
UNIT 3 RURAL DEVELOPMENT EXPERIENCES — AN ASIAN PERSPECTIVE

Structure

- 3.0 Objectives
- 3.1 Introduction
- 3.2 The Asian Scenario
- 3.3 Rural Development in Malaysia
 - 3.3.1 Malaysian National Development Planning
 - 3.3.2 Government's Initiatives Related to Rural Development
 - 3.3.3 Current Programmes
 - 3.3.4 Rural Development in Perspective
- 3.4 Rural Development in Sri Lanka
 - 3.4.1 Asset Based Programmes
 - 3.4.2 Welfare Oriented Programmes
- 3.5 Rural Development in Bangladesh
 - 3.5.1 Agrarian Reforms
 - 3.5.2 Integrated Rural Development Programme (IRDP)
 - 3.5.3 Bangladesh Rural Development Board (BRDB)
 - 3.5.4 Social Services
- 3.6 Let Us Sum Up
- 3.7 Key Words
- 3.8 References and Suggested Readings
- 3.9 Check Your Progress – Possible Answers

3.0 OBJECTIVES

After studying this unit, you should be able to:

- describe the rural development experiences of Malaysia, Sri Lanka and Bangladesh;
- outline the major problems affecting rural societies of these countries;
- analyse the types of rural development experiment launched in each of these countries;
- explain the reasons for the successes and failures of these rural development experiments;
- record the lessons you may have drawn from the experiences of these countries in tackling the problems of the rural poor.

3.1 INTRODUCTION

Rural Development has rightly been given primacy in the development plans of developing countries of Asia, which are characterized by preponderance of rural populations and high incidence of rural poverty. The increasing levels of poverty among the rural masses in these countries is a matter of serious concern. Therefore, the primary goal of rural development strategies adopted by these countries has remained directed towards tackling under-development and endemic poverty. In the recent past, the consideration for equitable distribution of benefits among the rural masses has added a new dimension to rural development. People's perception has now been acknowledged to be an important feature in rural development plans. A

number of initiatives have been taken by developing countries of Asia in addressing the problems of rural development. It will be, therefore, interesting to present the rural development scenario in three selected countries, namely, *Bangladesh, Malaysia and Sri Lanka* who are operating at various levels of development, representing both low income and middle income economies. After discussing '*Development: An Overview*' in the first unit followed by '*Rural Development: Concept and Strategies*' in the second unit, a discussion regarding the '*Asian Experiences in Rural Development*' in the third unit makes a logical sequence of details. The aim of this unit is to familiarize you with selected Asian experiences in rural development, particularly those of *Bangladesh, Malaysia and Sri Lanka*.

3.2 THE ASIAN SCENARIO

Most Asian countries remain predominantly rural; the proportion of population living in the rural areas of Asia is large and has changed marginally over the past few decades. As per the most recent available estimates (for 2002), approximately 85.4 per cent of Nepal's population, 78.9 per cent of Sri Lanka's population, 79.8 per cent of Lao PDR's population and 76 per cent of Bangladesh's population still live in rural areas. Table-1 shows that, except Malaysia (36.7%) and Philippines (39.8%), all other countries of South and South-East Asia are predominantly rural in character. These countries, apart from being rural, also share some common features such as agriculture-dominated economies, increasing population pressure on the available land, high incidence of poverty, unemployment and underemployment, high rates of illiteracy and inadequate calorie intake. Table-1 gives you additional information about a few social indicators of development for some South and South-East Asian countries.

As is evident from the table, the average life expectancy at birth has consistently increased in all the countries. The average longevity has crossed 72 years in Malaysia and Sri Lanka. The adult literacy rate has increased in all the countries, although more than half of the population is still illiterate in Bangladesh, Nepal and Pakistan. You will also observe that these countries of South and South-East Asia are predominantly rural in character. An analysis of the rural development programmes initiated by these countries reveal that the major objectives of rural development programmes are: removal of poverty and unemployment, raising the health, nutritional and educational status of the rural people and making sufficient provisions to meet their basic needs such as food, shelter and clothing. You will notice that all the countries attempting rural development have given priority to these objectives. We have chosen Malaysia, Sri Lanka and Bangladesh in order to highlight their specific experiences in achieving these objectives through their chosen strategies. For instance, in Malaysia, meeting the objective of alleviating poverty and unemployment has been attempted through reasonably comprehensive rural development policy, including access to land for the landless, with strong inputs from the government in diverse areas; in Sri Lanka it has been attempted primarily through welfare oriented programmes and in Bangladesh mainly through cooperatives and employment generation programmes such as rural works programmes. Although the rural development experiences of Malaysia, Sri Lanka and Bangladesh are dissimilar in many ways, yet we have chosen them for a discussion, as they throw up a number of issues and lessons of interest for us in India.

3.3 RURAL DEVELOPMENT IN MALAYSIA

Malaysia covers an area of 330, 252 square kms comprising Peninsular Malaysia, Sabah and Sarawak. Peninsular Malaysia is bordered by Thailand to the north and Singapore to the south, while Sabah and Sarawak in the northern part of Borneo island share land borders with Brunei and Indonesia. The current population of Malaysia is 25.1 million (2004), out of which 38 per cent resides in rural areas.

Table 3.1: Population and Selected Social Indicators in South and South-East Asia

Sl. No.	Country	Population (Million)	Annual Population Growth Rate		Rural Population (% of total)	Population Below Poverty Line (% National Poverty Line)	Adult Literacy Rate (% 15 and above)	Life Expectancy at Birth
			1975-2002	2002-2015				
	South Asia	2002		2002-2015	2002	1990-2001	2002	2002
1.	Bangladesh	143.8	2.4	1.8	76.1	49.8	41.1	61.1
2.	India	1059.5	1.9	1.3	71.9	28.6	61.3	63.7
3.	Nepal	24.6	2.3	2.0	85.4	42.0	44.0	59.6
4.	Pakistan	149.9	2.8	2.4	66.3	32.6	41.5	60.8
5.	Sri Lanka	18.9	1.3	0.7	78.9		92.1	72.5
	South-East Asia							
6.	Indonesia	217.1	1.8	1.1	55.5	27.1	87.9	66.6
7.	Lao, PDR	5.5	2.2	2.1	79.8	38.6	66.4	54.3
8.	Malaysia	24.0	2.5	1.6	36.7	17.6	88.7	73.0
9.	Philippines	78.6	2.3	1.6	39.8	36.8	92.6	69.8
10.	Thailand	62.2	1.5	0.9	68.4	13.1	92.6	69.1
11.	Vietnam	80.3	1.9	1.3	74.8	50.9	90.3	69.0

Source: Human Development Report — 2004, UNDP, New York.

At the time of independence (August 31, 1957), the Malaysian society was overwhelmingly rural with more than 75 per cent of the population residing in rural areas and most of them involved in agricultural activities. Soon after independence, however, Malaysian economy got on to a trajectory of impressive economic transformation, and the Table below captures the sectoral dimension of it.

Table 3.2: Malaysia's Sectoral Contribution to GDP in Selected Years

Sector	1970	1980	1990	1995	2000
Agriculture, Forestry and Fishing	29.0	22.9	18.7	13.6	10.5
Mining and quarrying	13.5	10.1	9.7	7.4	5.7
Manufacturing	13.9	19.6	27.0	33.1	37.5
Construction	3.8	4.6	3.5	4.4	4.8
Services	39.6	42.6	42.1	42.2	45.7

Source: Statistical Year Book for Asia and the Pacific, 2002: United Nations.

The rural sector in this country comprises largely of small holding operators in agriculture, a diverse range of labourers and those involved in various informal economic activities. The small holding agricultural sector comprises of rubber, palm oil and coconut producing small holders, paddy farmers, fishermen, mixed farmers and estate workers.

In terms of its social composition, Malaysia is a multi-ethnic society comprising 58 per cent Malays and other indigenous groups (known as bhumiputras), 32 per cent Chinese and the remaining 10 percent people largely of Indian origin. The rural population registered an increase from 4.6 million in 1957 to 9.4 million in 1995, and subsequently declined to 8.5 million in 2001. The share of population living in rural areas has continuously declined from 73.2 per cent in 1970 to 49.4 per cent in 1991 and to 36.7 per cent in 2002. The Malaysian economy has grown very rapidly over the years, mainly because of her rich and diverse resource base coupled with appropriate macro-economic policies. In order to understand the policy perspective within which rural development has taken place in Malaysia, it will be useful to understand the National Planning mechanism followed in Malaysia.

3.3.1 Malaysian National Development Planning

The national planning mechanism comprising long-term perspective planning (10-20 years), medium term (5 years) and short term (annual) ensures that the country meets the overriding development goal of national unity. The long-term perspective planning includes the First Outline Perspective Plan (OPP1) that contained the New Economic Policy (NEP: 1971–1990), the Second Outline Perspective Plan (OPP2) containing the National Development Policy (NDP: 1991–2000) and the Third Outline Perspective Plan (OPP3), which accommodates the National Vision Policy (NVP: 2001 – 2010).

Malaysia has worked through eight Five-year Plans starting with the First Malaysia Plan in 1966–1970 until the current Eighth Malaysia Plan (2001-2005). These plans have charted the economic development of the whole country, whilst giving priority to rural development. Since rural development is synonymous with poverty eradication, poverty eradication has been integrated into the national development planning agenda and is thus one of the core components of Malaysia's development philosophy. Let us now briefly discuss these Perspective Plans.

i) The First Outline Perspective Plan (OPP 1) and the New Economic Policy (NEP)

The First Outline Perspective Plan (OPP 1) covered the period of 1971–1990 and set the broad socio-economic framework that sought to bring about greater integration

among states and regions in the country. These objectives were achieved by implementing various strategies and programmes to reduce regional disparities and to bring about a more equitable distribution. The OPP 1 period saw the completion of four (4) five-years development plans, from the Second Malaysia Plan (1971–1975) to the Fifth Malaysia Plan (1986–1990). These five-year national development plans served as the major instruments for the achievement of the country’s development goals. Each plan offered a framework for the coordination of government public expenditure and it also served as the principle guide for the country’s development planning and implementation process. The Second Malaysia Plan (1971–1975) was an important phase in the long-term development of the Malaysian economy and society, as it became the launching pad for the implementation of the New Economic Policy (NEP), which focused on:

- Eradicating poverty among all the Malaysians, irrespective of race, and
- Restructuring Malaysian society so that the identification of race with economic functions and geographical locations is reduced and eventually eliminated.

ii) **The Second Outline Perspective Plan (OPP 2) and the National Development Policy (NDP)**

The Second Outline Perspective Plan (OPP2), covering the period 1991-2000, was formulated based on the New Development Policy (NDP). The OPP 2 was formulated with a shorter time frame of ten years, half that of OPP 1. This shorter time frame reduced the risks of setting unattainable goals and uncertainties of making development projections which these goals dependent on. It offered several new dimensions to development planning for Malaysia.

The objective of the NDP was to attain balanced development in order to establish a more united and just society. National unity remained the ultimate goal, as a united society is fundamental in bringing about stability and sustained development. The NDP set the pace for Malaysia to become a fully developed nation by the year 2020.

Check Your Progress I

Note: a) Use the space provided for your answers.

b) Check your answers with the possible answers provided at the end of this unit.

1) What was the basic focus of the New Economic Policy?

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2) Why was Second Outline Perspective Plan (OPP2) formulated with a shorter time frame of ten years?

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iii) **The Third Outline Perspective Plan (OPP 3) and the National Vision Policy (NVP)**

The NVP (2001-2010) incorporates the critical thrusts of the previous development policies, namely the NEP and the NDP with the overriding objective of national unity. Eradicating poverty irrespective of race, restructuring of society and balanced development will remain as the key strategies. The NVP is also guided by the strategic challenges of Vision 2020, which laid out the directions for Malaysia to become a fully developed nation by 2020. In essence, the NVP represents the consolidation of all the past development efforts and is aimed at establishing a united, progressive and prosperous Bangsa Malaysia that lives in harmony and engages in full and fair partnership.

3.3.2 Government's Initiatives Related to Rural Development

We will now turn to the specific Government initiatives taken for bringing about rural development in Malaysia. These include the following:

i) First Rural Transformation (1957 –1994)

Rural development during this period focused on poverty eradication, basic infrastructure development and agricultural and land development as the prime economic activities to generate economic growth and well-being. The development programmes implemented include:

- i) poverty redressal programmes;
- ii) rural infrastructure and amenities;
- iii) resettlement of villages;
- iv) development of estate and plantation through new land development and in-situ development; and
- v) rural industrial activities.

During this period too, apart from the development programmes carried out by the various line ministries, the government also created new agencies such as the Federal Land Consolidation and Rehabilitation Authority (FELCRA), the Rubber Industry Smallholders Development Authority (RISDA) and the Federal Land Development Authority (FELDA) to help plan, implement and monitor land development programmes. In addition, seven Regional Development Authorities (RDAs) were established to accelerate the development of the rural areas.

ii) Second Rural Transformation (1994 – 2020)

The Ministry of Rural and Regional Development (MRRD) plays an important role in realizing the national development goals and the Vision 2020 as rural development and poverty eradication are integral components of the national development programme. As such, the New Philosophy and Strategy of Rural Development Towards 2020 (NPSRD) was introduced in the year 1994, and it became the thrust of the Second Transformation of Rural Development. The main aims envisaged in NPSRD are:

- The creation of a rural community that is sustainable, with initiative and knowledge and possessing noble ethical and moral values in consonance with the objective of Vision 2020; and
- The creation of a developed, attractive and profitable rural area.

The NPSRD emphasises on human development as the key driver to propel the strong economic growth of the rural sector in the future.

3.3.3 Current Programmes

i) Eighth Malaysia Plan (2001 – 2005)

In the Eighth Malaysia Plan (2001-2005), the focus of rural development programmes is to create a conducive environment for investments and a countryside living with the provision of quality infrastructure and social services. Development programmes of the Regional Development Authorities (RDAs) will be improved, consolidated and streamlined towards increasing the standard of living of the rural populations. The major focus of the rural development activities centres on providing better housing, promoting development of rural tourism and increasing training and income generating opportunities for rural youths. Development of small-scale industries will be undertaken in areas where local resources are available. Higher income, better infrastructure and the provision of good quality social amenities contribute towards improving the quality of life in rural communities. Originally, the Malaysian Government had targeted to reduce the incidence of poverty to 0.5 per cent by 2005. Recently, however, the Government has reset its target to reduce the incidence of poverty to 0.5 per cent by 2009.

ii) Rural Economic Activities

Besides agricultural activities, the rural folks are also involved in enterprises which serve to diversify the rural economy. The following are among the entrepreneurship development programmes to boost the rural economic activities:

- i) The Rural Economic Financing Scheme which is a soft loan scheme to help rural entrepreneurs to start businesses or those who have already started, to enhance or upgrade their present businesses.
- ii) In order to improve the managerial skills among rural entrepreneurs, MRRD provides advisory services and training in entrepreneurship development, motivational courses, skills development and quality enhancement. The Industrial Incubator Scheme and Industrial Guidance Scheme are also provided as part of the training component.
- iii) Lack of proper business premises is one of the factors that hinders the development of the rural entrepreneurs. As such, MRRD with the cooperation of the State Governments and local/district authorities provides business premises (including necessary infrastructure such as electricity, water supply, access roads and security fencing) to rural entrepreneurs who do not have or are not capable of getting business premises to conduct their business operations.
- iv) Under the Marketing and Promotion Programme, MRRD assists rural entrepreneurs in marketing their rural products through acquiring business spaces at shopping complexes or malls in urban areas.
- v) Rural women have more interest in micro-entrepreneur activities than in other economic activities. Most of them are involved in agro-based micro-entrepreneur activities such as food processing activities, crafts and family owned businesses. Until July 2004, a total of 94,000 rural women had benefited from the micro-credit facilities from AIM under the Skim Pinjaman Ikhtiar. This scheme provides financial assistance to rural communities to venture into economic and income generating activities.
- vi) Promotion of rural tourism as an economic activity involves the homestay programme. The homestay development programme emphasises the participation of the rural community. In Malaysia, there are about 64 villages involved in the homestay programme consisting of 948 operators. The homestay programme benefits the rural society in terms of business opportunities as well as job opportunities

iii) Poverty Eradication Programmes

From the year 1998 to 2000, poverty eradication programmes were mainly focused on the hardcore poor through the implementation of the Development Programme for the hardcore Poor (Program Pembangunan Rakyat Termiskin – PPRRT). The Government has now revised the poverty *concept and scope* by broadening the target group to cover the lowest (30 percent) income group of the Malaysian population through a programme known as the People's Well-being Development Scheme (Skim Pembangunan Kesejahteraan Rakyat). The target group is measured on the basis of an income level of less than RM 1,200 per month (equivalent to US\$316 per month) per household. The group comprises approximately 1.5 million families. Some of these programmes are outlined below:

- ***Minds Set Change Development Programme***

The objective of this programme is to develop and change the mind set of the poor rural households to be more confident and self-sustaining in improving their level of knowledge, pride and skills.

- ***Training and Education***

This programme aims to increase the level of academic achievement. It also provides skills trainings to those who are unable to further their studies in the local universities.

- ***Income Generating Activities***

The objective of the programme is to assist in increasing the level of income of the target group through economic projects which have growth potential, hence eventually providing them with job opportunities.

- ***Other Programmes***

Other Programmes implemented under the People's Well-being Development Scheme are: a) provision for building facilities and equipment for the operation of child day-care centres in poverty stricken areas, b) dietary food supplement to school children below 12 years, c) provision for financial assistance in the form of yearly dividends to the hardcore poor, and d) provision for basic, comfortable and safe living quarters or houses.

iv) Agriculture Development Programmes

The integrated agricultural development programme plays an important role in the redevelopment of existing villages and farms as well as raising the productivity of existing farms and income of farmers. In the Fifth Malaysia Plan (1986-1990), 15 Integrated Agricultural Development Projects (IADPs) were implemented by the government. Using this approach, each IADP is designed to provide an integrated package of infrastructural and support facilities.

v) Land and Regional Development Programmes

Land and regional development programmes include new land development, in-situ development and land consolidation and rehabilitation. The establishment of the Rubber Industry Smallholders Development Authority (RISDA) was not merely for the replantation programme but for a more holistic development of the smallholders themselves in line with the concept of The Man Behind the Tree. This concept incorporates programmes such as economic, human and institutional development as well as education.

vi) Rural Community Development Programmes

Apart from physical and economic development of the rural population, emphasis has also been given to the equally important social, cultural and psychological aspects of

human resource development among the rural people. Human resource is identified as the key resource to be strategically developed in Malaysia in her efforts to achieve a developed nation status by 2020, commonly known as VISION 2020. The focus on human resource is in line with the thrust of the second rural development transformation.

3.3.4 Rural Development in Perspective

The Ninth Malaysia Plan (2006-2010) is the second phase of the NVP and the OPP3. Consistent with the OPP3 that focuses on building a resilient and competitive nation, MRRD will give priority to human development as specified in the NPSRD. The emphasis on homocentric development is to instill the spirit of self-reliance, maintaining and strengthening good ethical and moral values, educating the people to be responsible and caring members of society and provision of entrepreneurship development and skill training towards creating an active, dynamic, knowledgeable and economically empowered rural population. Towards this end, both formal and non formal education will be further enhanced and a Knowledge Society based on life-long education created by the year 2020. To enhance the *capacity* of the rural communities, Gerakan Daya Wawasan (the Vision Empowerment Movement) programmes will be implemented. Under the One District One Industry (ODOI) approach, each district will be encouraged to specialize in the production of one type of product, whether in agriculture, manufacturing or services, where they may have comparative advantage and can benefit from the economies of scale. ICT is expected to be used as a tool to increase income and knowledge and transform Malaysia into a value-based knowledge society by the year 2020

Check Your Progress II

Note: a) Use the space provided for your answers.

b) Check your answers with the possible answers provided at the end of this unit.

1) When was the New Philosophy and Strategy of Rural Development Towards 2020 (NPSRD) introduced and what was its main aim?

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2) How does Malaysia look at its rural development in perspective?

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3.4 RURAL DEVELOPMENT IN SRI LANKA

Sri Lanka has a population of 18.9 million (2002), and more than three quarters of them (78.9%) live in rural areas. Agriculture remains the largest sector producing about one-third of the national product. Small holders dominate agriculture in Sri Lanka, as 90% of the agricultural holdings are below two hectares, and much of it is operated by subsistence farmers under diverse land tenure patterns. In addition, the rural economy has a variety of small time activities such as handicrafts, retail trade, etc. Considering its different dimensions, the rural economy of Sri Lanka, or for that matter, its entire economy certainly does not present the picture of a thriving economy in terms of macro-economic indicators. Indeed, as per the World Bank Report, 2000, the country has been classified as one of the poorest nations of the world in terms of per capita income. Nonetheless, due to government's interventions, the country's performance in terms of social indicators of development has been quite impressive. In fact, Sri Lanka is often cited as an exception among developing countries for such achievements.

As you will notice from Table-3.1, in terms of standard social indicators, Sri Lanka has recorded very significant achievements, which are very impressive when compared with the performance of most developing countries. As mentioned earlier, however, there is not much to cheer about on the economic front. The growth of the agricultural sector has been sluggish and lopsided and thus the peasant population, which depends solely on agriculture, has been adversely affected. Mechanization has not displaced labour, nor found any room to get absorbed. Unemployment is rising and there is decline in income. A section of the peasantry is being forced to lease out or mortgage the allotted land to rich farmers due to lack of access to institutional credit. Finally, it is feared that Sri Lanka's effort to lease out irrigable lands to foreign companies for palm and sugar production might lead to capital intensive production using hired labour with restrictions on individual peasants in smaller units. Close to a quarter of the islands' population remain below the poverty line, even though some significant attempts have been made to eradicate poverty over the years. In the following sections, we will analyse some of the rural development programmes, which help us in understanding the country's performance, particularly in rural areas.

3.4.1 Asset Based Programmes

In this sub-section, we shall discuss the Accelerated Mahaweli Development Projects and District Integrated Rural Development Programme.

i) Accelerated Mahaweli Development Project

Land reform measures initiated in 1953 under the Mahaweli Project gave land to peasants in certain areas specified as Dry Zones on a permanent lease basis. Through the policy of advance alienation, introduced in 1958, peasants were required to participate in the construction of canals and preparation of land for cultivation. Once the lands were developed for cultivation, the peasants were given possession of their allotted lands. This led to the launching of the Accelerated Mahaweli Development Project (AMDP) in 1963. Under this project, the water from the Mahaweli Ganga system was diverted to the Dry-Zone areas for irrigation and agricultural production. In 1977 it was decided to accelerate the implementation of the Master Plan for Mahaweli Development with the objectives of generating sufficient employment and producing adequate food and power. Later, it included other projects, viz Victoria, Maduru Oya, Kotmale and Randeningala. The main purposes of these projects are developing hydrology and discharge facilities and building of reservoirs, stilling basins, tunnels and power stations. On account of these projects, Sri Lanka experienced a significant increase in employment, especially in the non-agricultural sector. The projects also provided for comprehensive health care facilities, facilities for home gardening, training in water management and for sports.

ii) **District Integrated Rural Development Programme (DIRDP)**

The main objectives of DIRDP, launched in 1979, has been to reduce regional disparities, develop district resources and enhance the income and employment of the poor. These objectives are to be achieved by a process of greater allocation and distribution of resources and assets to the rural sector. This programme is funded both by International Development Agency (IDA) and by the government. The DIRDP comprises various schemes, namely agriculture and irrigation, forestry, fisheries, small-scale industries, water supply, health, education and training, transport, rural credit and production of minor export crops. Priority, however, is given to the sector that needs immediate attention in each district selected under this programme.

Initially (1982), the programme covered seven backward districts, which had limited resources and did not benefit directly from the projects such as the Mahaweli scheme. In 1984, this programme covered eleven districts. The Regional Development Division of the Ministry of Plan Implementation monitors this programme in collaboration with the Divisional Development Councils, having representatives from village committees, women's *samities* and cooperative societies.

Some evaluations of this programme reveal that the DIRDP did not have any substantial impact on the rural poor. The IDA funded projects have benefited mostly the big farmers and the government sponsored projects have not made any marked impact on any particular segment or locality since the investment is spread too thinly over a number of sectors. It has done little for employment generation either.

iii) **Janasaviya Programme**

Janasaviya is a Sinhala word meaning *strength of the people*. This programme was introduced in 1989 with a view to upgrading the quality of life of the poor by investing in them to improve their skills. Along with the skills development, the government also assisted the beneficiary families by providing them with food to maintain a better quality of life during the two-year period of the programme. The Janasaviya beneficiaries were selected from among the *food stamp* recipient families, the eligibility criterion being that the monthly income of the beneficiary household should not exceed Rs. 700/- at the time of screening.

iv) **Samurthy Programme**

Janasaviya programme has evolved into a new national poverty alleviation programme, called *Samurthy*, and is in operation in all administrative districts of the country except in the war-affected areas. As per the most recent information available, the programme caters to about two million families, which accounts for more than 50% of the total number of families in the country, and well over 1% of the country's Gross National Product is being spent on it. The ultimate objective of Samurthy is to promote self-reliance on the basis of nurturing capacities and capabilities through appropriate training to enhance human capital. All Samurthy beneficiaries are forced to save a part of the income supplement in order to develop a culture of thrift and savings. The resources accumulated through such savings, together with the help of supplementary finance from outside, are supposed to finance new income earning activities among the beneficiaries.

v) **Rural Finance Sector's Development Programme**

Financed by the Asian Development Bank (ADB), this programme was initiated in 2003 with the objective of giving a thrust to the rural economy and promote private sector led economic growth. This initiative comprises a '*programme loan*' for supporting policy and institutional reforms in the rural finance sector and a '*project loan*' for promoting rural enterprise development and institutional strengthening.

The *programme loan* promotes policy changes that emphasize good governance and improved operations of rural finance institutions. It helps draw a legal and regulatory framework for institutional reforms, and expansion of rural finance in conflict affected areas. It aims to forge partnerships between rural communities and NGOs in identifying, planning, executing and monitoring subprojects in expanding the rural finance market.

The *project loan* component, on the other hand, is aimed at strengthening key institutions that provide training in rural finance and improve service delivery, sector supervision and outreach expansion.

vi) **Rural Electrification Programme**

This is also supported by Asian Development Bank and was started at the beginning of 2004. Even in the areas covered by the power grid, it is common that sections of poor households cannot afford connection charges, internal wiring costs, etc. This initiative pilots a micro-finance fund that assists the poor in meeting such costs to electrify their homes. The scheme is supported by training and awareness programmes. The training is aimed primarily at Cylone Electricity Board and the participating micro-finance institutions for them to address better the needs of poor households in obtaining and maintaining electricity services. *The Sarvodaya Economic Enterprise Development and SANASA Development Bank* are the two institutions chosen on the basis of their geographic outreach, experience and financial discipline to implement the micro-finance scheme.

3.4.2 **Welfare Oriented Programmes**

Under this section we shall discuss in brief three programmes, viz. Supplementary Feeding Programme, General Minimum Needs Programme and Social Security and Public Assistance Programme.

i) **Supplementary Feeding Programmes**

The schemes covered under this programme are the Thriposha Programme and School Biscuit Programme. The Thriposha Programme started in 1973 aimed at meeting the nutrition needs of malnourished infants and pregnant and lactating mothers through a pre-cooked protein-fortified cereal based food supplement of 50 grammes per person per day, which is 23.2 per cent of the total daily energy requirement. The School Biscuit Programme aims to improve the nutritional status of highly malnourished primary school children who are selected after a nutrition status survey.

The assessment of these two programmes reveals more limitations than achievements. Since the Thriposha Programme is linked with the nutrient content of the home diet, it can only be effective if there is adequate diet available at home. Therefore, this programme is to be seen in relation to the overall calorie intake of the beneficiaries, which is mostly met by the scheme called Food Stamp Scheme (FSS) of the General Minimum Needs Programme.

ii) **Mid-day Meal Programme**

The government inaugurated a free mid-day meal programme for school children in 1989 with the objective of providing a wholesome mid-day meal to every student. Through this scheme, the government aimed at a healthy personal, social and civic development of each child, while actively involving the local community in planning and implementing it. It also hoped that the scheme would boost economic betterment around the schools with this scheme in operation.

iii) **General Minimum Needs Programme**

The General Minimum Needs Programme comprises three schemes, *Food Stamp or Subsidy Scheme (FSS)*, *Free Education and Free Health Care Services*. We shall begin with the FSS.

a) *Food Stamp Scheme*

The Food Stamp Scheme, introduced in 1979, is basically a subsidy in the form of stamps, which have a certain cash value and are cashable against a specified range of commodities such as rice, wheat, flour, sugar, milk powder, condensed milk and dried fish. The food stamps can be converted into savings deposits at the will of the beneficiaries under this scheme.

The beneficiaries are selected on the basis of the number of members in a household and the level of household income per year. For instance, as per the original design of the scheme, if there are 13 members in a household with an annual income less than Rs. 3600, all of them would get *food stamps* and if the income of the same household is between Rs. 7,921 and Rs. 9,000, only one person would be given *food stamps* (The Sri Lanka uses Rupee currency but its exchange value is not the same as Indian Rupee). Similarly, in a household with seven members having an annual income of Rs. 4,321– 5,040, only one person would be given *food stamps* and so on. At the time when the scheme was introduced, the money value of the *food stamps* distributed in relation to the age composition of the members of the household was as follows:

- Rs. 25 per month for children below the age of 8 years.
- Rs. 20 per month for children in the age group of 8-12 years.
- Rs. 15 per month for persons of 12 years and above.

Soon after the scheme was launched, its spread was impressive. By 1983, there were 70,59,998 stamps worth Rs. 70.5 crores issued under FSS covering about 46 per cent of the population.

The *Food and Nutrition Survey findings* (1982) regarding the nutritional impact of this programme, however, revealed that the energy intake contributed by FSS had fallen from 36 per cent in 1979 to 18 per cent in 1981, and the protein intake had fallen from 34 per cent to 17 per cent. The calorie consumption too had reduced sharply. For instance, the FSS calories as a proportion of total calories was 18 per cent in 1979, but only 4 per cent in 1980. This happened mainly because the prices of certain essential commodities hiked, while there was no corresponding change in the cash value of the stamps. The absence of a proper mechanism to check the validity of the income reported by the recipient households resulted in covering a large number of beneficiaries that exceeded the number visualized in the scheme. As a result the government was not in a position to increase the cash value of stamps to match the rising cost of essential commodities. Sri Lanka's population, however, continues to enjoy a relatively high level of nutritional status as compared to other Asian countries. This is evident from the fact that the daily calorie supply per capita in Bangladesh, India or Pakistan is well below the figure for Sri Lanka, where it is more than 2400 calories per person per day.

b) *Free Health Care Services*

Two major health care systems, viz. the allopathic and the ayurvedic, serve the country through an extensive network of government medical institutions and cadres of field workers, organized separately for curative and preventive work. The institutions providing curative services are visiting stations, central dispensaries, maternity homes, rural hospitals, district hospitals, base hospitals and specialized institutions. Basic services have been established even in remote rural areas, and a referral system enables access to more specialized services. You may also note that the government has adopted a health care model based on integration of health care services with other development programmes, community involvement and greater emphasis on preventive measures. The success of health care services can be seen from the

lower infant mortality rate (13.3 in 2001) and higher life expectancy at birth (73 in 2001). The special campaigns organized for the prevention and control of diseases like hook worm infestation, malaria and tuberculosis, which have been the major causes of morbidity and mortality, have been found very effective and the occurrences of such diseases have been brought down drastically.

c) *Free Education*

The policy statement on public education initiated in 1944 provides universal free education through a network of primary, secondary and tertiary educational institutions. Large financial allocations enabled educational facilities to be provided throughout the country and access to education became a reality in rural areas. As a result, Sri Lanka enjoys a high literacy rate (92 per cent). Sri Lanka's educational system, however, is not devoid of shortcomings. Best schooling facilities are still concentrated in the urban centres. University education receives relatively high financial allocations. Also, the dropout rate is higher among low-income families in the rural sector.

iii) **Social Security and Public Assistance Programmes**

These programmes are aimed at helping the aged without dependants, the permanently disabled, the retarded, orphans below 16 years of age and the widows. These programmes are administered through the Department of Social Services and some voluntary organizations. It is understood that these programmes have contributed little in poverty alleviation as the assistance given has been too small to do any good.

Check Your Progress III

Note: a) Use the space provided for your answers.

- b) Check your answers with the possible answers provided at the end of this unit.
- c) For questions 1-5, put a tick (\checkmark) against the choice, which you think gives the most appropriate answer.

1) The accelerated Mahaweli Development Project was launched in

- i) 1953 () ii) 1955 () iii) 1958 () iv) 1963 ()

2) The peasants prior to taking possession of their allotted lands were engaged in the preparation of lands for cultivation. This is known as:

- i) Hired Labour
- ii) Bonded Labour
- iii) Advance Alienation
- iv) Contract Labour

3) A pre-cooked protein fortified cereal based food supplement for infants and others is known as:

- i) Supplementary Feeding Programme
- ii) Thripasha Programme
- iii) School Biscuit Programme
- iv) Food Stamp Scheme

4) The commodities such as rice, wheat, flour, sugar, etc. are subsidized in Sri Lanka through a programme known as:

- i) Food Stamp Scheme

- ii) Basic Needs Scheme
 - iii) Welfare Scheme
 - iv) Food Supply Scheme
- 5) The health care model in Sri Lanka is based on:
- i) Integration of health care services with other development programmes
 - ii) Eliciting community involvement
 - iii) Providing preventive measures
 - iv) All of the above
 - v) Promoting preventive, curative and rehabilitative measures
- 6) Mention the limitations of Sri Lanka's asset-based programmes.
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3.5 RURAL DEVELOPMENT IN BANGLADESH

Bangladesh, after attaining independence in 1971, presented a picture of the extremes of poverty and underdevelopment. At that time, nearly 80 percent of the population lived below the poverty line; real wages of the agricultural labourers were very low and the food and energy intake of the rural population had declined consistently. Rapid increase in population curtailed the increase in per capita income. The skewed pattern of land ownership led to unequal distribution of incomes and it increased the dependence of the poor cultivators on the rich landlords. Inequality in access to education and other public services such as health, housing, etc., was widely prevalent as the rich landlords controlled the channels of public services for rural development by controlling tenancy, labour and credit markets.

The objectives of the rural development programmes of independent Bangladesh were: reducing poverty and inequality in the distribution of incomes; ensuring employment opportunities; and improving the educational, health and housing conditions of the rural population which constitute 76.1 per cent of the total population of 143.8 million (2002). Even after more than 30 years of independence, Bangladesh remains one of the poorest countries in the world.

Efforts to address the problems of rural development and poverty alleviation in Bangladesh have been carried out mainly through agrarian reform measures and the introduction of a variety of rural development programmes.

3.5.1 Agrarian Reforms

The first set of agrarian reform measures introduced in the early 1970s sought to:

- reduce ceilings on land holdings from 125 acres (50 ha) to 33.5 acres (13.4 ha) per family, and

- distribute surplus land acquired by the government to families owning 1.5 acres (0.6 ha) or less.

As in many other developing countries, these measures ran into serious implementation problems with little impact on the existing agrarian structure.

The landless population continued to grow faster than that of the rural population. Towards the early 1980s, nearly one-third of the rural households were landless and another 30 per cent owned less than an acre (0.4 ha); nearly 55 per cent of the total agricultural land was controlled by top 10 per cent of rural households; a large part of this land is cultivated under share cropping contracts by the rural poor and half of the cultivators are part tenants. In such a situation the agrarian scene in Bangladesh presents a dismal picture. There is a perpetuation of exploitative terms of tenancy and low wage rates arising out of growing pressure of land-man ratio

A second set of reform measures was introduced in 1982 based on the recommendations of a Land Reform Committee, which looked into the earlier measures. The main features of this reform are the following:

- a) ceiling on landholdings, i.e. 25 to 33 acres (10 ha and 13.2 ha) for cultivating families and 10 to 16.7 acres (4 ha and 6.68 ha) for absentee families;
- b) limiting the purchase of land to 20 acres (8 ha);
- c) allocation of surplus land to cooperative societies of the landless; and
- d) fixing the minimum daily wage rate at 3.26 kg. of rice or an equivalent amount in cash for agricultural labourers.

Though the outcome of these recommendations are yet to be assessed, it is widely felt that there has been little progress in implementing these measures, as the structure of control through the ownership of land is virtually untouched. This is because the existing power structure at the local and national levels is controlled by big landlords. This power structure not only precludes the possibility of effective redistributive agrarian reform, but also controls channels of the distribution of public services aimed at rural development.

3.5.2 Integrated Rural Development Programme (IRDP)

The Integrated Rural Development Programme in erstwhile East Pakistan was initiated in 1959 by the Pakistan Academy of Rural Development (PARD). Later, PARD became the Bangladesh Academy of Rural Development (BARD). BARD was considered to be a 'think-tank' and was entrusted with the task of providing improved knowledge about accelerating the rate of rural development (social and economic) to the government. The Academy had started two programmes before independence, viz. Comilla Model of Cooperatives and the Integrated Rural Development Programmes (IRDP). The IRDP was a package of five schemes, viz. training programmes of Thana Training and Development Centre, Rural Public Works Programme, Thana Irrigation Programme, Women's Programme and Family Planning and Rural Education Experiments. After independence, the schemes being covered under IRDP are Rural Works Programme, Food for Work Programme and Grameen Bank Scheme. What follows is a brief account of these schemes.

i) Comilla Model of Cooperatives

The first organized effort of the Academy started mainly in the form of cooperatives at Comilla Thana in 1959. [*Thana is an important administrative unit between a district and a village*]. The prime objective of Comilla Model of Cooperatives was to "***promote the formulation of small cooperative groups of farmers who would adopt improved methods, implements and machines***". These cooperatives functioned at two levels, viz. village and thana. The former consisted of village credit

cooperatives run by villagers and from each village cooperative three members were trained at the Academy. The latter, known as Thana Central Cooperative Association (TCCA), promoted new agricultural technology, extension training, credit delivery systems, supervision of record keeping and helped in providing the necessary agricultural supplies.

By June 1969, there were 301 village agricultural cooperatives and a Central Agricultural Cooperative Federation in Comilla Thana. The Comilla Model of Cooperatives met with remarkable success. They introduced new technologies, which were instrumental in achieving high yields in rice farming. The credit facilities of the cooperative helped the poor farmers to free themselves from the clutches of the big and powerful farmers as their rate of interest was brought down from 60 to 17.4 percent. Today, as proposed in the Second Five Year Plan, the cooperatives function at two levels, viz. Village Cooperative Association (VCA), which is a federation of primary cooperatives of functional groups such as farmers, weavers etc; and Thana Union of Cooperative (TUC), which is a federation of VCAs.

ii) **The Thana Training and Development Centre**

It was started in 1964 with the prime objective of improving the management of government programmes at the thana level. It provided training facilities to the members of the cooperatives, government officials, women, union council members and farmers. It acted as a link between the government and other higher level financial institutions on the one hand, and the village societies, on the other. By 1969, forty-nine training programmes were organized and the number of persons trained was 226. These programmes made the launching of programmes like Rural Works Programme and Thana Irrigation Programme quite an easy affair.

The concept of Rural Public Works Programme came initially from Richard B. Gillert of the Harvard Advisory Group, who wanted to increase employment and income of the people residing in rural areas, especially the flood-prone areas. It included schemes for irrigation, drainage, flood control, transport and communication facilities and for building schools. In most of the schemes wheat was used as part payment for wages under the PL 480 programme. The only success of this programme was that the areas covered had the benefit of some of the basic infrastructure facilities.

iii) **Other IRDP Schemes**

The Thana Irrigation Programme was launched in 1968 in order to meet water shortage in the dry winter season. Low-lift water pumps and tube-wells were introduced and by 1970-71, 1.3 million acres (0.52 mha) of land were provided irrigation facilities.

Yet another component of IRDP was the package of training programmes launched in 1962 for women and child-care, maternity diseases, family planning methods, sewing, gardening and sanitation among others. Considering the success of this programme, it was introduced by the Agricultural Development Corporation in 1969 in different parts of the country.

Educating the rural masses was an important task of the PARD, as only one-fifth of the rural population was estimated to be literate in 1959. To meet this situation, the Academy introduced some experiments in education, viz. farm life related education in the rural schools through a pilot school project; establishment of feeder schools in villages having single-teacher schools and training of village women to undertake adult literacy classes and to teach small children in government primary schools. Though the number of persons on the rolls in these schools increased every year, the Department of Education and other units of government did not adopt these activities as models for broader programmes.

iv) **Rural Works Programme (RWP) and Food for Work Programme (FFWP)**

The First Five Year Plan aimed at creating 5.4 per cent additional jobs to solve the problem of widespread unemployment. Accordingly, the landless, women and youth were identified as target groups. The RWP and FFWP were assigned the important role of employment creation in rural areas. RWP was an expansion of the earlier scheme already discussed. FFWP, introduced in 1974, aimed at employment creation during the slack agricultural seasons and developing agricultural infrastructure. The achievements of these programmes, however, were well below the proclaimed targets. As regards their impact on developing agricultural infrastructure, it was found that, on the one hand the incomplete projects were damaged in the monsoon and incurred more expenditure and, on the other, the completed projects were of poor quality. Besides, other limitations of these programmes were that they received limited budgetary allocation and relied heavily on funds from abroad. The benefits of the assets went disproportionately to the landowners who did not contribute anything significant in terms of additional development.

v) **The Grameen Bank**

The Grameen Bank (GB) was started in 1983 as a public sector credit institution to supply credit to the rural landless and those with holdings less than 0.5 acres (0.2 ha). Every GB branch is managed by a field manager and a group of band workers (BW) who deliver the banding services. The BWs help in forming a group of five prospective loanees and a number of groups in the same locality are federated into a centre. The elected centre chief conducts weekly meetings and recommends loan proposals. The credit for the approved loan proposals is disbursed by the BW at a weekly meeting. The loan is to be repaid in weekly instalments. An important feature of this scheme is that every member saves one *taka* every week (Taka is the currency used in Bangladesh). Besides, five per cent of the amount borrowed, deducted at the time of disbursement, is also added to the savings. The group has a group fund and an emergency fund, which give provision for emergency borrowing and for repaying the loan of a deceased member.

The Progress of this scheme has been rapid and its impact on the rural population in generating income and covering the target population has been very high. It has helped in generating additional employment for adult females. A common criticism of this scheme is that it cannot promote sustained development as the loanees are left free to do what they wish to do in the absence of technical advice, supply of technology, skill training, market information and assistance and other extension services along with credit. However, as the scheme evolves over time, many of these problems are getting addressed.

The schemes of the IRDP, particularly RWP, FFWP and GB have faced one and the same criticism, i.e. the efforts for employment and income generation through non-crop activities may be thwarted if the agricultural sector does not progress.

3.5.3 Bangladesh Rural Development Board (BRDB)

In 1982, the Integrated Rural Development Programme (IRDP) got transformed into a nation-wide institution called Bangladesh Rural Development Board (BRDB). One of the primary functions of BRDB is to deal with rural poverty alleviation by reaching the poorest of the poor through group-based, self-employment and income-enhancing initiatives. As per the information available in early 2004, BRDB's field-service network has been established in 57 out of 64 district headquarters and 449 out of 465 thanas of the country. Main tasks of BRDB include:

- a) classifying and deciding policy issues for poverty alleviation programmes,
- b) working out development strategies,

- c) formulating guidelines on systems and procedures, and
- d) monitoring the progress.

In order to help build and strengthen the capability of BRDB in carrying out its rural pro-poor programmes, a Technical Assistance Project called ‘BRDB Institution Support’ (BIS) has been implemented with financial and technical assistance from Swedish International Development Agency (SIDA) since the early 1990s.

An example of BRDB’s focused attention on the poorest of the poor is the *Samity* project, which is a mutual support group comprising the landless, marginal farmers and their families. The word ‘*Samity*’ means ‘*a group*’ in Bengali, the official language of Bangladesh. A Samity is supposed to have regular meetings, and discuss matters affecting their lives; through the sharing of ideas, members seek solutions together. Using their savings and with financial support from the government and donor agencies, the Samity undertakes diverse activities. These include: (a) training of its members, (b) adult literacy classes, (c) children’s education, (d) health and sanitation programmes, and (e) income generating programmes such as small businesses, among others.

3.5.4 Social Services

Improvements in social services – education, health, family planning, water supply and housing – have been given importance in all the five year plans with a view to improving the quality of the life of rural people. These services were provided through the development of rural institutions at district, thana and village levels known as *sarkars* (governments) and cooperatives. Owing to increased expenditure on health and family planning, the position regarding the provision of health facilities has generally improved. A number of programmes have been launched since independence, viz. improvement and expansion of health care facilities, preventive measures against major infectious diseases, development of medical manpower and improvement of Homeopathic, Unani and Ayurvedic treatment. The country’s Upazila health complexes have been equipped to play a key role in reducing the mortality rate of the rural people through curative and preventive measures. The resultant impact of these interventions, along with the ones mentioned in the preceding section, is that the index of *human poverty* has declined at a faster rate as compared to the index of *income poverty* over the last two decades.

Check Your Progress IV

Note: a) Use the space provided for your answers.

b) Check your answers with the possible answers provided at the end of this unit.

1) What is Samity Project?

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3.6 LET US SUM UP

In this unit, we have discussed the rural development experiments of three Asian countries, viz. Malaysia, Sri Lanka and Bangladesh. While discussing each country's experiences we have given an overview of some of their socio-economic conditions. In the case of *Malaysia*, we have seen that the major strategies employed to develop the rural sector included the agrarian reforms and integrated rural development with a comprehensive scope, and these have had impressive achievements.

In *Sri Lanka*, such programmes can be classified broadly into two types, viz. the asset-based programmes and welfare-oriented programmes. The asset-based programmes aiming at income generation have had little success while the welfare-oriented programmes have performed better.

In case of *Bangladesh*, except the Grameen Bank Scheme, the agrarian reform measures, the Integrated Rural Development Programmes and the social services programmes have had little success in increasing rural income and employment and in meeting the basic needs of the people. As per the latest estimates, close to half the country's population continues to be below the poverty line.

Our effort here was not to compare the rural development programmes of one country with the other; rather, we intended to see what kind of problems each country is facing; what kind of programmes and strategies have been adopted to tackle these problems and to learn the merits and demerits of the programmes of each country.

3.7 KEY WORDS

- Asset-based Programme** : A set of schemes aimed at alleviating rural poverty by providing certain assets, which would form the basis for generating income. The assets can be plots of land, milch animals, sewing machines, etc.
- Agrarian Reforms** : A set of measures that aim at institutional changes in the agrarian structure. These include, redistribution of land and tenancy reforms, among others.
- Human Poverty** : It takes in to account apart from income, a variety of other basic needs such as health, education etc.
- Income Poverty** : It is based on certain defined income, which is usually adequate to give food basket consistent with medically recommended minimum calories.
- Welfare-oriented Programmes**: Such measures are directed at a variety of socio-economic deprivations and disabilities of specific target groups. For instance, providing housing to the homeless is a welfare-oriented programme.

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3.9 CHECK YOUR PROGRESS – POSSIBLE ANSWERS

Check Your Progress I

- 1) The basic focus of NEP was on the *eradication of poverty* among all the Malaysians, irrespective of race, and on restructuring the Malaysian society so that the identification of race with economic functions and geographical locations were reduced and eventually eliminated.
- 2) This shorter timeframe reduced the risks of setting unattainable goals and the uncertainties of making development projections, which those goals depended on. It offered several new dimensions in development planning for Malaysia.

Check Your Progress II

- 1) It was introduced in 1994 and its main aims are: a) the creation of a rural community that is sustainable, with initiative and knowledge and possessing noble ethical and moral values in consonance with the objective of Vision 2020; and b) the creation of a developed, attractive and profitable rural area.
- 2) The priority is expected to be given to human development as specified in the NPSRD. The emphasis in *homocentric development* is on instilling the spirit of self-reliance, maintaining and strengthening good ethical and moral values, educating the people to be responsible and caring members of society and providing entrepreneurship development and skill training for creating an active, dynamic, knowledgeable and economically empowered rural population

Check Your progress III

- 1) iv
- 2) iii
- 3) ii
- 4) i
- 5) iv
- 6) The limitations are:
 - The poor peasants mortgaged or leased out lands to rich farmers due to the lack of institutional credit. Thus the rich farmers reaped the benefits.
 - The asset-based programme was thinly spread and confined to dry-zone areas.
 - The investment on DIRDP was spread too thinly over a number of sectors. Therefore, it could not make a marked impact on any particular segment or locality.
 - The lands obtained by the state in the dry-zone areas were not distributed equitably to the landless; the criteria on which the lands were re-distributed could easily include the rich farmers.

Check Your Progress IV

- 1) Samity project of BRDB focuses on the poorest of the poor. It is a mutual support group comprising the landless, marginal farmers and their families. Such support groups are expected to find solutions to their problems collectively, with the financial help from the government and donor agencies