

Government Plans and Programmes for Poverty Alleviation in Rural Bangladesh: A Critical Appraisal

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Abstract

Alleviation of poverty has been one of the core objectives of the successive Plans of Bangladesh. The growth in GDP during the period of all the plans was much below the target. The plans failed to have desired impact on growth, income and wealth distribution. Neither the overall growth nor poverty focused sectoral development nor did structural changes, nor institutional reforms (land reform and administrative decentralization) take place after independence in any meaningful way to make a major breakthrough in poverty alleviation. The Government has introduced many programmes for socio-economic upliftment of the rural poor in Bangladesh. However, the poverty situation, despite showing some signs of improvement, is still very acute. The paper highlights the reasons for the less than expected levels of impact of the GOB programmes on poverty and suggests policy measures for future course of action. The micro-credit programmes implemented by government agencies as well as NGOs have some positive impacts in the programme-areas in terms of education, employment, productivity and socio-economic conditions. In this respect, the BRDB's RD-12 programme has been a viable project. Employments in non-farm sector and participation of women in the labour force have increased. A comparison between the approaches of GO and NGO programmes in poverty alleviation is given. Nevertheless, in spite of the various interventions over the years, alleviation of poverty remains a major challenge for Bangladesh.

Keywords

Plan, Programme, Rural, Poverty alleviation, Bangladesh.

I. Introduction

With a population of about 123.1 million (Population Census 2001, BBS) and a density of 834 people per sq. km, Bangladesh ranked 139th in the global HDI (Human Development Index) in 2005 (The Daily Star, 2005). The labour force is growing at a rate of 2.2% higher than the current population growth rate of 1.7 % (World Development Indicators database, 2004). About 12 million labours remain unemployed every year whose vast majority is illiterate. In spite of this, the HDI point for Bangladesh has increased from 0.335 in 1975 to 0.520 in 2003. Bangladesh, with a low GNP per capita (US\$380 in 2002), ranked 171 in the World Development Indicator 2004. The close-up view of Bangladesh's development performances since independence seems to be bleak, dominated by dysfunctional confrontational politics, corruption and weak law and order.

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However, in the long-term perspective, Bangladesh compared to other countries gives a brighter view. Despite its very adverse initial conditions, Bangladesh's progress on human development stands out in cross-country comparisons, particularly in South Asia (Table 1), while its economic growth has been moderately good, with very low volatility (World Bank, 2004a).

Table- 1. International Comparison of Selected Development Indicators

Indicator	Bangladesh	China	India	Pakistan	Thailand	Vietnam
GNP per capita: US\$	370	80	50	470	1,960	370
Population growth:%	1.6	.1	.8	2.5	1.2	1.8
Male life expectancy at birth: year	58	8	2	61	70	66
Infant mortality: per 1,000 live births	73	1	0	91	29	34
Access to improved water sources	84	0	1	60	89	36
Access to sanitation	35	1	6	30	96	21
Male illiteracy: 15 & older % of age	49	9	3	42	3	5
Female illiteracy: % of age 15 & older	71	5	7	71	7	9
Net Primary school enrolment	75	00	7		88	100

Source: *World Development Report (2002), Report No-24299BD, P-85.*

Bangladesh's progress on human development can be illustrated by a few highlights in comparison to 2004 (World Development Indicators database, 2004):

The primary school enrollment rate has risen from 62 percent in 1985 to almost 100 percent today. The ratio of girls to boys among primary school children has risen to 1:1 today, from 5:7 in 1985. It has achieved the fastest reduction in infant and child mortality among developing countries, i.e. 46 per 1000 live births now, compared to 112 in 1985. Bangladesh reduced its population growth rate to 1.7 percent per year, which was 2.4 percent in the decade following independence and Life expectancy at birth is 62 years in 2004. Immunization rates are better than most in the developing world and access to improved water supply is better in Bangladesh, but the success is being threatened by arsenic contamination of groundwater.

While recognizing Bangladesh's strong human development performance, it has to be noted that many of the key indicators are still at low levels such as the quality of public education, health services, gender and income disparities, and the incidence of child malnutrition remains among the highest in the world. Nevertheless, for a country at a very low-income level, Bangladesh's human development progress has been remarkable according to some analysts (WB, 2004a).

The major goal, objective and strategies of any developmental intervention in Bangladesh is alleviation of poverty. Bangladesh Government has adopted a policy towards poverty alleviation that has been dominated by the promotion of rural development. According to the Household Income Expenditure Survey - 2000 (BBS,2001) the incidence of rural poverty declined from 61.2 per cent in 1991/92 to 53.0 percent in 2000, indicating a modest reduction rate of 1.6-percentage point per year. This is supported by virtually all survey data for the nineties, including HIES and micro-level panel surveys. A recent update of the BIDS panel survey available for a sub-set of 16 villages shows a decline in the incidence of rural poverty from 64.8 percent in 1987/88 to 53.9 percent in 1999/2000 (Khan and Sen, 2001). The rural areas displayed better progress in reduction of the depth of poverty by 2.8 percentage point per year and severity of poverty was reduced by 3.8 percentage point per year (BBS, 2001).

Issues of governance are widely recognised as central to many countries' problems, inhibiting poverty reduction. This is particularly the case in Bangladesh (CPD, 2002; Landell-Mills, 2002). The ways the formal institutional structures are supposed to operate are very different from the way in which they actually operate. The problems this causes are more acutely felt in remote rural areas, which tend to suffer more extreme forms of failure in governance than are experienced in more connected or urban areas (Siddiqui, 2000; Sobhan, 2001)

Since independence, the government has undertaken various programmes and adopted plans to alleviate rural poverty by direct target on rural poor through different modes in varying degrees such as training for income generating activities (BIS (BRDB), 1999a); increasing gainful employment (Ahmed Q.K, 1987); provision of credit (Hossain.1988; Ahmad, 1999; Sen, 1999); development of rural institutions (Khan,1996); promotion of women participation in rural development (Mahmud, 1999) and diversification of rural non-farm/non- agriculture sector (Osmani 1990; Rahman, Hossain and Sen, 1996)). Over the past 30 years, various works at national, regional and international levels have almost exhaustively assessed the socio-economic, political and techno-environmental milieu of poverty alleviation in Bangladesh (Khan, 1986; Khan, 1990; Ravallion, 1990; Streefland et al., 1993; BIDS, 1993; Khan, 1996; Rahman, Hossain and Sen, 1996; IMF, 2003). In this present study, an attempt has been made to examine the relative efficacy of different GOB programmes and evaluate how far these programmes have had an impact on rural poverty in Bangladesh. It is based on content analysis and review of different secondary sources of data and information.

2 Development Plans and Poverty Alleviation in Bangladesh

2.1 The Strategies in the Plans

After the liberation, Bangladesh has so far implemented two Two-Year Plans and five Five-Year Plans. Reduction of poverty was the foremost objective of all these plans. These plans also offered a number of strategies to face this challenge. The First Five Year Plan (1973-78), gave emphasis on a socialistic restructuring of the economy so that the benefits of development could be distributed more

equitably among the different groups of people. The major objective of the Two-Year Plan (1978-80) was to improve the economic growth rather than to reduce poverty. Economic growth during the period was largely conditioned by the preponderance of the on-going schemes and unfavorable weather condition. (Planning Commission, Two Year Plan 1978-80) .The Second Five Year Plan (1980-85) made a renewed effort for bringing in the poverty issue to the forefront through its emphasis on basic needs. In reality, its main concern became the reduction of the socialistic bias in the economy in favour of greater reliance on market economy and promotion of the private sector. The general strategy of the Third Five Year Plan (1985-90) for poverty alleviation was to provide productive employment so that wage and income earners can satisfy their basic needs. The plan emphasized on non-farm employment generation in rural areas like fisheries, livestock, rural infrastructure (roads, embankment, etc.) and rural industries. This Plan noted that poverty, unemployment, rapid population growth, malnutrition, illiteracy all are interactive and need to be addressed simultaneously in the macro plans with both short and long term perspectives (Ministry of Planning, The Third Five-Year Plan (1985-90). Against the background of a rising trend in the number of landless, small and marginal holdings in Bangladesh, and the process of pauperization, the Fourth Five Year Plan (1990-95) set forth a comprehensive approach towards poverty alleviation. It put human resources development as its most important planning objective for poverty alleviation and recognized the role of safety net projects of both the Government Organizations (GOs) and NGOs, but insisted that the primary emphasis for poverty alleviation should be given through bringing the poor and the disadvantaged from the periphery to the center of the development process (Aminuzazaman, 2005). The government could not draw up a new plan during The Two-Year Plan Holiday (1995-1997). In this Two-Year Plan GDP growth improved slightly (from 4.4% in 1994/95 to 4.7 in 1995/96) and inflation fell, the fiscal deficit remained high, and the external current account deficit widened resulting in a sharp drop in foreign exchange reserves. The growth of the industry sector was 5.7% in 1995/96 down from 8.4% in 1994/95. This sector was badly hit by the political unrest during the first quarter of 1996, when urban economic activities almost grounded to a half. The non-cooperation movement led to a decline in garment exports by over 20% in the first quarter of 1996. There is a very high incidence of urban poverty, with 61% of the urban population falling below the absolute poverty line in late 1995. Rapid rural -urban migration has contributed to the transfer of poverty from rural to urban areas (ADB-1999). The Fifth Five Year Plan (1997-2002) aims at reducing poverty substantially through accelerating economic growth, increasing productivity and creating gainful employment opportunities through rural structure building and maintenance. Over the years, poverty has, however, declined at a slow rate. A major factor has been low growth. Moreover, the rapid labour force growth contributed to imbalances in the labour market creating significant un and under-employment problems (Mujeri-2002)

2. 2 I-PRSP

Recently, the government formulated an 'Interim Poverty Reduction Strategy Paper (IPRSP)' that provides an overall perspective of the country's poverty trends in terms of income-poverty and human poverty, describing the existing poverty reduction strategy, and lays out the process for producing a fully developed PRSP in a participatory fashion. This paper outlines the major goals and strategy of poverty reduction conforming to one of the Millennium Development Goals (MDG), to halve the poverty level of the year of 1990 by 2015. Five measures have been outlined in the IPRSP for reaching this MDG: (a) **Pro-poor economic growth** for increasing income and employment of the poor; (b) **Human development** of the poor for raising their capability through education, health, nutrition and social interventions, (c). **Women's advancement** and closing of gender gaps in development; (d) **Social protection measures** for the poor against anticipated and unanticipated income/consumption shocks through targeted and other efforts; and (e) **Participatory governance** for upgrading voice of the poor and improving non material dimensions of well-being (security, power and social inclusion).

The major strategies envisioned for fiscal management are: "Attain fiscal sustainability and generate enough resources so that about 5.1 percent of GDP can be spent on poverty reduction programs by FY06, and generate adequate resources for investment with a view to accelerating economic growth to reach 7 percent by FY06". For operational purposes, the strategy paper will form the core of the Three-Year Rolling Plan (TYRP) providing the basis for the annual budget. The Three-Year Rolling Plan is to be formulated within the framework of a long-term Perspective Plan (IMF, 2003).

2.3 Achievements of the Plans

The growths in GDP and unemployment rate for all the plans are shown in Table-2. The table shows that the average growth rate in GDP is around 4% and actual growth in GDP during the plan periods was much below the target set in the plans, which indicates that the plans failed not only to have desired impact on growth but also had an unfavourable impact on income and wealth distribution. According to World Bank report (1997), average annual GDP growth of around 4% is inadequate to reduce poverty substantially and systematically. The slow growth of Bangladesh economy in the past coupled with relatively high rate of population growth rate and high dependency ratio of population exerted a direct and negative pressure on development and poverty alleviation (The Fifth Five Year Plan, 1998). During the period between 1991/92 and 2000, the level of consumption expenditure inequality increased from 30.7 to 36.8 percent in urban areas and from 24.3 to 27.1 percent in rural areas. The Gini Index of inequality for the nation was 0.306 in 2000, which rose from 0.259 in 1991/92 (BBS, 2002). However, the economy of Bangladesh experienced moderately accelerated growth in the 1990s compared to the previous decades. While the economy moved to a higher growth trajectory of 5 percent per annum during the 1990s compared to 4 percent in the 1980s, it was below the 7 percent growth targeted in the I-PRSP (IMF, 2003).

Table- 2. Plan Size, GDP Growth Rate (%) and labour Force

Plan	Plan size in million Taka	GDP growth Rate (%)		Labour force employment and Unemployment (Million person years)				
		Target	Actual	Year	Labour Force	Employment	Unemployment	Unemployment rate (%)
First 5-Year Plan (1973-78)	44,550	5.50	4.00	1972/73 1977/78	21.38 24.10	13.09 16.09	8.29 8.01	38.78 33.24
First 2-Year Plan (1978-80)	38,610	5.60	3.50	1979-80	25.29	16.14	9.15	36.18
Second 5-Year plan (1980-85)	172,000	5.40	3.80	1984/85	29.50	1.29	10.21	34.61
Third 5-Year plan (1985-90)	386,000	5.40	3.80	1989/90	34.80	23.25	11.55	33.19
Fourth 5-Year Plan (1990-95)	620,000	5.00	4.15	1994/95	40.47	27.83	12.64	31.23
Two-Year Plan Holiday (1995-97)	246,000		5.50	1996/97	42.97	30.97	12.01	27.95
Fifth 5-Year Plan (1997-02)	1959,521	7.00	5.21	*2000	40.7	39	1.7	4

Source: Ministry of Finance, GOB, the Fifth-five Year Plan, March-1998; *Rahman-2005.

Overall employment condition improved and unemployment rate (including underemployment) reduced from 38.78 percent in 1972 to 27.95 percent in 1997 despite the employment opportunities continued to lag behind the labour force growth. Unemployment among the educated youth is one of the major problem in Bangladesh. The educated labour force unemployment rate was about 59 % in the FY 1999/00 (Rahman, 2005). To overcome employment problem, the government in its Fifth Five Year Plan had identified raising investment and growth above the current levels and creating non-farm activities as the only way to improve the poverty situation in the country. Evidence from various HES data shows that the share of non-farm activity in total rural income has steadily increased (Khan and Sen, 2001). It has been evident that the higher growth in non-farm income had favourable impact on poverty reduction (Osmani et al., 2003), which supports the policy of increasing non-farm /agricultural employment.

The allocations for the agricultural rural sector and for human resource development made in the various plans are shown in Table-3. The figures in the table indicate that agricultural and rural development has been allocated a declining share of the overall plans. This declining trend in rural allocation supports the Lipton argument on the agricultural stagnation in a developing country (Lipton, 1977). The allocations to social sectors even after the recent awakening about the crucial role of human resource development and the dismal ranking of the country in HDI have remained at low levels (ADB, 1999).

Table- 3. Sector Allocations under Various Plans. (Million Taka)

Plan	Agricultural and rural including flood control		Education		Health		Family and Social welfare	
	Allocation	% of total	Allocation	% of total	Allocation	% of total	Allocation	% of total
Second Five Year Plan 1980-85	74,350	29.05	9,050 ^a 3,780 ^b	4.50 ^a 1.88 ^b	5,950	2.96	6,150 ^c 1,900 ^d	3.04 0.94
Third Five Year Plan 1985-90	70,600	28.24	12,200	4.88	5,500	2.2	8,700	3.48
Fourth Five Year Plan 1990-95	78,050	22.49	26,580	7.66	10,600	3.05	15,980	4.62
Fifth Five Year Plan 1997-2002	418,306	29.28	58,685	4.18	19,184	1.37	50,060	3.50

Source: *The Second Five Year Plan, 1980, The Third Five Year Plan, 1985, The Fourth Five Year Plan, 1995, and The Fifth Five Year Plan, 1998. Bangladesh Planning Commission.* ^a General Education, ^b Primary Education, ^c Family Planning, ^d Social Welfare.

Thus Bangladesh, in spite of being a soft state, which is expected to be responsive to the needs of the poor, has not done much by way of public expenditure for poverty alleviation. A follow up review of these policy statements, however, indicates that, in most cases no serious attempts have been made to translate such policies into concrete programs within a coherent institutional framework. As a result, the sector programmes in agriculture, health, social welfare, infrastructure development, water resource development, were designed in isolation without having considerable focus on poverty alleviation (Aminizzaman and Nunn E, 1993). In spite of all these different institutional and experimental interventions over the years, alleviation of poverty still remains a major challenge for Bangladesh (Jahan, 1991). Some built-in institutional, functional and structural limitations of such projects have identified from different review and studies (Interchain, 1990, RESP, 1993; Aminuzzaman, 1994). These limitations are lack of coordination, weak management, no in-built monitoring, absence of POM (Project Operational Manual), and delays in the flow of funds for Poverty Alleviation Projects (PAPs).

Table – 4. ADP allocations to PAPs 1985-1995(in million Taka)

Year	Total ADP	Allocation for PAP	% of PAP allocation
1985-86	3826	269.5	7.04
1986-87	4746	379.17	7.96
1987-88	5046	413.08	8.19
1989-90	5803	473.22	8.15
1990-91	5668	547.37	9.66
1991-92	7500	797.31	10.63
1992-93	8650	976.09	11.28
1993-94	9750	682.16	7.00
1994-95	11000	1254.83	11.41

Source: Gafur, 1994

In one study, an overview of the Annual Development Program (ADP) allocation produced a grim picture, as shown in Table-4. (Gafur, 1994). This table shows that the actual allocation to PAPs received an average of 10 percent of resources of the total ADP allocation and the trend of PAP allocations is not also consistent during years 1985-1995. (Gafur, 1994). The average annual reduction in poverty was about one percentage point since the mid-eighties, which is much lower than the comparable record of 2.3 percentage points achieved in East and South East Asian countries (The Fifth FYP, 1998). Hence, poverty situation, despite showing some progress, is still very acute.

There is also a growing concern about the sustainability of the PAPs. Despite contending perceptions about project viability and organizational roles in design and implementation, the institutional actors (GOB, NGOs and the donor agencies) continue to collaborate in implementing more of the same type of projects. This paradoxical outcome of "antagonistic cooperation" can be better explained by varying and converging institutional interests than by the theory of comparative advantage (Sanyal, 1991).

3. Government Programmes for Poverty Alleviation

In Bangladesh, with the rising number of landless and assetless and much more than half of the people suffering the ignominy of illiteracy, almost half of Bangladeshis live on the wrong side of the poverty line, most of them rural sector (Wodon, 1996), the need for sensible and meaningful poverty alleviation programmes is urgent even today. This is not surprising, when majority of the population live in rural areas where problems of poverty, social inequality, and unemployment are predominant (Rahman and Haque, 1988). The available estimates also show that poverty is largely rural. Although urban poverty is on the rise in the recent years, poverty is by and large a rural phenomenon in most Asian countries (Ahmed, 1998). The characteristics of rural people are typically unorganized, inarticulate and often sick, seasonally starving and dependent on loan patrons (Maloney, 1988, Sarker, 1992). Apart from this, there is a sharp polarisation of interest between the rich and the poor in rural society and the major process of polarisation emerges from the unequal ownership of assets and unequal access to other institutional facilities. (Rahman, 1994). Having such situation, Bangladesh government agencies as well as NGO's have undertaken over the past three decades a host of programmes. All such programmes can broadly be classified into three different project approaches: (a) Direct capability raising of the poor, (b) Growth oriented projects with strong immediate impact on poverty and (c) Targeted special employment schemes for the poor (Aminuzzaman 2005).

These can be categorized as `transfer mode` and `credit mode`. Besides targeted poverty alleviation programmes based on micro- credit administered by both GOB and NGOs, a variety of safety net measures representing transfer mode and involving food and cash assistance through programmes like Food-for- Works (FFW), Vulnerable Group Feeding (VGD), and Food for Education

(FE) are also taken implemented by the government. In the following section some of the major GOB programmes are discussed to assess their effectiveness:

3.1 Asset Redistribution: Land Reform

The most prominent form of asset redistribution to the poverty groups has been Land Reform, which has been adopted as a GOB policy measure both on productivity and equity considerations. Following the emergence of Bangladesh, Presidential Orders were issued in 1972 regarding land ceiling and payment of taxes. By these orders, tax exemptions on land were granted to peasants having lands up to 5.0 acres or less. But the holders of such lands were required to pay development tax, relief tax, education and other local taxes. In 1983 Government fixed the ceiling on agricultural land at 25 acres in flood-controlled area and 33.3 acres in other areas for cultivator families. The Land Reform Ordinance-1984 was promulgated to reform the law relating to limitation on the acquisition of agricultural land, the prohibition of *Benami* Transaction of immovable property, homestead, bargadar's right to purchase land, ceiling of *barga* land etc. In the same year another ordinance was made relating to fixation of minimum rates of wages (i.e. 3.27 Kg of rice per day) for agricultural labourers.

There appears to be little information available on the implementation results of the 1984 land reform measures. In reality what was observed was rampant eviction of sharecroppers on a large-scale in the wake of the 1984 Land Reform implementation (Ahmed, 1996).

Table- 5 Household Land Ownership Distribution (%) (1995-96)

Area of Ownership Land (Acre)	National	Rural	Urban
Total	100.00	100.00	100.00
Landless	9.97	6.43	28.02
0.01-0.04	14.05	12.34	22.78
0.05-0.49	35.19	36.46	28.71
0.5-1.49	19.03	20.80	10.04
1.50-2.49	8.89	9.84	4.04
2.50-7.49	10.88	11.97	5.36
7.50 and above	1.98	2.16	1.08

Source: BBS Household Expenditures Survey, 1995/96.

Household land ownership distributions are shown in Table 5. These data show that there is inequitable land ownership in both urban and rural areas, which lead to inequitable distribution of income and lack of work opportunities. These create the environment conducive to low economic growth and influence of poverty. Inequality in landholding distribution, on the other hand, leads to an unequal access to the decision-making process, institutional facilities and development activities of the government. In the absence of effective empowerment through socio-political mobilization and reforming the jurisdiction of traditional state structure, it is quite likely that the target groups

of land reforms (i.e. landless/near-landless) have gained either very little or nothing (Rahman, 1995). The evidence of poverty is basically on evidence of inequality and it can be measured only being conscious of the influence of normative aspect involved in social value judgment (Atkinson, 1978).

Landless are empirically linked to rural poverty in the ILO study on poverty (ILO, 1977). The poverty incidence is 78 per cent for household with no cultivated land and 71 per cent for those with less than 0.5 acre, compared to 9 per cent for households with more than 5 acres (Hossain and Sen. (1992).

In order to have successful implementation results of Land Reform Act and to make a positive impact on poverty alleviation it is essential that the collision between the power elite and the bureaucracy be first eradicated in the interest of the poor. Unequal distribution of productive assets, particularly land, gave rise to inequality in income distribution. Land reform as a measure to reduce inequality in asset ownership appears to have lost its significance to the Government in 90s (Ahmed, 1998). The land-asset inequality in rural Bangladesh is lower than many developing countries in Latin America and Sub-Saharan Africa (Ravallion and Sen, 1994). In the year 2000, HIES indicated nearly half (48 percent) of the country's rural population to be effectively landless, owning at most 0.05 acres (World Development Report, 2002). According to Poverty Monitoring Survey, Bangladesh Statistical Bureau –2004, the percentage of poor in rural Bangladesh is highest among the landless people and the figure is 57.8% (Bangladesh Economic Review, 2005).

3.2 Food for Works Programme (FFWP) and Vulnerable Group Development Programme (VGDP) and The Food for Education (FE)

Food-For-Works Programme (FFWP) began following the flood and famines of 1974. Food aid is used *“to help pay poor people to work on government projects that can help overcome their poverty”*. Food aid has diversified from road building and water management to fisheries and forestry. The resources used for the FFW program are wheat and monetized wheat. As an anti-poverty measure the FFWP was hardly successful as it had difficulty in reaching those who were employed but still living below the poverty line. The long-term development impact of FFW was considered to have fallen short of expectations in terms of infrastructure and creation of assistance for the poor. The benefits of the programme were distributed unevenly (Alamgir, 1983), which further accentuated the inequality of income and asset ownership. However, another study shows that the net income gain in the entire FFWP season based on net wage earnings amounted to about 10-11% of their annual wage income (Osmani and Chowdury, 1983). On the other hand, Rahman and Haque reported that wage earnings through the FFWP employment resulted an income transfer for one percent of the poor to cross the poverty line on a temporary basis (Rahman and Haque 1988). There are still hot debates concerning labour-intensive public works and the tension between short-term employment creations and the size and distribution of the longer-term income stream (BIDS-IFPRI, 1985). In

recent years, as development as being given more emphasis, FFW has been shifting from its original objectives to include more development objectives. The program has been extended and is now referred as Integrated Food for Development Program (IFFD). In a study, a comparative assessment of cost effectiveness of different food-based programmes found FFW could deliver TK.1.00 worth of income benefits at a cost of TK.2.06 (Ahmed et al, 1994). NGOs now have been playing a significant role in FFW projects; NGOs have successfully mobilized human and material resources raised consciousness of the target groups and generally avoided conflict with local informer power groups as well as the power structure (Aminuzzaman, 1993).

The GOB in 1974 also launched Vulnerable Group Development Programme (VGDP) with the assistance of World Food Program (WFP) to provide relief to only disadvantaged women and children. It is implemented through three broad components: i) Union level VGD centres, ii) Women Training Centres (WTCs) and iii) Institutional feeding for vulnerable children (e.g. Orphanages, vagrant houses). This programme absorbs about 10% of the total food aid received annually by the country (Task Forces, 1991). 15 percent of the VGD women who participated in the 1990-92 training cycle had access to all the elements of the package of development services, savings, credit, education, training (World Food Programme, 1992). WFP has also involved in forestry activities since 1989 with the co-operation of GOB agency and NGO. In this programme bulk of the food (around 90%) is provided to the caretakers for taking care of planted trees whereas the rest 10% is for the plantation workers as raising cost (Karim 1999). The impact of VGDP is positive. After the expiry of the VGD food transfer cycle, most VGD women are observed to earn higher income with increased assets, better nutrition for family and higher participation in decision-making process. Since the early 1980s, the programme started to move towards a more development role. However, progress of the then rejuvenated VGD programme has been slow and less than satisfactory (Duthi, 1986). Food aid is a resource that directly goes to labourers as wage, as a nutrition supplement, as an income transfer or as a set of incentive or in some cases as a combination of all (Khan, 1988), which is a flexible tool for development.

The Food for Education (FE) programme, which started in 1993/94, is designed to support poverty stricken households to send their children to schools by giving income entitlement through food. This enables the poor families to release their children from livelihood obligations and ensure regular primary school attendance. During 1999/00, the programme was operational in 1,247 unions of the country covering 17,403 schools with 2.3 million students from 2.2 million families (Mujeri, 2002).

There are substantial corruption and malpractices associated with food aid delivery system (Mia, 1993). The main criticism against FFWP is about its long-run impact on the poor, which is considered to be zero as the sort of work offered is temporary and has no scope for sustaining or generating self-

employment opportunities (Hye, 1996). However the FFWP, VGDP and the Rural Maintenance Programme (RMP) are the three nation-wide programmes playing important role in rural poverty alleviation along with creation of employment opportunities. Such programmes of infrastructure development, if well managed and successfully completed, could contribute significantly towards rural development (Mujeri, 1995).

3.3 Bangladesh Rural Development Board (BRDB) Programmes

Bangladesh Rural Development Board (BRDB), particularly its preceding organisation, the Integrated Rural Development Programme (IRDP), was launched in 1971. In line with the national development strategy of 1984, BRDB rapidly expanded its **anti-poverty activities**. These anti-poverty activities are commonly known as **Rural Poor Projects (RPP)**. The aim of these projects is to improve the living standard of the target people (small farmers having land up to 0.5 acre, assetless men and women) through social and economic empowerment with special emphasis on reduction of gender inequality. Training, technology, credit and marketing support are rendered to facilitate their Income Generating Activities (**IGAs**), which are supplemented by health, education, and nutrition of children and population control programme (BIS (BRDB) (1999a). BRDB disbursed more than Tk. 17 billion as microcredit to 1.3 million beneficiaries during 1991-2000 (Mujeri, 2002).

BRDB is the largest institutional set-up of the GOB, which is directly engaged in organizing and managing rural development and poverty alleviation programme in Bangladesh. Eighty five percent of the BRDB efforts are carried out in the form of projects in which 91% of the share is contributed by different multilateral and bilateral donor organizations. Donor agencies however are not satisfied with the BRDB's performance and institutional capabilities (Interchain, 1990). Currently the following RPP projects are being implemented by BRDB (Bangladesh Economic Review, 2002). The names of the projects are as follows:

- a. Integrated Rural Women Development Programme –**IRWDP** (200 upzilla)
- b. Rural Development Project-**RD-5** (27 upzilla)
- c. Rural Bithahin Programme (RBP), (**RD-12**)
- d. Rural Livelihood Project- **RLP** (152 upzilla)
- e. Rural Small Farmer Development Project **RSFD** (377 upzilla)
- f. Rural Poverty Alleviation Programme **RPAP** (123 upzilla)
- g. Sylhet, Rajshahi & Patuakhali Rural Poor Co-operative Project -**RPCP** (7 upzilla)
- h. Women Self Employment Programme Jessore-**WSEP** (21 upzilla)

These projects have many similarities in terms of objectives, target group, and working environment. However, there are variations in loan processing procedure, loan repayment, loan limits, interest rate, and other charges such as group fund, emergency fund, insurance etc (BIS (BRDB) (1999a). The income generating activities (**IGAs**) of **Rural Poor Projects** of BRDB includes handicrafts, tailoring, food processing, wood carpentry, plant nursery, pisciculture, horticulture, poultry rearing, vegetable cultivation, beef fattening,

cow rearing, bee keeping, goat rearing and many others (BIS (BRDB) (1999a). The projects are successful in enhancing the skills, economic capabilities, income and productive employment of rural poor working women. The freedom of expressing views in the family affairs by female members increased after becoming income-earning members. Female labour force participation has been rising steadily and rapidly (Mahmmud, 1999). This trend towards feminisation of the labour force is mostly a welcome development given the gender dimensions of poverty in Bangladesh, but there still remains a large gender gap in wage rates, the ratio is about 1.8 even for similar activities (Rahman, 2005) as shown in Table-6. Some of the schemes have also had significant social impact in terms of sanitation, health, education, tree plantation and family planning. The striking aspect of these schemes is the wide variation of interest rates charged to their borrowers and the beneficiaries find difficulties to get loan. This should be reduced for enhancing the efficiency of the schemes. However, the loan recovery rates are quite satisfactory in all the schemes and it varies from 94% to 99%. (BIS (BRDB), 1999b).

Table 6 Ratio of male and female daily wage rates, 1989-2000

Sector	1989 (in taka)			1995-96 (in taka)			1999-2000 (in taka)		
	Male (M)	Female (F)	$\frac{M}{F}$	Male (M)	Female (F)	$\frac{M}{F}$	Male (M)	Female (F)	$\frac{M}{F}$
Agricultural/rural	31.6	22.7	1.4	44.0	25.0	1.8	63.0	35.0	1.8
Non-agricultural/urban	46.0	20.9	2.2	60.0	36.0	1.7	85.0	59.0	1.4

N.B. For 1995-96, the wage rates are grouped into rural and urban sectors. For the other years, they are grouped into agricultural and non-agricultural sectors (rural and urban consumer price index using base year, 1985-86 = 100). *Source: Rahman, 2005.*

Empirical data generated by Center for Integrated Rural Development in Asia and Pacific reveal that introduction of IRDP has been very much successful in boosting agricultural production but social equity has not been addressed adequately (Aminuzzaman, 2005). Although IRDP initially aimed at assisting the small and marginal farmers, it has eventually taken over by the medium and large landowners (Mannan, 1989). Powerful village groups, primarily large farmers, continue to maintain control over facilities and economic advantage. On the other hand landlessness, unemployment, and level and incidence of poverty increased significantly (Rahman, 1992; Aminuzzaman, 2000).

Participatory development to promote development from below or to give economic franchise to the poor has suffered due to frequent changes in local government system and its present near-moribund condition. The only redeeming feature is the emergence of groups of rural poor organized by the NGO's and some government agencies. But they are yet to act as a countervailing power or to complete effectively for scarce resources. Unless the local Government system functions automatically and democratically, local participation for planning and utilizing resources for rural development and poverty alleviation will remain a chimera (UNDP, 1992).

However, from a critical perspective, each of the above RD projects differs from one another, having its own institutional and organizational setup. BRDB has no unified implementation framework for the RD projects, and such a lack of unified structure has led to `projectisation` of BRDB. Each of the RD projects has operated in isolation from the rest of BRDB-which has resulted in duplication of functions. This means that because of the highly bureaucratic nature, BRDB institutional building has been thwarted (Interchain, 1990, CLEAR/Plunkett, 1992). Dualism of authority, lack of motivation of the local staff and the salary differential between TA (Technical Assistance) staff and GOB staff posed serious problem to the project (Wood, 1988; Norby & Ali, 1992).

3.4 Government's Other Poverty Alleviation programmes

Apart from above programmes, Government of Bangladesh has some more programmes specifically for alleviation of poverty under the ownership of different Ministries. Some of the important projects/programmes are:

- ◇ Access to Credit to the Poor: Bangladesh Krishi Bank & Other Commercial Banks.
- ◇ Adrash Gram Project,
- ◇ Local Government Engineering Department (LGED) Programme,
- ◇ Palli Karma Shahayak Foundation (PKSF), (founded in 1990)
- ◇ Thana Resource Development and Employment Project (Ministry of Youth)
- ◇ Small Farmers and Landless Labourers (Ministry of LGERD)
- ◇ Food for Education Programme.
- ◇ Rural Women Employment Creation Project (RWECP)(M/O Women Affairs)
- ◇ Small Farmers and Landless Labourers Development Project (M/O Women Affairs)
- ◇ Rural Social Service -1974 (Ministry of Social Welfare).
- ◇ Mother Centers-1974 (Directorate of Family Planning)
- ◇ Self-employment For Rural Destitute Women-1986, (BSCIC)
- ◇ Agricultural Training Centre For Rural Women-1986 (Dept. of Women's Affairs)
- ◇ Management of Fisheries and Water Bodies-1987 (Ministry of Land).
- ◇ Marginal & Small Farm's Systems Crop Intensification-1987 (M/O Agriculture).
- ◇ Access to Credit For the Poor-1979
- ◇ Vocational Training For Women-1990 (M/O Health and Family welfare)
- ◇ Women Entrepreneurship Development Project-1990, (BSCIC)
- ◇ The Rural Poor Cooperative Project -1993.
- ◇ Rural Women Development Project-1994 (M/O Women and Children's Affairs).
- ◇ Begum Rokeya Training Centre- 1995 (Department of Women Affairs)
- ◇ Comprehensive Village Development Programme, CVDP (BARD-1998)
- ◇ Women's Education, Income and Nutrition Improvement, WEINI (BARD-1998)

4 NGO's Programmes on Poverty Alleviation

4.1 The Impacts of NGO Programmes on Poverty Alleviation

Besides Government of Bangladesh (GOB) programmes, since 1970 a large number of Non-Government Organizations (NGOs) are also engaged in activities for socio-economic upliftment of the rural poor. An estimate made by the Association of Development Agencies of Bangladesh (ADAB), claims that the leading NGOs (such as BRAC, *Grameen Bank* (GB), *CARITAS*, *ASA*,

PROSHIKA and others) have already been able to serve one-tenth of the country's 120 million people (ADAB, 1993). The Task Force Report (1990) identifies that the NGOs poverty alleviation intervention is two-pronged: institution building and economic activities. This process constitutes mobilization of the poor, and integration of socio-economic and socio-political processes, which strike at the rural power structure. Research has shown how NGOs have developed into large professional organisation and succeeded through this strategy in bringing the rural poor together to find solutions to their socio-economic problems, and this has played a significant role in the development of their daily lives (Huda 1984, Atiqur Rahman 1986, Rahman 1986, Streefland et al., 1993). NGOs are currently working in about 85 percent of the villages and about 30 million people have been benefiting from their activities (Ahmed-1998). From early 1980s most NGOs have opted for income generating activities for poor and poverty alleviation include group formation, micro-credit and savings, vocational and income generating training, women's development, human rights and legal education, health and nutrition, fisheries, sericulture, social forestry, environment, livestock, land reforms and rural infrastructure development (Aminuzzaman; 1993; BRAC,1998; BIS (BRDB)1999b,).

Following significant factors have been identified by the researchers (Khan, 1986; Rahman, 1985; Alam, 1988; Alam, 1993) for relative success of the NGOs: (i) having ability to effectively organize the rural poor to made them more conscious of their own potentials for surpassing the local power elites' hegemony; (ii) organizing "group pressure", helpful for making the poor people bankable, by both "motivation" and "self-discipline"; and (iii) blending successfully the credit components with appropriate technology.

Micro-credit operation, creating income-generating activities and targeting the women for all poverty alleviation activities are the good success of a number of NGOs. It has shown that participation of women in a micro-credit program has a beneficial effect on household welfare by increasing women's income contribution to the household (Rahman, 1996; Pitt and Khandker,1996; Mahmud, 1999). There exist many NGO institutions, which are involved in microcredit programme. The Palli Karma Sahayak Foundation (PKSF) is a Government financed institution, which disbursed nearly Tk. 8 billion through NGOs till December 2000. The Grameen Bank's cumulative disbursement of microcredit was Tk. 137 billion till December 2000. While comprehensive statistics are difficult to arrive at, available information shows that different microfinance NGOs distributed more than Tk. 109 billion to 10 million borrowers till June 2000 (CDF, 2001). The microcredit activities, in general, are economically efficient which generate a net surplus for the poor borrowers. These programmes also create positive impact on socioeconomic indicators including children's schooling, nutrition, and fertility (Khandker, 1998). What is impressive about microcredit is its massive expansion in recent years covering nearly half of the target households (Mujeri, 2002).

4.2 Comparison between GOB and NGO Programmes

NGOs have become a strong institutional framework of development management in Bangladesh. The large successful NGOs are providing essential social services, which traditionally fall within the purview of services provided by Government. The loan recovery of NGOs credit programme is more than 95 percent, where as by contrast the Bangladesh Bank found recovery rates less than 20 percent (Bangladesh Bank Report, 1990-91). The credit operations and target group oriented NGO programs are more intensive in nature and wider in their coverage compared to that of the GOB (Rahman, 1995). The interest rates of the BRDB projects are much lower level than that of NGOs (BIS (BRDB), 1999b.). The government agencies fail to match the need of the NGOs (e.g., mass education). NGOs are able to deliver service in a cost effective way to communities, which are not easily accessible by the Government. NGO have a voluntaristic ethic that is difficult to replicate in Government agencies.

The procedure for processing loan and ultimately disbursing it show both the Government Agencies and the NGOs making considerable efforts on paper works and discussion at various levels with limited delegation of authority. Both GOB and NGOs seem to have no comprehensive plan for sustainability of the project impacts on the beneficiaries. In operating costs, the NGOs are by all accounts above the government agencies. Their delivery cost is invariably higher than that of the government agencies because of the higher salary structure of their staff and greater supervision work (Nahar,1999).

The structural difference between GO and NGO in promoting poverty alleviation is shown in Table-7. This table shows that the object of project management and resources are not similar.

Table 7. Structural Differences Between Government and NGO's in Promoting Poverty Alleviation

Area	Government	NGO's
Poverty Alleviation Concerns	Within perspectives of overall national development	Focus on specific poverty alleviation concerns
Resources	Capability to generate own resources (e.g. taxes along with donor assistance)	Mostly dependent on donations, contracts and donor funding.
Management	Guided by rules and regulations with limited scope of flexibility in operations	Simpler and flexible
Compliance	Centralized bureaucratic structure with quality dependent on nature of governance	Effectiveness determines by ability to mobilize target groups at the grassroots level

Source: Mujeri (1998)

The sustainability of micro-credit programmes of Grameen Bank, BRAC, and BRDB were compared by Ahmed for the period 1988-1997 by analyzing financial indicators, it was revealed that BRDB's RD-12 programme had a leadership amongst the three in terms of cost efficiency and viability. This is due to the fact that its break-even interest rate was an annual average of 20 percent; it received an annual subsidy of Taka 10 million per year, and the cost

of delivery remained stable at around TK. 0.02 lowest among the Micro-Finance Institutions (Ahmed, 2001). A credit delivery programme is considered sustainable when its income structure depends on interest income while operating expenses gradually decline. The financial efficiency indicators (cost of delivery, unit cost of coverage, break-even interest rate etc.) did not show favourable signs in terms of long run financial stability. As for impact on poverty incidence, both BRAC and BRDB had positive impact in reducing poverty in the programme areas. But the incidence of moderate poverty was shown to be higher for BRAC (70 percent) than BRDB RD-12 (64 percent).

4.2 Weakness of NGOs

Although NGO's have made significant contributions to poverty alleviation activities; they are not free from weakness. The Government, political parties, intellectuals and public have questioned their roles, functions and long-term objectives in general (Sobhan, 1982). NGOs are heavily dependent on foreign resources. In the absence of accountability, too much money from outside can make the NGOs corrupt, controversial and bureaucratic (UNDP-1988). Most of the NGOs were alleged to have no long-term plan, which could result benefits to long-term poverty alleviation impacts (Aminuzzaman, 1994). There is a lack of coordination among the NGO projects resulting in duplication and wastage of NGO resources and efforts. Most national NGOs are poorly staffed and fail to retain professionals for longer period.

Even after more than 30 years of operation at grassroots, NGOs in general (with the exception of some) have failed to document their insights and experiences for the benefit of as well as for themselves to redirect their programmes and priorities based on the documented experience (Ahmed 1998). NGOs are also often criticized as clandestinely supporting certain political groups, as having religious motive, as serving the global interest of donor countries, as remunerating richly their employees and so on. Available data suggest that major (large) national and international NGOs usually have a larger operating cost per group member than its comparable government administered poverty alleviation programs (UNDP, 1988). Studies have also shown that some NGOs are found to be inefficient managers of resources and are trying to implement a diverse set of programmes requiring a managerial competence for integration beyond their existing capacities (ADAB, 1993).

4.3 Government and NGO Collaboration

The main aims of NGOs are to contribute to a sustainable growth, which mostly benefits the poor. With the increase in the number of NGOs and the consideration of their contribution in national development, the Govt. in 1990 created the NGO Affairs Bureau. It has recommended for wider involvement of NGOs and closer co-operation between govt. and NGOs in various sectors of socio- economic and environmental developments including human resource development, environment protection, strengthening of local government institutions, employment of women, literacy, primary health care, etc. The

emerging model in PAP's is the collaboration between the GOB line agencies and the NGOs, which one study notes as a "promising alternative institutional approach to poverty alleviation" (Hossain, A, 1995). With a view to enhancing the Govt.-NGO collaboration and making a congenial atmosphere to work together Govt. has constituted "The Govt.-NGO Consultative Council (GNCC)". Since its inception on 23rd September 1996 the GNCC has play a more useful and effective role in strengthening the Govt.-NGO collaboration. Now NGOs have been recognized as the most vital and active partner with a view to enhance human development and social empowerment in rural areas.

By now some collaborative projects between different ministries (Health, Relief and Livestock) with leading NGOs like CARE International and BRAC have produced notable demonstration effect. Another example of GOB-NGO collaboration is CARE-TICA project. TICA has made a significant impact on improving the knowledge of MOHFW (Ministry of Health and Family Welfare) workers and community members. This achievement is particularly striking when compared with the overall knowledge of the same topics in control areas (Thompson, 1992). Though there have been some success cases, due to in-built bureaucratic inertia and institutional jealousy, GOB agencies are not much interested to go for such collaborative projects. The overall tone of the GOB plan documents (FFYP) emphasizes the "use" and "coordination of NGOs" by the government agencies rather than any positive attempt for institutional collaboration. (Aminuzzaman 2005). Dialogue and consultation between Government and NGOs are necessary to remove such tensions and misgivings. The Government needs to provide support and create environment under which NGOs can extend their operations and enhance contributions. GO-NGO collaboration should be built on experiences of successful practices already developed for which necessary changes in the legal **framework**, registration procedures, **institutional** capability of relevant institutions, methodology for ensuring transparency, accountability and interfaces among relevant stakeholder are prerequisites (Mujeri, 1998).

5. Discussion

If the Government's programmes are critically analysed, it will be observed that development of agricultural sector and area development were considered as synonymous with rural development (Nahar, 1999). While the HYV, fertilizer and mechanised irrigation (Hossain and Sen, 1992) have been recognised as a strategy for poverty alleviation, the present uneven character of land distribution in Bangladesh has favoured only those who have production resources and access to improved technology (Hossain and Sen, 1995; RPMP, 1996). Moreover, the presence of feudal mode of production, these Government programmes (e.g. BRDB,) benefited the land rich people more than the land-poor groups (Mannan, 1990). It is due to the dismal uneven allocation of total investment for employment and production programme for the landless poor compared to the physical infrastructures and irrigation schemes (Ahmed 1987; Ahmed, 1996).

Pointing out that all economists agree over domestic policies being the basic causes of poverty in the Third World (Griffin, 1984). Government services are accessible only to those who can create pressure, where the poor being weak and unorganized, cannot create that. It is true that majority of the programme beneficiaries were landless. However, some of the programmes (like rural micro-credit disbursement, FFWP & VGD, BRDB, TRDEP, etc.) have made people conscious in the field of health, nutrition, family planning and environmental improvement, especially women interested in the activities of local governments.

The trend of credit distribution indicated that it was more directed to income generation (CDF Statistics- 1999). Employment in non-farm sectors and the growth rate of women labour force have increased (Sen, 1996; Mahmud, 1999; Sen, 1999). Very recently it is reported (Osmani et al, 2003) that there is a sharp increase in the share of non-farm income out of total rural household income in the 1990s- from 26 percent in 1991/92 to 41 percent in 1999/2000. The self-employment programs of both the government agencies and the NGOs show that an overwhelming majority of the members of the groups are women. Programmes having more women contribute more to poverty alleviation and simultaneously improve their status (Rahman, 1996; Mahmud, 1999). An estimate of poverty incidence shows that both moderate and extreme poverty is higher among non-participants than among participants in program villages. Participants also have more savings assets and net worth than non-participants do. Micro-credit programs have a significant effect on poverty reduction with the increase in the length of participation (Sen, 1999).

Hossain and Sen (1992) argued that an important part of poverty alleviation strategy should be to identify and emphasize elements of growth policy, which are likely to have the strongest and most immediate favorable impact on rural poverty. More access to non-agricultural employment would extend the scope for income mobility for land-poor households in rural Bangladesh. It is also noted that higher education contributes significantly to increase of rural incomes and this effect is greater for households engaged in non-farm activities than for farm households.

PAPs suffer from institutional and functional limitations such as too many objectives, weak management structure, faulty project design, poor coordination, and delay in the flow of funds both from donor as well as GOB channels. An effective framework of PAP's should be centered on the following institutional interventions (Aminuzzaman, 2005): (a) enhanced institutional capabilities of the GOB agencies, the local government bodies and the NGOs; (b) effective and direct involvement of local government bodies; (c) strengthening the planning and implementation capabilities at the local level; and (d) developing and strengthening the relationship among the GOB agencies, local bodies and the NGOs.

Very recently Hobley (March 2004) has marked the social and political barriers to poverty elimination in Bangladesh, from the data gathered from the various participatory and institutional assessments in several areas of Bangladesh. These include:

- the inability to claim rights. This has been identified as a significant barrier to economic, social and political security, and a major cause of vulnerability;
- the entrenched institutional relationships both inside and outside of central and local government, which systematically discriminate against the poor and socially marginal;
- entrenched patron-clientism which provides secure but controlled relationships confining poor people, in particular, to sets of livelihood activities that rarely allow for exit from these relationships (Westergaard, 2000);
- the inappropriateness of NGO service delivery approaches which follow those for micro-finance, particularly for the chronically poor (Thornton et al, 2000);
- the lack of site- and socially-specific services to meet highly differentiated and diverse livelihood needs (Kabeer, 2002) ; and
- Increasing party politicisation of elected local government (Union Parishads) and the aid flowing through them (Barenstein, 2000). There is anecdotal evidence of food aid only being delivered to members of the party in power (Bode, 2002).

A review of the ADPs from 1978 to 2004 makes very interesting revelation about the importance attached to poverty alleviation programmes by the government and the direction towards which they are moving. Following conclusions become inevitable from a review of the ADPs since 1978:

- The first directly targeted programmes for the poor started in 1981/82. However the number of projects remained small compared to the total number of projects in the ADPs. The Ministry of LGRD became the pioneer in implementing the major poverty-focused programmes through BRDB. The Ministry of Women and Children Affairs, the Ministry of Social Welfare, and the Ministry of Youth and Sports come later and maintained their involvement on regular basis. The Ministry of Agriculture, the Ministry of Labour and Manpower and LGED joined the poverty alleviation activity in and around 1988/89.
- The bulk of financing the poverty alleviation programmes is from donors and multilateral institutions. It also reveals that in almost all cases the initiative came from foreign donors. Among the donors CIDA, SIDA and NORAD took early initiative. The EEC (CEC), GTZ of the Federal Republic of Germany, Japan, Saudi Arabia, World Bank, OPEC, UNDP, UNCDF, FAO and IFAD have also provided funds. Among the multilateral institutions only the ADB has provided funds for implementing a directly targeted programme for poverty alleviation.

- Allocations made in the ADPs have been insignificant for poverty alleviation programmes compared to overall outlay.
- The management structure of the aided government programs requires a substantial fund to meet overhead costs. Not only an excessive amount is spent on technical assistance; sometimes the expatriate does not have the requisite background.

Other aspects of the government-sponsored programmes include too much central control in recruitment, procurement, and fund release. Even the creation of an account has not made easier for timely release of fund as the Ministry of Finance reserves the right to sanction. Poverty alleviation at the grass-root level requires painstaking work and sacrifice of many amenities and comforts. All field staff should receive such salary and allowances to keep them well motivated.

6. Conclusion:

The impacts of the entire gamut of poverty alleviation programmes of the Government, as well as that of the NGOs remain poorly documented. A national commitment and plan of action is required to expand poverty alleviation programmes to cover whole country within a given time frame with necessary support in planning, resource allocation, monitoring and coordination. In this aspect, the I-PRSP document has aimed towards this. Socio-economic equity, redistribution of assets and providing access to resources (such as land, fisheries) appear to be a basic pre-condition for lifting a society out of poverty trap. Spread of HYV crops, diffusion of modern technology, expansion of landless-managed irrigation schemes, adoption of modern inputs etc. are also important strategies for higher production, employment generation and alleviation of rural poverty. Programmes should be homegrown, induced by expressed need of Bangladeshis and not exclusively donor driven, as is now the case in most government programmes. Food for employment generation in the depressed areas should be taken up with government contribution as long as the areas remain depressed. Credit should not be withdrawn before borrowers can create a significant productive base. Increased and better targeted investments are necessary in *higher education* and *good health* with a focus on reaching the poor as these have been shown direct and positive impact on income levels. Keeping in view the institutional and management strengths of the NGOs to reach the poor and disadvantaged clientele, *there should be greater collaborative projects between GOB and large and regional NGOs*. Bangladesh can make fairly rapid progress if it invests its human capital. Poverty has to be looked at from a holistic viewpoint, it is characterised not only in terms of insufficient income or an absence of employment opportunities but as a complex syndrome, which manifests it in many different forms. In the words of Amartya Sen "*The point is not the irrelevance of economic variables such as personal income, but their severe inadequacy in capturing many of the causal influences on the quality of life and the survival chances of people.*"

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