

The Role of Community Based Organizations in Rural Development: A Case Study in Tarash Upozila

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Abstract

There is an increasing desire for the development of rural areas in Bangladesh because it has accorded the highest priority in our development strategy. The governments have made strategic plan for the development of rural Bangladesh. For example the objectives of SFYP are improvement and maintenance of rural infrastructure, create direct employment opportunity for the rural poor and the disadvantaged women, create indirect employment opportunity in road transport, trading and other farm and non-farm sectors, improve utilization of health and education services, facilitate participation of community people in development work and promote good local governance. But the thing is, all the strategic goals made by the government have not yet achieved desired level. In recent times, various national and international NGO's have participated in rural development to compliment the efforts of government. Some of their contributions are small business and small entrepreneurship programme, multipurpose loan programme, economic and social development programmes, women enterprise development programmes, health programmes, education programmes, microfinance programs etc. Like other NGOs, WVB as an international NGO, rendered their services in the area of transformational development, emergency relief, public awareness campaigns and economic development. At present there are 18 CBOs and 1 Federation at Tarash Upozila that is directly connected with WVB's and has registration with the government cooperative department. Mainly CBO has been developed to improve the management capacity and leadership of the community people, value chain and marketing and also creation of

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job and economic opportunities. The CBOs have by-laws and own funds. All CBOs are proving loan to their members for generating income and employment. Side by side, there is still some lacking in the development of effective leadership and management in the CBOs.

Key words: CBO, Human Capital

Introduction

In recent days 'development' became a watchword in the field of research across the world. Generally, development means an enviable change of existing condition and encompassing diverse stages. It is one kind of participatory transformational and multidimensional strategic approach for attaining a sustained growth of a system's capability to cope with the continuous political, economic and social changes. According to Todaro (1990) the concept 'development' has numerous appeals. It can be defined as a multidimensional process involving major changes in social structures, popular attitudes and national institutions as well as acceleration of economic growth, the reduction of inequality and the eradication of absolute poverty.” Although the patterns of development differ from one society to another but the basic goal of all development is the improvement of human resources. Now let us turn our attention for conceptualizing the approach of rural development from the researcher’s perspective. Generally, rural development means the comprehensive development of rural peoples. Akpakpan (1992:4) provided a comprehensive definition of rural development. To him, “Rural development is the retransformation of rural areas of the society ;i.e. the transformation of the economic, social, and political structures, institutions, relationships, and processes in the rural areas which have hindered productivity, social consciousness, and political participation in the past, and must involve measures and actions that will bring about such transformation measures and actions that will generate economic opportunities (e.g. jobs and incomes) and improve literacy, health, housing, real output of goods and services, techniques of production, and social and political consciousness in the rural areas of the society”¹

In defining the concept ‘rural development’ World Bank summarized that “all development is a strategy designed to improve the socio-economic life of a specific group of people- the rural poor. It involves

¹ CBO: Community Based Organizations (CBO) is a non-profit, voluntary and non-governmental local organization. It is formed with the group efforts of local people. As voluntary institutions the main objectives each of the members are to improvement of the social and economic well being of every member.

extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small-scale farmers, the tenants and the landless (World Bank, 1975:3). In view of the above definition, it is clear that rural development is an attempt to enable a specific group of people who seek livelihood security in their own locality. But it can be mentioned that as a part of rural development process, Non-Governmental Organizations (NGOs) have been functioning as a high profile performers in the development paradigm. It has played an extensive multidimensional role and provides welfare services through various need based innovative projects and programs. One of the main goals of all NGOs are exploring the underprivileged sections of the rural community and work for them through institutional changes such as building up new modern technical organizations for the poor. Considering the voluntary role and development approach of NGOs, government of Bangladesh has also recognized NGOs as a development partner in Bangladesh.

In fact, to take the operational action in rural areas of Bangladesh, many national and international NGOs have been proving numerous programs and services such as microfinance, building self-reliance, effective functions and roles which assist community to become empowered and attain sustainable development in the national and rural levels. For example a huge number of micro credit finance institutions (MFIs) are playing role in Bangladesh for enhancing income and providing a better livelihood to the rural poor by engaging them in income generating activities. Among them the selected leading MFIs are Grameen Bank (GB), Association for Social Advancement (ASA), Bangladesh Rural Advancement Committee (BRAC), and World Vision Bangladesh (WVB). The main focus area of ASA is mainly integrated development, such as development of education, mini irrigation, primary health, women's empowerment and micro credit programmes. In addition, microfinance programs of Grameen Bank improve the economic well-being of the rural communities by job creation and income generation. To sum up, NGOs help government in running certain activities related to employment generation, capacity building in planning and development, occupational skill training and leadership development, development of children, relief and rehabilitation etc.

The aim of the present article is to evaluate the various programmes of CBO's¹ at Tarash ADP, WVB which helps the community people to promote their livelihood. The other concern of this article is to assess the progress, impact, relevance, efficiency, effectiveness and sustainability of

the CBO at Tarash ADP. Tarash Upazila covers an area of 300.07 sq. km. It lies between 24°20' and 24°34' north latitudes and between 89°15' and 89°26' east longitudes. The upazila is bounded on the north by Sherpur upazila, on the south by Chatmohar upazila, on the east by Royganj and Ullapara upazilas and on the west by Singra and Gurudashpur upazilas of Natore zilla. The Area Development Programmes (ADPs) of World vision is a significantly integrated development programmes which assists the children, assist the families of CBOs for achieving the well-beings of physical, intellectual, socio-economic and moral approaches of life. Among the various programmes of world vision, the most significant achievement of the ADP was community based organizations. At present there are 18 registered CBOs and 1 Federation at Tarash that are directly connected with WVB's CBO Capacity Building Project and have registered with the government cooperative department. Primarily the project was designed to improve the capacity of CBOs on leadership and management, value chain and marketing, creation of job and economic opportunities for the local people.

In recent days, in the development process of rural areas, sometimes irregular and improper performance of government in meeting the livelihood security of citizens has been identified as one of the reasons behind the proliferation of Community Based Organizations (CBOs) in the new millennium. The roles and impacts of CBO's have been felt in the areas of economic development, policy matters, health and infrastructure, environmental and physical development among others (Agbola, 1998; Akinola, 2000; Akinbode, 1974; Onibokun 1995). Although the acronyms of CBO's are varied according to region, but virtually, most of the CBO's major central point is almost alike. They work for the development of livelihood pattern of the landless poor community people. Various terms have been used to describe the concept of CBO across the different places. These include 'community development associations', 'neighborhood councils' and united community among others (Biddle and Biddle, 1968; Agbola, 1998). As like as NGO's, CBO is consider as voluntary, non-profit, non-governmental and localized institutions whose membership is placed on equal level and whose main goal is the improvement of the social and economic well being of every member (Abegunde, 2004). CBO is a non-profit and non-governmental institution because all members of CBO's contribute economically towards the fulfillment of their responsibilities to the immediate environment and not depend on government before fulfilling these (Claudia, 2003). CBO thus serves as a wheel for the

vehicle of grassroots participations in indigenous programmes and projects to satisfy local needs.

According to many researchers there is distinction between Community Based Organizations (CBO) and Non-Governmental Organizations (CASSAD, 1992; Agbola, 1998). But all of the researchers opined that both CBO and NGO have performed the same activities and their difference is a matter of spatial. According to them, CBO is a simple institution by nature that covers a relatively small area with local identity while NGO has a sophisticated and complex structure and covers a wider area and project. The essence of CBO's are community development through which efforts of the people are united with those of government authorities to improve the economic, social and cultural conditions of communities, so as to integrate them into the life of the nations and to enable their people to contribute fully to national progress (United Nations, 1963). From the same considerations, Fakoya (1984) developed a narrative definition of CBO. According to him, "Community development programmes provides avenue for people to organize themselves for planning action, define their common and individual needs and problems, make group and individual plans to meet their needs and solve their problems, execute these plans with a maximum reliance upon community resources and supplement these resources when necessary with services and materials from government and non-governmental agencies outside their communities."

Objectives of the Study

The main objectives of this study are:

- To measure the effectiveness, efficiency, relevance, success and challenges and prevailing in the project.
- To measure the sustainability of CBOs in terms of capacity development, like financial management, awareness, knowledge, attitude and practices within the target communities.

Methodology

The data used in this article have been collected from a household survey on 'End Evaluation of CBO Capacity Building Project at Tarash (2013) conducted by Dr. Salma Begum. To conduct the survey, both quantitative and qualitative method was applied. The quantitative and qualitative data for the study were collected through appropriate data collection tools. For collecting demographic and socioeconomic background of the study respondents, structured questionnaire was administered. For qualitative

survey a checklists were prepared. In addition, Focus Group Discussion (FGD), SWOT, Key Informant Interviews (KII) and Case Studies were conducted to collect information from CBO and communities as well. Further more the project had focused on evaluation criteria of the each programs of CBO capacity building project on the basis of relevance, efficiency, effectiveness, sustainability and impact:

The Survey Design

The quantitative data were collected using structured questionnaire and household survey on representative sample basis. The sample households were selected through a two-stage cluster sampling design. To maintain the standard and quality at the first stage, a sample of areas or clusters (mauza/village in rural area and mahalla in town areas) was drawn with standard probability proportional to size sampling (PPS) methods. These were primary sampling units (PSU). Each selected area or cluster consists of a number of households, which is the secondary sampling unit (SSU). At the second stage, requisite number of households and eligible respondents were selected.

Sample Size Estimation

For conducting the study the sample size was estimated with the help of the statistical formula (WHO, 1991; Cochran, 1977) for test of a hypothesis of equality of two proportions. This formula is elaborated below:

$$n = \frac{p(1-p)}{(p_1 - p_2)^2} \times (z_\alpha + z_\beta)^2 (\text{deft.})$$

Where

$$p = (p_1 + p_2) / 2,$$

p_1 = proportions to be estimated for the indicator of interest in baseline,

p_2 = proportions to be estimated for the indicator of interest in end-line,

z_α = standard normal value with 5% level of significance = 1.96,

z_β = standard normal value with 60% power

$P_1 - p_2$ = Admissible error difference between the estimates from baseline and end-line and, def_t = design effect for cluster sampling. =1.2

On the basis of the formula with 95% level of confidence the total household was 421 but we proposed 432 HH which was divided into (24 x 18) 18 cluster. From each cluster 24 HHs was selected proportionately in order to cover at least one member from one household who is the direct beneficiaries and received training from CBO's.

Data Collection, Processing, Screening and Analysis

To conduct the end evaluation of the project, appropriate indicators based data were collected through participatory observational method involving CBO's people, community people and all level stakeholders. The quantitative data was collected through household survey on representative sample basis with the help of temporary hired enumerators. Preliminary checking of various entries in the filled-in- questionnaires was done by the supervisors and enumerators at field level. Through manual editing of questionnaires was carried out by trained editors based on specific guidelines and instructions under the supervision of the lead consultant. Open –ended answers was coded in accordance with their respective code lists. The edited and coded filled- in- questionnaires sent to the data processing section for data entry and further processing. Computer editing was done to check internal consistency, omissions etc and overall validation of data. Statistical tables were generated as per approved tabulation plan. The quantitative data was processed through SPSS program. Tools of data entry and analysis as well as the dummy tables were prepared on the basis of indicators required.

Demographic and Socio-Economic Profile of the CBO Households

Demographic characteristic of a society is very important for analyzing its livelihood pattern. The socio-economic factors such as ethnicity, age, sex, education, occupation, income, expenditure, land tenure ship, distribution of cultivated area are presented in this section. It is important to study the demographic and socioeconomic profiles of the beneficiaries of CBO's for assessing whether their socio economic condition has had any effect to be a member of CBO.

Population Characteristics.

The study shows that among the CBO beneficiaries majority are Bangali (75%) and the rest were Indigenous people (25%).

Distribution of the Household Head

Percentage distribution of total household heads according to sex showed that 45.4 percent are male headed HH and 54.6 percent are female headed household. It is necessary to mention here that, among the surveyed respondents most of the households heads were female headed. The reasons behind increasing the female headed households could be attributed to the CBO interventions through which the female beneficiaries in the CBO's could become financially independent and

thus earned the position of decision makers in their respective households. Further more, in the discourse on demographic changes; the growth of population of different age group carries particular implications. Because the presence of different age groups within the households inform diverse effects on the livelihood pattern. In case of the distribution of households by age and sex, it is observed that 5.1 percent households belonged to the age group less than 5 years where 4.5 percent are male and 5.9 percent are female. As regards to the age group 2-20, the percentage of male is 35.2 and female is 35.3. In the age group 60+ years holds 4.7 percent male and 3.6 percent female. The average age of the male households are 29 and female are 28. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Level of Education of the Household Members

It is needless to say that investment in building and improving the knowledge base is of capital importance to effectively eradicate poverty and attain sustained economic growth. A knowledge based society goes to imply equipping and empowering people with an asset that cannot be stolen, lost or destroyed. In fact, this asset could be used to deal with the various dimensions of poverty (Planning Commission, 2008). In Bangladesh, primary level of education (grade 1 to grade V) is free and compulsory. The official age of the children for primary education is 6 to 11 years. In the study area, collected data reveals that 15.4 percent respondents are illiterate of which 14.7 percent are male and 16.2 percent are female. Among the enrolled students in Class-I to V, 36.7 percent are males and 37.2 percent are females. In master's level, the percentage of female respondents is nil. In case of primary school enrollment for children belonging to the age group between 6-11 years, 79.5 percent are males and female constitute 82.7 percent. In secondary school enrolment, children aged between 12-18 years, the percentage of female is also higher (51.6%) than that of male (39.2%). It needs to be mentioned here that in the study area, secondary school enrolment rate of female children has gradually been increasing. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Occupational Status

In recent days, the very important indicators in rural areas are the dynamics of labor mobility across occupations. Mainly, the poor segments of rural society-agricultural and non agricultural labor that seems to be more mobile than other groups. From various empirical research evidence, it is clear that rural Non- farm activities (RNFA) have

grown tremendously in Asian rural areas. It has been observed that RNFA constitute one-fifths to a quarter of household income and account for 20-40 per cent of rural employment generation. More importantly, these activities are now bracketed as the beacon in the rural livelihoods because of their prime importance (ADB 2000). Rosegrant and Hazell referred that “During the economic transformation, the emergence and the rapid expansion of the non- farm economy in rural areas and the towns that serve them become a major source of growth in income and employment. From relatively a minor sector, often largely part- time and subsistence –oriented at the early stages of development, the rural on-farm economy develops to become a major motor of economic growth in its own rights, not only for the countryside but for the economy as a whole. Its growth also has important indications for the welfare of women and poor households, sometimes helping to offset inequities that can arise within the agricultural sector (Rosegrant and Hazell: 2000).

In the study area, multidimensional occupational opportunities were created by the interventions of CBO capacity building projects. Agriculture is the major profession for most of the households. People were involved in agriculture in different forms either through cultivating own land, or cultivating other land (through share cropping or mortgaging) or as agricultural laborers and non- agriculture labor. With regard to primary occupational status of households the percentage of male respondents who cultivates their won land is 28.9 and female is 5.0. Percentage of males whose primary occupation is Agricultural Labour is much higher (11.7%) than females (2.6%). In the secondary occupational status of households, the percentage of male who cultivates their own land is 6.0 and female is 1.5. On the other hand, as regards secondary occupational status of households the percentage of male who cultivates borga/mortgaged land is 0.0 and female is 0.5. With regard to primary occupational status of households, average member per household is 3.7 percent and for secondary occupational status average member per household is 0.5 percent. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Monthly Average Income

In the study area monthly income both of the Bangali and Indigenous people greatly varies. Among the surveyed households, 64.8 percent informed that their monthly average income is in between Tk 0-10000, 28.0 percent in between Tk 10001-20000 and only 1.4 percent have earnings Tk > 40001. It is also observed from the findings that the

average monthly income of the Bangali households is Tk 10395, Indigenous people is Tk 13685. In addition, average monthly expenditure of the Bangali households is Tk 8699 and for indigenous people is Tk 8687. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Training Received by the Households

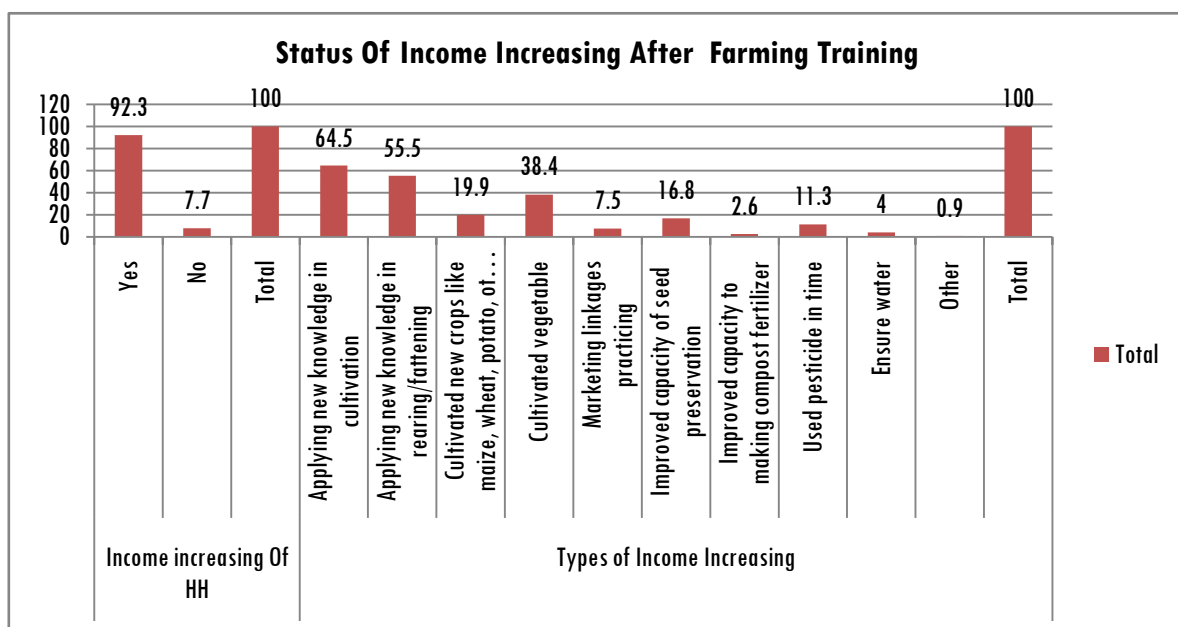
It appears that poor households in rural Bangladesh have increasingly been associated to rural non-farm activities. According to the opinion of poor households, manufacturing and services-like weaving, food preparation and processing, pottery, domestic and personal services and unskilled non-farm wage labor etc- typically needs low investment. Further it is believable that among the non-agricultural activities, the growth of transport is remarkable, mainly driven by the rapid expansion of road networks and micro credit supply from various NGOs. However, the mobility between farm- and non-farm activities has assisted by the improvement in the quality of *human capital*². Rosegrant and Hazell narrated that “As farms tend to grow, consumption increase; more important than this, non-food and services items-that come from the village-based non-farm-create consumption diversification. The strength of the consumption linkages depends not only on the level of per capita farm income, but also on how that income is distributed (Rosegrant and Hazell: 2000). Besides, in the rural villages, agricultural labor received various types of training to expand their knowledge. It helps them to take a wise decision to run both of the farm and non-farm activities at the right moment.

Table 1: Response on training received by the HH

		Bangali		Indigenous		Total	
		Freq	Per	Freq	Per	Freq	Per
Response on training	Yes	283	65.5	95	22.0	378	87.5
	No	41	9.5	13	3.0	54	12.5
Total		324	75.0	108	25.0	432	100.0
Types of training received	Crops production	188	66.4	64	67.4	252	66.7
	Vegetable production	172	60.8	45	47.4	217	57.4
	Seed production & preservation	80	28.3	37	38.9	117	31.0
	Cow fattening /cow rearing	148	52.3	33	34.7	181	47.9
	Goat rearing	77	27.2	19	20.0	96	25.4
	Poultry rearing	7	2.5	0	0.0	7	1.9
	Fisheries	34	12.0	10	10.5	44	11.6
	Marketing	18	6.4	6	6.3	24	6.3
N		283		95		378	

It is observe from the above table that out of total 432 households, as high as 378 (87.5%) beneficiaries received various farm training which is a great strength for CBO and the rest 54 (12.5%) did not receive any training. The trainings they received mainly on crop production (66.%7), vegetable production (57.4%), seed production and preservation (31.0%), cow fattening /cow rearing (47.9%), goat rearing (25.4%), poultry rearing (1.9%), fisheries (11.6%) and marketing (6.3%). Here it is significantly noticeable that most of the beneficiaries of CBO’s received multidimensional farm training to generate their IGA activities.

Figure 1: Status of income after receiving farm training



Status of Income after Receiving Farm Training

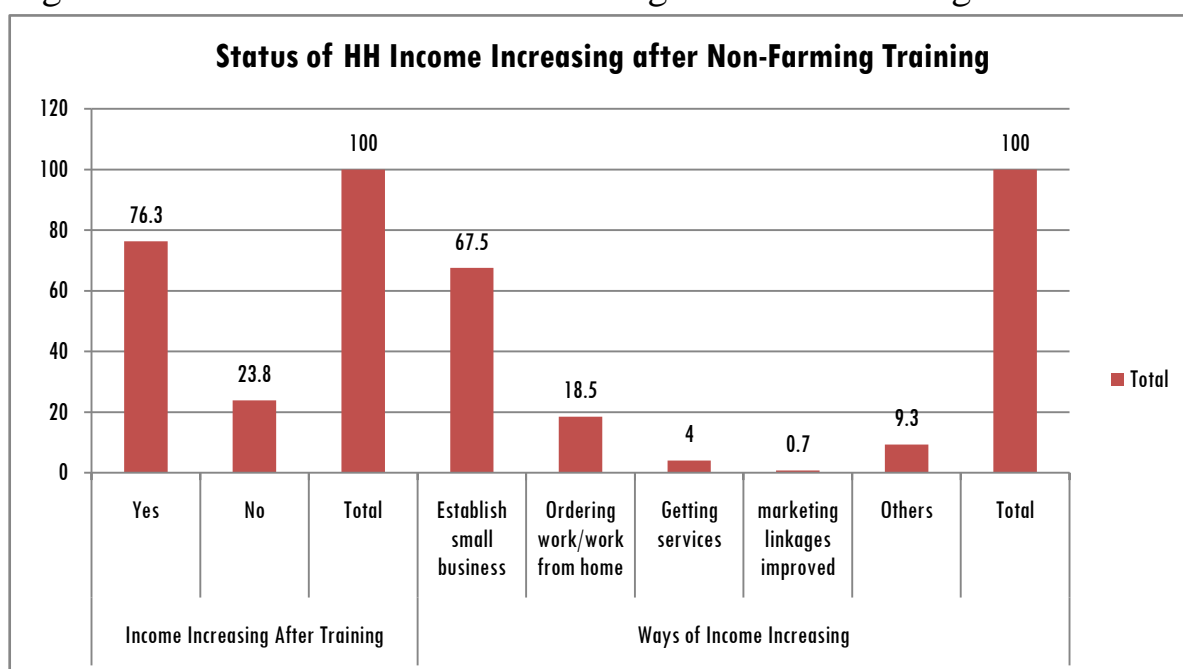
An important issue in the context of rural poverty alleviation is the generation of income and also accumulation of capital. After receiving the training the rural labor runs diverse business enterprise. Survey report shows that as high as 92.3 percent CBO beneficiaries received training on farming issues while 7.7 percent didn’t received any training. After receiving the training the beneficiaries of CBO’s applied the knowledge in various sectors that has an impact on increasing income level like 64.5 percent HH applied knowledge in cultivation, 55.5 percent applied knowledge in livestock rearing, 19.9 percent cultivated new crops, 38.4 percent cultivated vegetables, 16.8 percent improved seed preservation method and 11.3 percent used pesticide in crop cultivation in time.²

2.Human Capital: Human capital indicates skills and expertise, knowledge, health etc that enable people to achieve livelihood outcomes. Fr example sound health is the most important human capital for the poor.

Types of Non-Farm Training that the Beneficiaries Received

In response to receive non- farm training, 29.9 percent Bangali opined positively and 9.0 percent Indigenous people expressed the view that they didn't received any non farm training. As regards the non farm training 45.2 per cent CBO beneficiaries received training on entrepreneurship, 41.1 percent received training on business skill, 15.5 per cent on sewing, 14.3 per cent on tailoring, 45.8 per cent on basic of income generating activities, 6.5 per cent on handicrafts and only 4.2 per cent received training on mobile servicing. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Figure 2: Level of income after receiving non- farm training



Mainly after receiving non- farm training, the level of income of the CBO beneficiaries is increased. A number of outcomes were selected regarding level of income after receiving non- farm training and the respondents were asked to the outcome of these activities. As regards to the level of income after receiving non-farm training, both for Bangali and Indigenous HHs 76.3 percent respondents opined positively. The percentage of non-farm training received by the HHs on establishing small business was 67.5 percent, ordering work/work from home was 18.5 percent, getting services was 4.0 percent, improved marketing linkage was 0.7 percent while 9.3 percent opined others.

Opinion on Actual Price of Agricultural Products

Access to market particularly accessing of products to market and ensuring fair price to the products of people living in remote and

fringe areas is still a challenge in Bangladesh. The survey explored in details the access of households in terms of taking and selling their products in markets by themselves without any hassle. The constraints that the households have been facing for marketing the agricultural products are unavailability of transports, poor road condition, low price due to advance sale of products, and long distance of markets from dwelling places. Collected data shows the opinion of agricultural farmers on actual prices regarding the products they received and also the reasons for not getting the actual prices. In response, out of total 342 households, 258 (75.4%) replied that they received the actual price while 84(24.6%) replied negatively. The reason for not getting the accurate price, due to low demand was (48.81%), fewer customers were (14.29%) and interference of middle man was (19.05%). (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Response Regarding Transportation Problem for Marketing of Agricultural Crops

In response on transportation problem for marketing of agricultural crops, only 38.4 percent reported that they faced transportation problem for marketing the crops. Opinion by the households as regards the types of transportation problem they faced, roads were (56.1%), vehicles were (53.8%) and transportation cost was (49.2%). Regarding loan taken by the rural people, it is not new that rural female farmers are constrained by access to credit, inputs, modern technologies, training, and land ownership. For these reasons, agricultural credit is crucial for obtaining potential gain from agriculture as a profitable activity. In the rural areas, agricultural farmers takes loan from various sources like banks, NGOs, local moneylenders, friends and relatives. During the data collection period, 318(74.6%) respondents were identified who took loan from different sources. It was found that many households took loan from more than one source. Out of total 318(74.6%) households who had taken loan, as high as 205(64.55) households took loan from cooperative society. NGOs is the second most choices for taking loan as reported by 109(34.3%) of the samples households. On the other hand, only 59(18.6%) households took loan from bank. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Formulation of CBO Policies and Guidelines

All CBO's in the study area formulated various policies and guidelines to carry out the function of CBO's. The main policies are CBO operation and management, financial management, good governance, child

wellbeing and loan distribution. In response to the question whether CBO has formulated any policy/guidelines, as high as 97.2 percent reported affirmatively and only 2.8 percent responded negatively. Mainly, respondents stated about multiple types of formulated policy, these are CBO operation and management (94.3%), financial management (70.2%), development activities (58.7%), child wellbeing (46.15) good governance (33.2%), loan distribution (66.3%). The important thing is that, all of the formulated policies of CBO's have been maintained in compliance with national policies and they always maintain coordination with cooperative departments. Maintain coordination with other organization provides a systematic mechanism for facilitating the ongoing identification of problems and possible actions for their resolution. At the same time, it serves to stimulate and maximize the interaction among staff throughout the CBO's organizational level which will supports quality improvements and their maintenance over time. (End Evaluation of CBO Capacity Building Project at Tarash, 2013)

Dynamism of CBO Activities

A significant feature of CBO is the management capability of human resources. Like any public organization CBO continuously seeks ways of increasing its efficiency by reviewing its business practices, every process and programmes that it uses. CBO's always focused on higher more members, provide new training, and try to maintain a positive workplace. Through achieving the above guidelines and mandate, the present activities of CBO is more dynamic. It was found that as high as 98.1 percent households reported positively about the present dynamic nature of CBO's activities. The data further reveals that there are many types of opportunities available in the CBO level which is training facilities (78.2%), held regular seminar/workshop (34.0%), loan disbursement (83.2%), and infrastructure development (13.0%). Although the CBO's are more or less independent regarding performing their activities but still there are some weakness that persist in the functional level of CBO. The CBO members identified lots of weakness of the present CBO. Of them inadequate fund is (67.1%), improper management is (35.5%), insufficient training (29.4%), lack of monitoring for developing activities (28.0%) and lack of gender based friendly programs are (11.7%). (End Evaluation 'of CBO Capacity Building Project at Tarash, 2013)

Entrepreneurship after IGA Training

The goal of rural as well as economic development of our society is to increase well-being and quality life both of the men and women. Women

are nearly half of the total population. Over the years, governments and other NGOs were trying to involve the women in development activities. They have gradually more visible in the labor force. So empowering the women is an urgent need both for its intrinsic values as a government goal and as instrument for bringing about favorable social and economic changes. They participate in various non-farm development programmes and local institutions. In the study area the CBO members received many IGA training and after that they developed various enterprises like fish cultivation, vegetable cultivation, goat rearing, poultry farm, handy crafts business and tailoring etc and earn a lot of money. From qualitative analysis it is found that women's role and contribution in the family as productive agents is increasingly being recognized. In the study area, Jahanara Begum is an empowered woman. As a beneficiary of CBO, her achievement is showed in the following Box 2

Table 2: Response on entrepreneurship after IGA training by the HH

Response on entrepreneurship after IGA training	Bangali		Indigenous		Total		
	Freq	Percent	Freq	Percent	Freq	Percent	
Yes	143	33.1	46	10.6	189	43.8	
No	181	41.9	62	14.4	243	56.3	
N	324	75.0	108	25.0	432	100.0	
Types of Entrepreneurship	Agriculture	86	60.1	33	71.7	119	63.0
	Vegetable Cultivation	34	23.8	14	30.4	48	25.4
	Goat rearing	49	34.3	11	23.9	60	31.7
	Poultry Farm	2	1.4	0	0.0	2	1.1
	Fish Cultivation	10	7.0	5	10.9	15	7.9
	Handy Crafts business	9	6.3	2	4.3	11	5.8
	Small business on non-agricultural Field	16	11.2	1	2.2	17	9.0
	Shop	9	6.3	3	6.5	12	6.3
	Tailoring	8	5.6	1	2.2	9	4.8
	Others	29	20.3	3	6.5	32	16.9
	143		46		189		

Out of total 432 households, only 189 (43.8%) households received IGA training. More over, in response to the question on entrepreneurship after receiving IGA training, 63.0 per cent developed entrepreneurship in the category of agriculture, followed by goat rearing 31.7 percent, vegetable cultivation 25.4 percent, small business on non- agricultural fields 9.0 per cent, fish cultivation 7.9 percent, handy crafts business 5.8 percent, run shop 6.3 percent, tailoring 4.8 percent and poultry farm 1.1 percent.

Discussion

Evaluation of development programmes of CBO's at Tarash ADP involves some criteria by which the value of the projects is assessed. Following five criteria's are considered as standard benchmark for the performance assessment of all programmes of CBO.

Effectiveness

Effectiveness denotes to what extent the objectives of the interventions have been achieved or is expected to attain in a sustainable way. It appears from the study findings that, noteworthy progress has been achieved in the socio-economic life both of the direct and indirect beneficiaries of the study area which includes access to safe drinking water and sanitation, households knowledge on disaster preparedness, knowledge on child rights, awareness developing about hygiene sense, women rights and creation of scopes for people's involvement in secondary professions for extra earnings. Besides, the various trainings and supports received from CBOs and other committees played a major role in organizing collective initiatives for people. The CBOs were crucial in developing people's ownership and participation in economic development that resulted in increased savings by the members and facilitating credit supports. CBO provides loan for house repairing, poultry raising, cow fattening, goat rearing, road construction, building sanitary latrine, awareness building, provides emergency supports such as disaster mitigation etc. CBOs have government registration from cooperative department and individual bank account. They have a constitution and they follow that to execute their organizational activities. They have an executive committee and they take decisions in accordance of meeting of their committee..

CBO members received training on various farm and non- farm issues such as sewing , cow fattening, leadership development, vegetable cultivation, block batik, disaster preparedness, accounts keeping, child rights & child protection, mobile repairing, driving, computer training, poultry/live stock, primary health care, nutrition training, fast food preparation and HIV/AIDS training. CBO member received most of the training from World Vision and also from Govt. & other institutions. Through the training, CBO members are became aware, run small business, and able to bear educational expenses of their children and create opportunity for women employment & develop women leadership.

For child education, CBO takes many initiatives such as build up relationship with education institutions, provides assistance to enrolled students into school, ensure stipend for children, functioning preschool program, school stationary, ensure class room for the preschool students, and created educational fund for the children. There are many committee under CBO like Health management committee, Nutrition committee and disaster management committee. Child forum of CBOs create child leadership, develop savings mentality, ensure child rights, future leadership. Child Forums conducts monthly meeting regularly on child rights, leadership development, enhance social awareness (Early marriage, violence against woman, drug abuse, child labor, eve teasing), promote moral values, child savings, observe national or international Day, disaster preparedness, child protection & security, and extra-curricular activity (cultural activity). Child Forums maintains a good coordination with other organizations and received advice from community leaders, school teachers, NGO representative, govt. officer on training, legal support, awareness raising . Mainly the main strength of CBOs are skill volunteers, annual plan, trained manpower, unity, accountability, transparency, regular meeting, yearly AGM, own office ,own land, share capital and loan recovery in satisfactory level.

These achievements are proportionately could be termed as commendable in all most all the programme areas except areas like training on book keeping, audit, good governance etc

The ultimate success of the CBOs is women empowerment. CBOs helped in empowering its women members in many areas such as violence against women, early marriage, family decision making, conflict management and dowry. Although the project activities on gender and development issues have improved much, but a longer period training in some areas should continue. It is perhaps natural that Tarash is a flood prone area and the people here are affected by floods almost every year which causes sufferings for the inhabitants. To combat flood related problems the WVB has initiated adequate measures like capacity building trainings on disaster preparedness, raising awareness, introducing early warning system and so on. In implementing emergency relief and rehabilitation programme during and after disaster, CBO has done quite an impressive job. Finally, to maintain inter-community harmony, which is a pre-condition for all development efforts, CBOs have put emphasis on integration for development and peace through training on conflict

management and the highest number of CBO household's members have received the same.

Efficiency

Efficiency is a measure by which economic resources/ inputs (funds, expertise, time, etc.) are converted to the expected results. In relation to the efficiency of the project programmes and goals, the Program End Evaluation focused on how each projects efficiently have been utilizing institutional structures, human resources, programme management and financial resources and in monitoring for results. Members of CBO and other official staff maintain very good relationships with all of the key stakeholders, including funding agencies, government department and divisional officials, relevant community organizations and NGO's. Because all beneficiaries transform it into knowledge needed for decision making and delivering quality outputs to the development of community and obtaining quality feedback. This coordination should be continued to verify degrees at all levels from the executive down to operational staff.

More over, in Tarash ADP area, CBO leaders and members are conscious about the guidelines and policies, operations, financial management, development activities, loan distribution. Members are now happy and satisfied with CBO dynamism especially for training and loan distribution. But at the same time, expectation with regards to further training and disbursement of more loans are also high. At present majority of the CBOs are capable of performing its activities independently and the members of the CBO now deposit money which is an indication of improvement in financial solvency of the members.

As a part of WVB guidelines, coordination of the work of the members is essential for improving and maintaining the quality of services provided by the managers and staffs of each projects. CBO leaders and other members works with a number of GO/ NGO partners and held meeting regularly to develop standards and guidelines, exchange technical knowledge, identify good managerial practices, etc. (e.g. committees, working groups, etc.). Since the overall goal of the project is capacity building of the member's, so effective partnership and coordination with other GO/ NGOs is a prerequisite to conquer the goal.

From qualitative analysis it is found that nearly 93 percent members now deposit their money which is an indication of improvement in financial solvency of the members. Side by side, some weaknesses of the

CBOs could also be identified. A major problem is that CBOs is facing shortage of adequate skilled staffs in specific positions. The management team recognizes that the training of the trainers is needed to provide meaningful training to the members. Since some of the facilitators and volunteers are part-timers, they lack interest and dedication for works; hence their overall performance is not always up to the satisfactory level.

CBO committees are elected democratically every year. The committees keep accounts of the members, conduct regular meetings, make decisions and take necessary measures to execute the decisions. But there are some CBO's which are not functioning properly. The members are not regular in meeting. To develop community leadership in the development process, the CBOs has conducted lots of training more efficiently. It is observed that among the members, representation from socially excluded groups is very high. In most cases, participation of ethnic minorities does not make any difference in decision making or implementation of programme activities.

Relevance

The relevance of project management reflects the degree to which the organization meets the current and/or potential or emerging needs or requirements of clients, users, stakeholders, or the audience. Relevance also covers harmonization correspond to user needs. Assessing relevance is subjective and depends upon the varying needs of other stakeholders. With regards to project relevance, this Program End Evaluation intended at assessing the institutional and socio-economic contexts, and exploring the extent to which each project goals have been relevant in addressing existing and changing needs, opportunities, and priorities in the community people.

Although WVB have adopted a number of strategies and provided various services among the beneficiaries in the project area to fulfill the community needs, still there are some essential needs expected further from WVB such as; financial supports, maintain coordination, worthwhile advice, skilled staff in CBO level. In the organizational level CBO members admitted that CBOs are now more active and capable in performing its organizational activities especially for management, loan disbursement in near future. In addition, NGOs personnel, CBO leader, staff and others community people are satisfied with the activities of WVB because WVB designs the new projects or programmes and annual budget considering the priority issues of the CBO leader/member, community people.

Impact

The household data and findings from the FGDs, KII, and SWOT revealed that good harmonization was established among CBO members, NGOs and GOs to foster the community well being. In addition, specific goals of the project have been achieved in maximum level and indicators are successful especially with regard to training and management. In addition, it has observed during evaluation that the CBOs programmes in terms of quality, relevance are appropriate and successful. Finally, to assure continuous quality improvement of the CBO's, coordination with other GO/NGO's should maintain for continuous quality improvement. On the other hand there are some challenges both in the organizational and managerial level of CBO's including natural disaster, lack of communication system, weak marketing process, limited time of project implementation, persistence of social superstition, lack of training with regard to book keeping, audit, Project proposal writing etc .

Sustainability

Sustainability is the continuation of benefits from development interventions after major development assistance has been completed. Assessment of sustainability depends on a number of issues such as previous experience, present situation and foresight of the future. The diverse aspects of sustainability such as institutional, financial, socio-cultural, political should be taken into account. As the observation from the household data and findings from the FGDs revealed, the projects programmes have made successful contribution in community development. Along with the material and immaterial impacts, one of the major outcomes of the project is to create motivation, social and economic improvement of the community as a whole as well as to build self-confidence among the members. Although a number of goals and indicators have been achieved but yet there are some indicators that need to be geared up to the expected level. For example, elimination of the practice of dowry, violence against women, and development of new training programmes on different developmental activities.

In addition, the leadership and governance are a major limitation for the CBOs. The strong leadership and governance that would guide the CBO members as well as the community in taking the hold of development and put organized effort for it is still up to the mark. In addition, the project has to play a key role in generating innovative ideas and plans for the welfare and development of the community. More coordination and linkage with others organization should increase for the long time sustainability.

Conclusion

Major purpose of the CBOs is to facilitate the programme activities on their own. Most of the CBOs are now functional and have significant strengths and opportunities for moving out its mission and vision in future. At the same time it is to be admitted that there are some limitations and weakness also prevails in the studied of CBO projects. Based on the findings of the study there are some recommendations that are placed for achieving the expected goals of the projects and above all to preserve sustainability and capacity building for present CBO's at Tarash ADP: For example although the capacity of the CBOs have been improved through the proper implementation of various projects, but still at the organizational level, there are some issues that need to be assured are; quality training on IGA, accounts and book keeping, project proposal writing, management, non -farming entrepreneurship and auditing; hiring of expert training personnel in the relevant areas from other organizations to improve the skills, competencies and expertise of existing member of CBOs and extension of duration of trainings.

Although some members of CBOs have received training on leadership development, but it seemed to the study team that these trainings are not enough for enhancing the CBO activities. Regular co-ordination, dialogue, meeting and interaction with other stakeholders, GO/NGO's and funding agencies should be held to make the CBO's function more dynamic. Above all, this study found that CBOs can provide support in the transformational developments of both direct and indirect stakeholders of the communities. CBo's are provides a new direction to our rural population in formulating our development paradigm. For accelerating rural development, an integrated participatory approach should be taken both by the governmental and nongovernmental level, consisting of further innovative policies and institutional measures to generate economic activities of the rural community people

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