

**An Inventory of the Development Programmes by  
Government and Non-Government Organizations in  
Selected Unions of Matlab  
(Excluding BRAC & ICDDR,B)**

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## **FOREWORD**

Empirical evidence point to a causal relationship between the socioeconomic status of individuals and communities and their health. Indeed improvement in health is expected to follow socioeconomic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Programme (RDP) of BRAC is a multisectoral integrated programme for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The programme is the result of 20 years of experience through trial and error. However evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's demographic surveillance system where health and occasionally socioeconomic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socioeconomic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

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## INTRODUCTION

### 1.1 Socioeconomic Reality in Rural Bangladesh

Endemic poverty is the stark reality that one confronts immediately about rural Bangladesh. Almost 50% of the rural households are now bereft of any visible resources, which could enable them to eke out three square meals. The Government's Household Expenditure Survey reports that well over 50% of the rural families now live below the poverty line defined as having an annual income of about Tk.6300 or less, against about 35% in the urban areas. A recent study on rural poverty notes that the prevailing poverty situation is still alarming, particularly for those located at the bottom of the structure (**Rahman and Hossain 1995:286-87**). Employment opportunity, on the other hand, is considerably limited which often hurls the rural poor into the spell of uncertain urban life. Moreover, rural population is growing faster with the urban natural growth rate being 1.38 and the corresponding rural rate being 1.98 (**BBS 1996:3**). **Despite** the expansion of modern technology in the recent years, agriculture continues to be bound by tradition in various ways. For instance, 85% of the agricultural activities are still carried out by cattle heads signifying very limited mechanisation (**Livestock Directorate 1995**). As the diversification of income is remote object in rural areas, the majority of the populations are agriculture-based. Besides, the bulk of the rural population is yet to get rid of the burden of illiteracy. The situation in rural health is also bad with infant mortality rate per 1000 live birth being 57 in urban areas and 79 in rural areas (**BBS 1996:124**). The given situation is further complicated by the predominance of women's subjugation at the levels of family and society, making almost half of the population contributing much less than their potentials.

### 1.2 Concerted Efforts for Rural Development

The most notable fact to change the dismal scenario is the planned efforts directed toward rural development. One can identify such concerted attempts as early as 1950s. A community development programme in the name of Village Agricultural and Industrial Development or V-AID was taken up which was abruptly abolished in 1961 (**Haq 1978**)<sup>1</sup>. Then came the establishment of Pakistan Academy of Rural Development or PARD. This institution conceived, developed and tested a comprehensive rural development package consisting of self-reliance activities by the farmers, agricultural modernisation and marketing, cooperative movement and skill development training as well as Rural Works Programme<sup>2</sup>. It was also called Integrated Rural Development Programme or IRDP<sup>3</sup>. Before the birth of Bangladesh in 1971, this programme was spread to most thanas of erstwhile East Pakistan. Later it was renamed Bangladesh Rural Development Board (BRDB). One of the fundamental objectives of the PARD Model was to undertake such programmes where the role of the government would be gradually reduced along with its financial involvement. However, this could not

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<sup>1</sup> Rural development attempts may be traced during the British colonial time also. There were institutional as well as individual attempts. For instance, British administrator G.S. Datta organised the youth for rural development in Mymensingh; another administrator N.M. Khan undertook flood control programme in Brahmanbaria; Nurunnabi Chowdhury who was the first director of the Department of Rural Reconstruction well ahead of the partition of India encouraged people in Bogra to establish Village Development Societies to improve rural roads, markets, rural water supply and sanitation, establish night schools, etc. H.S.M. Ishaque, another administrator established in Serajganj the Voluntary Squads and Rural Development Organizations. It has been observed that the first move for any systematic rural development scheme first came into being in 1935 when the Government of India sanctioned one crore rupee for rural uplift works of which 16 lac rupee was allocated to the undivided Bengal (**Haq 1978 : 6-10**).

<sup>2</sup> For an introduction to the institutional framework of the relevant model, see **Anisuzzam et.al. (1986)**.

<sup>3</sup> The IRDP approach has been further refined over time precisely identifying its components which included the Participation of the Target Group in decision making, Forming Association among the Farmers and Landless; Promoting Technology and Productivity as well as Carrying Out Monitoring and Evaluation (**Hye 1991: 10**).

happen, increasing the burden of subsidy on the government and thus affected the achievement of the goals<sup>4</sup>.

Side-by-side another organization came into existence, namely Pakistan Agricultural Development Corporation or PADC. After 1971, it was also renamed and became Bangladesh Agricultural Development Corporation (BADC). Its special mandate was to expand the modern irrigation base and use of agricultural inputs in rural areas in order to popularise the cultivation of high yielding rice and wheat. The programmes of this organization was later found to be tilted toward the landed peasants and constrained by the burden of governmental subsidy. A specialised bank was also established which was later named Bangladesh Krishi Bank to facilitate the use of agricultural credit.

However, a very significant step toward rural development took place in the wake of independence of the country in 1971. It was the establishment of several non-governmental organizations or NGOs in the country. Now one can identify a number of organizations, like BRAC, PROSHIKA, GSS, Grameen Bank, ASA, and others contributing to the process of rural development undertaking income generating activities, health and educational programmes.

### 1.3 Institutional Arrangement for Rural Development

In course of evolution of the rural development programmes in Bangladesh, one significant event took place in its institutional approach. Most of the previous attempts were characterized by inclination of the programmes to the well-off in the rural areas and a top-down approach. In consequence, the 'have nots' of the rural areas were either overlooked or paid less attention and the development practitioners' presence in the heart of the rural community was much less than what was needed. And this was the most pivotal aspect which underwent a qualitative change when the NGOs focused their programmes on the rural 'have nots' and involved the traditional spirit of community to implement specific programmes. Thus presently, what one would notice in the field of rural development is the simultaneous implementation of the government and non-governmental programmes.

### 1.4 BRAC-ICDDR,B Joint Research Project in Matlab

In 1992, a joint research project was taken up in Matlab (a thana under Chandpur district) by BRAC and ICDDR,B. The main goal of this research was to find out the impact on human well-being of the development programmes carried out by BRAC and ICDDR,B in Matlab. In a set of 60 villages which are distributed in 10 unions of Matlab this joint research is now being done. The total number of unions in Matlab is 22 and the total number of villages is 411. The development programmes carried out by these two organizations include providing credit to the rural poor, skill training to undertake different income-generating activities, raising social, legal and health awareness, immunisation programme, family planning, and a few others.

BRAC and ICDDR,B are not working in a vacuum in Matlab. It is obvious that many other development initiatives, by the government and the NGOs, are being implemented in the area. It is thus an imperative for the BRAC- ICDDR,B Joint Research Project to document those activities being implemented by various organizations other than BRAC and ICDDR,B. This inventory compiles the description of such activities. The inputs of the latter organizations are reported elsewhere (*Chowdhury and Bhuiya 1996*).

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<sup>4</sup> For a valuable review of the impact of this programme the works of Akhter Hamid Khan will be illuminating particularly **Khan (1983)**.

## OBJECTIVES AND METHODOLOGY

### 2.1 Objectives

The primary goal of this inventory was to record the programmes and activities run by the government departments, non-governmental and autonomous organizations excluding BRAC and ICDDR,B as well as the banks in the Matlab thana. It was thought that such programmes and activities may confound the understanding of the contributions made by BRAC and ICDDR,B. Thus relevant information will render a clearer perspective of the development activities.

The government departments, non-governmental and autonomous organizations and the banks whose programmes are covered in this inventory include: Local Government and Engineering Department, Relief and Rehabilitation Department, Bangladesh Rural Development Board, Health and Family Planning Department, Department of Fisheries, Department of Education, Bangladesh Water Development Board, Social Welfare Department, Krishi Bank, Agrani Bank, Sonali Bank and Grameen Bank.

The inventory is confined to the period of 1991 to 1994, i.e., the programmes, which were implemented during this period, have been covered here. However, in a few cases it has not been possible to stick to the above time period because of the limitation of data.

The specific objectives of this inventory are the following:

- I. Identify the development programmes implemented in the selected unions;
- II. Estimate the scale of the programmes; and
- III. Evaluate the development implications.

### 2.2 Matlab Area

Matlab is one of the four thanas of Chandpur district with a population of 4,57,786. It is intersected by the river Dhanagada and situated by other mighty two - Meghna and Gumti. A number of canals of different sizes have branched out from these rivers into different parts of Matlab. The river Dhanagada divided Matlab into two parts. The northern part includes 14 unions and the southern 8 unions. The northern part circumscribed by a 65 kilometer long Meghna-Dhanagada embankment is accessible by water only while the other part is both by water and land. The thana headquarter is located in the southern part.

There are now 184 government, 67 registered and 2 unregistered primary schools in Matlab. There are 46 non-government secondary schools for the boys and another 4 for the girls. Of the 6 non-government colleges, one is exclusively for the girls. The number of hospitals is 3 of which one is government, one is run by ICDDR,B, and the rest is a non-government one run by a religious organization. Twenty different banks are operating in Matlab. Apart from BRAC as many as 8 NGOs are functioning here. It includes ASA, SHELTER, CARE, NIJERA KORI, ISLAMI FOUNDATION, DELTA LIFE, and FARAIZIKANDI COMPLEX. The number of market places is 41. There are 4 cold storage also. The length of the road network in Matlab is 412 kilometer of which 12 kilometer is concrete and the rest covered by earth.

The 60 villages covered in the baseline survey of the joint research project are distributed in 10 unions as mentioned earlier. Of these, 5 are located inside the embankment, including Fatehpur East, Fatehpur West, Faraijikandi, Sultanabad, and Durgapur while the rest are located outside the embankment, including Matlab North, Matlab South, Khadergaon, Nayergaon North, and Narayanpur. One important reason for considering the union as the unit of analysis is the availability of relevant information at the union level.

**Table 1: Distribution of *mauzas* (revenue village) and households in the unions covered by the BRAC-ICDDR,B Joint Research Project**

<b>Unions</b>	<b>No. of mauzas</b>	<b>No. of households in 1991</b>
Matlab North	12	4974
Matlab South	9	3873
Khadergaon	16	3113
Nayergaon North	7	2691
Narayanpur	24	5595
Fatehpur East	10	3215
Fatehpur West	9	4153
Faraijikandi	7	5137
Durgapur	22	4909
Sultanabad	15	2701
Total	131	40,361

Table 1 shows the distribution of the *mauzas* (revenue village) and the number of households therein as existed in 1991. Of the 10 unions, the largest is Narayanpur with 24 *mauzas* and 5,595 households. In terms of the number of *mauzas*, the second largest is Durgapur with 22 *mauzas* but in terms of the number of households, the second largest is Faraijikandi with 5,137 households. Nayergaon East is the smallest both in terms of the number of *mauzas* and the number of households, 7 and 2,691 respectively.

### 2.3 Data Sources, Collection and Employment Estimation

The data collection techniques were flexible to be responsive to the practical needs as arose in course of preparing the inventory. The main components were discussions and interviews along with examining secondary documents. A few formalities were followed rigorously, like explaining the objectives of the inventory in detail to the officials met for data collection. It helped clarify why the visit and earn confidence. Shared concern for the development of the poor facilitated the building of rapport between the officials met and the investigator. However, some encounters were not smooth where bureaucratic obstacles were faced. Fortunately, such incidents were a few in number. The inventory, being the part of the BRAC-ICDR,B joint project, gained access to the information needed.

Discussions and interviews were mainly made with the heads of the thana- level offices and branches. For example, the managers of different banks, thana engineer of LGED or thana health officer were consulted. However, the support staff also came forward to provide assistance. Besides, union *parishad* or the local council chairmen and members were also consulted to cross-check information gathered from the thana office.

Checklists were prepared to identify the pertinent issues for discussions while a considerable part of the information gathered was quantitative in nature.



Most of the data presented in this inventory cover the entire unions owing to the absence of *mauza* and the household level information. However, the data from the nationalised banks provided village-level information.

While making the estimation of how much rural employment has been created out of the implementation of the Food for Work Programmes, it has been consistently assumed that about 50% of the actual allotment was misappropriated at the stage of implementation. This was done in order to render the estimation a realistic look<sup>5</sup>. Different tables containing the estimation of employment generation has been based on the following presumption : daily wage rate TK.50, cost of each metric ton of wheat TK.5,000 and 50% of the allocated wheat has been misappropriated in course of implementation.

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<sup>5</sup> For making such assumption there is a background. One recent village-level study reports that 25-30 percent of the total resource allocated to Food for Work Programme was lost through misappropriation (**Siddiqui 1993**). Another author observes in his village study that the influential people of rural society connected with the implementation of the programme grab the wheat (**Jansen 1986: 203**). However, a **BIDS-IFPRI (1985)** study noted the positive impact of the Food for Work on the condition of the rural poor.

## MODES OF IMPLEMENTATION AND INSTITUTIONAL ARRANGEMENTS

### 3.1 Thana Development and Coordination Committee

Thana Development and Coordination Committee or the TDCC plays the most important role in the planning and designing of the development programmes implemented at the thana level by the government departments. The Committee comprises all union *parishad* chairmen and the thana-level officers. The Thana Nirbahi Officer (TNO) is the member-secretary. The position of the committee chairmen is rotated among the union *parishad* chairmen each month.

The problems besetting each union are reported in the monthly meeting of the TDCC for discussion before mitigation measures are recommended. TDCC also reviews routine development activities relating to Annual Development Programmes besides addressing those called for immediate attention. Allocation of funds follows the guidelines as stipulated in the Annual Development Budget.

### 3.2 Union Parishad

Union Parishad or UP is the bottom-most institution of the locally elected representatives. It is headed by a chairman with members from different wards. Every five-year election takes place to elect a chairman and members from each ward.

Union Parishad is entrusted to carry out a number of functions that include collection of taxes from local *hats* and *bazar*, holding village court to settle disputes locally and a host of others. Most importantly, it actively takes part in the implementation of numerous development projects at the village level.

A Project Committee or PC is formed in this connection. Chairman of the union *parishad* where the project is implemented, *parishad* members, a head teacher of a local school, one model farmer, one representative of labourers, a social worker and a member of the Village Defense Party constitute the PC and carry out tasks that include: employment of labour, payment of remuneration, supervision, ensuring quality as well as liaison with the thana-level officers of different government departments implementing development programmes. However, the government departments keep on providing overall coordination from above.

### 3.3 Food for Work Programme

The Food for Work Programme (FFWP) concept underlies numerous development programmes<sup>6</sup>. It is designed to provide employment to the rural poor, particularly in those seasons when employment opportunities are very limited. Remuneration is paid and often it is wheat. Different construction and maintenance activities for rural infrastructure take place under Food for Work Programme implemented by the Union Parishad and supervised by the government departments.

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<sup>6</sup> This particular concept derived from the Rural Works Programme of the PARD model. In the wake of 1974 famine and flood. FFWP was first introduced. There are other comparable programmes, like the Intensive Rural Works Programme or IRWP, the Specialised Public Works Programme or SPWP, Rural Maintenance Programme or RMP. One can notice increasing importance of the FFWP. In 1974/75 the quantity allocated wheat was 32 thousand metric tonnes, which estimatedly created 8.6 million man-days of employment all over Bangladesh, and in 1989/90 the amount of allocated wheat was 379 thousand metric tonnes, which estimatedly created about 100 million man-days. However, the above-mentioned village-level study reports 4 weeks employment per labour per season at the maximum (**Siddiqui 1993**).

The people of the respective unions and villages where the work is implemented get the employment opportunities. For example, if a road is constructed under Food for Work Programme, the people of the villages through which the road passes take part in the construction work. Occasionally, however, the people from other areas also take part.

## **GOVERNMENT DEPARTMENTS IMPLEMENTING DEVELOPMENT PROGRAMMES**

### ***4.1 Relief and Rehabilitation***

The Department of Relief and Rehabilitation has three categories of programmes which include: General, Special, and Test Relief Programmes. These relate to Food for Work Programme and covered both dry and rainy seasons. The wheat for the programmes come from the agencies, like World Food Programme and CARE.

General, Special, and Test Relief relate to earth work. Rural roads which are already constructed get maintained and repaired through projects undertaken by the Relief and Rehabilitation Department. Besides, it undertakes canal re-excavation too. It provides wheat to carry out Food for Work Programme for other purposes, like the development of playing fields in schools and colleges, or the construction of bamboo bridges, etc.

The following three tables describe the different projects undertaken by the Relief and Rehabilitation Department relating to Food for Work Programmes implemented in ten selected unions.

**Table 2: No. of projects, wheat allocation and estimated employment during the years 1991-92, 1992-93 and 1993-94 undertaken by the relief and rehabilitation department in relation to general and special food for work Programmes by selected unions**

Unions	1991-92			1992-93			1993-94		
	No. of project	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of projects	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of project	Actual wheat allocation (m.t.)	Estimated mandays employment
Matlab North	1	20	1000	1	48.90	2445	2	62.66	3133
Matlab South	2	100	5000	1	48.90	2445	3	84	4189
Khadergaon	2	100	5000	1	40	2000	1	6	300
Nayergaon North	1	58.5	2900	-	-	-	3	66	3302
Narayanpur	1	107	5350	1	50	2500	2	35	1750
Fatehpur East	-	-	-	1	32	1600	-	-	-
Fatehpur West	1	27	1350	1	22	1100	5	77	3882
Faraijikandi	-	-	-	1	72	3600	4	68	3403
Durgapur	-	-	-	3	87.94	4397	4	69	6862
Sultanabad	1	50.32	2516	3	51.5	2575	2	23	1150
Total	9	462.82	23116	13	355.44	22662	26	490.66	27971

During 1991-92, 1992-93, and 1993-94, the Department of Relief and Rehabilitation implemented a number of Food for Work projects in the selected unions in relation to canal re-excavation, road reconstruction and maintenance, and others. Of the selected 10 in 7 unions, 9 Food for Work projects were implemented which involved 462.82 metric tonnes of wheat and generated 23,116 estimated

man-days employment. In 1992-93 in 9 out of 10 unions, such programmes were implemented with 13 projects, 355.44 metric tonnes wheat and 22,662 estimated man-days of employment. The corresponding projects in 1993-94 were 26; wheat allocation was 490.66 metric tonnes and estimated employment was 27,971 man-days. All these projects were under General and Special Programme categories and implemented between the months of December to April.

**Table 3: No. of projects, wheat allocation and estimated employment during the years 1991-92, 1992-93 and 1993-94 undertaken by the relief and rehabilitation department in relation to rainy season food for work Programmes by selected unions**

Unions	1991-92			1992-93			1993-94		
	No. of project	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of projects	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of project	Actual wheat allocation (m.t.)	Estimated mandays employment
Matlab North	31	56	2775	8	16	800	8	15	750
Matlab South	23	32.5	1625	2	4.5	225	6	11	550
Khadergaon	14	12	600	2	4	200	3	5	250
Nayergaon North	17	23	1150	-	-	-	-	-	-
Narayanpur	15	11	550	4	7	350	5	8	400
Fatehpur East	12	26.5	1325	4	6.5	328	5	14	700
Fatehpur West	16	36	1500	1	5.25	263	6	12	600
Farajikandi	13	29	1450	4	6.5	327	8	17	850
Durgapur	31	56	2775	4	9.5	475	8	17	850
Sultanabad	17	36.5	1825	2	4	200	3	5.5	275
Total	189	318.5	15575	31	63.25	3168	52	104.5	5225

Food for Work projects in rainy season are implemented between the months May and November. As many as 189 projects were implemented by the Relief and Rehabilitation Department in 1991-92 involving 318.5 metric tonnes of wheat and 15,575 estimated man-days employment. The individual project during rainy season is smaller than that in other seasons. In the following year, 31 projects were implemented, 63.25 metric tonnes wheat were allocated, and 3,168 man-days employment was estimatedly generated. The corresponding figures of 1993-94 were consecutively 52 projects, 104.5 metric tonnes of wheat and 5,225 man-days estimated employment.

There are other programmes, like Vulnerable Group Development or VGD and Rural Maintenance Programme or RMP. In VGD programmes, poor women are provided with monthly 30 kg of wheat for a period of one year and once forever. The beneficiary is also provided with handicrafts training during the period when she receives wheat. The underlying idea is that the poor recipient will learn handicrafts and earn own bread. Each union parishad can provide wheat under VGD programme to a maximum of 10 women each year. Under RMP, another 15 women are employed by each union parishad for rural road maintenance. An RMP beneficiary is given each month a remuneration of TK 700.

## 4.2 Local Government and Engineering Department

The variety of physical construction that takes place at the thana level and funded by/through the Government is the responsibility of the Local Government and Engineering Department (LGED). The range of routine tasks it carries out include: repairing, maintenance and construction of buildings, roads, culverts and bridges. Schools, colleges, hospitals, offices, and all sorts of physical structures supported by the Government are taken care by this department. The Thana Unnayan Sammannay Committee sets out the work agenda for LGED which has necessary technical staff, like engineers and draftsman. Construction and maintenance work is done by both private contractors and union *parishad* following specific guidelines. LGED provides necessary technical support and supervision. It implements Food for Work Programme, particularly for the maintenance and construction of earthen rural roads which connect villages, markets, *pucca* roads, and thana headquarters. Union *parishad* forms Project Committee to carry our Food for Work Programmes under the guidance of LGED.

The following section describes the Food for Work Programmes which contributed substantially to the generation of rural employment for the poor in the selected unions. Relevant projects were undertaken to construct earthen roads in some places with brick coverage among the villages, markets, schools, and *pucca* roads.

**Table 4: No. of project villages, wheat allocation and estimated employment during the years 1991-92, 1992-93 and 1993-94 undertaken by the local government and engineering department in relation to food for work Programmes by selected unions**

Unions	1991-92			1992-93			1993-94		
	No. of villages	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of villeges	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of villages	Actual wheat allocation (m.t.)	Estimated mandays employment
Matlab North, Khadergaon, Nayergaon	6	150	7500	12	302	15100			
Matlab North, Nayergaon	-	-	-	-	-	-	2	9	450
Fatehpur East, Durgapur	-	-	-	-	-	-	9	570	28500
Total	6	150	7500	12	302	15100	11	579	28950

LGED's Food for Work Programmes are implemented in a cluster of unions since roads pass through villages of different unions as appeared in Table 4. In 1991-92, such earthen road construction by LGED and under Food for Work Programme took place in three unions and passed through the villages of Kaladi, Doshpara, Bhangarpar, Dagarpur, Pailpara, Dhanapar, Nagda, Gilatoli, Narayanpur, Pachgharia, Kharagpur, Mandra, Ashinpur, Nayergaon, Patan and Nayergaon Bazar of Matlab North, Khadergaon, and Nayergaon unions. The total length of the road was 16 kilometers and implemented in two phases, the first phase took place during 1991-92 and the second phase in 1992-93. In the first phase 7 kilometer was constructed though 6 villeges starting in December 1991 and completed in April 1992 with allocation of 150 metric tonnes of wheat and estimated employment of 7500 man-days. In the following year, the remaining 9 kilometer was constructed with the allocation of 302 metric tonnes of wheat and the estimated employment of 15,100 man-days.

In 1993-94, another earthen road with the length of 16 kilometers and passing through the villages of Enayetnagar, Mamrujkandi, Kalashbhanga, Harina, Anwarpur, Sujatpur, Rasulpur, Shahabajkandi, Nandurkandi of Fatehpur East and Durgapur unions was constructed under Food for Work Programme

by LGED. Five hundred and seventy metric tonnes of wheat were spent with the estimated employment of 28,500 man-days. In the same year, another 9 metric tonnes of wheat were spent for the repairing of Matlab North-Nayergaon road under Food for Work Programme by LGED which estimatedly created 450 man-days employment.

#### **4.3 Public Health and Engineering**

The Department of Public Health Engineering or DPHE provides hand tube-well and sanitary latrine to the rural people at reduced cost. Subsidised price for a hand tube-well is fixed at Tk.700 while for a sanitary latrine Tk.250 (a slab and a ring). The tube-well given by DPHE is for the use of a community (*para/samaj*) of 10 households. The person who pays the subsidised price for the tube-well is called care-taker. He is given the right to install tube-well close to his house but accessible to other users. Its maintenance is supposed to be a collective responsibility. The underlying idea is to increase the access of the community to safe drinking water, although occasional deviation is reported.

Table 5 presents the number of tube-wells and latrines given/sold by DPHE to the residents of the selected unions. DPHE began its function in Matlab in 1977. Initially, both tube-well and latrines were given free, and from 1988 onwards, at a subsidised price. The magnitude of distribution is small and compared to the need, the distribution is limited. Previously, the distribution of tube-wells and latrines were for free, later nominal price was charged.

**Table 5: No. of tube-well and latrines from DPHE during 1977-92, 1992-93 and 1993-94 selected unions**

Unions	1977-92	1992-93		1993-94	
	Tube-well	Tube-well	Latrine	Tube-well	Latrine
Matlab North	369	7	35	9	23
Matlab South	246	8	30	3	21
Fatehpur East	209	13	15	8	10
Fatehpur West	270	10	17	8	8
Sultanabad	211	7	20	3	19
Durgapur	247	9	25	12	20
Khadergaon	210	7	30	3	14
Nayergaon	197	9	15	3	17
Narayanpur	312	8	13	5	18
Total	2271	78	200	54	150

Between the period 1977 and 1992, only tube-wells were distributed and sold by DPHE. The largest number (369) was obtained by Matlab North. During 1992-93, maximum tube-wells were between the period 1977 and 1992, only tube-wells were distributed and sold by DPHE. The largest number (369) was obtained by Matlab North. During 1992-93, maximum tube-wells were sold to Fatehpur East union, and maximum numbers of latrines were sold to Matlab North. In the following year (1993-94), the maximum numbers of tube-wells were sold to Durgapur while maximum latrines were sold to Matlab North.

#### **4.4 Fisheries**

The Department of Fisheries undertakes fishery development projects in different unions. Ponds located in government lands in different unions are taken up for development under Food for Work Programme in order to carry out maintenance, comprising re-excavation, cleaning and other earthwork. Employment is generated through such programmes while the production of fish adds to income of those taking lease of the ponds. It has been learnt that from a pond of one acre of land, the yearly production of fish would be around 15 to 20 tonnes that fetch around TK 30,000.

**Table 6: No. of projects, wheat allocation and estimated employment during 1992-93 and 1993-94 undertaken by the department of Fisheries in relation to Food for Work Programmes by selected unions**

Unions	1991-92			1992-93		
	No. of project	Actual wheat allocation (m.t.)	Estimated mandays employment	No. of projects	Actual wheat allocation (m.t.)	Estimated mandays employment
Matlab North	-	-	-	1	82	4100
Fatehpur East	3	87	4350	1	13	650
Fatehpur West	-	-	-	1	51	2550
Sultanabad	1	14	700	1	6	500
Durgapur	-	-	-	1	32	1600
Farajjikandi	2	139	6950	1	114	5700
Total	6	240	12000	6	298	15100

Pond development projects under Food for Work Programmes were taken up in 3 of the selected 10 unions during 1992-93; in the following year, in 6 unions of the selected 10. Except Matlab North, all are situated inside the embankment.

#### **4.5 Water Development Board**

The Meghna-Dhanagada embankment which surrounds 14 unions of Matlab thana was completed in 1986 to protect from flood. Its length is 62 kilometers. It requires regular maintenance by the Water Development Board, the executing agency. Earth work to repair cracks and fissure which results from the use of the embankment surface as road as well as the impact of flood, re-sectioning and re-excavation of the feeder canals in different parts of the embankment is carried out regularly by the Water Board. Food for Work Programme provides such scopes for maintenance activities.

**Table 7: No. of projects, wheat allocation and estimated employment during 1993-94 undertaken by the Water Development Board in relation to Food for Work Programmes by selected unions**

Unions	1993-94		
	No. of projects	Actual wheat allocation (m.t.)	Estimated mandays employment
Sultanabad	1	88	4400
Farajjikandi	1	170	8500
Total	2	258	12900

Of the three years, the inventory is dealing with only 1993-94. There were Food for Work Programmes by the Water Board in two unions located inside the embankment. In Sultanabad, 4,400 man-days employment and in Faraijikandi, 8,500 man-days were estimatedly generated.

#### **4.6 Department of Poultry and Livestock**

The Department of Livestock provides treatment and vaccination to the cattles and poultry of the farmers. It also provides artificial insemination for breeding of better stock. There is a veterinary doctor at the thana headquarter, and the necessary insemination equipment are also there. Apart from the thana headquarter, there are 3 other artificial insemination centres in the thana. These are located in the villages of Upadi, Faraijikandi and Narayanpur. For each centre, there is a field assistant with one year training in veterinary science.

The centre organises short training for the farmers to impart veterinary knowledge as to common diseases, treatment and medicines, necessary cleanliness, and care as well as insemination.

Field assistants visits different villages to organise vaccination sessions for poultry and cattle for free. Villagers are informed in advance about the vaccination session.

**Table 8: Different services by the Department of Poultry and Livestock at Matlab during 1991-92, 1992-93 and 1993-94**

<b>Year</b>	<b>Cattle Vaccine</b>	<b>Poultry Vaccine</b>	<b>Artificial Insemination</b>	<b>Treatment</b>
1991-92	58780	438300	2844	2254
1992-93	41260	602000	2883	9181
1993-94	43940	545300	3903	13763

Union-level information was not found in this respect. Aggregate information for the entire Matlab thana on how many cattle and poultry vaccines were administered, artificial insemination conducted and treatment delivered in three consecutive years is provided in the above table.

#### **4.7 Health and Family Planning**

The Department of Health and the Department of Family Planning jointly implement MCH-FP programmes. In the villages where ICDDR,B has its own MCH-FP programmes, the above two departments refrain from providing any services. The Maternal and Child Health and Family Planning programmes include, among others, the distribution of contraceptives (temporary and permanent both), and delivery of babies as well as pre-and postnatal care for the new born.

The relevant network divides each union into a number of units with each unit having a woman Family Welfare Assistant. Four hundred to 800 couples are given care in each unit. There is one inspector to monitor the activities of the Welfare Assistant and the Family Planning clinic. For each clinic, there is a Medical Assistant, a Family Welfare Visitor apart from the supporting staff. The clinic provides treatment for pregnant women and the newborn apart from permanent birth control devices. Presently, traditional midwives are given a three-week training and a delivery box.



**Table 9: No. of units, medical clinics and EPI centres for MCH-FP programmes in the selected unions**

Unions	Unit	Clinic	No. of centres
Matlab North	7	1	16
Matlab South	6	1	10
Khadergaon	6	1	8
Nayergaon North	6	-	20
Narayanpur	7	1	24
Fatehpur East	6	-	18
Fatehpur West	7	-	24
Faraijikandi	8	-	24
Durgapur	6	-	24
Sultanabad	6	1	3
Total	65	5	171

Each union is divided into different units in connection with delivering MCH-FP and other medical services as shown in Table 9. Of the selected 10 unions, clinics are there in 5 unions only. In turn, EPI centres are there for every union, the number of which varies.

The clinic for South Matlab union is located in the village Dighaldi; for Sultanabad union, in the village Torki; for Khadergaon union, in the village Khadergaon; and for Narayanpur union in the village Poyeli.

Health services include vaccines for six diseases, Vitamin A capsules, health and hygiene counselling to the villagers. Each union is divided into a number of units and each unit, in turn, into 3 wards. Each unit has one health worker who visits a household at least once a month. For each ward, 2 days a week vaccination sessions are organised in the EPI centres. Family Welfare Assistant and the Health Workers collaborate in this regard. Vaccination dates are announced in advance.

**Table 10: Number of children completing vaccine courses at the government run EPI centres during 1992, 1993 & 1994 and the rate of achievement**

Unions	1992			1993			1994		
	Target	Achievement	% of target	Target	Achievement	% of target	Target	Achievement	% of target
Matlab North	596	587	98.5	602	590	98.0	593	582	98.2
Matlab South	477	469	98.3	488	471	96.5	477	469	98.3
Khadergaon	187	172	92.0	173	161	93.1	179	167	93.3
Nayergaon North	362	355	98.1	379	365	96.3	392	377	96.2
Narayanpur	1159	1148	99.1	1141	1120	98.2	1099	1082	98.5
Fatehpur East	513	507	98.8	570	498	97.7	508	493	97.1
Fatehpur West	688	675	98.1	673	660	98.1	652	642	98.5
Faraijikandi	958	945	98.6	978	962	98.4	952	947	99.5
Durgapur	791	774	97.9	764	756	99.0	770	752	97.7
Sultanabad	141	135	95.7	151	145	96.0	159	148	93.1
Total	5872	5767	98.2	5859	5728	97.8	5781	5659	97.9

Table 10 above shows the total number of children who completed vaccines courses for six diseases in the government run EPI centres in three different years is shown. The success rates in terms of

achieving targets are shown very high. One may point out the element of over-reporting in these figures.

#### **4.8 Social Welfare Department**

As the name goes, the Department of Social Welfare is supposed to have numerous development programmes. In reality, it is different in Matlab since its programmes are gradually shrinking and shifting to other thanas. A Social Welfare Officer and four programme organisers take care of the programmes. It has Development and Revenue sections while the first delivers skill development training, literacy, etc. The latter deals with the distribution of small loans to those participating in different projects. However, the Development section is winded up in Matlab.

Of 22 unions of Matlab thana the Social Welfare Department has activities in 8, which include Matlab South, Matlab North, Upadi South, Upadi North, Islamabad, Nayergaon North, Farajikandi, and Shatnol. It also registers local social organizations engaged in social services to allow them get access to fund. However, the resource base of these organizations is limited as their range of activities too.

**Table 11: Number of training courses and loans given to the people of the selected unions in 1993 and 1994 by the Social Welfare Department of the Government**

Unions	No. of persons received training		Loans provided (Tk.)	
	1993	1994	1993	1994
Matlab North	12	2	-	18000
Matlab South	9	2	28000	11000
Khadergaon	2	-		
Nayergaon North	-	-	14000	12000
Narayanpur	2	-		
Fatehpur East	2	-		
Fatehpur West	2	-		
Farajikandi	-	-	10000	-
Durgapur	1	-		
Sultanabad	6	-		
Total	36	4	52000	41000

Table 11 testifies the very limited function of the Social Welfare Department in the selected unions of this inventory. Training was given to a few people, which further reduced in 1994. The volume of credit disbursed was also very limited. Only three unions - both in 1993 and 1994 - obtained credit. It went for small trades, poultry, cattle raising, etc.

#### **4.9 Department of Education**

The main functions of the Department of Education include coordinating government support to the primary and secondary schools, keep track of their programmes, authorising their activities as well as implementing education- related government-sponsored development programmes. In the following tables, the number of government and registered primary schools, no. of teachers and students for the years 1991 and 1992 are shown. The number of secondary schools has also been shown.

Table 12 shows that the number of government schools and teachers has not registered any changes for the year 1991 and 1992. However, the number of students has undergone change. It was 36675 in 1991 and increased to 38324 the following year.

**Table 12: Number of government primary schools, teachers and students in the selected unions of Matlab in 1991 and 1992**

Unions	No. of schools		No. of teachers		No. of students	
	1991	1992	1991	1992	1991	1992
Matlab North	8	8	49	49	3999	4124
Matlab South	8	8	42	42	3320	3379
Khadergaon	5	5	27	27	2508	2572
Nayergaon North	8	8	39	39	3285	3349
Narayanpur	12	12	60	60	4945	5306
Fatehpur East	8	8	42	42	3332	3143
Fatehpur West	11	11	48	48	3736	3446
Farajjikandi	13	13	54	54	4980	6542
Durgapur	10	10	46	46	4274	4063
Sultanabad	5	5	26	26	2296	2400
Total	88	88	433	433	36675	38324

With regard to the registered primary schools, the relevant changes are significant as shown in Table 13. In ten selected unions, the number of registered primary schools was 20 in 1991 and increased to 30 just in one year. The number of teachers was 80 and increased to 120. Likewise, the number of students was 5372 and increased to 8752 the following year.

**Table 13: Number of registered primary schools, teachers and students in the selected unions of Matlab in 1991 and 1992**

Unions	No. of schools		No. of teachers		No. of students	
	1991	1992	1991	1992	1991	1992
Matlab North	2	3	8	12	370	974
Matlab South	4	6	16	24	1125	1782
Khadergaon	3	3	12	12	975	931
Nayergaon North	1	3	4	12	240	922
Narayanpur	3	4	12	16	825	1155
Fatehpur East	1	2	4	8	200	582
Fatehpur West	1	2	4	8	257	617
Farajjikandi	1	1	4	4	360	378
Durgapur	4	5	16	20	1020	1205
Sultanabad	-	1	-	4	-	206
Total	20	30	80	120	5372	8752

However, with regard to the number of junior secondary and high schools, the relevant change is insignificant in two consecutive years of 1991 and 1992 as shown in Table 14. Only the number of junior secondary schools has increased by one.

**Table 14: Number of junior secondary and high schools in the selected unions of Matlab in 1991 and 1992**

Unions	No. of junior secondary schools		No. of high schools	
	1991	1992	1991	1992
Matlab North	-	1	2	2
Matlab South	1	1	3	3
Fatehpur East	1	1	2	2
Fatehpur West	-	-	3	3
Farajikandi	-	-	2	2
Durgapur	-	-	2	2
Sultanabad	-	-	2	2
Nayergaon North	1	1	2	2
Khadergaon	-	-	1	1
Narayanpur	1	1	2	2
Total	4	5	21	21

### **AUTONOMOUS BODIES, NATIONALISED BANKS AND NON-GOVERNMENT ORGANIZATIONS**

With the government departments, there are public banks, autonomous organization, like BRDB and Grameen Bank with support programmes for the rural people. Many of them have financial programmes.

#### **5.1 Bangladesh Rural Development Board**

Previously known as Integrated Rural Development Programme or IRDP and presently Bangladesh Rural Development Board or BRDB, the organization runs a number of development programmes. Under its coordination, there is a cooperative function involving Krishak Samabaya Sanity (KSS), Mahila Sambaya Samity (MSS), Bittahin Samabaya Samity (BSS) as well as Mahila Bittahin Samabaya Samity (MBSS). Its apex body is the Thana Central Cooperative Association or TCCA at the thana level with yearly election to constitute the executive body.

The programme organizers of BRDB take care of the activities carried out in connection with skill development training for the Samity members usually offered by the staff of the concerned departments including Fisheries, Livestock and Poultry, and Family Planning. Selected members are also sent to the institutions located outside, like Comilla BARD, Agricultural College or Cottage Institutions. Training courses that are offered are on handicrafts, horticulture, poultry, etc. BRDB has also credit programme for the members of the associations. Such credits are for crop cultivation, agricultural equipment, and small trading, etc.

However, on account of some procedural complexities, the activities of BRDB had been affected as loan recovery was slowed down. It was to do with the announcement of the Government (early 1992) to waive loan below Tk 5000. No new loans were disbursed or training programmes conducted after 1992. However, information concerning the previous years shows that the credit programmes of BRDB is considerably tilted to the well-off people. For example, the volume of total loan disbursement was Tk 105, 000 in 1989, and of this Tk 90,000 went to the KSS - the association of the landed peasants and Tk 15,000 to the MSS - the association of the women coming from the peasant families. No money went to the association of landless. In 1990, the total disbursement was Tk

495,500, and repeating the same pattern Tk 445,500 went to KSS and the rest to MSS. In 8 of the 10 selected unions, BRDB has constituted different associations. There are 43 KSSs, 12 MSSs, 5 BSSs and only 2 MBSSs.

## 5.2 Nationalised Banks

In Matlab, presently 10 nationalised banks are functioning which include Sonali Bank, Agrani Bank, and Krishi Bank. The Sonali bank has two branches in Matlab Bazar and Farajikandi; the Krishi Bank has four in Matlab Bazar, Shabeb Bazar, Naori Bazar and Changar Char while the Agrani Bank branches are in Matlab Bazar and Shaheb Bazar.

Agricultural credit is available from these banks for the cultivation of crop in different seasons, procuring agricultural equipment, like irrigation machines, cattleheads or for the development of pond. Banks' field staff coordinates credit operation among the villagers verifying the actual needs and use. However, these bank credits are given against land as collateral. There is a new scheme of Krishi Bank where the poor are exempted from providing any collateral but are required to form a group among themselves as a pre-requisite. Such loans support small trading and other income-generating activities. It is identified that the provision of collateral hinders the access of the hard-core poor in rural Bangladesh who are often completely landless -even strained of homestead.

**Table 15: Aggregate agricultural credit disbursement by three nationalised banks (Krishi, Sonali & Agrani) for 1992-94 by selected unions**

Unions	Krishi (lac Tk)	Sonali (lac Tk)	Agrani (lac Tk)
Matlab North	3.45	13.24	-
Matlab South	-	-	-
Khadergaon	30.01	-	-
Nayergaon North	-	-	-
Narayanpur	.20	-	.19
Fatehpur East	1.37	14.15	-
Fatehpur West	1.43	14.3	-
Farajikandi	7.67	9.7	-
Durgapur	-	-	-
Sultanabad	-	-	.79
Total	44.13	51.39	.98

During 1992-94, Krishi Bank disbursed Tk 44.13 lac as agricultural credit in 6 of the selected 10 unions. The number of beneficiaries was 666. Of this, 322 or 48% obtained loan for individual collateral of 50 decimal land, 269 or 40% for individual collateral of 51-150 decimal land, 75 or 12% for individual collateral of more than 150 decimal land. On the other hand, of the total Tk 44.13 lac, 10% was small loan, each up to Tk.3000, 24% as medium loan between Tk.3001 to Tk 5000 while the rest was large loan each above Tk 5000. These loans went under the categories that include: crop loan, cattlehead loan, agricultural equipment loan, and poverty loan.

During the same period, Sonali Bank disbursed Tk 51.39 lac as agricultural loan in 4 of the 10 selected unions. Total beneficiaries was 573 with 7% from the category who provided 50 decimal land as collateral individually, 64% are those who provided 51 to 150 decimal land as collateral, 29% of the collateral category provided above 150 decimal land each. Here, 1% was small loan, 10% medium loan and 89% large loan. It had crop loan, cattlehead loan, and agricultural equipment loan.

Agrani Bank disbursed only Tk.98,000. Total beneficiaries were 21. Of this 24% was of small collateral category, 57% of medium collateral and 19% of large collateral. 21% was small loan not exceeding Tk 3000, 51% was medium loan within the range of Tk 3001 to Tk 5000, and the rest was large loan each more than Tk 5000.

### **5.3 Grameen Bank**

Grameen Bank was found to have activities only in two villages of Matlab North union - Dighaldi and Mobarakdi. Its activities are mainly confined to Chandpur Sadar Thana. The bank began to function in Dighaldi since 1992, and after one year extended to Mobarakdi. Its main function is giving credit for income-generating activities, to buy tube-well, sanitary latrine apart from counseling the villagers on family planning, sanitation and hygiene, and tree plantation etc.

Its loans are categorized as general loan, seasonal loan and hand tube-well/sanitary loan. General loan is for small trading; cow rearing, and fattening, poultry, etc. Seasonal loan is exclusively for agricultural activities.

During 1993 and 1994, it disbursed loans to the members of 11 centres in these two villages in the following way: general loan Tk 15,30,500, seasonal loan Tk 4,27,500, sanitary loan Tk 37,500 and tube-well loan Tk 74,000. All these loans are collateral-free.

## **CONCLUSION**

In Matlab, like other thanas, the development inputs flow from the government and non-governmental sources. The form that dominates the government intervention is the Food for Work Programme. The rural poor gain access to subsistence through this. However, compared to its actual necessity, the scale of flow is limited. Relevant statistics show that in 1991 about 931 metric tonnes of wheat were advanced to carry out the Food for Work Programme by different government departments. At Tk 5.000/metric ton this had fetched about Tk 47 lac. In that year, the total number of households in the selected 10 unions were about 40,000 and if it is presumed that about 50% of them were either landless or virtually landless, for each such household about Tk. 235 could be allocated. However, if the alleged fact that a part of the allocation for Food for Work Programme is misappropriated at the time of implementation is considered, the actual benefit would be less than the figure suggests.

Interventions are also made in the field of health, livestock, education, and credit. The poor - generally deprived of access to development programmes - are particularly benefited from such programmes. However, the prevailing situation points at the dominance of the well-off in the institutional credit system because they can provide collateral for loan.

Finally, the evaluation of the development impact in Matlab thana should not narrowly focus on some particular organizations, instead it should posit a comprehensive outlook and consider related programmes by different organizations.

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