

Chapter-8

Rural Development and Co-operative Division

1.0 Introduction

- 1.1 Bangladesh is a geographically important country in South Asia. Most of the people of this country (About 70%) live in rural areas. Consequently, reducing income gap between the poor and the rich is an important determinant of development in Bangladesh. It is also essential to enhance partnership between women and men and ensure gender equality in the economic area. 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 irrespectively 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 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 microcredit's 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 reduce poverty and form capital in the rural areas, develop human resources, and create self-employment opportunity for the people, as well as undertake action research along with implementing and expanding diversified activities. 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 90-95 percent of beneficiaries are women in the 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, the Division is supporting 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 very 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-governments 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 implementing 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, 2014 is being amended in the light of Co-operative Society (amendment) Act, 2013 to ensure transparency and accountability and to expedite the co-operative movement .The following directives are stated in article no. 4.9, 9.13 and in 13.7-07.05 of the National Co-operative Policy, 2014 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 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 building awareness, through undertaking skill development and employment generation programme.

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.	Socio-economic development of rural and disadvantaged people	<ul style="list-style-type: none"> ❖ Organize people through formation of formal and informal groups ❖ Additional employment creation through investment of savings of the formal and informal group' members in the productive sectors

Serial No.	Medium-Term Strategic Objectives	Activities
1	2	3
		<ul style="list-style-type: none"> ❖ Income generating programs for rural women ❖ Capital formation through shares and savings of cooperative members as well as microcredit activities
2.	Creation of skilled human resources	<ul style="list-style-type: none"> ❖ Impart motivational and income generating training to members of the cooperatives ❖ Impart training to officers, public representatives and N.G.O. workers involved in rural development works
3.	Strengthening policy framework for rural development	<ul style="list-style-type: none"> ❖ Conduct research and action research as well as disseminate research results through seminars, workshops and publications

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 help them become involved in income generating activities. These activities ensure women's participation in social development, making them economically self-reliant and help 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, the 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 receiving training and loans, and to ensure their profitability by marketing their products. To address this, 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 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 **One house One 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 2016-17, 14.49 percent women is 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 (%)			
	2016-17		2015-16		2016-17		2015-16	
	Male	Female	Male	Female	Male	Female	Male	Female
Secretariat	85.11	14.89	84.13	15.87	80.76	19.23	80.42	19.58
Autonomous Bodies & Other Institutions	73.80	15.95	81.36	18.16	72.60	19.51	81.83	18.17
Department of Co-operatives	79.12	20.88	81.13	19.77	65.43	34.57	66.45	34.57
District Offices	82.10	17.90	84.95	14.05	78.78	21.22	81.48	18.52
Upazilla Offices	85.54	14.46	85.54	14.46	81.32	18.68	83.63	16.37
Training and Education Facilities	95.45	4.55	95.45	4.55	79.36	20.64	86.21	13.79

6.2 Male-female beneficiaries of the activities of RDCD

Serial No.	Program /Project	Unit	2014-15		2015-16		2016-17	
			Female	Male	Female	Male	Female	Male
1.	One house one farm	Person (in lac)	1.58	0.88	0.95	0.63	6.00	3.00
2.	Economic Empowerment of the Poorest in Bangladesh (EEP)	Person (in lac)	2.00	1.33	1.10	0.90	1.10	0.90

Serial No.	Program /Project	Unit	2014-15		2015-16		2016-17	
			Female	Male	Female	Male	Female	Male
3.	Char Livelihood Program-2nd phase	Person (in lac)	2.30	1.40	2.00	1.20	2.00	1.20

6.3 Women's Share in Division's Total Budget

(Taka in Crore)

Description	Budget 2017-18			Revised 2016-17			Budget 2016-17		
	Budget	Women Share		Revised	Women Share		Budget	Women Share	
		Women	percent		Women	percent		Women	percent
Total Budget	400266	112019	27.99	317174	86586	27.3	340605	92781	27.24
Ministry Budget	1885	534	28.35	1623	401	24.69	1378	636	46.18
Development	1414	443	31.29	1152	310	26.88	914	546	59.74
Non-Development	471	92	19.51	471	91	19.34	464	90	19.48

Source: RCGP database

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

Indicator	Unit	Actual		
		2014-15	2015-16	2016-17
1	2	3	4	5
Participation of rural women in income generating activities	Person (in thousands)	36.00	63.96	75.00
Motivating women members of the cooperatives and providing them trainings on income generating activities	Person (in thousands)	70.00	71.00	68.00

8.0 Success of RDCD in Promoting Women's Advancement

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

About 90-95 percent beneficiaries are women in the RDCD implemented projects/programs. Living standard of about 21.83 lakh women through Honorable Prime Minister's brain-child project "One Home One Farm" and about 2.65 lakh women through Comprehensive Village Development Program (Phase-2) Project is being improved. It is expected that through the Char Livelihoods Program (*Char Jibikayon Prokolpa*) 2nd phase (CLP-2) 4.75 lakh women living in the Brahmaputra and the Jamuna River Basin has exceeded the poverty line, economic empowerment of 6.50 lakh women in chars, *haors*, water logged areas, cyclone prone coastal areas, *monga-affected* and poverty ridden hilly areas will be achieved through the project titled "Economic Empowerment of the Poorest in Bangladesh" which is expected to contribute significantly in women's advancement. Poverty of 76 thousand 250 poor women will be alleviated through developing their livelihood under the "Integrated Rural Employment Support Project for the Poor Women (IRESPPW)" project.

Livelihood of 2.05 lakhs and 46 thousand 800 poor women will be developed through “*Palli Daridro Bimochon Foundation*” and “*Small Farmers Development Foundation*” respectively. 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 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 “Small Farmers Development Foundation (SFDF) :**

Rashida Khatun is changing her days.

Consciousness and change raises among the womenfolk in course of time. Stories of being self-reliant by the women do not remain stop even after having multifarious social barriers. Such type of woman is Rashida Khatun wife of Md. Sukur Ali belonging to the village Goshpara under the district of Satkhira. She firstly took a loan of Tk. 15000.00 on 18th June 2014, and begins poultry rearing and became successful. Subsequently, for more profit she took an amount of Tk. 20,000.00 as second loan and initiated to lease 2 poultry farms. For the third time, she was provided with a sum of Tk. 1, 00,000.00 (One Lac only) and extended her poultry farm and increases number of poultry. Now number of poultry in her farm totals 500. Her elder daughter reads bachelor course with Honours and her younger daughter is a high school student. Rashida Khatun has been economically solvent to receive loan from the Small Farmers Development Foundation (SFDF) and side by side she is considered a successful and self- reliant woman to the local people.

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

A holistic approach while formulating and implementing work-plan is necessary from the socio-economic and political empowerment of the women point of view at all corners of the country. At the same time, sufficient allocation for gender responsive development works 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 in 2016	Progress
1.	Create more opportunities to provide training to rural women on a range of income generating activities.	The institutions and departments under the RDCD were conducting income generating training for 5 lac 44 thousand women during 2015-16 financial years.
2.	Ensure formation of more Cooperative societies and soft loan facilities for women.	Take necessary action to formulate Co-operative and arranging loan for women by implementing "Livelihood Development for disadvantaged women through improved verities of cow rearing project."
3.	Ensure recognition of women's contribution to the field of rural development and cooperative activities.	A list was already made for aworded (2012, 2013, 2014) women according to Jatiyo Palli unnoyan Porosker Nitimala-2012.
4.	Relinquish loans with interest for the women affected for environmental degradation and climate change.	The issue is under consideration.
5.	Introduce more profitable saving schemes through Cooperative Bank for ensuring women's financial security in future.	Co-operative Bank has distributed 1 core 20 lac taka loan for women during 2015-16 financial years. Interest of this loan is 10% for women and 15% for men.

11.0 Recommendations for Future Activities:

- ❖ Providing credit for income generating activities to destitute women according to their demands and necessities;
- ❖ Providing housing for landless and divorced women;
- ❖ Providing priorities to poor women in government projects along with "One House One Farm Project"
- ❖ Encouraging small entrepreneurships in the poorer section of women through training and easy loan, and
- ❖ Attaching special importance to skill development and self-employment to alleviate poverty through on-the-job technical training for women.