



National Rural Development Policy -2001

Rural Development and Cooperatives Division
Government of the People's Republic of Bangladesh

Foreword

1. The overall progress of Bangladesh is subject to development of rural areas. Both government and non-government organizations are implementing multifarious programmes for rural uplift. Among these programmes, the significant ones cover micro-credit for poverty alleviation, social security, development of physical infrastructure of rural areas, women's empowerment, education, health, family welfare, nutrition, promotion of environment etc. The necessity of formulating a "National Rural Development Policy" has long been felt in order that these programmes be implemented in an orchestrated manner and on the basis of clear directions.
2. Honourable Prime Minister Sheikh Hasina while inaugurating the Rural Poverty Alleviation Foundation on 9 July 2000, announced that a National Rural Development Policy would be formulated. The Rural Development and Cooperatives Division in keeping with directions from the Prime Minister, constituted a committee of experts in order to set the task of policy formulation in motion. The committee drafted a rural development policy. Opinions of concerned ministries, NGOs, international agencies, development partners and research organizations were invited on the draft policy. The policy was revised and modified in the light of suggestions received, and a workshop was also organized on the policy. Through this process, the policy was formulated and the final version was submitted to the Cabinet for its kind consideration. Finally the Rural Development Policy was approved by the Cabinet.
3. The National Rural Development Policy has 7 sections. The main section is Programmes that consists of 30 sub-sections. To mention a few sub-sections: Poverty Alleviation, Agro-based Rural Economy, Education for Rural Areas, Rural Health Services and Nutrition Development, Rural Population Control, Rural Industries Development, Empowerment of Rural Women, Cooperatives for Rural Development, Rural Environment Promotion, Power and Fuel Energy. In addition, the policy offers clear directions regarding rationale and background, aims and objectives, philosophy and principles, strategies and ways of implementation of the RD policy.
4. Among the issues emphasized in the National Rural Development Policy, the following are worth mentioning.
 - a) Integration of all activities in rural development with a view to alleviating poverty;

- b) Improving the quality of life of women and the poor;
 - c) Economic development of landless and marginal farmers;
 - d) Expansion of education, health, nutrition and family welfare activities;
 - e) Creation of opportunities for rural people to become self-reliant economically;
 - f) Ensuring proper utilization of all existing resources of each house and each village;
 - g) Development of the handicapped, tribal people, ethnic minorities, and so on;
5. It is expected that, because the National Rural Development Policy-2001 has gained entity, henceforth the inter ministerial and inter institutional relationship will get strengthened and the Ministries/ Departments will be able to identify and coordinate their roles and responsibilities that will help to harmonies all rural development efforts and achieve the desired goal.
6. Advocate Md. Rahmat Ali, hon'ble State Minister for Rural Development and Cooperatives, have enriched the policy with his wise guidance and instructions during formulation of the policy. The materialization of finalizing the policy has been possible because of the overall cooperation extended by the development partner, Swedish, SIDA. I extend my warmest thanks to those officers/ employees who right from the start have rendered their head and heard and heart to the policy as well as their untiring services.

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National Rural Development Policy, 2001

1. Preamble

- 1.1 The Constitution of the People's Republic of Bangladesh makes firm commitment for the development of majority and the under-privileged classes. As committed in the constitution, the development of the local government bodies will be encouraged and there will be representation of farmers, labourers and women in these bodies as far as possible. Provision has been made for ensuring participation of women in all spheres of national life. Balanced development of all sectors, and co-operative ownership has been recognized regarding the ownership of production machinery, production system and distribution system of the country. Commitment has been made of ensure gradual development of production processes and sustained material and cultural development in the standard of living of the people through planned economic development. It has been committed that basic needs of the people, such as food, clothing, shelter, health and education facilities as well as employment, right to work and social security will be provided. There are promises to remove rural-urban disparity through the development of agriculture, cottage and rural industries, rural electrification, development of transport and communication and public health. There are also promises to improve nutritional level and public health, and ensure equal opportunity for all and equitable distribution of resources.
- 1.2 The national Rural Development Policy (NRDP) is formulated to meet the constitutional obligations to develop human resources and bring about positive changes in the standard of living of the people who live in the rural areas of Bangladesh and are dependent on the natural resources therein. The NRDP is intended to provide a set of governing principles for guiding all rural development activities.
- 1.3 Rural Development will aim at improving the quality of life of rural people, achieving economic prosperity including generation of employment, attaining comprehensive development of the villages and progressively removing the disparity in the standards of living of rural and urban areas through fulfilling the commitments made in the constitution for all citizens irrespective of men and women as well as enabling people to become the driving force of their own development. The primary focus of NRDP is to promote human development. Human development involves increasing human capacity as well as improving human conditions. Human capacity and productivity can be increased by instilling positive outlook and teaching new skills through

training and at the same time by empowerment of the people. Improving human conditions involves not only adequate income, but also an improvement in the quality of life through access to education, health care, safe drinking water, good sanitation, family planning services, safe and healthy environment etc. Human development is reflected in enhanced status of individuals both in the family and in the society.

2.0 Rationale and Background

- 2.1 The overall economic development of Bangladesh is closely linked with rural development. There are certain articles in the Constitution of Bangladesh that uphold commitments to improve rural people's quality of life, alleviate poverty and bring prosperity in rural life. Commitment has been made in Article 14 of the Constitution that "It shall be a fundamental responsibility of the State to emancipate the toiling masses the peasants and workers- and backward sections of the people from all forms of exploitation." Similarly rural development and agricultural revolution have been given priority in Article 16. The goal of the liberation movement was emancipation of the people from hunger, poverty and exploitation. The people of rural Bangladesh could see their dream of a better life as well as the promise of achieving self reliance embedded in the clarion call for economic emancipation.
- 2.2 With a view to fulfilling that dream, the Integrated Rural Development Board was established immediately after Bangladesh was liberated. The objective was to increase food production, create food reserves, increase the purchasing capacity of farmers, spread education and ensure health services. It can be mentioned that, in the sixties and cooperative movement was launched in the country through which economic activities were initiated in rural areas and these efforts appeared to be successful. But due to increased demand for a better quality of life and improved methods of living, the necessity of modern technologies and innovative solutions was felt. Although sporadic measures were taken for poverty alleviation by different governments, it is an awful reality that never had there been any innovative and well-planned programme in the country. Neither had there been any initiative to formulate a rural development policy. Consequently the nation was groping for appropriate directions to overcome food deficit, fertilizer crisis, inadequate supply of agricultural inputs and stagnancy in the health and education situation. The democratic government after having come to power have kindled hopes in rural people through making unprecedented contributions in every sphere of development and have opened up avenues for achieving self-reliance. Against this backdrop, the importance of

formulating a rural development policy was felt in order to keep the momentum of development going.

- 2.3 Agriculture is basic to Bangladesh's economy. The economy of the country revolves round agricultural activities. In 1999-2000 total contributions of different sub-sectors (crops, livestock, forests) of agriculture to the GDP were 19.49 percent and the crops sub-sector itself contributed around 14.59 percent of the GDP. Of the total labour force of the country, 63 percent are engaged in agriculture while 57 percent are engaged in the single crops sub-sector.
- 2.4 The government has formulated the National Agricultural Policy. The agricultural development activities of the country are being run in the light of specific and clear policies regarding crop production, seed, fertilizer, agriculture mechanization, agricultural research, extension and marketing. Growth in agriculture is crucial not only for economic development but also for ensuring social justice. The surplus production of agriculture ensures enough supply of food for the rural poor and helps to maintain stable prices of commodities. At the same time, the country's dependence on foreign support decreases. At the time of the present government's take over, the food-crop production of the country was 1.9 metric ton. In the year 2000-2001, the food-crop production of the country is expected to go beyond 2.64 metric tons that will be an all-time record. During the last 5 (five) years, food-crop production escalated by 7.4 million tones. Revolutionary changes in the agriculture sector have been possible due to clear policies of the present government regarding timely supply of agricultural inputs at reasonable prices, pricing of agri-products and food-procurement. The country at present has attained self-sufficiency in food.
- 2.5 The micro-credit programmes of the government have immensely contributed to advancing the agricultural revolution and achieving self-sufficiency in food. The Bangladesh Rural Development Board distributed credit to the amount of 1710.30 crore taka among 13.44 lak members of 51003 societies in 449 Upazilas. The rural poverty alleviation foundation distributed 600 crore taka as micro-credit among 4.50 lak members. Credit to the amount of 786.44-core taka was distributed by the Palli Karma Sahayak Foundation among 21.92 lak people (90% are women) through 178 partner organizations in 58 districts up to December 2000; and the recovery rate was 98.14%. The Grameen bank beneficiaries received 13686.19 crore taka as micro-credit up to December 2000 and the recovery rate was 92.07%. Some NGOs also distributed record- amounts of micro-credit. BRAC, PROSHIKA, ASHA and

Swanirvar Bangladesh distributed credit amounting to Tk. 4727.6 crore, Tk. 1297.8 crore, Tk. 1442.9 crore and Tk. 198 crore up to June'99. Sonali Bank, Agrani Bank, Janata Bank, Rupali Bank Ltd. Bangladesh Krishi Bank and Rajshahi Krishi Unnayan Bank collectively lent 7005.98 crore taka as micro-credit till December 2000. In this way the micro-credit support given to small farmers, members of cooperative societies and other poor people of rural areas has infused new life into rural economy and production. The micro-credit strategy of the country has been appreciated globally as an effective strategy of rural development.

- 2.6 The government has laid utmost emphasis on poverty alleviation. The development and revenue budget of the financial year 2001-2002 have provided 10,867 crore taka for poverty alleviation which is 26 percent of the total budget, on the revenue budget for 2001-2002, 3813 crore taka is earmarked for poverty alleviation (eg, grant in aid, vulnerable group feeding and development, food for works, housing for the poor, allowances for older people, allowances for freedom-fighters and women, health and education of rural areas etc.) among the poverty alleviation programmes, the food for works programme has got an allocation of Tk. 622 crore. The Bangladesh Rural Development Board through a country-wide network of cooperatives and informal groups have been implementing targeted programmes for small farmers, asset less women and men with financial and technical assistance of the Bangladesh Govt. and development partners. Missive contributions have been made of poverty alleviation through implementing the Rural Livelihood Project in 152 Upazilas, Poverty Alleviation Project in 145 Upazilas, Women's Self-employment project in 21 Upazilas, Integrated Women's Development Project in 200 Upazilas and Social Empowerment Project in 7 Upazilas.
- 2.7 Since govt. programmes succeeded in directly benefiting the poor people, social development occurred faster than increase in the per capita income during the last 5 years in Bangladesh. The United Nations Development Programme mainly uses Human Development Index and Human Poverty Index for measuring social development. Both the indices show that human development achieved noticeable success during the last 5 years. From 1995-97 to 1998-99, Human Development Index Bangladesh escalated from 42.6% to 48.5% and Human Poverty Index descended from 41.6% to 34.8%. According to a preliminary estimate, this trend of development continues in 2000-2001. The economic and social development has given the poor and the helpless the taste of a new life and ensured significant increase in their

capacity. As a result, the govt. programmes for the rural people have gained appreciation and it has been felt that, in order to consolidate these efforts a rural development policy would be necessary.

- 2.8 Bangladesh's most precious asset is her hard-working and creative people. It is possible to quickly develop this vast manpower into the instrument of development by giving them education. With this end in mind, government, during the last few years allocated the highest amount for education in the annual budget. The allocation for education in the revenue and development budget has been 6028 crore taka (14.69%) in the year 2001-2002. As a result, the adult literacy rate increased to 69% from 47% over the last 5 years. An unprecedented progress has been observed in the rural development sector as a result of increased rate of literacy.
- 2.9 The success of government in health and family welfare is also very remarkable. Rural health services have been expanded. For every 6000 people a community clinic has been set up. This government programme has set an example of bringing health services at the doorsteps of people. The average life expectancy has increased to 61.8 years while the population growth rate has come down to 1.50%. The per capita Calorie intake in daily food has also increased.
- 2.10 Government have initiated various people's welfare oriented, innovative programmes targeted at rural development poverty alleviation. Those which are worth mentioning among them are: Ashrayan (housing for the poor), Back Home Programme, One House one Farm, Shanty Nibash (Peace Abode), Old Age Allowances, Allowances for Widows, Deserted Wives and Destitute Women, Stipend for Education, Food for Education, VGD, VGF etc.
- 2.11 An epoch-making event of the present government is the Ashrayan Programme. Started from 1st July 2000, the programme aims at rehabilitation and self-employment generation of 50,000 families at a cost of 164 crore taka by 30 June 2002. In the mean time, side by side with providing training and credit, construction of 2079 barrack houses has been completed and 2079 families have been rehabilitated. In addition, 1114 barrack houses remain under construction in which 11,140 families will be rehabilitated.
- 2.12 The Go Back Home is an innovative initiative. Since initiation of the project in May 1999; 11,600 people have been sent back to village in 132 Upazilas and rehabilitated by Bangladesh Krishi Bank. Under this programme, the construction of low cost

houses have been started through creating a housing fund of 98 crore taka. The Go Back Home has been extended in 202 Upazilas under 62 Districts.

- 2.13 With a view to converting every house into a self-sufficient farm unit through optimal utilization of all available resources of the family and developing the human resources of every rural family by imparting training, the One House One Farm Programme has been started, that has been formulated following the directions and outline offered by Prime Minister Sheikh Hasina. The programme is a time serving, well coordinated and comprehensive initiative for poverty alleviation. The main objective of the programme is to make every house the focal point of economy through utilization of all physical resources owned by each family. The One House One Farm Programme will be a noble try to materialize the commitments made in the constitution for eradicating poverty from this country through building every family as a self-reliant unit.
- 2.14 Old-Age Allowances initiated in 1997-98 is another noble effort. An estimated 4 lak elderly rural people are getting 100 taka each every month. Another similar programme is Allowances for Widows, Deserted Wives and Destitute Women. At present about 2 lak women are beneficiaries of this programme. The construction of 6 peace-abodes at a cost of 10 crore taka is under way in order to provide shelter and services to older people.
- 2.15 Every year government is allocating resources in the revenue budget to provide for food assistance and IGAs for the absolute poor. To this end, huge amount of money is spent in programmes such as Food for Works, G.R. (Gratuitous Relief), T.R. (Test Relief), VGD (Vulnerable Group Development), VGF (Vulnerable Group Feeding) etc. Moreover, Stipend for Education, Food for Education contributes to rapid expansion of women's literacy rate.
- 2.16 A total development of the economy including an increase in the growth rate is necessary for poverty alleviation. Side by side with employment creations, programmes aimed at increasing per capita income and savings generation are necessary for poverty reduction and sustainable development of the poor. This will help the poor to create their own economic base and improve their quality of life through development of various social sectors (education, health, nutrition, housing etc). Keeping this in mind, Government has undertaken employment and income generation programmes for the poor. These programmes keep the efforts for empowerment conscientization of the poor going through increasing their entitlement

to production. In order to give these long term efforts permanence, the Poverty Reduction Strategy Plan has been undertaken. The PRSP will be tuned to strategies adopted in the rural development policy.

- 2.17 The national Rural Development Policy 2001 is formulated in order to achieve comprehensive development of the country by keeping the present momentum of progress in poverty alleviation and rural life sustained.

3. Aims and Objective

- 3.1 To create an enabling environment for, and facilitate people's self-development through unleashing their creativity and potentials;
- 3.2 To achieve comprehensive village development including improvement in the standards of living, increase in income and employment generation of rural people, particularly women and the poor.
- 3.3 To ensure stable social and economic development of Bangladesh through poverty alleviation;
- 3.4 To increase the opportunities for income generating activities in the rural areas through ensuring rural people's participation in their development process, so that the purchasing power of the people is raised by increased income;
- 3.5 To generate widespread self-employment opportunities in the rural areas;
- 3.6 To ensure the improvement of the socio-economic conditions of the rural people in order to increase their income and fulfill the basic needs.
- 3.7 To emphasize rural development with a view increasing national income and assets and achieving equality based economic development as per provisions of the Constitution;
- 3.8 To ensure the development of physical infrastructure in the rural areas, balanced distribution of resources among people and marketing of the products;
- 3.9 To create skilled human resources in the rural areas through imparting education, vocational education and training;
- 3.10 To make efforts to fulfill the needs of rural people through proper identification of the problems for socio-economic uplift of the rural poor and disadvantaged people and producers, specially the small, marginal and the landless farmers;
- 3.11 To ensure equal participation of women with men in all socio-economic and cultural development and cultural activities including education, training and income generating activities;

- 3.12 To reduce the disparity between the rural and urban areas in respect of standard of living, services and supplies through integrated efforts; and gradually to reduce the disparity between the developed and the underdeveloped areas;
- 3.13 To develop the local government systems including enhancing capacity and effectiveness of Union Parishads so that they become able to create a congenial atmosphere for, and facilitate a social movement with a view to establishing the practice of formulating and implementing local level plans through proper utilization of local resources.
- 3.14 To effect administrative reforms (at both local and national levels) in order to facilitate the conduct of social movement through integration of works at local level, and development of relationship among villagers, elected people's representatives, govt. and NGO officials;
- 3.15 To take all possible and effective measures for economic development of landless and marginal farmers;
- 3.16 To take active measures for the development of the handicapped, different tribes, ethnic minorities and people living in hilly areas;
- 3.17 Others.

4. Philosophy and Principles

The National Rural Development Policy is built upon the following philosophy and principals:

- (a) People need to be put in the driving seat of development through unleashing their creativity and potentials. Development is not a matter to be planned and delivered by outsiders; rather it is the responsibility of the people themselves, who must become the principal authors of their own future. All development partners including the government, can only play a supportive role by creating an enabling environment. Because this support is crucial for their development at a certain stage. This realization represents a paradigm shift in development thinking, that is, the main responsibility of a person's development lies with himself/ herself while the principal responsibility to develop a village or a society lies with the village or the society itself and this is the fundamental principle underlying the National Rural Development Policy.
- (b) As the best of creation, all human beings are endowed with enormous creative potential. The purpose and the end result of development are to unlock that potential so that people can help themselves. The National Rural Development Policy intends

to 'enable' the 'able' people so that they can create a better future for themselves with the assistance of a supportive government and civil society institutions. The policy, in addition to recognizing the potential of the people, emphasizes the huge opportunities for development in the rural areas. It also recognizes that people are the prime movers of all development efforts. An important step in promoting social and economic development is, therefore, the empowerment of the rural people.

- (c) The role of government is that of a facilitator to help rural people live on their own creating the necessary conducive environment and infrastructure for the required services to be provided to them removing all bottlenecks of their development and expanding opportunities for them. The state institutions will be made more accountable and responsive to the people through necessary reforms, strengthening their participation in political processes and decision-making as well as removing the social barriers that result from differences of gender, ethnicity, race, religion and social status. People will be made more aware of and given access to the services and opportunities offered by the government and those opportunities will be made affordable and delivered with accountability.
- (d) Around 50 percent of Bangladesh's babies are underweight at birth due to malnutrition and ill health of their mothers. The vicious circle of malnutrition among the women of rural Bangladesh perpetuates the cycle of malnutrition and poverty for all rural Bangladeshis, both men and women. Thus the future of Bangladesh greatly depends on the status of the rural women of Bangladesh. Improving the conditions of rural women, ending their deprivation and subjugation, and also empowering them through the creation of opportunities for education, health, income and nutrition for them is, therefore, a central theme of the National Rural Development Policy.
- (e) Because of its high population density, Bangladesh faces enormous environmental challenges and troubles. No one has a greater stake in environmental preservation than do the poor. No one's livelihood is more closely tied to the health of the body and sustainability of the natural environment than is that of the poor families. Thus the goal of ensuring environmental sustainability needs to be another guiding principle of the National Rural Development Policy.
- (f) One of the priorities underlined by the National Rural Development Policy is a strong and accountable system of local government, especially the Union Parishad. In order to effectively implement it, Union Parishads need to be empowered with additional resources, authority and training. A transparent formula needs to be put in place by

which significance amount of funds will be devolved to the Union level as a matter of right, rather than as a function of central control. Union Parishads also need to be made accountable to the people through a system of regular village meetings as well as mandatory public display of information regarding all government expenditures.

- (g) Rural people, women and the poor in particular, need to be empowered through changing their attitudes and mentality, strengthening the process of skill- acquisition for self-development and creating the socio-economic base of development.

- 4.2 This policy lays emphasis on establishing the inter-institutional and interpersonal relationships and coordination of works of various organizations and institutions engaged in poverty alleviation and rural development. In case it is felt that any articulation if this policy differs or contradicts with the approved policies of any Ministry, the matter of establishing the harmony has to be placed with the National Council for Rural Development.

5. Programmes:

5.1 People's Participation:

1. All plans will be formulated, projects selected, implemented and monitored with active participation of the local people.
2. Resources and needs of every household in the village will be identified through survey based on active participation of local people.
3. Resources, problems and needs of the village will be regularly identified on the basis of comprehensive data generated on a continuous basis through survey of all households in each ward or each village.
4. With a view to formulating local level plans, initiatives will be taken to collect all relevant village data.
5. In case of local level planning, the Union Parishad will be considered an administrative unit. Union Plans have to be formulated by integrating the village plans. In the same manner, Upazila plan will be formulated integrating the union plans while the Upazila plans will be integrated into the District plan, that will be reflected in the national plan.
6. The people's representatives and officials of local government institutions including Union Parishads will be imparted motivational training to become self-reliant by self-help. Rural people will be organized and encouraged to solve their problems with their won initiatives so that they are no longer dependent on govt. and external supports.

5.2 Poverty Alleviation:

1. Measures to remove economic and social barriers including discriminations in rural areas will be taken in a planned and concerted manner.
2. Systematic and regular monitoring of positive changes in the socio-economic conditions of the rural poor will be carried out on the basis of definite criteria.
3. Ample opportunities of diverse employment will be created in the villages. A favorable environment will be created so that village people can attain economic self-reliance.
4. Government, in order to address the primary objective of poverty alleviation, will continue target group and area focused programmes (such as food for works, housing, credit, support, skills development and training, creation of non-agricultural periodical employment opportunities in the non-agricultural sector etc.) in certain areas of the country on the basis of their geographical specialties and actual needs.
5. More effective measures will be taken to help rural people gain self-reliance through formation of formal (e.g. co-operatives) and non-formal groups.
6. Villagers will be motivated to create their own organizations and develop their own capital through accumulating savings.
7. An enabling environment will be created so that rural people can utilize their own potentials and creative capacity.
8. Different measures will be taken to increase capacity of the organization.
9. Economic, technical and other supports will be provided for implementing projects planned by rural people.
10. In order to create rural entrepreneurs, necessary training and assistance will be offered.
11. Necessary directions and continuous supports will be offered in order to create an overall congenial and enabling environment.

5.3 Rural Infrastructure Development

1. By prior selection of the infrastructure development needs and outline for every area of the country, the village plan book, the union plan book and the Upazila plan book will be prepared and kept updated.
2. In the case of undertaking and implementing infrastructure development project in every development area, priorities indicated in the periodical rolling plan will be followed.

3. Use of agricultural land, especially land having irrigation facilities will be discouraged for non-agricultural purposes.
4. In case of new establishment and development of road communication, priority will be given to link roads with growth centers, Union Parishads, Upazila Parishad and also link roads connecting the nearest districts and highways.
5. The implementation and financing of flood control and all other natural calamities control projects and agricultural infrastructure development projects will get priority over the projects.
6. Scheduled periodic maintenance of roads and other physical infrastructure will be emphasized.

5.4 Agro-based Rural Economy:

1. Necessary measures will be taken for boosting integrated on-farm and non-farm production through application of modern and improved technologies.
2. Agricultural extension services will be expanded to promote crop diversification, increase land fertility and ensure optimum utilization of land.
3. The system of land registration and land reforms will be further improved in harmony with the agricultural and other relevant policies.
4. Sustainable and environment friendly use of land will be encouraged to augment agricultural production.
5. Marketing network of rural agricultural products will be developed and linked with the national and international markets.
6. With a view to creating an effective crops marketing system, measures will be taken to ensure development of rural hats and bazaars and preservation of crops endorsing profitable prices of crops in the market.
7. Market information services for small and poor growers and producers will be expanded.
8. To ensure proper prices and facilitate marketing of the products of farmers, appropriate measures will be taken to link producers, processors, traders and exporters.
9. Govt. assistance and support to cooperatives will be enhanced to increase their contributions to national development.
10. In order to help those farmers/ share croppers who are really affected by sudden natural calamities like drought, flood, river erosion, etc, crop insurance programmes will be expanded by government's initiative of offer them capital security and enable

them for probable loan repayment. Gradually all producer communities will be brought under its purview.

11. Insurance will be introduced for the benefit of fish, livestock, duck and poultry farmers.
12. Insurance with an easy process of premium payment will be introduced for all loans for agriculture, crop, livestock, fishery, etc.
13. Individual producers of fish, livestock, agricultural product, etc. will be encouraged to secure personal insurance.
14. Well-established industrial groups of the country will be motivated to open agricultural insurance company to help rural poor farmers in their crisis period. Such insurance company will enjoy tax holiday on paid insurance demand of the clients.
15. Effective measures will be taken to ensure reasonable prices of perishable agricultural goods during the period of harvesting. For this, establishment of export-oriented fruit and vegetable processing factories will be encouraged.
16. Safe preservation of rapidly perishable agricultural goods will be ensured through creating physical facilities in rural areas.

5.5 Education for Rural Areas:

1. Universal primary education programme will be expanded in all rural areas. Expansion of formal and non-formal education will be given priority.
2. To achieve the objective of developing skilled human resources, formal and informal facilities for imparting technical knowledge and skills having high demand in the national and international labour market will be expanded.
3. Topics related to rural development will be included in the curriculum at different levels of education, if necessary. In order to develop capable leadership for rural development, new courses may be introduced.
4. In all projects undertaken for poverty alleviation education and training on social awareness, the importance of self-reliance, environment awareness and promotion of self-strength and self-confidence will be incorporated.

5.6 Rural Health Services and Nutrition Development:

1. Both men and women, in all stages of the life-cycle will be ensured access to physical and mental health services, and their health and nutrition awareness will be raised through training to be imparted by relevant institutions and organizations.

2. To control diseases in the rural areas, special emphasis will be given to the extension of supply of safe water and modern sanitation.
3. Homeopathic and herbal treatment like Unani and Ayurvedic being less expensive will be encouraged for expansion.
4. Community Clinics are making substantial contributions to health and family welfare in rural areas. Rural doctors will also be employed in strengthening rural health services.

5.7 Rural Population Control:

1. In order to create awareness regarding population control, maktab, mosque, temple, church, all educational institutions as well as religious education institutions and other community organizations will be involved.
2. Birth and death registration will be introduced nationwide.
3. Rural population control programme will be included in all projects having the goal of rural development and poverty alleviation.

5.8 Development of Rural Housing:

1. Construction of building, new settlement etc. on cultivable agricultural land will be discouraged, and measures for planned construction of houses will be taken.
2. Research for innovation and development of technologies of low cost housing for rural areas will be undertaken.
3. In the villages, residential area and cultivable area will be separately demarcated wherever possible for more profitable use of agricultural land and for facilitating improved technology-based cultivation.
4. Initiatives will be taken for expansion of planned infrastructure on priority basis in the residential areas.
5. Prior to new settlement in village areas, especially in island and char areas, necessary layout design has to be done.
6. Families who become landless, displaced, shelter less due to river erosion, will be provided with shelter within a short time on priority basis and will be rehabilitated in the nearest government Ashrayan/ Adarsha Gram Project areas.
7. Access to credit will be facilitated for those entrepreneurs who are involved in extension of modern housing facilities or construction of houses on rural areas. In addition, loan distribution from the rural housing fund will be continued.

8. Special facilities and concessions will be provided to private house building societies and co-operatives for construction of multi-storeyed buildings (flat house) within the purchasing capacity of people with low and medium income.
9. With the objective of building educated and skilled community leadership in the village, measures will be taken by the government to distribute rural land or apartments on hire purchase basis in the village among officials in order to encourage retired government employees to live in the village.
10. Govt. initiative will be taken to implement the rural housing related policy contained in para 5.9 of the National Housing Policy amended in 1999 of the Ministry of Housing and Public Works.

5.9 Land Use and Development

1. Bringing all fallow land unutilized water bodies of the country under planned cultivation will be expedited to ensure optimal use of land.
2. All lands of all households of the country will be utilized in a planned manner for income generation in order for every home to become the center of economic development activities.
3. There will be a legal binding for the owner of the land for taking prior permission from the government authority to use private agricultural land in their residential and commercial purposes.
4. Giving priority to the use of land for rural poverty alleviation will be continued and ensured in the allocation, distribution and leasing out of Khash land and government water body.
5. Application of the existing law regarding ownership of land and ponds will be ensured in case of fallow cropland and derelict tanks.
6. Land owners and farmers will be kept informed regularly in the best possible manner about the highest return crops could yield according to the location of lands and characteristics of soil.

5.10 Rural Industries Development:

1. For rural industrialization in appropriate sectors a conducive environment will be ensured through access to credit and marketing support.
2. Establishment of agro-based food processing factories and sub-contracting factories of big factories will be encouraged in the rural areas.
3. Establishment of 'handicrafts village' in advantageous locations at private and government initiatives will be encouraged.

4. Necessary finance and government assistance, where necessary, will be provided for rehabilitation, extension and modernization of industries under cooperative initiative.
5. Special assistance, facilities and support will be provided to co-operative initiatives for establishment of agro-processing and labour intensive factories in rural areas.
6. Organized, controlled and effective programmes will be initiated to create a conducive environment for entrepreneurs interested in setting up small and medium scale industries in rural areas.

5.11 Rural Capital Flow and Financing:

1. To ensure the maximum use of capacity of the rural people, necessary capital will be supplied. With this end in view banking services will be expanded in the rural areas through coordinated efforts of government and non-government organizations.
2. Experiences of Bangladesh Rural Development Board (BRDB), Directorate of Co-operatives, Palli Karma Shahyak Foundation (PKSF), Rural Poverty Alleviation Foundation, Social Development Foundation, Government and Non-government Organizations will be analyzed and compared with international experiences, and replication of successful Micro-credit Programmes will be expanded.
3. Efforts will be made to promote savings habit of rural people and involve them in economic activities through strengthening systems for rural financial services.
4. Collateral free loans will be given to the people of special professions and disadvantaged sections of the society on the basis of group security only
5. In case of distributing agricultural loans, effective measures to ensure swift and fair disbursement of loans will be ensured through efficient exercise of the power as given to the Union Parishad (UP) in the concerned section of the National Agricultural Policy.

5.12 Empowerment of Rural Women:

1. Social and institutional initiatives will be taken for orientation of both men and women on various rules and rights relating to interests of rural women e.g., the Muslim family law, dowry law, marriage and divorce law, law of inheritance, law of prevention of violence against women and children, law relating to equality and rights

of men and women, health, nutrition and reproductive right, rights relating to sanitation and use of safe drinking water.

2. Side by side with raising women's consciousness, their male counterpart will also be made aware regarding their cooperation and responsibility towards development of women.
3. Gender equity in social, cultural, economic and political matter will be promoted.
4. Expansion of marketing facilities will be ensured for the locally produced commodities of rural women entrepreneurs.
5. Necessary steps will be taken for encouraging concerned rural women involved in all government and non-government programmes to be united through an effective network.
6. Local administration will take initiatives to motivate and provide increased assistance to rural women so that they undertake income-generating activities according to their ability.
7. Motivational training as well as other assistance will be provided for ensuring effective representation of women at all spheres of local government.
8. Priority will be given to implementation of policies regarding women's equal rights, poverty alleviation, economic empowerment and employment as mentioned in National Women Development Policy 1997.

5.13 Rural Child and Youth Development:

1. Rural societies will ensure parental affection, family care, family education and physical and mental development rights for their children.
2. Special arrangement will be made for ensuring social equality, equity, security and equal status for women and children of each family.
3. Favorable environment will be created for the youth community to organize meaningful cultural activities in order to mitigate alienation from the society and social misconduct resulting from unemployment, eroded social values, lack of initiative and aimlessness.
4. To safeguard the youth community from harmful influences, measures will be taken for educating them on moral and human qualities, developing patriotism, organizing healthy sports and recreational activities along with involving them in various creative competitions.

5.14 Development of Disadvantaged Rural People:

1. Increased opportunity for development and share in available resources will be ensured for the disadvantaged and downtrodden sections of the rural community.
2. It will be ensured that separate and planned programmes be undertaken for the development of those sections of people who are aged, destitute, disadvantaged, physically and mentally handicapped, orphaned, and those women who are either widows or deserted wives.
3. Measures would be taken to ensure that effective safety nets are in place to mitigate the impact of personal havocs as well as natural calamities on people. To this end, the local government institutions will gradually strengthen the social security mechanisms.

5.15 Area Specific Special Development Programmes:

1. For comprehensive development of particular regions with varying socio-economic characters, e.g., the baring tract, char areas, coastal area, island, hill tracts and the hoar areas etc. suitable integrated programmes will be taken and their implementation with priority will be ensured for development of education, human resources, family planning, agriculture, water resource, physical infrastructure, housing etc. of these areas.
2. For implementation of integrated development programme to be taken for the above-mentioned locations, the local government institutions will be mainly involved and assigned the role of coordination.
3. Social movement will be conducted to organize and unite people socially with a view to unleashing their potentials and creativity.
4. For strengthening and integrating the rural development activities to be taken in the above-mentioned areas, proper management system will be devised and responsibility will be given to district level local government authority for coordination.
5. Area specific integrated development programme will be formulated through assessment of local needs with active participation and involvement of the local people.
6. For avoiding misuse, overlapping as well as unequal and unhealthy competition among govt. and non-govt. organizations in all spheres of rural development and for proper use and distribution of resources, arrangement will be made for coordinating the activities of government organizations in the respective areas.

5.16 Employment Generation for Self-reliance

1. Rural people will be motivated to count on their inner strength in order that they can gain self-reliance through proper and optimal use of their own and local resources.
2. A conducive environment will be created to reduce dependence on traditional jobs through provision of opportunities of self-employment in rural areas.
3. Programmes integrating awareness creating, skills training, access to rural finance services and marketing support will be emphasized to promote rural employment and self-employment.

5.17 Creation of Skilled Manpower in Rural Areas:

1. Development of human resources in rural areas will be given priority for the sake of speedy and effective development.
2. Demand-led vocational and technical education will be arranged in the rural areas. Training will be arranged for skill development of different professional groups on the basis of their needs. Maktab/ Tol etc. will impart practical training to different professional categories following the example of Iftadia Madrasha.
3. Skill development training will be arranged to involve rural people in agriculture and non-agriculture related as well as computer technology based jobs.
4. With a view to utilizing the knowledge and skill gained through training, easy term bank loans, other inputs and infrastructural facilities will be provided.

5.18 Cooperatives for Rural Development:

1. The cooperative movement of the country will be further activated and made more meaningful by creating an appropriate institutional frame-work consistent with provisions of the constitution, organizing rural capital, arranging for necessary capital supply and taking measures for production, preservation, processing and marketing of agricultural and non-agricultural products through a demographic system.
2. For institution building and sustainable development at grass roots level the active participation and involvement of the rural people in these institutions will be promoted.
3. The practice of making necessary revision of cooperative laws will be continued with a view to making cooperatives time befitting.
4. Greater network of cooperative-based production and marketing of rural agricultural produce will be encouraged.

5. To promote cooperative leadership, BARD, RDA and the Cooperative Academy will offer relevant training courses.
6. Efforts will be made to disseminate different successes of cooperatives through mass media in order to promote the cooperative ideas and spirit.
7. Government will offer assistance to cooperative based ventures and industries considering their economic viability.

5.19 Rural Environment Promotion:

1. Environment friendly utilization of land and natural resources of development of rural environment will be ensured.
2. With a view to preserve ecological balance and prevent indiscriminate damage of soil, forests, water ways and animals, regulatory measures will be taken and proper application of the National Environment law will be assisted.
3. Necessary measures will be taken to scale down the use of chemical fertilizers and insecticides and increase the use of organic manure in agriculture.
4. Social movement for motivating rural people to actively contribute to environmental sustainability, live healthy lives and prevent pollution of soil, water and air will be strengthened.

5.20 Dispute Settlement/ Salish System:

1. For promoting rural law and order situation, the traditional village level informal dispute settlement system called 'Salish' will be encouraged.
2. The more active role of local govt. in this regard will be encouraged.
3. Practicable measures will be taken to make the functions of village court regular, speedy and flawless.

5.21 Law and Order:

1. Community Policing System (CPS) will be introduced for maintaining peace and security including prevention of theft, robbery, and terrorism in the rural areas. Regular night patrol with the help of social support and cooperation will be arranged.
2. The security system of different growth centers engaged in trade and business to maintain security of their own resources with their won management shall prevail and be strengthened.
3. The community collectively will provide necessary assistance to the law enforcing agencies in identifying and arresting local miscreants and criminals.

4. Gram Parishad and Union Parishad will jointly preserve crime data and a list of criminals in a chronological order pursuant of the Village Crime Note Book maintained by the Thana.
5. Functions of Ansar and Village Defense Party (VDP) would be strengthened and made more visibly regular in the rural areas through further increasing their linkage with the UP, and their enhanced participation in rural development will be encouraged.

5.22 Culture and Heritage:

1. Rich indigenous local culture of different regions of Bangladesh comprising fairytales, myths, folklore and songs will be preserved and a congenial atmosphere will be created for their preservation and improvement.
2. Arrangement will be made to promote an ideal environment for organizing and nursing folklore, rituals, festivals, village fair, etc. peculiar to different parts of the country.
3. A positive attitude will be developed among rural people towards preserving archaeological resources discovered and identified so far in rural areas which are reminiscences of the genesis, evolution and continuity of the country's culture.

5.23 Game and Sports:

1. Rural traditional sports like Hadodo, Dariabandha, Gollahchut, Kanamachi, Wrestling, Lathikhela, Rowing, Swimming will be encouraged and steps will be taken to include these sports in national as well regional competition like SAF games.
2. Rural institutions will take initiative and patronize the national popular games like football, volleyball, hockey, cricket etc. for creating efficient players and helping promising rural people take these games as honorable alternative profession.
3. Local government institutions will organize sports competition regularly and assist the practice of different sports round the year as one of their normal regular functions.
4. Sufficient playgrounds will be provided and prepared in each village.

5.24 Power and Fuel Energy:

1. Rapid expansion of rural electrification will be ensured for the improvement of rural livelihood and rural economy.

2. Effective steps will be taken for promoting use of alternative energy sources, e.g. solar energy, biogas, solar kiln, windmill etc. and efforts will be made for expansion of improved oven.
3. The use of domestic animals excreta as fuel and indiscriminate tree cutting in rural areas will be discouraged.
4. Necessary steps would be taken to find the alternative sources of energy for domestic purposes and brickfield.

5.25 Research and Training:

1. Training will be arranged to create skilled planners and adequate number of project managers with a view to formulating and implementing appropriate rural development programmes/ projects.
2. Special training will be arranged for officials of all institutions involved in human resources development. In this regard, optimal utilization of training institutions engaged in rural development and poverty alleviation will be ensured.
3. In case of selecting research issues and conducting research in order to help solve rural problems, action oriented research aimed at solving problems as perceived by the rural people will be preferred to academic research aimed usually at formulating recommendations only.
4. Rural people, and functionaries working with different govt. and non-govt. organizations having the common goal of development will be encouraged to get involved in generating innovative ideas to help solve diverse problems of rural areas.

5.26 Information Dissemination and Data Base:

1. Effective measures will be taken disseminate various information relating to rural development through mass media, folk media and interpersonal channels of communication.
2. Effective measures would be ensured for the systematic preservation of subject-wise information and data applying computer technology to help conduct research on various sector of rural development.
3. Proper steps would be taken to enrich the database through creating network among the similar training and research organizations, both local and foreign.
4. BARD, Comilla; RDA, Bogra; RDTI, Sylhet; Bangladesh Cooperative Academy and other relevant organizations at national level will be developed as the national repositories of all data on rural development related research, training, project

experiences, govt. and non-govt. efforts and all other relevant and useful data in this field. All the preserved data and information will be made accessible, available and unrestricted to all levels of national and international users.

5.27 Awards for Contributions to Rural Development:

1. National awards would be given in recognition of extraordinary contributions towards rural development by actively involved rural people, professionals, govt. officials and intellectuals.
2. For involving the greater mass in different arenas of rural development, initiative will be taken to seek innovative ideas through open competition on rural administration, poverty alleviation, agricultural technology development, etc. The persons who generate the innovative ideas helping development of the existing system would be awarded.

5.28 Contributions by NGOs and Other Actors:

1. The significant contributions to rural development by voluntary organizations, NGOs, financing institutions, private sectors and other actor in development would be further encouraged, and measures will be taken to bring their services to the rural people in a coordinated and efficient manner.
2. Closer links would be established between all relevant organizations and the local government bodies at different levels.
3. National awards will be given to those NGOs and other Actors involved in socio-economic development that have demonstrated outstanding performances in rural development in order to encourage enhanced contributions of these partners.

5.29 Supports to Elderly People:

1. Various supports would be provided for disadvantaged elderly people in the rural areas to help them enjoy a better life e.g. shelter for the homeless male and female, old age allowances, medical allowances, recreational facilities and social security.
2. The long practiced tradition of showing respect to elderly people, both at family and social level, would be strengthened and preserved.

5.30 Regional and International Cooperation:

1. Exchange of rural development related experiences of other countries, technological assistance and international cooperation would be further promoted.
2. International organizations and community and development partners would be invited to take part in the rural development programmes of the country.

3. Efforts would be made to develop regional forums for fostering further cooperation in the fields of rural development, particularly among the CIRDAP member countries, SAARC countries and the D-8 countries.

6.0 Implementation Strategies and Methods:

1. With a view to giving due importance and priority to rural development, National Rural Development Council headed by the Honourable Prime Minister will be constituted and concerned ministers will be the members of this committee. The committee will offer policy guidelines for implementing the objectives of the rural development policy. In addition, there will be a National Steering committee headed by Honourable Minister/ State Minister, Rural Development and Cooperatives Division, to help the National Council with necessary advice and suggestions and look after the policy implementation.
2. An inter-ministerial Steering Committee under the Chairmanship of Secretary, Rural Development and Cooperatives Division, will be constituted to ensure proper implementation of the National Rural Development Policy. A representative enjoying at least the joint Secretary equivalent status from each concerned Ministry/ Divisions/ Agency as well as representatives of NGOs and research organization engaged in rural development will be members of their committee. The committee will be responsible for monitoring and implementation of NRD Policy through coordinating and ensuring cooperation of all the relevant Ministries/ Division/ Organizations. Moreover, this committee may be entrusted with responsibilities of promoting partnership and coordination of works among GOs and NGOs, and averting duplication of works of different agencies having the same goals with a view to ensuring the optimal use of valuable resources.
3. Separate Coordination Committees will be constituted at District, Upazila and Union levels for coordination and monitoring of all development works at the local level. The coordination Committee will be led by the District Board Chairman at the District level, the Upazila Parishad Chairman at the Upazila level and the Union Parishad Chairman at the Union level. The committee will comprise local representatives, elites and representatives of local level development organizations/ agencies of the concerned areas.
4. The Rural Development and Cooperatives Division of the Local Govt., Rural Development and Cooperatives Ministry will extend other co-operations in

addition to coordination in implementing rural development programmes. Its field level functionaries will also offer similar cooperation in this regard.

5. The local govt. institutions, particularly the Union Parishads will be strengthened and made useful through delegating enough authority to settle disputes, entrusting additional responsibilities and supplying resources. These institutions will be turned into forums for promoting effective communication and creating relationship among local level people's representatives, people and govt. development workers.
6. Necessary measures will be taken to make local govt. institutions directly accountable to the people. To this end, people's active participation and involvement at all stages of the development process will be ensured.
7. In order to facilitate implementation of the National Rural Development Policy, effective strategies and programmes will be developed by assimilating and integrating the findings of the studies, research and action researches undertaken by different institutions both home and abroad. The RDC Division will ensure implementation of this policy in pursuance of these strategies. The Ministry will ensure participation of the rural people in such exercise by adopting appropriate measures.
8. A policy and strategy Unit would be created to strengthen the capacity of RDC Division with highly skilled technical experts and logistics. This proposed technical outfit would assist the RDC Division to formulate and update strategies, programmes and innovative projects. Besides, necessary initiatives to formulate a plan of action and implement it properly will be taken by this Unit with a view to promoting people's quality of life, increasing their income and achieving comprehensive development of the village in the light of the National RD Policy. The above unit will provide necessary back up to the National Rural Development Council and the National Steering Committee. Furthermore, the task of developing a suitable management information system to help monitoring and evaluation of the RD programmes will be entrusted to this unit.
9. In order to help people become developed through creating opportunities for them to make use of their creativity and potentials, they will be organized in the following ways:
 - a) People's own organizations will be created, they will be developed into skilled human resources and motivated to deposit savings regularly so that they can

generate their own capital and invest it in IGAs. Experts will create committed development workers from among members of each organization by imparting them training to work in such areas as fish culture, livestock rearing, health, nutrition, education, fruits and vegetable production, etc. It is in this way that villagers themselves can utilize their self-potentials.

- b) Priorities will be identified in keeping with people's perception and choice of the potentials and needs. These needs will have to be separated from those as can be fulfilled by external support or interference,
 - c) Feasibility of utilization those opportunities and fulfilling those needs will be determined considering people's own capacity, skill and aptitude, demand and supply of resources, sustainability, equitable distribution etc.
 - d) Necessary resources and people's easy access to them will have to be ensured for fulfilling those needs.
 - e) Villagers and village organizations will be linked with different govt. organizations, Union Parishads, NGOs, development partners, donor agencies including various other development agencies, and necessary measures will be taken to lobby for the villagers and highlight their problems to those agencies.
10. a) If people's potentialities and creativity could be unleashed through organizing and uniting the villagers, particularly the poor and the distressed, through creation of people's organizations at the grassroots level, the villagers can move ahead to change their own fate by themselves. If they have trust in this process, they will gradually gain moral strength in accepting the challenge of poverty alleviation.
- b) Following the same procedures and techniques and the same process in every Upazila, it is possible to organize and unite all general people in every village. This process needs to be looked upon in its totality, not as a piecemeal one, and the goal of poverty eradication can be reached if rural development becomes a comprehensive and integrated national effort.
- c) Keeping in mind that rural development means comprehensive development achievable through integrated efforts, villagers need to be helped to get organized and attain self-sufficiency through self-help, for which various supports have to be persistently ensured, such as, financial and technical support, necessary economic, technological and other supports to help implementation of local level projects planned by the villagers, capacity building supports to the local organizations,

creation of an enabling environment and infrastructural facilities conducive to development, etc.

d) Again, for the sake of poverty alleviation and comprehensive rural development and orchestration of all efforts to this end. The creation of an institutional framework will be necessary to support this process continuously. This support may be in terms of motivation of the villages to create their own organizations and increase their savings and skills, financial and technical supports of various sorts, assistance at the local level, different measures aimed at enhancement of capacity of the organizations, creation of an overall enabling environment including a healthy network of infrastructure, etc.

7.0 Conclusion

Side by side with perceptible development of rural infrastructure, comprehensive rural development including creating of a positive mind-set in rural people, augmentation of their income and improvement in their quality of life is a crucial need. The Rural Development Policy commits to create self-confident, determined and promising people through activating in them the power of the self and displacing the mentality to depend on others and charity. To achieve this end, first of all, emphasis has been laid on enabling the local govt. institutions with befitting training so that they become effective, skilled and efficient, and play their role as facilitators in making people willing to undertake self-initiated innovative works. In this regard, necessary reforms will be needed with a view to activating local govt. and general administration for creation of an enabling environment and facilitation of development. Speedier introduction of all modern technologies and amenities in rural areas as well as rapid expansion of rural infrastructure will be necessary to help villagers lead a better life and make them eager to live in the village. Government need to work out well-defined policies and objectives at the national level, and firm and full commitment of those at the top-most rung of policy-making will be required for implementing them. These policies and objectives as well as the good intention to implement them need to be reflected up to the lowest level and in this regard, what may be considered an essential pre-condition is to undertake well-thought-out and highly calculated programmes and actions. This policy offers an outline of integration of efforts of people, people's representatives, all govt. departments, ministries, agencies and all other supportive forces. It is expected that rural development as visualized in the constitution could be made a solid reality in the quickest possible time given that poverty alleviation endeavors are made in a planned and concerted manner in earnest pursuance of the policy.

The National Rural Development Policy 2001 is hoped to be trusted by all development aspiring people as an acceptable set of guidelines for rural development in Bangladesh.