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ZILLA ROADS/LOCAL FINANCE PROJECT  
INTERIM REPORT No. 6  
LOCAL VOLUNTARISM AND LOCAL GOVERNMENT  
FINANCE IN RURAL BANGLADESH:  
OVERVIEW AND RECOMMENDATIONS

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## FOREWORD

This paper was the sixth in the series of Interim Reports issued from the Zilla Roads/Local Finance Project. Originally released in June 1983, the current version has been revised slightly to reflect changes in government structure that have occurred since then and to incorporate comments made on the original paper.

The paper considers a topic seldom addressed by students of local government public finance--voluntary contributions. The paper contains a review of a wide variety of voluntary activities that occur in rural Bangladesh, many of which contribute to public welfare. More generally, the paper identifies three factors that are keys to successful implementation of voluntarism in local government finance: cultural feasibility, central government support and surplus labor.

While voluntarism cannot be ignored as a public sector resource and its use should be encouraged wherever possible, Miller and Khan reach the conclusion that the nature of voluntarism is such that it can only be encouraged, not mandated. Successful voluntarism occurs primarily when the participants observe a real need and, hence, some return from their efforts. Furthermore, implementation of statutory voluntarism on a wide scale requires administrative controls too complex to be practical.

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The Local Finance Project is one component of the Bangladesh Zilla Roads Maintenance and Improvement Project (Project Number 388-0056) and is intended to assess and increase the capacity of local governments in Bangladesh to mobilize and effectively administer financial resources. The work is supported by the United States Agency for International Development, Washington, D.C., under a Cooperative Agreement (AID/DSAN-CA-0198). The views and interpretations in this publication are our own and should not be attributed to the United States Agency for International Development.

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LOCAL VOLUNTARISM AND LOCAL GOVERNMENT FINANCE IN  
RURAL BANGLADESH: OVERVIEW AND RECOMMENDATIONS

Barbara D. Miller and Showkat Hayat Khan

Introduction

Voluntarism as a source of local government finance presents several advantages. First, voluntarism succeeds best in a decentralized framework where benefits are perceivable and participating members know and trust one another. Second, successful voluntarism depends usually on the giving of a surplus (cash, kind, or labor). Thus, voluntarism is "naturally" progressive since it taps those with a relative surplus. Unfortunately these advantages are often overshadowed by local political fragmentation, elitism, and corruption.

Nevertheless there are several important reasons for looking toward local-level voluntarism as a source of improved local government finance, particularly for public works projects, in Bangladesh.<sup>1</sup> First, voluntary contributions for development projects are culturally sanctioned and socially feasible under certain conditions. Second, the Government of Bangladesh has consistently supported various programs that incorporate voluntary activity into the domain of local government,

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<sup>1</sup>This study is limited to discussing potentials of voluntarism for local government finance, and thus general resource mobilization through voluntarism will not be examined. Especially important for this paper are upazila-level and union-level local government functions related to building and maintaining rural works (rural roads, small-scale irrigation, embankments) since such are the major responsibilities of these local governments. See Larry Schroeder and Maniruzzaman, "Local Government Structure in Bangladesh" (Syracuse, NY: Syracuse University, The Maxwell School, Local Revenue Administration Project, Interim Report No. 1, December 1982). "Voluntarism" is defined, minimally, as "the offering of goods or services through one's own free will."

and there are important lessons to be learned from these. Third, there is an abundance of labor, especially during the dry season, that some developmentalists feel could be mobilized as a local government resource for building and maintaining rural works.

These three factors (culture, central government programs, and surplus labor) contain both potentials and problems. In this paper, each factor is discussed in detail on the basis of evidence from the secondary literature, government reports, field interviews with local government officials, fiscal records, and long-term participant observation in Sultanpur union, Sylhet district.<sup>1</sup> Policy implications are provided at the end of each sub-section. The paper concludes with an overall summary of policy alternatives with their pros and cons, and some suggested experiments that might be undertaken. Appendix A provides a tabular summary of the findings.

#### Voluntarism as a Local Government Resource

It is clear to the student of cross-cultural voluntarism that there is great variety in the success of voluntary efforts in relation to the creation and maintenance of public goods, either through or independent of the mechanism of local government. Broad-based community support for specific projects range from the enthusiastic participation in the harambee (self-help) movement of Kenya to annually routine efforts to maintain local irrigation works in Southeast Asia.

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<sup>1</sup>Fieldwork was carried out between September 1982 and June 1983 in three villages by Showkat Khan. The village names are not revealed in this paper.

Although it is too early to define precisely the ingredients for successful incorporation of voluntarism into local government development projects, the following criteria are a solid beginning for appraisal:

1. Indigenous culture, including ideology, social organization, and political factors that promote or inhibit voluntarism.
2. Government policies that allow for or inhibit coordination with local patterns of voluntarism.
3. The availability of a surplus of wealth, labor power, management expertise, and time among a broad portion of the population.

Within any specific country context, each of these three general factors should be considered for an appraisal of the feasibility and effectiveness of efforts to promote increased voluntarism. It is recognized that a host of more specific factors are also important at the local level such as leadership, the nature of a particular public good and its relevance to the area, incentives to participation, and the effects that these have on controlling the free rider problem.<sup>1</sup>

#### Socio-Cultural Factors

The socio-cultural factors examined here are divided into those related to the ideology of giving, social institutions, and political institutions. Within these sub-categories, various types of potential voluntarism will be discussed as well as the related constraints.

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<sup>1</sup>The "free rider problem" refers to the situation when someone consumes a good without contributing.

### Ideology of Giving

Islam, the predominant religion practiced in Bangladesh, contains important norms about voluntary giving. In 1974 Muslims constituted 85.4 percent of the population of Bangladesh; Hindus, the only other numerically significant religious group, formed 13.5 percent of the population.<sup>1</sup> In the Islamic tradition, the concept of zakat is noteworthy. Scholars of Islamic law dispute the meaning of the term: whether it is a compulsory tax or a voluntary form of charitable giving, whether or not zakat is synonymous with sadaqa as "almsgiving," and what relevance the concept of zakat would have for public finance in a modern state.<sup>2</sup> Zakat is translated generally as almsgiving and is one of the five pillars of the Islamic faith. But it also has been interpreted as a tax on wealth collected by the state to be used for the poor, or as a voluntary contribution from the wealthy for the poor under supervision of the state. There is some indication that zakat can be used to

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<sup>1</sup>Discounting the Chittagong Hill Tracts, which is heavily Buddhist, the range in variation extends from a low of 71.2 percent Muslims in the population of Khulna district to a high of 93.3 percent Muslims in the population of Mymensingh district (which included Jamalpur at that time). Of the three districts included in the Zilla Roads project, Faridpur has a population of 76.3 percent Muslims, Sylhet 82.6, Rangpur 87.6 percent. Bangladesh Bureau of Statistics, 1980 Statistical Yearbook of Bangladesh (Dhaka: Government of the People's Republic of Bangladesh, Statistics Division, Ministry of Planning, 1981, pp. 52-53).

<sup>2</sup>See the discussions in Kenneth Cragg, The House of Islam (Belmont, CA: Dickenson Publishing Company, Inc., 1969, pp. 47-48); A. Ben Shemesh, Taxation in Islam, Vol. III, (Leiden: E.J. Brill, 1969, pp. 15-32); Peter J. Bertocci, "Models of Solidarity, Structures of Power: Politics of Community in Rural Bangladesh," in Myron J. Aronhoff, Political Anthropology Yearbook I: Ideology and Interest: The Dialectics of Politics (New Brunswick, NJ: Transaction Books, 1980, p. 104).

finance public goods as a "contribution that every Muslim, man or woman, of means must make to further social assistance and subsidize establishments and works of public welfare for the benefit and progress, i.e. the growth, of the Islamic Nation."<sup>1</sup>

In addition to doctrinal legitimation, the degree of popular consensus and practice must be considered. In Bangladesh, we know little about the kind of Islam practiced in rural areas, particularly relating to voluntary behavior.<sup>2</sup> One source documents that certain village "assets" such as the burial ground and madrassa (Islamic school) are considered public property and are maintained "from public donations."<sup>3</sup> Another source refers to the giving of annual dues by the mosque congregation as chanda (dues) for the upkeep of the mosque and to pay the prayer-reader.<sup>4</sup>

In-depth fieldwork in Sultanpur union reveals that zakat is not involved in any formal way with local government. It is strictly conceived as an in-kind contribution made on an annual basis at the time of a major religious celebration, and calculated as a certain percentage

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<sup>1</sup> Shemesh, p. 27.

<sup>2</sup> One in-depth study of village Islam in Bangladesh is Jean Ellickson's "A Believer Among Believers: The Religious Beliefs, Practices and Meanings in a Village in Bangladesh," unpublished doctoral dissertation, Michigan State University, 1972. This study, however, sheds no light on the subject under discussion.

<sup>3</sup> A.K.M. Aminul Islam, A Bangladesh Village: Conflict and Cohesion, An Anthropological Study of Politics (Cambridge, Mass.: Schenkman Publishing Company, 1974), p. 46.

<sup>4</sup> Peter Bertocci, "Elusive Villages: Social Structure and Community Organization in Rural East Pakistan," unpublished doctoral dissertation, Michigan State University, 1970, p. 125.

of a family's surplus for that year. The Islamic faith prevails on everyone who has amassed a surplus to give zakat and its giving is widely practiced; there is a tendency, however, for people to underestimate the percentage of what they should give. Zakat is usually given in the form of cloth (saris, lungis) and is distributed first to needy kinspeople and then next to needy neighbors. The distribution is effected from family to family--neither the state nor the mosque is involved in overseeing the operation. On occasion, one's zakat for the year can be partially converted into a cash contribution to a cause promoted by the mosque such as repairs. One would then give less as zakat to relatives and neighbors that year.

Hindu doctrine presents a rather different picture. There is little in the scriptures which legitimizes the kind of almsgiving promoted by Islam. While Hinduism traditionally encourages the giving of food to wandering sadhus (holy men) and destitute beggars, there is no formalized concept of regular redistribution from the wealthy. In terms of voluntary behavior of Hindus in Bangladesh, the giving of chanda has been noted by an anthropologist who worked in a rural area of Comilla district.<sup>1</sup> The researcher reports that Hindus give cash contributions on a regular basis for religious festivals held in the bari (neighborhood). Chanda (or, in some places, chada) is a common Bengali word referring to dues, or contributions, made to a specific cause. Although chanda is frequently collected in cash or kind for

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<sup>1</sup>K. M. Ashraful Aziz, Kinship in Bangladesh (Dhaka: International Centre for Diarrhoeal Disease Research, Bangladesh, Monograph Series No. 1, 1979, p. 34).

religious purposes, fieldwork reveals that it is also a financing source for secular projects such as repairing a road or constructing a latrine. Chanda can be collected through the influence of the mosque or temple, a local government committee, or an ad hoc committee of citizens concerned to undertake a specific project. It is usually village or neighborhood influentials who collect contributions and their means of "enforcement" is persuasion buttressed by social norms concerning generosity and the stigma of being labelled kripon (stingy). Chanda is collected from the direct beneficiaries of a particular project; those who attempt to avoid paying ("free riders") are easily apparent to the public eye. In a Rangpur village, contributions to Hindu religious events are called musti and are collected by the mohot ("noble-minded men") of the village.<sup>1</sup> Musti is given in the form of handfuls of rice. A similar practice occurs in Sultanpur union among Muslims where housewives regularly put away a handful of rice which is then periodically given to the mosque as musti.

Questionnaires administered in interview sessions with thana-level and union-level officials in Faridpur district revealed little in the way of chanda or other monetary contributions being mobilized for rural works projects.<sup>2</sup> The situation was different in Sylhet district where interviews revealed some instances of monetary contributions: one union parishad had received small contributions to the general fund from

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<sup>1</sup>Willen van Schendel, Peasant Mobility: The Odds of Life in Rural Bangladesh (Assen, the Netherlands: Van Gorcum, 1981), p. 70.

<sup>2</sup>Questionnaire data gathered by Hasan Murshed and Muin Uddin, Research Officers, March-September 1982.

residents living abroad during two different years; another had built a wooden bridge through monetary contributions and also reported small contributions placed in the general fund. Union parishad interviews in Rangpur revealed no income from contributions, but chanda is cited in several budgets as a miscellaneous expenditure (perhaps a contribution to poor families in the area.)

#### Policy Implications

Zakat, chanda, and musti are locally accepted concepts relating to forms of contributions that provide for some kinds of collective goods. It is important to note the lack of a widely used term for the donation of labor such as is found in countries as diverse as Sri Lanka (shramdan) and Peru (minga). Some policy alternatives present themselves.

One could increase efforts to mobilize zakat. The disadvantages to this option seem to far outweigh the advantages. Zakat is religiously specific, that is, tied to the Islamic faith and therefore not possessing ideological appeal to the many Hindus who still live in Bangladesh, particularly in some regions. It would be preferable to select a religiously neutral term for contributions. Additionally, it is uncertain if doctrine or popular belief would favor using zakat for public works construction or maintenance.

Alternatively, increased efforts could be made to mobilize chanda or musti. The advantages of mobilizing contributions under these names are clear. Both Hindus and Muslims employ the words and they have no religious exclusiveness. Chanda implies a one-time donation given for some specific neighborhood purposes and this purposiveness can work to

advantage. Musti, on the other hand, is regularly saved up and then deposited for either one specific project or several purposes. Field interviews produced a case in which Tk. 20,000 in cash had been generated in one union during one year for four projects: repair of a retaining wall, repair of a kaccha road, and construction of a section of pucca road with a drain. Total union parishad revenues for that year were Tk. 207,663 so that contributions represent a substantial addition. In other cases, contributions for the year were smaller but still helped to support minor road repairs.

There is some indication that the level of contributions varies inversely with compliance in payment of the union holdings tax. There is a logic to this since most people see little in return from the holdings tax whereas returns are apparent and more controllable in a contributions system. If the holdings tax were abolished, it is possible that contributions would increase. Incentives for contributions could be structured along the lines of the Lutheran World Service RDRS by providing structures (such as ring culverts) if the union parishad pays a percentage of the cost.<sup>1</sup>

There is strong evidence that local communities are able to mobilize regular funds to support religious institutions in their neighborhoods, including physical structures. Field interviews reveal that contributions for road projects are used on roads that lead to

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<sup>1</sup>The RDRS does not require that the UP generate its share of the costs from voluntary contributions; the UP uses its normal revenue sources. (Interview with Charles Flugel, Director, Lutheran World Service, Dhaka, May 1983).

local mosques. Contributions on the basis of the number of household members (similar to a head tax) or calculated as a rough percentage of family surplus are culturally accepted forms, but the donation of labor is not. It seems quite feasible that mosques could assume greater responsibilities for maintaining transport routes (either roads or canals) in their periphery. Planners should be consulted to decide what is the "area of influence" of mosques, and how local governments could make it known to mosques that future government funding for such roads would be curtailed. Thus, local governments could use their scarce resources for other projects and communities could promote more self-reliance around a broadly-valued item.

#### Local Social Organizations

Effectiveness of voluntarism as a source of local government finance is often a direct result of the quality of voluntary organizations which act as an auxiliary to local governments in the provision and maintenance of public goods. Such indigenous organizations in Bangladesh are not easy to find. A sociologist who did lengthy field research in rural Bangladesh comments that "There are relatively few horizontal formal organizations in the rural areas."<sup>1</sup>

One major indigenous organization is the samaj, a group of influential village males with strong political functions (the samaj

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<sup>1</sup>Jan P. Emmert, "Breakdown of an Organizational Ideology: The Replication of Comilla-Type Cooperatives in Bangladesh, Unpublished doctoral dissertation, University of Michigan, 1981, p. 7. Another source which notes the lack of local collective action groups is, Eirik G. Jansen, "Rural Bangladesh: Competition for Scarce Resources" (Bergen, Norway: The Chr. Michelsen Institute, DERAP Working Papers A-257, 1982, pp. 42-43).

will be discussed in the following section). Neighborhood (para) groups are often very cohesive even though they are not formal organizations in the strict sense, nor do they have much horizontal spread.

Villages in Sultanpur union do not possess a samaj structure as described below. Rather, the key social groupings are the mohallas, or mosque-centered neighborhoods comprising 3-6 gusthis (lineages). Each mohalla grouping takes leadership from the mosque imam (prayer leader). There is no formally designated leader, but one lineage is dominant in decision-making. The mohalla occasionally takes collective action for specific projects, usually concerning care of the mosque. In one instance, the mosque was damaged by a storm, and mohalla leaders raised funds and in-kind contributions (building materials and land so that an enlargement could be made). In this area of the country, there is little evidence of a "federation" of mohallas to undertake joint projects, though at one time in the recent past, two mohallas considered the possibility of jointly funding the construction of a madrassa (Islamic school); the project was not implemented because inter-mohalla cooperation could not be sustained. There is no formal relationship between the mohalla as a collectivity and local government, but key actors have roles in each arena.

#### Policy Implications

It is not certain that mohalla groups are a key local organization with voluntary potential throughout all of rural Bangladesh (see the section below on "political structures"). Nor are the active mohalla groups closely knit with local government; they are mosque-centered. Nevertheless, the mohalla could be involved in a way complementary to

local government efforts to maintain rural infrastructure. Concepts of public responsibility dictate that the mohalla must support the mosque building, grounds, and personnel. We have also learned that, on occasion, local voluntarism has been mobilized to reconstruct a kaccha road leading to a mosque. Working through the mosque imam, whose pronouncements are taken very seriously by the congregation, local government officials could promote a wider range of responsibility for the mosque, particularly including roads and canals used as access routes to the mosque. Local governments could be discouraged from funding road/canal projects in the immediate periphery of mosques, thus placing the responsibility more firmly on the shoulders of the mosque congregation.

A more wide-ranging policy implication from the planning perspective would be to map the "command areas" of mosques and see how they complement "areas of influence" of local markets. If aerial photography of the entire country were undertaken, as has been recently and informally discussed by USAID, mosque and market areas could easily be delineated. In areas where Hindus are predominant, and temples outnumber mosques, a similar situation would not prevail since Hindu temples do not have "congregations" per se and Hindu priests do not generally have the social sway that Muslim imams do. However, these areas are in the minority.<sup>1</sup>

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<sup>1</sup> Additionally, this plan would not apply to the Chittagong Hill Tracts, populated by Buddhists.

Women's organizations and youth groups have potential for involvement in some aspects of public goods provision, but there are serious enough problems with each of these in Bangladesh that involvement should be encouraged with caution.

Women's voluntarism in most developing countries tends to be focused on the domains of health and education rather than roads and irrigation.<sup>1</sup> Although women in Bangladesh work on road crews, the work is performed for wages and is thus not voluntarism.<sup>2</sup> Given the current functional assignments of local governments in Bangladesh (roads, irrigation, drainage), there is little chance that women can be involved directly through voluntary organizations, since the present women's rural organizations are primarily concerned with family planning, family health and nutrition.

Youth groups in many developing countries make significant voluntary contributions to the maintenance of local roads and irrigation facilities.<sup>3</sup> Unfortunately there is little current effort to involve voluntary public service of youth in Bangladesh. One instance was initiated a few years ago when youth groups were given the responsi-

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<sup>1</sup>The subject is discussed in Barbara D. Miller, "The Role of Women in the Public Domain in Developing Countries," International Supplement to the Women's Studies Quarterly, No. 1, January 1982, pp. 6-9.

<sup>2</sup>Several experimental programs throughout the country employed destitute women in road-repair work during the 1983 season.

<sup>3</sup>A discussion of the role of youth groups in the repair of local roads in Upper Volta and Mali is provided in Barbara D. Miller, "Local Social Organizations and Local Project Capacity," (Syracuse, NY: Syracuse University, The Maxwell School, Local Revenue Administration Project, 1981; revised version in the Journal of Voluntary Action Research, Vol. 13, No. 4, 1984).

policy of collecting market fees and were allowed to keep a percentage. Little enthusiasm among local officials for this system is combined with a general belief that the youth groups often harrassed marketeers and kept the funds.<sup>1</sup>

There is a strong sense of alienation of urban educated youth (both male and female) from the rural areas. Most urban youths spend little time in the rural areas and know little about conditions there; when they assume positions in the government or other institutions, their decisions will suffer from a lack of knowledge of rural conditions. It is important that some form of rural voluntarism involving both urban and rural youth be implemented.<sup>2</sup>

One option is that students at universities who receive subsidies be required to spend lengthy service periods in the rural areas helping in the implementation and supervision of small-scale development projects. Here, the experience of Asian countries such as Nepal, India, Indonesia are most instructive.<sup>3</sup> Such youth volunteers would need preliminary training; perhaps a private voluntary organization (PVO)

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<sup>1</sup> Interview with Florence McCarthy, Women's Section, Planning Cell, Ministry of Agriculture, Dhaka, November 1981.

<sup>2</sup> Rural youths would require a different form of involvement which is currently beyond my experience and imagination.

<sup>3</sup> Papers on youth programs in several developing countries of Asia are contained in, Unesco, Youth Mobilization for Development in Asian Settings, Final Report, Asian Regional Youth Meeting, 17-22 September 1978, Kathmandu, Nepal, (Paris: Unesco, 1979); a study comparing the Indonesian experience with Nepal is that of Diana Fussell and Andrew Quarmby, "Study-Service: Voluntary Service in a Form Suitable for Third World and Other Countries," International Journal of Comparative Sociology, Vol. 21, No. 3-4 (1980): 281-287.

with significant field experience could be involved. In addition to long-term service, students could serve internships with agencies and private voluntary organizations in need of extra personnel. Student volunteers would be a valuable asset and would simultaneously receive much-needed experience in rural development.

### Political Structures

Aspects of local political structures have direct relevance here.<sup>1</sup> The most important vertical grouping is called the reyai, which refers to a patron-client set, that is, a male lineage head, his descendants, and landless "followers" who look to the leader for many kinds of support and in turn owe him favors.<sup>2</sup> The extent to which the reyai functions as a collective action group is limited, and the more important institution is the samaj, or "neighborhood brotherhood." The samaj is a multi-reyai grouping centered around the mosque; its members are the sardars (leaders of the constituent reyai). In the area of Comilla district where Bertocci did fieldwork in the 1960s, one samaj stretched over an area of eight mauzas, with a total population of about 1,800. There is increasing evidence, however, of regional variation in the existence and strength of the samaj/reyai structure. In Dhaneswar village, near where Bertocci studied it is reported that the samaj

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<sup>1</sup>"Politics" here does not refer to formal parties and processes, rather to the organized power relationships among groups of people. See the detailed analysis of local power relationships in Showkat Hayat Khan, "Aspects of Public Finance in a Union Parishad: A Sociopolitical Case Study," Interim Report No. 12, Local Revenue Administration Project, Metropolitan Studies Program, The Maxwell School (Syracuse, NY: Syracuse University, 1984).

<sup>2</sup>Bertocci, "Elusive Villages," pp. 139-141.

system is in a state of decline.<sup>1</sup> The samaj system is nonexistent in BRAC's study area for The Net (conducted perhaps in Mymensingh district) where settlement is relatively recent. In Sultanpur union parishad, there is no samaj system and the mohalla is the most important grouping.<sup>2</sup>

The situation in much of rural Bangladesh is that the union parishad and the samaj (or some similar grouping of local leaders) have overlapping functions. The major differences are: the union parishad is composed of elected persons, while the samaj is formed of traditionally validated leaders; the union parishad has formal revenue-raising rights while the samaj raises resources through social pressure; the functions of the union parishad are more focused on local development than the functions of the samaj.

#### Policy Implications

Nationwide there is variation in the extent and cohesiveness of local political structures in rural Bangladesh, ranging from samaj federations that span several mauzas to much smaller neighborhood-based groups. It is not appropriate or feasible at this time to consider "co-opting" these groups in the name of government service.

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<sup>1</sup>Von Schendel, Peasant Mobility, pp. 215-217. A similar reduction in extent of samaj grouping and their control over members' conduct is documented for Jagatpur village in Jessore district; see, Kamal Siddiqui, The Political Economy of Rural Poverty in Bangladesh (Dhaka: National Institute of Local Government, 1982), pp. 273-277. Siddiqui views the decline of the samaj as a necessary precondition for mobilization of the rural poor.

<sup>2</sup>BRAC, The Net: Power Structure in Ten Villages (Dhaka: Bangladesh Rural Advancement Committee, 1980).

Complementarity of functions and responsibilities with local government, however, should be the goal.

The samaj, mohalla, or local faction leaders cannot be ignored by local governments, but rather encouraged to assume a larger social responsibility. It seems logical that these groups would constitute the committees in charge of mosque-periphery infrastructure.

#### Central Government Programs

In terms of mobilizing voluntarism, one needs to know if there is appropriate central government policy to allow one to do so, and one needs to review past programs implemented through the GOB to assess their relative success and failures. Programs promoting the incorporation of voluntary participation into local government finance in Bangladesh have never been as prominent as they were in India of the 1960s, but there is nevertheless a conspicuous thread of concern for voluntary participation running through the policies and programs of Bangladesh during the last decade.

Government policy on voluntarism is apparent in three major areas: in the quasi-governmental cooperatives under the IRDP following the Comilla model; in mass mobilization schemes; and in the Rural Works Programme.

#### IRDP Cooperatives

One of the major institutional innovations spawned by the development experiments in Comilla during the 1960s under the inspiration of Akhter Hameed Khan was a revised and invigorated system of two-tiered

cooperatives.<sup>1</sup> The primary cooperative society (the KSS) is formed at the village level, with the secondary level being the Thana Central Cooperative Association (TCCA). In 1978 the program had been launched in 250 thanas and over 26,000 KSS's were registered; the interim Two Year Plan for 1978-1980 projected an expansion to 300 thanas.<sup>2</sup> Thus, thana-wise, the nation is now fairly well covered by rural cooperatives under the IRDP (Integrated Rural Development Programme).

These cooperatives represent a form of voluntarism, since membership and other aspects are of voluntary nature and the organizations themselves fit into sociological definitions of voluntary organizations.<sup>3</sup> Voluntary commitment and activities are important parts of the "Comilla discipline," the standard ideological basis for the

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<sup>1</sup>For background on the Comilla rural development experiment, see Arthur Raper, Rural Development in Action: The Comprehensive Experiment in Comilla, East Pakistan (Ithaca, NY: Cornell University Press, 1970). More recent discussions include S.A. Rahim, "Cooperatives and Agricultural Development in Bangladesh," in June Nash, Jorge Dandler, and Nicholas S. Hopkins, eds., Popular Participation in Social Change: Cooperatives, Collectives, and Nationalized Industry (The Hague: Mouton Publishers, 1976), pp. 173-184; Harry W. Blair, "The Elusiveness of Equity: Institutional Approaches to Rural Development in Bangladesh," (Ithaca, NY: Cornell University, Rural Development Committee, Special Series on Local Government, RLG No. 1, 1974) and "Rural Development, Class Structure and Bureaucracy in Bangladesh," World Development, Vol. VI., No. 1, 1978, pp. 65-82; Joseph F. Stepanek, Bangladesh: Equitable Growth? (New York, NY: Pergamon Press, 1979); and Jan P. Emmert, "Breakdown of an Organizational Ideology," unpublished doctoral dissertation, University of Michigan, 1981. Emmert's dissertation contains a useful bibliography.

<sup>2</sup>Emmert, "Breakdown of an Organizational Ideology," p. 40.

<sup>3</sup>Estelle James, for example, cites cooperatives as a type of voluntary organization in her paper on "The Non-profit Sector in International Perspective: The Case in Sri Lanka," Journal of Comparative Economics, Vol. 6, 1982, pp. 99-129.

Comilla-inspired cooperatives. The Comilla discipline involves: financial voluntarism such as annual share purchase, regular savings deposits, and loan repayment; and non-financial voluntarism including member self-management, generating membership, frequency and conduct of regular meetings, adoption of agricultural innovations, and promoting regular attendance of the cooperative's manager and model farmer at TTDC training classes.<sup>1</sup> Major incentives for participation are: access to loans, subsidized agricultural inputs such as fertilizer and pumps, and the opportunity to obtain an irrigation scheme for the village-level KSS.

Financial participation involves paying an entry membership fee (Tk. 10) by each farmer and the purchase of an annual share (Tk. 10). Additionally farmers should make weekly savings deposits (Tk. 25). Each KSS within the TCCA federation should contribute a minimum of Tk. 50 annually in shares to the TCCA.

A thorough study of the cooperatives' financial performance on the basis of accounts data and interviews in Singra thana of Rajshahi district shows a high rate of non-compliance with most aspects of the voluntarism invoked by the Comilla discipline. Nonetheless relatively substantial revenues through KSS share purchases were garnered by the Singra thana TCCA from 1973 to 1978, Tk. 187,780.<sup>2</sup> Savings deposited at the Singra TCCA were Tk. 29,707 at the end of the second year of operation (1974) but had grown to Tk. 140,354 in 1978. In spite of low

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<sup>1</sup> Emmert, "Breakdown of an Organizational Ideology," pp. 159-174.

<sup>2</sup> Ibid., pp. 297-303.

compliance in most of the member KSS's, the annual average capital accumulation of Singra thana, estimated on the basis of Emmert's data, is about Tk. 20,000 annually in shares and Tk. 40,000 annually in savings, an amount which could be increased appreciably if the rules and incentives in the Comilla model were better used.

In the mid-1970s when Emmert conducted his research, cooperatives in Rajshahi were making loans financed from own capital accumulation to varying degrees: the lowest was 25 percent while the highest was 51 percent.<sup>1</sup> These figures are roughly similar to those found in Comilla district for cooperatives operating between 1965 to 1970, where the range extended from 26 percent to 46 percent.<sup>2</sup>

#### Policy Implications

One of the most important issues is the central government subsidies given to the cooperatives. Emmert does not discuss the extent of the subsidies in any detail, and I know of no in-depth analysis of the matter. Subsidies should be studied in order to determine where they can be reduced.

Another important policy implication concerns the rate structure of cooperative dues and shares. It seems, from a reading of Emmert and others, that the rates have not changed since the initial Comilla model was implemented in the 1960s. If that is the case, rates should be adjusted upward. Although this increase might seem inequitable in

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<sup>1</sup>Ibid., pp. 292-293.

<sup>2</sup>Discussed in Emmert, pp. 287-290.

that it will exclude smaller farmers from joining, the current situation already excludes smaller farmers. Middle and upper farmers should be charged a more appropriate rate, while separate mechanisms should be instituted for small and marginal farmers to receive credit on a different format and rate structure.<sup>1</sup>

The advantages of the cooperatives are that they are already in place, they are found throughout the country, and they generate revenues from the social groups that are benefitting from rural development--the middle and upper farmers. In terms of Government of Bangladesh policy, the Comilla IRDP ideology is adequate, with its built-in incentives and punishments in terms of raising revenues; implementation, however, is inadequate. Thought also should be given to policy changes or clarification regarding the current pattern of subsidies, the rate structure, and use of capital generated. To these ends, an expert on cooperative financing should be consulted.

#### Mass Mobilization and Self-Help Programs

Programs emphasizing local contributions of physical labor for the construction of rural public works have been periodically prominent in Bangladesh since the War of Liberation. In this section we review two past efforts: the Ulashi model, and the Countrywide Canal-Digging Programme.

Several "experiments" with mass mobilization were tried out in Bangladesh in the past decade, notably the gonomilan (union of people)

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<sup>1</sup> Interview with Martin Hanratty, Program Officer in Agriculture and Rural Development, The Ford Foundation, Dhaka, November 1981. The Ford Foundation has been implementing, with success, a credit program for small farmers and landless laborers.

and the swarnivar (self-reliant) movements, culminating in the Ulashi-Jadunathpur Self-Help Canal-Digging Project of 1976.<sup>1</sup> The original UJ Project was hailed as a successful case of local participation and contribution, and it prompted a nationwide effort to mobilize a voluntary workforce for nation-building projects. A separate grant program coming from the Cabinet, the UJ's financing structure involved three sources: one-third from the central government in cash or kind (such as spades or baskets for earth moving); one-third from the union parishad from either regular tax sources or special contributions (cash); and one-third from labor contributions or an equivalent amount of cash, both based on wealth.<sup>2</sup> Five years after the original UJ Project, the Ulashi program is now nearly defunct.<sup>3</sup>

The policy of matching grants in cash or kind for local contributions seems a sound one, but the problem of generating local contributions is serious and eventually constituted a major cause of the demise of the Ulashi model. Applications would be made for the scheme

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<sup>1</sup>Muhiuddin Khan Alamgir, Development Strategy for Bangladesh (Dhaka: Dhaka University, Centre for Social Studies, 1980); Quazi Kholiquzzaman Ahmad and Monowar Hossain, eds., Development Through Self-Help: Lessons from Ulashi (Dhaka: Bangladesh Institute of Development Studies, 1978); M. Ghulam Sattar, Rural Development Through Self-Help: A Study of the Self-Help Ulashi-Jadunathpur Project in Jessore, Bangladesh (Comilla, Bangladesh: Bangladesh Academy for Rural Development, 1979).

<sup>2</sup>Interview with Muhiuddin Khan Alamgir, Joint Secretary, External Resources Division, Ministry of Finance (formerly District Commissioner, Jessore District), Dhaka, November 1981.

<sup>3</sup>The term "Ulashi-type" project lives on as one kind of funding available through the Union Parishad Rural Works Programme. The funding is specifically for irrigation projects.

and grants from the Cabinet allocated, but then the localities would have great difficulty raising their share. This system led to dishonesty in assessing what the costs of the project would be when the grant was requested, and in reporting the amount of local contribution generated.<sup>1</sup>

Trying to program mass voluntarism creates unique policy problems. Most successful mass mobilization efforts are spontaneous, irregularly successful, fueled by popular commitment, and usually involve a charismatic leader; such efforts by definition do not lend themselves to being systematized into a national program with set guidelines and deadlines. Rather than trying to require that thanas have mass mobilization schemes, the central government should help promote local initiative by maintaining a grant program for special projects. Such projects should be larger than those funded through the Rural Works Programme and should cross through several unions or even thanas. At present, only small irrigation projects can be funded through the RWP Ulashi-type grant.

Another policy weakness is that little attention is given to future maintenance needs of mass mobilization projects. Nevertheless, reports on a few of the more famous projects of this nature reveal a fairly clear local knowledge of the major beneficiaries--something that can be learned from a simple social survey.<sup>2</sup> One recommendation is that the

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<sup>1</sup> Interview with Muhiuddin Khan Alamgir, November 1981.

<sup>2</sup> Alamgir, Development Strategy; Mohammad Faizullah, "A Report on Masulia-Rampur-Khowai Project (MRKP)," unpublished mimeo, Dhaka, 1980.

long-term beneficiaries of any mass mobilization project (such as those who gain title to reclaimed land) should be assessed every year hence for maintenance costs. With the recent creation of the upazila level, there may be enough local government strength to implement some form of post-project graduated benefit charges.

The CCDP, launched in 1979, was inspired by President Zia who personally appeared at many project sites with a spade in hand. Two hundred and fifty projects were begun in the first year of the program and a high degree of enthusiasm was reported.<sup>1</sup> Compared to the Ulashi program, the CCDP emanates from the President's House and has a different financing structure of 85 percent total project costs to be borne through voluntarism (cash or labor) mobilized at the union level, with the rest coming from the central government in the form of wheat. But these two sources of finance do not acknowledge the importance of central government "rewards" to local farmers' cooperatives in the form of free pumps upon completion. This subsidy was said to be necessary in order to secure the farmers' "cooperation."<sup>2</sup>

#### Policy Implications

The major financing flaw of the Ulashi model--the difficulty of securing local contributions--is also apparent in the CCDP, although it may be indirectly reduced by the incentive of pumps given to the local

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<sup>1</sup>No author, "Revolution First Phase: Countrywide Canal-Digging Programme," (Dhaka: Control and Co-ordination Cell for Canal Digging Programme, n.d.)

<sup>2</sup>Interview with Habib Ur Rahman, Joint Secretary in the President's House, Control and Co-ordination Cell, Countrywide Canal-Digging Programme, Dhaka, December 1981.

elite who would make a greater effort at getting their followers to contribute labor and money. Although we lack local-level studies on the range of participation in CCDP projects, our hunch is that local contributions are rarely adequate and that estimated project costs are overestimated in the proforma application. One indication of this is from our field interviews: when inquiring about contributions or voluntarism, we were told that "the people in this area are too poor to give," but at the same time we would learn that the thana had a mass mobilization scheme of considerable size.

The second flaw in the Ulashi model, the difficulty of systematizing spontaneous efforts, also exists with the CCDP. Previously when President Zia was alive and taking a great interest in the success of the CCDP, the enthusiasm could be sustained at a higher level than now.

Project maintenance is a stated concern of the CCDP. The report from the Control and Co-ordination Cell mentions that for the 1980/81 period, the CCDP was concentrating on the maintenance of existing projects as well as funding new ones.<sup>1</sup> This policy is an improvement and one that needs to be assessed in terms of effectiveness. We need to know if subsidies were used to promote local-level maintenance activities, and to what extent. The major policy implication here is one of analysis: how effective was the CCDP at mobilizing local contributions for project maintenance, and what were the subsidies involved, if any?

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<sup>1</sup>No author, pp. 5-6.

### Rural Works Programme (RWP)

The RWP is a major source of development finance for local governments in Bangladesh. Circular 6 of the Ministry of Local Government and Rural Development states that all RWP grants are to be matched by an equivalent amount of "voluntary taka" to be mobilized at the local level.<sup>1</sup> This ruling is a significant change from that of Circular 5 which required matching local contributions only for Ulashi-type irrigation projects. The voluntary taka are to be mobilized through the union parishad's normal taxation procedures or through ad hoc project-specific contributions from individuals.

If the voluntary taka were mobilized to full expectations, the voluntary revenues to local governments should double that of the RWP allocation. Interviews at five thana-level offices (3 in Sylhet district, 2 in Faridpur district) revealed poor knowledge of this new provision and poor performance in raising voluntary taka when there was knowledge about it. The usual "coping strategy" employed by the local government officials seemed to be one of over-estimated project costs when applying for RWP grants, and then using part of the grant to pay for the labor involved. The labor then was informally counted as the local contribution, even though the laborers in fact received wages.

### Policy Implications

The current system of requiring matching local voluntary taka for RWP grants is poorly conceived and not operating well. Voluntary contributions cannot be generated to the required level as regularly as

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<sup>1</sup>Government of Bangladesh, Circular 6, 1981-1982 (in Bangla).

needed. RWP projects are often not the kind of project that generates enthusiasm to promote contributions. And there seems to be little accountability or enforcement of the voluntary rule.

It would seem best to return to a situation more like that described in Circular 5, with certain RWP project types being "Ulashi-type," that is, involving a certain proportion of local contributions, while other project types would not require contributions. This change would allow the flexibility for local leaders to take advantage of local interest in certain projects and generate contributions for them. It would be good to add an incentive to the Ulashi-type option such as a commitment from the central government to provide half the maintenance funds for the project in the following five years, matched by local contributions for maintenance. This caveat would have the added benefit of forcing local planners to take recurrent maintenance costs into account.

Some accountability concerning the level of local contributions must be instituted, preferably through officials active at the thana level. The local contribution, all in cash, could be mobilized first and deposited in a bank account, not to be drawn on until the matching RWP allocation arrives. This plan makes sense since there is currently little reason for local people to trust that RWP funds will actually be allocated to the full level promised, and there is likewise little assurance that local contributions will be made to the level promised. No doubt there are still ways to avoid these provisions, but the previous suggestion, would improve the current situation.

Surplus Labor as a Voluntary Resource

In rural Bangladesh where labor appears abundant during the dry season, a logical form of voluntarism is in labor power.<sup>1</sup> The Government of Bangladesh has long been aware of this option, particularly for the construction of public works projects:

During the British regime, some missionary-minded officials introduced some projects on the basis of self-help, self-reliance, and self-dependence. In the 1930s, the programmes introduced by the Rural Reconstruction Department of Bengal propagated this philosophy. In 1934-35, Mr. M.N. Khan, ex-ICS officer and then SDO at Brahmanbaria, constructed a new canal at Brahmanbaria purely by voluntary labour which created a sensation.<sup>2</sup>

During the 1950s, the Village-AID Programme was launched; it was structured on a self-help basis and involved voluntary labor with a matching grant from the central government. Since then other programs discussed above in the section on mass mobilization, have sprung up and then declined in popularity.

The main statutory instrument for mobilizing voluntary labor is the community tax. Under the Local Government Ordinance, 1976, the union parishad has the right to collect a community tax, defined in 1976 the same way it was during the Pakistan era in the "Rules Under Basic Democracies Order" of 1969:

A special community tax on the adult males for the construction of the public work of general utility for the inhabitants of the local area unless the local council concerned exempts any person in lieu of doing voluntary

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<sup>1</sup>Nurul Islam, Development Strategy of Bangladesh (New York: Pergamon Publishers, 1978), especially pp. 40-45.

<sup>2</sup>Sattar, "Rural Development Through Self-Help," p. 75, fn. 1.

labour or having it done on his behalf--no model tax schedule is proposed. The rate of levy in respect of a particular work will depend upon the cost of the work or part thereof which a council may decide to recover and the number of adult males who may volunteer to do the work or get it done on their behalf. Whatever sum remains to be realized may be recovered from the remaining beneficiaries in proportion to the benefit derived by each.

The community tax is thus a combination of a project-specific "head tax" on males and a surcharge levied proportionally on the basis of benefit. The rate of the "head tax" portion is determined on the basis of the total cost of the project in relation to the number of "volunteers."

The idea of a community tax seems well suited to a country such as Bangladesh where there is a great need for recurrent public works construction and maintenance and an apparent abundance of surplus labor, particularly during the dry season (approximately January to June, but varying regionally and annually depending on conditions). There are, however, several important problems with the community tax which inhibit the realization of greater labor contributions in the countryside.

First, there is widespread dislike for the term "community tax" itself. At every union parishad interview conducted by the Research Officers (31 in all), officials stated that they never collect the community tax. Second, aside from scattered and inconsistent labor mobilization for mass participation schemes, there appears to be a pervasive inability of local leaders to generate dependable supplies of

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<sup>1</sup>"Rules Under Basic Democracies Order," 1969, Dacca, Government of East Pakistan, Basic Democracies and Local Government Department, p. 82.

labor participation for projects. In all our field interviews, we found no occurrence of a local government body regularly mobilizing voluntary labor for projects.

### Policy Implications

In contrast to the situation in other developing areas such as Northern Thailand where annual irrigation crews comprise all able-bodied male members of the community, village-wide collective action is rare in Bangladesh. The elite consistently prefer to pay someone to do their share. The rural poor are too destitute to give their labor free of charge since they lack enough money to replace the calories they would expend. More sensible than trying to extract free labor from either the elite or the very poor would be to institute a form of benefit financing that secures cash from those who benefit from specific rural infrastructure projects (generally the landholding elite) and to use those funds for paying landless laborers to maintain the projects--somewhat in the spirit of zakat-style redistribution.

### Experimental Pilot Projects

Besides the specific policy options raised in preceding sections, two possibilities for broader programs emerge which would eventually result in savings for local and central government bodies, increased local responsibility for key institutions, and better use of available local resources. They are: a mosque-periphery program, and an urban youth mobilization program.

A. The mosque-periphery program builds on current local patterns of voluntary behavior that are religiously motivated. Local government

would not be directly involved; instead, responsibility for a designated periphery around every mosque in the country would be shifted from local government bodies to mosques. This would result in substantial savings to local governments which could then be allocated to other projects. Mosque-periphery responsibility could complement local government care of market peripheries.

Preliminary steps involve aerial mapping and then fieldwork to assess a feasible size for the mosque periphery (simultaneous attention should be paid to markets). A pilot project could be initiated to explore how mosques should be informed of the program, and whether or not fiscal incentives should be built into the system, such as offering cash matching grants for expensive structures. More needs to be known about the range in resource levels of mosques throughout the country which would involve brief survey research in selected areas.

B. The urban youth program revolves around the idea that a true surplus exists particularly among the educated urban youth population, and that there is also a need for these youth to provide some service to their country while learning about development.

Programs in other countries could be used as general models, but the details would have to be specifically suited to Bangladesh. There should be first an investigation of the current nature of central government subsidies to higher education. Next, various alternatives (study-service, post-graduate services, etc.) should be considered, as well as the nature of functions that youth could perform during their period of service.

An expert in youth programs should be consulted and careful comparison of the Nepal program with Bangladesh potentials should be made.

### Conclusion

Compared to many other developing countries, the level of voluntarism in rural Bangladesh appears to be low. But this appearance is somewhat deceptive: true, there has been no widely successful movement like harambee in Kenya nor is there an ongoing tradition of voluntary labor for public works maintenance. But it must be remembered that voluntarism depends heavily on local enthusiasm for a particular collective good and a high level of trust among participants. In Bangladesh the arena in which both of these conditions are met is religiously demarcated. Religious leaders inspire voluntarism and religious places (the Muslim mosque) and events (Hindu goddess festivals) are traditional objects of support. Religious tradition dictates the way in which contributions are given: in-kind as handfuls of rice from each family, or in cash, not labor.

Modern forms of organizations such as cooperatives and attempts at mass mobilization of labor often incorporate strategies that run counter to traditional patterns of motivation and organization. Rather than ignoring local forms of voluntarism, and rather than trying to co-opt local voluntarism by local governments, it might be better to devise policies that allow a greater role for religiously inspired voluntarism as a complement to local government efforts. Spheres of responsibility

for local government and mosque are accepted by rural Bangladeshis; the challenge now is to extend the range of non-governmental responsibility.<sup>1</sup>

The key lesson concerning voluntarism in Bangladesh is that voluntarism exists, but largely in the domain of religion. An important opportunity for fostering local reliance will be lost if rural Bangladesh's unique pattern of local voluntarism is ignored.

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<sup>1</sup>All of this is not to say that modern institutions such as the IRDP cooperatives are wasted efforts. To the contrary, such institutions are part of the "tradition" of Bangladesh, too. Government schemes for cooperatives and mass mobilization programs have merit and with modifications could work more effectively.

APPENDIX A  
SUMMARY OF FINDINGS

<u>Resource</u>	<u>Relevance to Public Works and Overall Priority</u>	<u>Constraints to Improvement</u>	<u>Policy Changes Involved</u>	<u>Programs Involved</u>	<u>Estimated Cost</u>
1. Monetary Contributions a. <u>Zakat</u>	Savings to local governments; high priority	Excludes Hindus; mosque-controlled; attitude that government is responsible for public works	Statement of mosque-periphery responsibilities	RWP or FFWP cash component	Medium: promotion and administration of local responsibility
b. <u>Chanda, Musti</u>	Same as above	Attitude that government is responsible	Same as above	Same as above	Same as above
2. <u>Samsaj, Mohalla</u> , other local political structures	Administrative capacity, raising local cash contributions for mosque-periphery projects; high priority	Inter-samsaj rivalries; elitism; non-uniformity of structures throughout the country	Depending on planned changes in UP roles policy could be developed	RWP, FFWP	Same as above
3. Women's groups	None; low priority	Strong cultural rules about women's roles; poverty among landless women	Not relevant	Not relevant	Not relevant
4. Youth groups	Labor for maintaining roads, canals; project evaluation assistance; high priority	No existing program	New policy must be designed	RWP, FFWP	High: Analysis of present educational subsidies program start-up continuing costs
5. IRDP cooperatives	Source of loans to thana parishads for projects; subsidies could be diverted to other programs	Low level of accountability and compliance	Rate structure for saving, shares and dues should be changed	General rural works	Medium: expert consultant, training

APPENDIX A (CONT.)

<u>Resource</u>	<u>Relevance to Public Works and Overall Priority</u>	<u>Constraints to Improvement</u>	<u>Policy Changes Involved</u>	<u>Programs Involved</u>	<u>Estimated Cost</u>
6. Mass Mobilization schemes	Labor and cash for projects	Local input not dependable	Policy regarding upfront requirements for local participation and match from central government	No extant program	Medium: Subsidies for projects
7. "Voluntary taka" as per Circular 6	Cash for projects	Local input not dependable	Same as above	RWP	Low: Substitute FFWP or other Title II funds for local contribution
8. Surplus labor through the community tax	Labor for projects	Difficulty of mobilizing from all social classes; recommendation to remove from the statute	Institute benefit financing for maintenance; leave voluntary labor as an option in specific programs such as RWP Ulashi-type schemes	RWP, FFWP	Not relevant