

Fifteen Years of IFAD in Bangladesh

by Dr Saleemul Huq

THE International Fund for Agricultural Development (IFAD) based in Rome, Italy is one of the international agencies giving loans to least developed countries for helping agriculture and particularly poor farmers. Although its total annual budget is much smaller than other international lending agencies such as the World Bank or Asian Development Bank whose lending portfolios are in the billions of US Dollars, nevertheless it has built up a considerable reputation over the years of being able to target its loans better to the rural poor. It has been especially successful in Sub-Saharan Africa and South Asia where it was a pioneering lender to the Grameen Bank in its earliest days and can claim some of the credit for its success.

IFAD recently completed a country portfolio evaluation of its projects in Bangladesh over the last one and a half decades years. The twelve projects funded over the fifteen years at a total cost of nearly 200 million US Dollars included support for food grain production through minor and large scale surface water drainage and irrigation projects (e.g. Pabna irrigation project) and smaller poverty alleviation oriented projects (e.g. Grameen Bank). The evaluation results showed that by and large they had been successful in targeting the rural poor through the minor irrigation, income generating, small scale FCD/I, livestock and fisheries projects. However, their experience with large scale FCD/I projects was not good and their evaluation report recommended that "IFAD should not finance FCD/I programmes until careful examination of the results of the Flood Action Plan (FAP) has been carried out."

After internationally absorbing the result of the country portfolio evaluation they decided to share it with the government of Bangladesh and in particular with stakeholders including project officials, consultants, NGOs and even beneficiaries. The evaluation results were shared at a Round Table Conference organized by the Economic Relation Division (ERD) of the government of Bangladesh and was attended by no less than four

members of the IFAD Executive Board and several others from senior management in Rome. The inaugural session was opened by the Minister for Agriculture and Water, in which he emphasized the need for further investments in research, particularly in the areas of degraded farm land. Following that the conference broke out into four working groups to discuss (i) Project Management Operation Models (ii) Social Models, (iii) Rural Credit Models and (iv) Technical Models. Each of the working groups had representatives from IFAD Project Management, IFAD officials and Executive Board Members, consultants, NGOs and beneficiaries, including a number of women. The discussions were frank and free and everyone was able to participate fully, not least the representatives of the beneficiaries.

The purpose of the working groups was to come up with recommendations and suggestions to improve future projects with IFAD funding in Bangladesh. A large number of issues were discussed and many recommendations made which were presented at the final plenary session at the end of two days of deliberations to senior government officials, heads of some other donor agencies as well as all the participants. Some of the general recommendations were as follows:

(i) Management and Operations: It was repeated time and again that projects suffered from poor management even when the project director designated by the concerned government agency was experienced (which was not always the case) he lacked the necessary authority and financial decision making to really take charge of the project. This resulted in long delays in project implementation as even small decisions and purchases often had to be sent up the ladder of the agencies and sometimes even ministries for decisions. Amongst suggested remedies were to devolve more authority to project directors and also to consider having a pool of experienced managers who could be used as project directors for different projects.

(ii) Social Issues: A recurring theme was the need to in-

volve project beneficiaries in planning and also implementation of projects. It was also felt that NGOs had a definite role to play in projects, particularly where the rural poor were a main target group. Therefore NGOs needed to be involved in projects from planning to implementation stages. IFAD projects had indeed shown an admirable record of fostering cooperation between government agencies and NGOs in number of sectors including livestock (BRAC) and the Department Livestock, Fisheries (BRAC and the Department of Agriculture Extension).

(iii) Rural Credit: As one of the initial lenders to the Grameen Bank IFAD have a good track record of lending to the rural poor. This is in fact an important aspect of IFAD's activities since many of the poorest in rural Bangladesh are no longer farmers or working directly on the land but are involved in other agriculture related activities such as marketing of agricultural goods, providing agricultural inputs, aquaculture, poultry, beekeeping etc. The rural credit component allows income generating activities for these people. One major recommendation was to try to combine the NGOs relative strength in supervising credit to the Rural (assetless) poorest with credit availability from the institutional lenders such as Krishi Bank or other commercial banks. Several examples were cited where NGOs were successful as intermediaries between banks and groups of assetless to ensure repayment on time against a service charge.

(iv) Technological Issues: IFAD being a relatively small lender in international and even national terms has laid great emphasis on research and development of appropriate technologies particularly aimed at improving the lot of small farmers. It has therefore given relatively greater emphasis on the needs of agricultural research, particularly on-farm research aimed at the poorest farmers. The recommendation of the workshop included more demand driven research with a strong linkage between extension and research in both directions so that the researchers get to know about

the farmer's real problems and the extension workers can disseminate the latest and most appropriate results of research. It also recommended further research on off-farm activities such as aquaculture, marketing, entrepreneurship, bee-keeping etc as sources of income generation for the rural poor.

Conclusions

The two day exercise by IFAD of rigorously evaluating their past projects and sharing the results with government, non-government organizations, other donors, consultants and beneficiaries over two days is indeed a very commendable exercise which bears repeating and learning from by other, bigger donors (in case they do not do so already). The presence of so many members of the IFAD Executive Board and senior management testified to the seriousness with which they regarded the exercise. The government of Bangladesh, particularly ERD also deserve credit for arranging the workshop on the frank discussions they generated. It was particularly useful for project level officers to bring to the attention of senior officials of Ministries the many bureaucratic problems they face in trying to carry out their daily tasks of project implementation. It is to be hoped that the senior government officials from ERD and other Ministries found the exercise useful and will encourage similar roundtable evaluations of projects in future.



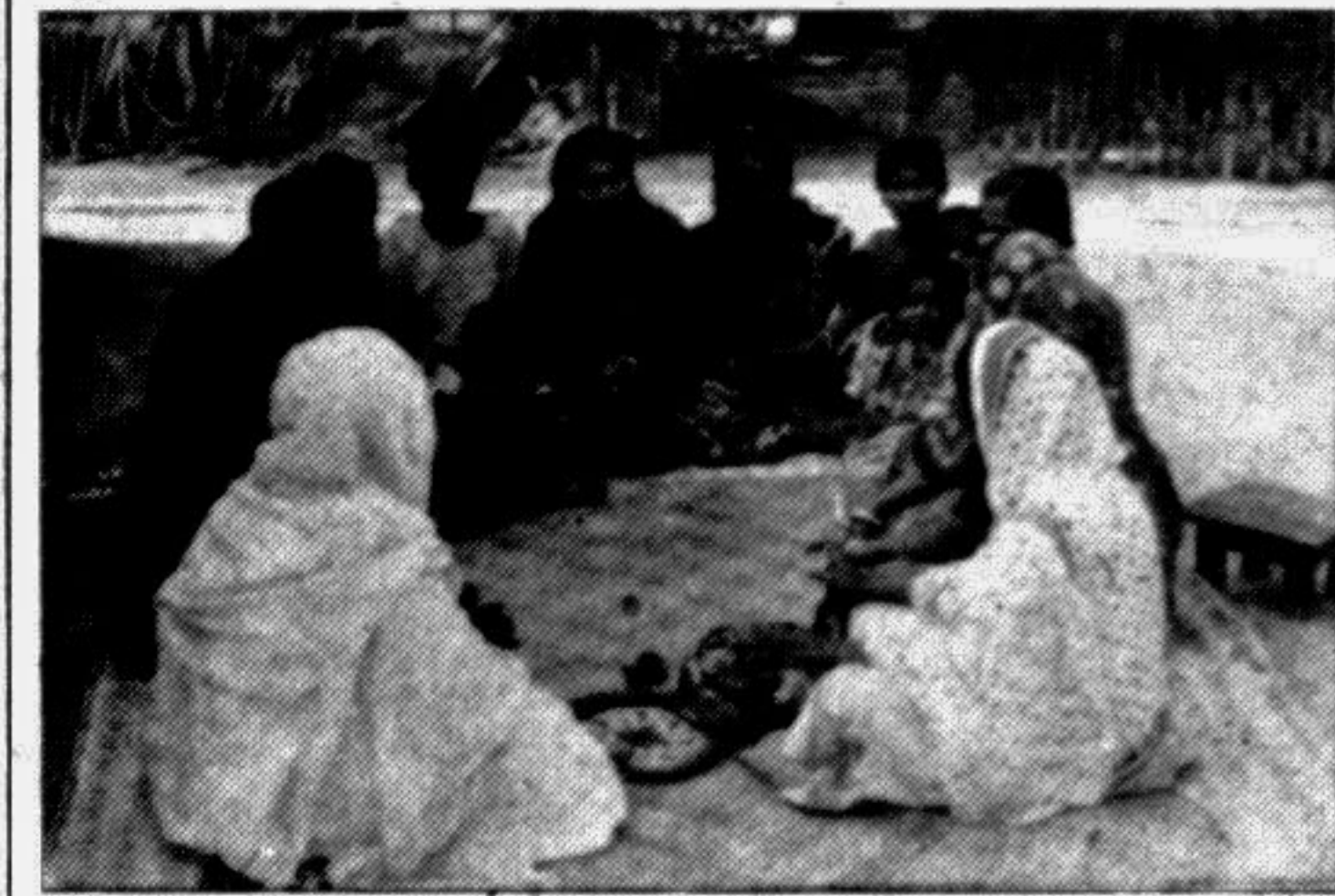
Glimpses of Rural Development

by M Yahiya

"If you kick a chick you will be night-blind."

"Why?" I asked in surprise! "The chicken is blind at night, so if you kick you will also be a night-blind," a rural woman in a remote coastal belt village of Cox's Bazar District justified her argument confidently. A young community health worker of a health project in the area told me that 8 out of 10 women they interviewed believed the same. I blamed myself for my own ignorance of not knowing my people well.

I was visiting several communities of the coastal belt of Cox's Bazar in connection with a health care project. It was exciting to learn a lot about the health situation in our rural parts of Bangladesh. Social Assistance for the Rehabilitation of the physically vulnerable (SARPV), a NGO working in the area, told me that



Women discuss health issues at Chokoria: ICDDR,B Intervention

The overall conclusion of the entire evaluation and workshop seemed to highlight the fact that ensuring the participation of the rural poor, which includes both assetless as well as small marginal farmers, in development is still the major, unfinished task of the country in which the government, researchers, NGOs, banks, development partners and the people themselves, all have a complementary role to play. The more the different groups share experiences and establish better cooperation in their work the quicker they will be able to move the country towards their common goal of development of the rural poor.

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one Union in the area had the highest number of rickets cases in Bangladesh. I wonder why? The area enjoys adequate sunshine and the available sea food can easily prevent such disease occurrences. One community had rejected a traditional birth attendant because she took modern training on child-birth process and her new practices were not considered acceptable by the people.

Such lists can be made long but the reality is that the communities continue to face health problems and medical services are not reaching them. The project I was visiting was based on the hypothesis that growing health problems would be difficult to tackle by both government and non-governmental efforts for several years to come. The project aims to create a community response to deal with the problem.

In a village meeting it was calculated that each family spends Tk 200/- per month on an average. With 3,800 families their annual expenditure was Tk 7, 60,000. The community questioned themselves: can't we run a union clinic ourselves with that money? The answer is yet to be known. But I know the total money the Union spends is not small and I also know if a day labourer is sick a day he can't go to a doctor and because it will man that his family may have to starve that day. One cause that villagers easily attribute for being poor is that the "family-head is sick, unable to work".

I asked in a community "Is Grameen Bank here? An old man angrily replied, "No, we did not allow them to come. We will not allow our women to go out and do exercises." I could not see how the community was protecting their women.

Unhygienic environment, open latrines, lack of drinking water are common sights in the area. Members of a local small NGO said that they had received some tube wells for safe drinking water from NGO Forum. I knew about NGO Forum but I did not know that their net work was so wide spread, to reach such remote places.

The Masjid committee in one of the communities had decided to discuss for an hour in the Masjid about cleanliness and how to remain without disease every Friday after Jumma prayer. They selected volunteers to teach specially the students of 2 makhtabs, 2 primary schools and a high school in the area about pre-

ventive health care.

A fishermen community organized a similar meeting. They finally asked for a doctor. We will pay his salary, buy medicines. The place we were having a meeting seemed to me a small community hall. Very simply built in an open space. Somebody told me 'this is a BRAC school'. I knew that this programme (non-formal primary education) was under attack in this area by some people. I learnt that the school was going on now without facing any problem and I was happy to see the community uses the school as their centre for community gathering. I remembered a few months back I visited a small local NGO, Palli Bikash Kendra, at Pakundia of Kishoregonj. A young dynamic man is running 71 preprimary schools there more or less in BRAC NFPE

us. He is on his way to prove his point and I could see the communities on their wake.

I raised the issue of Grameen Bank while attending another community meeting. They were all critical about Grameen Bank. According to them, those who took Grameen loan will be indebted for the whole of their lives and will be ultimately poorer. They think the Grameen interest rate is very high and because every week the borrowers pay back their capital, it does not help them. One person claimed that the borrowers needed to sell their utensils to pay back their installments. To justify his argument he said, "If you go to the market on Monday you will find the borrowers are selling their chicken at cheap rate because Tuesday is a Grameen instalment day. I was not convinced with their arguments neither was unhappy to know that on Monday the borrowers sell more chickens at the market. I keenly observed the audience and they did not look rich to me. When I enquired to find that none present were Grameen borrowers because none qualifies to be Grameen borrowers. Most of them seem to me marginal and above marginal farmers of the village. I said to myself Grameen provided such a unique opportunity for the poor but if someone could provide similar effective opportunity for these people they could also improve themselves, bring a change in the productivity of the area.

I talked to some Grameen members. They feel privileged to be Grameen members and do not feel exploited. A Grameen Bank manager said our old borrowers could now borrow larger amounts and they did not face any problem of paying back the installments. He said for the old borrowers Grameen Bank is a "Bank of the former poor". In my ears this phase of Prof Yunus started ringing as a ray of hope for the country. Grameen started with the very poor a long journey. The first



Bringing health as an agenda in village action - ICDDR,B Initiative in Chokoria

nounced clearly, "Khairati, begging". I stopped for a moment. I do not know what is awaiting for this talented young girl in her future. But I saluted the school programme, such a wonderful work for the nation.

BRAC, a giant organization, has manifold activities in the coastal belts of Cox's Bazar. In health, they have two types of activities in the area. For each 150-200 families they have one woman volunteer. She is trained by BRAC in preventive health care and on the use of simple medicine. She buys medicine from BRAC and sells in the community. She motivates the community members to use water sealed latrine. From each sale of latrine she gets Tk 10. Her average total income per month from the sale of medicine and latrines is around Tk 350.

BRAC also has an EPI programme. The Government takes care of immunization and BRAC mobilizes the community. Such a unique collaboration of the government and the non-government organization is surely commendable. Dr Abbas of ICDDR,B is behind the health project, we were visiting. He is a pro-active and confident social science researcher. He believes, if the community wakes up and if we can respond to them, we can handle this gigantic health problem before

phase is to fight against hunger, the second is to fight poverty then to become an entrepreneur. Two million families are in Bangladesh in this journey with Grameen Bank but a lot more needs to be covered.

I remember few months back I visited several groups of Association for Social Advancement (ASA). Presently three lakh families receive ASA credit. ASA is an example of a non-Bank financial institution which has developed an unique credit system for the poor. Their system is encouraging for may NGOs. ASA has proved how an NGO can be self supporting and has done away with donor dependency. Donor help will assist ASA to expand its activities quickly but donor withdrawal will not mean the discontinuation or shrinkage of ASA activities.

The NGOs in the seventies were meant to receive fund from donors and to exhaust the fund according to the project outlines. It is only recently that NGOs started becoming development investors, doing development business with the poor. BRAC can spend about 40 per cent of their expenses from their own income. From seventies to nineties it's a changed environment for the NGOs. It's a change in the concept: from relief distribution to development investment.

Ray of Hope Replaces the Smell of Death

by Lima Nabil Baidoa, Somalia

KACAANKA school reeked of death. "I used to feel awestruck when I passed by the school," says 13-year-old Ahmad. "The silence used to engulf the entire area and the smell of death was stronger than any other odour."

The smell came from the school yard, which during Somalia's political disruption and civil war was transformed into a makeshift graveyard for the dead — most of them children.

Friends and relatives of the deceased could not perform proper burials because travel to the cemeteries surrounding the town of Baidoa, in central Somalia, was either too dangerous or too arduous, especially for the thousands of people weakened by hunger and disease. Many were forced to bury their relatives in shallow graves in the Kacaanka school yard and any other available spaces in town.

The smell of death was not the school's only problem, according to Siddiq Ibrahim, United Nations Children's Fund (UNICEF) education officer for Somalia. "During the civil war in 1992, the school building was looted and damaged. Doors, windows, roof, furniture, records and educational material all disappeared. What remained of the school was just ruins."

Kacaanka was not an isolated case. Civil war, famine and disease have killed 250,000 Somali children and decimated the country's educational system.

Schools have been demolished or abandoned and teachers killed or dispersed. But perhaps nowhere was the destruction of children's lives and opportunities more brutally expressed than in Baidoa. Now, however, Kacaanka's deathlike silence has been replaced with the shouts and giggles of 700 book-toting children on their way to and from school. The school's doors were reopened thanks to a rehabilitation programme implemented by the community last year with help from UNICEF and local non-governmental organisations (NGOs).

The transformation was not easy. First, 480 bodies had to be transferred from the school yard to cemeteries in accordance with Islamic rites. Before giving their approval to the plan, community elders secured permission from the relatives of the dead. The town selected a local NGO to re-bury the bodies. Then, community volun-

In the midst of death and destruction is hope. Gemini News Service reports on the re-opening of shattered schools in Somalia and improvements to the traditional Koranic learning centres, many of which stayed open throughout the civil war.



Baidoa orphanage, Somalia: Saving destroyed lives

teenagers to work rebuilding the school. By the time Kacaanka reopened its doors, the school had a new roof and windows, 10 classrooms, four offices and a store, as well as clean water and sanitation facilities.

Eleven teachers now handle a morning shift of 420 boys and 280 girls. A second shift of 450 students — all girls — is being planned at the request of the community, which wants to give girls' education a boost. Organising this shift is a school management committee made up of parents, clan elders, a teacher and the principal.

"We launched a campaign in which our pupils and their families as well as local religious and community leaders took part," says Sayeed Ali Haj, Kacaanka's principal. "We shall never forget the dead, but we have to invest in the living."

The programme has done just that, according to Oweis Amir, administrator of Baidoa governorate, who says it has brought "new life, new hope for the living children of Somalia, who have faced a terrify-

ingly horrific war." Reopening schools gives a sense of normality to the war-affected children and helps rebuild shattered communities.

The Baidoa project provided an important first step

in rebuilding the country's education system. Following its success, efforts to repair and re-open schools spread to several regions.

UNICEF has helped open more than 300 primary schools and 267 Koranic

YANGON (Depthnews) — Non-government organisations (NGOs) and United Nations agencies have assumed more significant roles in Myanmar's development with the absence of much-needed foreign assistance from the international community.

Major donors, except Japan and Germany, suspended all loans and aid to the country after the Sept. 18, 1988 coup because of the way the military handled the pro-democracy movement and alleged human rights violations.

Donors are demanding the unconditional release of Nobel peace laureate Aung San Su Kyi and other remaining political prisoners, and the speedy transfer of power to a civilian government that should have been set up after the military-sponsored May 27, 1990 elec-

NGOs, UN Play Crucial Roles in Myanmar

by Mimm Thu

Since 1988, Myanmar has been inviting international NGOs to visit the country and meet with individuals in their technical fields of interest. It also allowed the guests to travel freely throughout the country and station their staff outside this Burmese capital.

About 20 international NGOs are now providing humanitarian assistance to the 43.93 million people in this least developed country (LDC).

The United Nations Children's Fund (UNICEF) was the first UN agency to play the role of an honest broker to bring in NGOs to address "silent emergencies" resulting mainly from the suspension of foreign aid.

The International Council for Voluntary Agencies (ICVA), an umbrella group of NGOs, said: "There is a silent emergency in Burma (Myanmar) today, with close to 500 children dying each day from largely preventable causes... The time is right for international NGOs to consider providing humanitarian assistance to the people of Burma."

In an executive summary, the ICVA described the extent of poverty in Myanmar as part of the "silent emergencies" that need to be addressed.

It pointed out that although the country is blessed with abundant natural resources, serious human deprivation

prevails. Three out of four children are unable to complete primary school while 40 per cent of those under three years old suffer from malnutrition.

Two out of three persons do not have access to safe drinking water, 85 per cent of the rural population do not have minimum sanitary waste disposal facilities; and 95 per cent of women have no access to contraceptives.

Myanmar is reported to be the third among Asian nations, after India and Thailand, with the highest number of HIV positive individuals. Official figures as of June 1994 reported 8,191 HIV positive and 334 AIDS cases. The HIV (human immunodeficiency

Although the country is blessed with abundant natural resources, serious human deprivation prevails

virus) causes the deadly AIDS. Malaria has become the single leading killer in the country where a new virulent strain is reported to be spreading.

These findings by a study mission fielded by ICVA in late 1992 prompted many NGOs to provide assistance.

The UN system is playing the role of a catalyst by providing information and programme opportunities to a growing number of international NGOs interested in Myanmar.

The primary UN agencies involved are UNICEF, UN Development Programme (UNDP), UN High Commission

for Refugees (UNHCR), World Health Organization (WHO), Food and Agriculture Organization (FAO), UN Population Fund (UNFPA), UN Commission on Human Settlements (UNCHS), and UN Drug Control Programme (UNDCP).

As a group, the UN is sharing with NGOs strategies, goals and approaches in health services (particularly women and children), improvement of schools and educational systems, provision of clean drinking water, and curbing the spread of HIV/AIDS.

Myanmar has a long history of NGO participation in development activities. It has several NGOs and numerous grassroots based organisations (GBOs) that work closely with the UN system.