

# **Rural Development and Cooperative Division**

## **Ministry Local Government, Rural Development and Cooperatives**

### **Vision**

- Socio-economically developed Bangladesh.

### **Mission**

- To eradicate poverty by means of cooperatives and integrated rural development activities, as well as research.

**Thematic cluster:** Labor and Livelihood

## **Main function of RDCD:**

- Formulation of rural development policies & cooperative laws, rules and policies.
- Formation of formal and informal groups, formulation and implementation of programmes and projects.
- Entrepreneurship development through micro credit, micro savings and other cooperative enterprises.
- Innovation of models/strategies on rural development through research/action research.
- Socio-economic development, Human resources development and empowerment of rural women.

## **Affiliated organization;**

1. Department of Cooperatives;
2. Bangladesh Rural Development Board (BRDB);
3. Bangladesh Academy for Rural Development (BARD), Comilla;
4. Rural Development Academy (RDA) at Bogra ;
5. Bangabandhu Academy for Poverty Alleviation and Rural Development (BAPARD) at Gopalganj;
6. Palli Daridro Bemochan Foundation (PDBF);
7. Small Farmers Development Foundation(SFDF) and
8. MilkVita.

# One House One Farm Project

(Ektee Bari Ektee Khamar Project)

A special initiative of Honorable Prime Minister Sheikh Hasina

Project period	: July,2009-June 2020
Total cost	: 80102.70 Million BDT
Source of Fund	: GOB
Coverage area	: All villages under 64 districts
Number of Beneficiaries	: 5.459 Million rural poor people

**The lifestyle stage :** The beneficiaries of this project are within the age group of 18 to 60 years and most of them are women.

## **Contribution to human development and economic growth, poverty reduction etc.**

- The project so far now has brought 3.90 million rural poor families under the project activities.
- IMED reports 94.1% members under the project has initiated income generating activities taking loan from the project fund (samittee fund) and 74.2% members could successfully increase their income.
- Socio economic condition of a mentionable number of families has increased significantly.
- Project has been providing skill development training for the members in different government training institutes and so far 0.15 million members has been trained.
- Members are investing fund to develop small scale family farm in their homestead areas.
- production of the beneficiaries under family farming has been increased significantly.
- Income increased BDT 10,921 per house per year after joining the project.
- Low income family is reducing.

## Success stories (innovation, efficiency etc)

- A. Micro savings practice and generation of permanent fund for Village group:** One unique model of Micro savings for the formation of permanent capital of beneficiaries. Where rural poor people practices monthly savings of taka 200 from their daily income and project provide 200 taka against their savings for consecutive 24 months in order to generate a mutual fund of the group/somittee. A part from that project also provide taka 0.30 Million for each group. Rural poor are being encouraged for savings practice. The trend of savings by the project beneficiaries in last few years are shown below:

Fiscal year	member included	savings by members	cumilitive
2009-10	90000	30 Million BDT	30 M
2010-11	427900	210 Million BDT	240 M
2011-12	196500	1550 Million BDT	1790 M
2012-13	323450	2000 Million BDT	3790 M
2013-14	634772	2044 Million BDT	5834 M
2014-15	458621	2000 Million BDT	7834 M
2015-16	70785	1892 Million BDT	9726 M
2016-17	735335	1695 Million BDT	11421M
2017-18	702069	1969 Million BDT	13390 M

## Success stories (innovation, efficiency etc)

- B) Online financial inclusion:** All financial transaction of the beneficiaries as well as from the project is being carried out using online MIS software. All financial and non financial data are being kept stored in project's own data center. These data has been made available to the general people and thus transparency and accountability of the transactions has been ensured.
- C) Establishment of 1.77 million family farms:** The beneficiaries of the project are establishing small scale family farm using their homestead area taking loan from the group fund.

Sl no	Types of family farm	Nos. of Farm	Invested money ( million taka)
1	Livestock	568593	17428
2	Poultry	461982	14160
3	Fishery	266528	8169
4	Nursery/Fruit Garden	88843	2723
5	Kitchen gardening	106611	3267
6	Others	284296	8714
	Total	177683	544630

## **Success stories (innovation, efficiency etc)**

### **D) Employment generation and repeated use of money:**

- Around 1.77 million beneficiaries have established family farms and thus become self employed.
- As the rate of interest of borrowed money from the group fund is very minimum (only 8% simple flat rate) so the beneficiaries can easily repay the borrowed money and take another loan from group fund. We see in most of the social safety net program the beneficiary uses the money received against safety net program to meet their daily needs. Whereas, in the case of Ektee Bari Ektee Khamar the total money, contributed by beneficiaries as well as government, are being used in income generation activities and being used repeatedly.
- Since start of the program the government has provided BDT 33404 Million as grant and beneficiaries' have contributed BDT 14452 Million and the total fund for 81541 village groups is BDT 50062 million. Total cumulative investment is BDT 54509 million.

### **E) Empowerment of the women:**

- Out of 60 members in a group 40 are women and 20 are men. So far 3.90 million beneficiaries has brought under this program where 66% members are women. The women members are able to contribute significantly in the family income and thus their position in the family as well as society is being empowered.

# Challenges in delivery benefits:

- Identification of actual needy poor;
- Political/social Interferences in selecting beneficiaries;
- Attitude of mass people towards any government grant;
- Mindset of the beneficiaries to repay the borrowed money timely;
- Lack of adequate manpower to implement the project;
- Lack of proper motivation of the beneficiaries;
- Lack of proper supervision and monitoring;
- Inactive role of different level committees.

## **Recommendations:**

- After completion of the project on June 2020 a separate program (may be Ektee Bari Ektee Bari 2<sup>nd</sup> phase) should be taken to cover rest of the poor by 2025.

# **Small Ongoing Projects Needed to Scale Up**

1. Poverty alleviation of marginal and small farmer through post harvesting support program of grains trading project;
2. Improved Breed Dairy Farming for Livelihood Development of Disadvantaged Women.
3. Livelihood Improvement of the Poor People in the Char Islands of Sariakandi and Sonatola Upazilas under Bogura District.
4. Making Markets Work for the Jamuna, Padma and Tessta Chars (M4C)
5. Employment Guarantee Scheme for the Poor of Northern Region- Second Phase (1st Revised)
6. Gaibandha Integrated Rural Poverty Alleviation Project