AGENCY FOR INTERNATIONAL DEVELOPMENT
WASHINGTON, D. C. 20523

BIBLIOGRAPHIC INPUT SHEET

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1. SUBJECT CLASSIFICATION

A. PRIMARY: Social Science

B. SECONDARY: Development Planning

2. TITLE AND SUBTITLE

The Elusiveness of Equity: Institutional Approaches to Rural Development in Bangladesh

3. AUTHOR(S)

Blair, Harry W.

4. DOCUMENT DATE: November 1974

5. NUMBER OF PAGES: 137p.

6. ARC NUMBER: ARC BG-301.35-B635

7. REFERENCE ORGANIZATION NAME AND ADDRESS

Cornell University
Center for International Studies
Ithaca, New York 14850

8. SUPPLEMENTARY NOTES (Sponsoring Organization, Publishers, Availability)

9. ABSTRACT

The author begins by endeavoring to pinpoint the major political and economic factors involved in community development and cooperatives as instruments of the rural development process, in order to have some standards by which to judge the programs in Bangladesh. He then moves to a very brief consideration of the environment within which development programs must operate in Bangladesh, and proceeds to an analysis of seven specific developmental efforts that have been mounted by the Pakistan and successor Bangladesh governments. Most important among these is the Comilla cooperative credit program itself, which has also been the object of most of the scholarly attention paid to development in Bangladesh in the last ten years or so. Second, he considers the cooperative program begun in Rangunia Thana of Chittagong District as an alternative to the Comilla approach and preferred by some to the Comilla model. Third, the Thana Irrigation Programme, newer than the Comilla cooperatives although already a more widespread effort, is analyzed in some detail. The Thana Irrigation Programme and the Comilla cooperative approach are now in process of being combined and spread to the whole country in a carefully phased plan, the Integrated Rural Development Programme, which he takes up as the fourth topic.

10. CONTROL NUMBER: PN-AAB-209

11. PRICE OF DOCUMENT:

12. DESCRIPTORS

Political, Economic Factors, Community Development, Cooperatives, Credit, Irrigation, Rural Development

13. PROJECT NUMBER: 298-11-995-037

14. CONTRACT NUMBER: AID/ASIA-C-1102

15. TYPE OF DOCUMENT: Research Study

AID 590-1 (4-74)

CORNELL UNIVERSITY

RURAL DEVELOPMENT COMMITTEE

Special Series on Rural Local Government

THE ELUSIVENESS OF EQUITY: INSTITUTIONAL APPROACHES TO RURAL DEVELOPMENT IN BANGLADESH

Harry W. Blair

RLG No. 1

THE ELUSIVENESS OF EQUITY:
INSTITUTIONAL APPROACHES TO RURAL DEVELOPMENT IN BANGLADESH

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Published by the Rural Development Committee, Center for International Studies, Cornell University, Ithaca, New York 14853. November 1974.

Copies may be obtained by writing to the Rural Development Committee. A charge will be made for the cost of reproduction.

FOREWORD

This monograph was written as part of a comparative study of Rural Local Government organized by the Rural Development Committee of Cornell University. The study aimed at clarifying the role of rural local institutions in the rural development process, with special reference to agricultural productivity, income, local participation and rural welfare. An interdisciplinary working group set up under the Rural Development Committee established a comparative framework for research and analysis of these relationships.[1] A series of monographs, based in most cases on original field research, has been written by members of the working group and by scholars at other institutions and has been published by the Rural Development Committee. An analysis and summary of the study's findings has been written for the working group by Norman Uphoff and Milton Esman and has been published separately.

This study of Rural Local Government is part of the overall program of teaching and research by members of the Rural Development Committee, which functions under the auspices of the Center for International Studies at Cornell and is chaired by Norman Uphoff. The main focuses of Committee concern are alternative strategies and institutions for promoting rural development, especially with respect to the situation of small farmers, rural laborers and their families. This particular study was financed in large part by a grant from the Asia Bureau of the U.S. Agency for International Development. The views expressed by participating scholars in this study are their own and do not necessarily reflect the views or policies of USAID or Cornell University.

Special Series on Rural Local Government

1. THE ELUSIVENESS OF EQUITY: INSTITUTIONAL APPROACHES TO RURAL DEVELOPMENT IN BANGLADESH, by Harry W. Blair, Department of Political Science, Bucknell University, and Visiting Fellow, Rural Development Committee, Cornell, 1972-73.
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[1]The members of the working group were Ron Aqua, Douglas Ashford, John Blackton, Harry Blair, Milton Esman, Mohinder Mudahar, Norman Nicholson, David Robinson, Benedict Stavis, and Norman Uphoff.

Agricultural University, Ludhiana, India, and Mohinder S. Mudahar, Department of Agricultural Economics, Cornell.

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ACKNOWLEDGEMENTS

Both in the field research for this paper in Bangladesh in the summer of 1973 and in writing successive drafts of it, I received a great deal of helpful advice, guidance, comment, criticism and argument. There are a large number of people, both in Bangladesh and the United States, and in the scholarly community as well as in government service, who have spent much time observing and analyzing the Comilla experiment, and all of those I came into contact with were more than willing to share their thoughts with me. Naturally, they bear no blame for any of my errors and shortcomings. Many of their own conclusions about Comilla are at considerable variance with mine, and my acknowledgement to them should not be considered in any way as marshaling their support behind my own thinking.

I would, then, like to thank the following people for their help to me in Bangladesh: M. Azizul Huq, Director of the Bangladesh Academy for Rural Development at the time; the entire staff at the Academy, who invariably made every effort to assist me throughout my stay there, in particular Badruddin Ahmed, M. Nurul Haq, Dr. Abdul Muyeed, and M. Solaiman; M. Mokammel Haque, Director General of the Integrated Rural Development Program, and Dr. S. A. Qadir, Deputy Director; Edward A. Glaeser and Dr. Joseph F. Stepanek, of the USAID mission in Dacca; and Prof. Ralph W. Nicholas of the University of Chicago.

I would also like to thank the following people for their comment and criticism on various drafts of the paper: Prof. George H. Axinn of Michigan State University; Dr. Akhter Hameed Khan, now of the Pakistan Academy for Rural Development at Peshawar; Herbert Reese of USAID,

Washington; Dr. John W. Thomas, of Harvard University; Prof. Norman T. Uphoff of Cornell University; and Prof. M. Raquibuz Zaman of Ithaca College.

Finally, I want to express my gratitude to the several institutions whose support made it possible for me to do this study. The Social Science Research Council provided the funding for a year of post-doctoral study at Cornell University, where my stay was sponsored by the Rural Development Committee of the Center for International Studies. Subsequently, the Rural Development Committee at Cornell provided the opportunity to do field research in Bangladesh in the summer of 1973. Finally, the Southern Asian Institute of the School for International Affairs at Columbia University provided the space and time in which to write this monograph.

Harry W. Blair

ABBREVIATIONS

ACF	Agricultural Cooperative Federation
ADBB	Agricultural Development Bank of Bangladesh
BARD	Bangladesh Academy for Rural Development (Comilla)
BD	Basic Democrat
BO	Bangladesh Observer (Dacca daily newspaper)
CO(Dev)	Circle Officer (Development)
GOB	Government of (People's Republic of) Bangladesh
GOEP	Government of East Pakistan
GOP	Government of Pakistan
HYV	High Yielding Varieties
IRDP	Integrated Rural Development Program
KSS	Krishi Samabaya Samiti (Agricultural Cooperative Society)
KTCCA	Kotwali Thana Cooperative Credit Association
PARD	Pakistan Academy for Rural Development (at Comilla)
RWP	Rural Works Program
SCSF	Special Cooperative Societies Federation
TCCA	Thana Cooperative Credit Association
TTDC	Thana Training and Development Center
TIP	Thana Irrigation Program
UCMPS	Union Cooperative Multi-Purpose Societies

The Elusiveness of Equity: Approaches to Rural Development in Bangladesh

> Efforts to create machinery for self-government, cooperation, and popular participation without changing the basic social and economic structure are essentially attempts to bypass the equality issue. And this attempt to evade the problem of inequality is in large part responsible for the failure of these reform policies.
>
> Gunnar Myrdal (1968, p. 883)[1]

I. INTRODUCTION

The history of cooperatives, community development and local self-government as approaches to rural development in the low income countries has on the whole been a somber one. Everywhere, it seems, there has been some combination of takeover and subversion at the local level by village elites, sabotage at the national level by landed interests, overextension of very limited bureaucratic capacities for supervision and funding, governmental apathy and inattention, or, conversely, administrative control and strangulation of any meaningful participation from the bottom.

There have been several exceptions to this melancholy experience, almost all of them in countries with quite strong, if not indeed coercive, regimes. Taiwan, China and Japan are all examples of relatively successful rural development under strong governmental leadership. But elsewhere the story has been different. Where the regime has less capacity to obtain compliance from the citizenry, where the bureaucracy at the

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[1] References are given in the text with author and date of publication (shown in parentheses; and page references where relevant). They are listed on pp. 111-126 below.

periphery is less able to carry out programs and policies decided at the center, where corruption and venality in public life are so common as to pass unremarked, where vested interests have a large and even overweening voice in determining policy at all levels, that is to say, where Myrdal's "soft state" syndrome (1968) is manifested to a greater or lesser extent, rural development has been markedly less successful.

A singular exception to this dreary uniformity of failure within the non-coercive polities has been found by students of development to exist in the Comilla area of Bangladesh, where the Bangladesh (formerly Pakistan) Academy for Rural Development[1] has instituted a number of rural development programs over the last ten to 15 years. These programs have included efforts at rural public works, pump irrigation and most particularly, cooperative credit structures.[2] It is the cooperative credit project that is the most distinctive achievement of the Comilla Academy, and it has been found to be successful at increasing agricultural production through promotion of new technologies, at mobilizing rural savings into credit institutions, at federating village-level units into a larger structure that has endured over a long period, and at creating institutions of rural change that include the small and middle farmers,

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[1]The term East Pakistan is used to denote the area of Bangladesh for the period before liberation in 1971. Along with all other institutions, the Pakistan Academy for Rural Development changed its name to reflect the new reality.

[2]In this study we are concerned most directly with action programs and organization for rural development. Consequently, still another facet of the Comilla program--the training component for rural development workers--is not really examined. The Rural Development Committee at Cornell is presently embarking on a comparative survey of rural development training and research institutions in Asia including BARD at Comilla in its training capacity.

not just the bigger or [illegible]o tend to dominate cooperatives in most low income cou[illegible]ries.[1] Like the rural works and pump irrigation schemes bei[illegible]e it, the cooperative credit program has been judged sufficiently successful that it is now being expanded to the whole country.

It is contended in this essay that despite the initial success of the Comilla cooperatives, there is little reason to think that their extension to the entire nation will be effective in realizing the twin objectives of raising production and providing benefits and participation to small farmers. Three problems militate against the attainment of these goals: the use of substantial subsidies, which could be eliminated in the economic sense without detriment to production, but not in the political sense, given the present structure of society; second, the problem of administrative control vs. autonomy, which would seem to be inherent in the very nature of rural development, and to which it appears that no solution can be found that does not enhance the position of rural elites, except through the agency of a regime organized along the lines of those found in Taiwan or China, that are coercive at the upper levels but allow for considerable autonomy at the bottom; third and directly related to the second problem, is that of the superficial reformism that characterizes most "free world" approaches to rural development--the refusal to come to grips with the fundamental issue of socio-economic structure that Myrdal captures so well in the quotation used at the beginning of this essay. Such conclusions are not happy ones, and are

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[1]Effusive praise of Comilla is widespread. See in addition to this author's own quasi-panegyric (Blair 1971a), Raper 1970, Luykx 1971, Choldin 1972, Owens and Shaw 1972, and Akhanda 1973. Lyman (1971) gives a more balanced view. His essay, published at the beginning of the liberation war, anticipates in a number of ways the post-liberation analysis of the present essay.

not encouraging to those involved in rural development, especially those who have been increasingly concerned about the fate of the large mass of people at the bottom of the rural pyramid, both in the advanced nations (e.g., McNamara 1972, or Lele and Mellor 1972) and in Bangladesh itself (e.g., GOB 1973a, GOB 1973d).* It is to be hoped that the present analysis is unduly pessimistic.

We will begin by endeavoring to pinpoint the major political and economic factors involved in community development and cooperatives as instruments of the rural development process, in order to have some standards by which to judge the programs in Bangladesh. We will than move to a very brief consideration of the environment within which development programs must operate in Bangladesh, and proceed to an analysis of seven specific developmental efforts that have been mounted by the Pakistan and successor Bangladesh governments. Most important among these is the Comilla cooperative credit program itself, which has also been the object of most of the scholarly attention paid to development in Bangladesh in the last ten years or so. Second, we shall consider the cooperative program begun in Rangunia Thana of Chittagong District as an alternative to the Comilla approach and preferred by some to the Comilla model. Third, the Thana Irrigation Programme, newer than the Comilla cooperatives although already a more widespread effort, will be analyzed in some detail. The Thana Irrigation Programme and the Comilla cooperative approach are now in process of being combined and spread to the whole country in a carefully phased plan, the Integrated Rural Development Programme, which we shall take up as our fourth topic.

Briefer treatment will be accorded to the older system of Union Cooperative Multi-Purpose Societies, which are in

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*See the list of abbreviations used at the beginning of the essay.

competition with the Integrated Rural Development Programme for almost all observers in and out of the Bangladesh government agree that they should be eliminated in favor of the Comilla-type cooperatives. Also we shall look rather cursorily at the Rural Works Programme, for it has been covered quite adequately by other scholars. Lastly, our attention will be turned to the consciously political aspect of the government's developmental effort, the Basic Democracies scheme and its successor, presently being inaugurated, the Union Panchayat plan. None of these programs, it will be contended, are suited to handle the problems of development in Bangladesh and at the same time realize any genuine political or economic equity.

II. THE COMPONENTS OF RURAL DEVELOPMENT IN BANGLADESH

In most considerations of rural development, economic growth, in the sense of increased production and income, is seen as a goal separate from that of equitable distribution of the increments to production and income, as has been the case in West Pakistan over the last 15 years (Nicholson and Khan 1974, Gotsch 1972, Stern and Falcon 1970). The reverse is also possible, as in Burma, which has had considerable progress in equity of income distribution in the last decade, accompanied unfortunately by a pervasive economic stagnation (Trager 1968, Badgley 1971).

It must be stated at the outset that for Bangladesh neither of these alternatives is acceptable or permissible; the only possible type of rural development is one that combines growth and equity. Such a choice is desirable on normative grounds, for it is appropriate that the fruits of progress be shared equitably among the citizenry of a country. But there is much more to it than that, for such a choice is absolutely imperative on practical grounds. In countries with relatively low population densities and rich natural resource endowments,

like Pakistan or Burma, the luxury of choosing either growth or equity is quite possible; assuming that the process is not irreversible, there will be time enough to set things aright in the political economy at some point in the future. In Bangladesh there can be no such luxury, for population density is incredibly high by any standard, and especially high for low technology regions, while natural resource endowment is at best extremely modest, relative to population size. The dwindling average size of holding threatens to pull half the population below the level of subsistence (Lyman, 1971). To indulge in economic growth for a small elite and stagnation for everyone else, or in a socialist equality of income for all with growth for none would be simply to court a Multhusian solution to the country's population problem. Both the growth and the equity aspects of rural development, then, are mandatory.

The economic aspect of rural development is easily defined as simply an increase in productivity and income. The political dimension of rural development involves the distribution of this economic product and can be determined either from the center or at the local level. Essentially, the central government's role in the Bangladesh case is restricted to putting very gross and only modestly effective constraints on the distribution process through allocation of resources, institution of procedures for administering programs, determination of taxation incidence, and the like, rather than directly determining individual incomes.

A stronger central government with a stronger bureaucracy at its command could naturally have a much greater impact on distribution, but this approach is most unlikely in view of the present capacities of the administrative machinery, and more importantly the determination of the national leadership under Sheikh Mujibur Rahman to govern the country through a parliamentary democracy rather than by authoritarian decree and coercion. Distribution at the local level, then, is in the main

a local function, though subject to some constraints from the center.

Theoretically, distribution could be made equitable at the local level by an altruistic village power elite acting in the public interest, but in fact it can only come about through some kind of political development in which a wide number of people come to participate significantly in the decision-making processes that relate to income distribution. Given the natural proclivity of elites to take over and run organs of local self-government for their own benefit (about which more later in the paper), any genuinely equitable local political institution must be zealously nurtured and protected by higher levels of government if it is to avoid such a takeover.

We are now in a position to set out the essential elements of rural development as an engine of growth in Bangladesh. It is assumed by development planners there that if a reasonable investment is made in four categories, economic growth will follow. First, administrative leadership from the government must be furnished, for setting up and managing the many programs and agencies like the Integrated Rural Development Program, the Jatiyo Samabaya Bank (National Cooperative Bank), agricultural research operations, and so on. Secondly, this administrative leadership must be used to set up a cooperative structure, for without such an institution, rural development has no hope whatever. The advantages of the cooperative approach are many (Owens 1971; Owens and Shaw 1972, ch. 5; A. H. Khan 1966, pp. 13-15), but its essential importance lies in the fact that there is no other way for government to disseminate knowledge, credit and inputs to all farmers individually--the administrative apparatus simply could not handle the load. The cooperative allows the government to deliver these components to groups of farmers and leave the allocation to individuals in the hands of others.

It also allows the government to eliminate in theory another constraint upon rural development--the increasingly high marginal cost of reaching smaller and smaller farmers (Lyman 1971, pp. 30-31)--by passing this cost off to the local cooperative structure.

Third, there must be a substantial, though eventually self-liquidating investment of money, mainly in the form of credit and subsidy. Credit must be furnished in sizable amount to enable the farmers to purchase the inputs required for the new technologies in agriculture and to free them from the clutches of the moneylender, while subsidies must be given to encourage farmers to use new inputs and to help them overcome the natural risk aversion patterns that have characterized agriculture in the past.[1] As rural savings are mobilized, however, and as farmers reinvest increased earnings in cooperatives, outside funding will no longer be necessary, for the cooperative societies will become self-sustaining. And as the advantages of new technologies become obvious to all, the subsidies can be withdrawn and inputs sold at cost. In addition, it may be necessary to make investments in major infrastructural facilities, such as large-scale irrigation works, farm-to-market road networks, and the like, but these are seen as one-time investments in permanent assets to the economy.

Fourth, it is necessary to train selected local people in managerial skills so that they will be able to administer cooperatives at the local level, and also in advanced technologies so that they will be able to pass on the new agricultural innovations to the farming population as a whole.

These four elements should be sufficient to insure the movement of traditional agriculture to a higher production

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[1] Issues pertaining to small farmer credit are summarized and critiqued in Gillette and Uphoff (1973).

function and thereby raise production of foodgrains and incomes for the rural sector. If combined with effective local participation from all levels of rural society, the benefits of these changes will be equitably distributed. In general the economic aspects of this rural development model are well understood in Bangladesh, if not always effectively practiced. The political dimension is much less well understood. In effect it is only formalistically acknowledged and then tacitly dismissed in favor of what amounts to a "trickle down" theory of distribution. And as is invariably the case in low income countries, the trickle is in the main a mirage.

III. BANGLADESH AS A LOW INCOME COUNTRY

With approximately 55,000 square miles, Bangladesh is a bit bigger than the state of Arkansas and slightly smaller than Wisconsin. Its population, estimated at over 75 million, makes it the most densely populated country in the world that is of any substantial size. The current rate of population growth is placed at about 2.9 percent, meaning a doubling in just over 24 years. Growth in the labor force is even faster; because of rapid population growth in the 1950's, the labor force is predicted to grow at around 4.2 percent in the early 1970's (Mellor and Zaman 1973). In fact for much of the country's recent history the growth rate of the labor force has been so high that the proportion of the population in agriculture has actually increased, for the non-agricultural sector simply could not provide the jobs, a clear sign of economic retrogression, as Mellor and Zaman have observed (1973, pp. 11-12). Recent estimates put the urban population at about 6.5 percent, one of the lowest proportions in Asia, and the portion of the labor force working outside of agriculture at perhaps 25 percent (A. R. Khan 1972, pp. 10-12).

Rice is the major food crop, supplying over three-quarters of the calories in the average diet and two-thirds of the protein (Rosenberg 1973); in essence the fate of the country lies in the rice crop, which is grown the year round, in three seasons. Aus is primarily a broadcast crop, dependent on the caprice of early monsoon rains and harvested towards the beginning of the monsoon, in July. While the aus crop is being harvested, seedlings for the major aman crop are in the nurseries, waiting to be transplanted as soon as the aus is brought in. The aman itself is harvested in November-December. During the dry season, which lasts until the monsoon comes again in June, areas that are lucky enough to have some kind of irrigation can plant boro rice, which is harvested around April.

Table I shows developments in rice production during the 18-year period 1955-56 through 1972-73. There has been considerable progress over this time, especially with the boro crop, which is most amenable to the new technology, for with artificial irrigation the water level in the paddies can be controlled and the new dwarf high-yielding varieties (HYV) like IR-8 and more especially IR-20 can be grown. Overall production in all three seasons has increased from around six to eight million tons in the late 1950's to about ten to twelve million in the last few years. But when population growth is taken into account, the picture becomes very different, for per capita availability from domestic supplies has actually decreased somewhat over the period. If we use the three-year moving average as the indicator (in an effort to smooth out fluctuations due to the vagaries of rainfall), the per capita figure rose to about .175 tons per head in the early 1960's, then declined to .140-.160 tons per person over the last several years.[1] Only increasing imports of foodgrains in recent years,

[1]Population figures used to compile Table I are somewhat more conservative than other estimates that have been made. See

TABLE I

RICE PRODUCTION, POPULATION & PER CAPITA AVAILABILITY IN BANGLADESH

YEAR	PRODUCTION (IN MILLIONS OF TONS)				POPULATION ESTIMATE (MILLIONS)	PER CAPITA AVAILABILITY (TONS)	
	AUS	AMAN	BORO	TOTAL		YEARLY	3-YR. AVG.
1955-56	1.79	4.26	0.33	6.38	43.5	.147	
1956-57	2.16	5.79	0.24	8.19	44.9	.182	.164
1957-58	2.09	5.15	0.36	7.60	46.3	.164	.164
1958-59	1.56	4.97	0.39	6.92	47.8	.145	.160
1959-60	2.10	5.99	0.40	8.49	45.3	.172	.166
1960-61	2.50	6.57	0.45	9.52	50.8	.187	.179
1961-62	2.33	6.65	0.49	9.47	52.5	.180	.169
1962-63	2.20	6.05	0.48	8.73	54.1	.161	.176
1963-64	2.66	7.29	0.51	10.46	55.9	.187	.176
1964-65	2.50	7.26	0.57	10.34	57.6	.180	.180
1965-66	2.92	6.80	0.62	10.34	59.5	.174	.169
1966-67	2.67	5.92	0.83	9.42	61.3	.154	.167
1967-68	3.07	6.81	1.11	11.00	63.3	.174	.166
1968-69	2.68	6.87	1.61	11.16	65.3	.171	.173
1969-70	2.96	6.95	1.90	11.81	67.4	.175	.166
1970-71	2.86	5.96	2.19	10.96	69.5	.158	.158
1971-72	2.34	5.69	1.74	9.77	71.7	.136	.143
1972-73	2.27	5.57	2.10	9.84	74.0	.135	

Sources: 1955-68 rice data: GOP 1970, p. 5
1968-73 rice data: GOB 1973d, p. 30; data for 1972-73 confirmed by Bangladesh Bank Bulletin in October 1973, as reported in BO, October 13, 1973, p. 7.
1961-73 population data: GOB 1973e, pp. 46-47; data for earlier years projected back from 1961 by author.

reaching almost 2.5 million tons in 1973 (U.S. Department of Agriculture, 1973, p. 14), has kept large-scale famine from occurring.[1]

In coming years there is every reason to expect the food problem to grow more and more serious, unless there is some radical change in the production function of rice. Population is expected to increase to over 81 million by 1976 (GOB 1973e, p. 31), though another study would put 1977 as the year in which the 81 million mark will be breached (M. R. Khan 1973). Whichever year it turns out to be, Bangladesh will require a rice harvest of 13.8 million tons if the fairly modest goal of .170 tons per capita is to be reached--and a harvest of that size is almost two million tons greater than the largest one recorded so far (Table I).

The government's five year plan calls for a production level of 15.1 million tons by 1977-78, the terminal year of the plan (BO 1973b), a figure that means a 34 percent increase over the previous peak set in the 1967-70 period and a jump of some 54 percent over the 1972-73 harvest. If the production goal is set at .170 tons per capita but actual production remains at the 1971-73 level, a shortfall of almost four million tons would occur by the time the 81 million population mark mentioned above is reached.

It would be impossible to import such a large amount with present unloading, storage and transportation facilities,

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Moseby and Hossain 1973, Stoekel 1973 and M. R. Khan 1973. For estimates of food grain availability, taking into account wheat, reductions for seed, feed and wastage, and additions for imports, see Alamgir and Berlage 1973.

[1]Franda (1973, p. 6) reports foodgrain imports of 2.9 million tons in 1972-73, with a requirement for 1973-74 estimated at 2.8 million tons.

and there is little hope that the grain-rich countries will have that kind of surplus to sell at concessional rates (or possibly at straight commercial rates either) to Bangladesh, given the current and foreseeable high demand for food grains combined with the imminent fertilizer shortage looming as a result of curtailed oil supplies in recent months (Lewis 1974, Sullivan 1974), and the possibility of an unfavorable long-term shift in monsoon patterns (Alexander 1974, Sullivan 1974). In short, the situation in Bangladesh is at best extremely precarious in the immediate future. Herculean efforts to raise production are clearly necessary.

Socially and economically, Bangladesh is a relatively homogeneous country, without the debilitating ethnic, racial, caste, linguistic or religious cleavages that weaken and even paralyze society in so many low income nations. Nor does it have the extremes of wealth and poverty that characterize at least an equal number of countries. All the population are ethnic Bengalees except for the "Biharis," numbering perhaps one million, who migrated from eastern India during and after the partition and who are accused and rejected by the Bengalees as having been pro-Pakistan during the songram (liberation struggle). The Biharis continue to be a serious problem to national integration and probably will remain so for a long time to come.[1]

The Bengalees all speak the Bengali language, though there are some variations in dialect that make for some difficulties in understanding between people from certain areas of the country. Religiously the country was about

[1]The problem still seems insoluble in 1974, for the Bengalees want to expel the Biharis and a good part of them wish to go to Pakistan, but the Pakistan government is reluctant to take more than a few. See Weinraub 1974.

85 percent Muslim at the time of the last census in 1961, with the remainder Hindu. In the early 1960's there was considerable Hindu migration to India, and then in the songram a large number of Hindus were killed by Pakistani troops, while millions of others fled to India, of whom a good number were able to evade repatriation after the war. Thus the Hindu portion of the population is somewhat less now than previously.

In the distribution of land and income, Bangladesh is far from egalitarian, but still is more homogeneous than most states. There have been a number of surveys of land distribution, both for the rural population as a whole and for participants in the Basic Democracies program of local self-government and the Comilla cooperatives. A summary of results is given in Table II. There is some difficulty with the size of units that the different surveys used, and unfortunately the most comprehensive of all the surveys, the Census of Agriculture in 1960,[1] did not include landless families.

The best data on landlessness come from the Master Survey of Agriculture, taken in 1964-65, and show that only 3.6 percent of rural households were completely landless. Lest this datum be taken as evidence that an egalitarian millenium exists in Bangladesh, however, it should be pointed out that 28.6 percent of households have less than one quarter of an acre, which means essentially that they have only sufficient land on which to build a family dwelling unit, or bari. Thus 32.2 percent of households altogether must be considered to be de facto landless.[2] The first four studies shown in Table II

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[1]The agricultural census of 1960 used a sample of all farmers living in 10 percent of the revenue villages in East Pakistan.

[2]The percentage of rural population without agricultural land would be somewhat less, because of the correlation between size

TABLE II

DISTRIBUTION OF LANDHOLDINGS IN BANGLADESH ACCORDING TO VARIOUS SURVEYS, 1960-1970
(figures in percent)

SIZE IN ACRES	CENSUS OF AGR 1960		MASTER SURVEY 1964-5	AG CREDIT STUDY 1966	MASTER SURVEY 1968	B.D. MEMBERS 1965-6	K.T.C.C.A. COOPERATIVES		
	EAST PAKISTAN	COMILLA DISTRICT					MEMBERS 1964	MANAGERS 1964	MANAGERS 1970
none	*	*	3.6	6.9			1.9		
<0.25			28.6						
0.25- 0.50	13.1	23.1			25.0	0.0	13.0	0.0	0.0
0.50- 0.75			10.3	27.2					
0.75- 1.00	11.2	20.1							
1.00- 1.25			9.0						
1.25- 2.00	27.3	33.5	10.4	23.0	31.7	2.3	43.2	48.2	21.9
2.00- 2.50			11.3	12.8			17.8		
2.50- 3.00									
3.00- 4.00	26.3	16.8	8.1	8.7	26.3	13.3	10.4		25.0
4.00- 5.00			5.3	5.8			5.8	34.8	
5.00- 6.00			7.4	4.9			4.0		31.2
6.00- 7.00	11.4	4.2			9.2	21.2			
7.00- 7.50							3.0	12.5	
7.50- 8.00			2.7	4.9					
8.00-10.00	7.2	2.0			5.3	20.4			21.9
10.00-12.50							0.9		
12.50-25.00	3.1	0.4	3.3	6.0	2.2	23.5		3.6	
>25.00	0.4	0.0			0.4	19.4			
TOTAL	100.0	100.1	100.0	100.2	100.1	100.1	100.0	99.1**	100.0
n	613,948	59,286	3795	1234	n.a.	392	2872	112	32

NOTES: * landless households not included in agricultural census.
** 0.9% did not respond.

Sources: Columns 1-2: GOP 1962, Vol. I, part 1, pp. 29 and 33. The sample figures, given here, were multiplied by 10 to give an estimate of the whole population; Column 3: GOEP 1966, p. 17; Column 4: Registrar of Cooperative Societies 1967, passim; Column 5: Master Survey 1968, as reported in Azizur Rahman Khan 1972, p. 39. See n. 8; Column 6: Rashiduzzaman 1968, p. 43; Column 7: Akhter 1964; Column 8: Md. Ameerul Huq 1965; Column 9: Mannan 1972.

(that is, columns 1, 3, 4 and 5) all depict a substantial minifundia dimension in landholding, with a quarter or more of the holdings an acre or less in size and well over half of them a hectare (2.4 acres) or less. At the other end of the scale, not more than five percent of holdings appear to be over ten acres or so.

In Comilla District, where the work of the Academy for Rural Development has primarily taken place, the distribution (column 2 of Table II) centers closer to the bottom end of the scale than for the country as a whole; 43 percent of the Comilla farms are less than an acre, as against only 24 percent for East Pakistan in 1960. The difference would appear to make Comilla a good deal more egalitarian than the country as a whole, and indeed the average landholding in Comilla was only 1.9 acres, as against 3.5 for East Pakistan. On the other hand, the gini coefficients for the two areas are almost the same, as seen in Table III. The explanation for the

TABLE III

GINI COEFFICIENTS FOR LAND DISTRIBUTION IN EAST PAKISTAN AND COMILLA DISTRICT, 1960

	East Pakistan	Comilla District
By household	.546	.543
By household, controlled for family size	.405	.418

Source: GOP 1962, vol. I, part 1, pp. 29 and 33.

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of family and of landholding that emerges in the 1960 Census of Agriculture. See below in the text. Lyman (1971) also analyzes the differences between the 1960 census and the Master Survey.

difference emerges from a comparison of Lorenz curves for the two distributions, shown in Figure I. Comilla District is less skewed at the top (closer to the diagonal line of equality in the figure) but more so at the bottom than the whole of East Pakistan. Some of the inequity disappears when we control for family size (inasmuch as larger landholdings tend to support larger families), and recalculate the gini coefficient, as in Table III. Both are significantly lower, though this time Comilla is a few points above the erstwhile province of East Pakistan rather than below it.

Unfortunately, the landholding data were not published in detail for levels lower than the district, except in summary fashion for subdivisions, of which there are four in Comilla District. Kotwali Thana, where the Academy's experiments in rural development have taken place, is one of five thanas in Sadar (South) Subdivision. Figures on landholding are given in Table IV and show the subdivision to be reasonably like the district. This is as close as we can come to Kotwali Thana through disaggregation of the census data.

TABLE IV

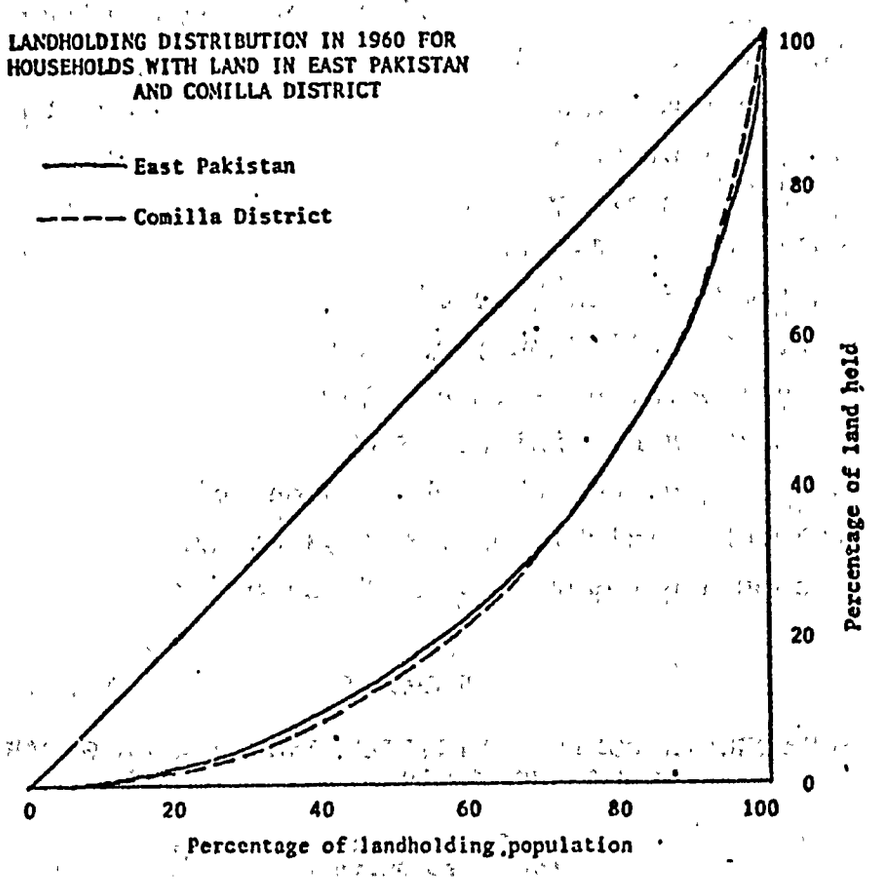
LANDHOLDING IN COMILLA DISTRICT AND COMILLA SADAR (SOUTH) SUBDIVISION, 1960 (in percent)

	SMALL (<2.5 acres)	MEDIUM (2.5-12.5 acres)	LARGE (12.5+ acres)	TOTAL
Comilla District	76.6	22.9	0.4	99.9
Sadar (South) Subdivision	73.6	25.8	0.7	100.1

Source: GOP, Census of Agriculture 1960, vol. I, part 2, p. 29.
GOP 1962, vol. I, part 1, p. 29.

The figures presented in the later studies do not lend themselves to calculations of gini coefficients, except

FIGURE I



Source: GOP 1972, vol I, part 1, pp. 29 & 33.

for the Master Survey done in 1968, from which a gini statistic of .553 can be derived,[1] showing that there was virtually no change in the degree of overall inequality during most of the 1960's. There are no data available from the 1968 survey for district or lower levels.

In comparison with landholding distribution in other low income countries, Bangladesh does fairly well. West Pakistan had a gini coefficient of .632 for 1960, Iran was .625, and most of the Latin American countries were in the .700-.950 range. On the other hand, the Philippines were .534, Taiwan .463 and South Korea .387. India in 1955 was almost the same as East Pakistan at .522.[2]

Because of the density of population in Bangladesh and the relatively small size of the average landholding (3.5 acres in 1960 [GOP 1962] and declining to 3.1 acres by 1968 [A. R. Khan 1972, p. 39] as against 10.1 acres in West Pakistan in 1960), there is a good deal of confusion about class structure in agriculture. How can a "big farmer," "small farmer," and so on be defined, when in comparison with other countries virtually all farmers are small ones? The Census of Agriculture in 1960 used 2.5 acres and 12.5 acres as the cutting points (as in Table IV), so that small, medium and large farms in East Pakistan came to 52, 45 and 4 percent respectively of the total number of farms, and 16, 65 and 19 percent of total area--scarcely a

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[1]Figures for the 1968 survey were taken from A. R. Khan 1972, p. 39. His source, the Master Survey of Agriculture, Seventh Round, done in 1968, was mimeographed, but apparently not officially published. The present author, at any rate, is unaware of any publication.

[2]Data from Taylor et al., 1972, pp. 267-270. This source does not specify what the unit of observation is, but presumably it is household or individual farm, with no control for family size.

useful standard for delineating a landed gentry, a kulak class, or the like. For Comilla District, only 0.4 percent of holdings fit into the "big farmer" category, and such a definition becomes even less useful. Akhter Hameed Khan has suggested at various times a 10 acre or a 7.5 acre ceiling point for determining "big farmers" (A. H. Khan 1963 and 1966, pp. 12, 30), but even the lower criterion puts only 2.4 percent of East Pakistan's farmers and 13 percent of the land into the "big" category. Thus there is still not a class of "big farmers" that is at all substantial.

This is an important matter, for one of the achievements that is frequently pointed to at Comilla is that cooperatives have not been taken over by big farmers. This claim is in fact correct, but only in the sense that there is no true "big farmer" or "gentry" class. There is, however, very definitely a class of larger-than-average farmers whose effect on equity has been just as detrimental as if a genuine landed gentry had taken control.

There are two possible reasons why such a class is not perceived. First, there definitely was a substantial group of "big" farmers in the form of the zamindars, a hereditary class of tax farmers and "super landlords" taken over by the British from the declining Mughal empire during the 18th century in eastern India. Most of Comilla District formed the zamindari (estate) of one such tax farmer, the Raja of Tippera (Qadir 1960),[1] though without the usual multiple layers of intermediary tax collectors that so burdened the land revenue system in most of the zamindari area (Bertocci 1970, p. 111). The zamindari estates were liquidated in the implementation of the East Bengal State Acquisition Act of

[1]The district was officially called Tippera, after this zamindar, until some years after the partition.

1950 (Kabir 1972), an expropriation made reasonably easy by the fact that most of the zamindars were Hindus, many of whom had fled to India in the partition. This overlord class was thus removed, leaving in its wake a class of relatively small landholders, the former ryots, or rent-payers. One can see, then, why observers might say that today there are no "big" landlords.

The other reason is that if we take the term "big farmer" to mean someone engaged in large-scale, inefficient farming, done mainly with landless laborers, or a rack-renting system using sharecroppers and tenants, and the landowners in either case living sufficiently comfortably off the marketable surplus and rents that they feel little motivation to extend production, then there are few of them in Bangladesh. Rather, there is an extensive class of "kulak" farmers, perhaps best called "surplus" farmers,[1] in the range of say three to seven acres, who work their own land with the help of family and perhaps hired labor and are generally opportunity maximizers. As we shall see later on, it is this group that is the main danger to the cooperative system, rather than a virtually non-existent class of big farmers.

The evidence from the agricultural census of 1960, it will be recalled, showed almost one-third of rural families to have no cultivable land. When we move to the level of the individual worker (as opposed to household), the data show a much greater skewness in distribution of access to land, according to the Master Survey of 1964-65 (GOEP 1966, pp. 12-13).

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[1]A suggestion of John W. Thomas, who means by "surplus farmer" a cultivator who has enough money left over from his production to invest some of it in other activities, such as purchasing land or moneylending.

Of the rural population overall, as we see in Table V, some 30 percent are "agriculturists" (i.e., derive their living from cultivation), while almost six percent are in other occupations and 64 percent are "housewives"[1] and dependents. About one-fifth of the agricultural labor force (6.3 of the 30.4 percent) till only the land that they own themselves, while approximately another one-fifth farm their own land but also rent from others, presumably because their own land is insufficient for family food needs. A good deal of the land that is rented out by the one percent in Table V who are "landholding but not tilling" is in very small plots owned by people with no son to till it, small-holders who work as minor government officials or in white-collar jobs in the city, and so on; this land is taken up most often by bargadars (sharecroppers) who, more often than not have a small plot of land themselves.[2] Those bargadars who do not own any land fall in with the landless 17 percent of the

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[1]There is, of course, great difficulty in this classification, as large number of rural women work as both housewives and as cultivators. Some of these issues are taken up in the Master Survey (GOEP 1966, pp. 10-12).

[2]There is much debate on how much land is cultivated by bargadars, for naturally the owners are reluctant to admit the practice, for fear of expropriation in the future and because they are in all likelihood violating the law on crop sharing by getting an illegally large portion of the crop (cf. Dumont 1973b, pp. 11-12). The words of an official of the Bangladesh Agricultural Development Corporation probably may be taken as accurate:

> Whatever might be the official statistics, a large part of the agricultural land is cultivated by the share-croppers or by fellow cultivators on payment to the absentee landowners...the provision of sharecropping has affected the agricultural production in a big way (Hashem 1973).

See also in this connection Zaman 1972.

TABLE V

COMPOSITION OF RURAL POPULATION AND LABOR FORCE IN EAST PAKISTAN
1964-65
(figures in percent)

RURAL POPULATION		AGRICULTURAL LABOR FORCE		SUBDIVISIONS OF AGRICULTURAL LABOR FORCE	
Agriculturists	30.4	Landowning but not tilling	0.8	Family workers	11.5
Other occupations	5.6	Owning and tilling own land	6.3	Wage earners & domestics	4.7
Dependents	64.0	Tilling but not owning	16.8	Bargadars & others	0.6
Total	100.0	Owning, tilling and also working as:	6.5	TOTAL	16.8
		TOTAL	30.4	Bargadars	3.1
				Others, mostly wage earners	3.4
				TOTAL	6.5

Source: GOEP 1966, pp. 13-14.

total, which is close to three-fifths of the agricultural labor force. There is some problem in reconciling these data with those given in Table II, where it appears that a much smaller portion of the population has no cultivable land. The difference is of course because a family, or household, may well have a plot of land, but have more than one member engaged in work, perhaps working within the family and perhaps working at least part-time as an agricultural laborer for someone else.

The distribution of income in the rural areas is shown in Table VI. The Central Statistical Office published data for two sample surveys, held in 1961 and in 1966-67,

TABLE VI

GINI COEFFICIENTS FOR INCOME DISTRIBUTION IN RURAL EAST PAKISTAN

	1961 Survey	1966-67 Survey
By household	.460	.379
By household, controlled for family size	.248	.181

Sources: GOP 1963, p. 36; and GOP 1968 (?), pp. 38 and 92.

both of them based on fairly large samples (1977 and 4689 household units respectively). As with the landholding data, the inequity measured by the gini index attenuates markedly when family size is taken into account, for richer families tend to be larger. The difference over the six-year period would appear to reflect a sizable movement toward equality of income, so sizable in fact that one must doubt the validity of at least one set of figures, for it is difficult to believe that such a change could have occurred. The Rural Works

Program did put some money into the hands of the landless class, it is true, but a redistributive trend in the opposite direction was going on through the Basic Democracies organization at the same time that must have at least been equal in magnitude to the first one. In the end we must admit that there is no very good explanation for the rather remarkable change over time shown in Table VI.

The political system of Pakistan at macro-level has been described and analyzed in considerable detail elsewhere (Sayeed 1967, Ali 1970, Ziring 1971, Feldman 1972, Jahan 1972) and will be treated here only insofar as it relates to rural development at the micro-level. For those unfamiliar with the political history and breakup of Pakistan, however, a few salient points might be noted. After independence in 1947, the new country became a parliamentary democracy on the British model. The next nine years saw the nation become mired in an increasingly unstable political situation, punctuated by frequent cabinet crises and military interventions. In 1958 Ayub Khan, head of the Army, took power and ruled for the succeeding 11 years, first under martial law and then after 1962 under a very tepid representative system of guided and indirect "democracy," in which Basic Democrats (BD's), chosen by the citizenry, constituted the local government by forming Union Councils at the local level. They also served as electors in a presidential system at the national level. There were some 40,000 BD's in East Pakistan, which in the 1961 census had a population of well over 50,000,000 people.

After a decade of rapid economic progress in West Pakistan in which the urban and rural rich benefited almost exclusively (LaPorte 1969, 1972; Gotsch 1972) and a decade of virtual stagnation in the Eastern Wing, a series of riots in both wings and, much more importantly, a disaffection in military ranks (Alavi 1972) toppled Ayub, replacing him with

Yahya Khan, another military man. Yahya set out to restore, or more properly, institute a democratic political system (for there had never been a national election with universal suffrage in the country's history) and called a national election in December 1970. The party emerging with the most votes and seats in the new national assembly was the Awami League of Sheikh Mujibur Rahman, who had been campaigning off and on for a greater degree of provincial autonomy for East Pakistan for almost 20 years (S. M. Rahman 1966 and 1972). The previously dominant West Pakistan interests, shaken by the possibility of being ruled from the Eastern Wing, put pressure on Yahya to modify the election outcome. Negotiations followed, broke down and the songram began in late March, 1971. The liberation war went on, mainly as a guerilla campaign, until December, when the Indian Army invaded and dispatched the already weakened Pakistan forces, whereupon Bangladesh became independent.

Sheikh Mujib and his Awami Leaguers, who apparently had not even had any serious plans for gaining independence before March 1971 (Blair 1971b), was suddenly faced with a whole country to run. The new government reconstituted the bureaucracy, organized the administration of a vast relief and rehabilitation program involving a very large foreign assistance component, began to lay a five-year development plan, and held a national election in March 1973. The election returned a massive mandate to Sheikh Mujibur Rahman, and as of this writing he appears to be strongly supported by the large majority of citizens, despite some growing opposition, especially from the political left, and from some of the remnants of the mukti bahini guerilla forces from songram days.

IV. THE COMILLA COOPERATIVES

A. The Strategy

The Comilla cooperative program, especially in its earlier years, has been described and analyzed extensively.[1] Accordingly, only a brief descriptive outline will be given here before proceeding to our assessment of the experience. The Pakistan Academy for Rural Development at Comilla was one of two in the country (the other being at Peshawar in West Pakistan) set up by the government in 1959 to study and teach ways to promote rural development. The Comilla Academy was particularly fortunate in having as its founder-director Akhter Hameed Khan, a man who brought with him a most unusual background of involvement in various aspects of life on the subcontinent.

He had joined that "steel frame" of British administration under the Raj, the Indian Civil Service (ICS), in the late 1930's. While in the ICS he served some time as a subdivisional officer (the next unit below district level) in the then Bengal Province, though he is not a Bengalee himself. He resigned from the ICS during World War II, worked for a time as a locksmith, and by turns became involved in Islamic scholarship, newspaper editing, and a college principalship. In 1959 he took over the directorship of the Academy and supervised its work either as director or as vice-chairman (the chairmanship is an honorary position) down through the beginning of the songram in 1971, when he was taken to West Pakistan by the military authorities.

The Academy was allotted the adjacent Kotwali Thana[2]

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[1] Most thoroughly in Raper 1970, but also in Choldin 1972, A. H. Khan 1966 and 1969, and Blair 1971a. The annual reports give a yearly update on the program; cf. PARD and BARD, Annual Report and A New Rural Co-operative System for Comilla Thana.

[2] The thana is the next unit below the subdivision and like

as a sort of laboratory in which it could experiment with its ideas of cooperatives and rural development. After a year of survey work, the experimenting began with the setting up of several cooperative credit societies in 1960-61. This pilot scheme proved quite a success and has been expanding ever since. An ever increasing number of primary societies (village level cooperatives, also known as KSS, for krishi samabaya samiti, the Bengali for "agricultural cooperative society") have been organized and put into operation under the umbrella of the thana level Agricultural Cooperative Federation (ACF). By the time of the liberation war, there were over 300 KSS's, with about 12,000 members, issuing loans in the range of Tk. 1,500,000 per year, though at times loan issue had been almost three times that amount, as is seen in Table VII.[1] The position in the 1971-72 year was considerably disrupted by the war (Myers 1973),[2] but by 1972-73 things were getting back to the pre-songram level of operation, according to officials interviewed during the summer of 1973. The financial data in Table VII will be explored in more detail later on.

The program that developed over the 1960's through the careful supervision of Akhter Hameed Khan and his colleagues emphasized essentially four aspects:

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most other geographical units in Bangladesh, derives from the administration of police and revenue collection under the British. There are at present 410 thanas in the country.

[1]"Taka" (abbreviated Tk.) is the Bengali word for "rupee" (Rs.) and is the official name for the currency of Bangladesh. It is considered by the government as domestically the same in value as the former Pakistani rupee, although it has been devalued internationally from Rs.4.75 = $1.00U.S. to Tk.7.10 = $1.00.

[2]To some extent the previous year was also upset, though local capital had already been mobilized into the credit societies and production loans been given out before hostilities began on March 25, 1971.

TABLE VII

AGRICULTURAL SAVINGS AND CREDIT IN COMILLA KOTWALI THANA, 1961-1973

Year	No. of Societies	No. of Members	Shares (Tk. '000)	Savings (Tk. '000)	Invested per member	Loan Issue			Outstanding Loan Balance		
						Total (Tk' 000)	per member	per loanee	Total (Tk. '000)	per member	per loanee
1961-62	59	1860	11	28	21	235	127		176	95	
1962-63	110	3156	41	82	39	386	122		345	109	
1963-64	122	3833	69	151	57	520	136		578	151	
1964-65	152	4910	135	170	62	725	148		751	153	
1965-66	158	5161	214	202	81	796	154		887	172	
1966-67	225	8462	264	287	65	1671	197	235	1586	187	223
1967-68	261	11518	549	554	96	4244	369	242*	4029	350	230*
1968-69	301	11673	870	831	138	2930	251	358	4604	394	562
1969-70	316	11151	1017	975	174	1713	154	451	4543	407	615
1970-71	328	11239	1038	1149	195	1554	138	413	4981	443	482
1971-72	354	11996	1038	1344	199	446	37	n.a.	n.a.	n.a.	n.a.
1972-73	392	13415	1084	1514	194	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Source: PARD and BARD, A New Rural Co-operative System for Comilla Thana, the annual reports for the Kotwali Thana Central Co-operative Association, various years. Loan issue and outstanding balance per loanee were obtained from BARD, Twelfth Annual Report, 1970-71, p. 60.

*figures for the 1967-68 year must be in error, for they indicate that there were more loanees than cooperative members.

1. Organization is the first step. Farmers must begin by forming village cooperative societies. As we have noted before, peasant farmers are simply too numerous to be reached with information, to be judged for creditworthiness, to be held responsible for loan repayment, or to be allotted inputs on an individual basis by any agency that operates from outside the village. Only through groups that have a collective responsibility for the performance of their members can these things be done, hence the cooperative approach.

The organization principle does not stop with the formation of the cooperative. Among the initial duties of the KSS are to elect a manager, who will run the society, and a model farmer. Both go to weekly training sessions held at the thana level ACF, which in turn sends out inspectors to supervise the KSS's and also allots credit and other inputs to them. The ACF, along with an association of non-agricultural cooperatives, comes under the supervision of the Kotwali Thana Cooperative Credit Association (KTCCA).

2. Mobilization of rural savings and provision of credit were seen as inseparable. If the production function in agriculture were to be raised through the introduction of new technologies (Mellor 1966), then new inputs would be required, and the farmer was in no position to afford them without having access to significant amounts of credit. The credit available through traditional channels--friends, relatives and moneylenders--was inadequate and, in the case of the moneylender was seen to be exploitative in the extreme.[1] Thus, more funds would have to be provided from the outside.

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[1]We avoid here the argument over whether the moneylender was in fact a rapacious exploiter or not. Suffice it to say the government officials, the Academy personnel and students of rural development in Bangladesh almost universally perceive him to be so.

It was hoped, however, that before too long the cooperatives would become self-sufficient through the generation of rural savings in sufficient quantity that any infusion of credit funds from without would become unnecessary. To that end, it was made an absolute requirement that every member of a KSS put something into the society's account every week, no matter how small. Loans were given to the extent of ten times a member's investment in shares (later modified to five times shares plus savings),[1] but deposits had to be made every week by every member, whether he got a loan or not.

3. Inputs would have to be provided if the farmer were to implement new technologies, for the requisite seeds, fertilizers, insecticides, water pumps and so on were not available locally. It was also thought that initially subsidies would be required to induce farmers to use the new inputs, but that the supports could be removed once their value in increasing production became obvious and their use widespread.

4. Training would be necessary to provide the knowledge required to use the credit and new physical inputs to best advantage, also to manage the societies and keep their accounts properly. The traditional community development approach had been to send in an extension worker from the outside to impart this knowledge, but unhappy experiences with unenthusiastic and ill-trained extension workers led the Academy to try a different approach. Instead of having an outsider come into the village, the cooperative society would elect a manager and

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[1]Shares were analogous to shares in a corporation and, once purchased, could not be sold back to the cooperative but only to another member. Savings were like a savings account in a bank that drew interest and could be withdrawn at will.

a model farmer, both of whom would receive training at (separate) weekly meetings held at the thana training center operated through the Academy. The manager of the KSS would learn the techniques and practices of accounting, administration and management, while the model farmer was to learn new approaches to farming, which he would take back to the primary society and teach to the members at their weekly meeting.

The Comilla approach was not just an agricultural cooperative project, but a holistic endeavor to transform rural life in general. In addition to the ACF's credit and extension undertakings, the Comilla people began experiments in mechanization with tractors and smaller implements like roto-tillers, and in seed farms. The KTCCA sponsored women's education and family planning programs, programs for youths and for Imams (traditional teachers of Islamic precepts) and cooperative farming projects in which land was pooled together for a season. There were also non-agricultural projects, such as a creamery and a rice mill, a sizable machine shop, and the Special Co-operative Societies Federation (SCSF).

The SCSF was an organization of non-agricultural cooperatives analogous to the ACF. It included separate groups of rickshaw pullers, brick masons, butchers, small traders and other commercial and artisan occupations.[1] Set up like the ACF, the SCSF embraced about 90 societies and 4000 members on the eve of the songram, had accumulated just under Tk. 500,000 of savings and shares (about one-fourth of the ACF total), and had an outstanding loan balance of around Tk. 1,000,000

[1]The non-agricultural activities of the Academy are explored at some length in Raper 1970. On the SCSF in particular, see Choldin 1968. The annual reports from the Academy (PARD and BARD, Annual Report) and the Kotwali Thana experiment (PARD and BARD New Rural Cooperative) update the various projects.

(about one-fifth of the ACF figure) (BARD, Annual Report 1970-71).

These programs have been an important part of the Comilla project, especially the SCSF, which appears to offer some hope from the standpoint of distributional equity by organizing landless laborers into rickshaw puller and similar groups. Thus far, however, these activities have been restricted to the Kotwali Thana experiment and have not been included in any of the efforts to expand the Comilla experience to the rest of the country. For this reason they are not included in the present analysis.

B. The Success of the Program

The Comilla program has succeeded in significant measure in increasing the yields of the dry-season boro crop, as is seen in Table VIII.[1] During the last ten years or so, output per acre overall for this crop has risen from 20 maunds per acre or less to about twice that. In the earlier years, cooperative members did considerably better than non-members, but in the last several years the difference has been much less, perhaps due to the spread of knowledge within villages that have cooperative societies from members to non-members. In the aus and aman seasons, improvement has been much less, if indeed there has been any at all, though for any given year members had yields a good bit higher than non-members.

The reason for the concentration of improvement in the boro season is, as has been noted before, that during the dry period, the water level can be controlled through

[1]Sample surveys were taken in most years to assess the effectiveness of the Academy's program. The published data are more complete for the boro crop than for the other two, a difference which is reflected in Table VIII.

TABLE VIII

RICE CROP YIELDS IN MAUNDS PER ACRE FOR COOPERATIVE SOCIETY MEMBERS AND NON-MEMBERS IN COMILLA KOTWALI THANA, 1963-1972

(one maund = 82 2/7 lbs.)

	AUS				AMAN				BORO			
YEAR	ABHOY ASHRAM*	OVER-ALL	COOP MEMBERS	NON-MEMBERS	ABHOY ASHRAM*	OVER-ALL	COOP MEMBERS	NON-MEMBERS	ABHOY ASHRAM*	OVER-ALL	COOP MEMBERS	NON-MEMBERS
1963-64	32.5	n.a.	n.a.	n.a.	31.5	n.a.	27.7	22.2	34.6	15.4	n.a.	n.a.
1964-65	20.9	14.7	17.6	13.7	39.1	24.2	25.7	23.1	45.7	20.1	21.9	18.7
1965-66	29.1	22.8	25.9	21.2	36.0	21.3	22.1	19.8	50.0	15.3	18.1	11.8
1966-67	34.0	22.0	25.3	20.0	38.5	20.8	22.1	19.7	47.4	20.3	25.3	15.5
1967-68	n.a.	15.7	20.5	14.7	n.a.	27.0	29.3	24.7	n.a.	32.3	40.0	29.4
1968-69	n.a.	15.5	16.2	14.6	n.a.	18.0	21.7	17.9	n.a.	37.8	40.4	31.9
1969-70	n.a.	18.7	20.6	17.1	n.a.	20.7	22.2	18.9	n.a.	45.5	47.6	44.1
1970-71	n.a.	21.2	n.a.	n.a.	n.a.	25.4	26.6	23.9	n.a.	40.7	n.a.	n.a.
1971-72	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	38.7	40.0	36.3

*Abhoy Ashram is the experimental farm of the Kotwali Thana Cooperative Credit Association.

Sources: Safiullah 1969; Karim 1971; PARD, Boro Crop Survey, various years. Data on Abhoy Ashram from PARD, New Rural Co-operative System, 1968, p. 33.

irrigation wells and pumps,[1] thus permitting the farmer to maximize the growth potential of dwarf rice varieties without drowning them. Fertilizer can also be used more effectively in this controlled environment. During the aus and aman seasons, on the contrary, the farmer is at the mercy of the rains. Variation in yields over the period shown in Table VIII is in all probability due more to weather than to any other factor, despite the fact that there has been a noticeable increase in adoption of new varieties and practices by farmers during the aus and aman seasons in recent years (Safiullah 1969, Karim 1972). The boro crop, then, remains the main hope for improvement, and indeed production of boro rice has risen from virtually nothing in the early 1960's to over 500,000 maunds in the 1970's, roughly a third to a fourth of total rice production for the year (Boro Survey 1971-72, Safiullah 1969, Karim 1972).

A disaggregation of data on yield by farm size is illuminating here. In 1963-64 and then again in 1969-70, a sample of cooperative members in Kotwali Thana were interviewed in some depth (Farouk and Rahim 1967, Rahim 1972), with results as shown in Table IX. On the left side of the table, we see that Bangladesh reflects the well-established finding that at low levels of technology, farm size is inversely correlated to yield per acre (Lele 1972, p. 7 and references; Owens and Shaw 1972, pp. 59-60 and 170, n 23). Yield in the initial year[2] was more than ten maunds

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[1]"Wells" (generally called "tubewells" to distinguish them from brick-lined or earthen wells) are sunk into the ground and have (in almost all cases fuel-powered) pumping machinery, while "pumps" (often called "low-lift pumps") are set at the bank of a river to lift water over the bank and onto the adjacent fields.

[2]The year of the initial survey (1963-64) was the fourth year

TABLE IX

INCREASE IN PRODUCTIVITY AND PER CAPITA INCOME FOR COOPERATIVE FARMERS IN KOTWALI THANA, 1963-64 TO 1969-70
(sample n = 122)

SIZE OF FARM	RICE YIELD IN MAUNDS/ACRE			PER CAPITA INCOME (FARM AND NON-FARM IN TAKA)		
	1963-64	1969-70	% gain	1963-64	1969-70	% gain
under 2 acres	28.5	50.6	77	219	488	123
2-3.5 acres	22.1	49.8	125	276	666	141
over 3.5 acres	17.3	38.8	124	242	573	137
average	24.1	47.6	98	243	565	132

Source: Rahim 1972, pp. 36 and 52.

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of the cooperative program in Kotwali Thana. Thus the respondents had been members for varying lengths of time before the survey. As Farouk and Rahim regretfully note (1967, p. 10), no base-line data were collected from farmers <u>before</u> they joined the cooperatives.

an acre higher for the smallest farmers than for the largest farmers. Six years later, all farmers had increased production substantially, but the smallest ones were still over ten maunds an acre in front of the largest ones, though the increase registered by the larger farmers was almost 50 percent greater than that posted by the smallest ones. Both small and large farmers took to the new practices, as is confirmed by Mannan (1972, p. 9), who found no statistically significant relationship between farm size and adoption of the HYV rice strain IR-8, for a sample of farmers interviewed in early 1971.

When we look at per capita income, however, the picture is not as bright for the small farmer, even when non-farm income (which is significantly greater for the small farmer than for the large one) is included. In the right-hand portion of Table IX, we see that income per head[1] was almost as high in the initial survey on the smaller farms as on the larger ones, the difference being only Tk. 23 (between Tk. 219 and 242--it is unclear why

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[1] Larger farms tend to support larger families in the sample, just as has been the case generally in Bangladesh (GOP 1962, Vol. I, part 1, p. 29), so that per capita income rather than per farm income provides a better index of the distribution pattern in the rural areas. Data provided by Farouk and Rahim (1967, pp. 134-135) show this to be the case. They report a zero-order correlation of .306 between total family income and size of holding. By controlling for family size (from data given at loc. cit.), we obtain a partial correlation of .131 between the first two variables. Thus a good deal of the relationship washes out when family size is taken into account. Farouk and Rahim give a wealth of statistical data in their study, but unfortunately this precedent is not followed in Rahim's 1972 analysis, which was never formally published.

Somewhat different data offered by Akhanda (1973, p. 18) show the smallest farmers doing better over this six-year period than is the case in Table IX. Apparently derived from the Rahim and Farouk studies, the Akhanda data seem to have left out of account non-farm income.

income on the middle-sized farms should be higher than on either large or small ones). By the time of the second survey, income on the smallest farms had increased to Tk. 488 per capita, but on the largest farms it had risen to Tk. 573, a difference that now stood at Tk. 85 (while the middle-sized farms reported Tk. 666 per capita, some Tk. 178 higher than the smallest holdings). Income increased for all, in short, but the increase was larger for the larger farmers, a pattern of distribution that we shall find repeated in a number of ways later on in this monograph.

The program was also successful in inducing change in a number of ways not to be measured by crop production figures. In a study conducted in 1964, Schuman (1967) found that significantly more cooperative members thought that opportunities for improving their economic condition were increasing than did non-cooperative members (p. 26) and that members had a significantly higher confidence in their own efficacy in overcoming obstacles and achieving goals (pp. 38-39 and 46-47).

C. Why the Program Worked

A number of factors can be pointed to as explaining the success of the program, of which seven are worth examining in some detail.

1. As has been mentioned already, the society is relatively homogeneous, culturally, religiously, ethnically, and linguistically. Economically, as we have also seen, the society has a relatively (and the qualifying adjective must be emphasized) equitable land distribution and an income distribution that is even closer to equality in the rural areas. The extremes of wealth and poverty that act as a brake on production in so many other low income countries are somewhat attenuated in Bangladesh. Thus, one could posit *a priori* that there would be a greater chance of

reaching small and medium farmers with new ideas of production, for the larger farmers do not have the overweening position of power that has permitted them elsewhere to block progress and reform altogether or, alternatively, to divert all improvements to themselves. And, indeed, this has been the case, at least in the early years of the Academy's project in Kotwali Thana; big farmers refused to join and yet were not powerful enough to thwart the cooperatives (A. H. Khan 1966, p. 32; A. H. Khan 1969, p. 32; Raper 1970, p. 50).

2. There was the guiding and sustaining influence of Akhter Hameed Khan himself. Virtually every analysis of the Comilla project points to his charismatic style of leadership, and it cannot be denied that his continuing presence was a sine qua non of success during his stewardship over the years 1959-71. His name is invoked on any and all occasions at the Academy, at the KTCCA, and in the ministries and departments of the central government in Dacca that are concerned with rural development, while his picture hangs in many a village coop meeting center in the Comilla region, alongside that of the Prime Minister and founder of the country, the Bangabondhu ("friend of Bengal"), Sheikh Mujibur Rahman.

A major apprehension during his tenure there was whether the program would survive his eventual departure (Raper 1970, pp. 258-262). He consistently denied any indispensibility and insisted that it was the organization and the approaches used that were important. The fact that the program has continued after his leaving shows that he was right at least to some extent, but without his long tutelage it probably would not have been in a position to survive at all.

There is also the factor of his personal authority, resulting from his background in the Indian Civil Service and consequent standing in high level administrative

circles in Dacca and Islamabad, as well as from his dynamism and leadership at Comilla. Because of this personal authority, he could institute programs that went against the grain of traditional governmental approaches, such as the redistributive (at least in its initial stage) Rural Works Program and the Cooperatives themselves, with their emphasis on marginal and subsistence farmers. It is doubtful that others could have put such programs across, even temporarily.

3. The program has been relatively successful at mobilizing rural savings. Table VII shows a steady increase over the 12 years shown for both shares and savings, thus proving that there is indeed the potential for saving by small farmers. The shares and deposits were enticed out of the bari (extended family dwelling) to some extent by the interest rates paid (five percent on shares and four percent on savings deposits), but as one of the annual reports notes, "What is perhaps more important is that these savings and shares are used as collateral for advancing loans to the co-operative members" (PARD, New Rural Co-operative System 1969-70, p. 17). This issue will be taken up later on.

4. There has been a very considerable investment of outside resources in the program. To begin with, the shares and savings drawn out of the countryside have never been sufficient to sustain the volume of credit being issued through the program. In 1970-71, for instance, the average accumulation of capital per member was Tk. 21 (Tk. 195 total per member in 1970-71 minus Tk. 174 for the previous year, in Table VII), while the loan issue per member was Tk. 138, meaning that Tk. 117 had to come through loans from outside credit institutions, principally the Jatiyo Samabaya Bank.

In addition to the money allotted directly for credit, there has also been government expense in supplying extra personnel to the project, making available extra inputs, and spending considerable administrative energy in Dacca trying

to decide whether and how to improve and expand the Comilla operation. In 1970-71, the total budget of the Academy (exclusive, that is, of the programs in Kotwali Thana) was reported to be Tk. 1.26 million, of which Tk. 82,000 came from local receipts and the rest from regular, special and research grants (PARD, Annual Report 1970-71, p. 6).

During the Ayub period (through 1969) the program received the personal interest of Ayub himself and funding was not hard to come by, though there was a good deal of opposition at the upper echelons of the East Pakistan administration.[1] Further, there has been a strong foreign involvement over the years, both in personnel and grants, most especially from the Ford Foundation, which gave almost 2,000,000 dollars in grants during 1960-68.[2] Foreign personnel were also sent by the Ford Foundation, notably from Michigan State University, and were sent in addition by the U.S. Peace Corps, as well as from Denmark, Britain and Japan.

5. There was a willingness to admit mistakes and try something new that was most unusual for any bureaucracy, and particularly for one emergent from the South Asian tradition emphasizing control and precedent. Especially with a new program that received such widespread attention both from within Pakistan and in development-oriented circles abroad, there must have been a great deal of pressure

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[1]The Governor of East Pakistan, Abdul Monem Khan, was particularly antipathetic to the Comilla program, apparently because of pressure from larger farmers who feared that the Academy's success among small and middle farmers would undermine their own postion (from interviews during summer 1973; see also A. H. Khan 1971, p. 9; and Lyman 1971, p. 44).

[2]Raper 1970 gives a breakdown of outside funding for these years, pp. 315-317. Ford contributed $1.9 million, while the Government of Pakistan put in the equivalent of $2.4 million.

to report success and thereby justify the publicity and funding that the program was receiving. Yet the various reports and studies made of the experiment were full of self-criticism and questioning of the program's efficacy (Choldin 1969). This was true most of all of Akhter Hameed Khan himself (e.g., A. H. Khan 1966, 1969, 1971). The tradition has not ended with his passing from the scene, for the new vice-chairman, Mahbub Alam, has shown himself equally dedicated to the self-criticism principle (e.g., Alam 1973). Indeed, the present study could not have been written but for the continuous and published self-examination undertaken by the Academy.

6. From the beginning there has been a resolute focus on honesty and rectitude throughout the operation, most particularly at the lower levels. In the ethos of bureaucratic venality and peculation that is so pervasive in the subcontinent, it was considered absolutely essential to have a credible program that the individual peasant would have the confidence to invest in. The perceived ubiquity of governmental corruption (a well-founded perception, it should be noted) has been such a severe constraint on participation in cooperative schemes in the past that a rigid system of inspections was set up for scrutinizing the account books of each village society at every weekly meeting, issuing and accounting for receipt forms, production plans, loan issue and repayment, and so on (see for instance A. H. Khan 1966, p. 53).

7. Probably the most important factor was that somehow Akhter Hameed Khan and his associates were able to hit upon the right combination of control from above and participation from below, of supervision and autonomy.[1]

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[1]On the importance of this issue, see Owens 1971 and Norman Uphoff and Milton Esman, "Local Organization for Rural Development: Analysis of Asian Experience," 1974.

Supervision is needed to maintain the probity of administration, to prevent or, more realistically perhaps, to minimize the corruption that must be expected to occur in the absence of a firm and unwavering system of inspection from above.[1] It is also needed to prevent a second danger that inevitably threatens local structures that become too free from higher direction--take-over by local elites. On the other hand, there are some compelling reasons for having a high degree of autonomy at the local level. Above all, there is the commitment of the regime, at least the present government in independent Bangladesh if not the previous military regimes of the Pakistan period, to participatory democracy. If there is to be democracy at all in any significant sense in Bangladesh, it surely must begin at the local level in order to acquaint the people with its practice.

On a more immediately practical level, a rural development program simply won't work if decision-making is too remote. Most important here is the problem of determining credit worthiness--if distant officials are making the decisions on granting credit, the only way for them to do it with any degree of objectivity is to rely on size of landholding, a method that obviously favors the rich. To use any other criteria is to become caught up in a web of localized particularism and favoritism from which it is impossible to escape. The only standard that can be easily and universally applied is size of landholding, unless the decision-making power is devolved downward to a level close to the individual farmer, where criteria such as the quality

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[1]This need for regular inspection is, unfortunately, all too often confused in the South Asian bureaucratic tradition with an imagined need for complete post-audit, rather than a system of ongoing spot inspections (cf. Appleby 1953 on the Indian pattern). Naturally, the complete post-audit is far behind the event.

of the farmer's production plan or his past performance can be taken into account.[1] Second, distant decision-making cannot deal with the ever present problems of local variability. The irrigation or fertilizer potential is always better for one village than another because of soil conditions, drainage and the like. The same is true of the fields in one end of a single village, as opposed to those at the other end. But only a locally-based official can use these minute yet significant differences as part of the decision-making calculus.

Striking a balance between these two needs is an extremely difficult and resistant problem in rural development. Indeed, to solve this issue is probably the paramount dilemma of rural development.[2] As the author of one of the drafts for Bangladesh's First Five Year Plan stated it:

> While allowing the cooperatives the freedom to operate democratically, it must also be ensured that they do not fall into the hands of vested interests and face the same fate as the old cooperatives. In the context of the socialistic commitments of the state, governmental guidance and directions are, therefore, essential even at the cost of curtailing democratic practices, so that training, discipline, etc., are rigorously enforced, which are the sine qua non for the future viability of cooperatives. (GOB 1973a, I, p. 21).

The success of the Academy leaders in solving this paramount dilemma constituted the core of their achievement

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[1]Of course, the ability to take these factors into account is at the same time the ability to pervert the criteria on behalf of the customary influences of kickback, skimming off percentages for granting loans, nepotism, and so on, all of which reinforce the necessity for supervision from above. See below, pages 51-53.

[2]The phrase is, in a slightly different context, Myrdal's (1968, p. 895).

in rural development. Unfortunately, this success was only temporary, as we shall soon see.

D. The Failures of the Program

From the evidence reviewed so far, the Comilla program would seem to have been a signal success against the uniformly dreary history of rural development programs in the subcontinent. It will become apparent below that the expanded IRDP version of the Comilla program is rather less successful than the original, but in fact the Comilla project itself has exhibited pronounced tendencies over the past few years to revert to what one has come to expect of South Asian rural development programs (Nicholson 1973, Rosen 1967, Myrdal 1968, Bendix 1964, Blair 1971a): political distortions and local control by elite interests. In the Comilla context these two patterns have been manifested respectively by the subsidies issue and the breakdown of administrative supervision through excessively rapid growth.

Massive and seemingly unremovable subsidies have been at the very heart of the Comilla program and after the first few years have become more and more a drain rather than a channel for agricultural development in Bangladesh. To begin with, the major enticement to get farmers to form a KSS is the chance to get a tubewell (or low-lift pump if their village is next to a river); the capital cost of a tubewell, currently reckoned at about Tk. 42,000,[1] is completely subsidized, and the operating cost (about Tk. 3,000 per year) is almost 90 percent underwritten,

[1]And this Tk. 42,000 is the cost (estimated as of mid-1973) of the relatively inexpensive percussion method, which outside the Comilla area has so far been much less favored than the much more expensive mechanized drilling methods, largely for reasons of administrative convenience (Thomas 1972a and 1972b). As long as the capital cost of the wells is completely borne by subsidy, it makes no difference to the farmer how expensive they are, though it should make some difference to the government, which is paying for them.

even though these costs could in fact be borne by the users. In addition, fertilizers are subsidized currently at about 25 percent and insecticides have been subsidized at 100 percent since their introduction into the country. Lastly, there is the continuing underwriting of cooperative credit. A Thana Cooperative Credit Association (TCCA, or in the special case of the experimental Kotwali Thana, the ACF) is supposed to be self-sufficient after five years, but the evidence from Table VII is far from reassuring, even given the fact that the original Kotwali Thana has been a pilot project and subject to all sorts of errors and mistakes that could be ironed out before the program was expanded elsewhere.

In 1969, after eight years of operation, it was estimated in one study that while the cumulative amount of shares and savings subscribed by the members was about Tk. 1.6 million, the cumulative amount of investment in just the irrigation and mechanization programs was Tk. 9.3 million (Rahim 1972, p. 76), and this does not include the overhead costs of running the ACF and the loan issue outstanding at the end of the 1968-69 crop year (Tk. 4,604,000). It has been shown in several studies that farmers could well afford to pay for the capital cost of pumps or tubewells, the actual costs of operating them as well as the real cost of seasonal inputs, and still make a handsome profit (Ahsanullah 1972; A. A. Khan 1965, ch. 8; PARD <u>TIP Evaluation 1968-69</u>, pp. 108-111; Rahim 1972, pp. 75-76; and Dumont 1973, pp. 6-7 <u>et passim</u>). But the reasons for continuing the subsidies are not so much economic as political, and it appears that they will go on for the indefinite future.

Before examining the political aspect of subsidies, some attention should be given to their economic effects. They are pervasively harmful for three reasons.

1. If subsidization of agricultural improvements is to be continued at the present rate, there is no way that

modernization can be extended to the entire agricultural sector, for the country simply could not afford it. That is, the non-agricultural sector, which involves perhaps a quarter of the work force and less than 45 percent of Gross Domestic Product at present (A. R. Khan 1972, p. 38), cannot finance the development of the agricultural sector. Instead, the agricultural sector must finance the development of the non-agricultural sector (Mellor 1966).[1]

2. With any subsidy in a low income country, the rich tend to benefit most, whether it is a subsidy for agricultural inputs, price supports, credit, transportation infrastructure, or education and research. The subsidy either creates a black market in which the rich are better able to operate, or creates a service from which only the rich can afford to benefit, as with farm-to-market roads or education (see Blair 1973 for an elaboration of this notion).

3. Subsidies encourage waste. If the peasant is getting all or part of an input gratis, there is no opportunity cost for being profligate in its use. This pattern of behavior is especially true of irrigation schemes. Tubewells and pumps generally irrigate only about half of their potential acreage; because the water is virtually free, there is no cost in not using it properly--the cooperative members water their own crop and let the rest of the water waste away.

There appears to be a considerable awareness of

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[1]A more accurate comparison would be rural and urban sectors, for the urban sector, with maybe 6 percent of population and at most 10 percent of work force, is in effect being expected to finance the rural sector, which has 90 percent of the work force. The difference between rural and agricultural work forces lies in that part of the village work force that is employed outside cultivation. Presumably they would not be contributing to any government plan to subsidize agriculture by the non-agricultural sector of the economy.

the subsidy problem at the central government level in Dacca,[1] but there is also an awareness there of at least equal magnitude about the political aspects of subsidies. The regime is dependent for its support most of all upon middle and upper-middle range farmers, the kulak class which dominates the countryside. These are the people who marshal votes, who dominate the social structure and farmers' organizations, who have been running the de facto local government since Liberation in the form of the Awami League "Relief Committees" (see section X below). In all probability, this group overwhelmingly won the elections held in December 1973 for the new local government bodies, the Union Parishads, but as the elections were held on a non-partisan basis, this is thus far hard to assess.

To expect this class to give up its subsidies is as realistic as it is to expect that any genuine land reform will take place in India under the present regime, which depends for its support on the landed class (Ladejinsky 1972). It is just not going to happen, so long as this class furnishes the major political support for the ruling Awami League. As an illustration of their power, the fertilizer case is instructive. In the summer of 1973 the government decided to remove the subsidy on fertilizers, but the protest and demonstrations quickly organized by (mainly upper middle range) farmers were so intense that the subsidy was soon returned.[2]

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[1] As determined from interviews. See in addition GOB 1973d, p. 61. Academy research also indicates a concern with the subsidy issue, e.g., Rahim 1972, pp. 75-76.

[2] Though not completely. The rate of subsidy on fertilizer was around 50 percent and was reimposed at only 25 percent. Perhaps there is some hope.

The other major problem with the Comilla program has been the deterioration of administrative supervision. To some extent this breakdown was the result of the Liberation War (Myers 1973), but it is much deeper than that and goes back in time to considerably before the songram. In fact, this deterioration has been an apparently inevitable concomitant of the program's growth and therefore raises extremely serious questions about the very possibility of rural development in Bangladesh and elsewhere as well. For no matter how well a rural development institution works at the pilot project stage, it is of little value unless it can be expanded to an arena sufficently large to have some meaningful impact on the rural sector as a whole. The reasons why this degeneration has accompanied growth in the program are in a real sense the heart of this analysis.

Administrative decline in the Comilla program may be considered under three categories.

1. Supervisory capacity fell off markedly in the late 1960's, at precisely the time of the program's most rapid growth and, indeed, largely because of that growth. In the 1966-67 year, after several good years of operation, it was decided at higher governmental levels to inject more credit into the program and thereby speed up even faster the process of agricultural modernization. Loan issue was thus more than doubled from around Tk. 750,000 in the previous two years (see Table VII). to over Tk. 1,600,000 in 1966-67. In the following year it was again increased, this time almost tripled, to over Tk. 4,200,000. The number of societies grew from 158 by about 65 percent to 261 over these two years, while the number of members more than doubled, from around 5,000 to over 11,500. Loans per member also more than doubled, going from an average Tk. 154 in 1965-66 to Tk. 369 in 1967-68. As Table VII also shows, loans outstanding also went up rapidly, more than quadrupling

in the aggregate to over Tk. 4,000,000, and more than doubling if measured on a per member basis, from an average balance of Tk. 172 in 1965-66 to an average of Tk. 350 two years later. Since that time, though loan issue has declined somewhat, the outstanding balance has been increasing, both in toto and per member, indicating that the program has never really recovered from the rapid expansion of the late 1960's.

The reasons for this state of affairs are not hard to ferret out. Administrative personnel at the thana cooperative unit, the ACF, were given a vast increase of money to be disbursed as credit, and in effect were put under a good deal of pressure to issue more and bigger loans. Accordingly, the rules were relaxed for forming new societies: length of time and standards required of new societies before loans could be issued from the ACF, production plans as prerequisite for obtaining loans, creditworthiness, regulations on repayment of old loans before new loans would be granted, and so on. The demands of the day were to distribute all the credit money, and these other things became for the time being secondary. As a result, a large number of rather suspect societies were formed, many of them in the same village where a KSS already existed, for members would drain the original society of loan funds and then form a new one to get more loans and thereby avoid the problem of paying back overdue loans from the first society. A considerable number of bogus members were enrolled, to flesh out the membership requirements of the societies, and then loans would be taken out in their names. Loans were frequently "rolled over"--members would pay off overdues from past loans with bigger new loans and thus pyramid their borrowings.

Another factor responsible for diluting the administrative attention that could be spent on the ACF cooperative

societies was the expansion program that had begun in 1965-66. In that year Kotwali-type Thana Cooperative Credit Associations (TCCA's, equivalent to the KTCCA in Kotwali) were set up in seven new thanas in Comilla District. Trying to keep track of this expansion drained away a good deal of Academy energy that might have otherwise been spent on helping to supervise the societies in the original Kotwali Thana. Then in 1967-68, the year of the major credit expansion for the ACF, preparations were underway for a still bigger expansion, to the remaining 13 thanas in Comilla District, and one of the opportunity costs of such preparations was lack of concentration on Kotwali Thana.[1]

2. Worst of all, in terms of the long-term implications, the inspector cadre became corrupted. The inspectors are the key figures in the Comilla program, and the seepage of venality into their ranks has had a severe impact on the whole experiment. The importance of the inspectorate may be briefly outlined. As a general rule, there is one inspector for every five to ten village cooperative societies. His duties are to prepare loan proposals for each KSS to borrow from the ACF, to make recommendations concerning loans from the ACF to the KSS, to keep data on weekly meetings of the village societies, purchase of shares and savings deposits, loan issue and repayment, to assist and supervise the KSS manager in disbursing loans to individual farmers, signing receipts, and so on. In short, he is the intermediary between the primary society at village level and the administration at thana level. The managers and the model farmers are supposed to go to their weekly meetings at the Thana Training and Development Center, it is true, and so

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[1]The author is indebted to John W. Thomas for this point. Still another reason for the decline of supervisory capacity (suggested by Raquibuz Zaman) was the very publicity that had been created by the program's initial success. As the Comilla

get some contact with the higher level, but it is the inspector who is the main link between the echelons (a description of the inspector's functions is given in B. Ahmed 1972c, pp. 52-53; also A. A. Khan 1971, pp. 7-17).

These inspectors are usually successful managers of village societies who have been promoted in accord with the Comilla principle that all employees of the KTCCA should be locally recruited. The principle is a sound one, for only a local person can know all the minute variations in ecology and performance that must be incorporated into guiding rural development plans if they are to avoid the stagnating effects of bureaucratic impersonalism. But just as the inspector is in a position to judge local situations from intimate knowledge, so he is also in the position of being affected very materially by the milieu in which he has lived all his life.[1] Many of the inspectors, especially in the growth period of the late 1960's, when there was in effect an emergency recruitment of personnel to administer the growing program, were themselves big borrowers from the primary societies that they had been managing. When they became inspectors they were in a position to cover up their own loan defaults, a temptation to which a good many fell prey. Some also succumbed to bribes and kickbacks, and a good many more who did not fall that far from virtue nonetheless slacked off in the performance of their supervisory

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experiment gained an international reputation in the later 1960's, there was a steady influx of visitors from West Pakistan and abroad, all eager to see what made the program work. Taking care of and entertaining this unending stream of developmental dignitaries took a good deal of energy from Akhter Hameed Khan and the other upper level administrators both at the Academy and the KTCCA.

[1]This tendency has long been observed in Asian bureaucracy. See Braibanti 1962.

duties, thereby allowing a good deal of irregular behavior to take place at village level.

3. Partly because of this subversion of the inspectorate and partly, perhaps, because of the administrative impossibility of keeping close watch on more than 300 primary societies, another perversion set in, that of takeover of the cooperatives by local elites. The qualifying "perhaps" in the previous sentence is of crucial importance here, for if the program did in fact simply become too large to control by any means, there is not much hope for keeping the infinitely larger Integrated Rural Development Program out of the hands of local elites--and this bigger project is now in the process of being expanded to about three-fifths of the country. On the other hand, if the takeover is attributable largely to the operation of the inspector problem, there is some hope that the expanded program can be kept in line by keeping a close scrutiny over the inspectors (assuming of course that they can be effectively supervised). The "perhaps," then, distinguished between a hopeless outlook and one that is subject to some amelioration.

The notion that larger farmers have taken over the cooperatives comes initially as a surprise, for one of the more significant achievements of the Comilla program in its initial years was that it did not appeal to big farmers, who tended to conform to the Weberian stereotype of the "unrestricted Asiatic lust for gain" (Weber 1958, p. 337) and were more interested in the quick return that moneylending could bring than the long, slow process of investment and reinvestment of profit that the smaller farmer was willing to undertake through the cooperatives. The Comilla project was the preserve of small farmers, not big ones (Raper 1970, p. 50; Farouk and Rahim 1967, pp. 34, 48, 57; Rahim 1972; A. H. Khan 1966, p. 32, and 1969, p. 32; Muyeed 1969).

As before, there is some problem here in defining what is "big." It is true there are very few primary societies in Kotwali Thana that are run by men with over, say, 15 acres, but it appears that there are a great many run by men who hold more than four or five acreas, a holding which qualifies its owner for a designation of something like "upper middle range" or "larger farmer," or simply "surplus farmer."[1] One cannot speak of an aristocratic elite or a landed gentry in this area, but there does appear to be a sort of "kulak elite" who are running a great many if not almost all of the Comilla cooperatives.

There are a number of indications of the influence of local elites in village cooperative societies. We may begin by going back to Table II and noting that in terms of farm size, members of the cooperatives tended to compare reasonably well with farmers in the rest of East Pakistan, according to the survey taken in 1964, though they had somewhat bigger holdings than the average in the district where they were living, Comilla. About 43 percent of Comilla holdings were less than one acre, as against only 14 percent of cooperative members' holdings. There were about 77 percent of the cooperative members in the 1-5 acre range, rather more than the 50 percent in the district as a whole. At the upper end, around 8 percent of KSS members had more than 5 acres, but 6.6 percent of the district. Overall, then, the members had larger landholdings than the average farmer in Comilla District, though only slightly larger.

The cooperative managers (again, referring back to Table II), on the contrary, had substantially larger holdings

[1] See above, pp. 19-21.

than the members. All of the managers in a 1964 survey had some land, and more than half had three acres or more, while fully three-quarters of the members had three acres or less. Another survey of managers was taken in 1970, which (to the extent that it is accurate--the sample size of 32 may be simply too small for much confidence) indicates a still greater concentration of land among the managers. In this later year only 22 percent of them had three acres or less. Overbalance in the upper ranges was quite pronounced; 22 percent of the 1970 sample had over seven acres, as against perhaps 12 percent six years before.[1] Managers, then, were considerably bigger landholders on the average than cooperative members in 1964 and appeared to be even more so in 1970.

The mere fact that managers tend to own more land than ordinary KSS members does not prove that these men control the cooperatives in their own interest, or even that they have an overly large degree of influence which they employ to benefit themselves at the cost of the ordinary members, though the data from the preceding paragraph should raise our suspicions in this direction.

Further indications along these lines come from some data given in one Academy annual report on average size of loan for the years 1966-71. Unfortunately the figures given are in obvious error for one of the years, but those for the other four show a most interesting pattern. In Table VII it will be noted that after the big growth boom of 1966-68 the total issue of loans became progressively less each year, as did the average loan per member, the latter dropping from a high of Tk. 369 in 1967-68 to a

[1]The categories of landholding were not the same in the two sample years, so comparison can only be estimated.

mere Tk. 37 in 1971-72, not enough to buy two bags of fertilizer, even at the subsidized rates. The average loan per loanee, however, continued to rise, meaning that the number of loanees was steadily decreasing relative to the number of members, which was increasing all along. That this was indeed the case is seen in Table X, which is derived from the data in Table VII. There appears to have been a marked change from 1966-67 to 1969-71, as a result of which fewer people were getting bigger loans. The average size of outstanding balances was going up quite markedly also, as is shown in the last column of Table VII.

TABLE X

NUMBER OF LOANEES AND MEMBERS OF COOPERATIVE SOCIETIES IN COMILLA, KOTWALI THANA, 1966-71

Year	number of loanees	number of members	percentage of members getting loan
1966-67	7111	8462	84.0
1967-68	(17537)*	11518	(152.2)*
1968-69	8184	11673	70.1
1969-70	3798	11151	34.1
1970-71	3763	11239	33.5

* figures for 1967-68 must be in error, as they show more loanees than cooperative members. Quite likely there were 7537 loanees rather than 17537, which would mean than 65.5% of the members received loans and that the average size of loan was Tk. 576, a figure which fits into Table VII with 1967-68 as the peak year in total loan issue.

Source: data derived from BARD, Twelfth Annual Report, 1970-71, p. 60.

It is possible that the reason for fewer farmers getting loans is that the smaller farmers were increasingly less willing to take risks in the later 1960's and especially in the atmosphere of political uncertainty that prevailed after the overthrow of the Ayub government in early 1969. Following the 1965 presidential election, the Ayub regime came more and more to use rural administration and representative bodies as a patronage operation, and the succeeding Yahya government ran the bureaucracy largely on an ad hoc basis, pending a "return" to popular rule, meaning that there was constant doubt about which programs would be continued and what resources would be available for them. The larger farmer, it might be argued, could afford to take these risks of uncertainty, whereas the smaller farmer could not.[1] It would seem more likely, however, that the KSS's had been taken over by the surplus farmer class, who steered the loan funds to themselves. Demand for credit from the marginal farmer may have diminished somewhat due to the uncertainty factor, but he had to plant crops even more than the surplus farmer, and must have needed credit to do so, even if he used the credit more on traditional inputs than on the new ones. Quite likely he obtained this credit on onerous terms from the very surplus farmer who was borrowing at much lower rates from the KSS.

The clear inference is that the surplus farmers have been getting most of the money and that, as is the case almost universally, the bigger farmers are also the bigger defaulters (A. A. Khan 1971, p. 27; B. Ahmed 1969; Lele 1972, p. 9; Gonzalez-Vega 1973, p. 360; Eckaus 1973, pp. 389, 394). More data on the skewed distribution of overdues comes from

[1]The author wishes to thank Raquibuz Zaman for this suggestion.

a 1969 Academy study of 30 defaulting societies, from which Table XI is taken. We see here a rather direct relationship between size of loan taken and size of default.

TABLE XI

COOPERATIVE MEMBERS AND OVERDUE LOANS BY SIZE IN KOTWALI THANA FOR 30 DEFAULTING SOCIETIES

Size of loan	Percent of loanees	Percent of overdue money
Tk. 0-500	53.5	15.1
501-1000	23.4	22.4
1001-1500	11.2	17.7
1501-2000	4.0	8.7
2001-2500	3.2	8.6
Over 2500	5.8	27.5
TOTAL	100.1	00.0

Source: Ali Akhter Khan 1971, p. 25.

The author of this same study found that the per capita overdue loan was Tk. 1354 for members of the managing committees of the 30 societies he examined, while for ordinary members it was only Tk. 93 (p. 38). Or to take only the loans themselves, managers had accumulated loans per capita worth Tk. 7762 since they had joined their cooperative, while managing committee members had run up Tk. 2571 and ordinary members a rather more modest Tk. 1588 per person (p. 33). At the extreme, there are even cases where one member of a KSS received over 50

percent of the yearly loan to the entire society (M. N. Haq 1973, p. 110).

The default problem has deleterious effects on the KSS other than just the monetary ones, for in most societies, it appears only half or fewer members show up for the supposedly mandatory weekly meeting, and a major reason for this reluctance is that members are afraid of pressure to repay past due laons. These fears seize the manager and model farmer as well, for often they do not go to the weekly meetings at the thana level, because they will be importuned for repayment of their own loans. The result is that often KSS meetings are not held at all (Malik 1973), or are held with very few members in attendance, and the purposes of information dissemination and savings discipline that are at the center of the Comilla program are unfulfilled.

The elites who tend to run the cooperative societies are often not the traditional leaders of the villages, the sardars and matbars of the dominant lineages who form the samaj, or village council, a body which deals with problems of familial disputes, marriages, infringements of grazing rights, and the like (Bertocci 1970 and 1972). Several Academy case studies conducted in the late 1960's found that the cooperative leadership (managers, chairmen and members of managing committees) did overlap to some extent with the traditional samaj leadership, but that by and large there was little conflict between the two groups, principally because they dealt with different issues (Rahim 1969; A. Huq 1969; A. Hoque 1969; Inayatullah 1972; M. N. Haq 1973, pp. 91-92). A later study of 32 managers in Kotwali Thana found that 18 of them were traditional leaders as well, though the same division of decisional labor prevented conflict between the two structures (Mannan 1972).

There may be another reason for the relatively smooth relationship between the old and new institutions, however. Yet another study of 25 village cooperatives found that "a great majority of the positions [of leadership] have gone to the kinsmen and relatives of the traditional leaders. Possibly this is why there is no visible conflict between the traditional leaders and the cooperative leaders" (B. Ahmed 1972a, p. 13). For example, in what must be a far from atypical case study, Rahim (1965-66) found that the most influential person in the village in communication was also manager of the village cooperative and a member of one of the top lineages of the village. His leadership of the KSS was in fact a weapon in village politics for furthering the interest and position of his lineage.

The maldistribution of both loans and overdues, then, is a result of the same factor: control of the cooperative structure by the larger farmers, who appear to be tied into the traditional leadership structure and who stay in power year after year, despite the requirement for yearly election of a manager and model farmer.[1] The scope of possible malfeasance for a manager who becomes too powerful is eloquently summed up in one of the Academy's research reports:

> How many things can a manager do to damage his society? He can steal money. He can juggle the accounts. He can hide the society's records from the members. He can take the lion's share of the loan in his own name and in the names of his sons. He can cause the society to fall into

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[1] A considerable number, if not a majority, of the primary societies have not held elections for a number of years, or if they have held them, the officers were chosen by "consensus," generally a euphemism for control by local elites. In many cases the manager has been the same man since the founding of the society.

> arrears. He can show incompetence in organizing joint projects. And he can carry out all these misdemeanors with imperturbable disdain for law. The manager of Durgapur was doing all these things. (Hussain 1966, p. 24; see also A. A. Khan 1971, pp. 46-47; and B. Ahmed 1969).

Takeover by larger farmers is a very real problem indeed for the Comilla program and a constant one as well (M. M. Haque 1973, pp. 30-31; Lyman 1971; A. H. Khan 1973b, p. 12). It could be argued that the Kotwali operation is, after all, a pilot program, and that a major part of its purpose is to find problems that can be cured before it is extended to the rest of the country. On the other hand, it can be argued that the disease has so far not been cured in Kotwali Thana and that if it cannot be treated in that relatively small organism, there is little chance of preventing it from metastasizing in the much larger IRDP. In view of experience elsewhere, moreover, the condition seems virtually universal in non-coercive regimes. Studies of cooperatives in South America (Pugh et al. 1970) and of community development in India (Nicholson 1973; Bendix 1964, pp. 338-386; Myrdal 1968, pp. 887-891, 1339-1346; Hanumantha Rao 1970), or local politics in villages and small towns in the United States (e.g., Vidich and Bensman 1968, Presthus 1964, Agger et al. 1964) all show a common pattern of rule by elites in their own interest. It is not strange that this situation should exist in the Comilla cooperatives. What is unusual is that for a time the Comilla leadership was able to prevent these trends from occurring. It was in all probability unavoidable that the Comilla societies would turn into instruments for reinforcing the distributional status quo in both the economic and the political sense. This pattern was to repeat itself as the program expanded.

V. THE RANGUNIA ALTERNATIVE TO THE COMILLA MODEL

Besides the Comilla program, there are a number of other approaches to rural development that various people and groups are supporting in Bangladesh. The one currently receiving the most attention is the Rangunia model, developed in the thana of that name in nearby Chittagong District in the late 1960's. It began in a very small way with 1400 acres replanted after a disastrous flood. Within three years it had expanded to cover over half the district, amid claims that it had brought about a doubling of rice production for the district as a whole in this short time, a much better track record, it was alleged, than that posted by Comilla District. The Rangunia approach put a strong emphasis on self-help, voluntarism, and especially initiative and control exercised from below, as opposed to what its proponents saw as an excessive bureaucratic domination that hobbled the Comilla program. Today many see in it a superior version of the Comilla model, one which should replace the Comilla approach as the government's plan to bring the whole country under a cooperative credit program.

The initial event was a flood in October 1967 which resulted from an overflow from the Karnaphuli hydroelectric project, the major power source for the eastern part of the country. Several thousand acres of the standing aman crop were wiped out in Rangunia Thana. The normal outcome would have been a demand for emergency relief from the government, but on this occasion things were different. Mahbub Alam had been in the Foreign Service of Pakistan, but had retired several months before the flood after being implicated in the "Agartala Conspiracy Case," a political trial brought by the Ayub Khan regime against Sheikh Mujibur Rahman (Jahan 1972, pp. 171ff; Ziring 1971, pp. 90-92; Feldman 1972, pp. 185-189). In his retirement he had

taken up farming and had even added the suffix "Chashi," meaning "farmer" in Bengali, to his name. An extremely dynamic and forceful man, he urged the farmers in his vicinity after the flood to set up a cooperative and apply for government help in getting credit and inputs for planting a boro crop instead of merely taking disaster relief. The farmers agreed to the scheme, formed a cooperative, and got their inputs, a process greatly aided by the fact that Alam was a personal friend of the Deputy Commissioner (District Magistrate) at Chittagong. After many near mishaps a bumper crop was brought in. So much publicity had come to surround the project that the Governor of East Pakistan, Monem Khan, came to officiate at a celebration of the success of the undertaking (Rangunia 1968). Later on a team of agricultural economists came from the Agricultural University at Mymensingh to study the Rangunia project (Masud and Underwood 1970).[1]

The new approach quickly expanded to over 1600 cooperative societies in ten thanas of the district within just two years. All were originated locally and were under the charge of an appointed Project Officer, as were the thana level TCCA's, which had elected Project Officers. This was in contrast to the Comilla program, in which the TCCA's were set up by government officers from the outside who then tried to recruit primary societies to join it. The principle was then carried one step further to the district level in the formation of a Federation of Thana Central Cooperative Associations, an elected body which represented

[1]The report was generally held to be a proof of the success of the original Rangunia project, and indeed it did report a marked increase in production, though its major finding was that small farms returned a net loss with HYV rice, a determination that resulted from estimating the cost of labor at its shadow price, even when the labor was being furnished from within the farming family.

the TCCA's in dealing with the central government ministries and departments. Another innovation is the Rangunia TCCA's role in marketing cash crops. Two of the area's specialties are ginger and turmeric, both of which were at the time exported in some quantity to West Pakistan with the business handled by West Pakistani traders. The TCCA set itself up as the business agent for the cooperative members and was well launched into a profitable sideline when the songram disrupted it and left a heavy loss in the form of produce shipped to Karachi but never paid for. As of 1973 the TCCA was trying to put this part of its operations back together again (Rangunia 1973).

The rivalry between the Rangunia and Comilla approaches can be easily overstated, and in many ways it is the outward manifestation of a struggle going on between politico-bureaucratic factions at the central government level in Dacca. The two programs are quite similar, save in a few details, mainly the stress on local initiative and autonomy and on the election of all officials from below. Mahbub Alam, now called back into public service after Liberation, has taken over Akhter Hameed Khan's position as Vice Chairman of the Academy and himself thinks the Rangunia approach offers some helpful correctives to the Comilla program rather than a replacement of it.

The Rangunia concept of electing TCCA officers has already been implemented in part, for now the chairman and officers of all TCCA's, even in Kotwali Thana, must be elected rather than appointed, as was the case previously. Also, the idea of a district level federation of TCCA's has found some support from the Comilla advocates (GOB 1973a I, p. 24). The countrywide expansion now underway through the IRDP is, however, still government-initiated and

government-controlled, which Rangunia advocates see as a cardinal shortcoming ("Faces" 1973).[1]

There is considerable question about the workability and equity of the new approach at Rangunia, despite its attendant publicity. The figures cited (Alam 1972, Lahiri 1973, Young 1970) are that production went from 350,000 tons of rice in 1966-67 to over 650,000 in 1969-70, as is shown in Table XI. The official government figures, however, show an output of only around 560,000 tons for the latter year.[2] But even if we accept the higher 650,000 figure, the earlier base datum is misleading, for it was quite a bad crop year. Production for previous years was a good deal higher: 499,000 tons in 1963-64 and some 528,000 tons for the following year. Still, the increase is significant, even if not as huge as the program's advocates have asserted, and it seems that agricultural development was indeed occurring in Chittagong District.[3] Whether there

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[1]This pamphlet is essentially a diatribe detailing the large number of inadequacies of IRDP, as perceived by Rangunia enthusiasts.

[2]It is curious that the figures conflict for 1969-70, as they agree almost exactly at just over 600,000 tons for 1970-71. One is reminded of Rehman Sobhan's observation on agricultural production estimates:

> The visual estimation method that is used for determining rice production imposes a heavy draught on the judgement and credibility of these officers in the field. If they were to be animated by a desire to earn kudos for their labours in the field, it would not be difficult to substitute optimism in their estimates of acreage and/or yield, for hard work amongst the peasants. In the heady atmosphere of growthmanship which prevails in the country, it is not impossible for these officers to be infected by the virus to the extent of coloring their Judgement (Sobhan 1968, p. 312).

[3]Particularly if the 798,000 tons reported for 1971-72 is correct.

was really greater improvement than in Comilla District over the past few years is something else. While Chittagong's production was increasing from, say, 500,000 to something over 600,000 tons a year, Comilla's was going from around 750,000 to almost 900,000, though as Table XII shows, it fluctuated rather widely from year to year. Akhanda, in a BARD-sponsored study, found the annual rate of increase to be 5.75 percent for rice production in Comilla for the ten year period 1962-72, as against 5.06 percent for Chittagong (Akhanda 1972), a difference all right, but probably not a significant one when sample error in crop estimation and bureaucratically generated hyperbole are taken into account.

An equally important question is who benefits from the increased production in the Rangunia scheme of things? One of the assertions made by Rangunia enthusiasts is that while the Comilla program will only allow property owners into a KSS, the Rangunia system includes all sections of the population, small farmers, landless laborers, and women (Alam 1973, Lahiri 1973). The program is especially solicitous of "the poor borga farmer [sharecropper] whose identity remains unknown even to the postal peon and thus beyond approach by even a postcard" ("Faces" 1973, p. 8).

But in view of what has been observed to be the case in Comilla and elsewhere in the subcontinent, is there any reason to think that Rangunia will be different, that more autonomy will result in more egalitarianism in the distribution of goods and power? Unless there has been some miraculous change wrought in the character of local leaders by the Rangunia approach, there is every reason to expect local elites to run the program in their own interest, and the more autonomy they are allowed, the greater should be the expectation that they will do so. The possibilities of the bargadar or the landless laborer really being helped

TABLE XII

RICE PRODUCTION IN COMILLA AND CHITTAGONG DISTRICTS, 1962-1971
(figures in thousands of tons)

Year	Comilla	Chittagong
1962-63	742	447
1963-64	724	499
1964-65	802	528
1965-66	784	391
1966-67	603	378
1967-68	806	545
1968-69	859	525
1969-70	851 (902)#	559 (672)*
1970-71	895 (902)	603 (602)
1971-72	(885)	(798)

Sources: 1962-63 through 1966-67: GOEP various.
1967-68 through 1970-71: GOP 1970 and various.

*figures in parentheses from mimeo. data furnished by Chittagong Federation of Thana Cooperative Credit Associations.

#figures in parentheses for Comilla District from mimeo. data furnished by IRDP, Dacca, May 1972.

would appear slight without strong government controls forcing the distribution of some material goods his way in the form of credit and inputs.

Two other questions can be raised about the Rangunia project, both of them similar to those asked of the Comilla program. First is the matter of cost and return. Just as the investment in Comilla has been very substantial, so has there been a great deal of funding committed to Rangunia in one way or another, leading one critic to assert that the Rangunia approach "cannot be considered a viable example in the real sense" (M. F. Rahman 1973). The other question is the matter of leadership. In much the same way that Comilla was begun by an extremely gifted and dynamic personality, the Rangunia project was started by a man of like talents. True, Mahbub Alam bowed out of direct involvement soon after the initial success (though he has maintained a close interest in it), but the man who replaced him as the guiding light of the program, Manutosh Das, is also exceptionally able and energetic. What will happen should he leave is a very hard question to answer.

VI. THE THANA IRRIGATION PROGRAM

Ever since the success of the Comilla program became apparent, there has been pressure to expand it to the whole of East Bengal. Some aspects, such as the Rural Works Program, were spread very quickly into all of the province, but the cooperative credit structure that constituted the heart of the project was expanded very slowly, despite importuning from the government to spread it more rapidly.[1] Akhter Hameed Khan resisted such pleas, feeling very strongly

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[1]Not all government officials were so anxious. See footnote 1 above, on page 41.

that the program would become incoherent and too thin if expanded too quickly (Raper 1970, pp. 232ff; A. H. Khan 1966, pp. 29-29), as had notoriously happened to the Community Development program in India after its original success in one small area (Tinker 1963).[1] By 1966 only ten other thanas had been taken up and even as late as 1970 there were just 23 besides the original Kotwali Thana. After the liberation war, the Comilla setup has begun to expand in the form of the IRDP, as we shall see in the next section.

There was another program modelled in part on the Comilla experiment that did expand very rapidly in the immediate pre-*songram* period, the Thana Irrigation Program (TIP). This has been a project to modernize agriculture during the *boro* season by disseminating low-lift pumps as rapidly as possible on a cooperative basis throughout the country. It was thought that there would be time enough later on to integrate these pump users into Comilla-type cooperative structures, but for the present it was necessary to increase production as fast as it could be done. Thus the pump groups would be set up, then turned into KSS's, and finally phased into the IRDP as it was slowly spread across the countryside.

After a pilot test the previous year, the TIP commenced in earnest in 1967-68 as a joint project of the Basic Democracy and Local Government Department, the East Pakistan Agricultural Development Corporation, the Agricultural Directorate, the Cooperative Directorate and, in an advisory role, the East Pakistan Water and Power Development Authority. Despite the potential bureaucratic rivalries involved, the program proceeded quite rapidly.

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[1] For a brief comparison of the Indian and Pakistan experiences, see A.T.R. Rahman 1968 and Blair 1971a.

The TIP begins in a village with the formation of a pump group--a number of farmers who come together to take advantage of the program. They elect a managing committee, including a manager, a model farmer and a "pump driver" (operator). The group then draws up and submits an application for a pump. It it is lucky, a pump is supplied (at government cost), along with training for the driver and the model farmer. In addition, the government gives subsidies for operating the pump (78 percent), for fertilizers (formerly 55 percent, now 25 percent) and insecticides (100 percent), though it seems clear that the farmers could have done quite well without the subsidies (PARD, Evaluation 1968-69, pp. 155-157).

Once the pump group gets into operation, government officers try to convince the members to convert their group into a cooperative, or KSS, on the Comilla model. Such a move would mean the discipline of regular saving, but at the same time the farmers would get the credit and training that is part of the Comilla approach. The last step is the integration of the KSS into the IRDP, as the latter eventually moves into the thana where the group is located.

It is clear from Table XIII that the Thana Irrigation Program has made substantial progress since its inception in the 1967-68 year. Originally it had a target of 40,000 low-lift pumps and over 2,200,000 acres irrigated set for 1972-73 (BARD, Evaluation 1969-70, p. 10), but the liberation war intervened, shoving the goal back several years. Still, the number of pumps has increased about eightfold under TIP, the acreage by over five times and the number of cultivators benefited by over four times.

In other respects the picture is less bright. A study conducted by the Comilla Academy research staff showed that 89 percent of the managing committee members and 87 percent of the managers themselves were chosen by "consensus,"

TABLE XIII

LOW-LIFT PUMP IRRIGATION DATA FOR BANGLADESH, 1960-61 THROUGH 1972-73

Year	Total pumps	Cusec Capacity	Acres Irrigated	Acres irrigated per cusec	Cultivators benefited (thousands)
1960-61	1,367	2,900	110,000	38.0	n.a.
1961-62	1,555	3,200	118,000	37.0	n.a.
1962-63	2,024	4,200	147,000	35.0	101
1963-64	2,477	5,000	150,000	30.0	122
1964-65	2,239	4,600	134,000	29.0	111
1965-66	3,420	6,980	173,521	25.0	174
1966-67	3,991	8,526	225,105	26.0	200
1967-68	6,558	13,656	317,903	23.0	310
1968-69	10,852	20,487	429,952	21.0	464
1969-70	17,852	32,730	642,751	19.7	638
1970-71	24,481	44,933	875,957	19.5	740
1971-72	27,229	44,618	883,941	20.0	846
1972-73	32,924	61,266	1,230,468	20.8	n.a.

Source: Through 1970-71: GOB 1973d, p. 53. For the last two years and for cultivators benefited for all years: M. A. Latif 1973.

an indication that the procedures of forming the groups and selecting the leadership may have been a good deal less than totally democratic in a large number of cases. Fully 47 percent of the sampled groups held no meetings at all, and only 10 percent met on a weekly basis, as all groups were supposed to do. The landholdings of the members approximated the national pattern; an average of slightly over 2.5 acres for group members in 1968-69 against an estimated average farm size of 2.6 acres for the country (according to the 1968 Master Survey). But the average holding for managers was a considerably larger 7.35 acres. In terms of acres irrigated, members averaged 0.9 acres, while the mean for managers was 2.5 acres. Some 12 percent of the managers irrigated over 5 acres, as against a mere 2 percent of the members. A full 89 percent of the sampled groups converted into KSS cooperatives, but only half of the members also joined these Comilla-type societies, and of these only 61 percent actually received loans, or about 30 percent of the total group members.[1] The inference seems rather clear: a large number of groups would appear to have been organized by a few men of substance, who padded out the membership rolls with non-participating or even non-existent members, all for the purpose of securing the largess of this new government program for themselves.

The explanation of local officers for the failure of half the group members to join the KSS credit cooperatives is revealing: "When asked about the reasons for [these group members] not joining the co-operatives, the thana co-operative officers have various answers, such as, members did not like to purchase shares and give thrift

[1]Data in this paragraph are from BARD, Evaluation Report 1969-70, pp. 70-79 and 112-113, except for 1968 Master Survey data, which are from A. R. Khan 1972, p. 39.

deposits; members did not think it worthwhile; members did not need credit" (BARD, Evaluation Report 1969-70, pp. 72-73). The thought that farmers do not need credit or would not find a few taka to put up in order to get five or ten times that amount back at a very low interest rate seems somewhat less than credible. A more likely explanation is that these members were included only to puff up the size of the society but were not intended by village elites to draw any pecuniary benefits. In the words of one student of the TIP, "one might as well suspect that at least some of the groups are composed of farmers in a quasi-tenant, debtor relationship to the group manager." (S. Latif 1972, p. 25; see also Lyman 1971, p. 35; and Akhanda and Kamal 1969, p. 22).

The efficiency of the program in terms of area irrigated is also less than encouraging. As Table XIII shows, the acres irrigated per cusec (cubic foot of water per second capacity of a pump) has declined from the 35-38 range back in the early 1960's to barely 20 acres in recent years.[1] There appear to be two reasons for this. First, the extremely generous subsidy that the farmers are given means there is little cost to them for wasting water. Second, they do not pay even at the subsidized rate for the amount of water or the hours of water flow that they receive, but rather they pay for the area that is irrigated, meaning that

[1]The decline could be in part due to use of pumps in progressively less favorable terrain, or to more intensive use of water on smaller plots. However, it would appear that neither explanation could account for the total decline. Another possible explanation is that some of the "wasted" water is in fact being sold to non-members of the pump group, without the transaction being entered in the groups' account books. In this case the water does get used, though the government is not receiving any payment for it.

there is absolutely no incentive for them to use the water carefully (Dumont 1973b, pp. 36-38).

It had been the intention that farmers would assume most of the operating cost of pumps over a five year period, increasing their contribution from 24 percent in the first year to about 78 percent in the fifth year. But in fact this decreasing subsidy scale was never put into effect and the subsidy has been continued at the first year level ever since TIP began (GOB 1973c, p. 28). The following observation was made by Akhter Hameed Khan about the previous regime in East Pakistan, but it seems equally applicable to the new one:

> Perhaps, under the stress of political agitations and the old paternal attitude of government, these two fundamental aims, viz., self-support and self-management, are being discarded. The distribution of pumps is in danger of becoming a distribution of favours, a boon from a benign government, requiring little reciprocal effort on the part of the beneficiaries. (A. H. Khan 1971, p. 8).

Altogether, the TIP has brought a third crop to almost 850,000 cultivators and has contributed very directly to a sizable increase in boro rice production. Boro rice grew from about 830,000 tons in 1966-67 to more than two million tons in 1972-73 (Table I), largely because of the irrigation provided through the TIP. But like all other programs in Bangladesh, its efficiency is hampered by subsidies and its equity by the ability of larger farmers to turn opportunity to their own account.

VII. COMILLA EXPANDED: THE INTEGRATED RURAL DEVELOPMENT PROGRAM

The reservations that Akhter Hameed Khan and his colleagues had against over-rapid expansion of the Comilla program did not mean that they were opposed to any growth

at all outside Kotwali Thana. Rather, they favored a slow and gradual buildup with careful scrutiny and evaluation at every step of the way. In 1963-64 three new systems of cooperatives were set up in different thanas of other districts of East Pakistan, and in 1965-66 the Comilla program was spread to seven more thanas, all within Comilla District. Three years later, in 1968-69, the remaining 13 thanas of Comilla District were taken up. Within another year, a plan was promulgated by the government to expand the system to the entire province of East Pakistan, a total of 410 thanas, under the rubric of the Integrated Rural Development Program.

The liberation war interrupted the plan, but immediately after independence it was set up again. In 1972 ten new thanas were incorporated under IRDP, while in 1973 some 54 more were taken up, for a total of 87 beyond the initial Kotwali Thana experiment. The current plan is to expand by 63 during the 1973-74 year and then by 50 more over the following two years for a total of 250 by the end of 1975-76, as shown in Table XIV.[1]

A regular staff has been set up in Dacca to supervise the program, with an Executive Director from the top ranks of the civil service working under the Ministry of Local Government, Rural Development and Cooperatives. The plan is for each new thana taken up to be allotted Tk. 2,680,000 over a five-year period, of which the two million will be a long-term loan and the remainder grants for startup and maintenance expenses. After the five-year period, it is anticipated that the TCCA will begin to become self-sustaining by the sixth year (though it is

[1]Earlier it had been planned to cover all 410 thanas by 1975-76 (GOB 1973a III, p. 34), but the plan was later cut back to a less ambitious target of 250.

TABLE XIV

PLANNED EXPANSION OF INTEGRATED RURAL DEVELOPMENT PROGRAM, 1972-1978

	Through 1972	Jan.-June 1973	1973-74	1974-75	1975-76	1976-77	1977-78
New TCCA's	--	56*	61*	50	50	--	--
Cumulative TCCA total	33	89	150	200	250	250	250
New KSS's	--	1,370	5,640	7,490	9,180	5,720	3,000
Cumulative KSS total	6,561	7,931	13,571	21,061	30,241	35,961	38,961
New members	--	36,000	237,000	478,000	702,000	614,000	342,000
Approximate cumulative member total	162,000	198,000	435,000	913,000	1,615,000	2,229,000	2,571,000

Source: Haque 1973, table 2. M. Mokammel Haque

*Actually, only 54 new thanas were taken up by June 1973, with the missing two put over into the next year for a total of 63 (Haque 1973, pp. 22-23).

implied that it may take longer for this to happen--see GOB 1973a I, pp. 27, 41-43 and III, pp. 78-79; also Stepanek 1973). The program will be integrated into the new local government structure, in that the TCCA will be subordinate to the representative body at thana level, the new thana board, itself composed of the chairmen of the union parishads. The directors of the TCCA's will be elected from the heads of the individual primary societies, and the Thana Development Officer, a gazetted member of the bureaucracy, will serve as its secretary (GOB 1973a II, GOB 1973b). The TCCA will, the IRDP officials hope, have a monopoly over inputs, including credit (GOB 1973a I, pp. 26-28 and II, p. 10), thereby cutting out the older pre-Comilla cooperative credit operation which has been a rival to the Comilla system ever since it began, and which will be examined in our next section.

It is of course too early to tell what is happening to the 54 thanas that have been incorporated into the IRDP during 1972 and 1973, but it is possible to get some feel of the probable direction of things from the 20 Comilla thanas that were begun in the 1960's. Table XV gives an overview of the experience there, for the first seven thanas begun in 1965-66 and the remaining 13 started in 1968-69.[1]

The number of societies and members has been growing throughout the period, as have shares, savings and loan issue. There was some interruption during the <u>songram</u>, but since then growth has been quite rapid, especially in the newer group of 13 thanas. Still, the program has a long way to go if it is to attain anything like complete coverage, for even at the end of 1972 it had taken in only about

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[1]The three thanas in other districts that were begun in 1963-64 were thought to be <u>sui generis</u> and therefore not considered here.

TABLE XV

GROWTH OF INTEGRATED RURAL DEVELOPMENT PROGRAM
IN COMILLA DISTRICT, 1965-1972

	SOCIETIES	MEMBERS	SHARES & SAVINGS (TK. '000)	CUMULATIVE LOAN ISSUE (TK. '000)	OVER-DUES (TK. '000)	PERCENT OVER-DUE
SEVEN OLD THANAS						
1965-66	282	8,724	364	735	--	--
1966-67	550	14,625	715	1,510	0	--
1967-68	948	24,686	1,651	4,992	108	2.2
1968-69	1171	33,078	3,326	8,252	371	4.5
1969-70	1324	37,634	4,422	22,970	1,847	8.0
Nov. 1970	1373	39,446	4,770	25,398	2,436	9.5
Jun. 1972	1645	45,643	6,944	35,681	10,744	30.1
Dec. 1972	1855	52,226	6,641*	37,352	10,679	28.6
THIRTEEN NEW THANAS						
1968-69	432	9,021	213	418	--	--
1969-70	1177	25,131	1,218	5,818	173	3.0
Nov. 1970	1338	29,067	1,614	7,556	237	3.1
Jun. 1972	2362	51,966	3,002	15,886	3,736	23.5
Dec. 1972	3169	72,808	4,179	21,626	4,063	18.8

*The decrease from the previous year is accounted for entirely by one thana, which was reported to have Tk. 1,387,000 shares in July 1972 and only Tk. 623,000 in December 1972, meaning either that there was a massive disinvestment, or that the figures are in error. Inasmuch as shares are ordinarily not redeemable and since savings (which can be withdrawn) for this thana increased from Tk. 826,000 to Tk. 943,000 for the same period, it is more likely that the figures err.

Sources: 1965-66 through 1969-70: PARD, New Rural Co-operative system, various years.
November, 1970: A.H. Khan 1971, pp. 11, 13, 18, 19.
June 1972: Mujibur Rahman 1973, pp. 31, 38.
December 1972: data supplied by IRDP, Dacca.

20 percent of farming families in the seven thana group and around 15 percent in the larger group.[1] Rice production in the district has also grown, though it is hard to assess the amount of the increase that can be attributed to the IRDP operation.[2]

Unfortunately, default[3] has increased along with everything else, particularly since liberation, partly because of the vast number of problems involved with rehabilitating rural administration after the disruptions of war, and partly because of a widespread hope in the countryside (abetted by politicians gearing up for the 1973 National Assembly elections) that the government would forgive all loans contracted by agencies of the former Pakistan government. At the low point, in June 1972,

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[1]The method for arriving at these figures follows that used by Akhter Hameed Khan (1971, pp. 17-18). We take the population estimates of the government for 1971 (GOB 1973e), assume that 70 percent of this total are in farmer families (subtracting 30 percent as landless laborers, non-agriculturists and big farmers), then divide by six (the average farm-owning family size, as reported by the Census of Agriculture 1960). This gives an estimate for the number of small farm families who are the target for the Comilla cooperatives. In Kotwali Thana such an estimate is difficult to make, for the thana includes Comilla town as well as the rural area, and a separate 1971 population estimate is not available for the town. But guessing at 75,000 people in the town to be subtracted from the 1971 estimate for the whole thana, the coverage of the cooperatives is somewhat less than 50 percent.

[2]It is also hard to determine the accuracy of the production figures themselves, as was noted in section V of this paper.

[3]Default, or "overdues" in Table XV should be distinguished from the "outstanding loan balance" data in Table VII for Kotwali Thana. The latter category includes loans not yet due as well as those overdue. The overdues in Kotwali in the summer of 1972 were Tk. 4,168,000, or about 27 percent of the cumulative loan issue to date.

defaults ran about five times the previous year's loan issue for the seven old thanas and about four-fifths of loans for the new thanas.[1] In the latter part of 1972, the default rate declined a bit for both groups, as farmers began to pay off some of their arrears, probably because of the rule that a KSS in default is ineligible for any further loans. But the drop was not a very large one for either group of thanas.

In a way the troubles that have beset the IRDP thanas are an extension of problems that began to affect them before the liberation war. It will be noted in Table XV that in the seven old thanas the default rate had gone up to almost ten percent by November 1970, the eve of the songram, a development that was a source of alarm to Akhter Hameed Khan when he went on an inspection tour of the IRDP thanas in that month. His account of that trip, published as Tour of Twenty Thanas, while exhibiting some pride at the accomplishments of the new programs, is a most insightful critique of the expansion plan, and a catalogue of many of the things that can go wrong in rural development.[2]

Akhter Hameed Khan opined that perhaps 20 percent of the groups in the Comilla IRDP thanas were "pocket societies" dominated by a few powerful men (A. H. Khan 1971, pp. 20-21),

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[1] In Kotwali Thana, the overdues in the summer of 1972 ran about ten times the loan issue for 1971-72, leading to the inference that the older the organization, the more the default rate, perhaps because of the greater influence over time of influential farmers who can get away with defaulting.

[2] The introduction to Tour of Twenty Thanas has been reprinted as the second essay in Khan 1974. It should be read by anyone interested in Comilla who cannot get access to the original publication.

who presumably ran their societies so as to benefit themselves. In some thanas, as many as 20 percent of the societies had been taken over by "inveterate defaulters" (pp. 35, 40, 52, 64). There were a number of instances in which managers had taken the savings and share money of their members and diverted the funds to their own private use (p. 31). The IRDP officials in Dacca thought that one of the problems with the Comilla TCCA's was that they did not receive enough capital in the initial years (GOB 1973a I, p. 42), but Akhter Hameed Khan saw the shortcomings as stemming from improper use of funds rather than a lack of them. Indeed, a real problem in his eyes was the overzealousness of TCCA inspectors in urging TIP pump groups to form KSS cooperatives into which credit would be injected before the members were ready to use it effectively (A. H. Khan 1971, pp. 73,89, see also GOB 1973a I, p. 20).

The IRDP planners recognize the danger of cooperatives being taken over by big farmers (GOB 1973a I, pp. 20, 23), and in fact this kind of subversion is seen as the main danger to the success of the IRDP:

> The emergence of the People's Republic of Bangladesh with the unequivocal promise for establishing an exploitation-free society through socialistic democratic reconstruction has opened up the prospect for liquidation of vested interests comprising a few that [have] continued [their] economic power and frustrated any effort at releasing the force of the masses of peasants and workers [for] building a happy prosperous nation. (GOB 1973a I, p. 32).

The solution to the threat of big farmer domination in the cooperatives, say the planners, is to restrict full (i.e., voting) membership in the KSS's to farmers with seven acres or less (GOB 1973b, p. 9), or alternatively to reserve 50 percent of the managing committee seats for such cultivators, with half of these reserved for peasants holding

under three acres (M. M. Haque 1973, pp. 30-31). Given proper supervision from above, this sort of representativeness could be enforced, but in the absence of any strong and constantly reinvigorated machinery to insure that these smallholders had an effective voice on the managing committee, their position on these bodies would in all probability remain purely symbolic, as has lamentably been the case with the Untouchables and women given reserved seats on panchayats in India.

Even in Kotwali Thana it proved impossible to exercise this kind of control over the cooperative societies after the big credit expansion of 1967-68. It is utopian to think that it will be possible to maintain control in a program that plans to enlarge the number of cooperative societies from 7,900 to 39,000 and the number of members from around 200,000 to more than 2,500,000 in five years. As the program expands, the capacity of an already overstrained bureaucracy to supervise it can only contract, leaving the larger farmers scope to put the newly injected funds to their own uses. As the Planning Commission noted in its official plan for 1973-74:

> By 1972-73, the program was extended to 56 additional thanas. A large number of village co-operatives were formed. But the average membership per village society was low (about 25), showing that only about one-fourth to one-third of the cultivators joined the co-operatives. The landless and share-cropping cultivators were not attracted to these co-operatives. In many cases the co-operatives were dominated by traditional power elites in the villages, who used the co-operatives to expand and consolidate their exploitative roles. (GOB 1973d, p. 49).

In a somewhat different way this is what happened in India as the number of blocks in the Community Development Program increased from 15 blocks in 1952 to almost 2400 by the end of 1958 (Tinker), and it must be expected to happen in

the thanas of Bangladesh.[1]

VIII. THE UNION COOPERATIVE MULTI-PURPOSE SOCIETIES

The British were aware of the problems of rural debt and credit as a retarding force on agricultural development, and as early as 1904 a Cooperative Societies Act was passed, setting up cooperative credit societies in the subcontinent. The cooperative structure underwent a number of changes during the remainder of the British period, but none of them produced an organization that supplied more than a small fraction of Bengal's agricultural credit needs.[2] At Partition, East Bengal emerged with a system of over 25,000 credit societies in an irreparable state of chaos, for the headquarters and the books were in Calcutta with the government of the Indian state of West Bengal and hence unavailable.

A consolidation program was embarked upon with the goal of making fewer, larger and more viable societies, focusing upon the union level, a geographical area of 10-15,000 people that dated back to the first organization of village chowkidars (constables) in the late 19th century.[3] By the mid-1950's there were roughly 4000 cooperative credit societies in East Pakistan, approximately one per union. Along with the consolidation it was thought that the

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[1] A development block or anchal in India is more or less equivalent to a thana in Bangladesh.

[2] This history is briefly traced in Mujibur Rahman 1972, pp. 2-4, and at some length in Tepper 1966, ch. 3.

[3] There are, for example 12 unions in Kotwali Thana.

cooperatives should do much more than merely supply credit. Accordingly, they were reconstituted as Union Cooperative Multi-Purpose Societies (UCMPS), which would arrange the supply of physical inputs, marketing of produce, dissemination of information on new farming practices, and even promotion of public health measures. The list of their objectives, in fact, reads very much like an enumeration of all the things that are required for a comprehensive rural development program (Mahmoodur Rahman 1972, p. 5), whence the inclusion of the word "multi-purpose" in the title of the new system.

As it turned out, the UCMPS remained strictly a credit-disbursing institution, with its major purpose the replacement of the moneylender (L. R. Khan n.d., pp. 19-20), and the other goals remained paper objectives only. Even the credit supplied by the UCMPS was never very sizable in relation to need. A 1956 survey showed institutional sources of credit (of which the UCMPS share was something like two-fifths) to account for less than 7 percent of total rural borrowing. Another survey in the late 1960's showed that the institutional share had gone up, but only to around 14 percent of total loans by farmers, with UCMPS funds amounting to roughly three-fifths of the institutional total.[1] Today it is a sizable operation, lending Tk. 50 million and more per year, but even by optimistic estimate it reaches only about 15 percent of the farmers in the country (L. R. Khan n.d., pp. 4-5).

The data available are somewhat less than self-explanatory on repayment, but it appears that the record is an uneven one. The Registrar of Cooperative Societies (administrative head at the national level) has claimed that

[1]Data in this paragraph from Mujibur Rahman 1972, pp. 2-4, and Solaiman and Huq 1973, p. 4.

repayment stood at around 78 percent up through 1970, though it has deteriorated greatly since then (Eusuf 1973). Other figures show that recovery was generally far less than 78 percent, varying between 8 percent and 80 percent as of the due date for repayment. Eventual recovery did range around the cited 78 percent figure, but this was in part because the apex cooperative bank, the Jatiyo Samabaya Bank, borrowed from the central bank to cover its losses from defaults (Mujibur Rahman 1972, pp. 26-29 and appdx.; see also L. R. Khan n.d., p. 7). Whatever the mechanisms were, it appears that default was substantial before liberation and that it has been a good deal greater since then.

One frequently encounters charges that the UCMPS are merely a front for channeling credit moneys to bigger farmers (or even "big absentee landlords" [e.g., BO 1973a]), and its administrative capacities are generally regarded as quite weak (Lyman 1971, p. 36), but the UCMPS have not been studied with anything like the intensity that has been applied to the Comilla cooperatives (or any of the other institutions of rural development that we are considering in this paper), and so the nature of their operations can only be guessed at. There would seem to be a fairly good chance that the critics are correct in their assessment of the beneficiaries' identity, in view of the rather high default rate (implying the influence of larger farmers) and the vast size of the program with its inevitably attendant difficulties of supervision.

One thing that is evident is that the traditional cooperatives are giving a good deal of competition to the IRDP expansion. The UCMPS charge 9 percent interest on their loans, while the Comilla-type cooperatives charge 15 percent, a difference that the Bangladesh farmer has no difficulty in understanding. Actually, as Comilla advocates

frequently point out (e.g., Solaiman and Huq 1973, p. 27; M. M. Haque 1973, pp. 18-19), the real rate is only 13 percent, for the KSS gets a 2 percent rebate, and beyond that the KSS manager gets 1 percent as a return for supervision and realization of the loans. In addition, of course, the Comilla cooperative member gets the benefits of extension training through the model farmer, as well as access to the physical inputs that go with the Comilla program. Still, the interest rate differential remains. In his Tour of Twenty Thanas, Akhter Hameed Khan found the older cooperatives a major source of concern to the newer IRDP program. The older system had a large number of intense partisans, who did their best to sabotage the upstart IRDP, using the lower interest rate as one of their major talking points in urging people away from it (A. H. Khan 1971, pp. 16-17, 32, 39, 61, 73). The French agronomist René Dumont noted the competition between the two structures in his report on rural development in Bangladesh and urged that the dual system be eliminated (1973a). His recommendation found an understandable support from the IRDP side, which thought that the UCMPS should indeed be abolished and the field left entirely to themselves (GOB 1973a I, p. 28; M. M. Haque 1973, pp. 28-29), or that at least the older operation be reduced to an auditing function for rural credit administration without doing any lending itself (GOB 1973a I, p. 22).

Despite these pleas, the UCMPS has remained alive and functioning, at least through the end of 1973, principally because of long-term bureaucratic rivalries at the upper echelons of the central government, which date back to the Pakistan period (Lyman 1971, p. 45). The UCMPS, allied to the Ministry of Agriculture, has powerful patrons there, while the Comilla program seeks its support from the Ministry of Local Government, Rural Development and Cooperatives and from various bureaucratic and political

allies elsewhere in the government.

This upper level feuding may have a deleterious and possibly devastating effect on the Comilla program, for if it is not curbed, the operation of a Gresham's Law of credit would drive people to get money from the cheaper agency wherever the IRDP moves into an area covered by the UCMPS, and the cheaper agency is also the one whose collection agents have proven most easy to evade.

There are two other lending operations, the Agricultural Development Bank of Bangladesh (ADBB) and the taccavi loan system. In the late 1960's, the ADBB (or rather its predecessor) supplied about 5.4 percent of rural credit, as against 0.8 percent from taccavi loans and 7.7 percent through cooperatives (Solaiman and Huq 1973, p. 4). The ADBB lent largely to middle level farmers (18 percent of loan money went to farmers below 3 acres and 59 percent to those with less than 12.5 acres), but included a good deal of lending to the upper ranges as well (10 percent of loan money to farmers with over 400 acres--mainly tea estates).[1]

Taccavi loans date back to the 19th century and have historically been primarily disaster relief loans. In more recent times they have been used by the Agriculture Department (now Ministry) mainly to popularize fertilizer, new seeds and other innovative inputs, carrying an interest rate of 7 percent, even lower than loans from the UCMPS. Administration for recovering taccavi loans has generally varied between being lax and non-existent, a situation reflected in the data on repayment, which varied between 4 percent and 30 percent during the 1960's (Mujibur Rahman 1972, pp. 39-42). An additional problem in collecting the

[1]Data from Mujibur Rahman 1972, pp. 6-20.

loans stems from the precedent set in 1956 when the East Pakistan government, apparently despairing of collecting loans that had been on the books for decades in many cases, wrote off all taccavi loans from before 1955. Naturally there has been hope ever since that the government would repeat the write-off, an expectation not conducive to timely repayment and one which may well prove to be a self-fulfilling prophecy.

These two lending structures have their patrons as well as the UCMPS and the Comilla program. Consequently, despite all manner of denunciation and invective hurled against different programs, the competition, waste and duplication remain.[1] It will probably be a considerable time before the agricultural credit structure in Bangladesh is rationalized.

IX. THE RURAL WORKS PROGRAM

There was one rural development project in East Pakistan that was expanded immediately to cover the entire province, and indeed with the blessings of Akhter Hameed Khan, who was so cautious about extending the Comilla cooperatives outside the original experimental area. This was the Rural Works Program (RWP), which in its pilot phase spent just over a quarter of a million taka in Kotwali Thana, and the next year had a budget of Tk. 100 million, spread out over all of East Pakistan and administered through the local self-government structure. From what we have seen so far, it should be expected that such a program could not go very long without falling under the control of local elites, and this indeed is what happened to the RWP,

[1] Taccavi loans appear to have few defenders anywhere, but someone must like them, for they continue in existence.

though there is some dispute over how much time the transformation took.

The RWP came about as a result of a number of fortuitous circumstances that occurred around the same time. From its beginning, the Academy was concerned with rural unemployment. Estimates vary as to the extent of unemployment in Bangladesh, but 25 percent of the total man-days available was a figure enjoying fairly widespread acceptance in the early 1960's (Sobhan 1968, p. 43),[1] most of it of course representing lack of work for the landless and near-landless elements of the labor force. At the same time there was a need for infrastructural investment of the labor-intensive variety that a massive employment program could provide--particularly irrigation and drainage works for flood control (mainly khals or canals with earthen banks) and secondary roads.

Two other factors made it possible to embark on a program to fill both these needs. The first was the Public Law 480 program, then moving into high gear in the subcontinent, under which large quantities of surplus wheat stocks from the United States would be sold to Pakistan (and other South Asian countries) for local currency, which in turn would be spent on various development projects within the recipient country. Thus, a large amount of money was available for spending on the labor bill for development projects while at the same time, wage goods (i.e., the P.L.-480 food imports) were there to soak up the demand that would be generated by paying this wage bill for the projects, thereby preventing the inflation that would occur if the money were spent without the food being supplied.

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[1]During the slack season from January through May, i.e., the time when the RWP was designed to operate, unemployment may go as high as 60-70 percent (Thomas 1971b, p. 217).

The second factor was the imbalance in development between the two wings of the country that was beginning to cause much distress in East Pakistan. There is some question about the degree of disparity (Stern 1971), but all agreed that West Pakistan had been getting the bulk of development funds, and there was much feeling that something should be done for the eastern wing. The Harvard Development Advisory Service, which was working very closely with the Planning Commission at the time, put all these factors together and came up with recommendations for a rural public works program in East Pakistan, which was put into effect.[1]

The program started with a rather modest experiment in Kotwali Thana in 1961-62, mainly concentrating on construction of water control embankments. The work was done through the union councils, which had been set up under the Basic Democracies organization of the Ayub Khan regime (to be covered in the next section). These popularly-elected units would give an added dimension to the project, it was thought--the mobilization of popular support behind rural development. After the program was announced, the 12 union councils in Kotwali Thana each held public meetings at which possible projects were discussed. Proposals were written up, again publicized to the inhabitants of the union, and forwarded to the thana level. The thana council

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[1]The influence of the Harvard DAS on the genesis of the RWP is a matter of some debate, as has been the question of its influence on the economic policies of the Pakistan government in general over the last 15 years or so. Sobhan 1968, Tipu Sultan 1969 and Thomas 1971b credit the DAS with a crucial role, while Nations 1971 and Ali 1971 see its influence as determining. On the other hand, it is just possible that the upper echelons of the Pakistan government wanted something like an RWP anyway and merely used the DAS advice as a legitimation for their own desires. On the DAS role in Western Pakistan's RWP, see Burki 1971.

(the next higher tier in the Basic Democracies system) selected the best project proposals, and money was allotted to the union councils, who in turn appointed "project committees" to superintend each project, including directly hiring the labor. Altogether, about two dozen projects were successfully mounted, generating about 45,000 man-days of employment and furnishing flood protection for an estimated 6,000 acres of cropland. A number of problems were uncovered, involving misappropriation and carelessness in bookkeeping, but on the whole, the experiment was judged a great success (A. H. Khan 1966b and 1968), with socio-political as well as economic benefits. In the words of one observer:

> The Pilot Rural Works Program at Comilla radically altered the image of government in the rural communities. The common villagers participated through their local government in development work which made [a] dramatic and immediate difference [in their] well-being. Suspicion gave way to confidence. Social and economic reorganisation of the villages became easier and smoother. (Tipu Sultan 1969, pp. 15-16).

The Academy proposed enlarging the RWP to about 50 thanas the following year (Sobhan 1968, pp. 108-109), but for a number of reasons, principally a disastrous flood in 1962 necessitating a major government relief undertaking, it was decided to push the expansion to all 410 thanas of East Pakistan.

Over the next six years the RWP spent over Tk. 900 million, constructed over 15,000 miles of katcha (dirt-surfaced) roads (while repairing 80,000 miles of previously built roads), built about 3,600 miles of embankments and almost 4,000 miles of drainage-irrigation khals, and put up at least 3,800 community buildings, while providing in

excess of 230 million man-days of employment.[1] The program has continued right down to the present, with expenditures reported at Tk. 131 million for 1972-73 and projected at Tk. 199 million for 1973-74 (GOB 1973d, p. 15).[2]

All the work accomplished through 1968 mentioned in the previous paragraph was accomplished using the same system that had been devised in the original pilot experiment. Both decentralization and participation have been pointed to as distinct benefits with significant secondary effects (Thomas 1971b). Decentralization showed that local people were indeed competent to plan the development of their own areas and meant that local knowledge could be used to great advantage in deciding on projects most appropriate to each area. Local participation meant that local self-government institutions were not confined to meaningless pro forma rituals, but were engaged in activity that affected the entire population and thus helped generate a performance orientation toward politics in the citizenry. As John Thomas put it:

> This concern has political significance because it provided the community with specific, non-ascriptive criteria on which to judge the performance of local, elected officials, as long as economic and not political standards were employed. The rural people began to use such criteria to judge incumbents and candidates for local positions. (Thomas 1971b, p. 203).

It appears that the rural people did begin to use

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[1]From reports of the Basic Democracies and Local Government Department, as revised by Thomas (1971b, p. 198).

[2]GOB 1972 reports Tk. 141.2 million for 1972-73 rather than the 131 million given here. Cf. Table XVI.

these criteria for such judgments, and indeed such a development may well prove to have been the major result of the RWP. For while it is true that the RWP provided significant employment and contributed considerably to economic activity (as Thomas 1971b shows), it also appears true that it contributed more than a little to the rural disaffection and unrest that erupted in 1969 and 1971 and that may very well burst forth again, one of the very conditions that it was supposed to prevent by reducing rural frustrations (Tipu Sultan 1969, pp. 9, 24, 25).

It might not be too much to say the the RWP more than any other government undertaking served to bring a government presence close to the mass of the Bengali people, by spending large amounts of money not on jet airplanes or some distant hydroelectric project, but in full view of the villagers on projects that they had no difficulty in understanding, and which had real economic benefits.[1] But it was a presence that soon became cast over with the pall of corruption and political favoritism. The peasant got a vivid picture of a government that based its support on a corruptible village elite through a system of patronage designed to keep the allegiance of only those people with the suffrage, the Basic Democrats who formed the union, thana and district councils that spent the RWP funds.

There is some dispute as to when the corruption began to undermine the program. Sobhan has argued (1968, pp. 133-142) that the leakage began virtually from the start, as the provisions against venality were completely

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[1]In 1961-62, the year before the RWP was spread to the whole province of East Pakistan, the total grant for Basic Democracies in the development budget was only Tk. 1.7 million (Thomas 1971b, p. 191). After that, the RWP spent more than Tk. 100 million in each year, as per Table XVI.

ineffective. These preventives were essentially two: publicity and administrative supervision. Each RWP project was to be extensively publicized through prior public meetings, signboards at the site, a descriptive booklet, plan books openly displayed, and an open meeting with government officials after the project's completion (see Tipu Sultan 1969, p. 32). Administratively, the chief officer dealing with development at thana level, the "Circle Officer (Development)" or "C.O. (Dev)," would supervise disbursement of funds and project execution, as well as do a post-audit. Right from the beginning, few meetings were held, signboards posted or booklets published. The C.O. (Dev) did not have enough time to supervise projects adequately in addition to all his other developmental duties. When the audits were eventually done, they were usually far from perfect, because both the councils and the C.O. (Dev) were incompetent at auditing, and because the latter was put in the position of checking his own disbursement of funds and thus was able to cover up his own malfeasance (in addition to Sobhan 1968, see also Rashiduzzaman 1968, pp. 27-28).

To support his contentions, Sobhan cites evidence of padded payrolls (1968, p. 173) and obviously manufactured project achievements (p. 195ff), as well as the results of an elaborate and extensive survey that he conducted in 1964-65, showing among other things that 64 percent of the respondents thought the Basic Democrats to be corrupt, while 68 percent supposed nepotism to be the criterion for selecting the project committees for supervising each RWP undertaking (pp. 121-124). "There seems," he finds

> to have been an overriding consensus amongst different occupational groups and irrespective of their economic position, on the venality and incompetence of the Basic

> Democrats. There was no marked variation in the responses of different groups on the subject of misappropriation of funds. (Sobhan 1968, p. 125).

In sum,

> ...the program, which was designed to mobilise the entire countryside, has acquired the character of a government-sponsored program coming from above and left in the hands of a favoured class of villagers who seem to be largely using it for their personal advancement. (Sobhan 1968, p. 142).

In view of the consequences for administrative control that followed upon the expansion of other programs that we have observed, there would seem to be a good deal of reason to accept Sobhan's view of the RWP, which grew most rapidly of all. Table XVI will give an idea of the funds available at union and thana level for the first five years of the RWP, as well as for more recent years. Each union council had a grant of from Tk. 4,500 to 10,000 to spend in the early years, and each thana council (made up of the chairmen of the thana's constituent union councils, plus various appointed government officers) had a much larger amount, over Tk. 200,000 in one year. The C.O. (Dev), responsible for supervising both thana and union level projects, had to deal with grants ranging from Tk. 65,000 in the first year up to around Tk. 260,000 in the fifth year,[1] rather large sums to keep account of as a sideline to his normal duties, especially when there were so many possibilities for leakage through misappropriation, underpaying laborers, and so on.

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[1] That is, he had to keep track of the thana council grants, plus all the grants to the union councils in his thana, an average of ten.

TABLE XVI

FUND ALLOCATION FOR RURAL WORKS PROGRAM, VARIOUS YEARS

	1962-63	1963-64	1964-65	1965-66	1966-67	1968-69	1969-70	1971-72	1972-73
Average grant to a Union Council (Tk. '000)	4.7	10.2	9.4	5.9	4.7	3.5	4.4	2.8	3.5
% of yearly total spent on unions	20.3	21.9	28.3	21.1	13.5	11.2	15.2	12.6	10.6
Average grant to a Thana Council (Tk. '000)	15.8	176.5	130.3	146.1	212.6	153.4	158.5	95.3	160.0
% of yearly total spent on thanas	6.5	36.2	37.6	50.2	58.1	45.8	49.4	41.6	46.4
Total funds in millions	100.0	200.0	142.2	120.1	149.7	135.1*	131.5*	94.0*	141.2*

Sources: 1962-63 through 1966-67: Thomas 1971b, p. 201.
1968-69: GOEP 1969, p. 53.
1969-70: GOP n.d., p. 209.
1971-72 and 1972-73: GOB 1972, pp. 8-9.
Data for other years were not available by union-thana breakdown.

*Totals shown are net of Thana Irrigation Program, which budgetarily was included with the Rural Works Program for these years.

Still, the Academy was aware of these problems right from the beginning of the first pilot project (A. H. Khan 1966b, pp. 38-39), and a concerted effort was made to prevent fraud and peculation, efforts which Thomas (1971b, p. 195) and Tipu Sultan (1969) think were largely successful, at least in the early years. The contention over when the corruption started seems destined to go on for a long time (see e.g., A. A. Abdullah 1973, Thomas 1974).

Whenever the troubles began, there is little doubt that the RWP became badly subverted after the 1965 presidential election. The Basic Democrats (i.e., the sole holders of the suffrage in East Pakistan) gave a majority of their votes to Ayub in the election, and it became clear to the regime that the patronage possibilities of the RWP constituted an excellent method for holding their allegiance.[1] The Ayub government had no compunction about using the program to this end, and in the later 1960's it became in large measure a patronage device for retaining the loyalty of the Basic Democrats (Thomas 1971b, Sobhan 1968, Latif 1972 and Jahan 1972, ch. 6). The focus of concentration shifted rather heavily towards the thana level during this time (Table XVI), perhaps because the thana councils represented an easy way to get to the chairmen of the union councils. Even so, the union councils

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[1]There was some relationship between RWP expenditures in 1964-65 and percentage of vote given by the Basic Democrats to Ayub in the 1965 elections at district level, as reported by Blue (n.d.). The relationship was not a very strong one, however, for if one uses the data provided by Blue, the Pearsonian correlation comes out to only .335 and the "explanation" (r^2) provided by RWP expenditures is only 11.4 percent, statistically insignificant even at the .10 level. The point, however, is that the government <u>perceived</u> the RWP as a good vehicle for building and consolidating political support in the rural areas.

themselves continued to receive a goodly handout each year.

That this miniscule elite of 40,000 Basic Democrats should be given discretion over such a large quantum of money being spent directly in the countryside every year must explain a good part of why they were reported to be the object of peasant attack during the risings of 1968-69 that surrounded the fall of the Ayub regime (Jahan 1972, p. 126; Blair 1971b):

In the period since liberation, the RWP has gone on, administered through the bureaucracy and the Relief Committees, which have been set up, as an interim replacement for the Basic Democracies structure until the new Union Panchayat system begins to function, presumably some time in 1974. The Relief Committees themselves are composed of local Awami League members appointed by Members of the National Assembly. Funding continues on much the same levels as in pre-*songram* times (see Table XVI), and it would appear very likely that the *modus operandi* of the RWP is about the same as it was during the later Ayub days.

X. BASIC DEMOCRACIES AND UNION PANCHAYATS

In setting up the Basic Democracies system in 1959, Ayub Khan anticipated by almost a decade the publication of Samuel Huntington's (1968) thoughts on the necessity of building strong institutions that would precede and channel a carefully orchestrated and very gradual increase in popular participation, lest the political system become overloaded and buckle under the strain of demand upon it. Indeed, Huntington cites Ayub's approach with great approval (1968, pp. 168, 251-5). Unfortunately for both the Huntington thesis and for Ayub, however, the Basic Democracies program with its restricted power-sharing proved not only to

be ineffective in promoting a gradual widening of participation but also to be a material factor in bringing about the widespread disaffection in East Pakistan that helped precipitate the field marshal's downfall (and this within a year of the book's publication). In Bangladesh today, political democracy with universal suffrage has replaced the Basic Democracies, but at the local level there seems reason to expect that the political system will remain much the same as under the Ayub era--a device for buying the allegiance of the most powerful class in the countryside, the surplus farmers.

The concept of local self-government is an old one in Bengal, tracing back to the perhaps mythical panchayat of antiquity and the "little republics" that Charles Metcalfe romanticized in the early 19th century (Panigrahi 1968, pp. 88ff.). In more modern times,[1] local self-government in Bengal may be said to date from the Village Chowkidari Act of 1870 and the Bengal Local Self-Government Bill of 1883. More important was the Bengal Village Self-Government Act of 1919, which set up the system of Union Boards that lasted, with some modifications, down to Ayub Khan's imposition of Basic Democracies in 1959.

The Union Boards were composed of a membership at least two-thirds of which were elected by adult male land revenue payers. The Boards were charged with rural administration, including schools, public health, police and roads, and were given some taxing power to finance these activities. The implementation of the 1919 act took a good long time, but by the beginning of World War II, over 75 percent of the

[1]The development of local self-government institutions is traced in extenso in Tepper 1966, part II, from which the information in this paragraph is taken. For a briefer summary, see A.T.R. Rahman 1962, pp. 3-15.

unions in Bengal Province had Boards. They attracted great interest in the rural areas, as is evidenced by voter turnouts that were commonly in the 80-85 percent range.

In the 1959 reform, the Union Boards were replaced with Union Councils, the lowest level of Ayub's four-tiered Basic Democracies system. The Union Councils were composed entirely of elected members,[1] or Basic Democrats (BD's), with the whole adult population as electors. Each Union Council elected its own chairman. The Thana Council consisted of the chairmen of all the thana's constituent Union Councils, plus an equal number of government officers. The Sub-Divisional Officer[2] was the nominal head, but in fact this position usually devolved on the CO (Dev), who was discussed in the last section in connection with the RWP. Other members were the Thana Agricultural Officer, Education Officer, Health Officer, and so on.

The District Council[3] succeeded the older District Board. But unlike the Board, which was elected and had a good deal of power independent of the district bureaucracy, the new District Council consisted of half official and half "non-official" members, the latter being chosen from among the chairmen of the Union Councils and their urban

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[1]At first, one-third of the members were appointed, as with the original Union Boards, but for the second election in 1964, all members were elected (Rashiduzzaman 1968, p. 9).

[2]The sub-division, as noted in section III, is the unit between district and thana. There are an average of four or five thanas to a sub-division.

[3]District level politics and development are not considered in the present study, primarily because of the scale involved. In 1961, the districts ranged between 1.2 and 7 million (excluding the sparsely populated Chittagong Hill Tracts), while estimates for 1971 put the range between 1.6 and 7.6 million (the largest district in 1961, Mymensingh, had been "bifurcated" into two new districts by 1971) (GOB 1973e, pp. 46-53).

logues within the district (perhaps a total of 200 people). The appointed members were the district level versions of those who sat on the Thana Council. Heading the body was the Duputy Commissioner, the chief governmental officer of the district, whose predecessor had been the District Magistrate and Collector of the British period and lynchpin of the "steel frame" that managed British India. On top of the District Councils were the Divisional Councils, of which there were four in East Pakistan, made up along lines similar to those of the District Councils.

At the upper levels the Basic Democracies were little more than agencies of the Ayub regime, dominated as they were by senior administrators of the Civil Service of Pakistan. The Union level offered more scope for participation, but in the end also amounted to agencies of the regime rather than institutions for assembling popular demands and desires to be channeled upwards as serious inputs to governmental decision-making.

Rashiduzzaman's study (1968) showed the Union Councils to be ridden with factions, whose main purpose revolved around distributing the grant funds provided by the RWP.[1] A.T.R. Rahman (1962), who studied the system before the RWP was instituted, found the Union Council to be primarily an organ for implementing government wishes, a situation greatly strengthened after the RWP came along, according to Sobhan's (1968) findings.

We can get some idea of who the BD's were by referring back to Table II, which gives the results of Rashiduzzaman's survey done in 1965-66. The BD's in the mid-1960's constituted much more of an elite than the Comilla cooperative

[1] "It is difficult to conceive of too many groupings in a body of about 9 members," he noted (p. 26).

members or managers. In East Pakistan as a whole, slightly less than 11 percent of the landowning population held over 7.5 acres in the 1960 census, while fully 62 percent of the BD's fell in that group. Over 19 percent of the BD's held more than 25 acres, as against a mere 0.4 percent of all landholders. After the abolition of zamindari in 1950, the BD's were about as close as it was possible to come to a landed gentry in rural East Pakistan.

The BD's in Rashiduzzaman's sample were returned in the Basic Democracies election of 1964, and there is some indication that such relatively wealthy men were attracted to these positions by the possibilities of profiteering from the largess being disseminated through the RWP, which had begun on a province-wide scale two years before. Dramatic support for this notion comes from other data supplied by Rashiduzzaman (1968, p. 41) on income distribution of the BD's before and after the 1964 election. A PARD survey done in 1961 showed that over three-quarters of Union Council chairmen had annual incomes below Tk. 1000, while only 2.4 percent enjoyed incomes of more than Tk. 4000 per year. Rashiduzzaman's study of the new chairmen after 1964 showed almost exactly the reverse: 2.2 percent had annual incomes below Tk. 1000 and 61.1 percent made over Tk. 4000. It would appear that there had been a very marked change indeed in the direction of a takeover by local elites. Unfortunately for such an assertion, it turns out that there is very good reason to question the 1961 data, which Sobhan shows (1968, pp. 84-87) are almost certainly miscalculated. Still, the 1965-66 distribution shows a group of men far above the average in wealth,[1] just as the land data show a

[1] The National Sample Survey data for 1966-67 showed 6.7 percent of households making over Tk. 3600 per year and 12.4 percent of the population in such households (GOP 1968, pp. 38 and 92).

class of relatively large landholders, whether or not there was a big change from the previous incumbents.[1]

At any rate, after the election of 1964 if not before, the BD's were in effect patronage farmers in Ayub Khan's bureaucratic despotism in somewhat the same fashion that the zamindars and taluqdars were tax farmers in the days of British colonial despotism. The direction of financial flow was different, but the result was the same: the zamindar was tied to the regime through his getting a cut of money on its way up from the peasant to a distant government, while the BD's allegiance was purchased through his getting a cut of money on its way down from government to peasant. And just as the zamindars were viewed as leeches and parasites, so were the BD's perceived as corrupt and incompetent, though on a somewhat lesser scale, for after all, their position was more like that of a middle peasantry than that of a landed gentry like the zamindars.

The new regime seems quite likely to repeat the process at the local level. A new system has been outlined for union, thana and district level bodies, all to be elected, that will replace the Basic Democracies setup (GOB 1973b). Members and chairmen at all levels will be directly elected and will have supervisory power over the bureaucratic structure at each level, including the TCCA's and KSS's of the IRDP as it gradually expands. The exact mechanisms of the District and Thana Boards have yet to be worked out,

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[1]It might be noted that only 48 percent of the sitting BD's were returned in the 1964 election and only 59 percent of the sitting chairmen were reelected as BD's (Sobhan 1968, pp. 246-247), so that there was a real change in personnel of the system, if not necessarily in the class structure. See also Jahan (1972, pp. 119-122) on the question of whether there was a change in the composition of the BD's over the 1964 election. With respect to West Pakistan, Burki 1971 has argued that there was a change in Ayub's political strategy in 1964 which permitted--even encouraged-- larger landowners to reemerge as a powerful political sector at the local level.

but the Union Panchayats have been laid out and elections held in December 1973 for both members and chairmen. Interest was high in the election, with over 131,000 persons filing nominations for the 39,000 membership positions on the 4352 Union Panchayats, while more than 22,000 people filed for the chairmanships (BO 1973c). The election itself was a subject of considerable excitement, as one news dispatch from Comilla noted:

> Disturbances prevailed in almost all election centres and caused suspension of election in 58 centres in Comilla Sadar North and South Sub-Divisions during the period from December 19 to 25, according to an official account.
>
> Out of 513 election centres of 170 unions in the said sub-divisions, election was held in only 237 centres of 79 unions so far. There would be many election litigations, it was gathered. (BO 1973d).

What kind of people have been returned to the Union Panchayats remains to be seen, but it would appear that they are very much like the kind of people who have been members of the Awami League Relief Committees, who have been acting as replacements for the BD's since liberation. Like the Relief Committees and the Basic Democracies before them, the Union Panchayats will supervise the administration of the RWP, a responsibility that will give each Panchayat about Tk. 3,500 to hand out when it begins to function and will allot approximately Tk. 160,000 to each Thana Board (Table XV).

The results of this dispensation, if not the purpose as well, will probably be much the same as under the previous regime. The situation is different, to be sure, for now the public as a whole has the franchise and the government in Dacca can be called to account at election time. But the Awami League from its inception has been primarily a party combining surplus farmers in the countryside with the Bengali professional class and petty bourgeoisie of the cities, giving

the hope of upward mobility to these elites through greater autonomy and later independence for East Pakistan from the Punjabi control exercised by the Western Wing.[1] There has never been much interest in appealing directly to the rural masses except in terms of a vague (though potent) nationalism and a nebulous socialist rhetoric, devoid of any meaningful content.

In the rural areas, the regime is absolutely dependent on the favor of the surplus farmers, who support it by marshaling votes through patron-client systems--in short, a one-party democracy like that found next door in India at the center and in most of the states, where other parties operate more or less freely, but political hegemony belongs to the Congress Party. Panchayati Raj in India has proven to be a method to assist the wealthier class in the rural areas to consolidate their power, and the new order in Bangladesh will probably do the same.

One possibility for attenuating the stranglehold of local elites upon the union panchayat is the system of "syndicalization" suggested by René Dumont (1973b, pp. 32-34). Representation on the panchayat would be allotted according to the class structure of the village, so that landless laborers, sharecroppers, small farmers and artisans would all be guaranteed a number of seats proportional to their percentage of the village population. As Dumont himself clearly recognizes, though, this allotment <u>per se</u> is no solution--it must be backed up and reinforced continuously by officials at the thana level who are on the side of the poor, an allegiance which is not a possibility at present. Administrators, like politicans, are dependent on

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[1]Rashiduzzaman 1970, Ali 1971, Nations 1971, A. Abdullah 1973; also Lyman 1971 in a somewhat different context. On the platform of the Awami League in particular, see Sheikh Mujibur Rahman 1966.

the support of the surplus farmer class and cannot be expected to do anything that will alienate the support of that class.

XI. CONCLUSIONS

Rural development programs in Bangladesh have shown considerable progress in raising agricultural production. The Academy's project in the original Kotwali Thana has given remarkable evidence of the possibilities of increasing production through a comprehensive rural development program involving organization of farmers, extension education, mobilization of rural savings and provision of credit, supply of inputs for modernizing the production process, women's education, imams' groups, mechanization experiments on a substantial scale, cooperative farming (in addition to cooperative credit), and both rural public works undertakings and non-agricultural cooperatives for those without land. Various aspects of the Comilla approach have been implemented in the rest of the country, such as the Thana Irrigation Program, the Rural Works Program and the Integrated Rural Development Program, all with some success in raising the production function in agriculture.

The costs and benefits in terms of production in Kotwali Thana are hard to assess because of the concentration of outside resources on both the Academy and the operation of the Kotwali Thana Cooperative Credit Association, and also because of the subsidy question. It can be argued, and rightly so, that it was necessary to use outside resources in substantial amount to get the Academy and the KTCCA started and to continue them: the Academy as a source of new ideas and self-criticism, and the KTCCA as an experimental laboratory in which costly mistakes would necessarily be the concomitant of valuable successes.

The subsidy matter is more difficult to dispose of. Here it can be argued, though there is much debate on the issue, that subsidies were necessary to get farmers to overcome risk aversion behavior and adopt new agricultural technologies. What would appear beyond argument, however, is the contention that indefinite continuation of subsidies, and especially the lavish underwriting of irrigation, is wasteful, even counterproductive. Unfortunately, the Kotwali Thana experiment has been the leader in continuing heavy subsidies as well as in providing a model for rural development programs. The TIP and IRDP are both based very fundamentally on subsidies, seemingly irremovable ones. Because of the political support for subsidies from the surplus farmer class that forms the main bulwark of the Awami League, it is difficult to see how they can be terminated without a radical change in the class structure of the society itself. It is also difficult to see how the country can increase production sufficiently over the long run, if agricultural modernization is not self-sustaining.

Despite the success in raising agricultural production,[1] despite the rhetoric of the Comilla program and despite the socialist declarations of the new government, there is little evidence that rural development is promoting equity in the distribution of either income or political power. In fact the agricultural programs would appear to have lessened rural equity in no small measure, in the sense that the inputs have gone to the surplus farmers, as have

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[1]Or perhaps <u>because</u> of this success, as some would say in the Indian context (e.g., Ladejinsky 1969, Frankel 1971, Frankel and von Vorys 1972), where there are indications that increased production has led the bigger farmers to squeeze out tenants and sharecroppers, because it became more profitable for them to take over management directly themselves.

the benefits of increased production, while the subsistence farmers and landless laborers have had to be content with "trickle down" benefits, which here, as elsewhere, are meager. Even with RWP, the one program specifically designed to aid the lower strata of the population, the benefits have wound up in the hands of the surplus farmers who controlled the Union Councils and later the Relief Committees.

Two reasons stand out in explanation of this unhappy turn of events. First there is what seems to be the administrative impossibility of supervising any rural program above a certain critical size with sufficient closeness to preserve probity and equity, no matter how gifted or dedicated the leadership involved. Even under Akhter Hameed Khan, the Comilla program got out of control in the later years, and his like will not soon be seen again. The possibility must of course remain that it was mechanical imperfections that can be corrected by tinkering with a basically sound structure. The weight of the evidence presented in this paper, however, would militate against such a view. The administrative capacity is just not there to supervise effectively a program in which significant decision-making must take place at village level. Even several hundred villages in Kotwali Thana appear to be impossible to handle, to say nothing of the more than 50,000 villages that make up Bangladesh.

The second reason for the bias in the distribution of benefits from rural development is that the regime depends on the surplus farmer class for its political support. The Awami League is understandably eager to maintain the allegiance of this class, and so it stands to reason that the IRDP, the RWP and the TIP all reward the surplus farmer stratum. The new Union Panchayat system will no doubt do so as well.

Land reform measures may be considered to show the orientation of the new regime toward the rural areas. In 1972, it was proclaimed amid considerable publicity that a land ceiling of 33 acres would be imposed, with the surplus land going to the landless (Jahan 1972, p. 208). The number of farms that could possibly have been affected even if the measure were vigorously enforced is very small. The 1960 agricultural census reported that there were about 26,000 farms over 25 acres in size, about 0.4 percent of the total; of these, 4,600 were over 40 acres. Farms over 25 acres accounted for about one million acres of farm area, around 5 percent of the total area for East Pakistan, with those over 40 acres amounting to about 400,000 acres, or 2 percent of the total (GOP 1972, vol. I, part 1, p. 29).[1] The government reports that as of the end of 1973, some 5,371 families had declared 76,412 acres of surplus land, and that 900 acres of this land had been distributed to the landless (GOB n.d., pp. 81-83).

The inferences are clear. In the first place, the land ceiling was set at such a high level as to be almost meaningless at the outset. As we have seen, rural society at the village level tends to be dominated by holders not of 33 acres and more, but by "surplus" farmers in the 3-to-10 acre range. But the land reform has not been pursued with anything like firm vigor, in view of the small acreage reported as surplus. One must assume that the same kind of bogus "partitions" and redistributions of land to various relatives has taken place here as has been the case with

[1] A good portion of the larger landholdings are in tea estates and thus, presumably would not be broken up, but there was undoubtedly a great deal more land "excess" that was not in tea estates and that was not reported. In the 1960 census, there are no land data using 33 acres as a cutting point. In Bangladesh 33 acres is equal to 100 bighas of land, a round figure that may well have been chosen for its political impact.

Indian land reforms and ceilings. Further, the government has shown something considerably less than resolute determination in redistributing this land to landless cultivators. The 900 acres allotted is so miniscule that one suspects it to be a misprint, but in fact it appears to be accurate. In sum, the mass of subsistence farmers, landless laborers and rural non-agricultural workers simply do not count politically as yet and can be ignored.

They have been partly mobilized by the songram, however. It may have been brief, but it did affect the life of every village in Bangladesh in one way or another, and left an uncertain legacy in the form of guns, ammunition and a partially trained guerilla force of men that the government is trying to co-opt into a para-military rakhi bahini constabulary, but which is quite obviously a potential source of great trouble to the regime.[1]

In the meantime, we may end where we began, with Myrdal's observation that efforts to spread political and economic power must remain futile without a concomitant effort to change the political and economic structure of the country. Equity remains an elusive goal indeed in Bangladesh.

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[1] In a 1974 article noting that crime statistics in Comilla District were down, it was also reported that

> In a recent drive at village Ghoshpa under Barura Thana [immediately to the west of Kotwali Thana] police from a radish field dug out 18 wooden big boxes and 27 iron boxes full of ammunitions along with another about 50 thousand rounds of ammunitions (BO 1974a).

There are undoubtedly a great many more caches that remain unrecovered, and political violence in the countryside is considerable (e.g., BO 1974b). Franda (1973) gives a good description of the political situation in the latter part of 1973. The number of bahinis, both official and unofficial, is expanding, and there is a good deal of conflict between them (Jahan 1974, p. 130).

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