

## **Rural Development Programme (RDP) of BRAC in the Development Issues in Bangladesh: An Appraisal**

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**Abstract:** Bangladesh emerged as a new nation on December 16, 1971. With an area of 1,47,570 square k. m it is one of the most populous and least developed countries of the world. About 73% of its people live in rural areas and most of them are poor and disadvantaged. Development planners recognize that the socio – economic upliftment of this great bulk of population is a pre-condition for overall development of the country. Sustainable development can never be thought of keeping this view aside. So along with the initiatives of the Government many NGOs like BRAC, CARE PROSHIKA etc. took up rural development programmes. The present article seeks to analyze the allied efforts of BRAC. The conceptual understanding of development, the historical perspective of rural development in the country and an assessment of BRACs Rural Development Programme (RDP) have been put into picture so that the development planners researchers and readers be attached to it and can do what is needful at their ends.

**Key words:** Rural development program, BRAC, Development issues

### **Introduction**

Bangladesh is a rural agro-based country occupying an important place in the economy. Most of the people live in rural areas and about two-thirds of them are dependent on agriculture and allied activities for their Livelihood (FFYP.1998). The rural sector is basically the foundation of our country. No national development can be thought of without this foundation. Based on this view Multidimensional economic development programmes have been taken at different times by the government to improve the socio-economic condition of the country. But the riddle is, after decades the rural sector and people still remain grossly under developed. So the upliftment of rural population with the assistance of Government many NGOs like CARE, BRAC, PROSHIKA etc. have taken rural development programme. BRACs Rural Development Programme (RDP) in this context is chosen for analysis in this present article.

**Data Sources :** The study is based on secondary information, which includes recent publication, journals, books, research report and other documents.

**Conceptual Framework of Rural Development:** Rural development is a broader concept related to the basic geographical unit 'Village' and is concerned with the total socio-economic development as a whole. It means developing the necessary infrastructure, cottage and small industries as well as secondary and tertiary sectors such as marketing which are vital for the process of economic development (Laxmi Devi, 1998). As an elastic concept it is interpreted in many ways;

Rural development according to the World Bank is a strategy designed to improve the economic and social life of a specific group of the rural poor (World Bank, 1975).

Rural development is also 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 (Robert Chamber, 1983).

In the words of M. Asaduzzaman and Kirsten Westergaard, it refers to social, economic and political processes that go on inside the rural society, the ways in which these processes influence and interest with each other and are influenced by processes in the society at large and the outcome of these processes in terms of transformation of the rural society (Zaman *et al.*, 1993).

Rural development has been seen as the outcome of a series of quantitative changes occurring among a given rural population and whose covering effects indicates intime a rise in the standard of living and favourable changes in the way of life of the people concerned (United Nations, 1979).

Out of the above definitions it becomes evident that Rural development is a holistic concept not a sequential one. It emphasis the development of infrastructure like roads, transport, power, insurance, banking at one end and social problems like rural poverty, unemployment, illiteracy, inadequate health care facilities, poor housing etc. by encouraging cottage industries and traditional crafts on the other.

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**Historical Perspective of Rural Development in Bangladesh:** Rural development traces back its history to the seventeenth century when voluntary efforts to serve the mankind were initiated. A religious society of people known as 'Friends' or 'Quakers' had emerged as a movement in this direction for the first time in England then in other parts of the world in rapid strides. It aimed at providing service to mankind transcending bonds of religion, territory and culture. The Quaker was a kind of rebel. In the mid-seventeenth century the main plan of the Quaker movement was that every human being has infinite dignity, that he is worthy of reverence simply because he is a human being and therefore a temple of God (Leo and Choudhuri, 1983). The first attempt for rural development in India-Sub Continent was made in 1885 with an ultimate objective of bringing immediate relief and development of rural areas in Baroda (Archan Gaur, 1985). The Swaraj Ashram established at Baroda in 1922 by Magan Lal Gandhi aimed at preparing for non-cooperation and the civil disobedience movement launched by the Indian National Congress under the leadership of Gandhi-"Grow More Food" campaign. It was started in 1943 with a view to augmenting the level of food production through planning and implementation of short-term and long-term improvement programmes in agriculture (Goswami and Roy, 1953). After partition of India in 1947 Bangladesh (erstwhile East Pakistan) was exploited by the West Pakistan and the rural development issues were all through neglected. Only the traditional methods of rural development were applied in through the now defunct V-AID (Village Agricultural and Industrial Development).

From 1952-61 this programme had been in application. The objectives of the programme were however to raise agricultural production, organize community services, co-ordinate the working of Government Departments and create a self-help spirit in the minds of the people (Rahman, 2001). In its place the Rural Development Academy at Comilla evolved a new model of rural development on the basis of two tier cooperative system known as the "Comilla Approach". It stressed on the establishment of local institutions in the form of a primary Co-operative Society at the village level and Thana central Co-operative Association at the Thana level (Huq, 1975). The aim of the programme was rapid agricultural development and it formed co-operative societies to organize small and medium farmers. In the late 1970's the "Swanirvar Movement" like Comilla A approach attempted to (a) organise different interest groups at the village level; (b) represent them in an informal village based organisation; and (c) link them informally with the union parishad on the one hand and the Thana officials of the various agencies (TFFYP, 1998). Despite such Government initiatives a good number of Non-Government Organisations such as CARE, BRAC, CCDB etc. have taken various programmes for rural development in Bangladesh.

**Emergence of BRAC and its Rural Development Programme (RDP):** BRAC is a national private development organization set up in 1972 by Mr. Fazle Hasan Abed as a relief and rehabilitation project in northeast Bangladesh (in an area called Sulla at Sylhet) when refugees from the war of liberation were returning to newly independent Bangladesh. The project workers referred to themselves as the Bangladesh Rehabilitation Assistance Committee (hence the acronym BRAC). To help refugees resettle BRAC arranged shipments of bamboo for housing and timber for boat-building provided tools to artisans and equipment to farmers and opened medical centers. By late 1972 BRAC workers decided that immediate rehabilitation efforts addressed only the short-term dislocation faced by the refugees but did not address their chronic development needs. For that they decided to initiate a project for rural development in the name of RDP (Project Document of BRAC, 1992).

RDP is the BRAC's initial and integrated multi-sectoral programme. The ultimate goal of RDP is to bring about qualitative changes in the life of the rural poor through social, political and economical empowerment. The major thrust is on the effective participation of the rural poor in national development process (Annual Report of BRAC, 2000:14). Towards this end the following approaches have been adopted;

**Institution Building and Social Mobilization (IBSM):** in order to bring the rural poor into the mainstream of development RDP focuses on institution building as a strategy. The Village Organization (VO) is the primary unit of institution building and the base for delivering services and inputs. BRAC has also organized Palli Samaj (PS), Ain O Shalish Kendra (ASK), Acid Survivor's Foundation (ASF) and a legal literacy Course on Human Rights and Legal Education (HRLE) has been in operation.

**Micro-Finance:** BRAC believes that the landless poor can by themselves make a difference in their life style provided they are given adequate opportunities and support. Hence, BRAC first experimented with credit in 1974 by giving loans to small groups allowing them to get involved in income generating activities (Booklet on Micro-finance Programme of BRAC, 2000). Under this project currently RDP offers three saving provisions (1). Weekly personal savings with a minimum of Tk.-5 per week (11). Compulsory savings which is linked to the loan products and (111). Current account savings. As December 2000 members savings position stands at US\$ 66 million about Tk-3550 million (Annual Report of BRAC, 2000).

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**Micro- Enterprise Lending and Assistance (MELA):** BRAC has launched Micro-Enterprise Lending and Assistance (MELA) programme in '1996 for providing loans to existing micro-enterprises with high potential for growth. This section of the market usually referred to as the 'missing middle' remains typically unserved both by micro-finance and commercial banks. A MELA loan is sanctioned for the client between US \$ 400- 4000 (Tk- 20,000- 20,000).

**Poultry and Livestock:** Poultry and livestock sector is an integral part of the farming system in Bangladesh and is predominantly rural activity. It is a good source of protein and income for the poor if the birds are protected from hazards. BRAC realized that; if the mortality of the poultry checked, the local bread improved and some technical package for poultry rearing provided this could be a very effective programme for economic gain for the poor landless women. Therefore BRAC started the poultry – livestock project in 1979.

**Fisheries:** The Fisheries Programme has developed into one of the promising and profitable income generating activities for rural women because of its high return, low time commitment and support from BRAC. The main objective in promoting pond aquaculture by women is to improve their nutritional status as well as to provide an additional source of income.

**Agriculture:** BRAC's Agriculture Extension Programme aims to increase the nutritional and income status of the rural households by increasing agricultural production through technology transfer, quality input supply and better organizational management practice of Village Organization (VO) members and small farmers. The Agriculture Programme is running a number of collaborative projects with BRRI, BINA and IRRI

**Vegetable Export Programme:** Poor farmers require better skills and knowledge of modern agriculture practices. They also need assistance to obtain fair price for their produce. The Village Export Programme seeks to link these small farmers with international markets to bridge the distance between the local producer and international consumer.

**Social Forestry:** The purpose of BRAC's Social Forestry Programme is to alleviate poverty and simultaneously protect the environment. In Bangladesh forests comprise only 6.5% of the total land area per capita forestland constitute only 0.02% hector, which is one of the lowest in the world. On the other hand demand for timber and fuel wood are rising due to the growing population. In this situation BRAC's Social Forestry Programme is working to bring all available land in the rural areas under forestation with active participation of rural poor.

**Sericulture:** Sericulture has a large potential for being integrated with other agrarian system based on household operation. Silkworm rearing is a labour intensive activity that is usually done at home and silk is a high value, low volume commodity that is in demand both nationally and internationally. BRAC started its sericulture programme primarily to generate income and create employment for poor landless women.

**Income Generation For Vulnerable Group Development (IGVGD):** IGVGD programme is a nationwide food assisted development programme targeted to reach destitute rural women who have no source of income and don't receive support from any male earning member. With the assistance of World Food Programme and Government this programme is running in our country under supervision of BRAC's rural development programme.

**Rural Enterprise Project (REP):** As the rapid population growth of Bangladesh is narrowing the scope of employment and income earning sectors, new livelihoods are essential for reducing rural poverty. This realization led BRAC to initiation of RFP in 1985 to encourage employment and income generation through entrepreneurship. REP is involved in innovating non-traditional activities and introducing them to the programme participants.

**NGO Co-operation Unit (NCU):** BRAC embarked on an NGO Co-operation project aiming to enhance efficiency of community based small NGO's with a view to further increasing the effective out reach of poverty focused micro-finance in Bangladesh. In 1995 BRAC set up an NGO Co-operation Unit with a broad objective of developing synergistic relationship between BRAC and other local NGO's.

As an initial programme of BRAC, RDP is working effectively in the whole country through above programmes or projects so that the rural poor can develop and rehabilitate themselves in the society as a human resource.

**Achievements of RDP in Bangladesh:** Bangladesh is a rural based country and village is the center point of development in our country. Without rural development sustainable development is never possible. With this

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consideration BRAC initiated a rural development programme in 1976, which is still considered as a pioneer rural development programme in Bangladesh in the non-government sector. The upliftment of the rural poor was the main target of this programme. Achieving this target from the starting stage; it is playing a vital role in rural development. One of the major achievements of RDP has been its ability to scale up to reach a very large poor population. It has an amazingly wide range of interventions including institution building, legal awareness and assistance, micro-finance, skill training, enterprise development and health interventions. In to early only 200 villages (totaling about 120,000 people) were in RDP and then it has disbursed US\$ 1,222 million (Tk-5441core) among village organization (VO) members to develop their income generating capacities. Now BRACs RDP has so far organized over 3.74 million poor landless people into 104,754 Village Organization (VOs) each having 35- 40 members. The VO members meet once a week to discuss and facilitate credit operations and meet once a month to discuss various socio-political and legal issues that impact their lives, including social inequality and injustice discrimination and violence against women. As of December 2000 a total of 3258 complaints have been considered. Of these 1476 have been successfully resolved through local arbitration, 152 have been taken to court and 49 have been successfully concluded in court (Annual Report of BRAC., 2000).

RDP provides different types of collateral free loans to its VO members such as general programme and housing loans. Loan sizes increase typically with membership length and as most of the clients tend to be repeat borrowers, the average loan size tends to increase overtime it was Tk- 3720 in 1996 and increased to Tk- 5300 by 2000. It is a positive change of rural development in Bangladesh.

For rural development BRAC started fish culture programme in 1976 with re-excavation of 16 ponds in Manikgonj, Jamalpur and Sulla areas. Over the years, the programme has included many other activities and established linkages with several agencies such as WEP, DANIDA

etc. The main objectives were to increase the productivity and availability of fish in order to improve the nutritional status of rural population. BRACs RDP is continuing its efforts to achieve this target. By the end of 2000, the fisheries programme generated a total of 1,93,271 employment's disbursed US\$ 53 million (Tk- 2679.25 million) to support activities under fisheries programme. The average income in this programme range from Tk- 900 to 1750 per month. During this period the programme had a total an outstanding Of US\$ 9.5million (Tk-468 million) and a total area of 31,262 acres of Cultivated water bodies. In rural development context of Bangladesh, agriculture is a main sector. It contributes a major portion in our national income. So BRACs RDP has been introduced agriculture programme. It is contributing significantly to national agricultural development. At present BRAC produces about 90% of maize seeds and 35% of vegetables seeds in Bangladesh. Besides BRAC is marketing 80% hybrid rice seeds in the country. At the end of 2000 a total of 120,350 vegetable growers was actively involved in the programme after receiving training and support like technical help and input supply. At the end of reporting period US\$ 96 million (Tk-4822.66 million) was disbursed in the agriculture sector. The average income in this sector ranges between Tk- 1200-1600 per month (Annual Report of BRAC, 2000). Thus the BRACs RDP has been working for the development of the rural poor women to introduce many programme and the women of grass-root level are achieving their target in the field of empowerment, decision making in family and as an entrepreneur. Monirul Islam Khan and others have conducted a Study in Matlab Thana under the district of Chandpur and they have been pointed out the achievement of the rural credit programme of BRAC on the rural women. According to their research report two successful case are presented below;

**Case 1:** Razia is a member and beneficiary of BRAC's rural development programme. She joined BRAC as a member in the September of 1993. She is married and primarily a housewife. She hesitated at the beginning to join BRAC because she thought that rural culture would not permit a woman to do so. She also thought that BRAC came from outside, organized by men and would require her to appear in public places outside the village periphery. She could not hold her desire of joining BRAC for a long as other women inspired her. She disclosed it to her husband. He said "No". She again approached him at the risk of inviting his anger. He asked Razia about the probable benefit from BRAC. The mediating factor between the tow polar opposites was BRACs loan, which was running under RDP. Now Razia and her husband took so far tow loans from BRAC amounting to Tk-7000 and the last was happened to be 5000. BRACs RDP have become change their life.

**Case 2:** Majeda is a member of BRAC. She joined BRAC as a member in the December of 1992. She married woman and her primarily a housewife. She is about 40 years old and her family size is 6. Her husband is sharee- cropper. She under went the same experience of facing opposition from her husband when she first disclosed the to join BRAC. Her elder son also joined the father to dissuade his mother from the joining. But the opposition put up by the husband and son did not continue for a long. At that time they failed in a miserable situation economically. To overcome this situation Majeda's son was desperately looking for some capital to start a business and found BRAC

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as a suitable source for it. She took so far two loans was Tk- 6000. Shifting completely from earlier position he rather encouraged her mother to ahead and obtain loan (Khan and et, Al, 2000).

Like Razia and Majeda innumerable women in rural area in Bangladesh have enjoyed BRACs facilities and they become empowered economically, politically, socially and so on. So it is the sign of positive achievement of BRACs RDP in the rural development context in Bangladesh.

### **Conclusion**

Bangladesh stands disadvantaged in terms of most development indicators. This is particularly true in health, literacy and incomes. The profile of human deprivation is on the basis of UNDP report –52.58% people are without access to health services, 63.35% are without sanitation and 26% of children are not attending primary school (TFFYP, 1998:144). Bangladesh Government has taken some efforts like- Goat rearing, VGF project etc. to improve the socio-economic condition of rural poor, but NGO initiatives also needed for rural development. In contrast to this situation BRAC has gained a national and international reputation for success in providing effective development services to large numbers of rural poor under its rural development programme (RDP). The RDP started with the objective of improving the economic condition of the rural poor. Over the 30 years BRAC has become a pioneer multi-dimensional organization in the rural development sector. To uphold the better life of rural population BRACs RED studies on many programmes that cover poverty alleviation, socio-economic development, agriculture, health, nutrition, education, environment and gender issues. A recent study shows that BRACs contribution to the GDP of Bangladesh was 1.15% in 1998. Another study shows that in 1999 BRAC created salaried job for 88,639 individuals and self-employment for 2.96 million BRAC beneficiaries (Annual Report of BRAC, 2000: 43). In spite of these, the negative attitude of illiterate people to NGO, duplication of the loan disbursement among NGO, lack of skilled manpower BRACs RDP failed to achieve its target fully. So if we take necessary steps like-government supervision, close monitoring of the target group and motivation of rural poor to overcome this problem the Rural Development Programme (RDP) of BRAC will be effective rural development programme in NGO sector of Bangladesh perspective.

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