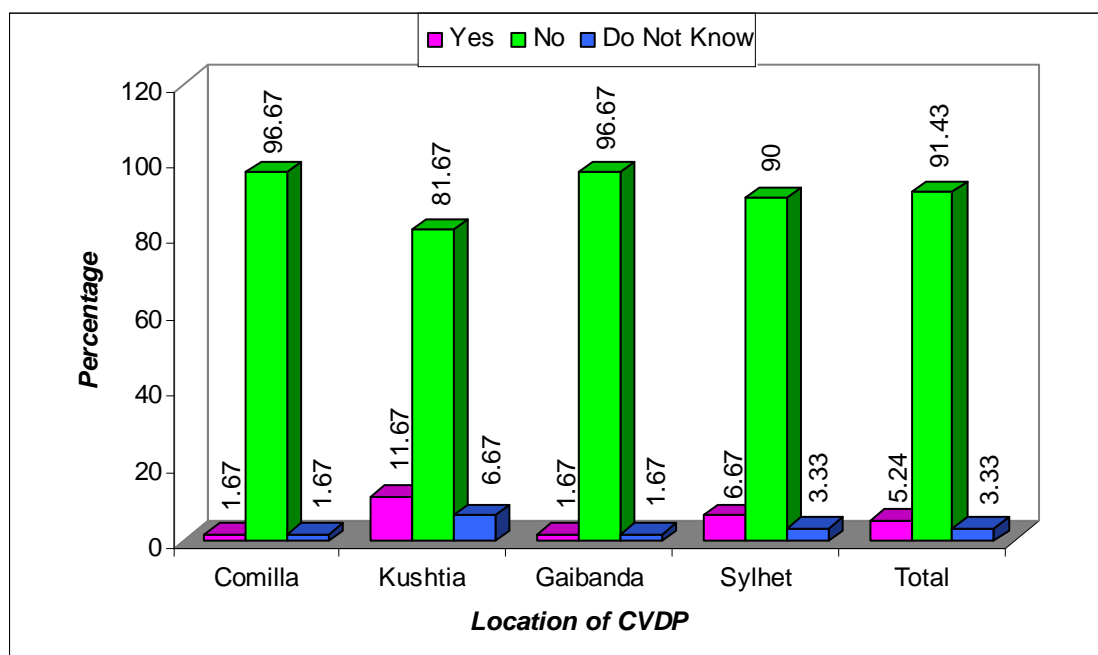
The security of fund is very much important to the depositors. It helps to the members to assemble under an umbrella of development and to be encouraged to save their surplus amount money. The earlier experiences of rural development programmes are not satisfactory in this regard. So trustworthy fund management got utmost importance to the CVDP authority. How far the members of CVDP are aware about the fund management is narrated in the table 7.2 and diagram 7.1.

Table 7.1
Opinion about the Fund Management of CVDP by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	01	1.67	07	11.67	01	1.67	02	6.67	11	5.24
No	58	96.67	49	81.67	58	96.67	27	90.00	192	91.43
Do Not Know	01	1.67	04	6.67	01	1.67	01	3.33	07	3.33
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It is seen that most of the respondents (91.43 percent) are of the opinion that there is no mentionable irregularities in CVDP fund management system. There are only 07 persons out of 210; they are not concern about fund management. Very microscopic few i.e. 5.24 percent respondents said that there are some irregularities in the fund management o CVDP.

Diagram 7.1
Opinion about the Fund Management of CVDP by Location



Commenting on irregularities, they mentioned that there are cases of using of personal purpose, showing expenses more than actual, unauthorized transactions of money, others.

7.2.2 Dominance of Specific Class of People

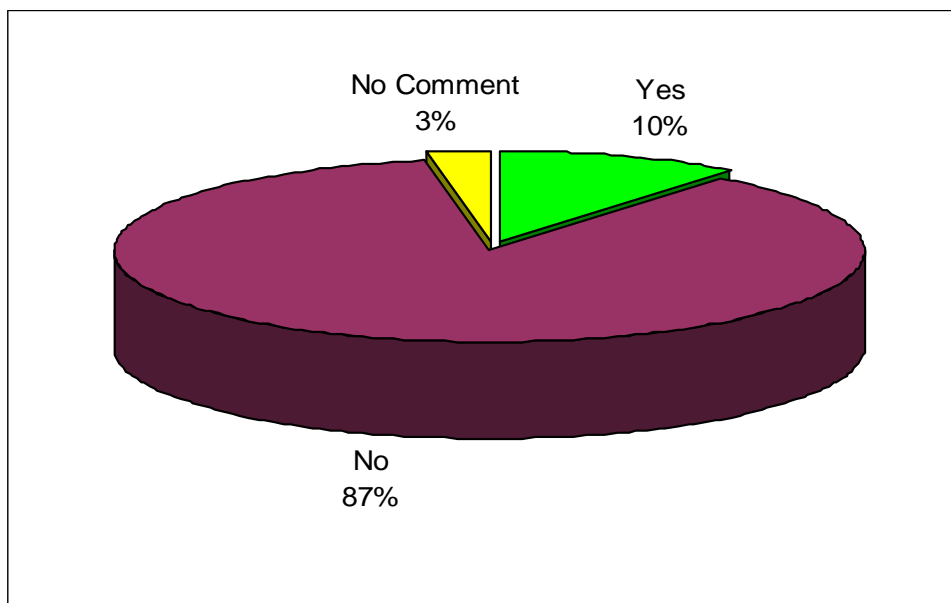
CVDP generally wants to ensure the utmost welfare of the people. But as an organization of this country it also has some limitations. In many earlier organizations including IRDP of Comilla approach faced the problem of dominance of higher class people in their programme activities. I wanted to know about the presence of this problem in CVDP. A question was posed before the respondents as to whether there is any problem of dominance of higher class people on CVDP or not. The findings in this regard are presented in table 7.2 and pie-chart 7.1.

Table 7.2
Whether the Dominance of Higher Class of People have or Not by Location

Opinions	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	08	13.33	01	1.67	10	16.67	03	10.00	22	10.48
No	51	85.00	57	95.00	48	80.00	26	86.67	182	86.67
No Comment	01	1.67	02	3.33	02	3.33	01	3.33	06	2.86
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

It evident that most of the respondents (86.67 percent) replied that there is no dominance of higher class people. Here, higher class refers to the rich farmers, educated person, service holder, political activists etc. Only 10.48 percent respondents expressed that there are some sorts of dominations from the higher class of people. In CVDP activities, I observed, participation of all classes of people including the higher class, but they involved to CVDP activities in usual process. It can be said that CVDP could generally d save itself from the domination of certain class of people with a few exceptional cases.

Pie-chart 7.1
Whether the Dominance of Higher Class of People have or Not?



7.2.3 Spontaneity of Members

Spontaneity means as active participation of CVDP members in all sorts of programme. Success of any programme depends on the spontaneous participation of the beneficiaries. In our study, I got this as a major problem. It is observed for example that a significant number of members do not attend the weekly meeting regularly. The opinions of the respondents are shown in table 7.3.

Table 7.3
Whether the Lack of Spontaneity of Members have or Not by Location

Opinions	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	53	88.33	49	81.67	50	83.33	24	80.00	176	83.81
No	06	10.00	09	15.00	09	15.00	04	13.33	28	13.33
No Comment	01	1.67	02	3.33	01	1.67	02	6.67	06	2.86
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

Indicating lack of spontaneity, 83.81 percent respondents marked it as a limitation of CVDP. 13.33 percent respondents did not identify it as problem. An insignificant number of respondents were unwilling to comment. It is true that always all people do not participate in all activities. If the spontaneous participation increases, the success of the concerned programme will also increase.

7.2.4 People's Perception towards the CVDP

For sustainability of an organization should be in good book of the people. It is fact that receiving appreciation from all the people is difficult. Despite of this reality, most of the respondents opined that perceptions regarding CVDP are good to most of the people of the villages. Previous negative experiences regarding cooperative -like organizations of villagers are imposed on CVDP in some cases. As a whole, CVDP commands general good wishes of the people.

7.2.5 Limited Activities

People expect all sorts of programme from CVDP but in present structure and with limited resources, it is quite impossible to initiate all sorts of programme by CVDP. It is inquired to the members, whether the activities of CVDP have limited or not (table 7.4)? Most of the respondents opined (86.19 percent) that the activities of CVDP are limited in number in comparison with their expectation. Only 11.43 percent respondents mentioned that there are no limited activities of CVDP in study areas. Most of the expected programme requires sufficient logistics. If the programme carries for longer period of time, then it may be possible to implement by own resources. For example; CVDP of Comilla and Gaibandha area could take more programmes than Kushtia and Sylhet.

Table 7.4
Whether the Activities of CVDP Limited or Not by Location

Opinions	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Yes	49	81.67	52	86.67	55	91.67	25	83.33	181	86.19
No	10	16.67	07	11.67	04	6.67	03	10.00	24	11.43
No Comment	01	1.67	01	1.67	01	1.67	02	6.67	05	2.38
Total	60	100.0	60	100.0	60	100.0	30	100.0	210	100.0

7.2.6 Opinions about Beneficiaries

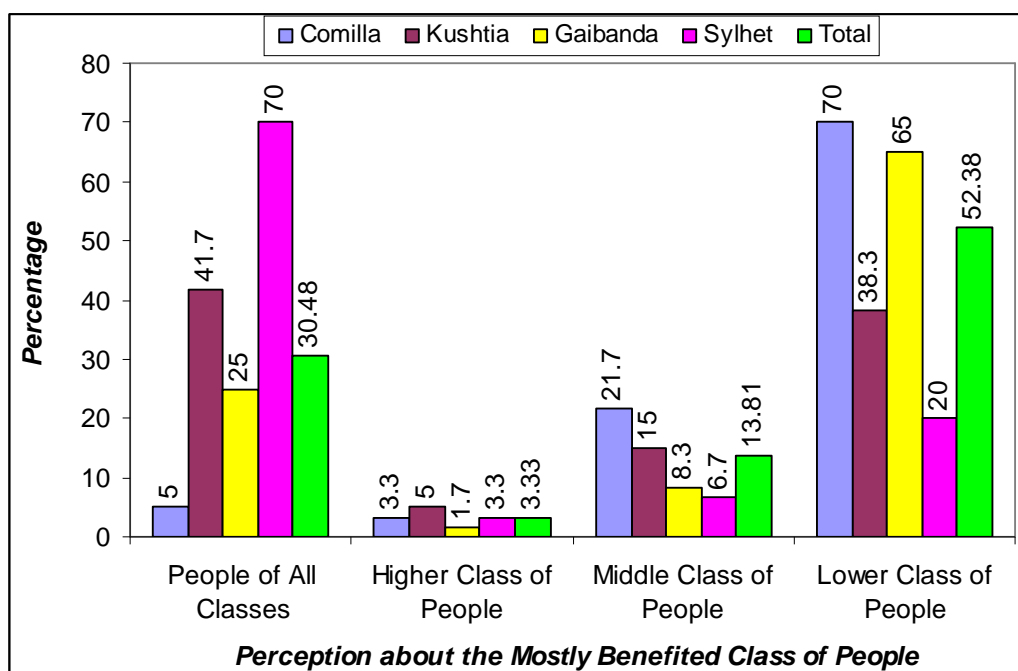
In IRDP approach, there was a problem that the affluent farmers benefited the most. To address this problem target group approach was introduced. But this created new problems of unhealthy class conflict in the society. To redress these problems CVDP formulate the innovative idea of 'One Village One Society' in which all classes of people are organized in a single organization. By this way, all the people help themselves. To justify this philosophy, opinions were sought from the respondents that are given in the table 7.5 and diagram 7.2.

Table 7.5
Opinion Regarding the Class of People Being Benefited to the Highest

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
People of All Classes	03	5.00	25	41.70	15	25.00	21	70.00	64	30.48
Higher Class of People	02	3.30	03	5.00	01	1.70	01	3.30	07	3.33
Middle Class of People	13	21.70	09	15.00	05	8.30	02	6.70	29	13.81
Lower Class of People	42	70.00	23	38.30	39	65.00	06	20.00	110	52.38
Total	60	100	60	100	60	100	30	100	210	100

It is evident that more than fifty percent (52.38 percent) respondents opined that the lower class of people is being more benefited from CVDP. Rest of the respondents, 30.48 percent commented all classes of people, middle class of people (13.81 percent), higher class of people (3.33 percent). It is expected that people of all classes should be benefited from this programme specially it is highly desired that in no way the people of lower class lag behind in accruing benefits. In this study, it is quite satisfactory that lower class of people is not being deprived like other earlier programmes.

Diagram 7.2
Perception about the Mostly Benefited Class of People



7.2.7 Probable Consequences in Case of Discontinuation of CVDP

In the meantime I observed that CVDP has been accepted by the mass people of rural community. In most of the cases, CVDP is creating a new flow of development in study areas. No other alternative organization with holistic approach has been developed like CVDP in Bangladesh. A hypothetical question on consequences in case of discontinuation of CVDP was placed before the respondents (table 7.6).

Table 7.6
Probable Consequences in Case of Discontinuation of CVDP by Location

Opinion	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
Development of the Village Will Continue	01	1.67	07	11.67	01	1.67	01	3.33	10	4.76
Help of Another Organization Will be Necessary	43	71.67	55	91.67	52	86.67	27	90.00	177	84.29
Great Loss for the Village	59	98.33	11	18.33	57	95.00	28	93.33	155	73.81
Total	103*(N=60)		73*(N=60)		108*(N=60)		56*(N=30)		342*(N=210)	

**Multiple Responses*

Most of the respondents (84.29 percent) stated that in that situation another organization or programme should be needed. Another major portion of respondents said that there will be a great loss for the village. Only 4.76 percent respondents mentioned that there will be no interruption of development in the villages. The scenario of all the regions of study areas is the same that the people are found to be very much attached to the activities of CVDP.

7.2.8 Incorporation of the Principle of 'One Village One Society'

In Bangladesh and other developing countries, there are many initiatives for the development of the rural areas. In the later part of the last century, Bangladesh witnessed mushroom growth of public and private programme for poverty reduction and rural development. In many cases, there was the duplication even multiplication of intervention related to development in rural areas. The situation merely creates anarchy in development arena. It is unnecessary wastage of time and resources. Besides, the credit providing organization created in many cases the 'debt cycle' for the rural poor. In such a

background, CVDP initiated the innovative idea of 'One Village One Society'. The main philosophy of this idea is to create a strong village organization by organizing all sections of people under a modernized single cooperative. By talking with the respondents and personnel of CVDP, it is perceived that this 'One Village One Society' concept brings many advantages such as; increases proximity, unity and solidarity among villagers, rapid formation of capital with increased amount of savings & share, unique means for delivery of GO & NGO information and services, opportunity to address community problems easily, concurrent development of social awareness and attitude of all, easier amicable settlement of disputes at village level, creating unbiased organization with equal rights & privileges of members, ensuring well understanding and cooperation at familial initiative, creating an organization viable for participation of all beneficiaries and others and on the whole creating 'win win' situation among all the classes of rural people. If the presently functioning 'One Home, One Farm' project of Government and the principles of 'One Village, One Society' are considered, It will be justified to say that the 'One Village One Society' is more viable and effective for the rural development of Bangladesh.

7.3 Recommendation for Smooth Running of CVDP

CVDP is an innovative approach to rural development. In present study It is observed that people are for the most part satisfied with this programme. They have extended expectation from this programme. Based on earlier experiences, they are at the same time sceptical about its continuance and smooth running. The respondents were asked about probable measures to be taken to ensure the smooth running of CVDP (table 7.7). They provided some suggestions in this regard.

Table 7.7
Recommendations for Removing of Limitations & Smooth Running of CVDP by Location

Recommendations	Location of the Programme								Total	
	Comilla		Kushtia		Gaibandha		Sylhet			
	No.	%	No.	%	No.	%	No.	%	No.	%
More Suitable Training and Comprehensive Programmes	28	46.70	49	81.70	46	76.70	24	80.00	147	70.00
Establishing a Framework for Coordinated Action of GO, NGO&CVDP	58	96.70	55	91.70	53	88.30	27	90.00	193	91.90
To Keep CVDP Free from any Influence Specially Political Ones	03	5.00	43	71.70	03	5.00	13	43.30	62	29.52
More Effective and Participatory Weekly Meeting	15	25.00	33	55.00	29	48.30	22	73.30	99	41.14
Extensive but Cautious and Well-Monitored Credit Operation	21	35.00	49	81.70	24	40.00	19	63.30	113	58.81
All-out Effort for Inclusion of All the People of the Village	02	3.30	22	36.70	23	38.30	23	76.70	60	28.57
Arranging Opportunity for Self-Employment	52	86.70	33	55.00	43	71.70	14	46.70	142	67.62
Stable and Expanding Asset-base	26	12.38	17	28.30	30	50.00	11	36.70	84	40.00
Ensuring Good Governance at All Levels	31	51.7	11	18.30	25	41.70	09	30.00	76	36.19
Simplification of Cooperative Law	30	50.0	31	51.70	31	51.70	12	40.00	104	49.52
Establishing Auto-functioning Mechanisms for Monitoring and Supervision	38	63.3	37	61.70	43	71.70	16	53.30	134	63.81
Others	28	46.7	24	40.00	24	40.00	11	36.70	87	41.43
Total	332* (N=60)		404* (N=60)		374*(N=60)		201*(N=30)		1301*(N=210)	

**Multiple Responses*

Most of the CVDP members (91.90%) suggested for establishing a framework for coordinated action of GO, NGO&CVDP. It is to put a note here that in CVDP format there is scope of coordinating GO and CVDP programme. But in many cases, NGO's are haphazardly working in the same village. This suggestion implies that NGO's also should approach to the village through CVDP channel. A mentionable number of members (70.00%) pointed to the need of providing more suitable training and

comprehensive programmes. This suggestion came because in some cases centrally arranged training does not go with local requirement. Other important suggestions include arranging opportunity for self-employment, establishing auto-functioning mechanisms for monitoring and supervision, extensive but cautious and well-monitored credit operation, simplification of cooperative law, more effective and participatory weekly meeting, establishing stable and expanding asset-base, ensuring good governance at all levels, to keep CVDP free from any influence specially political ones, all-out effort for Inclusion of all the people of the village etc

From the above discussion, it is observed that people are on the whole satisfied with the 'Comprehensive Village Development Programme'. There is spatial variation in performance of this programme. In my observation during data collection I found that manager and some of the leading persons of CVDP village committee in Kushtia region had image crisis which caused, in my opinion, some negative and frustrating impression among the members of the concerned region. It is perceived from the study that success of any programme depends on the internal components of the programme as well as one the persons involved as operator. The members of CVDP furnished some suggestions for smooth running of this programme. I think these suggestions are very valuable and stemmed from their practical experiences.

Chapter Eight

Summary, Recommendations and Conclusion

Chapter 8

Summary, Recommendations and Conclusion

8.1 Major Findings

Comprehensive Village Development Programme (CVDP) is an attempt of Bangladesh Academy for Rural Development (BARD), which considers the present social structure of Bangladesh, has been trying to make a way to solve the problems interrupting rural development programmes. Its ultimate goal is to innovate a sustainable institutional model for rural development through exchanging views and experiences of presently working governmental and non-governmental organizations in this field. In the early 60's a two-tier cooperative system was initiated by Bangladesh Academy for Rural Development (BARD), Comilla, which later came to be known as 'Comilla Model' and was gradually replicated throughout the country. The initial success of this model was very encouraging. But that was short-lived. It has become evident from various evaluation studies conducted by different agencies at different phases since 1970's that the cooperative societies have failed to bring in benefits for the majority of the members and consequently have failed to achieve the overall targets (Quddus, 1996:116). In this context, BARD in late 70's took an endeavour to develop the economic condition of different profession, age, sex and economic standing-based rural population who earlier remained left out from 'Camilla Approach' or subsequently restructured IRDP. At the primary stage, this effort was named 'Total Village Development Project (TVDP)' and it came into operation in 1975. From 1983 BARD started implementation of the programme in an extended sphere in the name of "Comprehensive Village Development Programme (CVDP)". The first phase of the programme ended in June 1991. Following this phase, it was

included in the Fourth and Fifth Five Year Plan of Bangladesh. The third or demonstration phase started in July 1999 and ended on June 2004. This programme labeled as 'National Rural Development Model' is being presently replicated at 1575 villages in 21 *Upazilla* of 18 districts of Bangladesh. Apparently CVDP is playing important role in the rural development in Bangladesh from its initiation. But no mentionable study had been conducted on the CVDP. The present study has been conducted to focus CVDP as a holistic approach. The findings of the study have been presented in this chapter under the objectives of the study.

8.1.1 Socio-economic Status of the Members of CVDP

The members of CVDP are young in age. It is evident that the age range of the highest proportion (30.95 percent) of the respondents remains between the age group of 20 to 30, followed by the age group of 30 to 40 (26.67 percent), 40 to 50 (26.67 percent), 50 to 60 (9.05 percent), 60 to 70 (5.24 percent) and 70 to 80 are 1.43 percent. The average age limit of the total respondents is 40.11 years. The average age of the respondents of different programme area like Comilla, Kushtia, Gaibandha and Sylhet is 49.10, 37.70, 36.15, 34.90 years respectively. It is commented that most of the respondents are young aged. Due to their young age, it may be assumed that the members of CVDP will be capable to change their socio-economic condition.

Gender is another important variable to assess the socio-economic status. Gender equity ensures the equilibrium of development. It is depicted from the table 5.2 that about fifty percent member of CVDP is male and female equally. It is 59.05 percent for male and 40.95 percent for female. So it is to be said that the gender participation in CVDP is almost equal in our rural development issue.

Majority of the respondents in all areas of CVDP are Muslims. It is clear to see that 68.57 percent of the respondents are Muslims followed by the 31.43 percent respondents are Hindu. It can be mentioned here that, Bangladesh is Muslim dominated country (about 88 percent people are Muslim) and Hindu is the second dominated religion (about 10 percent). Naturally the national situation has been reflected in the present study. Interestingly, it is found that all the respondents of Comilla and Sylhet are Muslim and all the respondents of Gaibandha are Hindu. It is easily understandable that the programme of CVD is running in the Muslim dominated area of Comilla and Sylhet. On the other hand, it is running in the Hindu dominated area of Gaibandha.

Most of the respondents of the present study are married. It is 83.33 percent. Other marital status is 8.10 percent unmarried, 5.71 percent widow/widower, 2.86 percent divorced respectively. Maximum respondents of all the areas of CVDP are married. In the consideration of other variable like unmarried, widow/widower and divorced, it is more found in the Sylhet area compared to the others area. It is 23.33 percent, 10 percent and 6.67 percent respectively.

Most of the respondents are found of having secondary education of this study. It is 33.33 percent followed by 22.38 percent having primary education, 20 percent literate, 11.90 percent higher secondary education, 4.29 percent illiterate and 8.10 percent others academic status. Others include Bachelor degree and Madrasha etc (table 5.5). If the secondary education and above is considered as the sign of better position, the respondents of Kushtia and Gaibandha area is more better compared to Comilla and Sylhet. It is mentionable that no illiterate members of CVDP in

Gaibandha area. If the more illiteracy is considered as the negative symptom of socio-economic status, it can be concluded that the CVDP member of Kushtia and Sylhet is comparatively backward in socio-economic situation in terms of their educational status.

The highest proportion of the members of CVDP are involved in the management of household affairs followed by 24.76 percent in agriculture, 15.24 percent service holder, 14.29 percent business man, 3.33 percent skilled labourer, 2.86 percent day labourer and only 1.90 percent student. On the basis of location of programme area, it is seen that, most of the respondents (38.33 percent) of Comilla are engaged in agriculture. No skilled labourer and student are found as a member of CVDP in this area. Similarly, most of the respondents of Kushtia, Gaibandha and Sylhet are found to engage in the management of household affairs. It is 38.33 percent, 43.33 percent, 33.33 percent respectively. It is to be said that the members of CVDP are more interested to involve in the management of their household of affairs compared other occupational involvement.

It is evident that, 42.38 percent of the total respondents' income is between BDT 5001 to 10000. 26.19 percent of the respondents earn between BDT. 001 to 5000/=, 17.14 percent respondents have the family income from 10,000 to 15,000/=, 9.52 percent from 15,000 to 20,000/=, 1.90 percent from 20,000 to 25,000/= and only 2.86 percent respondents have the income of 25,000/= and more. The average income of the respondents is Tk.9, 803.33 only. The average income of the members of Comilla, Kushtia, Gaibandha and Sylhet is 13,916.67, 8,995/=, 5,905/=, 12,309/= respectively. If the average income of less than 10 thousands is considered as an indication of more vulnerable socio-economic situation, it can be said that the members of CVDP of Kushtia and Gaibandha are in more vulnerable position compared to the others area.

It is observed that the highest proportion of the respondent's family expenditure is from 5001 to 10,000/= followed by 38.10 percent from 001 to 5,000/=, 10.95 percent from 10,001 to 15,000/=, 1.43 percent from 15,001 to 20,000/=. Only 2 member's expenditure out of 210 members is 25,000/= and above. The average monthly expenditure is BDT.7, 296.67. It is well known to the people of Bangladesh, Gaibandha is a poverty stricken area. It is proved by the present study as the average expenditure of member of CVDP of this area is very marginal or low (4,596.67 per month) compared to other zone of the programme. In terms of the expenditure, the member of CVDP is well off as their income is high compared to their expenditure

Data revealed that all the members of CVDP have the savings under the guidance of CVDP. It is evident that the highest number of member have the savings from 1501 to 3,000/=. Rest of the respondents have savings in the different amount of money. 20 percent of respondents save 0001 to 1500/= per month followed by 25.24 percent from 3001 to 5,000/=. 13.81 percent from 5001 to 10,000/=. It is seen that the average monthly savings in CVDP is BDT. 4,223.77. It is significantly noticed that the savings of Sylhet zone is very low compared to other zone of CVDP.

It is evident from the study that the highest number (28.57 percent) of respondent's family consists of 3 members, rest of them are 2 members (5.71 percent), 4 members (23.81 percent), 5 members (19.52 percent), 6 members (8.10 percent) and 7 members (14.29 percent). Difference is seen in the average member of family between the regions of CVDP. It is 4.58 persons for Comilla, 4.37 persons for Kushtia, 3.72 persons for Gaibandha and 5.37 persons for Sylhet. The large family is seen in the Sylhet region. It is consisted of five persons and more. If more family member is considered as more

family burden, it can be concluded that the members of CVDP of Sylhet are in more family burden compared to the other regions.

The highest proportion (55.24 percent) of houses are made the floor with clay and roof with tin, followed by 33.33 percent semi pacca, 6.19percent pacca, 3.33 percent floor of clay and roof other than tin and 1.90 percent small cottage. Basically no mentionable difference is seen among the different regions of CVDP members. All most same picture is found in the all regions of CVDP.

It is evident from the data that all the members of CVDP are owner of land. Data revealed that the highest proportions (30 percent) of respondents are owner of 10 decimal lands. Rest of the respondents, 19.05 percent are owner of 20-50 decimal, 17.62 percent of 50-100 decimal, 13.81 percent of 100-200 decimal, 10 percent of 10-20 decimal and only 1.90 percent of 300 and more decimal. The average ownership of land is 74.94 decimal. If the low ownership of land is considered as the sign of vulnerability in society, It may be commented that the members of CVDP of Sylhet region are more vulnerable compared to other areas.

It has been depicted in the study that most of the respondents (82.38 percent) have the electric facilities in their household and only 17.62 percent respondents do not enjoy the electric facilities. If region is considered, it is found that the highest proportions of all regions are enjoying the electric facilities and rest of the respondents is not able to enjoy this facility. It is 8.33, 26.67, 23.33 and 6.67 percent respectively. If the consumption of electric facilities is considered as the sign of better socio-economic status, conclusion can be drawn that the members of CVDP are in better off position compared to the other regions.

Data indicate that most of the members (65.24 percent) received treatment from the village doctor followed by 30.48 percent from government hospital, 16.67 percent private clinic and 10 percent from traditional indigenous practitioner. All most same scenario is seen in all the areas of CVDP. If the more percentage of receiving treatment from government hospital and private clinic as the sign of consciousness, the conclusion can be drawn that the members of CVDP of Sylhet regions are more consciousness compared to other zones.

More than fifty percent (50.48 percent) respondents replied that they used the sanitary/safety tank/water-sealed. A mentionable portion (43.81 percent) of respondent used ring slab toilet and 5.71 percent member used earth-made. Variation is found to use the toilet in different areas of CVDP. Highest percentage of respondents at Comilla (91.67 percent) and Sylhet (60 percent) used sanitary, at Kushtia (55 percent) and Gaibandha (80 percent) used ring slab, It is evident from the above table that the members of CVDP at Comilla region are in better position as the highest percentage (91.67 percent) of this region used the sanitary toilet compared to other regions. In terms of toilet facility, the worst situation is seen at the Sylhet region as a mentionable i.e. 20 percent respondents used earth made toilet.

It is evident that a mentionable number of members of CVDP (68.10 percent) are economically solvent as they mentioned their surplus condition. Rest of the respondents, 27.62 percent managed their family some how. Only 4.29 percent respondents mentioned their deficiency to maintain their family expenses. If the more percentage is considered as the indication of better economic condition, findings can be drawn that the members of CVDP are well off economic situation.

8.1.2 Efficacy of CVDP as a Holistic Approach to Rural Development

CVDP plays an important role in combating the multi-dimensional aspects of rural development. It increases household income, which leads to attain benefits such as increased food security, the building of assets, and an increased likelihood of educating one's children of the disadvantaged group. In this section, I have attempted to describe comparative effectiveness or efficacy of 'Comprehensive Village Development Programme' through holistic approach to rural development.

Findings show that the highest number of respondents is participated in this programme 4-8 years followed by 30.95 percent in 16-20 years, 18.10 percent in 8-12 years and 12.31 percent in 12-16 years. The average duration of participation as member in this programme is 10.82 years. It is usually assumed that the average duration of membership at Comilla regions will be high as Comilla is the birth land of CVDP. It has been justified by this study. It is 13.62 years followed by average 12.23 years for Kushtia, 10.02 years for Gaibandha, 4.03 years at Sylhet. If the more average duration of participating in CVDP is considered as the indication of more consciousness, the findings can be drawn that the people of Comilla are more conscious compared to other regions of Bangladesh.

More than eighty percent (88.10) respondents mentioned the CVDP personnel as the main source of information. Rest of the respondents mentioned the Chairman/member (2.86 percent), Neighbours (4.76 percent) and others (4.29 percent) as the sources of their information. Others include; relatives, newspaper, other member of CVDP. These sources have been used as the key role player in all the regions of CVDP. For this reason, the same scenario is observed in study area. On the basis of the above

review, it is to be said that the CVDP personnel are playing vital role to circulate the programme among the villagers for rural development.

It is seen from the study that most of the respondents (83.33 percent) are not affiliated to the other organization except CVDP. Only 16.67 percent respondents are taken multiple membership of other organization without CVDP. Multiple membership of CVDP members are more found among the villager's Kushtia and Sylhet. It is 35 percent and 26.70 percent respectively.

But those who are not member of CVDP, they are not also the member of other organization in the study area (table 6.4). The highest number of respondents is not affiliated with CVDP and other organization also. Very insignificant percentage is affiliated with the other organization as member. It is 84.76 percent and 15.24 percent respectively.

They mentioned the multiple responses regarding this matter. They mentioned for economic development (97.67 percent), for human welfare (26.67 percent), for gaining social position (10.48 percent), for linkage with different external organization (5.71 percent) and others (1.90 percent) as the causes of being member of CVDP.

It is seen from the study about the causes of not being member of CVDP. More pronounced a cause of not being member of CVDP is inability to understand the utility of CVDP (table 6.6). Other wise busy (37.14 percent), shortage of money for weekly savings and purchasing shares (20.57 percent), little possibility of immediate gains (11.43 percent), Hesitation and Misgivings (4.57 percent), Sense of Delicacy in Connection with Women (3.43 percent), Member of Other Organization (2.29

percent) and Others (2.86 percent) are mentioned by the respondents as the causes of not being the member of CVDP. On the above review, it can be said that still the villager's are not aware of the merits of the CVDP. As a result, they are remaining outside the coverage of this programme.

It is evident that the maximum respondents (66.19 percent) attended the meeting of CVDP in regular basis. A mentionable respondent attended the meeting infrequent mode and only 3.81 percent respondents mentioned of not attend in the meeting of saying 'never'. If the location of programme is considered, more regular attendance in meeting is found at the respondents of Comilla, Gaibandha and Sylhet regions. It is 95 percent, 76.67 percent and 66.67 percent respectively. If the more percentage of attending meeting in regular is considered as the more effectiveness of CVDP, findings can be drawn that the CVDP is more effective programme for rural development.

Most of the respondents (85.71percent) reported that their food need has moderately been fulfilled. Only 6.19 percent and 8.10 percent of the respondent mentioned that their food need has insufficiently and sufficiently been fulfilled. On the other hand, a positive change is noticed in the fulfilment of this need after joining the CVDP. Most of the respondents (91.90 percent) mentioned that their food need has been fulfilled by relatively better way. Very small proportion (8.10 percent) of respondents replied that they did not identify their change in this regard. It is observed that the mentionable change is found to the fulfilment of food need after joining the CVDP compared to previous status. So it can be commented that the CVDP is performing positive role to satisfy the food need of the member.

It is revealed from the data (table 6.9) that the major portion of the respondents that is 190 out of 210 was able to meet up their clothing needs moderately before joining the CVDP. Only 3.33 percent respondents faced the insufficiency to meet up the clothing need. But after joining the CVDP, they claimed that the change has been occurred in the fulfilment of clothing need. They mentioned (92.86 percent) that they are capable to satisfy this need relatively better way than before. So it is to be said that the CVDP has a positive impact on the fulfilment of clothing need.

Data presented in table 6.11 reveal that 89.52 percent respondents filled up their health need moderately before joining the CVDP followed by 5.24 percent insufficiently and 5.24 percent sufficiently. Almost same setting is seen in the regions of CVDP at Comilla, Kushtia, Gaibandha and Sylhet. Similarly, almost all of the respondents (90.48 percent) can satisfy the health need after joining the CVDP relatively better way. Only 9.52 percent member replied that no change happened in their life after joining the CVDP.

A positive relationship of CVDP with the health need fulfilment of member is seen from this study. If relatively better is considered as the sign of positive impact of CVDP in fulfilling this need, it can be said that CVDP has played an effective role for the fulfilling health need of the CVDP members.

It is evident that 77.62 percent respondents moderately filled up the need of their living place before joining the CVDP followed by 13.33 percent insufficiently, 9.05 percent sufficiently. It is also seen that the need of living place of the respondents is more adequately fulfilled (81.43 percent) after being the member of CVDP compared

to the previous time. If the relatively better position of fulfilling the need of living place is considered as the positive impact of CVDP, it can be said that the CVDP is playing an optimistic role in this regard.

The process of development of CVDP is very smooth. It is creating a strong village organization in rural area. Here traditional cooperative turns to a multi-purpose organization. The people of the villages are forming capital through weekly savings and purchase of share. It is to be mentioned here that all classes of people including the affluent ones are the member of this organization. CVDP arranges a scope to invest money as well as to contribute for economic development of the villages. Especially in Comilla and Gaibandha I observed that the villages are capable enough to meet the need of the credit for the villages. Every year people are getting profit of their shares. Agricultural tools such as tractor, weeder, drum-seeder, machines for irrigation, rice-husking machine etc. are being maintained by CVDP in low-cost basis. In present day farming where farming cost increased to an unbearable level, it is a great contribution for utilization of resources. CVDP is developing skill through training. It maintains a linkage to the nation building department working at upazilla and district level. There are development workers in the villages who are trained on specific trade and activities such as poultry and cattle raising, beef fattening, pisciculture etc. who are resource persons at the door. There is a scope of cooperative marketing in CVDP villages. In Comilla and Gaibandha , the village people collectively arrange transportation under the coordination of CVDP to send products specially vegetables to a profitable market like Dhaka. By doing such income generating and innovative activities CVDP is generating employment facilities in the villages.

The maximum respondents (94.76 percent) replied positive answer of saying 'yes'. It indicates that they are informed about the interval of giving information regarding fund of CVDP. Very microscopic few i.e. 5.24 percent replied in negative of saying 'no'. It means that they did not know regarding the fund of CVDP. All most same picture is portrayed from all the region of CVDP except Kushtia. It is 13.33 percent for Kushtia regions. They did not know about the fund. So if the more percentage of 'no' is considered as the less knowledge of fund, findings can be drawn that the respondents of Kushtia regions are less knowledgeable compared to the respondents other regions.

It is observed from the study that most of the respondents (94.76 percent) responded positively. It refers that they are well informed about the dissemination of their fund. Rest of the respondents did not know about the dissemination of fund. But interestingly, it is found that 2.86 percent respondents are reluctant to comment regarding this matter.

It is evident that all most all (93.33 percent) of the respondents expressed their satisfaction on the transparency of the fund of CVDP. An insignificant number only 7 out 210 respondents expressed their dissatisfaction regarding transparency and 3.33 percent respondents were reluctant to know the transparency. In the consideration of the satisfaction of the respondents, it may be commented that the CVDP is the administratively effective programme for rural development in Bangladesh.

It is revealed from the table that the 68.10 percent respondents received loan from CVDP and 31.90 percent respondents did not receive loan from the CVDP. The

respondents generally did not receive high volume of loan. They received low volume of loan. The highest number of recipient (59.44 percent) received up to BDT. 5,000/=only as loan followed by 24.48 percent from 5,000 to 10,000/=, 6.29 percent from 10,000 to 30,000/=. The average amount of loan is 9,038.46 only which is not high compared to the gravity of their necessity.

The loan recipients have used their loan in multiple purposes (table 6.16). Usually they used their loan in the agricultural production (26.57 percent), rearing cattle (22.38 percent), marriage of family members (20.98 percent), capital for business (20.98 percent), repairing house (16.78 percent), others (13.98 percent) and educational expenses (6.29 percent). Others include purchase of land, expenses of sending son in abroad. In a word, major portion of their loan are used in the income generating activities.

Generally, the amount of loan is not being high in terms of value of money at present. But the recipients expressed their satisfaction about their volume of loan. The highest number of respondents has mentioned that these amounts of loan are sufficient for their work. Only 10 percent recipients mentioned these amounts of loan is very insufficient for their work. A mentionable percentage of respondents i.e. 22.86 percent are found as reluctant to pass their comment regarding the amount of loan.

Data revealed that the highest number of respondents agreed the positive role of CVDP in dispute resolution in the study area. It is 73.33 percent. A mentionable portion of respondents i.e. 26.67 percent said that there is no such role of CVDP in this regard. It is highly disappointing situation found in the Kushtia and Sylhet regions. But the respondents of Comilla and Gaibandha regions are getting the positive benefits of CVDP regarding dispute resolution.

It is seen that the trend of going court has been considerably reduced (78.57 percent) in the CVDP area. A portion of the respondents (13.33 percent) expressed that the situation remains same as before. If the more percentage is considered as the effective role of CVDP, it is to be said that the CVDP is an effective programme of reducing trend of going court of the members of CVDP.

It is depicted that the fifty percent respondents commented on moderate in this matter. Mutual cooperation is very well (43.33 percent) among the respondents is mentioned by a significant number of respondents. Difference is seen in the different areas of CVDP. The members of CVDP of Comilla regions are highly satisfied regarding the mutual cooperation. They have commented that it is very well among them. It is 80 percent for Comilla. On the other hand, the respondents of Kushtia and Gaibandha regions are less satisfied compared to the respondents of Comilla. On the review of the data furnished in table, it can be said that the mutual cooperation in problematic situation is increasing by intervening the CVDP.

Most of the respondents have commented that the fellow feeling atmosphere has been increased of CVDP areas. Only 12.38 percent respondents said that no mentionable change has been occurred in the atmosphere of fellow feeling. Same picture is depicted by the respondents of all regions like Comilla, Kushtia, Gaibandha and Sylhet of CVDP. If the more positive expressed opinion of the respondents is considered as the effectiveness of CVDP, it can be concluded that the CVDP is an effective and socially viable programme for rural development.

It is seen in a three-point scale that 22.86 percent respondents stated the position of women regarding women's participation in family decision making before their involvement with CVDP as fair, 63.33 percent as moderate and 12.86 percent as not fair. But it is a matter of great hope that women's position in this regard has already been positively changed after their involvement with CVDP. Only 8.57 percent respondents think the position of women in this regard remained unchanged while the remaining 91.43 percent respondents think that the position is positively changed of which 32.38 percent respondents treat the change as extensive and 59.05 percent respondents as moderate. Generally Bangladeshi women contribute a lot to the household and to the country's economy, but in time of making decisions about household matters, the rural women are lagged behind. CVDP in this regard is contributing a lot to provide positive input in people's thought and action.

In terms of participation in income generating activities before and after their involvement with CVDP, it is seen in a three-point scale that 20.95 percent respondents stated the position of women regarding participation in income generating activities before their involvement with CVDP as fair, 61.43 percent as moderate and 12.86 percent as not fair. But it is a matter of great hope that women's position in this regard has already been positively changed after their involvement with CVDP. Only 9.52 percent respondents think the position of women in this regard remained unchanged while the remaining 90.48 percent respondents think that the position is positively changed of which 28.57 percent respondents treat the change as extensive and 61.90 percent respondents as moderate. Women's participation in income generating activities is an indicator of far-reaching impact and it is clear that because

of CVDP's policy and practices the families involved with CVDP will be benefited to a great extent in economic term as well as in other multiple impacts gained from increased income.

It is seen in a three-point scale that 16.67percent respondents stated the position of women regarding participation in social and political activities before their involvement with CVDP as fair, 66.66percent as moderate and 16.67 percent as not fair. But it is a matter of great hope that women's position in this regard has already been positively changed after their involvement with CVDP. Only 18.10 percent respondents think the position of women in this regard remained unchanged while the remaining 81.09 percent respondents think that the position is positively changed of which 28.57 percent respondents treat the change as extensive and 53.33 percent respondents as moderate. It is known that participation in social and political activities will help the women to be the part of policy formulation for themselves as well as for the society and CVDP's contribution in this regard is quite satisfactory.

8.1.3 Constraints and Prospects of CVDP

CVDP is being considered as a great weapon to eliminate the poverty and develop the living standard of rural people of Bangladesh. It is an accepted programme of combating against poverty for the economically destitute people of society. There are some problems of implementing the CVDP. The present chapter has been decorated with the discussion of Constraints and prospects like irregular practice of fund, negative influence of elite of the village etc on the basis of primary and secondary data.

It is seen that most of the respondents (91.43 percent) are of the opinion that there is no mentionable irregularities in CVDP fund management system. There are only 07 persons out of 210; they are not concern about fund management. Very microscopic few i.e. 5.24 percent respondents said that there are some irregularities in the fund management o CVDP. Commenting on irregularities, they mentioned that there are cases of using of personal purpose, showing expenses more than actual, unauthorized transactions of money, others.

It evident that most of the respondents (86.67 percent) replied that there is no dominance of higher class people. Here, higher class refers to the rich farmers, educated person, service holder, political activists etc. Only 10.48 percent respondents expressed that there is some sorts of dominations from the higher class of people. In CVDP activities, I observed, participation of all classes of people including the higher class, but they involved to CVDP activities in usual process.

Indicating lack of spontaneity, 83.81 percent respondents marked it as a limitation of CVDP. 13.33 percent respondents did not identify it as problem. An insignificant number of respondents were unwilling to comment. It is true that always all people do not participate in all activities. If the spontaneous participation increases, the success of the concerned programme will also increase.

For sustainability of an organization should be in good book of the people. It is fact that receiving appreciation from all the people is difficult. Despite of this reality, most of the respondents opined that perceptions regarding CVDP are good to most of the people of the villages. Previous negative experiences regarding cooperative -like

organizations of villagers are imposed on CVDP in some cases. As a whole, CVDP commands general good wishes of the people.

Most of the respondents opined (86.19 percent) that the activities of CVDP are limited in number in comparison with their expectation. Only 11.43 percent respondents mentioned that there are no limited activities of CVDP in study areas. Most of the expected programme requires sufficient logistics. If the programme carries for longer period of time, then it may be possible to implement by own resources. For example; CVDP of Comilla and Gaibandha area could take more programmes than Kushtia and Sylhet.

It is evident that more than fifty percent (52.38 percent) respondents opined that the lower class of people is being more benefited from CVDP. Rest of the respondents, 30.48 percent commented all classes of people, middle class of people (13.81 percent), higher class of people (3.33 percent). It is expected that people of all classes should be benefited from this programme specially it is highly desired that in no way the people of lower class lag behind in accruing benefits. In this study, it is quite satisfactory that lower class of people is not being deprived like other earlier programmes.

It is seen that most of the respondents (84.29 percent) stated that in that situation another organization or programme should be needed. Another major portion of respondents said that there will be a great loss for the village. Only 4.76 percent respondents mentioned that there will be no interruption of development in the villages. The scenario of all the regions of study areas is the same that the people are found to be very much attached to the activities of CVDP.

By talking with the respondents and personnel of CVDP, it is perceived that this 'One Village One Society' concept brings many advantages such as; increases proximity, unity and solidarity among villagers, rapid formation of capital with increased amount of savings & share, unique means for delivery of GO & NGO information and services, opportunity to address community problems easily, concurrent development of social awareness and attitude of all, easier amicable settlement of disputes at village level, creating unbiased organization with equal rights & privileges of members, ensuring well understanding and cooperation at familial initiative, creating an organization viable for participation of all beneficiaries and others and on the whole creating 'win win' situation among all the classes of rural people.

It is stated in the study that most of the CVDP members (91.90%) suggested for establishing a framework for coordinated action of GO, NGO&CVDP. It is to put a note here that in CVDP format there is scope of coordinating GO and CVDP programme. But in many cases, NGO's are haphazardly working in the same village. This suggestion implies that NGO's also should approach to the village through CVDP channel. A mentionable number of members (70 percent) pointed to the need of providing more suitable training and comprehensive programmes. This suggestion came because in some cases centrally arranged training does not go with local requirement. Other important suggestions include arranging opportunity for self-employment, establishing auto-functioning mechanisms for monitoring and supervision, extensive but cautious and well-monitored credit operation, simplification of cooperative law, more effective and participatory weekly meeting, establishing stable and expanding asset-base, ensuring good governance at all levels, to keep CVDP free from any influence specially political ones, all-out effort for Inclusion of all the people of the village etc.

8.2 Recommendations

The present study was carried out to assess the efficacy of the CVDP as a holistic approach to rural development. To achieve this objective data were collected from the members of CVDP of Comilla, Kushtia, Gaibandha and Sylhet regions. Opinions of CVDP official and village-level organizers were also collected in this purpose. On the basis of the collected data and observation of the researcher, some suggestions are recommended for better operation the programme.

8.2.1 Recommendations for Implementation Level

There are many ideas, ideologies and approaches for rural development at national and global level. But adoption of admirable policy is not adequate for rural development. Actually implementation of any programme at field level proves or disproves its success. On the basis of the study findings, for proper implementation at field level I offer the following recommendations:

Selecting Proper Persons for Organizing CVDP Activities in Village

It is found from the present study that where the leading persons of CVDP are with good images, the involvement of the villagers has been found in an increased level. The manger of a village of Comilla opined "*Agae Jara Bivinno Shamity Tamity Karte Gea Bartho Hoise, Taderke Kono Rakomae CVDP Daietto Deon Jaito Na (The leadership of CVDP should not be given to the person who has earlier records of failure in conducting cooperative/collective activities)*". Considering the above mentioned comments, the persons with honesty and capability should be selected to lead the CVDP.

CVDP Should be Kept Free from Political Interference

It has been found from the study that the CVDP is running well in all most all targeted areas. But less success rate is found in Kushtia regions. Investigating this issue, political interference has been identified as a great problem in this area. It is recommended that it should be kept free from the political interference for the betterment of the rural people.

Increase the Coverage of CVDP for the Rural People

It is evident from the findings of the present study that the coverage of CVDP is very insufficient as per the needs of the rural people. It covers a very insignificant portion of the rural areas of Bangladesh. In this context the coverage of the programme should be increased for the rural people. Employment generation, awareness build-up, marketing facilities of produced commodities, plantation and preservation of environment etc, are among the desire of the CVDP programme area.

Grant Loan Carefully and Apply Well Monitoring System for this

It is already known that CVDP is not like a micro credit organization. But capital is necessary for taking any enterprise. Some of the village level organizers stated that initially loan may be a pull factor for poor villagers who are approaching towards high-charging lending organizations. But selection of viable projects and responsible persons is very important in this regard. I am convinced with a suggestion of the manager of a programme village that initially no organizer or committee member should apply for loan. In most of the cases village level committees of CVDP are sincere in reimbursement of loan but with the extension of credit operation and other activities, it may be difficult to monitor credit management with only a committee of

CVDP which works, in fact, voluntarily. In that situation, more viable monitoring tools and mechanisms should be developed along with , if required, specialized persons should be employed.

Attempt to Create Permanent and Growing Asset-base

Permanent and growing asset-base is very much important for sustainability of any programme. In Comilla and Gaibandha I have found that CVDP organization already became owner of land property with highly growing and profitable timber and fruit trees thereupon. It made the people expectant of potential future of CVDP in those areas what would, I think, enhance the sustainability of this programme. With such an experience, I highly recommend that all the villages of CVDP should emphasize to create permanent and growing asset-base in their programme plan.

Opportunity for Desiring and Deserved People to be Included in Committees

It is undoubted that proper leaders are required for successful rural develop activity. At the same time, it is also true that there may have expectant and capable persons who should be provided with the opportunity to utilize their expertise. So there should have a provision of periodic change in leadership or otherwise arrangement of accommodating these sort persons in leadership process.

Consider Diversity of the Situations of the Villages

Though there is commonness in villages of Bangladesh. But the problems and potentiality of villages are different. So a common format of development may not fit everywhere. So in taking programmes and other activities innovative thought will be required.

Ensuring Local Level Coordination of GO and NGO Activities in CVDP Villages

In practice level, if the village committee of CVDP should be active to make coordination at field level. CVDP officials at upazila level may utilize ‘Upazila Development Coordination Committee’ in this purpose.

Taking Rural Development Activities as Mission

Involving rural development activities is not job in conventional sense. Officers, organizers, committee members should take their job as a mission. They should match their schedules with that of the villagers.

Better Utilization of Traditional Leaders and Union Parishad Mechanisms and Services

CVDP is an all-encompassing organization. In our society there are some traditional leaders like ‘sardar, religious leader, school teachers. The union parishad is an established local government institution . These sort of leaders and institution should be utilized, not to be ignored, for conducting CVDP activities .

Making Weekly Meeting Regular and Effective

Weekly meeting is thought to be the heart of CVDP activities. For taking plan , making evaluation, ensuring transparency and peoples’ participation , weekly meeting is very vital. So holding of effective weekly meeting should be ensured.

Utmost Efforts for Inclusion of All the Villagers

Organizing people irrespective of their economic and social standing , their educational level or religious identity is strongest point of CVDP. Most of the people are organized under the umbrella of CVDP, but there are families, mostly of affluent ones, are out of CVDP framework. Their inclusion to the village organization will strengthen the activities. So, concerned persons should energize their effort to this end.

8.2.2 Recommendations for Policy Level

Implementation of field level rural development programmes are generally guided by the relevant laws, rules and policies framed by higher level authority. In my observation, I think that there should have some policy interventions for sustainability and better implementation of CVDP activities.

To Ensure Proper Application of Rural Development Policy

It is seen from the study that the existing rural development policy is not properly followed. As a result, program regarding rural development does not adopt equally for all parts of country. Biasness is found in this sector due to political reason. Government should take necessary steps to ensure rural development policy so that a complete and effective welfare program for the rural people may be undertaken permanently.

To Introduce a Social Insurance Schemes for the Rural People

It is evident from the observation in the study area that rural people are affected by the natural disaster like flood, cyclone etc. Massive loss of crops and property are happened in their life due to it. They need maximum government assistance. So, Government should give serious consideration in introducing a national social insurance scheme for the rural people to ensure their social security.

To Ensure Coordination among the Different Agencies

It is evident that several agencies including government are engaged in the field of rural development over the years. There are several private initiatives taken here and there in the country. It is found that in CVDP format there is scope of coordinating GO and CVDP programme. But in many cases, NGO's are haphazardly working in the same village. This suggestion implies that NGO's also should approach to the

village through CVDP channel. If these efforts could be coordinated, better result in welfare would be achieved. So, government should take necessary steps in policy level to coordinate all activities in the field of rural development.

Considering and Utilizing the Existing Values in Programme Format

There is a common trend in innovation to ignore the local values of the society. This tendency is sensitive and in many cases makes innovative approaches vulnerable. On the other hand, if the existing values of the society can be utilized, it can help successful implementation of such innovative programmes. For example, If CVDP introduce the interest-free loan provision , this is expected to be highly successful.

Issuing Necessary Orders for Better Cooperation among Nation-building Departments

There are more or less twenty nation-building departments at upazilla level. Some of them are working with almost similar program with a weak organizational set-up. Coordination and cooperation among them will help to implement their programmes efficiently. To execute this idea, necessary orders from concerned authority should be issued.

Providing Appropriate and Suitable Training

Training is an important component of CVDP. Sometimes, trade of training and content of training are not updated and responsive to the needs of rural people. So it recommended for arranging appropriate and suitable training

Ensuring Appropriate Policy to Keep the Organization Benefiting All People

It is important to provide benefits to all people to organize them under a single organization in a village. For this, I think , the programme format and all relevant documents should incorporate more effective mechanisms .

Simplification of Cooperative Law

In running their organization, CVDP basically follow cooperative law and rules. Age-old laws and rules are sometimes seemed to be complicated with huge bureaucratic components. Necessary attempts should be taken to make these law and rules simplified so that village level organizations like CVDP does not face bureaucratic obstacle rather facilitating .

Preparing a Operational Manual

Mentionable spatial variations regarding practical operation of programme activities were observed. Lack of suitable operational skill is one of the important causes of this sort of variations. Though rural development activity is a type of human service but commonly this is done by non professionals at field level. Sometimes skills are attained through ‘learning by doing’ or ‘trial and error’ basis. For better operation of this programme, it is recommended to prepare a manual which will take into consideration of the local diversity as well.

8.3 Conclusion

Rural development comprises a set of multifarious activities which encompasses all the socio-economic components related to human development, such as health and sanitation, education, environmental protection, employment and income generation and so on. Many approaches and initiatives have been taken nationally and globally for rural development. The recent trend of rural development programmes put emphasis on adopting holistic approaches in their structures and activities. In Bangladesh, ‘Comprehensive Village Development Programme’ claims to be treated as such an approach. Considering mode of inclusion of rural people, coverage of activities and the

nature of strategies, it can be said that CVDP largely meets the required features of a holistic approach. The present study being as an academic endeavour was conducted within a limited scope. In spite of this, I have rationally perceived that CVDP, as a holistic approach to rural development, has been able to evolve as a self-sufficient and effective village level organization having multi-dimensional features like possessing a sound capital base, establishing a linkage between the villagers and the service providing agencies and above all, creating the highly expected social cohesiveness and integrity in programme area. I also traced some limitations of CVDP that requires awareness in as well as responsiveness from the programme authority and organizers at village level. In this regard, I have provided some suggestions. I believe that if the suggested measures are considered and implemented fittingly, CVDP may be a more acceptable rural development model for Bangladesh as well as for such comparable societies in outer world. To make a programme time-befitting and sustainable, periodical research are required. I think that maintaining geographical and periodical variation, further repeated and extensive research on CVDP will help to construct a consolidated and realistic thought for effective rural development.

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Appendices

Appendix 1

Interview Schedule-1

{Efficacy of Holistic Approach to Rural Development in Bangladesh: A Study of Comprehensive Village Development Programme (CVDP)}

A) Socio-economic related Questions:

1. Name of respondent:
2. Address: Village----- Post-----Upazila-----Dist.-----
3. Age of the Respondents: -----Years
4. Gender of the Respondents: i. Male ii. Female
5. Religion of the Respondents: i. Islam ii. Hindu iii. Christian iv. Buddhist v. Others
6. Marital Status of the Respondents:
 - i. Married ii. Unmarried iii. Widow iv. Deserted v. Divorced vi. Others
7. Education of the Respondents:
 - i. Illiterate ii. Literate iii. Primary iv. Secondary v. Higher secondary vi. Other
8. Occupation of the Respondents:
 - i. Day labourer ii. Business iii. Farmer iv. House made/wife v. Service vi. Other
9. Monthly Income of the family: Tk.....
10. Monthly expenditure of the family: Tk.....
11. Savings in CVDP including shares of the Family: Tk.....
12. Except CVDP, savings in other places of the Family: Tk.....
13. Number of Family Member(s)----- Persons.

Sl	Name	Relation	Age	Education	Marital status	Profession	Income

14. How can you maintain your family expenditure?
 - i. Manage Somehow ii. Surplus iii. Deficit
- 14.1. If face deficit, how can you manage?
 1. Taking Help of Relatives ii. Taking Loan iii. Taking Things on Credit iv. Others
15. Have you own land? i. Yes ii. No . If yes, how much.....decimal?
 - i. Homestead land of the family.....(in decimal)
 - ii. Cultivable land.....(in decimal)
 - iii. Gardens..... (in decimal)
 - vii. Pond(in decimal)
 - viii. Others.....(in decimal)
16. Description of the Type of Residence:
 - i. Pacca ii. Semi Pacca iii. Roof-tin with Floor Made of Clay
 - iv. Floor of Clay and Roof other than Tin (Straw etc.) v. Small Cottage vi. Others
- 17.1 Medical Treatment of Family Members: i Yes ii. No
- 17.2 Type of Treatment:
 - i. Traditional Indigenous Practitioner(Ayurvedic) ii.Village Doctor
 - iii. Government Hospital iv. Private Clinic v. Other
18. Have you connection of electricity to your house? i. Yes ii. No
19. Have you toilet in your house? i. Yes ii. No
- 19.1. If yes, type of toilet:

i. Sanitary/ Safety Tank/Water-sealed ii. Ring-slab iii. Earth-made iv. Others
20. From where do you collect drinking water?

i. Pond ii. River.canal iii. Well iv. Tubewell v. Deep tubewell

B) Involvement with CVDP related Questions:

21. Duration of Membership: ----- Years.

22. How have you got information first of CVDP?

i. Newspaper ii. Chairman/member iii. CVDP worker iv. Village leader

v. Local club vi. Neighbour vi. Other

23. Is there any organizations working in this area other than CVDP?

24. Have you membership with other organizations along with CVDP? i. Yes ii No

25. Do you know that CVDP Non-member but members of other organization? i.Yesii No

26.1.1 Number of Male Members of the Family.

26.1.2 Number of Female Members of the Family.

26.1.3 Number of Children of the Family

26.1.4 Number Total Members of the Family including Children

26.2.1 Number of CVDP Male Members of the Family

26.2.2 Number of CVDP Female Members of the Family

26.2.3 Number of Children CVDP Associate Member of the Family

26.2.4 Number Total CVDP Members of the Family including Children

27. What are the major reasons for being CVDP member?

i. Economic development ii. Social development iii. Communication with other organizations iv. Welfare for people v. other

Needs	Before Being member of CVDP	After Being member of CVDP
Food	1. Insufficient 2. Moderate 3. Sufficient	i. Relatively Better ii. No Mentionable Change
Cloth	1. Insufficient 2. Moderate 3. Sufficient	i. Relatively Better ii. No Mentionable Change
Medical treatment	1. Insufficient 2. Moderate 3. Sufficient	i. Relatively Better ii. No Mentionable Change
Residents	1. Insufficient 2. Moderate 3. Sufficient	i. Relatively Better ii. No Mentionable Change

28. Causes for not being CVDP member of family members:

i. Sense of Delicacy in Connection with Women ii. Otherwise Busy

iii. Not Understanding the Utility of CVDP iv. Little Possibility of Immediate Gains

v. Shortage of Money for Weekly Savings and Purchasing Shares

vi. Hesitation and Misgivings v. Member of Other Organization vi. Others

29. Do you attend in weekly/monthly meeting? i. Regular ii. Infrequently iii. Never

30. Attitude towards 'One Organisation' comprising people irrespective of class, profession, male-female, adolescent (Attitude towards 'One Village One Society' and Inclusion of All Segments of People) i. Positive ii. No comment iii. Negative

30.1 If positive attitude towards 'One Village One Society', why?

30. 2. If negative, why?

C) Effectiveness of CVDP Functions related Questions:

31. Meeting demand of your family related questions

32. Have you knowledge as to the interval of making the members known regarding the accounts of the fund: i. Yes ii. No
33. Are you informed about Accounts of Fund of you: i. Yes ii. No
- 33.1. If yes, time of interval
- 33.2 Do you have any opinion regarding transparency of disseminated accounts of fund?
i. satisfied ii. Not satisfied iii. Reluctant to know iv. Other
34. Do you know about irregular Practice of Using Funds? i. Yes ii No
- 34.1 If yes, type of irregular practices of using funds:
i. Personal use ii. Shown excessive expenditure than real expenditure
iii. Unauthorized lend iv. Other
35. What is the process of decision making in different matters?
i. Through meeting ii. From head office of samity iii. Taking decision by two or one
of samity iv. Don't know
36. Is there adequate scope of providing opinion in the meeting: i. Yes ii No
- 36.1 If No. why ?
i. due to hurry meeting ii. Giving less importance to members
iii. Calling meeting in odd time iv. other
37. Have you taken loan from CVDP? i. Yes ii. No
- 37.1 If yes. amount of loan: Tk.....
- 37.2 Use of loan:
i. repairing houses ii. For marriage of son/daughter iii. For agriculture
iv. For business v. maintaining educational expenditure for children
vi. Rearing livestock vii. Other
- 37.3 Rate of Interest/Profit/Service charges. Tk.....%
38. What is your opinion regarding the amount of loan?
i. sufficient ii. Moderate iii. Insufficient
39. Does supervisor monitor of loan by person responsible for this? i. Yes ii. No
- 39.1 If yes, frequency and mode of supervision. i. Regular ii. Irregular iii. Most irregular
40. Have you taken loan from other organization? i. Yes ii. No
- 40.1 Terms of Loan of CVDP in comparison with other organizations
i. Good ii. Same iii Bad iv. No comment v. other
41. Do you know the Village Development Worker? i. Yes ii. No
42. Express your opinion regarding Services Provided by Village Development Worker
i. Very satisfied ii. Satisfied iii not satisfied iv. No comment
43. Say, the name of Mentioned Upazilla-level Service-delivery Office
44. Is there any role of CVDP in Dispute Resolution? i. Yes ii. No
- 44.1 If yes, type of strategies of CVDP for dispute resolution.
i. Mutual dispute locally ii. Financial punishment iii. Threat to court iv. Other
45. Say the trend of Court Settlement due to the Role of CVDP
i. Decrease ii same as earlier iii. Increase iv. No comment
46. Say, the Trend of Mutual Cooperation in Problem Situation in CVDP Villages

47. Say, the fellow-feeling atmosphere in villages after CVDP intervention
i. Increased ii. No Mentionable Change
48. Express your opinion regarding Importance of Women's Participation in Family Decision-making Process. i. Yes ii. No

49. Say, Women's Participation in Family Decision-making Process before CVDP Membership

Before Being Member of CVDP	After Being Member of CVDP
Fair	Increased Extensively
Moderate	Increased Moderately
Not Fair	Remained as Before

50. Women's Participation in Income Generating Activities before CVDP Membership

Before Being Member of CVDP	After Being Member of CVDP
Fair	Increased Extensively
Moderate	Increased Moderately
Not Fair	Remained as Before

51. Women's Participation in Social and Political Activities before CVDP Membership

Before Being Member of CVDP	After Being Member of CVDP
Fair	Increased Extensively
Moderate	Increased Moderately
Not Fair	Remained as Before

52. Have you taken Training of Family Member(s) through CVDP? i. Yes ii No

52.1 If yes, effectiveness or level of utilization of CVDP training

i. Full Utilization ii. Moderate Utilization iii. Insignificant Utilization

53. Express your opinion about the Level of Utilization of Human Resources Through CVDP Activities

i. Adequate Utilization ii. Moderate Utilization iii. Not Appropriate Utilization

54. Make a comparison about Participation in Social Activities Compared to Earlier

i. Increased ii. No Mentionable Change

55. Express your opinion about current programmes of CVDP in the village

56. How your Economic Development through CVDP has been gain?

i. Capital Formation through Weekly Savings and Purchase of Share
 ii. Becoming Shareholder of Profit iii. Opportunity for Agricultural Tools
 iv. Availability of Capital through Credit v. Skill Development through Training
 vi. Employment Generation

57. Apart from economic benefits, what is the development of village through CVDP

59. Express your opinion as to Possibility of Rural Development through CVDP

60. Express your opinion regarding the Probable Situation of the Village if the activities of CVDP are not present in your village

61. Express your opinion regarding the class of people being benefited to the highest degree

i. All classes ii. Higher class iii. Middle class iv. Lower class

62. What are the limitations of CVDP?

i. Lack of Spontaneity of Members ii. Dominance of Higher Class of People
 iii. Limited Activities iv. People's Perception is not Good v. Others

63. Make your recommendations for removing the limitations of CVDP

Thank you

Signature of interviewer

Appendix 2

Interview Schedule-2

(CVDP officials, Gram Samity, manager & field worker)

1. Name of respondent
2. Status:
3. Address:
4. Duration of involvement with CVDP:
5. What is the specialization of CVDP among other rural development programmes?
6. To what extent the effectiveness of the strategies of CVDP for rural development?
 - i. Very effective ii. Comparatively effective iii. Not so good effective
7. What types of measures should be taken, if not so effective or less effective?
8. What are the major achievements of CVDP for rural development?
9. How does the strategy 'One village one Samity' contribute to rural development?
10. To implement the strategy, One Village One Samity, is there any complexity for rural development?
 - i. Yes ii. No
 - If Yes, what are the complexities?
11. Do you play any role to settle disputes among the villages involved with Samity?
 - i. Yes ii. No
 - If Yes, what are the strategies and process?
 -
 -
12. What types of measures do you adopt to ensure good governance (Transparecny, accountability and participation) in regard to implementation of CVDP programmes?
13. What are process to recover credit distributed by CVDP?
14. Do you face any problems in general to implement the policies, programmes and strategies of CVDP?
15. Do you think that CVDP is better than any other approaches related to rural development and poverty reduction?
 - i. Yes ii No
16. Explain the process to maintain coordination between different service provider organisations of the government and CVDP.
17. How can CVDP combine the activities of non-government organisation with it?
18. What types of measures are you taken within the existing structure to monitor and supervise the activities of CVDP?
19. If the activities of CVDP are expanded, what types of measures should be taken to monitor and supervise its activities?
20. Have you adopted to monitor and supervise the activities of CVDP within village?
 - i. Yes ii No
 - If Yes, what are these?
21. Middle Class and Higher Class were more benefitted in Comilla Approach. How this problem do you face in CVDP?
22. Do you think that sustainable development is being done through CVDP?
 - i. Yes ii. No
 - If Yes, how?
23. Please make recommendations to implement properly and attain expected results of CVDP.

Appendix 3

National Rural Development Policy, 2001

1. Preamble

1.1 The Constitution of the People's Republic of Bangladesh makes firm commitment for the development of majority and the under-privileged classes. As committed in the constitution, the development of the local government bodies will be encouraged and there will be representation of farmers, labourers and women in these bodies as far as possible. Provision has been made for ensuring participation of women in all spheres of national life. Balanced development of all sectors, and co-operative ownership has been recognized regarding the ownership of production machinery, production system and distribution system of the country. Commitment has been made of ensure gradual development of production processes and sustained material and cultural development in the standard of living of the people through planned economic development. It has been committed that basic needs of the people, such as food, clothing, shelter, health and education facilities as well as employment, right to work and social security will be provided. There are promises to remove rural-urban disparity through the development of agriculture, cottage and rural industries, rural electrification, development of transport and communication and public health. There are also promises to improve nutritional level and public health, and ensure equal opportunity for all and equitable distribution of resources.

1.2 The national Rural Development Policy (NRDP) is formulated to meet the constitutional obligations 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.

1.3 Rural Development will aim at improving the quality of life of rural people, achieving economic prosperity including generation of employment, attaining comprehensive development of the villages and progressively removing the disparity in the standards of living of rural and urban areas through fulfilling the commitments made in the constitution for all citizens irrespective of men and women as well as enabling people to become the driving force of their own development. The primary focus of NRDP is to promote human development. Human development involves increasing human capacity as well as improving human conditions. Human capacity and productivity can be increased by instilling positive outlook and teaching new skills through training and at the same time by empowerment of the people. Improving human conditions involves not only adequate income, but also an improvement in the quality of life through access to education, health care, safe drinking water, good sanitation, family planning services, safe and healthy environment etc. Human development is reflected in enhanced status of individuals both in the family and in the society.

2.0 Rationale and Background

2.1 The overall economic development of Bangladesh is closely linked with rural development. There are certain articles in the Constitution of Bangladesh that uphold 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. The goal of

the liberation movement was emancipation of the people from hunger, poverty and exploitation. The people of rural Bangladesh could see their dream of a better life as well as the promise of achieving self reliance embedded in the clarion call for economic emancipation.

2.2 With a view to fulfilling that dream, 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, in the sixties and cooperative movement was launched in the country through which economic activities were initiated in rural areas and these efforts appeared to be successful. But 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. Although sporadic measures were taken for poverty alleviation by different governments, it is an awful reality that never had there been any innovative and well-planned programme in the country. Neither had there been any initiative to formulate a rural development policy. Consequently the nation was groping for appropriate directions to overcome food deficit, fertilizer crisis, inadequate supply of agricultural inputs and stagnancy in the health and education situation. The democratic government after having come to power have kindled hopes in rural people through making unprecedented contributions in every sphere of development and have opened up avenues for achieving self-reliance. Against this backdrop, the importance of formulating a rural development policy was felt in order to keep the momentum of development going.

2.3 Agriculture is basic to Bangladesh's economy. The economy of the country revolves round agricultural activities. In 1999-2000 total contributions of different sub-sectors (crops, livestock, forests) of agriculture to the GDP were 19.49 percent and the crops sub-sector itself contributed around 14.59 percent of the GDP. Of the total labour force of the country, 63 percent are engaged in agriculture while 57 percent are engaged in the single crops sub-sector.

2.4 The government has formulated the National Agricultural Policy. The agricultural development activities of the country are being run in the light of specific and clear policies regarding crop production, seed, fertilizer, agriculture mechanization, agricultural research, extension and marketing. Growth in agriculture is crucial not only for economic development but also for ensuring social justice. The surplus production of agriculture ensures enough supply of food for the rural poor and helps to maintain stable prices of commodities. At the same time, the country's dependence on foreign support decreases. At the time of the present government's take over, the food-crop production of the country was 1.9 metric ton. In the year 2000-2001, the food-crop production of the country is expected to go beyond 2.64 metric tons that will be an all-time record. During the last 5 (five) years, food-crop production escalated by 7.4 million tones. Revolutionary changes in the agriculture sector have been possible due to clear policies of the present government regarding timely supply of agricultural inputs at reasonable prices, pricing of agri-products and food-procurement. The country at present has attained self-sufficiency in food.

2.5 The micro-credit programmes of the government have immensely contributed to advancing the agricultural revolution and achieving self-sufficiency in food. The Bangladesh Rural Development Board distributed credit to the amount of 1710.30 crore taka among 13.44 lak members of 51003 societies in 449 Upazilas. The rural poverty alleviation foundation distributed 600 crore taka as micro-credit among 4.50 lak members. Credit to the amount of 786.44-core taka was distributed by the *Palli Karma Sahayak* Foundation among 21.92 lak people (90% are women) through 178 partner organizations in 58 districts up to December 2000; and the recovery rate was 98.14%. The Grameen bank beneficiaries received 13686.19 crore taka as micro-credit up to December 2000 and the recovery rate was 92.07%. Some NGOs also distributed record- amounts of micro-credit. BRAC, PROSHIKA, ASHA and

Swanirvar Bangladesh distributed credit amounting to Tk. 4727.6 crore, Tk. 1297.8 crore, Tk. 1442.9 crore and Tk. 198 crore up to June'99. Sonali Bank, Agrani Bank, Janata Bank, Rupali Bank Ltd. Bangladesh Krishi Bank and Rajshahi Krishi Unnayan Bank collectively lent 7005.98 crore taka as micro-credit till December 2000. In this way the micro-credit support given to small farmers, members of cooperative societies and other poor people of rural areas has infused new life into rural economy and production. The micro-credit strategy of the country has been appreciated globally as an effective strategy of rural development.

2.6 The government has laid utmost emphasis on poverty alleviation. The development and revenue budget of the financial year 2001-2002 have provided 10,867 crore taka for poverty alleviation which is 26 percent of the total budget, on the revenue budget for 2001-2002, 3813 crore taka is earmarked for poverty alleviation (eg, grant in aid, vulnerable group feeding and development, food for works, housing for the poor, allowances for older people, allowances for freedom-fighters and women, health and education of rural areas etc.) among the poverty alleviation programmes, the food for works programme has got an allocation of Tk. 622 crore. The Bangladesh Rural Development Board through a country-wide network of cooperatives and informal groups have been implementing targeted programmes for small farmers, asset less women and men with financial and technical assistance of the Bangladesh Govt. and development partners. Missive contributions have been made of poverty alleviation through implementing the Rural Livelihood Project in 152 Upazilas, Poverty Alleviation Project in 145 Upazilas, Women's Self-employment project in 21 Upazilas, Integrated Women's Development Project in 200 Upazilas and Social Empowerment Project in 7 Upazilas.

2.7 Since govt. programmes succeeded in directly benefiting the poor people, social development occurred faster than increase in the per capita income during the last 5 years in Bangladesh. The United Nations Development Programme mainly uses Human Development Index and Human Poverty Index for measuring social development. Both the indices show that human development achieved noticeable success during the last 5 years. From 1995-97 to 1998-99, Human Development Index Bangladesh escalated from 42.6% to 48.5% and Human Poverty Index descended from 41.6% to 34.8%. According to a preliminary estimate, this trend of development continues in 2000-2001. The economic and social development has given the poor and the helpless the taste of a new life and ensured significant increase in their capacity. As a result, the govt. programmes for the rural people have gained appreciation and it has been felt that, in order to consolidate these efforts a rural development policy would be necessary.

2.8 Bangladesh's most precious asset is her hard-working and creative people. It is possible to quickly develop this vast manpower into the instrument of development by giving them education. With this end in mind, government, during the last few years allocated the highest amount for education in the annual budget. The allocation for education in the revenue and development budget has been 6028 crore taka (14.69%) in the year 2001-2002. As a result, the adult literacy rate increased to 69% from 47% over the last 5 years. An unprecedented progress has been observed in the rural development sector as a result of increased rate of literacy.

2.9 The success of government in health and family welfare is also very remarkable. Rural health services have been expanded. For every 6000 people a community clinic has been set up. This government programme has set an example of bringing health services at the doorsteps of people. The average life expectancy has increased to 61.8 years while the population growth rate has come down to 1.50%. The per capita Calorie intake in daily food has also increased.

2.10 Government have initiated various people's welfare oriented, innovative programmes targeted at rural development 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.

2.11 An epoch-making event of the present government is the Ashrayan Programme. Started from 1st July 2000, the programme aims at rehabilitation and self-employment generation of 50,000 families at a cost of 164 crore taka by 30 June 2002. In the mean time, side by side with providing training and credit, construction of 2079 barrack houses has been completed and 2079 families have been rehabilitated. In addition, 1114 barrack houses remain under construction in which 11,140 families will be rehabilitated.

2.12 The Go Back Home is an innovative initiative. Since initiation of the project in May 1999; 11,600 people have been sent back to village in 132 Upazilas and rehabilitated by Bangladesh Krishi Bank. Under this programme, the construction of low cost houses have been started through creating a housing fund of 98 crore taka. The Go Back Home has been extended in 202 Upazilas under 62 Districts.

2.13 With a view to converting every house into a self-sufficient farm unit through optimal utilization of all available resources of the family and developing the human resources of every rural family by imparting training, the One House One Farm Programme has been started, that has been formulated following the directions and outline offered by Prime Minister Sheikh Hasina. The programme is a time serving, well coordinated and comprehensive initiative for poverty alleviation. The main objective of the programme is to make every house the focal point of economy through utilization of all physical resources owned by each family. The One House One Farm Programme will be a noble try to materialize the commitments made in the constitution for eradicating poverty from this country through building every family as a self-reliant unit.

2.14 Old-Age Allowances initiated in 1997-98 is another noble effort. An estimated 4 lak elderly rural people are getting 100 taka each every month. Another similar programme is Allowances for Widows, Deserted Wives and Destitute Women. At present about 2 lak women are beneficiaries of this programme. The construction of 6 peace-abodes at a cost of 10 crore taka is under way in order to provide shelter and services to older people.

2.15 Every year government is allocating resources in the revenue budget to provide for food assistance and IGAs for the absolute poor. To this end, huge amount of money is spent in programmes such as Food for Works, G.R. (Gratuitous Relief), T.R. (Test Relief), VGD (Vulnerable Group Development), VGF (Vulnerable Group Feeding) etc. Moreover, Stipend for Education, Food for Education contributes to rapid expansion of women's literacy rate.

2.16 A total development of the economy including an increase in the growth rate is necessary for poverty alleviation. Side by side with employment creations, programmes aimed at increasing per capita income and savings generation are necessary for poverty reduction and sustainable development of the poor. This will help the poor to create their own economic base and improve their quality of life through development of various social sectors (education, health, nutrition, housing etc). Keeping this in mind, Government has undertaken employment and income generation programmes for the poor. These programmes keep the efforts for empowerment conscientization of the poor going through increasing their entitlement to production. In order to give these long term efforts permanence, the Poverty Reduction Strategy Plan has been undertaken. The PRSP will be tuned to strategies adopted in the rural development policy.

2.17 The national Rural Development Policy 2001 is formulated in order to achieve comprehensive development of the country by keeping the present momentum of progress in poverty alleviation and rural life sustained.

3. Aims and Objective

3.1 To create an enabling environment for, and facilitate people's self-development through unleashing their creativity and potentials;

3.2 To achieve comprehensive village development including improvement in the standards of living, increase in income and employment generation of rural people, particularly women and the poor.

3.3 To ensure stable social and economic development of Bangladesh through poverty alleviation;

3.4 To increase the opportunities for income generating activities in the rural areas through ensuring rural people's participation in their development process, so that the purchasing power of the people is raised by increased income;

3.5 To generate widespread self-employment opportunities in the rural areas;

3.6 To ensure the improvement of the socio-economic conditions of the rural people in order to increase their income and fulfill the basic needs.

3.7 To emphasize rural development with a view increasing national income and assets and achieving equality based economic development as per provisions of the Constitution;

3.8 To ensure the development of physical infrastructure in the rural areas, balanced distribution of resources among people and marketing of the products;

3.9 To create skilled human resources in the rural areas through imparting education, vocational education and training;

3.10 To make efforts to fulfill the needs of rural people through proper identification of the problems for socio-economic uplift of the rural poor and disadvantaged people and producers, specially the small, marginal and the landless farmers;

3.11 To ensure equal participation of women with men in all socio-economic and cultural development and cultural activities including education, training and income generating activities;

3.12 To reduce the disparity between the rural and urban areas in respect of standard of living, services and supplies through integrated efforts; and gradually to reduce the disparity between the developed and the underdeveloped areas;

3.13 To develop the local government systems including enhancing capacity and effectiveness of Union Parishads so that they become able to create a congenial atmosphere for, and facilitate a social movement with a view to establishing the practice of formulating and implementing local level plans through proper utilization of local resources.

3.14 To effect administrative reforms (at both local and national levels) in order to facilitate the conduct of social movement through integration of works at local level, and development of relationship among villagers, elected people's representatives, govt. and NGO officials;

3.15 To take all possible and effective measures for economic development of landless and marginal farmers;

3.16 To take active measures for the development of the handicapped, different tribes, ethnic minorities and people living in hilly areas;

3.17 Others.

4. Philosophy and Principles

The National Rural Development Policy is built upon the following philosophy and principles:

(a) People need to be put in the driving seat of development through unleashing their creativity and potentials. Development is not a matter to be planned and delivered by outsiders; rather it is the responsibility of the people themselves, who must become the principal authors of their own future. All development partners including the government, can only play a supportive role by creating an enabling environment. Because this support is crucial for their development at a certain stage. This realization represents a paradigm shift in development thinking, that is, the main responsibility of a person's development lies with

himself/ herself while the principal responsibility to develop a village or a society lies with the village or the society itself and this is the fundamental principle underlying the National Rural Development Policy.

(b) As the best of creation, all human beings are endowed with enormous creative potential. The purpose and the end result of development are to unlock that potential so that people can help themselves. The National Rural Development Policy intends to 'enable' the 'able' people so that they can create a better future for themselves with the assistance of a supportive government and civil society institutions. The policy, in addition to recognizing the potential of the people, emphasizes the huge opportunities for development in the rural areas. It also recognizes that people are the prime movers of all development efforts. An important step in promoting social and economic development is, therefore, the empowerment of the rural people.

(c) The role of government is that of a facilitator to help rural people live on their own creating the necessary conducive environment and infrastructure for the required services to be provided to them removing all bottlenecks of their development and expanding opportunities for them. The state institutions will be made more accountable and responsive to the people through necessary reforms, strengthening their participation in political processes and decision-making as well as removing the social barriers that result from differences of gender, ethnicity, race, religion and social status. People will be made more aware of and given access to the services and opportunities offered by the government and those opportunities will be made affordable and delivered with accountability.

(d) Around 50 percent of Bangladesh's babies are underweight at birth due to malnutrition and ill health of their mothers. The vicious circle of malnutrition among the women of rural Bangladesh perpetuates the cycle of malnutrition and poverty for all rural Bangladeshis, both men and women. Thus the future of Bangladesh greatly depends on the status of the rural women of Bangladesh. Improving the conditions of rural women, ending their deprivation and subjugation, and also empowering them through the creation of opportunities for education, health, income and nutrition for them is, therefore, a central theme of the National Rural Development Policy.

(e) Because of its high population density, Bangladesh faces enormous environmental challenges and troubles. No one has a greater stake in environmental preservation than do the poor. No one's livelihood is more closely tied to the health of the body and sustainability of the natural environment than is that of the poor families. Thus the goal of ensuring environmental sustainability needs to be another guiding principle of the National Rural Development Policy.

(f) One of the priorities underlined by the National Rural Development Policy 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 significant 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.

(g) Rural people, women and the poor in particular, need to be empowered through changing their attitudes and mentality, strengthening the process of skill- acquisition for self-development and creating the socio-economic base of development.

4.2 This policy lays emphasis on establishing the inter-institutional and interpersonal relationships and coordination of works of various organizations and institutions engaged in poverty alleviation and rural development. In case it is felt that any articulation of this policy differs or contradicts with the approved policies of any Ministry, the matter of establishing the harmony has to be placed with the National Council for Rural Development.

5. Programmes:

5.1 People's Participation:

1. All plans will be formulated, projects selected, implemented and monitored with active participation of the local people.
2. Resources and needs of every household in the village will be identified through survey based on active participation of local people.
3. Resources, problems and needs of the village will be regularly identified on the basis of comprehensive data generated on a continuous basis through survey of all households in each ward or each village.
4. With a view to formulating local level plans, initiatives will be taken to collect all relevant village data.
5. In case of local level planning, the Union Parishad will be considered an administrative unit. Union Plans have to be formulated by integrating the village plans. In the same manner, Upazila plan will be formulated integrating the union plans while the Upazila plans will be integrated into the District plan, that will be reflected in the national plan.
6. The people's representatives and officials of local government institutions including Union Parishads will be imparted motivational training to become self-reliant by self-help. Rural people will be organized and encouraged to solve their problems with their won initiatives so that they are no longer dependent on govt. and external supports.

5.2 Poverty Alleviation:

1. Measures to remove economic and social barriers including discriminations in rural areas will be taken in a planned and concerted manner.
2. Systematic and regular monitoring of positive changes in the socio-economic conditions of the rural poor will be carried out on the basis of definite criteria.
3. Ample opportunities of diverse employment will be created in the villages. A favorable environment will be created so that village people can attain economic self-reliance.
4. Government, in order to address the primary objective of poverty alleviation, will continue target group and area focused programmes (such as food for works, housing, credit, support, skills development and training, creation of non-agricultural periodical employment opportunities in the non-agricultural sector etc.) in certain areas of the country on the basis of their geographical specialties and actual needs.
5. More effective measures will be taken to help rural people gain self-reliance through formation of formal (e.g. co-operatives) and non-formal groups.
6. Villagers will be motivated to create their own organizations and develop their own capital through accumulating savings.
7. An enabling environment will be created so that rural people can utilize their own potentials and creative capacity.
8. Different measures will be taken to increase capacity of the organization.
9. Economic, technical and other supports will be provided for implementing projects planned by rural people.
10. In order to create rural entrepreneurs, necessary training and assistance will be offered.
11. Necessary directions and continuous supports will be offered in order to create an overall congenial and enabling environment.

5.3 Rural Infrastructure Development

1. By prior selection of the infrastructure development needs and outline for every area of the country, the village plan book, the union plan book and the Upazila plan book will be prepared and kept updated.
2. In the case of undertaking and implementing infrastructure development project in every development area, priorities indicated in the periodical rolling plan will be followed.
3. Use of agricultural land, especially land having irrigation facilities will be discouraged for non-agricultural purposes.

4. In case of new establishment and development of road communication, priority will be given to link roads with growth centers, Union Parishads, Upazila Parishad and also link roads connecting the nearest districts and highways.
5. The implementation and financing of flood control and all other natural calamities control projects and agricultural infrastructure development projects will get priority over the projects.
6. Scheduled periodic maintenance of roads and other physical infrastructure will be emphasized.

5.4 Agro-based Rural Economy:

1. Necessary measures will be taken for boosting integrated on-farm and non-farm production through application of modern and improved technologies.
2. Agricultural extension services will be expanded to promote crop diversification, increase land fertility and ensure optimum utilization of land.
3. The system of land registration and land reforms will be further improved in harmony with the agricultural and other relevant policies.
4. Sustainable and environment friendly use of land will be encouraged to augment agricultural production.
5. Marketing network of rural agricultural products will be developed and linked with the national and international markets.
6. With a view to creating an effective crops marketing system, measures will be taken to ensure development of rural hats and bazaars and preservation of crops endorsing profitable prices of crops in the market.
7. Market information services for small and poor growers and producers will be expanded.
8. To ensure proper prices and facilitate marketing of the products of farmers, appropriate measures will be taken to link producers, processors, traders and exporters.
9. Govt. assistance and support to cooperatives will be enhanced to increase their contributions to national development.
10. In order to help those farmers/ share croppers who are really affected by sudden natural calamities like drought, flood, river erosion, etc, crop insurance programmes will be expanded by government's initiative of offer them capital security and enable them for probable loan repayment. Gradually all producer communities will be brought under its purview.
11. Insurance will be introduced for the benefit of fish, livestock, duck and poultry farmers.
12. Insurance with an easy process of premium payment will be introduced for all loans for agriculture, crop, livestock, fishery, etc.
13. Individual producers of fish, livestock, agricultural product, etc. will be encouraged to secure personal insurance.
14. Well-established industrial groups of the country will be motivated to open agricultural insurance company to help rural poor farmers in their crisis period. Such insurance company will enjoy tax holiday on paid insurance demand of the clients.
15. Effective measures will be taken to ensure reasonable prices of perishable agricultural goods during the period of harvesting. For this, establishment of export-oriented fruit and vegetable processing factories will be encouraged.
16. Safe preservation of rapidly perishable agricultural goods will be ensured through creating physical facilities in rural areas.

5.5 Education for Rural Areas:

1. Universal primary education programme will be expanded in all rural areas. Expansion of formal and non-formal education will be given priority.
2. To achieve the objective of developing skilled human resources, formal and informal facilities for imparting technical knowledge and skills having high demand in the national and international labour market will be expanded.

3. Topics related to rural development will be included in the curriculum at different levels of education, if necessary. In order to develop capable leadership for rural development, new courses may be introduced.

4. In all projects undertaken for poverty alleviation education and training on social awareness, the importance of self-reliance, environment awareness and promotion of self-strength and self-confidence will be incorporated.

5.6 Rural Health Services and Nutrition Development:

1. Both men and women, in all stages of the life-cycle will be ensured access to physical and mental health services, and their health and nutrition awareness will be raised through training to be imparted by relevant institutions and organizations.

2. To control diseases in the rural areas, special emphasis will be given to the extension of supply of safe water and modern sanitation.

3. Homeopathic and herbal treatment like Unani and Ayurvedic being less expensive will be encouraged for expansion.

4. Community Clinics are making substantial contributions to health and family welfare in rural areas. Rural doctors will also be employed in strengthening rural health services.

5.7 Rural Population Control:

1. In order to create awareness regarding population control, maktab, mosque, temple, church, all educational institutions as well as religious education institutions and other community organizations will be involved.

2. Birth and death registration will be introduced nationwide.

3. Rural population control programme will be included in all projects having the goal of rural development and poverty alleviation.

5.8 Development of Rural Housing:

1. Construction of building, new settlement etc. on cultivable agricultural land will be discouraged, and measures for planned construction of houses will be taken.

2. Research for innovation and development of technologies of low cost housing for rural areas will be undertaken.

3. In the villages, residential area and cultivable area will be separately demarcated wherever possible for more profitable use of agricultural land and for facilitating improved technology-based cultivation.

4. Initiatives will be taken for expansion of planned infrastructure on priority basis in the residential areas.

5. Prior to new settlement in village areas, especially in island and char areas, necessary layout design has to be done.

6. Families who become landless, displaced, shelter less due to river erosion, will be provided with shelter within a short time on priority basis and will be rehabilitated in the nearest government Ashrayan/ Adarsha Gram Project areas.

7. Access to credit will be facilitated for those entrepreneurs who are involved in extension of modern housing facilities or construction of houses on rural areas. In addition, loan distribution from the rural housing fund will be continued.

8. Special facilities and concessions will be provided to private house building societies and co-operatives for construction of multi-storeyed buildings (flat house) within the purchasing capacity of people with low and medium income.

9. With the objective of building educated and skilled community leadership in the village, measures will be taken by the government to distribute rural land or apartments on hire purchase basis in the village among officials in order to encourage retired government employees to live in the village.

10. Govt. initiative will be taken to implement the rural housing related policy contained in para 5.9 of the National Housing Policy amended in 1999 of the Ministry of Housing and Public Works.

5.9 Land Use and Development

1. Bringing all fallow land unutilized water bodies of the country under planned cultivation will be expedited to ensure optimal use of land.
2. All lands of all households of the country will be utilized in a planned manner for income generation in order for every home to become the center of economic development activities.
3. There will be a legal binding for the owner of the land for taking prior permission from the government authority to use private agricultural land in their residential and commercial purposes.
4. Giving priority to the use of land for rural poverty alleviation will be continued and ensured in the allocation, distribution and leasing out of Khash land and government water body.
5. Application of the existing law regarding ownership of land and ponds will be ensured in case of fallow cropland and derelict tanks.
6. Land owners and farmers will be kept informed regularly in the best possible manner about the highest return crops could yield according to the location of lands and characteristics of soil.

5.10 Rural Industries Development:

1. For rural industrialization in appropriate sectors a conducive environment will be ensured through access to credit and marketing support.
2. Establishment of agro-based food processing factories and sub-contracting factories of big factories will be encouraged in the rural areas.
3. Establishment of 'handicrafts village' in advantageous locations at private and government initiatives will be encouraged.
4. Necessary finance and government assistance, where necessary, will be provided for rehabilitation, extension and modernization of industries under cooperative initiative.
5. Special assistance, facilities and support will be provided to co-operative initiatives for establishment of agro-processing and labour intensive factories in rural areas.
6. Organized, controlled and effective programmes will be initiated to create a conducive environment for entrepreneurs interested in setting up small and medium scale industries in rural areas.

5.11 Rural Capital Flow and Financing:

1. To ensure the maximum use of capacity of the rural people, necessary capital will be supplied. With this end in view banking services will be expanded in the rural areas through coordinated efforts of government and non-government organizations.
2. Experiences of Bangladesh Rural Development Board (BRDB), Directorate of Co-operatives, *Palli Karma Shahyok* Foundation (PKSF), Rural Poverty Alleviation Foundation, Social Development Foundation, Government and Non-government Organizations will be analyzed and compared with international experiences, and replication of successful Micro-credit Programmes will be expanded.
3. Efforts will be made to promote savings habit of rural people and involve them in economic activities through strengthening systems for rural financial services.
4. Collateral free loans will be given to the people of special professions and disadvantaged sections of the society on the basis of group security only
5. In case of distributing agricultural loans, effective measures to ensure swift and fair disbursement of loans will be ensured through efficient exercise of the power as given to the Union Parishad (UP) in the concerned section of the National Agricultural Policy.

5.12 Empowerment of Rural Women:

1. Social and institutional initiatives will be taken for orientation of both men and women on various rules and rights relating to interests of rural women e.g., the Muslim family law, dowry law, marriage and divorce law, law of inheritance, law of prevention of violence

against women and children, law relating to equality and rights of men and women, health, nutrition and reproductive right, rights relating to sanitation and use of safe drinking water.

2. Side by side with raising women's consciousness, their male counterpart will also be made aware regarding their cooperation and responsibility towards development of women.
3. Gender equity in social, cultural, economic and political matter will be promoted.
4. Expansion of marketing facilities will be ensured for the locally produced commodities of rural women entrepreneurs.
5. Necessary steps will be taken for encouraging concerned rural women involved in all government and non-government programmes to be united through an effective network.
6. Local administration will take initiatives to motivate and provide increased assistance to rural women so that they undertake income-generating activities according to their ability.
7. Motivational training as well as other assistance will be provided for ensuring effective representation of women at all spheres of local government.
8. Priority will be given to implementation of policies regarding women's equal rights, poverty alleviation, economic empowerment and employment as mentioned in National Women Development Policy 1997.

5.13 Rural Child and Youth Development:

1. Rural societies will ensure parental affection, family care, family education and physical and mental development rights for their children.
2. Special arrangement will be made for ensuring social equality, equity, security and equal status for women and children of each family.
3. Favorable environment will be created for the youth community to organize meaningful cultural activities in order to mitigate alienation from the society and social misconduct resulting from unemployment, eroded social values, lack of initiative and aimlessness.
4. To safeguard the youth community from harmful influences, measures will be taken for educating them on moral and human qualities, developing patriotism, organizing healthy sports and recreational activities along with involving them in various creative competitions.

5.14 Development of Disadvantaged Rural People:

1. Increased opportunity for development and share in available resources will be ensured for the disadvantaged and downtrodden sections of the rural community.
2. It will be ensured that separate and planned programmes be undertaken for the development of those sections of people who are aged, destitute, disadvantaged, physically and mentally handicapped, orphaned, and those women who are either widows or deserted wives.
3. Measures would be taken to ensure that effective safety nets are in place to mitigate the impact of personal havocs as well as natural calamities on people. To this end, the local government institutions will gradually strengthen the social security mechanisms.

5.15 Area Specific Special Development Programmes:

1. For comprehensive development of particular regions with varying socio-economic characters, e.g., the baring tract, char areas, coastal area, island, hill tracts and the hoar areas etc. suitable integrated programmes will be taken and their implementation with priority will be ensured for development of education, human resources, family planning, agriculture, water resource, physical infrastructure, housing etc. of these areas.
2. For implementation of integrated development programme to be taken for the above-mentioned locations, the local government institutions will be mainly involved and assigned the role of coordination.
3. Social movement will be conducted to organize and unite people socially with a view to unleashing their potentials and creativity.
4. For strengthening and integrating the rural development activities to be taken in the above-mentioned areas, proper management system will be devised and responsibility will be given to district level local government authority for coordination.

5. Area specific integrated development programme will be formulated through assessment of local needs with active participation and involvement of the local people.

6. For avoiding misuse, overlapping as well as unequal and unhealthy competition among govt. and non-govt. organizations in all spheres of rural development and for proper use and distribution of resources, arrangement will be made for coordinating the activities of government organizations in the respective areas.

5.16 Employment Generation for Self-reliance

1. Rural people will be motivated to count on their inner strength in order that they can gain self-reliance through proper and optimal use of their own and local resources.

2. A conducive environment will be created to reduce dependence on traditional jobs through provision of opportunities of self-employment in rural areas.

3. Programmes integrating awareness creating, skills training, access to rural finance services and marketing support will be emphasized to promote rural employment and self-employment.

5.17 Creation of Skilled Manpower in Rural Areas:

1. Development of human resources in rural areas will be given priority for the sake of speedy and effective development.

2. Demand-led vocational and technical education will be arranged in the rural areas. Training will be arranged for skill development of different professional groups on the basis of their needs. *Maktab/ Tol* etc. will impart practical training to different professional categories following the example of *Iftadia Madrasha*.

3. Skill development training will be arranged to involve rural people in agriculture and non-agriculture related as well as computer technology based jobs.

4. With a view to utilizing the knowledge and skill gained through training, easy term bank loans, other inputs and infrastructural facilities will be provided.

5.18 Cooperatives for Rural Development:

1. The cooperative movement of the country will be further activated and made more meaningful by creating an appropriate institutional frame-work consistent with provisions of the constitution, organizing rural capital, arranging for necessary capital supply and taking measures for production, preservation, processing and marketing of agricultural and non-agricultural products through a demographic system.

2. For institution building and sustainable development at grass roots level the active participation and involvement of the rural people in these institutions will be promoted.

3. The practice of making necessary revision of cooperative laws will be continued with a view to making cooperatives time befitting.

4. Greater network of cooperative-based production and marketing of rural agricultural produce will be encouraged.

5. To promote cooperative leadership, BARD, RDA and the Cooperative Academy will offer relevant training courses.

6. Efforts will be made to disseminate different successes of cooperatives through mass media in order to promote the cooperative ideas and spirit.

7. Government will offer assistance to cooperative based ventures and industries considering their economic viability.

5.19 Rural Environment Promotion:

1. Environment friendly utilization of land and natural resources of development of rural environment will be ensured.

2. With a view to preserve ecological balance and prevent indiscriminate damage of soil, forests, water ways and animals, regulatory measures will be taken and proper application of the National Environment law will be assisted.

3. Necessary measures will be taken to scale down the use of chemical fertilizers and insecticides and increase the use of organic manure in agriculture.

4. Social movement for motivating rural people to actively contribute to environmental sustainability, live healthy lives and prevent pollution of soil, water and air will be strengthened.

5.20 Dispute Settlement/ Salish System:

1. For promoting rural law and order situation, the traditional village level informal dispute settlement system called 'Salish' will be encouraged.
2. The more active role of local govt. in this regard will be encouraged.
3. Practicable measures will be taken to make the functions of village court regular, speedy and flawless.

5.21 Law and Order:

1. Community Policing System (CPS) will be introduced for maintaining peace and security including prevention of theft, robbery, and terrorism in the rural areas. Regular night patrol with the help of social support and cooperation will be arranged.
2. The security system of different growth centers engaged in trade and business to maintain security of their own resources with their won management shall prevail and be strengthened.
3. The community collectively will provide necessary assistance to the law enforcing agencies in identifying and arresting local miscreants and criminals.
4. Gram *Parishad* and Union *Parishad* will jointly preserve crime data and a list of criminals in a chronological order pursuant of the Village Crime Note Book maintained by the Thana.
5. Functions of Ansar and Village Defense Party (VDP) would be strengthened and made more visibly regular in the rural areas through further increasing their linkage with the UP, and their enhanced participation in rural development will be encouraged.

5.22 Culture and Heritage:

1. Rich indigenous local culture of different regions of Bangladesh comprising fairytales, myths, folklore and songs will be preserved and a congenial atmosphere will be created for their preservation and improvement.
2. Arrangement will be made to promote an ideal environment for organizing and nursing folklore, rituals, festivals, village fair, etc. peculiar to different parts of the country.
3. A positive attitude will be developed among rural people towards preserving archaeological resources discovered and identified so far in rural areas which are reminiscences of the genesis, evolution and continuity of the country's culture.

5.23 Game and Sports:

1. Rural traditional sports like *Hadodo*, *Dariabandha*, *Gollahchut*, *Kanamachi*, Wrestling, *Lathikhela*, Rowing, Swimming will be encouraged and steps will be taken to include these sports in national as well regional competition like SAF games.
2. Rural institutions will take initiative and patronize the national popular games like football, volleyball, hockey, cricket etc. for creating efficient players and helping promising rural people take these games as honorable alternative profession.
3. Local government institutions will organize sports competition regularly and assist the practice of different sports round the year as one of their normal regular functions.
4. Sufficient playgrounds will be provided and prepared in each village.

5.24 Power and Fuel Energy:

1. Rapid expansion of rural electrification will be ensured for the improvement of rural livelihood and rural economy.
2. Effective steps will be taken for promoting use of alternative energy sources, e.g. solar energy, biogas, solar kiln, windmill etc. and efforts will be made for expansion of improved oven.
3. The use of domestic animals excreta as fuel and indiscriminate tree cutting in rural areas will be discouraged.
4. Necessary steps would be taken to find the alternative sources of energy for domestic purposes and brickfield.

5.25 Research and Training:

1. Training will be arranged to create skilled planners and adequate number of project managers with a view to formulating and implementing appropriate rural development programmes/ projects.
2. Special training will be arranged for officials of all institutions involved in human resources development. In this regard, optimal utilization of training institutions engaged in rural development and poverty alleviation will be ensured.
3. In case of selecting research issues and conducting research in order to help solve rural problems, action oriented research aimed at solving problems as perceived by the rural people will be preferred to academic research aimed usually at formulating recommendations only.
4. Rural people, and functionaries working with different govt. and non-govt. organizations having the common goal of development will be encouraged to get involved in generating innovative ideas to help solve diverse problems of rural areas.

5.26 Information Dissemination and Data Base:

1. Effective measures will be taken disseminate various information relating to rural development through mass media, folk media and interpersonal channels of communication.
2. Effective measures would be ensured for the systematic preservation of subject-wise information and data applying computer technology to help conduct research on various sector of rural development.
3. Proper steps would be taken to enrich the database through creating network among the similar training and research organizations, both local and foreign.
4. BARD, Comilla; RDA, Bogra; RDTI, Sylhet; Bangladesh Cooperative Academy and other relevant organizations at national level will be developed as the national repositories of all data on rural development related research, training, project experiences, govt. and non-govt. efforts and all other relevant and useful data in this field. All the preserved data and information will be made accessible, available and unrestricted to all levels of national and international users.

5.27 Awards for Contributions to Rural Development:

1. National awards would be given in recognition of extraordinary contributions towards rural development by actively involved rural people, professionals, govt. officials and intellectuals.
2. For involving the greater mass in different arenas of rural development, initiative will be taken to seek innovative ideas through open completion on rural administration, poverty alleviation, agricultural technology development, etc. The persons who generate the innovative ideas helping development of the existing system would be awarded.

5.28 Contributions by NGOs and Other Actors:

1. The significant contributions to rural development by voluntary organizations, NGOs, financing institutions, private sectors and other actor in development would be further encouraged, and measures will be taken to bring their services to the rural people in a coordinated and efficient manner.
2. Closer links would be established between all relevant organizations and the local government bodies at different levels.
3. National awards will be given to those NGOs and other Actors involved in socio-economic development that have demonstrated outstanding performances in rural development in order to encourage enhanced contributions of these partners.

5.29 Supports to Elderly People:

1. Various supports would be provided for disadvantaged elderly people in the rural areas to help them enjoy a better life e.g. shelter for the homeless male and female, old age allowances, medical allowances, recreational facilities and social security.
2. The long practiced tradition of showing respect to elderly people, both at family and social level, would be strengthened and preserved.

5.30 Regional and International Cooperation:

1. Exchange of rural development related experiences of other countries, technological assistance and international cooperation would be further promoted.
2. International organizations and community and development partners would be invited to take part in the rural development programmes of the country.
3. Efforts would be made to develop regional forums for fostering further cooperation in the fields of rural development, particularly among the CIRDAP member countries, SAARC countries and the D-8 countries.

6.0 Implementation Strategies and Methods:

1. With a view to giving due importance and priority to rural development, National Rural Development Council headed by the Honourable Prime Minister will be constituted and concerned ministers will be the members of this committee. The committee will offer policy guidelines for implementing the objectives of the rural development policy. In addition, there will be a National Steering committee headed by Honourable Minister/ State Minister, Rural Development and Cooperatives Division, to help the National Council with necessary advice and suggestions and look after the policy implementation.
2. An inter-ministerial Steering Committee under the Chairmanship of Secretary, Rural Development and Cooperatives Division, will be constituted to ensure proper implementation of the National Rural Development Policy. A representative enjoying at least the joint Secretary equivalent status from each concerned Ministry/ Divisions/ Agency as well as representatives of NGOs and research organization engaged in rural development will be members of their committee. The committee will be responsible for monitoring and implementation of NRD Policy through coordinating and ensuring cooperation of all the relevant Ministries/ Division/ Organizations. Moreover, this committee may be entrusted with responsibilities of promoting partnership and coordination of works among GOs and NGOs, and averting duplication of works of different agencies having the same goals with a view to ensuring the optimal use of valuable resources.
3. Separate Coordination Committees will be constituted at District, Upazila and Union levels for coordination and monitoring of all development works at the local level. The coordination Committee will be led by the District Board Chairman at the District level, the Upazila *Parishad* Chairman at the Upazila level and the Union *Parishad* Chairman at the Union level. The committee will comprise local representatives, elites and representatives of local level development organizations/ agencies of the concerned areas.
4. The Rural Development and Cooperatives Division of the Local Govt., Rural Development and Cooperatives Ministry will extend other co-operations in addition to coordination in implementing rural development programmes. Its field level functionaries will also offer similar cooperation in this regard.
5. The local govt. institutions, particularly the Union *Parishads* will be strengthened and made useful through delegating enough authority to settle disputes, entrusting additional responsibilities and supplying resources. These institutions will be turned into forums for promoting effective communication and creating relationship among local level people's representatives, people and govt. development workers.
6. Necessary measures will be taken to make local govt. institutions directly accountable to the people. To this end, people's active participation and involvement at all stages of the development process will be ensured.
7. In order to facilitate implementation of the National Rural Development Policy, effective strategies and programmes will be developed by assimilating and integrating the findings of the studies, research and action researches undertaken by different institutions both home and abroad. The RDC Division will ensure implementation of this policy in pursuance of these strategies. The Ministry will ensure participation of the rural people in such exercise by adopting appropriate measures.

8. A policy and strategy Unit would be created to strengthen the capacity of RDC Division with highly skilled technical experts and logistics. This proposed technical outfit would assist the RDC Division to formulate and update strategies, programmes and innovative projects. Besides, necessary initiatives to formulate a plan of action and implement it properly will be taken by this Unit with a view to promoting people's quality of life, increasing their income and achieving comprehensive development of the village in the light of the National RD Policy. The above unit will provide necessary back up to the National Rural Development Council and the National Steering Committee. Furthermore, the task of developing a suitable management information system to help monitoring and evaluation of the RD programmes will be entrusted to this unit.

9. In order to help people become developed through creating opportunities for them to make use of their creativity and potentials, they will be organized in the following ways:

a) People's own organizations will be created, they will be developed into skilled human resources and motivated to deposit savings regularly so that they can generate their own capital and invest it in IGAs. Experts will create committed development workers from among members of each organization by imparting them training to work in such areas as fish culture, livestock rearing, health, nutrition, education, fruits and vegetable production, etc. It is in this way that villagers themselves can utilize their self-potentials.

b) Priorities will be identified in keeping with people's perception and choice of the potentials and needs. These needs will have to be separated from those as can be fulfilled by external support or interference,

c) Feasibility of utilization those opportunities and fulfilling those needs will be determined considering people's own capacity, skill and aptitude, demand and supply of resources, sustainability, equitable distribution etc.

d) Necessary resources and people's easy access to them will have to be ensured for fulfilling those needs.

e) Villagers and village organizations will be linked with different govt. organizations, Union *Parishads*, NGOs, development partners, donor agencies including various other development agencies, and necessary measures will be taken to lobby for the villagers and highlight their problems to those agencies.

10. a) If people's potentialities and creativity could be unleashed through organizing and uniting the villagers, particularly the poor and the distressed, through creation of people's organizations at the grassroots level, the villagers can move ahead to change their own fate by themselves. If they have trust in this process, they will gradually gain moral strength in accepting the challenge of poverty alleviation.

b) Following the same procedures and techniques and the same process in every Upazila, it is possible to organize and unite all general people in every village. This process needs to be looked upon in its totality, not as a piecemeal one, and the goal of poverty eradication can be reached if rural development becomes a comprehensive and integrated national effort.

c) Keeping in mind that rural development means comprehensive development achievable through integrated efforts, villagers need to be helped to get organized and attain self-sufficiency through self-help, for which various supports have to be persistently ensured, such as, financial and technical support, necessary economic, technological and other supports to help implementation of local level projects planned by the villagers, capacity building supports to the local organizations, creation of an enabling environment and infrastructural facilities conducive to development, etc.

d) Again, for the sake of poverty alleviation and comprehensive rural development and orchestration of all efforts to this end. The creation of an institutional framework will be necessary to support this process continuously. This support may be in terms of motivation of the villages to create their own organizations and increase their savings and skills, financial and technical supports of various sorts, assistance at the local level, different measures aimed

at enhancement of capacity of the organizations, creation of an overall enabling environment including a healthy network of infrastructure, etc.

7.0 Conclusion

Side by side with perceptible development of rural infrastructure, comprehensive rural development including creating of a positive mind-set in rural people, augmentation of their income and improvement in their quality of life is a crucial need. The Rural Development Policy commits to create self-confident, determined and promising people through activating in them the power of the self and displacing the mentality to depend on others and charity. To achieve this end, first of all, emphasis has been laid on enabling the local govt. institutions with befitting training so that they become effective, skilled and efficient, and play their-role as facilitators in making people willing to undertake self-initiated innovative works. In this regard, necessary reforms will be needed with a view to activating local govt. and general administration for creation of an enabling environment and facilitation of development. Speedier introduction of all modern technologies and amenities in rural areas as well as rapid expansion of rural infrastructure will be necessary to help villagers lead a better life and make them eager to live in the village. Government need to work out well-defined policies and objectives at the national level, and firm and full commitment of those at the top-most rung of policy-making will be required for implementing them. These policies and objectives as well as the good intention to implement them need to be reflected up to the lowest level and in this regard, what may be considered an essential pre-condition is to undertake well-thought-out and highly calculated programmes and actions. This policy offers an outline of integration of efforts of people, people's representatives, all govt. departments, ministries, agencies and all other supportive forces. It is expected that rural development as visualized in the constitution could be made a solid reality in the quickest possible time given that poverty alleviation endeavors are made in a planned and concerted manner in earnest pursuance of the policy. The National Rural Development Policy 2001 is hoped to be trusted by all development aspiring people as an acceptable set of guidelines for rural development in Bangladesh.