

Impact of Government-Non Government Programmes on Livelihood of the Beneficiaries of Bhedarganj Upazila at Shariatpur District in Bangladesh

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Abstract:- The main purpose of this study was to determine the impact of development programmes run by the government and non-governmental organizations on the beneficiaries' quality of life. Assuring beneficiary participation in productivity, income, consumption, and livelihood development activities is one of the key requirements for Bangladesh's overall economic development. Since Bangladesh's independence, the majority of government and non-government organizations have worked to achieve the aforementioned conditions and they consider this to be a necessary condition for the impact of livelihood development. Twelve traits of the respondents were as independent variables. An overwhelming majority (71.03 percent) of the respondents increased their livelihood development which ranged from medium level compared to 28.97 percent of the beneficiaries increased at low-level livelihood development. To find out the relationships between the independent variables with their changes in livelihood development (dependent variable) Pearson's correlation coefficient test (r) was used. Out of 12 selected characteristics 9 characteristics namely age (r - 0.157**), education (r -0.143**), family size (r - 0.210**), farm size (r - 0.212**), credit received (r - 0.148**), credit utilization (r - 0.147**), grant received (r - 0.300**) credit repayment behaviour (r - 0.479**) and innovativeness (r - 0.466** of the beneficiaries contribute of livelihood development was found significant and training received (r-0.045), savings behaviour (r- 0.091) and income generating activities (r-0.006) contribution of livelihood development was not found significant.

Keywords:- Impact, Livelihood, Government-Non Government Programmes.

I. INTRODUCTION

Bangladesh is a small country in South Asia with eight highest populations in the world -168 million people [1]. Bangladesh has skilled significant economic growth, with its gross domestic product (GDP) rising by roughly 200%

between 2009 and 2019 as a result of cooperation of domestic and international areas of the economy [2]. Bangladesh has an overwhelmingly agricultural economy. The Bangladeshi economy's overall growth depends significantly on the agriculture sector. According to report of Labour Force Survey (2015-16) agriculture which includes crops, livestock, forestry and fisheries contributes 14.74 % of the nation's GDP in 2020 was 12.92% of the nation's GDP and employ close to 41% of the labour force. Most of the country's people (about 70%) live in rural areas. The Agriculture Census 2019 report from the Bangladesh Bureau of Statistics reveals a 9.33 lakh decrease in the number of landless households in rural Bangladesh over the previous 11 years [3]. For a very long time, Bangladeshi workers have relied heavily on the agricultural sector as their main source of income. But recently, non-ranch wage work, business, payment, agricultural and farmhouse ventures, development and transportation activity, negligible exchange, and various administrations have steadily replaced agricultural production as the main source of livelihood [4]. From about 60% in 1988 to 45% in 2008, farming's share of family wages fell. The shrinking ranch size is a significant contributing factor. In Bangladesh, the typical family-owned landholding has virtually disappeared 0.61 hectare in 1988 decreased to 0.53 hectare in 2000 and then to just 0.30 hectare in 2013 [5]. Occupation enhancement includes farm and non-farm achievements used to derive benefits from primary family leisure activities through production of agricultural and non-agricultural products. Fewer firms offer follow-on work, business or independent work and a range of risk services [6]. Bangladesh brilliantly illustrates how poverty has decreased and conditions have improved in the region. Bangladesh, which entered the world in 1971 and was one of the most unfortunate regions, attained lower-focus pay fame in 2015. It is on track to leave the UN's list of Least Global Areas (LDC) in 2026. Fundamental factors for the reduction of poverty which fell from 43.5% in 1991 to 14.3% in 2016 (utilizing the 2011 purchasing power Parity conversion scale). Additionally, human advancement yields results in numerous areas [7]. The main focus of this research is that government and non-governmental organizations are

directly pursuing a mix of secret occupation, food security and welfare net project needs that both wage poverty and human scarcity. Taking into account what is happening, GO and NGOs are attempting to work on the expectations for everyday comforts of the poor by straight forwardly including them.

II. MATERIALS AND METHODS

This study was carried out during the period of 01 May 2022 to 30 June 2022 of Bhedarganj Upazila at Shariatpur District in Bangladesh. Based on the intended precision level and confidence level, the necessary sample size was computed. The sample size wasn't chosen based on how big it was in relation to the target population, but rather on the following conditions: (a) the desired degree of accuracy; (b) the required degree of precision; and (c) population variability. The aforementioned algorithm was used to determine the sample size for the household survey, which was 384. It was rounded up to 390 for the sample size

distribution across the thirteen unions. The purpose of this study is to describe the 12 selected characteristics of the beneficiaries such age, education, family size, farm size, credit received, credit utilization, grant received, training exposure, credit repayment behavior, income generating activities, savings behavior and innovativeness were the independent variable of this study. Where, livelihood development of the beneficiaries through Government-Non Government programmes were the dependent variables of this study. An interview schedule containing direct questions and some scales were used for data collection from the selected respondents under this research. Data was collected from the respondents by face to face interviewing by the researcher. The software such as Excel and Statistical Package for the Social Sciences (SPSS) was used to analyze the data. Inferential (correlation,) and descriptive (e.g. range, observed range, mean, standard deviation and coefficient of variation) statistics were used to find out the research results.

III. RESULT AND DISCUSSION

Possible range, observed range, mean, standard deviation (SD), co-efficient of variation (CV%) of 12 selected characteristics (age, education, family size, farm size, credit received, credit utilization, grant received, training received, credit repayment behaviour, saving behaviour, income generating activities & innovativeness) of of the selected characteristics of the beneficiaries were shown in Table 01.

Table 1 Possible Range, Observed Range, Mean, Standard Deviation, Coefficient of Variation of the Selected Characteristics of the Respondent Beneficiaries

Sl.	Selected Characteristics	Measuring Unit	Possible Range	Observed Range	Mean	SD	CV (%)
1	Age	Number of years	Unknown	20-70	36.94	10.38	28.11
2	Education	Schooling years	Unknown	0.5-12	3.29	3.68	111.75
3	Family size	Number of persons	Unknown	2-6	4.08	1.04	25.56
4	Farm size	Decimal	Unknown	2-120	10.67	18.48	173.21
5	Credit received	'000' Taka	Unknown	0-85	49.93	25.25	50.56
6	Credit utilization	'000' Taka	Unknown	1-4	2.57	1.15	44.63
7	Grant received	'000' Taka	Unknown	0-3	0.69	1.12	161.88
8	Training received	Number of days	Unknown	0-30	3.37	4.97	147.60
9	Credit repayment behaviour	Score	1-3	1-3	2.58	0.73	28.10
10	Saving behaviour	Score	Unknown	0-24	13.89	8.30	59.75
11	Income generating activities	Score	0-36	0-24	3.12	1.91	62.15
12	Innovativeness	Score	0-18	0-24	9.36	5.07	54.17

Livelihood development of the beneficiaries through Government-Non Government programmes were the dependent variables of this study. Results of change of each dimension was determined by the difference between before and after involvement with government-non government programmes situation. Changes of the dimensions were shown in Table 02.

Table 2 Design, Ranges, Mean, Standard Deviation (SD) and Co-efficient of Variation (CV) of the Selected Dimension of Livelihood Development

	Possible Range	Observed Range	Mean	SD	CV (%)
Changes in food habit	0-4	0-4	1.47	0.70	47.53
Changes in housing condition	0-4	0-4	1.58	1.01	63.89
Changes in treatment of disease	0-4	0-4	1.97	1.11	56.36
Changes in household water sources	0-4	0-4	1.31	1.03	79.30
Changes in drinking water source	0-4	1-4	2.25	0.90	39.73
Changes in sanitation condition	0-4	0-4	2.69	1.01	37.38
Changes in ability to bear family expense	0-4	0-4	1.83	1.09	59.71
Changes in ability to bear educational expense	0-4	0-3	1.11	0.70	63.32

	Possible Range	Observed Range	Mean	SD	CV (%)
Changes in family wealth possession	0-4	1-4	2.40	0.77	32.17
Changes in dressing habit	0-4	1-4	2.41	0.82	34.25

Data presented in the Table 3 showed that 39 percent of the beneficiaries were young and middle age compared to old age (22.82 percent). Findings indicated that a major proportion (77.18 percent) of the beneficiaries was young and middle aged. Beneficiaries and their families were keen to participate in government and non-government programmes to change their livelihood. Therefore, it could be said that the age of the beneficiaries would have influence on the impact of livelihood.

Table 3 Distribution of Beneficiaries based on Age

Categories (years)	Beneficiaries		Mean	Standard deviation	CV (%)
	Number	percent			
Young (≤ 30)	151	38.72	41.45	11.56	27.89
Middle Age (31- 45)	150	38.46			
Old Age (>45)	89	22.82			
Total	390	100			

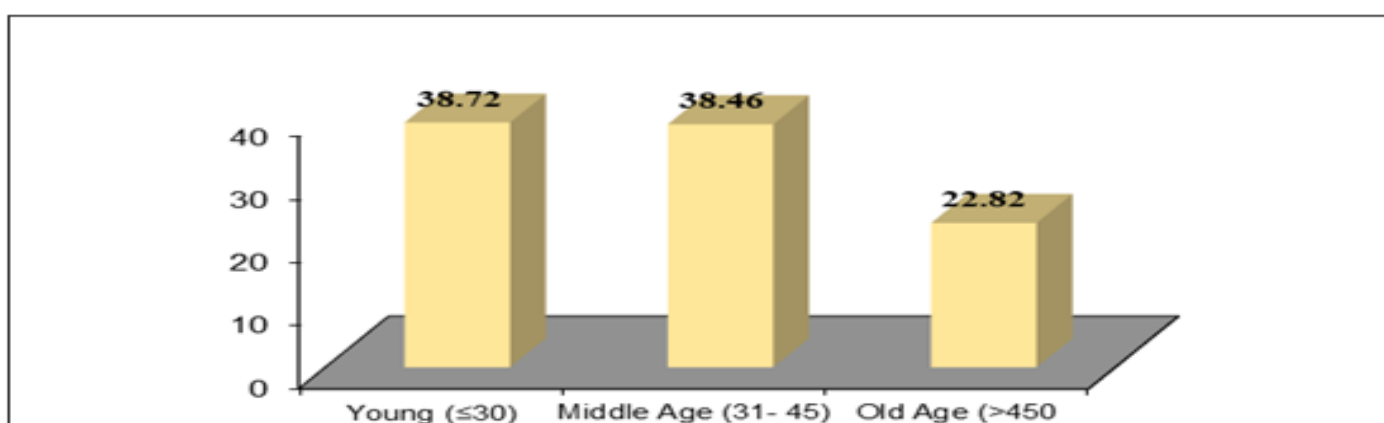


Fig 1 Distribution of Beneficiaries based on Age

Data in the Table 4 indicated that more than half (52.56 percent) of the beneficiaries could be able to sign their name only, whereas 18.72 percent completed up to primary level, 13.33 percent completed up to level eight and rest of the beneficiaries have secondary and above education level (15.38 percent)

Table 4 The Distribution of Beneficiaries based on their Education Levels

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	percent			
Can sign only(0.5)	205	52.56	3.29	3.68	111.75
Primary level((1-5)	73	18.72			
Eight level (6-8)	52	13.33			
Secondary and above level	60	15.38			
Total	390	100			

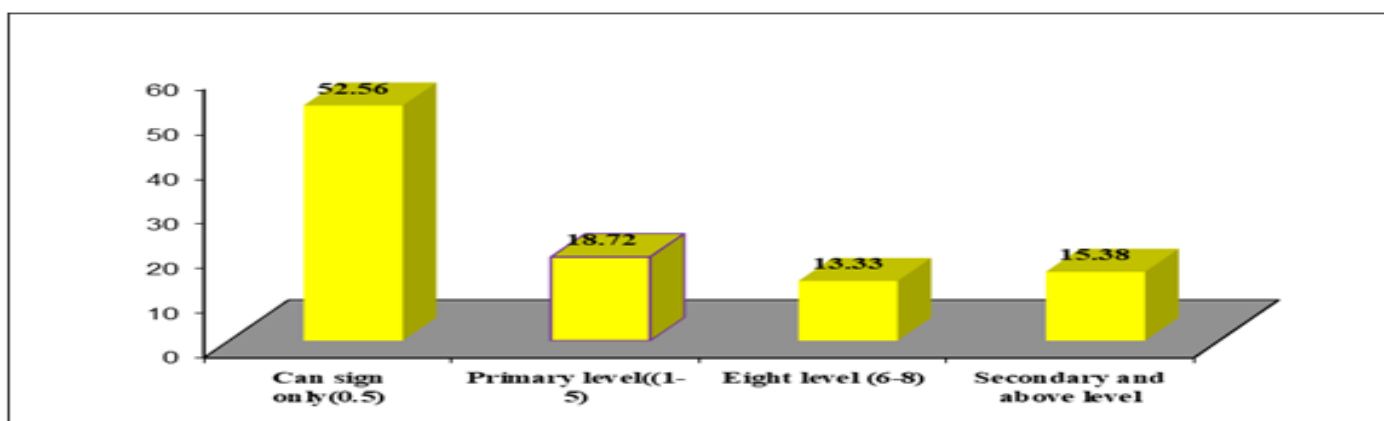


Fig 2 The Distribution of Beneficiaries based on their Education Levels

Data in the Table 5 showed that more than one fourth (32.05 percent) of the beneficiaries had small family, half of them (50.00 percent) had medium and slightly less than one fifth (17.95 percent) of the beneficiaries belonged to large family.

Table 5 Distribution of the Beneficiaries based on their Family Size

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
Small family (up to 3)	125	32.05	4.08	1.04	25.56
Medium family (4- 6)	195	50.00			
Large family (> 6)	70	17.95			
Total	390	100.00			

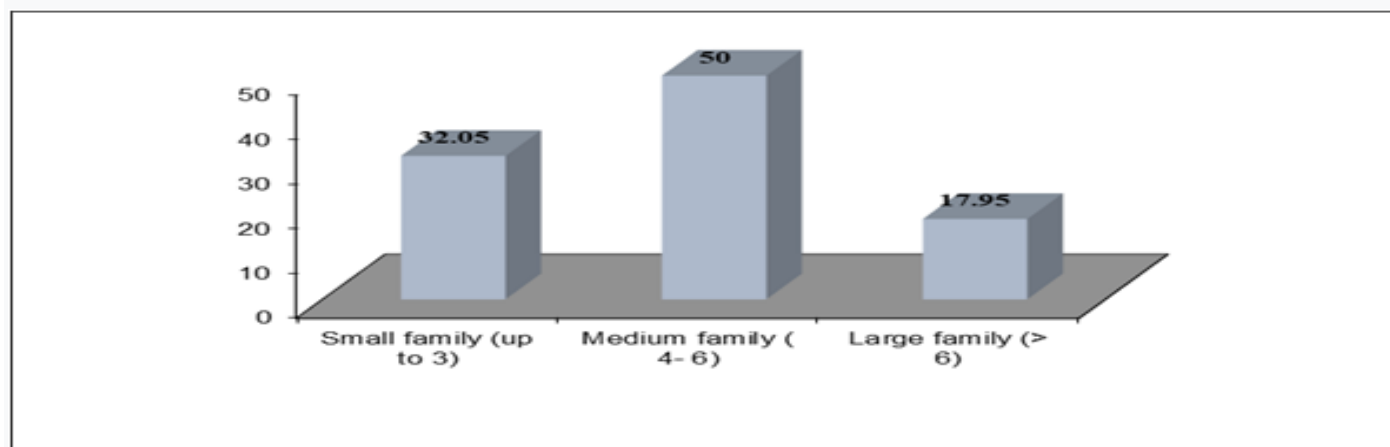


Fig 3 Distribution of the Beneficiaries based on their Family Size

Data shown in the Table 6 revealed that than fifty percent (52.05 percent) of the beneficiaries were landless, where slightly less than half (49.95 percent) were marginal beneficiaries and none of the beneficiaries had medium and large farm size. Negligible proportion (6.41 percent) of them were found small farm size. The crushing majority (93.59 percent) of the beneficiaries were landless and marginal farm size categories which indicated that government and non-government were working for the poor people of the rural areas.

Table 6 Distribution of Beneficiaries based on their Farm Size

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	percent			
Landless (up to 4.94))	203	52.05	10.67	18.48	173.21
Marginal (>4.94 – 49.42)	162	41.54			
Small (>49.42 - 247.15)	25	6.41			
Medium (>247.15 - 741.31)	0	0.00			
Large (< 741.31)	0	0.00			
Total	390	100			

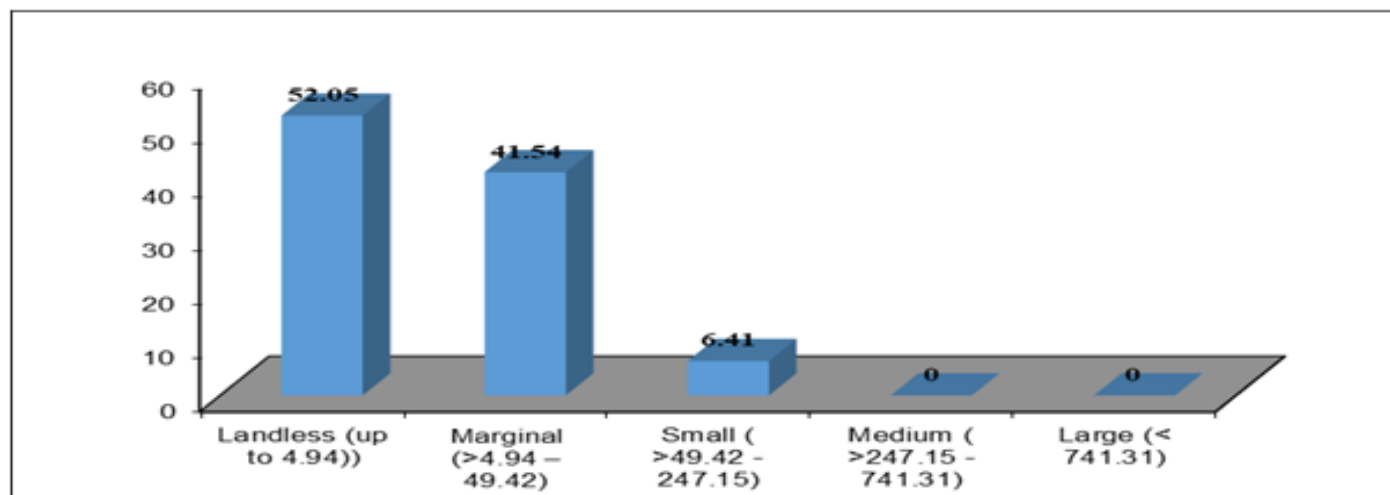


Fig 4 Distribution of Beneficiaries based on their Farm Size

Data provided in the Table 7 explain that the majority of the beneficiaries 75.65 percent) were medium and large credit holders, whereas 24.36 percent of the beneficiaries were small credit holders. The findings revealed that credit repayment condition was minimum 5% - 20% contribution by the beneficiaries in a year for receiving credit. It showed that the study group was highly heterogeneous in term of credit received. Their demand for more credit received.

Table 7 The Distribution of Beneficiaries based on their Credit Received

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	percent			
Small credit (up to Tk. 30,000)	95	24.36	49.93	25.25	50.56
Medium credit (Tk. 1,000-60,000)	174	44.62			
Large credit (>Tk. 60,000)	121	31.03			
Total	390	100.00			

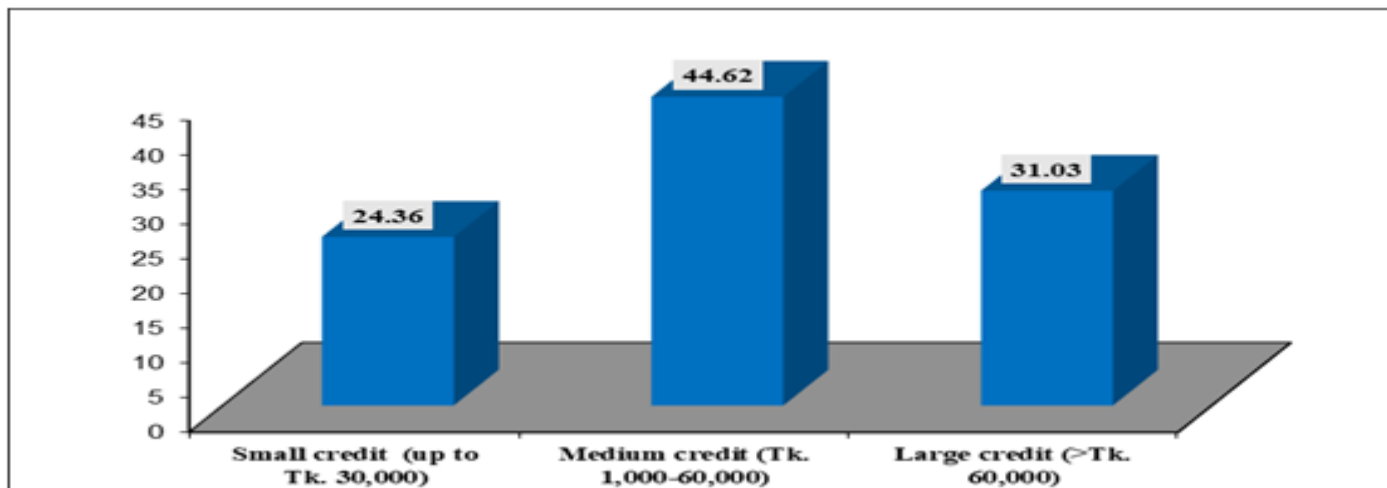


Fig 5 The Distribution of Beneficiaries based on their Credit Received

Data furnished in Table 8 directed that about 31.03 percent of the beneficiaries had utilized their loan in their own income generating activities, while 22.31 percent of them met daily necessities, 17.69 percent used for family needs and 28.97 percent used to repay previous loans instalments. Diversions of credit, where it was occurred, was mostly channeled into income producing activities.

Table 8 Distribution of beneficiaries based on their credit utilization

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
Daily necessity	87	22.31	2.57	1.15	44.63
Repay previous loans instalments	113	28.97			
Family needs	69	17.69			
Family income generating activities	121	31.03			
Total	390	100.00			

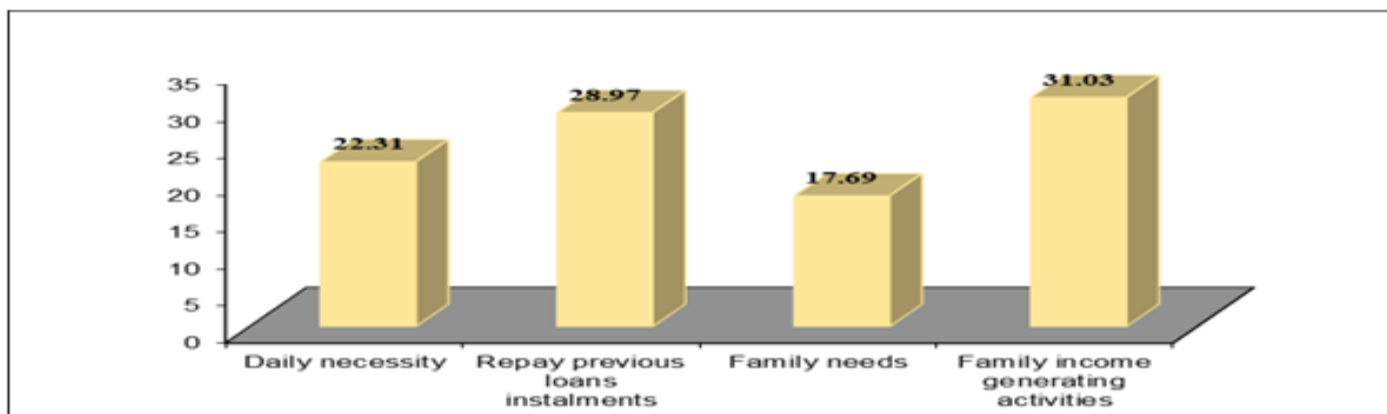


Fig 6 Distribution of Beneficiaries based on their Credit Utilization

Data in the Table 9 indicated that 65.64 percent of the respondents received any grants whereas, 16.67 percent of the respondents received VGF, 16.92 percent of the beneficiaries received Old age & others allowances and less than one percent (0.77) of the beneficiaries received Widow's allowances.

Table 9 Distribution of the Beneficiaries based on Grant Received

Categories	Respondents		Mean	SD	CV (%)
	Number	Percent			
No grants received	256	65.64	0.69	1.12	161.88
VGF	65	16.67			
Widow's allowance	3	0.77			
Old age & others allowances	66	16.92			
Total	390	100.00			

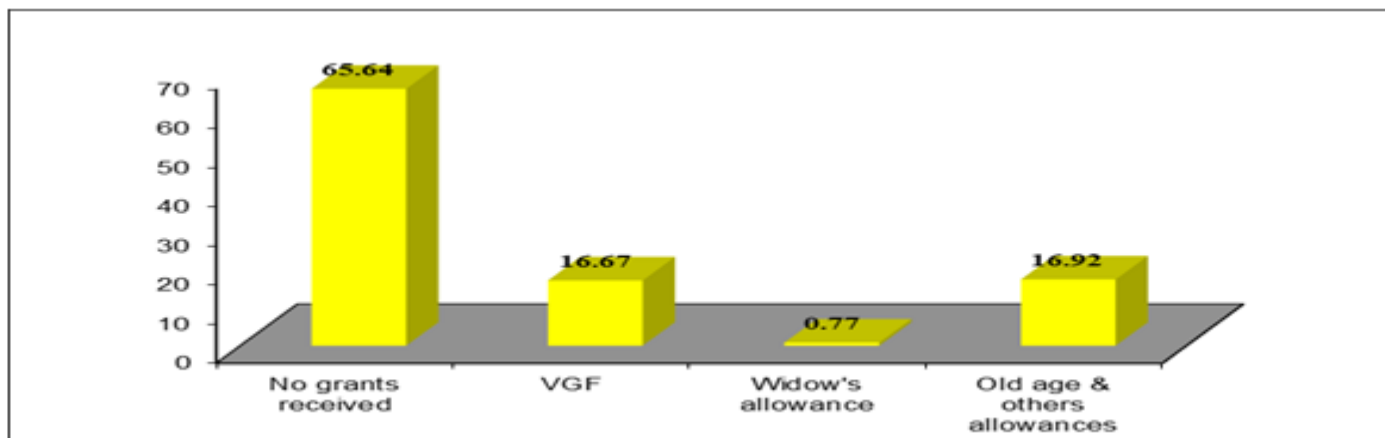


Fig 7 Distribution of the Beneficiaries based on Grant Received

Data in the Table 10 indicated that about 72.56 percent of the beneficiaries had regular credit behaviour, where 13.33 percent of them had irregular credit behaviour and only 14.10 percent of them had defaulter credit behaviour. It showed that credit programme in Bangladesh with special emphasis on under privileged rural women was excellent repayment performance of borrowers. It is suggested if more employment opportunities could be created

Table 10 Distribution of Beneficiaries based on their Credit

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
Defaulter (1)	55	14.10	2.58	0.73	28.10
Irregular (2)	52	13.33			
Regular (3)	283	72.56			
Total	390	100.00			

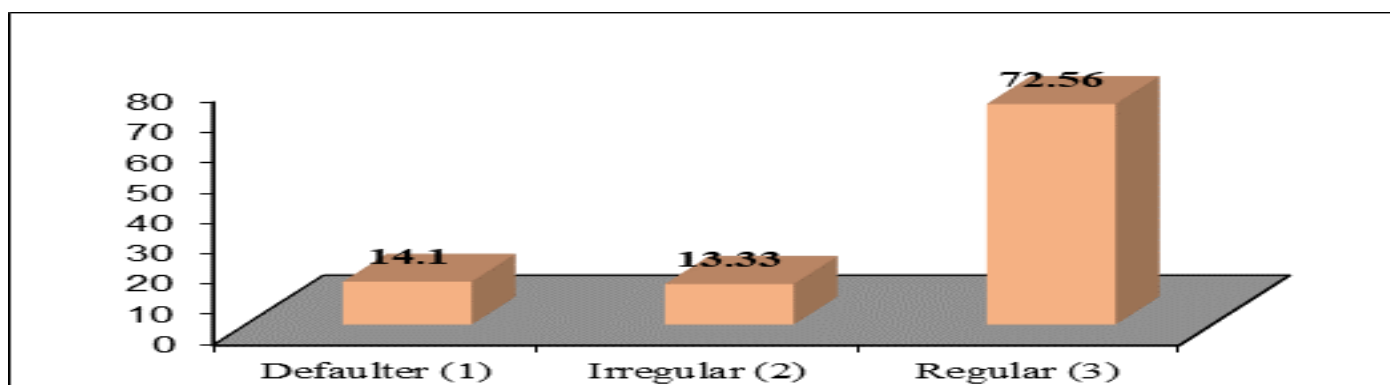


Fig 8 Distribution of Beneficiaries based on their Credit

Data presented in the Table 11 revealed that the highest proportion (40.26) percent) of the beneficiaries received no training whereas 30.77 percent and 25.13 percent of them received low and medium training respectively and only 3.85 percent received high training. Government-non government programmes provided different types of skill development training for positive change in income generating activities.

Table 11 Distribution of the beneficiaries based on training received by them

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
No training (0)	157	40.26	3.37	4.97	147.60
Low training (1-4)	120	30.77			
Medium training (5-15)	98	25.13			
High training (>15)	15	3.85			
Total	390	100.00			

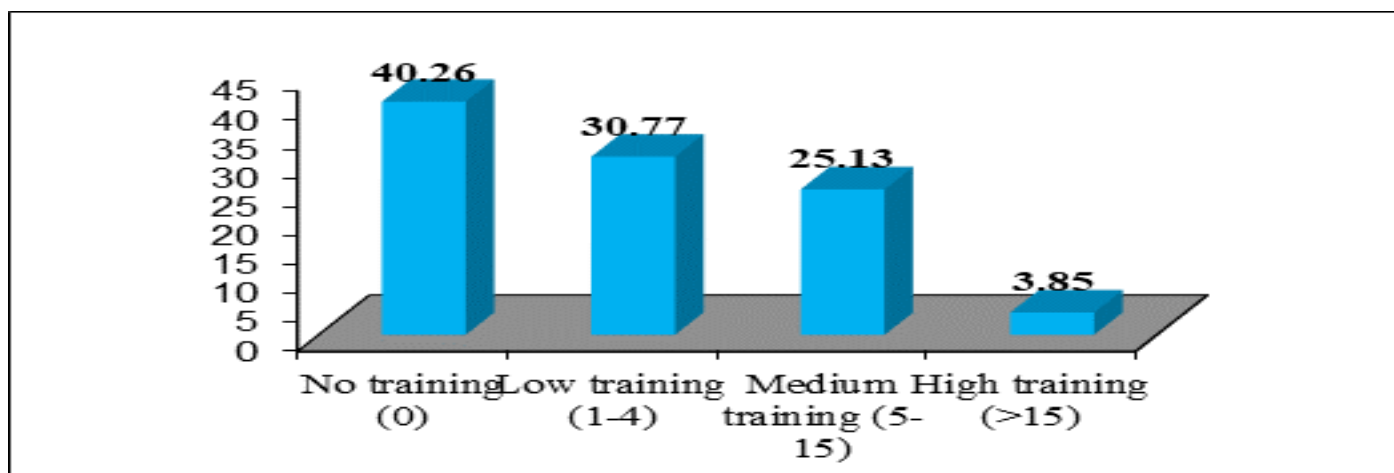


Fig 9 Distribution of the Beneficiaries based on Training Received by them

Data displayed in the Table 12 revealed that about 58.46 percent of the beneficiaries was involved with medium income generating activities, besides this, only 14.36 percent of the respondents was involved with low income generating activities, whereas 27.18 percent of them was involved with high income generating activities. Highly involved with income generating activities indicated that the respondents who were engaged in self-employment, they had an intension to improve their livelihood condition.

Table 12 Distribution of the Beneficiaries based on their Income Generating Activities

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
Low income generating activity (0-8)	56	14.36	13.89	8.30	59.75
Medium income generating activity (9-16)	228	58.46			
High income generating activity (>16)	106	27.18			
Total	390	100.00			

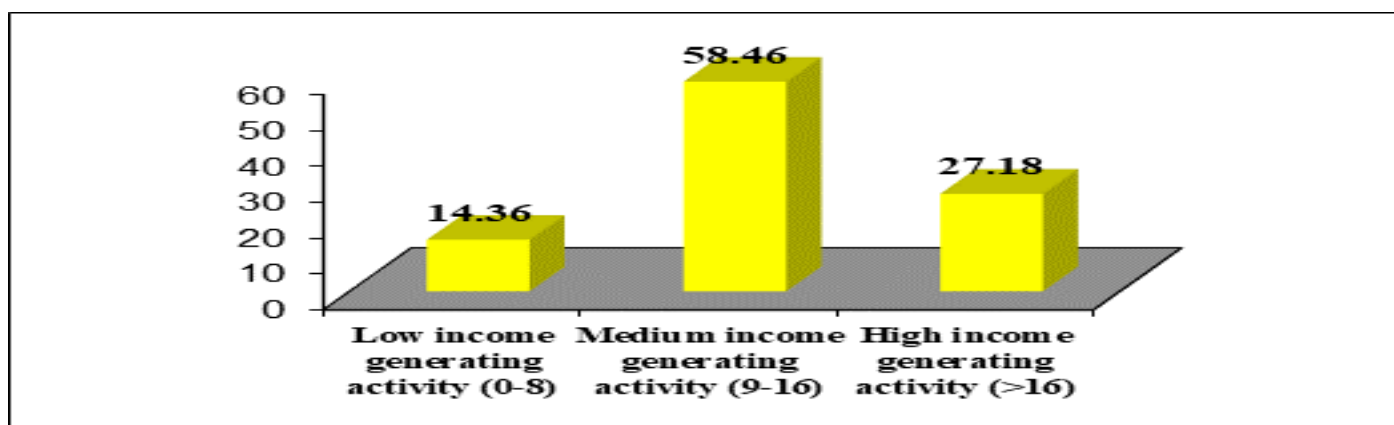


Fig 10 Distribution of the Beneficiaries based on their Income Generating Activities

Data in the Table 13 stated that about 58.72 percent of the beneficiaries had a tendency of regular savings, while 34.36 percent of them had irregular savings behaviour and only 6.92 percent of them had seldom savings behaviour. Generally, the resource poor people lived hand to mouth. They had no savings tendency. But with the blessing of government-non government programmes intervention, the beneficiaries were leaned to save from their earnings to some extent for future use.

Table 13 Distribution of the Beneficiaries based on their Saving Behavior

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
Seldom saving behaviour	27	6.92	3.12	1.94	62.15
Irregular saving behaviour	134	34.36			
Regular saving behaviour	229	58.72			
Total	390	100.00			

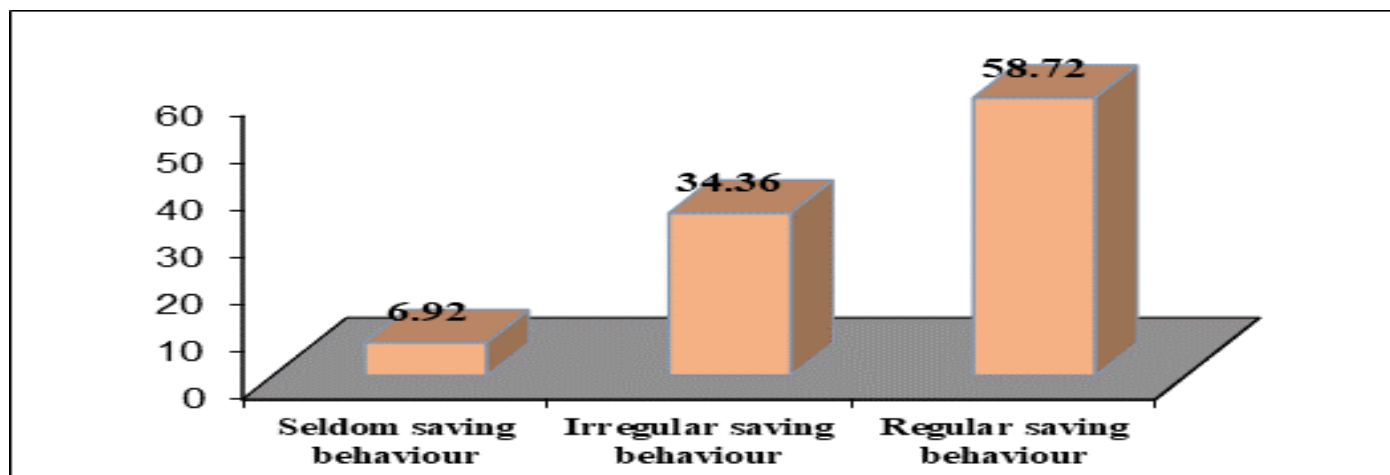


Fig 11 Distribution of the Beneficiaries based on their Saving Behavior

From Table 14, it is revealed that the 48.97 percent of the beneficiaries had low innovativeness whereas 27.80 per cent of them had medium innovativeness and 41.28 percent had high innovativeness. Besides this, 5.38 percent of the respondents had no innovativeness. Respondents with low innovativeness were not involved in on-farm activities and they had not contribution in farm activities.

Table 14 Distribution of the Beneficiaries Based on their Innovativeness

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
No innovativeness (0)	21	5.38	9.36	5.07	54.17
low innovativeness (1-8)	191	48.97			
Medium innovativeness (9-18)	161	41.28			
High innovativeness (>18)	17	4.36			
Total	390	100.00			

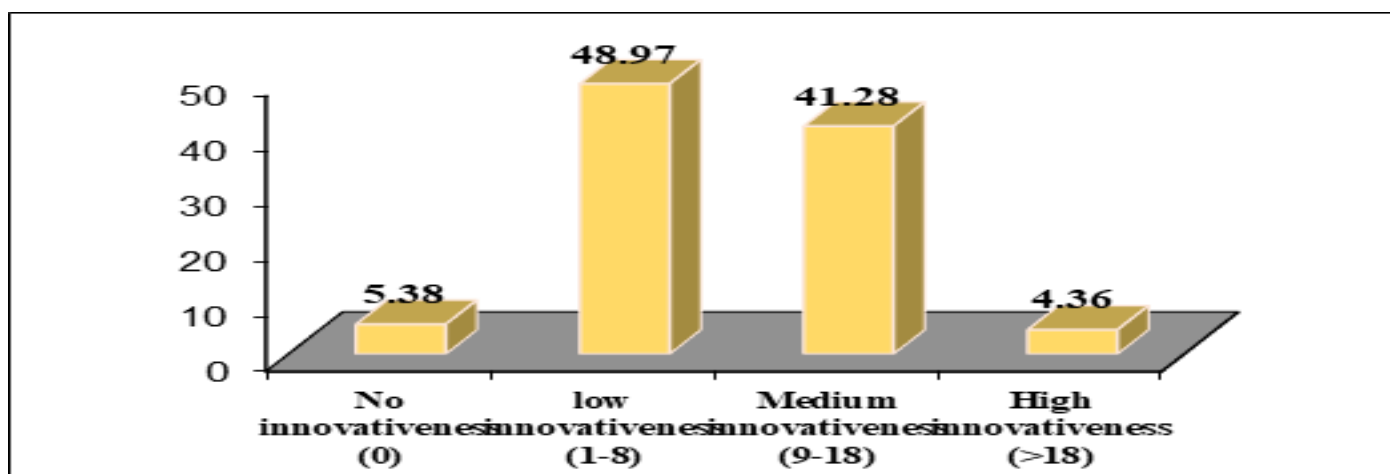


Fig 12 Distribution of the Beneficiaries based on their Innovativeness

Data shown in the Table 15 explained that vast majority (71.03 percent) of the respondents increased their livelihood development which was ranged from medium level compared to 28.97 percent of the respondents was increased at low level livelihood development. It means that Government-Non Government programmes were very active to involve their beneficiaries for livelihood development activities.

Table 15 Change in Total Livelihood Development due to the Involvement with Government-Non Government Programmes

Categories	Beneficiaries		Mean	SD	CV (%)
	Number	Percent			
No change (0)	0	0.00	19.02	4.00	21.03
Low change (1-15)	113	28.97			
Medium change (16-25)	277	71.03			
High change (>25)	0	0.00			
Total	390	100.00			

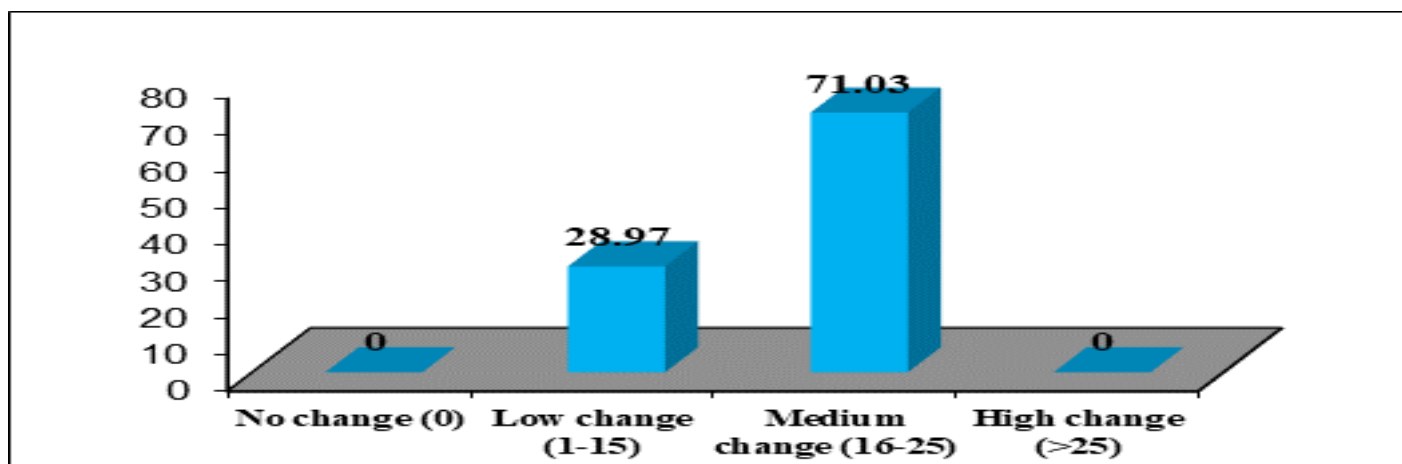


Fig 13 Change in Total Livelihood Development due to the Involvement with Government-Non Government Programmes

A correlation coefficient between livelihood development and selected characteristics of the beneficiaries is calculated and presented in the table 16. Age, education, family size, farm size, credit received, credit utilization, grant received, credit repayment behaviour and innovativeness were significant independent variables & training received, savings behaviour and income generating activities found insignificant relationship with change in the desired level of development in livelihood.

Table 16 Relationship between Designated Characteristics of the Respondents and their Livelihood Developments Through Government - Non Government Programmes

Selected characteristics	Correlation co-efficient (r)
Age	0.157**
Education	0.143**
Family size	0.210**
Farm size	0.212**
Credit received	0.148**
Credit utilization	0.147**
Grant received	0.300**
Training received	0.045 ^{NS}
Credit repayment behaviour	0.479**
Savings behaviour	0.091 ^{NS}
Income generating activities	0.006 ^{NS}
Innovativeness	0.466**

➤ Where, NS Indicate Not Significant,

- ** Represented Significance at 1% Level and
- Are Used to Know the Significance at 5%Level

IV. CONCLUSION AND RECOMMENDATION

The principal motivation behind the study was to assess the effect on livelihood improvement on the beneficiaries through government and non-government development intervention. In Bangladesh, livelihood development is one of the major focus of policy options by government, national and international, non-government

organizations. This organization implemented a large number of multi-sectoral programmes to achieve its goal. As a result of various government and non-government programmes, a great impact has been observed in the enhancement of the standard of life of the rural people in the country.

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