Effectiveness of Village-Based Organization (VBO) in improving the livelihood of the rural community in Bangladesh

Md. Mizanur Rahman¹ and Maksuma Akter²

ABSTRACT

The study's overarching objective was to evaluate the pros and cons of the newly adopted Village-Based Organization that was funded by the United Nations' Food and Agriculture Organization (FAO). Empirical data was collected following personal interviews and focus group discussions. The study revealed that VBO contributed to diversifying enterprises by promoting high-value crops, small-scale livestock, and other value-added activities. The respondents expressed their complimentary views about their uplifted living standards. The women’s active participation and consequent empowerment increased by restoring their rights on resources and decision making. Farmers Field School motivated the community to introduce new technologies and practices for maintaining their livelihoods better. Despite some limitations, the VBO helped reduce local disputes and criminal activities like dowry, the high-interest rate of credit, child marriage, and drug abuse. The study advocates replicating this concept in the whole country as a part of the corona pandemic stimulus package. It can curb Monga (seasonal famine), tackle incremental anthropogenic-climatic stressors, reduces the consumption of natural resources, achieves Sustainable Development Goals, and finally, uphold the aspiration of a "whole society approach" and "no one is left behind." Policy interventions are warranted to rectify the identified challenges and integrate the basic principles of sustainability, termed a holistic approach.

Keywords: Participatory Governance; Women Empowerment; Corona Stimulus; Monga; Responsible Consumption

1. INTRODUCTION

The rural economy, notably agriculture, is the most powerful driver of poverty alleviation in Bangladesh since 2000, which accounted for 90% of the poverty

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reduction during 2005-2010 (FAO 2016). Near about 70% of the population, together with 77% of the total workforce, lives in rural areas. Almost half of workers and two-thirds of the people residing in rural areas solely depend on agriculture. On the flip side, about 87% of rural households figure on agriculture directly or indirectly for livelihoods (FAO 2016). The agricultural sector contributes to 14.23% of the Gross Domestic of the country (BBS 2019). The country has made tremendous progress over recent decades in achieving food security. The Agriculture Orientation Index (+0.5) is decent compared to that of other neighbors like Nepal, Sri-Lanka, and India (FPMU 2019). Despite that, food production cannot maintain its consistency because of natural calamities, farmer’s insolvency, distorted market chain, land fragmentation, lack of innovative technologies, weak transportation system, and lack of storage facilities and agricultural inputs (Rahman 2020a). Faster inclusive rural growth and new job creation, notably more robust rural non-farm enterprise development and agricultural diversification, have become indispensable. A shift in mono rice culture to higher-value crop production can reduce malnutrition, boost growth, and create an array of non-farm jobs for women and youth. Similarly, livestock and fisheries can offer enormous potential for achieving food security and decent employment generation.

Thus, the development of village-based organizations in rural areas is vitally important for developing agriculture and improving farming communities' livelihoods. In achieving success in farming development, the farmers' unity and cooperative framework in materializing is pivotal. The population of the country has been increasing, and in contrast, the land resource is decreasing. The adverse effect of climate change has become a threat to agricultural development, which calls for much awareness and collective action by the community members. Realizing the importance of rural farmers' unity in achieving agricultural sustainability, Bangladesh initiated a Village Based Organization (VBO) in the Mymensingh and Sherpur district in 2011 with the financial and technical support of the Food and Agriculture Organization of the United Nations (FAO). The initiative's overall goal was to ensure food security by enhancing agricultural production, diversifying income sources, adding value, and improving the market chain.

The village-based organization helps in the socialization and development of new professionals (Lunceford 2014). Ren et al. (2017) found that the cooperative system is a bottom-up institutional innovation towards sustainable land use in China. On the other hand, such organizations establish "village democracy" and strengthen tenure rights (Ren et al., 2018). Educational events more effective among people with lower levels of education, and interventions are more beneficial in communities with insufficient social capital (Sato et al. 2020). The association of social capital and cohesion positively impacts physical and
emotional health (Habib et al. 2020). VBOs interact between a group’s resources and the interconnections that every individual has to this group, which allow the member to benefit from these resources (Caprino 2007).

VBO works as a tool for alternative dispute resolution minimizing the local conflicts in Indonesia (Teniwut et al., 2017). It was revealed that VBO helped the farmers heightening their inspiration towards development activities but could not bring any remarkable change in Pakistan (Muhammad et al. 2009). VBO brought some negative changes to Western Sub-Saharan Africa (Navarra and Vallino 2015). Barnes and Van Laerhoven (2013) revealed that the external agent, notably the donor's involvement in VBO, affected the local community's livelihoods in Maharashtra, India. Lamsal et al. (2015) reported that this approach built up a positive mindset among Nepal's communities. Therefore, a mixed outcome is reported from different parts of the world. The effectiveness of the newly introduced VFO in Bangladesh was rarely assessed. Hence, the study aimed to understand the current Status of Village Based Organization and evaluate their effectiveness.

The grass root people of Bangladesh have a long history of working under a cooperative society (Chowdhury 1989). In Bangladesh, the concept of participatory governance in managing natural resources is popularly known as co-management that emerged after 1995 to empower the local community to manage fisheries and forest resources in the critically degraded habitats (Fox and Mustafa 2013; Thompson 2013). But this approach was limited to the community residing at the proximity of the natural habitats or in the ecologically critical areas. VPO was the first step in expanding participatory governance at the farmers' level. The co-management outcome in wetlands and forests was mixed and did not curb the ongoing degradation (Fox and Mustafa 2013; Islam et al. 2016; Rahman 2018). FAO (2014) embraced the VBO as a successful project. Hence, a cross-check is warranted to understand whether VBO followed the consequence of the natural habitat’s co-management or not. The study will help policymakers understand the pitfalls and bottlenecks and implement policy interventions for its continuity and sustainability.

### 1.1. Conceptual framework

Long years back, the community-based organization was an important facet of Indian service in society. Community Development had a long history in India, even before launching the Community Development Programme (CDP) in 1952 (Gangrade 1971; Waghmare and Patel 1974). Before the independence of India, such cooperative societies contributed to voluntary movements and social and economic development. It underscored the formation of some historical organizations and activities in the Indian subcontinent like Arya Samaj (1875), Rama Krishna Mission (1897), Theosophical Movement (1893), and Sarvodaya
Bangladesh Academy for Rural Development (BARD) incepted a Community-based rural development initiative, widely known as the "Comilla approach." It formed rural society at the outset and then integrated some basic development programs (Chowdhury 1989). It followed two-tier agricultural cooperative systems: Krishak Samabay Samiti (Village level cooperative society) and a Thana Central Cooperative Association. These cooperative associations were voluntary economic organizations of farmers (Quddus 1993). In Bangladesh, predominantly, financial limitation is a significant issue for rural development. The industrial revolution of the early twentieth century, accompanied by rapid urbanization, expanded the gap between the urban and rural parts of Bangladesh to an alarming level (Freeman 2009; Webster and Engberg-Pedersen 2002).

Farmers’ organizations in Bangladesh can be the right partners rather than "beneficiaries" for the development process. Considering this fact and understanding the needs of the communities and substantial social capital, Bangladesh launched a development project (GTFS/BGD/041/ITA) entitled "Food Security through Enhanced Agricultural Production, Diversified Sources of Income, Value Addition and Marketing in Bangladesh (Mymensingh/Sherpur)." The project strived to develop self-reliance on the rural communities; strengthen capacity; promote agricultural diversification; motivate small-scale agro entrepreneurship, and enhance scientific knowledge (Mandal and Robson 2016-2017). The project also outlined some components like group formation, management, sustainability, livelihood diversification, and market and financial access. "Italian Contribution to FAO Trust Fund for Food Security and Food Safety" provided financial support to run this project. The stakeholders included the Department of Agricultural Extension, Department of Agricultural Marketing, Bangladesh Agricultural Research Council, Zilla Parishad (District Council), Upazila Parishad (Sub-district Council), Bangladesh Agricultural University (BAU), Cooperative Credit Union League of Bangladesh (CCULB), and FAO. A total number of 48 communities comprising 25 members in each were formed in four Upazilas of Mymensingh and Sherpur district: Haluaghat, Dhobaura, Nalitabari, and Jhenaigati. The group members were taken from all farmers' categories, emphasizing landless, marginal, small, and poor. The VBOs are registered under the department of cooperative Government of Bangladesh. Technical and financial support component was provided to the selected communities for developing agro-based entrepreneurship. The Upazila Cooperative department registered VBOs under certain conditions. Each VGO maintained a bank account to deposit money and for financial transactions.

The project is expected to increase the beneficiary's household income by 25%, diverse income sources, expand trade linkages between the community and the outside markets, and improve financial access on a sustainable basis. The
community members established the Community Revolving Fund (CRF) for Alternative Income Generating Activities and suitable rural enterprises. Farmer Field Schools (FFS) were established to heighten the farmers' technical knowledge (Figure 1). After ending the project period, the Department of Agricultural Extension (DAE) continues these activities. Formation of Village Based Organizations (VBOs) and utilization of the communities' dynamics, facilitating self-sustaining financial activities, establishing the agro market at crucial points, and linking development organizations to the VBOs were significant interventions. Now it is a matter to analyze how these interventions were materialized and assess achievements and sustainability.

Figure 1: Spider diagram showing the conceptual framework of a VBO

2. MATERIALS AND METHODS

Out of 4 Upazillas, Haluaghat, Mymensingh was selected for empirical data collection (Figure 2). Out of 48 VBOs, Haluaghat Upazila was assigned to managing 12 organizations. In this study, 03 organizations were examined to collect qualitative and quantitative data (Table 1). The focus group discussions (FGDs) and personal interviews with a semi-structured questionnaire were used to collect empirical data. A total of 03 FGDs were conducted on three VBOs incorporating five respondents in each. Beforehand, a checklist was prepared to keep the discussions on track. In each FGD, the documented papers and the impression, emotion, and plan of the VBO were noted. The personal interview is
considered the most accepted and appreciated data collection approach in qualitative research (Gill et al., 2008). The interviewee is comfortable with semi-structured interviews compared to the structured or closed-ended interview (Stuckey, 2013). Workshops, a research approach, cater a platform for a researcher in spotting, articulating, and scrutinizing poorly-defined or fuzzy challenges in the research domain (Ørngreen and Levinsen, 2017).

**Table 1:** The particulars of VBOs used for FGDs

<table>
<thead>
<tr>
<th>SL</th>
<th>VBO’s name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>North Monikura Samabai Samiti VBO Ltd.</td>
</tr>
<tr>
<td>2</td>
<td>Shondhakura VBO Samabai Samiti Ltd.</td>
</tr>
<tr>
<td>3</td>
<td>Kumargati VBO Somobai Samiti Ltd.</td>
</tr>
</tbody>
</table>

A total of 30 respondents from the three VBOs, as mentioned earlier, were personally interviewed, maintaining an equal number (n=10) from each group. The questions highlighted the components of the project's objectives. The respondents were selected based on a mixture of random and purposive sampling. The executive teams were chosen purposively, where other respondents randomly.

**Figure 2:** Red circles showing study area (Banglapedia, 2020)

The content analysis was done considering its uniqueness (Dooley, 2016) in that it supports both qualitative (Berg 2009) and quantitative analysis (Krippendorf 2004; Neuendorf 2002). The content analysis helps a researcher to analyze the themes, concepts, and interrelationships. The collected data was
coded into various categories and variables. De-contextualization, re-contextualization, categorization, and compilation were followed in this analysis (Bengtsson 2016).

3. RESULTS AND DISCUSSIONS

3.1. Demographic profiles

3.1.1 Age class

The study shows that the middle-aged class dominates the VBOs, followed by the young type (Figure 3). It can be argued that VBOs discouraged the older persons from taking the lead role and contrastingly motivated new leadership from the capable classes on the assumption that middle-aged people can take quick and courageous decisions in developing new enterprises. Therefore, it can be assumed that the appropriate group of the population received CRF loan for maximizing the benefits for improving their livelihoods.

![Figure 3: Distribution of interviewees based on age classes (%)](image)

3.1.2 Literacy

The respondents’ education score was measured in terms of the actual grade of formal education or its equivalence. Thus, a score of one was given based on the formal education attended by a respondent. The adult illiteracy rate is higher than the national average, which reckons 25.3% (World Data Atlas 2020). It is understood that, apart from the literates, many illiterate persons were engaged in income generation activities with the support of educated persons. Moreover, the proportion of beneficiaries (38%) having secondary level education indicates a balanced mixture for community development.
3.1.3 Household size

The household size of the respondents ranged from 2 to 11, with a mean of 5.05. The household distribution among the respondents seems a true reflection of the Bangladesh scenario (Figure 5). Nationally the average household size in 2020 is 4.5 (ArcGIS, 2020).

3.1.4 Occupational status

The VBO members were asked to indicate their both primary and secondary occupations. The majority of the respondents had an agriculture-based domain (Figure 6). A significant portion of female members of VBOs (28 %) was housewife primarily. Business, tailoring, livestock, and poultry rearing, grocery are also the other remarkable occupations. Many VBO members utilized credit in these enterprises and earned money from diversified sources using CRF credit under the project.
Effectiveness of Village-Based Organization

3.1.5 Year of joining

The data show that majority of the respondents joined the VBO in 2012 (Figure 7). An overwhelming majority (89%) of the members joined the VBOs during the early years of establishing the organization, which indicates that the stakeholders were proactive, and the community was attracted at the outset. Consequently, the lion sharers (63%) enjoyed the full-pledged benefits since the inception.

3.2 Diversity in livelihood enterprises

One of the project's objectives was to diversify enterprises in the project area by promoting high-value crops, small-scale livestock, and other value-added
activities. The results show that a significant portion (38%) of the community was involved in a value-adding activity that is a positive sign of shifting the traditional crop production based livelihood. High-value crop production accompanied by small scale livestock also indicates a change in the livelihoods of the project area (Figure 8).

![Distribution of interviewees based on diversified enterprises](image)

**Figure 8:** Distribution of interviewees based on diversified enterprises

### 3.3 Women empowerment

The women's empowerment status of the VBO members was understood using a scale having 15 components related to decision making and rights on the property. The female respondents were asked whether their status was heightened or downplayed (Table 2). The results show that women's active participation and consequent empowerment increased on many issues. Significant changes were observed in regulating income from enterprises (75%), access to family income and assets (71%), the decision on spending for child education (66%), overall social recognition (66%), and decisions on health and family-related expenses (64%). All of these are vital components in women's empowerment. Interestingly, none of the respondents mentioned that women's status was curbed compared to pre-VBO's level. The male members (53%) were slightly higher than that of females (47%). Therefore, VBO's sensitized the women's equal participation in management activities, imparting entrepreneurship training, market linkage activities, and utilizing credit for enterprise development and diversification.

**Table 2: Status of women empowerment**

<table>
<thead>
<tr>
<th>Components</th>
<th>Improved (%)</th>
<th>Status-quo (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to and control over land (own or inheritance)</td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td>Access to family income and assets</td>
<td>71</td>
<td>29</td>
</tr>
<tr>
<td>Regulating income from enterprises and their source</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>The decision on the family planning issue</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>The decision on health, treatment, and nutrition issues</td>
<td>64</td>
<td>36</td>
</tr>
</tbody>
</table>
The decision on spending on child education 66 34
The decision on expenses on festivals and family events 64 36
The decision on buying household assets 53 47
The decision on land mortgage/sharecropping/selling 42 58
Social mobility or freedom of movement 60 40
Overall social recognition/position 66 34
Participation in social programs and events 59 41
Access to financial institutions (NGO loans and banks) 31 69
Control over loan management 55 45
Access to other services (agricultural extension, health service, etc.) 39 61

3.4 Change in livelihood

The VBO members were also asked to indicate their livelihoods change due to CRF loan utilization in enterprises (Table 3). VBO members’ livelihoods improved, considering past status. The respondents expressed their complimentary views in uplifting their living standards. A remarkable change was observed in income from enterprises (96%), expenditure on family food items (92%), monthly income (89%), farm production (87%), and spending on different household items.

Table 3: Change in livelihood status

<table>
<thead>
<tr>
<th>Livelihood aspects</th>
<th>Improved (%)</th>
<th>Status quo (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from enterprise</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Total monthly income</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Farm production</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Land possession (own)</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>Household assets</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Education care and cost</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Expenditure on clothing</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Medical treatment cost</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>Expenditure on family food</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Expenditure in festivals</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Spending on social and family programs</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Expenditure on donation, charity, gifts, and helping</td>
<td>63</td>
<td>37</td>
</tr>
</tbody>
</table>

3.5 Effectiveness of farmers field school (FFS)

The effectiveness of FFS was measured by understanding the indicators of the usefulness of the contents during FGD. These were done seeking an opinion about various topics of FFS (Table 4). The findings show that the contents were useful
and need-based to the community. Together with these findings, VBO members mentioned some issues to be upscaled the effectiveness of FFS. They opined that current technological issues accompanied by field demonstrations could be more effective. Conducting regular training sessions, especially before a specific crop season, can be more helpful for them. The training duration was not enough, and there were not sufficient training materials. They emphasized no-farming topics to increase their skills in initiating alternative income-generating activities.

Table 4: FGD Respondents' perception of the contents of FFS

<table>
<thead>
<tr>
<th>SL</th>
<th>Components</th>
<th>Content was useful (n=3)</th>
<th>Content was need-based (n=3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>1.</td>
<td>Bitter gourd cultivation</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>2.</td>
<td>Cucumber cultivation</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>3.</td>
<td>Ash gourd cultivation</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>4.</td>
<td>Bottle gourd cultivation</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>5.</td>
<td>Pumpkin cultivation</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>6.</td>
<td>Wheat cultivation</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>7.</td>
<td>Mustard cultivation</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>8.</td>
<td>Homestead gardening</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>9.</td>
<td>Uses of pheromone trap</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>10.</td>
<td>Use of raised bed</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>11.</td>
<td>Perching in the rice field</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>12.</td>
<td>Line sowing of rice</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>13.</td>
<td>Practicing IPM</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>14.</td>
<td>Beef fattening</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>15.</td>
<td>Small scale poultry rearing</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>16.</td>
<td>Aquaculture</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>17.</td>
<td>Mango orchard</td>
<td>3</td>
<td>0</td>
</tr>
</tbody>
</table>

3.5.1 Technology diffusion through FFS

VBOs' members received FFS training on various aspects of farming and alternative income generation that motivated them to introduce new technologies and practices for maintaining their livelihoods better. The new agricultural topics included the cultivation of vegetables like bitter gourd, ash gourd, cucumber, bottle gourd, onion, pumpkin, etc. They started the cultivation of wheat and mustard after imparting training. They learned the uses of pheromone trap, raised
bed, perching in the rice field, line sowing, Integrated Pest Management, composting, and others from practical sessions. Beef fattening and small scale poultry rearing were the primary livestock centric issues, which motivated few members. A minuscule also kicked off aquaculture and establishing fruit orchards on their land as new enterprises.

3.5.2 Sustainability FFS

During the discussion, the participating VBO members responded that the FFS courses were moderately sustainable (Table 5). But the VBO members mentioned that they needed continuous support for the FFS and the techniques they imparted in the past. Proper monitoring of the school, modification of the courses based on participants' feedback, and tracking the lessons' application can be immensely needed for the school's sustainability.

Table 5: Response to indicators towards sustainability of FFS

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Group response (n=3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The participating farmers are continuing all learned practices</td>
<td>Yes: 2  No: 1</td>
</tr>
<tr>
<td>Farmers will/like to continue the way in future</td>
<td>Yes: 2  No: 1</td>
</tr>
<tr>
<td>The training was useful for the farmers in terms of knowledge and skill gain</td>
<td>Yes: 3  No: 0</td>
</tr>
<tr>
<td>The learned practice was profitable for the participants</td>
<td>Yes: 3  No: 0</td>
</tr>
<tr>
<td>Other farmers of the village also adopted the practice</td>
<td>Yes: 3  No: 1</td>
</tr>
</tbody>
</table>

3.6 Perception of VBOs

In the personal interview and FGD, the individuals and the team were requested to opine their scores about the success of VBOs. The sensation was rated as very unsuccessful, unsuccessful, partially successful, successful, and very successful. The findings show that VBO was successful in the members and teams' eyes (Table 6). The enthusiastic participation of every member was the primary determinant of success. The VBO members, including the management committee (MC) members, were active. Timely repayment of the loan by the borrowers and sincere utilization of the loan money helped increase their monthly income. The most important thing is that most borrowers earned more money from both on-farm and off-farm enterprises. Better functional linkage with development organizations were established, which will help in the coming days to improve their socio-economic conditions. The project's financial grant acted as a catalyst, and VBOs minimized the harassment in getting a loan from the bank or Non-Government Organizations (NGOs). Receipt of vulnerable grants villagers
helped ultra-poor in poverty reduction. Incremental saving and investment tendency among villagers resulted in the emergence of new enterprises in the villages. The women contributed to the household income compared to the previous status. The local disputes and criminal activities like dowry, the high-interest rate of credit, child marriage, and drug abuse were reduced significantly. The traditional village-based groups helped them to accrue a legacy in controlling some social odds and injustice. On the other hand, the support of multi-stakeholders inspired them to establish their rights. The influential external factors included adequate and timely support from the project, financial aid, encouragement, and local people's recognition.

### Table 6: Perception of successfulness of VBOs

<table>
<thead>
<tr>
<th>Name of VBO</th>
<th>Perception</th>
<th>Interviewee</th>
<th>FGD</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Monikura VBO Ltd.</td>
<td>Successful</td>
<td>Successful</td>
<td>Very successful</td>
</tr>
<tr>
<td>Shondhakura VBO Ltd.</td>
<td>Successful</td>
<td>Successful</td>
<td>Successful</td>
</tr>
<tr>
<td>Kumargati VBO Somobai Samiti Ltd.</td>
<td>Successful</td>
<td>Successful</td>
<td>Successful</td>
</tr>
</tbody>
</table>

3.7 Overarching challenges and cross-cutting issues

Various challenges were identified through the discussions, which might influence the VBO to meet the project objectives. The executive committee members' honesty and transparency are not adequately monitored as they are influential in society. Few members did not show solidarity and unity; instead, they were driven by their interests. The executive committees included few inactive members who were sometimes absent in the meetings and politically influential. In many cases, nepotism, biasness, and local influences were the criteria in loan disbursements; consequently, the real needy did not receive a loan on some occasions. A segment of VBOs did not utilize the grants and loans following the terms and conditions and did not deposit the share of benefits. There was a lack of internal coordination among VBO members to some extent. To date, no formal linkages have been established between VBOs and the buyer groups to sell their farm products. Nonetheless, some informal agreements/contact remained between the VBOs and the buyers at Upazila and district levels. The VBOs could not help them in clearing intermediary groups from the market chain.

4. DISCUSSIONS

Livelihood diversification, market access, and financial access to the relevant organization are critical concerns for achieving rural development’s sustainability in Bangladesh. This FAO funded project was implemented to achieve integrated development in the selected areas. The study aimed to reveal the merits of the project and sustainability issues after project support withdrawal. The project
achieved its objectives by empowering women, conducting training, and providing an easily accessed loan. But many shortcomings affected the achievement of the brim. Now it's the sole responsibility of DAE to continue the VOBs, especially in the project areas, so that the community can uphold the unity's aspiration. The internal qualities and functions of the VBOs should be maintained to attract other donors and other stakeholders. A monitoring team may be formed under the control of DAE so that the momentum and potential of the VBOs can be sustained. Finally, it can be said that most of the VBOs have been working well, and still, the enthusiasm has been working. The less progressing VBOs need to be reinforced through further initiatives of DAE and concerned NGOs. DAE may move forward with this project's social and community infrastructure to promote the framer's spirit to make them self-dependent.

As this project was accepted by the rural community in improving their livelihood, it should be replicated in the whole country to empower the rural people, especially women, despite some limitations. Women with Disabilities in Bangladesh face enormous challenges to avail of fundamental rights and essential services, notably employment and banking services from the public institutions and NGOs (Akter and Rahman 2018). Special attention is necessary to address disabled women in rural areas deprived of various services and rights.

Operations of the FFS and CFS were found to be effective that helped enormously in introducing old practices scientifically and commercially. The efforts also helped raise off-farm enterprises as they achieved adequate skill and motivation towards implementing the enterprises. Consequently, the dependency on the use of natural resources was reduced by increasing alternative income-generating activities. Coastal Bangladesh, notably the Sundarban mangrove, is combating against incremental anthropogenic-climatic stressors simultaneously for its survival (Rahman 2020b). On the other hand, the ecologically critical areas are perilous due to the intensified extraction of resources. The adoption of VBOs in those areas will curb the over-extraction of natural resources, including biodiversity, which will help restore the degraded ecosystems. On the other hand, environmental justice is not ensured for the ordinary people on an equal basis (Rahman 2021a). VBO can be a great step towards establishing environmental justice.

The Monga (seasonal famine) prone to North Bengal suffers from cyclical poverty and hunger due to jobs and foods (Sarker 2016). In this context, the solutions of vulnerability and seasonal food insecurity (availability, access, and utilization) are embedded with VBO, which will immensely improve the socio-economic status and participatory governance by sharing the burdens.

The COVID-19 pandemic gives Bangladesh an uncertain future and simultaneously provides an ample opportunity to develop a sustainable agricultural system. The uncertain COVID 19 may spike the hunger of the poor
and vulnerable communities. Hence, the agriculture sector draws the foremost priority for ensuring food security. Bangladesh should also prepare to build a comprehensive recovery plan for dealing with food insecurity. VBO can link farmers with the producing-processing-marketing-selling system to heighten food security. As a part of the corona stimulus package VBO can be expanded gradually in the vulnerable areas based on the poverty map.

Taking inspiration from MDGs implementation, the country has been trying to be one of the front runners in achieving SDGs from the very beginning (Rahman 2020a). The government has also taken a "whole society approach," and the aspiration of "no one is left behind," which are deeply rooted in the objectives of VBO. Goal 16 recapitulates the need for inclusive societies and participatory governance. Target 1.3 reiterates taking appropriate social protection measures, including floors, for the poor and the vulnerable. Similarly, target 1.4 spotlights on establishing the poor and the vulnerable people’s rights to economic resources, essential services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology, and financial services, including microfinance. Altogether, VBO's objectives closely align with most SDGs, notably poverty reduction, food security, informal education, women empowerment, decent work, resilient society, responsible consumption, climate mitigation, biodiversity conservation, inclusive governance, and partnership development. The introduction of VBO across the country will help the government in achieving SDGs within the stipulated timeframe.

Policy initiatives are warranted to address the identified challenges to make them perfectly functional. The agricultural market in Bangladesh is distorted, fragile, and controlled by the incendiaries (Rahman and Neena 2018), which causes a prolonged deprivation of their rights on the market and financial resources (Alam et al. 2020). DAE should work closely with Bangladesh Trading Corporation to clear the intermediaries from the market chain to establish farmers' inbuilt rights on the market. The target 2.b of SDGs calls for correct distorted agricultural markets by removing all obstacles in their ways. It is expected that VBO management ensures the local producers to receive a fair price for their products by linking rural people in the value chain system. Emphasis should be given to imparting more training as it increases knowledge, skill, and awareness (Rahman et al. 2020a). Even knowledge about resistant verities and row spacing can help in increasing crop productivity (Rahman 2001; Begum and Rahman 2005; Islam et al. 2004). Bangladesh suffers from organic and certified food security (Rahman, 2021b). VBO can be baseline for expanding organic farming.

The participatory governance introduced by the Forest Department and Department of Fisheries to protect the ecosystems of the ecologically critical areas could not garner sufficient supports from the community due to communities' passive participation, hegemonic behavior of the public
departments, nepotism, and local political interferences (Fox and Mustafa 2013; Islam et al. 2016; Rahman 2018; Rahman and Alam 2020; Rahman et al. 2020b). By taking this lesson, it is expected that DAE is fair in selecting the need-based members, emphasizing the group's left. Accordingly, the grants and loans should be disbursed, overcoming all local influences. Continuous monitoring and gathering feed by DAE can make equal justice for all. VBOs should be given authority to increase the limit of the loan ceiling if it is required. Government and non-government organizations should use VBOs as platforms for launching all development activities at the grass-root levels. Own office of the VBOs is to be built for smooth functioning. The accountability and transparency of all the deals of the VBOs are to be ensured. More allocation of loans and the creation of savings can enhance social sustainability. Differently, the illiteracy rate is frustrating, which draws the attention of incorporating non-formal education or evening schooling for the illiterate members.

In Bangladesh, tourism has not been flourished compared to other similar countries (Rahman and Zaman I 2020). The VBOs can be an initiation of community-based tourism. Both SDG 8 and 12 stress community-based ecotourism and branding local culture and products. Similarly, it can establish the community's rights on their natural resources and create a decent job. VBOs can cement cohesion among society and bring a positive outcome in establishing "family democracy" and "village democracy," which eventually reduces social unrest and disputes.

5. CONCLUSIONS

The VBO has changed the traditional rural life and livelihoods at a faster pace. Some challenges could not limit the community to be empowered financially and socially, which are the central pillars of sustainable development. The incremental non-farm activities and increased alternative income generation indicate the reduced use of natural resources, which is the prime condition of conservation and environmental sustainability. Bangladesh can adopt this concept nationally and implement it phase by phase, prioritizing the left-behind communities as a corona stimulus package for the rural community. Participatory governance can safeguard the rights of the left-behind group. The challenges should be transformed into opportunities as VBO is broadly resonated with almost SDGs. The findings will help the policymakers in adjusting the current policies. DAE's proactive role in monitoring can overcome the challenges identified in this study. Therefore, the integration of VBO into policy interventions is necessitated to alleviate poverty, ensure food security, accelerate floor protection, generate alternative employment, and reduce the over-extraction of natural resources. Henceforth, the study argues for adopting a holistic approach to incorporate socio-economical and environmental sustainability principles.
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