

Chapter-8

Rural Development and Co-operative Division

1.0 Introduction

- 1.1 Bangladesh, geographically important in South Asia, is a development aspirant rural based country. Most of the people of this country (about 70%) live in rural areas. Reducing income gap between the urban and the rural people, enhance partnership between women and men and ensure gender equality in the economic area is an important determinant of development in Bangladesh. Equal partnership between men and women are vital in economic development as half of the total population of Bangladesh is women. Accordingly, Rural Development and Co-operative Division (RDCD) is working as a catalyst to ensure education and enhance financial capabilities of the people in agriculture and business with special emphasis on women, irrespective of gender, religion and caste. Without the development of the women overall development of the country is not possible. This division is working for the overall rural development of the country along with empowering women in socio-economic arena. This division is also striving hard to empower women both economically and socially through development of women education, increasing funds for providing microcredits and generating employment for women in business so as to reduce poverty and achieve growth. As a result, women's participation in economic growth is increasing every year, which is a prerequisite for sustainable development.
- 1.2 Indeed, globally, co-operative is seen as a noteworthy tool to reduce poverty. To implement cooperative based rural development activities and market management as well as continued research so as to improve the socio economic situation of poor people living in the rural areas is a mandate for RDCD under the Ministry of Local Government, Rural Development and Cooperatives (LG&RD). RDCD mainly helps to reduce poverty and capital formation in the rural areas, develop human resources, and creating self-employment opportunity for the people, as well as undertaking action research along with implementing and expanding diversified activities. This division has special contribution on reducing poverty reduction in rural areas by the various Co-operative activities in rural areas through the Department of Co-operatives. This Division has also been implementing specific projects/programs with the aim of increasing women's participation and empowerment in reducing poverty in rural areas. About 70 percent of beneficiaries are women in such projects/programs being implemented by the RDCD.
- 1.3 RDCD is also assisting and working on formulation of rural development policy, co-operative laws, rules and policies in many ways. Some of them are formation of formal and informal groups, formulation and the implementation of various

programs and projects. Entrepreneurship is being developed through micro-credit, agricultural credit, cooperative-based small and cottage industries, cooperative banking, cooperative insurance, cooperative-based farming and marketing, as well as milk and other cooperative enterprises. Human resources are being developed through programs for members of the cooperatives, providing education, training and conducting research programs on rural development and cooperatives. In addition, this Division is supporting in implementation of different activities relating to rural development and liaison with international agencies, innovation in models/strategies on rural development through action research and socio-economic development and empowerment of rural women through formation of different groups under cooperative programs.

2.0 Relevant Policies of RDCD

2.1 RDCD is a vital stakeholder of women's development in Bangladesh. Section 5.12 of the National Rural Development Policy, 2001 has given following social and institutional directives to empower rural women informing both men and women about their concerned laws and rights:

- ❖ Alongside the women, aware male counterparts with regard to their duties and cooperation in women's advancement;
- ❖ Improving gender equality in social, cultural, economic and political arenas;
- ❖ Ensuring extension of marketing to rural women entrepreneurs' products;
- ❖ Taking steps to unite women engaged in all government and non-government activities through an effective network;
- ❖ Encouraging and providing support from local administration to rural women to participate in income generating activities according to their ability;
- ❖ Providing motivational training and other support to women to ensure their representation in every tier of local government;
- ❖ Giving priority to implement policies concerning equal rights of women, economic empowerment, poverty alleviation, and employment.

2.2 Support is provided for socio economic development and empowerment of rural women through forming various Samities under Co-operative Act and Rules. Meanwhile the Co-operative Rules, 2004 is being amended in the light of Co-operative Society Act, 2001 (amendment 2002, 2013) to ensure transparency and accountability and to expedite the co-operative movement .The following directives are stated in article no. 4.9,7.5, 9.13 and 13.7 of the National Co-operative Rules, 2004 to expedite co-operative movement, strengthen co-operative sector and to increase women's participation in women's advancement.

- ❖ Taking necessary initiatives for women's empowerment, employment and

awareness through cooperatives;

- ❖ Adopting co-operative development projects to improve socio-economic conditions of small ethnic and disadvantaged communities.

3.0 National Policy directives for RDCD in relation to Women's Advancement

3.1 National Women Development Policy, 2011 has been formulated on the basis of the Constitution of People's Republic of Bangladesh and CEDAW documents. It has been prepared in the light of national and international policy directives mainly for women's advancement. A national work plan-2013 has been prepared to implement this policy. According to the policy and work plan, some important activities of RDCD are as follows:

- ❖ Bringing ultra-poor women under the coverage of social safety nets;
- ❖ Organizing poor women workforce to enhance their capacity and to create new and alternative economic and social opportunities for women by providing training to them;
- ❖ Involving poor women in productive process and mainstream economic activities;
- ❖ Giving special emphasis to the needs of women in safe drinking water and drainage systems;
- ❖ Appointing a significant number of women at high-level decision making process.

3.2 Following activities are enshrined in "Seventh Five Year Plan" relating to women advancement:

- ❖ Impart skill development training for generating self-employment in non-farm sector for disadvantaged women;
- ❖ Livelihood development for disadvantaged women of South-East area of the country by reducing their poverty through awareness build up, undertaking skill development and employment generation programmes.

4.0 Strategic objectives and activities of the Division in relation to Women's Advancement

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
1.	Ensure the livelihood of the rural poor and deprived people through increasing income	<ul style="list-style-type: none"> ❖ Organize people through formation of formal cooperative and informal groups. ❖ Additional employment creation for formal and

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
	generating activities.	informal cooperative society members. ❖ Income generating programs for rural women. ❖ Capital formation of cooperative members. ❖ Loan Disbursement
2.	Creation new employment opportunities through institutional capacity building and skilled human resources development	❖ Impart motivational and income generating training to members of the formal and informal societies. ❖ Impart training to officers, public representatives and N.G.O. workers involved in rural development works.
3.	Formulation of appropriate rural development strategies and dissemination	Conduct research, action research and disseminate research results through publications. Organizing Seminar and workshop on rural development

5.0 Identifying the Gender Gaps in the Activities of RDCD and Addressing the Issues

- 5.1 Considering the activities of RDCD, it is evident that Rural Development Policy has been formulated to develop the livelihood of rural people and to ensure the overall welfare of the rural poor. To achieve this target, RDCD and its subsidiary entities are involving women in different activities related to co-operatives, granting loans under different projects, and providing training to improve their skills and helping them become involved in income generating activities. These activities ensure women's participation in social development, making them economically self-reliant and helping to bring out of poverty. Women entrepreneurs are getting loans and expanding their businesses through investing in income generating activities which is gradually empowering women to increase their participation in economic decision making processes. But this should be taken into consideration whether these activities are ensuring gender equity or not. In future, this Division will ensure equal participation of women in activities such as organizing people through the creation of formal and informal groups, creating additional employment opportunities through investing the savings of the cooperative members/informal groups in productive sectors, developing capital through share and savings and microcredit schemes, and motivating cooperative members and providing them with income generating training.
- 5.2 Another main challenge for this Division is to make all the rural women conscious of their needs for development, for example, to develop entrepreneurship through providing training and loans, and to ensure their profitability by marketing their products. To address this issue, a work plan will be formulated. Under such a plan it

may be useful to organize different motivational training, seminar/workshops for males, as well as an extensive training programme and loans for women. It is also equally important to take initiative for widening marketing facilities of the products of rural women entrepreneurs as well as to arrange soft loans for them from Amar Bari Amar Khamar (My house my farm) project and the co-operative bank. In addition, various projects and activities will be undertaken to improve the economic conditions of tribal women.

- 5.3. In FY 2018-19, 27 percent women and 73 per cent male officers were working in this Division. Because of the low percentage, women's participation in the policy making process in this Division was limited. Despite the existence of specific women friendly policies, there are only a modest number of women participating in the RDCD. In this situation, the need for more women's participation in policy making process of the RDCD is obvious.
- 5.4 Activities of all ministries should be consistent with the National Women Development Policy, 2011 and the Action Plan, 2013 for its implementation. Therefore, all development projects and programs of Ministries/Divisions should be taken in accordance with the National Women Development Policy and ongoing projects/programs should be amended to make it consistent with the National Women Development Policy. Success of the Rural Development and Cooperative Division lies with the socio-economic development of all rural women through the activities of this Division in accordance with the National Women Development Policy and National Work Plan.

6.0 Women's Participation in Division's Activities and their Share in Total Expenditure

6.1 Women's participation in decision making in RDCD

Function Description	Officers (%)				Staff (%)			
	2017-18		2018-19		2017-18		2018-19	
	Male	Female	Male	Female	Male	Female	Male	Female
Secretariat	78.43	21.57	76.00	24.00	75.00	25.00	73.07	26.93
Autonomous Bodies & Other Institutions	88.44	11.56	89.42	10.58	69.50	30.50	69.26	30.74
Department of Co-operatives	80.68	19.32	87.57	21.43	65.64	34.36	65.74	34.26
District Offices	77.65	22.35	82.42	17.58	80.45	19.55	85.73	14.27
Upazilla Offices	86.95	13.05	88.79	11.21	89.64	10.36	77.34	22.66
Training and Education Facilities	96.43	3.57	92.00	8.00	78.74	21.26	78.57	21.43

6.2 Male-female beneficiaries of the activities of RDCD

Serial No.	Program/Project	Unit	2016-17		2017-18		2018-19	
			Female	Male	Female	Male	Female	Male
1.	BRDB	Person (in lac)	2.40	1.79	2.55	1.70	1.75	3.94

Serial No.	Program/Project	Unit	2016-17		2017-18		2018-19	
			Female	Male	Female	Male	Female	Male
2.	BARD, Cumilla	Person (in thousand)	-	-	4.01	1.98	-	-
3.	My house My farm Project	Person (in lac)	6.00	3.00	3.90	2.10	3.30	2.20
4..	Improved Breed Dairy Farming for Livelihood Development of Disadvantaged Women	Person (in lac)	-	-	0.25	-	0.05	-

6.3 Women's Share in Division's Total Budget

(Taka in Crore)

Description	Budget 2019-20			Revised 2018-19			Budget 2018-19			Actual 2017-18		
	Budget	Women Share		Revised	Women Share		Budget	Women Share		Actual	Women Share	
		Women	percent		Women	percent		Women	percent		Women	percent
Total Budget	523190	161247	30.82	442541	136036	30.74	464573	136938	29.48	321861	88441	27.48
Division's Budget	2449	615	25.11	2267	702	30.97	2209	674	30.49	2162	359	16.59
Development	1865	342	18.33	1745	402	23.03	1695	645	38.07	1693	285	16.82
Operating	585	273	46.73	522	300	57.54	514	28	5.51	469	74	15.76

Source: RCGP database

7.0 Key Performance Indicators (KPIs) of RDCD in relation to Women's Advancement

Indicator	Unit	Actual		
		2016-17	2017-18	2018-19
1	2	3	4	5
Participation of rural women in income generating activities	Person (in thousands)	419.00	573.80	679.00
Motivating women members of the cooperatives and providing them trainings on income generating activities	Person (in thousands)	68.00	79.46	121.135

8.0 Success of RDCD in Promoting Women's Advancement

8.1 Improvement of the standard of living poor in rural and disadvantaged areas:

About 70 percent beneficiaries are women in the projects/ programs implemented by RDCD. Living standard of about 15.74 lakh women has been improved through Honorable Prime Minister's brain-child project "Amar Bari Amar Khamar (My Home My Farm)" and about 2.65 lakh women's living standard is being improved through Comprehensive Village Development Program (Phase-2) Project. In continuation with this implementation of 3rd phase of CVDP project has been started. Poverty of 77 thousand poor women has been reduced in five years through developing their livelihood under the "Integrated Rural Employment Support Project for the Poor

Women (IRESPPW)” project of BRDB. Livelihood of 2.05 lakhs and 69 thousand poor women have been uplifted through “Palli Daridro Bimochon Foundation” and “Small Farmers Development Foundation” respectively. Beside this, Cooperative Department is implementing a project named "Improved Breed Dairy Farming for Livelihood Development of Disadvantaged Women" through which 7 thousand and 500 hundred women has been provided training and financial support for their self-employment. Consequently, social status of the women is enhancing.

- 8.2 Creation of skilled human resources:** Training for rural women on different income generating trades such as sewing, poultry rearing, pisciculture and organizing seminars and workshops on poverty reduction, agriculture and environmental development, local government, social development, gender, rural education, health, nutrition, rural economic management are assisting women’s advancement.
- 8.3 Strengthening the policy framework for rural development:** Research and action research is facilitating in increasing productivity level and develop human resources which in turn, is helping poverty reduction process amongst rural poor women.
- 8.4 A Success Story of a Woman Beneficiary of “Bangladesh Rural Development Board (BRDB):**

Kaniz Fatema is changing her days



Kaniz Fatema was born in a poor peasant family of village Ballabpur in Chagnalnaiya upazila of Feni district. Due to poverty Kaniz Fatema was married in the same village at the age of 15 while studying in class 9 in 1985. Her husband has a joint family of 5 brothers and 3 sisters. There also prevailed poverty. She became desperate to help husband and the family. In the meantime, their first baby was born. In 1988, BRDB's field organizer Manju Rani Shil came in contact with her. In her inspiration and advice, she became a member of the South Ballabpur Mahila Samity under the

Women Development Program of the Bangladesh Rural Development Board. In 1989, she took 4 thousand taka from BRDB as loan and worth 5 thousand taka from her husband and bought a cow by 9 thousand taka. She repaid the debt by the income of her husband and by selling the milk of the cow. She also bought another calf by taking loan. In 2003, she developed a cow farm with the help of her husband. She educates the children with the income of the farm. Two girls of them were married after passing the HSC exam. A son is currently working in the bank after passing MA and the younger son is studying at college. He borrowed Tk 5,95,000 from BRDB's Women Development Program in 15 times. As well as her own capital has been formed 55,435.

Now, he has 5 cows and 4 calves in her farm. Every day, she gets 40 to 45 liters of milk per day, which earns 2,000/- to 2,200/- taka per day. 60-65 thousand taka is earned in every month. She now earns 20,000/-taka by selling milk every month by paying all the expenses. Also, she earns 2,000/- taka per month by selling cow dung in a nursery. Each year, by selling bulls and cows she earns 60-70 thousand taka. Currently, she appointed two employees in her farm. She built a 6-room building and established a tube well for safe water. Now she is happy with her husband and children. She dreamed of building a big farm on her land. The people of the area are happy to see the improvement of Kaniz Fatima. Kaniz Fatima is a successful woman in their eyes.

9.0 Obstacles to achieve targets related to Women's Advancement and Rights

A holistic approach is needed while formulating and implementing work-plan for the socio-economic and political empowerment of rural women all over of the country. At the same time, sufficient allocation for gender responsive development activities should be ensured and gender disaggregated data should be made available. Finally, it is hoped that enhancing efficiency and bringing professionalism in the personnel engaged in project implementation would contribute in achieving the development targets for women in the near future.

10.0 Progress on Recommended Activities in the Previous Year

Serial No.	Recommended activities of Previous Year	Progress
1.	Provide income generating loan to the Vulnerable Women based in needs and demands.	'My house my farm' project is undergoing to ensure sustainable development and eradicate poverty of the rural people and 3171.40 crore taka has been disbursed among 15.47 lakh women beneficiary. Loan for buying and rearing hybrid cows to 2500 vulnerable women to uplift their

Serial No.	Recommended activities of Previous Year	Progress
		<p>livelihood by the project Improved Breed Dairy Farming for Livelihood Development of Disadvantaged Women of Cooperative department.</p> <p>Women wing of BRDB disbursed loan 116.84 Croe (From Sonali Bank 72.00 crore and own fund 44.00 crore) taka to 46,766 member in 2017-18 FY.</p>
2.	<p>Ensure Priority to the vulnerable women in government projects including 'Amar Bari Amar Khamar (My house my fram)' project.</p>	<p>Two third project beneficiaries are Womenfolk. Empowerment of women and their social status are increasing gradually with their fund raising, income generation and investment activities.</p>
3.	<p>Providing training and loan in simple terms and condition to build small women entrepreneurs.</p>	<p>Training and loan in simple terms and condition to 7500 Women have been given for rearing cows.</p> <p>Impart training 12,001 women members by BRDB.</p> <p>To create small women entrepreneurs providing training programme and loan to poor women in simple terms and conditions are going on.</p>
4.	<p>Provide special emphasis on technical training and skill development programs to eradicate poverty</p>	<p>A total of 2542 Women have been given skill development and income generating activities training. Rural poor beneficiary under the project will be given training for skill development in different agricultural trade, loan distribution in simple terms and conditions, specific income generating activities and ensuring empowerment of women will be continued.</p>
5.	<p>Create more opportunities to provide training for rural women on a range of income generating activities</p>	<p>Rural Development and Cooperative Division is working to create opportunities of income generating activities training programme such as Rearing hybrid cows, Beauty Parlar, Tailoring, Block-Batik, Cooking, Handicrafts, Preparation of Artificial Folwer, Nakshi</p>

Serial No.	Recommended activities of Previous Year	Progress
		Kantha, and Mobile Savings. etc
6.	Arrangement of special skill development training for the expatriate women	Under Rural Development and Cooperative Division BARD Cumilla, Rural Development Academy (RDA), Bogra provided special training on Food Processing, House Keeping and Driving
7.	Participation of women in non-agricultural sector should be augmented.	Department/Agencies under the Rural Development and Cooperative Division are providing training on non-agricultural sectors, such as Fashion Design, Garment Manufacturing, Beauty Parlar, Tailoring, Block-Batik, Cooking, Handicrafts, Preparation of Artificial Flower, Nakshi Kantha, and Mobile Savings. etc. to create entrepreneur and engage in income generate activities.
8.	Ensure recognition of women's contribution to the field of rural development and cooperative activities	Based on the contribution of Rural Development and Cooperative activities this Division has been providing Samabay Padak and Palli Unnyan Padak.

11.0 Recommendations for Future Activities:

- ❖ Creating opportunity of women's participation in production and income generating mainstream activities to ensure their economic independence and family nutrition;
- ❖ Marketing of goods produced by women through proper market management ;
- ❖ To establish market place at divisional level for buying and selling goods produced by women's co-operatives;
- ❖ To emphasize training and credit facilities for rural based women specially oppressed and sensitive women;
- ❖ Besides Income Generating Activities (IGA) based special training on technical, ICT and computer will be arranged.