

Cooperative Based Rural Development in Bangladesh: A Revisiting

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Abstract

Bangladesh is overwhelmingly rural and agrarian society. Hence like other developing countries of the Third World, rural development in Bangladesh is a key to the overall socioeconomic development of the country. The region that comprises Bangladesh has a long tradition of experiments with many approaches in rural development. To a large extent, the rural development programme of the present day Bangladesh is a legacy of the past efforts. The quantitative performances of rural development may appear impressive, but in qualitative analysis, there is every likelihood that the realities unfolded may present a gloomy picture. Although there have been changes in some sectors such as health and poverty reduction, the same picture continues to date. However, the paradigm of rural development in Bangladesh is being shifted from one stage to another as per demand of the time. Once it is considered that agricultural development means the rural development. Consequently, the successive government allocated more funds and subsidies for agricultural development. Later in 1980's, the rural development turns into integrated oriented efforts. Replicating Comilla model, integrated rural development programme (IRDP) has been spread out the country for rapid rural development, considering the socio-economic features of our country. But it brings little impact in terms of qualitative changes in rural development areas. Still, about 116.58 million people out of 160 million people live in rural areas, which is 73 percent and 65 percent people directly depend on agriculture. Numbers of rural people in extreme poverty in South Asia are 503 million, corresponding to 80.7 percent and it is in Bangladesh 49.6 percent. However, this paper revisits the cooperative based rural development efforts in Bangladesh.

Key words: Rural Development, Cooperative, Bangladesh

Introduction

Bangladesh¹ is overwhelmingly rural and agrarian society. Hence like other developing countries of the Third World, rural development in

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Bangladesh is a key to the overall socioeconomic development of the country. The region that comprises Bangladesh has a long tradition of experiments with many approaches in rural development. To a large extent, the rural development programme of the present day Bangladesh is a legacy of the past efforts. The quantitative performances of rural development may appear impressive, but in qualitative analysis, there is every likelihood that the realities unfolded may present a gloomy picture (Ahmed, 1979). Although there have been changes in some sectors such as health and poverty reduction, the same picture continues to date. However, the paradigm of rural development in Bangladesh is being shifted from one stage to another as per demand of the time. Once it is considered that agricultural development means the rural development. Consequently, the successive government allocated more funds and subsidies for agricultural development (Hossain, 1986). Later in 1980's, the rural development turns into integrated oriented efforts. Replicating Comilla model, integrated rural development programme (IRDP) has been spread out the country for rapid rural development (Hye, 1984), considering the socio-economic features of our country. But it brings little impact in terms of qualitative changes in rural development areas. Still, about 116.58 million people out of 160 million people live in rural areas, which is 73 percent and 65 percent people directly depend on agriculture (IFAD, 2011:242). Numbers of rural people in extreme poverty in South Asia are 503 million, corresponding to 80.7 percent and it is in Bangladesh 49.6 percent (IFAD, 2011:233).

Objective

The broader objective of the article is to revisit the cooperative based rural development history in Bangladesh. However, the specific objective is to assess the present status of cooperative based rural development in the country.

Methodology

This is a qualitative work in nature of research. Therefore, it is followed a mixed method, dominating content analysis. However, a cooperative based rural development project—rural livelihood project—has been taken as a case to assess the present status of the cooperative system in the present context of rural development in Bangladesh. So, both primary and secondary data have been used to interpret the issue discussed in the changing environment of rural development in the country.

A Brief History of Rural Development

Rural development as a strategy consists of deliberately designed components within a comprehensive and systematic policy framework, plan and long-term perspective. The prime aim of the rural development

is to uplift the socio-economic and political conditions of the rural folk within the comprehensive national development policy framework. Rural development strategy is therefore a component of the total development perspective plan of a country (Asaduzzaman, 2007:37). The legislation of Permanent Settlement Act, 1793 was the first formal and planned attempt made by the British rulers to intervene in the politico-economic affairs of the rural areas. A new system under the leadership of Zamindars (landholders), were created who acted as tax collectors for the British rulers. The Act gave the Zamindars the right to own land (Majumdar, 1950). So, people of Bangladesh have experienced a number of attempts made for rural development in the country since the 19th century. The famous Bengali poet Rabindranath Tagore¹ and his Sriniketon² established in East Bengal in 1921. The institutions worked for more than 30 years and served 85 villages. F. L. Bryne, Deputy Commissioner of Gurgaon district of Panjab (1920-1928)³. Another government high official G. S. Dutt organised the rural development societies firstly in the district of Birbhum and then in Mymensingh date back to 1916. N.M. Khan as the S.D.O. of Brahmanbaria sets an example of organising voluntary rural labour force in eradicating water hiacinth and in excavating the canals. Nurunnabi Chowdhury, deputy commissioner of Bogra district, organised many village associations, introduced village development funds, village halls and model villages⁴. He organised the villages with the slogan 'better homes and villages.' Under this programme, 1500 night schools were set up and as many as 50,000 adults and 35,000 children took part. One thousand two hundred fifty primary schools were also set up. For the development of the agriculture, 21 model farms were opened⁵.

Significant stage of the history of the rural development is that the then government created the Department of Rural Reconstruction in 1938 in the province of Bengal. Nurunnabi Chowdhury was appointed as the Director of Rural Reconstruction Department in 1940. H M S Ishaque succeeded him. In this respect the contribution of A K Fazlul Haque, the then Premier of Bengal, is really praiseworthy. During the tenure of

¹ Ralph Braibanti, Research on the Bureaucracy in Pakistan, Duke University Press, Durham, 1966. P.200.

² Jack D. Mezirow, Dynamics of Community Development in Pakistan, The Scareow Press, New York, 1963, p.16

³ Braibanti, *op.cit.*, p. 201.

⁴ Md. Moksuder Rahman, Rural Development in Bangladesh: The Formative Phases, Inst. Of Bangladesh Studies, Vol. XXII 2000, p. 8

⁵ A M M Shawkat Ali, Fiedl Administration and Rural Development in Bangladesh, CSS, Dacca, 1982, pp. 46-48

Fazlul Haque (1937-1943), he outlined the broad principles of the rural reconstruction programme. He said,

'We have evolved a comprehensive plan of rural reconstruction. Our aim is to change the face of the countryside, to make the villagers healthier and more beautiful, to help our villages to help themselves ...to bring about a great psychological uplift among our rural population' (cited in Rahman: 2000:9).

The rural development movement was further strengthened after the introduction of the provincial autonomy in Bengal in 1937 under the Government of India Act 1935⁶.

Later on the move of rural reconstruction was interrupted due to the World War II and the partition of India in 1947⁷. In the meantime, on the recommendation of the Rowlands Committee of 1944-45, the Department of Rural Reconstruction was abolished⁸.

However, some programmes were undertaken for rural development in Pakistan period. The following programmes were noteworthy.

V-AID Programme

However, the introduction of the V-AID programme in 1953 was generated new activities in the rural areas which aimed at a rural development system through self-help and coordinating the departmental activities. This programme was introduced in Pakistan on the basis of the recommendation of a committee which consisting of five agricultural experts headed by M H Sufi, the Deputy Secretary of the Ministry of Food and Agriculture, the Government of Pakistan⁹. Later, the V-AID programme was introduced in both wings of Pakistan. In each province a Director was appointed for this purpose. Mr. Akter Hamid Khan was the Director of V-AID programme in East Pakistan. This programme was considered as the means for bringing better living standard and new spirit of hope and confidence to the villagers.

This programme was launched with seven-fold objectives: (a) Formation of Village Council, (b) Modernisation of agriculture, (c) Improvement of health, (d) Building road, (e) Giving credit, (f) Arrangement of market, and (g) Generating self-help¹⁰.

⁶ K B Sayeed. Pakistan: The Formative Phase, Oxford University Press, Karachi, 1968, pp. 75-78

⁷ M A Latif, The Role of S.D.O in Development: A Case Study of Subdivision of Faridpur (old) District in Bangladesh, (Unpublished M. Phil Thesis, Rajshahi University, 1985, p.82.

⁸ Rahman, *ibid*, 2000. p.10

⁹ Rahman, *ibid*, 2000. p.10

¹⁰ Shoib Sultan Khan, Rural Development in Pakistan, Vikas Publishing House (Pvt.) Ltd. Delhi, 1960, p. 16

Rural Works Programme (RWP)

The rural works programme (RWP) had its origin in the negotiations over the Public Law (PL) 480 programme in August 1961 between the government of Pakistan and the Government of the USA. The Harvard Advisory Group, especially Dr. Gilbert, attached to the Pakistan Planning Commission, came up with the idea of RWP for East Pakistan. In this way the RWP came to be an American conceived and financed programme.

Dr. Gilbert asked the Director of the Pakistan Academy for Rural Development (PARAD), Mr. Akhtar Hamid Khan, to make it possible in the slack work season to put the idle people of East Pakistan to work in building roads, drainage, canals, irrigation system etc. which were seriously needed by the village people. Akhtar Hameed Khan¹¹ agreed with him and it was decided that the Comilla Kotwali Thana with an area of 100 square miles should be used as testing ground.

Thana Training and Development Centre (TTDC)

The TTDC was established in 1963. The main function was to coordinate the various public and private developmental activities in a thana. The centre became prototype for organizing and administering governmental and private rural development programme in the thanas throughout the province.

It provided for coordination of offices of all nation building departments for a decentralised and systematic rural administration. It also provided for a single entry of goods and services supplied to the farmers and a single training centre through which all agencies could disseminate their message.

With the creation of the TTDC at the thana level the activities of the thana were increased tremendously and ultimately it became the very important tier of rural administration. It was also the aim of the TTDC to secure coordination of activities between the elective representatives and the Thana level officials through regular and monthly meetings. In this respect Akhtar Hamid Khan said, 'The concept of the TTDC emphasized need for the sake of development of complete coordination between the nation building department and the institutions and the leader of the local government.

¹¹ Mr. Akhtar Hamid Khan was a member of the Indian Civil Service (ICS). He resigned from the service in 1943. At that time he was the S.D.O of Netrokona. He joined the Comilla Victoria College in 1950 as the Principal (Rahman:2000).

Thana Irrigation Programme (TIP)

The aim of the TIP was to provide irrigation facilities in small and localised areas through formation of small irrigation groups, each of which comprised the owners of the lands around a deep or shallow tube-wells or power pump. The programme was originally designed for the purpose of rising extra crops during the winter season. The irrigation programme as an integral component of the public works programme was started in the Comilla Kotwali thana in 1962-63, with only two deep tube-wells, sunk in two villages and with 36 acres of land under irrigation. Gradually, the members of the tubewells were increased and low lift surface pumps and shallow tube-wells were added. The village cooperative societies used irrigation equipment under same arrangement. The experiment of the small scale community –based irrigation programme formed the basis for gradual expansion of this programme throughout the country under the name of the TIP.

Integrated Rural Development (IRD)

UN General Assembly in its Resolution No. 2681 (XXV) on December 11, 1970, recognised the limitations of the different rural development strategies and resolved that there is a need for the reorientation of the development strategy. The resolution emphasised on a `unified` or `integrated` approach premised on the concept that development is not only an economic process but a multi-sectoral undertaking involving the whole of society (Wulf: 1978: 63-80). As a matter of fact, the UN Resolution of 1970 provided the initial policy stimulus of the evolution of integrated rural development (IRD).

Subsequently, the resolution of the World Conference on Agrarian and Rural Development further refined IRD and from then IRD became a common strategy for development in most third world countries since the mid-1970s.

IRD advances the belief that economic growth starts from the rural areas and efforts should be made to: (i) Mobilise and better utilise human and natural resources, (ii) Give the less privileged access to the means of production and social services, (iii) Distribute income equitably and give more employment opportunities as ways of motivating people and increasing their purchasing power, (iv) Establish closer links among the agricultural, industrial and services sectors in the rural areas, and (v) Improve the living conditions through housing, water supply, roads, education, etc. (Asaduzzaman, 2007:43-44).

The New Comilla Cooperative System

In this subcontinent the history of the cooperative society is very long. Importance of providing the peasants with institutional credit was

recognized by the British Government as early as 1880's, with the passage of the Acts, named the Land Improvement Loan's Act of 1883 and the Agriculturists Loan Act of 1884. There was a provision of direct lending by the government in the form of Taccavi Loan. The Taccavi Loan also remained previously as a distress and relief loan. In fact with the enactment of Cooperative Society Act of 1904 the cooperative movement originally started as credit cooperatives to provide credit to the farmers. The cooperative movement in British Indian subcontinent officially began when the Cooperative Credit Society Act received the assent of Lord Curzon, the then Governor-General of India on March 1904. The Act fundamentally provided scope for registration of the village based societies as the credit societies with ultimate liability. After passing the Act the cooperative societies spread all over the country under the initiatives of the District Officer. After few years, for certain reasons, the Act was dropped but was again revived in 1912.

In 1927 there were 71000 societies with membership of 306.00 million and with working capital of Tk 5757 million. Amount of loan issued was Tk 361 Million. In 1936 the number of the societies was 87000, members were 395.00 million, working capital was Tk 880.70 million and loan issued was Tk 343.3 million. By 1941, 124000 societies with a membership of 563 million and working capital of Tk 984.8 million were functioning. Amount of loan issued was Tk 408.9 million. The system operated with primary societies at the lowest level, the Central Cooperative Bank at the secondary level and an Apex Bank at the top level for credit distribution. In 1947, some major steps were taken to revitalize the movement. The old credit societies with ultimate liabilities were liquidated and a new structure at the Union level as multipurpose societies with limited liability was set up. The Apex Society, which was known as the Samabaya Bank, was registered in 1948. Due to the shortage of capital government provided, on an average, Tk one million a year as short-term loan till 1958 (Rahman: 2000).

A Brief History of Cooperative Based Rural Development in Bangladesh

However, the Comilla two-tier cooperative- Krishi Samabaya Samity (KSS) and Thana Central Cooperative Association (TCCA) were launched in 1971 throughout the country in the name of Integrated Rural Development Programme (IRDP) as a national programme. After independence, the government of Bangladesh has also undertaken many programmes and projects for rural development. Presently, there is a separate ministry and under this ministry there is a Board-Bangladesh Rural Development Board- which is sole responsible to implement the programmes and projects related to rural development throughout the country.

The functions of the BRDB can broadly be grouped as follows: (a) Development of cooperatives and (b) Implementation of rural development programmes.

BRDB has been undertaking group-based loan operations through cooperatives. This is the largest institutional effort in the country to address the socio-economic needs of the rural people. With a two-tier cooperative structure, there are primary societies at the field level which have three-fold division: (a) Bittaheen Samabaya Samity (BSS) (b) Krishak Samabaya Samity (KSS) and Mahila Bittaheen Samity (MBSS). The coordination of activities of these three types of societies in an area is done at the thana level by the respective Thana Central Cooperative Society. Starting from only 33 thanas in 1971-72, BRDB has now practically covered whole of Bangladesh. BRDB's present membership exceeds 2.4 million, of which almost 400,000 are assetless and 300,000 are poor women. So far, BRDB has disbursed loan amounting to Tk 700 crore (cumulative) and has collected savings amounting to Tk 44 crore (Asaduzzaman: 2007:73-74).

In the meantime, in mid-70's Mahbub Alam Chashi, the then secretary of the ministry of agriculture of the government of Bangladesh initiated and led a movement named after 'Swanirbhar Andolon (Self-reliant Movement).' The movement later turned into a rural development model and its main objective was to increase food production. There were four components of this movement. These were (a) Swanirbhar Bangladesh (b) Swanirbhar Gram Sarker (c) Ulshi and (d) Khal Kata Karmosuchi (Mahmud, 2003:320). The rural development movement got momentum throughout the country and a remarkable awareness was seen among people till 1982. After changing regime, the activities of the self-reliant movement became sluggish.

Along with the self-reliant movement, the government of Bangladesh initiated an 'Area Development Programme' in 1975-76. For the first time, four thanas of Bogra district and three thanas of Mymensingh district were brought under this programme. The main objectives of this programme were: (i) Construction of new roads and repairing old one (ii) Provide agricultural loans (iii) Formulation of irrigation projects (iv) Extension of agriculture (v) Development of livestock and poultry, etc. (Mahmud, 2003:332).

However, apart from its traditional programmes during 1982-83, BRDB initiated a special project called Rural Poor Project (RPP) for the participation of the rural poor in socio-economic and infrastructural development projects. Under the RPP project, until 1991-92, a total of Tk. 1507.1 lakh has been distributed as credit to the rural poor, of which

only Tk. 54.6 lakh has been recovered. At present, BRDB is implementing eight RPPs financed either by GoB alone or together with different donors. All of these projects are targeting the rural assetless people (Asaduzzaman: 2007:75).

Non-government Organisation (NGO¹²)

Apart from the government initiatives, non-government organisations have also under taken different programmes and projects for rural development of Bangladesh. Among these organisations, the activities of Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA), Proshika are very praiseworthy. They are working throughout the country, adopting different approaches such as providing micro-credit, training, capacity building, human resource development, self-employment generation, etc. All activities of NGOs are performed on cooperatives based.

In the context of rural development, their role has been mainly to alleviate poverty at the household level, rather than the development of community infrastructure or to improve access to public services. Microcredit programmes typically enable the poor to acquire income-generating assets by providing access to credit, marketing and other inputs. Many rural development programmes have tried to dovetail microcredit programmes with their other activities as an incentive to members of the village community to participate in collective programmes for rural development. Most microcredit programmes also require the borrowers to deposit a small sum of money regularly in order to become eligible for a loan.

Bangladesh, which inspired the microcredit revolution in South Asia, established the Grameen Bank in 1983 under the pioneering leadership of Dr. M. Yunus, has two other microcredit programmes: the Bangladesh Rural Advancement Committee (BRAC), and the Bangladesh Rural Development Board's Rural Development Programme, which engage in a variety of other developmental activities. Grameen Bank and Dr. Yunus had won Noble Peace Prize in 2006 for micro-credit. A United Nations study (UNDP/UNOPS/APDC 1996) on the outreach of 39 microfinance institutions/programmes in 12 countries of Asia found that they covered a total of 5.1 million households. Of this, about 4.5 million households were in Bangladesh and only 0.6 million households in the rest of the region. However, most other countries in South Asia are also emulating the example of Bangladesh.

¹² It is estimated that about 20,000 NGOs are working in 78 per cent villages of Bangladesh that cover about 24 million people (Begum: 2003).

The area where microcredit has made the greatest impact in rural Bangladesh is on the empowerment of women. Through the provision of credit and income generating programmes many poor women have improved their economic situation and in several cases taken on work traditionally regarded as men's work. Earlier, even poor women were not supposed to appear in public and talk to male persons outside their immediate family. Now it is not uncommon to see women as owners of small restaurants established with microcredit loans.

The microcredit programmes in the country have fulfilled a crying need of the rural poor and have restored their self-confidence. An organization such as Grameen Bank has accumulated Tk. 10 billion (about \$187 million) in savings from its 2.3 million members. All these savings remain on deposit with Grameen Bank and are used for further lending to its members. Savings mobilized by other NGOs such as BRAC, Association for Social Advancement (ASA), *Proshika*, as well as by individual households, indicate that the poor are significant savers.

According to official records, as many as 58 lakh 35 thousand 861 people have been provided micro-credit facilities by BRAC while 46 lakh 20 thousand people are beneficiaries of micro-credit by ASA and one lakh people are benefitted with micro credit by Proshika respectively (Economic Review, GoB 2013). On the hand, Grameen Bank distributes micro-credit to its 83 lakh members and 97 percent of them are women (Prothom Alo, 30 May, 2014). According to micro-credit regulatory authority, there are 725 registered micro credit providing institutions in Bangladesh. All are run by private initiative or individually. About 43 thousand 238 crore taka had been disbursed as micro credit among two crore 46 lakh poor people through these institutions from July 2007 to June 2013 (Prothom Alo, 30 May, 2014).

However, microcredit programmes have only a limited role in poverty eradication. Indeed, by its very nature, microcredit only addresses one of the various factors which condition the lives of the rural poor and cannot be expected to solve the poverty problem in the larger sense. It is, therefore, not surprising that Bangladesh, which has had perhaps the highest exposure to microcredit, still remains mired in poverty.

Present status of cooperative based rural development in Bangladesh

During the middle of the second 5-year plan, efforts were made to develop appropriate rural institutions for the landless and disadvantaged women largely because of the inherent limitations of the primary tier in the cooperative system.

The two-tier cooperative system bypassed many small and marginal farmers. Most of the benefits of Krishak Samabaya Samitiya (KSS) and Upazila Central Cooperatives Association (UCCA) were reaped by well

off farmers, and the landless were virtually excluded from the process. The Bittayahin Samabaya Samitiya (BSS) and the Mohila Bittayahin Samabaya Samitiya (MBSS) which were especially created to serve the landless and disadvantaged women respectively, made insignificant progress. Both KSS and UCCA became increasingly dependent on the government's financial support and failed to become self-reliant.

Though the cooperative system covered all the upazilas in the country and contributed to agricultural production, its effectiveness and desired impact on the well-being of the farming community in terms of its potential for diffusing innovation let a lot of to be desired.

Fifth Five Year Plan

Fifth Five Year Plan (1997-2002) and Poverty Alleviation: FFY Plan expressed high optimism in poverty alleviation. It targeted the reduction of hard core poverty `among the functionally landless (0.05 acre) by 75%.

It envisaged `increasing employment for about 49 million persons in 1995/96 to about 62.3 million persons in 2001/02.' For these a number of initiatives had been taken such as establishing employment bank, youth development department, youth development programme and `asryan' project.

But due to lack of systematic and sincere, practicable approach in this respect poverty alleviation programme did not improve the situation in any appreciable degree.

Sixth Five-Year Plan (2011-2015)

Recognizing that development is a long-term process, the five year plan is cast in the context of a long-term development vision defined by the Government's Vision 2021 and the Perspective Plan (2010-2021) (GoB, 2011).

Core targets of the Sixth Five Year Plan:

A number of core targets have been identified to monitor the progress of the Sixth Plan. These targets have been set according to the vision and objectives of the Perspective Plan as well as the goals stipulated in the Millennium Development Goals, SAARC Development Goals and other agreed global and regional development goals. The achievement of these targets by the end of the Sixth Plan should likely put Bangladesh on course to realize most of the objectives of the Vision 2021 and MDG goals. These monitorable targets fall in seven broad categories:

(i) Income and Poverty, (ii) Human Resource Development, (iii) Water and Sanitation, (iv) Energy and Infrastructure, (v) Gender Equality and Empowerment, (vi) Environment Sustainability; and (vii) Information and Communications Technology (ICT).

However, rural development as viewed earlier is the development of rural populace, lifting standard living condition. It is closely related to reducing poverty, having standard calorie intake, drinking pure water, maintaining healthy sanitation system, and earning better income of rural mass people. It is also intimately related to rural infrastructural development.

Cooperative Based Rural Development in Bangladesh: A Case Study

After completion of some formalities, the cooperative based rural development projects mainly depend on the formation of group or samabaya samitiya to run its activities. To explore the scenario, a rural development project namely 'Rural Livelihood Project' RLP, was selected purposively as a case.

Group Formation

The objectives of the project, RLP, are to alleviate poverty through sustainable income generation, employment creation in the agriculture and non-agriculture sectors of the target people. Moreover, there are some specific objectives of the project which are included: awareness creation, income generation and empowerment of poor people, particularly women, profession skill development through training on different income generating activities and providing micro-credit (loan) to poor people, especially women for adopting income generating activities.

To achieve these objectives, the project has been designed accordingly. It is a cooperative based project. For fulfillment of these objectives, cooperative society shall be formed. It is happened. But it is not increasing day by day.

It is known that before inception as RLP in 1998, the activities of the project were implementing under the RPC project from 1993. From field data, it is known that the operation of RLP in Rajshahi district began at Puthia upazila in 2003 whereas it began at Charghat in 1999. The project activities are mainly operating on cooperative basis. So, to start its activities, firstly it was needed to form cooperative association (samabaya samity). During the inception of RLP at Puthia, the numbers of samabaya samity were 10 and subsequently the numbers of members of these samities were two hundred. Each samity consists of 20 members. Now, the numbers of samity at Puthia are 118 and the numbers of members of these samities are 4332. The important issue is here that both the numbers of samities as well as the numbers of members have increased at Puthia upazila. Here we can say that participation of mass people at the implementation level of RLP has increased although there are limitations in terms of what participation means.

On the other hand, it is known that at the beginning of RLP at Charghat upazila in 1999, the numbers of samities were 116 and the numbers of members were 2320. Presently, the figures remain as same as before. It depicts us that participation of mass people at the implementation level of RLP has not increased at Charghat upazila. Upazila Project Officer (UPO) of Charghat upazila argues that they have achieved their target. So, they have not taken any initiatives further to increase both the numbers of samities and numbers of members. But it is learned that there is no limit to increase the numbers of samity as well as numbers of members. It is observed that although the activities of RLP are running well at Charghat upazila compared to Puthia upazila, the functions of a big numbers of these samities are not good enough. It is also revealed that there is lack of accountability in terms of formation of new samity and increasing its members.

Holding Meetings of Primary Samities

Holding different meetings of primary samabaya samity is very important to ensure participation of different stakeholders especially target people. Target people can raise their voice about their rights through participation in meetings. They can take different planning for the development of their samities. They can also seek solutions of problems faced by them.

The field data indicate that the primary samity of RLP is supposed to hold some meetings. The managing committee primary samity is responsible to hold these meetings. The findings of the data show that these meetings are not held properly. Weekly meeting is very important for primary samity but it is not held regularly. About 86 percent of the respondents claim that the weekly meeting is not held regularly. On the other hand, 14 percent of the respondents belonging to the project demand that the weekly meeting is held regularly. The same case is happened about monthly meeting of the primary samity. 86 percent of the respondents claim that the monthly meeting is not held while 14 percent of the respondents involved with project claim that the monthly meeting is held. Why these meetings are not held regularly? The researcher investigates the matters and finds a number of reasons for not holding these meetings regularly.

However, meeting on collecting savings of the members is not also held regularly. 88 percent of the respondents claim that this type of meeting is not held. But they deposit savings and the field organisers collect it individually from their home. Date and time for the meeting on collecting weekly installment of micro-credit is fixed but it is not held properly. Although the meeting is organised, all the members of the primary samities do not participate willingly. But the attendance is good

enough for the meeting of loan disbursement. 86 percent of the respondents claim that they attend this meeting for taking loan. If they miss this meeting, they have to wait for next meeting. So, they do not want to delay for getting loan. But the loan disbursement meeting is not held regularly. Officials of the project inform that when they get money for providing credit, they call meeting accordingly. Meeting for selling shares is held, 74 percent of the respondents claim it while 26 percent of the respondents claim that this type of meeting is not held. Although this type of meeting is not held regularly, the field organisers motivate the members of the cooperative societies to purchase shares. The field organisers encourage them individually, citing its positive impacts on them. Preparing development plan is very important for the expansion of the project activities and it is also very essential for the achievement of the objectives the project. The study finds that 92 percent of the respondents claim that no such meeting is organised. They do not know about holding such type of meeting. Officials of the project admit that development planning is very important and they take it but it is not materialized due to various problems such shortage of funds, careless of government side, lack of motivation, lack of participation of different stakeholders and also lack of accountability of different level officials as well as beneficiaries of the project. The rural level respondents do not know what types of instructions forwarded by the central committee to the primary samities are followed. So, 90 percent of the respondents claim that no meeting on following instruction of central committee is held at the field level. Most of the respondents said that they had not seen any solutions what they faced. They claim that they face different types of problems such as they cannot get credit as they need, the interest rate of credit is comparatively higher, no training programme is organised, no incentive is for them and so on. They further claim that no initiative has been taken to remove these problems. So, they claim that no meeting on removing problems is held. They do not know about holding such meeting and they have not participated at such meeting. Officials of the project claim that they hold such meeting and only members of the managing committee participated. They admitted that this was not noticeable. Officials of the project also claim that they hold consulting meeting but the attendance of the meeting was very poor. Only 10 percent of the respondents attended such meeting, they claim. On the other hand, 90 percent of the respondents claim that no such types of meeting is organised and they have not participated. Holding annual general meeting is one of the major activities of primary samabaya samity. They hold such meeting. About 88 percent of the respondents said they know holding such meeting but they do not feel interest to participate to the meeting. On the other hand, officials of the project especially the field organisers also inform that although annual general meeting is organised, the

attendance to the meeting very poor. Rural people do not want to attend this meeting, leaving their daily works.

The above discussions make us clear that there are some specific meetings supposed to be organised by the managing committee of the primary samabaya samity. The office bearers of the managing committee of samity also claim that they organise such types of meetings but the general members of the samities do not want to participate to these meetings. If they attend, they will lose their daily routine even important works. So, they express unwillingness to participate at the meetings.

It is also revealed that the officials as well as the field organisers cannot develop the sense of responsibility among the members of the primary samities so that they participate at the meetings willingly. Besides, the officials and the field organisers cannot also hold accountable about their responsibility to the activities of the primary samity. So, it is revealed that there is lack of participation as well as accountability among different stakeholders of the project.

Policy issues

Haq (1989) in his book 'Recollections of Some Rural Development Programmes' states that:

'There are few policy issues involved in pursuing the concept of forming functional groups for the target groups in the villages of Bangladesh as against the Bangladesh Government decision for organising cooperatives for females and landless people under the coverage of Bangladesh Rural Development Board. In most cases, the target group members are illiterate and cannot understand the formalities of registration, implications of complex cooperative laws and go through the rigid rules and regulations of cooperative development which had been made increasingly lengthy and cumbersome over a period of nearly a century. The Cooperative Societies Act contained more than 140 sections which are elaborated and made more and more complicated by another set of 250 rules with countless number of sub-rules engaged in the language of lawyers. These are certainly beyond the understanding capacity of the rural poor illiterate men and women (Haq, 1989: 76-77).'

It is still prevailing. The cooperative rules and regulations are not understood easily. So, the complex and rigid rules and regulations about cooperative should be flexible so that the rural poor people can keep confidence about their small savings and capital formation. He, however, further makes comment that in a formal cooperative set up, the members of the primary societies are dependent on the decision of the superior organisations such as central cooperative association situated at upazila

level. This is why primary societies have less right to make any decisions independently. During the field visit, it is revealed that members of the primary societies are not happy with their activities. They express their dissatisfaction over the exercise of power and authority of the central cooperative association. The field organisers are also unhappy over the malpractice of authority of central cooperative association.

What next

After foregoing discussion and field observation, it can be said that it is time to modify the policy issues about cooperative based rural development projects. Because, there are thousands of non-government organizations (NGO) working at rural levels which provide various type of services to rural people. The non-government organisations are very much close to mass people compared to the government institutions or organisations. The rules and regulations in many cases are very flexible that attract mass people to involve with them. On the other hand, the rigid rules and regulations of the government institutions or organisations in many cases confuse rural people and consequently they avoid it. So, it is time to be more flexible about cooperative based rural development projects or programmes.

Conclusion

Change we need with the demand of time and situation. The existing cooperative based rural development programmes or projects are old-fashioned. Modification in policy and in running activities is desirable. Modification should be done keeping in mind the situation of mass people as well as the policies of the non-government organisations working at the rural level.

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