

Project
Contract
PROGRAM - 011/52
15M - 15,346

**INTERNATIONAL WORKSHOP
ON
PROVIDING FINANCIAL SERVICES TO RURAL POOR
OCTOBER 23 - 25, 1978
BANGLADESH BANK
D A C C A**

**SPONSORED JOINTLY BY :
BANGLADESH BANK
OHIO STATE UNIVERSITY
US AGENCY FOR INTERNATIONAL DEVELOPMENT**

Serving the Rural Poor: Facts from Experiments

(Paper prepared for International Workshop
on Providing Financial Services to the Rural
Poor in Dacca on October 23 - 25, 1978)

by
A. Aziz Khan
Bangladesh Academy for Rural Development,
Comilla.

[The views expressed in this paper are those
of the author and do not necessarily represent
those of BARD.]

People in absolute poverty do not have income required for minimum standard of nutrition, shelter and personal amenities. The relative poverty reflects extreme differences in levels of living between the top and bottom strata of society.

These 600 million or 40% of all the people living in the rural areas of the developing world have neither been able to contribute significantly to national economic growth, nor to share equitably in economic progress. The World to-day is deeply concerned about finding appropriate programmes for increasing the income and productivity of this depressed humanity.

Bangladesh Criterion

The annual per capita income in Bangladesh is estimated at Tk. 712 (1977-78)², which is less than the equivalent of \$ 50. Some 20% of the population earn no more than \$ 15 to \$ 18 per capita per annum. 80% suffer from some kind of deficiency in vitamin³. Based on the combined criteria of real income per capita or real consumption per capita and level of per capita expenditure adequate to purchase a bundle of food and related items (including clothing, housing, health care and education) it is estimated that in urban areas about 70% and in rural areas about 80% of the people have been living below the poverty level in Bangladesh⁴. This estimate being acceptable along with the land-holding size below 2 hectares unable to produce minimum per capita income equivalent to \$ 50 in many parts of the world, even 5-acre farm family in non-irrigated area in Bangladesh exists below the poverty line.

A survey⁵ conducted in ten villages of five thanas of Comilla District shows that 33% of the families are landless and destitute (having no cultivable land to possessions upto only 0.10 acre). In one village the percentage is 45. This figure compares well with the figures of Bangladesh Bureau of Statistics⁶ which estimate 48% of the house holds having land 0.5 acres or less. In another study⁷ it appears that the landless in rural society whose per capita monthly incomes range from Tk. 25.00 to Tk. 100.00 all have family expenses which exceed incomes.

Rural Poor, Exploitation and Comilla Approach

Land holding distribution

A complete enumeration of five villages in Comilla Thana^o shows that 18% of the families are landless, 84% of the families possess land upto 2 acres, 99% have land below 5 acres, 1% above 5 acres and no one has land above 10 acres.

In 1961 when the Academy started experimental work in this Thana, all the 85 per cent of the people who belonged to the category of landless to 2 acre families were viewed as existing below the poverty line. About 10 to 12% possessing land from 2 acres to 5 acres were on the margin i.e. either below or above subsistence. In any year of irregular monsoon they could be pushed down below the margin. Another two to three percent above 5 acres were considered as surplus farmers. Roughly it was observed as an area of 20% landless, 75% small and marginal farmers and 5% big farmers. In such a community an exploitative situation was identified. The destituteness of the landless, small farmers and marginal farmers were further aggravated by the prevailing private lending and borrowing practices in which big farmers and rural traders were lenders to small and marginal farmers at a very high rate of interest (100%).

Problems: The area was flood-stricken and drought effected. Agriculture was primitive and productivity was very low. The landless agricultural workers (20%) and small and marginal farmers (75%) constituting the rural poor were almost always on the verge of starvation. They suffered from exploitation by big farmer-money lenders (5%) under prevailing system of money lending and trading.

Search for a Solution: One and half years of exploration and consultation with the villagers and experimental group action induced among the farmers led to the famous co-operative pilot experiment by the Academy. In 1961-1966 (a 5-year Project) the two-tier co-operative system was developed. With some initial external assistance this was intended to ultimately grow as a self-help organisation of the poor farmers. The village primary society

became the servicing agent of its members. The Central Association at the thana level became the source as well as medium of services like credit, training, irrigation and marketing. Improved agriculture, increased income, rural capital formation and freeing the poor from the exploitation of the rich were the goals.

For the landless agricultural workers no organisation was built; but a programme of rural infrastructure building (Rural Works Programme and later extended to irrigation works programme) were conceived. Increased farm employment and extended work opportunities in the infrastructure building were designed to ensure year-round employment to the wage workers.

Both village and thana level co-operative organisations were built also for the non-agricultural rural workers, artisans and petty traders for providing credit, training and marketing.

Area development on Thana basis was conceived and Thana Training and Development Centre (TTDC) under co-ordinated actions among co-operative, local councils and local level officials grew up as the area servicing centre.

The philosophy behind this institutional approach is well-known. The atomistic farmers and the rural destitutes cannot be served unless they are organised and their efforts are institutionalised. Since, except a microscopic few all the farmers were poor, one organisation for the farmers, one for the non-farmers and a special programme for the landless were considered as a reasonable approach.

In five years under good training, strict self-discipline, self-supervision, group action, group pressure, honest and able leadership of the Central Association the co-operatives developed into strong viable organisation financially and administratively. This was followed by the organisation of high yielding varieties. The records of productivity, capital formation, loans investments and repayments were highly encouraging. Government started expanding this model virtually from 1963.

Education and Training Programmes were started also for the women and they were encouraged to participate in co-operatives with men. Practical programmes were also started for primary school children and out of school youths in agricultural work and infrastructure building, so that they could become not only a part of the trained man power but also good future co-operative leaders. It was expected that like the co-operatives, these models also would be accepted by the Government in future for duplication.

Some New Problems: From 1966 gradually in two years improved high-yielding varieties were introduced. Seed-water-fertilizer technology set the green revolution in motion. The gains of higher productivity could not be evenly shared by the farmers. The disparity widened; bigger farmers joined the co-operatives and were most benefitted, but many who had very small amount of land or no land remained outside the co-operative. In a politically unstable situation since 1969 the richer farmers and co-operative office bearers (the rural elites) in league with the urban elites were instrumental in the break down of the discipline of the hard programme. The unsettled conditions as was usual in the immediate post-war years aggravated the situation, and loan defaults by the wealthier and the influentials very much retarded the onward march of the movement. With the exception of a few, the loan defaults and poor supervision and extension work weakened the co-operatives. The rich and the influentials for centuries used the poor of this country as a means to their political aims; the co-operatives now fell a victim to the same circumstances. The new concerns, therefore, were to check this new kind of exploitation of politics and disparity, the influentials against indiscipline and corruption, bring the landless and landpoor within the organisation and cover every one in the village by the co-operatives.

New Solutions: Government initial thinking for creating the cadre of village level youth workers did not materialise; co-operative farming was talked over; the Academy published the results of its joint farming experiments in selected cooperative societies of Comilla Kotwali Thana. Various

formulae for sharing the input contribution and output gains from proposed co-operative farming or multipurpose village co-operatives were discussed in many forums and papers from several quarters were circulated throughout the country. The problem of disparity and the lack of organisation for the landless and landpoor was uppermost in the mind of all. The two-tier Comilla Co-operative system could not give a solution against inequality and deprivations of the poor were the criticisms thrown against the Academy's performance. The most dangerous blow against the co-operatives was the slogan that the 10% interest rate and 5% service charge under Comilla type two-tier co-operatives were unjustified. This was enough to generate many forces against loan repayment and observance of other disciplines of the hard programme. In few years not only many scattered soft credit programmes but also many relief operations completed the cycle of degeneration.

In its original thinking the Academy conceived the co-operatives, the local councils, the youth clubs and women's programme would be interdependent and intersupportive elements of one local community and could be integrated for development efforts to the benefit of all; complications in institutional approach would be undesirable and difficult for the rural people to manage by themselves; at the village level the primary co-operative would be able to provide a wide umbrella. It did not, however, cease to experiment in the variation of the structures of organisations and forms of grass-roots institutions. Relating to the issue of exploitation, high productivity and distributive justice the three other approaches in which the Academy undertook experiments are Co-operative Farming, Total Village Development (TVD) and Small Farmers' and Landless Labourers' Development Project (commonly known as ASARRD) which has some partial support from FIO at the national level.

The Additional Experiments

Co-operative Farming

Starting of agricultural improvement under co-operative organisations did not include the practice of pooling land. Joint planning for the use

of other resources like credit, water, seed, fertilizer etc. were adopted. Experiment in joint farming was undertaken (a) to test the possibility of higher yields by more efficient use of productive resources under enlarged scale of operation; maximisation of social welfare through higher profit to the small peasants and more assured employment and income to landless workers allowed on the basis of the contribution of both land and labour; the reduction of the inequality of opportunities in obtaining input supplies and services among big and small farmers (b) to identify the organisation and infrastructure requirements for successful co-operative farming (c) to examine the cost and return position as compared with the individual farms (d) to see how far co-operative farming can go as one step forward on the way to socialised agriculture under which there would not remain the problems of unequal ownership, exploitation and distribution of gains.

Co-operative farming experiment was undertaken in two village co-operatives in two Boro seasons. Yield results and cost-returns were compared with those of the individual farms (Table-1)⁹. Per acre net return in the co-operative farm in every case was lower than in the individual farms. The yield figures (except in Deedar farm in 1967-68) were also higher in individual farms. In some cases yield per acre in the co-operative farm was a little higher but the cost being still higher than in the individual farms the net return in the former was much lower.

The experiments ended with the conclusions that successful operation of the co-operative farming would require collective facilities to be built for barns, stores, threshing and drying. The lack of these facilities added to management difficulties increased the costs and losses of the co-operative farms. Under individual farming these costs remain distributed among the individual farmers. If these facilities cannot be provided by public investment, a self-reliant and self-supporting prosperous co-operative can do it only later.

It was reasoned that in a system of co-operative farming the importance of weight on land in relation to labour could be fixed in

such a way that equitable distribution of income under existing social condition was ensured. Actual functioning of the project could not achieve that goal. It was further observed that the landless labourers and the farmers falling into the category of share-croppers lost further compared to their previous share-cropping system resulting more inequality. Contribution of land to the co-operative farm over the three consecutive crop season showed gradual decrease and after the third crop the farm operation was discontinued.¹⁰

Total Village Development

The experiment was undertaken in 1975 with the following objectives:

1. To create conditions in the village so that all households can become members in one or separate organisations.
2. To make special efforts so that small farmers and landless labourers are organised and receive credit and input services.
3. To help the landless men and women in identifying the work in which they can use credit and input to raise their income.
4. To organise the village youth to enable them to identify the income earning activities in the village in co-operation with the existing organisations and to help them in strengthening the development efforts.
5. Thus to help improvement of the socio-economic conditions of all the people in the village by the maximum use of all resources and the creation of income earning opportunities for all able-bodied persons.

Attainment of these objectives it was expected, would initiate a process of the reduction of inequality and removal of exploitation.

It was proposed in the design of the experiment that the existing organisation in the village - the agricultural co-operative society (KSS) would be re-modelled to include all categories of people (e.g. farmers, landless, youth and women) in the society. The Managing Committee of the KSS would also be re-organised to obtain representation of teachers, youths, religious leaders and rich and poor alike.¹¹ In the actual implementation of the ideas it was however, considered desirable to leave them to the choice of the villagers themselves.

The programme was started in 5 villages (Kashirathpur-Balarampur, Joypur, South Rampur, North Rampur and Jorepushkarini) of Comilla Kotwali Thana. The co-operative societies in these villages were comparatively better ones.

To begin with, it was planned that activities would be started centring round the existing KSS in the village to see whether all could be included under one organisation. The option given to the villagers, however, resulted in some amount of variation in their choice of the forms of organisation.

As of the date of starting the TVD experiment there were three co-operative societies in Kashirathpur-Balarampur (two agricultural and one Rickshawpullers). When the total village development idea was put before them, the leaders of these societies and their members reached a consensus that merger of the three into one would make them stronger in all respect, accelerate the process of development and enable them to attain the objective of TVD more quickly and fully. Since then the farmers, the landless, the youth, the women all have been included in one society.

In Joypur two youth clubs attached to two agricultural societies were functioning. In about eight months of the TVD activities the two youth clubs merged themselves with the two agricultural societies in two 'paras' of the village. Each of these agricultural societies had a tube-well for irrigation. In both the KSS's there were some landless

members. After about one year the landless of KSS (1) came out to form a separate society in which a few others joined. The model farmer of KSS (1) who is not a landless provided them all the help and guidance to form and run the society and to test whether they would be better served to better their condition in a separate organisation. In KSS (2) there are still a few landless members. The important support that the landless society is getting from the KSS's are the various compulsions being imposed on both members and non-members of the organisations of the village for giving land on lease on share-cropping basis to the landless of this village and not to outsiders as long as there are demands from the landless of this village. There is now a strong feeling in Joypur that given a satisfactory arrangement for all people to be served for their respective interests, one organisation in one village makes the community stronger and as such desirable.

In South Rampur one KSS and one youth club and one workers club were functioning. These clubs were more a part of the KSS and supported by the KSS in various ways. In 1975 the workers club was re-organised as a group of landless workers in which some landpoor families also joined. The same principle of leasing out land to landless on share-cropping basis as prevailing in Joypur is also followed in South Rampur. After two years of operation there is now a strong feeling among the members of these organisations to take lessons from Kashinathpur-Palarampur society as to how the youth and the landless can be brought under one organisation with the KSS.

In North Rampur TVD experiment started with one KSS and one youth club which were already existing. In 1975 a landless group was formed. In this village about half of the members of the Youth Club are also members of the KSS.

In Jorepushkarini also one KSS and one Youth Club were existing before the TVD experiment. In 1976 a landless society was formed.

The same principle of the priority to landless people within the village in respect of leasing out land on share-cropping basis is in force in North Rampur and Jorepushkarini also. In Jorepushkarini village the leading members of the KSS provide various kind of advice, guidance and support to both the landless group and the youth club.

Recently in a few joint meetings of the representatives of the different groups of these five villages the performance and approaches of the Kashinathpur-Balarampur Deedar Samity were appreciated by all, and all the other villages expected that in future they would also be able to come under one organisation. And, for this they needed honest, dedicated, sincere and sympathetic leadership.

Services to the experiment: Five members of the Academy faculty under one team leader were put in charge of the experiment. Each one of them was given the over all responsibility for one village. They worked as consultant, guide, and evaluator. It was also planned that extension workers of the Co-operative Central Association would be used for appropriate duty and Thana Level Officers' special attention would be obtained in respect of training and input supplies.

In actuality, the members of BIRD team had done most of the extension work, training and supervision and lobbying for the inputs and services regarding seed, fertilizer, water, electricity repairs, vaccination, poultry birds, fish fingerlings etc. from the relevant agencies and departments.

This deviation from using the existing organisations to play their part was contrary to the policy of serving the individuals at the grass root level through intermediate institutions, without which a system cannot develop. To this extent the approach lacked sufficient mobilisation of the existing institutions and remained faculty.

Performance: Most new programmes which receive external help, guidance, logistic support, supervision and persuasion, attain a first round success. For the sake of experiment, the Academy members gave special attention to

the new groups that were formed. The agencies in control of inputs and repair services provided direct services at the call of the Academy. Credit institutions not only provided credit but they also constantly supervised the utilisation and pursued realisation. With the new groups the older ones also received these services more regularly and adequately.

As stated earlier in all the villages (except in one) at the time of starting the TVD experiment there were KSS's and Youth Clubs. In South Rampur there was also one workers' club which was re-organised as landless group. From the records collected so far it appears that membership in almost all the clubs has increased. The membership in the KSS's also has increased. In respect of other objectives also there have been increases. In Kashinathpur-Balarampur Deedar Society membership in the co-operative has far exceeded the total number of households in the village. Because, the male, the female, the youth and landless all are in one society and there are also more than one member from many families¹². Almost all households have now been enrolled in the society as members. It appears from Table-2 that as of June, 1977 about 93% of the families in Deedar Village were enrolled in the co-operative. Latest figure as of September this year, show that there are now 675 members in Kashinathpur-Balarampur Deedar Society, and now there a family is hardly found which has not joined the organisation.

In other four villages, inspite of separate organisations for the landless and the Youth, it has not been possible to go so far as Deedar. In Joypur, South Rampur, North Rampur and Jorepushkarini the families covered by Co-operatives (as of June, 1977) was 65%, 81%, 57% and 74% respectively. In the total membership of the co-operatives in each of these villages are also included a good members of Youths and landless. In such a situation, it is yet to see whether to put them under separate organisations would be at all necessary or desirable.

Land and other resource use: In none of the villages there was much scope for extensive cultivation. As reflected in the increase in the cropping intensity and acreage under vegetable cultivation there was more intensive cultivation and acreage under HYV in all the villages. Total annual acreage under three rice crops in all the villages (except one year in South Rampur) considerably increased. (Tables-3 & 4). As these were already irrigated villages, by a little more attention, improved management of the pumps and tube-wells and arrangement of timely supply of inputs this was not very difficult to attain (Table-5). The few acres under vegetables (Table-6) in each village were mostly in the homesteads and some high lands. Some fallow land (very negligible in each village) (Table-7) developed by the villagers by filling the ditches, clearing the jungles were also used for growing vegetables and planting new trees. This also helped to some extent the improvement of sanitation in these villages.

In the villages other important productive resources are the village tanks generally used for bathing and washing. These can be used for improved pisciculture. Until 1975 only a small number of the tanks in these villages were under improved fish culture. Efforts under the TVD experiment resulted in the increase the number of tanks under improved fish culture (Table-8). There is yet more scope for further increase. The Academy specialist in fisheries with the help of departmental experts provided training to the villagers in improved fish culture and arranged for the supply of improved fingerlings from the Government Fisheries Artificial Insemination Centre.

In some cases the tanks under multiple ownership were taken by the landless groups and youth clubs on lease for improved fish culture. This provided some additional opportunities for employment and income to the landless and the youth.

A similar effort in the improvement of Livestock resources of these villages were made. With the help of the specialists of the Animal Husbandry Research Centre and District Poultry Farm some youths and

KSS's members from each village were provided training mainly on vaccination, animal care, livestock diseases and protection of poultry birds against common diseases. After the training each worker was provided with a flask to carry medicine. In this way a link between the village and service centre was established. The trained personnel were advised to maintain this link and take the responsibility of their respective villages. This resulted in a remarkable improvement in the livestock situation in these villages (Table-9). Introduction of improved poultry vaccination and artificial insemination also made some additional contribution to the position. (Table-10).

Crop Production: It appears that total production and per acre yield (in most cases) in all the villages were considerably higher in 1976-77 as compared to the previous years (Table-11). Before the TVD experiment all the villages except Deedar were surplus in rice production. Because of large population Deedar had a deficit of 1259 mds. By 1977 this deficit came down to 462 mds. (Table-12). Surplus position in all the other villages further increased. This increase varied from 16% in South Rampur to 85% in Joypur.

Employment, income and the rural poor:

More employment opportunities were created in all the villages on account of the adoption of high yielding varieties, year-round irrigated agriculture, more vegetable cultivation, pisciculture, horticulture, rearing of cows and poultry and introduction of other income earning activities among various groups. This is indicated by the total labour employed in different activities as shown in tables - 13 & 14. Most labour thus employed belonged to the group of the landless, landpoor, youth, women, rickshawpullers, net makers and rice-huskers. Direct attention and care received under the personnel of the Academy working in the experiment improved the supply position of credit, various inputs and other services for these groups of people. This facilitated the identification of income earning activities by the various groups.

Capital formation and loan operation: During the first few years after the war of liberation the savings and share purchase activities in all the villages except Kashinathpur-Balarampur suffered a set-back. Loan repayment discipline also deteriorated. During the TVD experimental work, the situation much improved. The repayment performance among the new groups was also satisfactory and overdues were rare. (Tables - 15 & 16).¹³

Small Farmers and Landless Labourers'
Development Project

Background and objective

This Field Action - Cum - Research Project was the outcome of a proposal prepared by an FAO team for Asian Survey of Agrarian Reforms and Rural Development (ASARRD) on the recommendations of field workshop on the problems of small farmers and landless labourers held in Bangladesh, Nepal and the Philippines in 1973-74.

This experimental project in Bangladesh meant specifically for the rural poor, the disadvantaged low income farming people, small owner-cultivators, tenants, share-croppers and landless labourers was introduced in 1976 in three areas - Comilla, Mymensingh and Bogra. The purpose of the project is to see how a system can be built to help the rural poor in raising their income through better and more employment opportunities. It seeks to help them to identify their own problems and local solutions to the problems. It aims at helping them to build their own organisational mechanism through which they can plan and utilise the facilities available under the project. It attempts to introduce in the delivery system (production programmes and services of government and other agencies) some special measures that would promote and protect the interest of the target people. At every stage of the project operation the target people are to be led to examine the problems and consider the suggestions; in planning and evaluation they would be made partners and the field level technicians would be consulted from problem identification to planning and evaluation.

The organised activities of the disadvantaged groups would not be made competitors or duplicators to the existing institutions. These will serve as associates for overall development and will build up a working balance between the better off farmers on the one hand and disadvantaged small farmers and peasants on the other.¹⁴

As individuals, small farmers and peasants are weak. They cannot organise themselves. They need initial help and guidance at least for a temporary period. Accordingly provision has been made in the project for such initiators known as Group Organiser or Action Research Fellow (GO/ARF) who is paid from the Project Fund. There is also an arrangement with the Janata Bank to provide credit to the target groups on the surety of a guarantee fund provided by FAO and Bangladesh Government. All lobbying work with Government service agencies, guidance, extension educational and motivational work are done by the ARF and one officer of the bank.

Project in the Comilla Area

This paper attempts at giving a short account of the project launched in two villages of Comilla Kotwali Thana only. These villages are Dishaband and Ballavpur. One Action Research Fellow (ARF) for each village started working from May 1976. They first completed a general survey of their respective villages to identify the target group and went on explaining the aims, objectives and needs of the project. Initial response was slow due to suspicions in the mind of the people on account of bad experiences of the past efforts. So the ARF had to work hard in attending all group meetings explaining things and constantly persuading.

Progress of the Project

Coverage

As of May 1978 in Dishaband there are 14 groups of 121 members of which 45 (37%) are landless labourers and 76 (63%) are small farmers. There are 61 landless families and 95 small farmer families* in this

* Under the Project design families owning land from 0.10 acre to 2.00 acres are treated as small farmer families.

village. Most of these groups are multi-functional production groups having more than one kind of activity. Out of these 14, there are 3 Rickshaw pullers group, 1 fishermen group, 1 net making group of women and others are multi-functional. Cattle-fattening, Rice cultivation, Potato growing, etc. are the other types of production activities undertaken by the groups.

In Ballavpur as of same date, there are 15 groups of 162 members of which 142 (88%) are small farmers covering 89% of the target group in this category, and 20 (12%) are landless labourers covering 31% of the target group of this category. Like Dishaband the groups in this village also are mostly multi-functional engaged in cattle fattening, fish cultivation, potato growing, net making and paddy processing

121 members of 14 groups of Dishaband and 39 members of four other groups of neighbouring villages* have accumulated Tk. 16,565.00 and a per capita of Tk. 103.00. Among the 18 groups 15 took in total, a loan of Tk. 3,32,916.50 for 13 different activities and repaid Tk. 1,47,688.00. Of the remaining outstanding loan only Tk. 500.00 has been overdue with one fisherman group. It is said that this was because of the high amount of the instalments. The group, however, continues to repay.

In Ballavpur, the members accumulated a total saving of Tk. 8,949.00, a per capita of Tk. 55.00. A total loan of Tk. 3,12,150.00 was taken. Tk. 2,76,287.00 (about 88%) was repaid and Tk. 34,863.00 (about 11%) has been overdue.

Cost-Return Pattern

In Dishaband 10 groups from 8 different activities in which they invested 14% from their own savings and 86% from bank loan, earned a per capita net return of Tk. 358.00. The periods of these activities ranged from 5 months to 18 months.

In Ballavpur per capita net return from seven different activities has been worked out at Tk. 731.00. The periods of the operations ranged from 6 months to 12 months.

* The ARF of Dishaband is trying to organise groups in the neighbouring villages as test case for expanded activity.

Income and Expenditure

The ARF's have worked out some figures of the trend of income and expenditure of the group members in two years (1975-76 and 1977-78). In Dishaband, the small farmers income has increased by 61% and expenditure by 45%. The income of the landless families has increased by 55% and expenditure by 38%. In Ballavpur percentage change in the income and expenditure of the groups averaged 51% and 42% respectively.

The ARF's contend that the small farmers and landless labourers now earn more and spend more both in livelihood and production activities; income being more than expenditure their condition seems to have improved.

Formation of Association

In each of the villages an Association of all the groups has been formed with the following objectives:

1. To settle or solve serious problems common to all the groups.
2. To ensure services and supplies to the group members according to their needs.
3. To ensure reasonable price and marketing of the produces of the group members.
4. To undertake such activities by the Association as are difficult for individual groups.

The Association has an Executive Committee, a Chairman, a Secretary and some members. At present the ARF is the Chairman and the Secretary of one of the groups is the Secretary of the Association. All the group members are the general members of the Association. All members of the Association hold a general meeting once in a month to review the progress and discuss the future plans and programmes of the association as well as of the different groups.¹⁵

In Dishaband in 1978 the association acted as an agent of the Comilla Kotwali Thana Agricultural Co-operative Federation (ACF) for fertilizer distribution among its members and earned some money as commission for distributorship. This step also enabled the group members to get fertilizer in time to implement their production plan. For fish net making group the Association also arranged the purchase of nylon twine from Jatiya Matshajibi Samabaya Samity.

Discussion, Summary and Conclusions

The Total Village Development (TVD) experiment has passed three years and the Small Farmers' and Landless Labourers' Development Project experiment (commonly called ASARRD) has passed two years. None of the experiments are in a position to give firm conclusions. All the project reports so far produced contain mostly stories of 'increases' and 'rises' of benefits and achievements.

The reporters of the TVD experiment have gone on stating that the Academy's past approaches in terms of developing "A New Co-operative System for Comilla Thana" could not take care of the landless and the youth; the TVD experiment is now making this up. They have also mentioned that on account of TVD activities the functioning of the original KSS's in the four villages has improved and productivity, loan repayments, capital formation, health care, education etc. have taken a much better turn, and the income of the landless and the youth groups are increasing. They very little mention the problems of many groups in one village. They have not compared that in a number other village societies (like Sreemibash, Jatrapur, Araiura, Changini etc.) in Comilla Thana where there are good leadership, management and discipline among members, similar or even better conditions prevail. Equal amount of attention to these societies could even develop conditions obtaining in Kashinathpur-Balarampur Deedar Samabaya Samity where the problems faced and new problems generated in the TVD and ASARRD villages are being better resolved.

The ARF of Dishaband (under ASARRD experiment) in the conclusion of the report on his village, mentions the following factors for good functioning of the project there:

1. Group members are aware of the aims and objectives of the project;
2. Regular weekly meeting and weekly savings;
3. Co-operation and occasional advice and suggestions of the members of the Sub-Project Implementation Committee (SPIC);
4. Active participation and regular visit in the Project Area by the Bank Officers;

5. Enthusiasm and interest of the local small farmers and landless labourers;
6. Co-operation of the local leaders and social workers;
7. Co-operation from different departments such as Agriculture, Livestock, Fishery, Comilla Municipality, Govt. Poultry Farm, Bangladesh Jatiya Matshajibi Samabaya Samity etc.

I can fairly observe that, if the support and the attention that all concerned are disposed to give to our new experiments, could be continued with our fully tested models of past experiments most of our new experiments would not have been necessary and we would not have created new problems.

The ARF of Ballavpur in the report on his village tells the story of successes as well as problems. He mentions the problems of lack of group discipline and group behaviour, village factions, loan default, machination of influentials, overdue loans in Pisciculture groups, frauds in cattle fattening and potato cultivation groups, maldistribution of credit in some groups by the secretary, dispute on the selection of the Chairman and the Secretary, and selection of site for the office room of the Association. I would say these are mostly problems of human character and call for intensive educational efforts by all our existing institutions for village work so that, in our new efforts to organise many groups in the villages the above problems are not aggravated. Many of the problems should get resolved in the villages within the villagers' own organisations, their mutual supervision, consultation and group pressures rather than by the efforts of too many agencies trying to serve each village group separately by many parallel local organisations.

In one of our recent investigations¹⁶ into our Youth Programme activities it appears that most of the Youth Club members (68.4%) belong to higher income groups and larger landholding families. Only 5.72% belong to landless families. 33.42% representation in the Youth Clubs is by the families having 3 acres and above. In the KSS the representation from the farm groups having 3 acres and more is only 9.14%. About 71% of the fathers of the Youth Club members earn their living on agriculture, 10.27%

on service and 9.91% on business and only 4.71% on day labour. Among the participants 30.90% are students 33.77% are agriculturists. 16% of the members are above 25 years of age and are not eligible to the membership of the Youth Clubs. Agriculture and fish culture projects are predominant among the projects undertaken by the Youth Clubs. It means that they are competing with the share-croppers and landless cultivators for land in a situation where the families they belong to, can themselves lease out land. So they would put the disadvantaged group into greater disadvantage rather than help solving their problems. We are faced with the problem of how these new circumstances prone to new types of disparity and exploitation can be held back.

We find that all the above problems discussed in connection with our new experiments are being better resolved by the Kashinathpur-Balarampur Deedar Samabaya Samity by keeping all kinds of village interest groups in one organisation. It has fully established itself as the strongest village organisation under Comilla system of Co-operatives. The other four villages under TVD experiment and a few others outside this experiment are trying to learn from Deedar how they can also take the same line.

Many of the new groups under TVD and ASARRD experiments can be made the responsibility of the Special Co-operative Societies Federation (SCSF) of the Comilla System. Both the Federations - Agricultural Societies Federation (ACF) and Special Co-operative Societies Federation (SCSF)-should have been fully associated with these experiments. Because, ultimately the substitutes for the ARF's or their absorption and the extension work of the members of the Academy must be obtained within the local institutional framework provided by the Thana Level Federations of the existing village organisations. And, the national or sub-national service organisations should use these federations for reaching the rural poor rather than trying to reach every individual member or group directly.

Foot Notes;

1. World Bank, The Assault on World Poverty: Problems of Rural Development, Education and Health (Baltimore: The John Hopkins University Press, 1975) Pp 16-28.
2. Planning Commission, Government of Bangladesh: The Two Year Plan (1978-80), P.6
3. Nurul Islam: The State and Prospects of Bangladesh Economy in IEA: The Economic Development of Bangladesh within a Socialist Framework edited by ENG Robinson and Keith Griffin (1974) Macmillan, P.1
4. Mohiuddin Alamgir: Some Analysis of Distribution of Income, Consumption, Saving and Poverty in Bangladesh (The Bangladesh Development Studies, Vol II October 1974 Number 4), Pp 738-818
5. M.A. Mannan; A Survey of Landless and Destitutes in Ten Villages of Comilla District (1977) BARD, Comilla, P.5
6. Bangladesh Bureau of Statistics: Statistical Pocket Book of Bangladesh (1978), P.121
7. Md. Lutful Huq: Landless in Rural Society: A Study in Comilla Kotwali Thana (1977) BARD, Comilla, P.13
8. M. Solaiman: Land-holding and Co-operatives in Five Comilla Villages, BARD (1974), P.1
9. For further details Vide, BARD publications:
 - a) Rezaul Karim: Co-operative Farming in Comilla (1970)
 - b) Md. Zaker Hussain: Bamail Co-operative Farm (1973)
 - c) Fazlul Bari: Bamail Co-operative Farm (1975).
10. Fazlul Bari: Ibid P.49
11. M. Solaiman: Report on Total Village Development Experiment (Draft under preparation)
12. Ibid
13. All Tables on TVD experiment are derived from M. Solaiman - Ibid
14. F. Bari, Z. Alam and Z. Abedin: Draft Report on Small Farmers' and Landless Labourers' Development Project (1978) (Typed) P.3
15. Ibid Pp 41-42
16. M. Z. Hussain: A Note on Youth Programme, (Mimeo) September, 1977, BARD, Comilla

Serving the Rural Poor: Facts from Experiments

Appendix: Statistical Tables

Source: M. Solaiman, Report on

Total Village Development Experiment

(Draft under Preparation), BARD, Comilla.

Table - 1: Comparative Costs and Returns of Cooperative Farms and Individual Farms.

Year * (Crop Season)	Cost Per acre (Tk)		Gross Return of Per acre (Tk)		Per acre Net Return (+)(-) (Tk)	
	Co-op. Farm	Individual Farm	Co-op. Farm	Individual Farm	Co-op. Farm	Individual Farm
1967-1968	1169.17	465.00	1069.44	887.50	- 99.73	+ 422.50
1968-1969	958.97	714.59	830.67	1047.20	- 128.30	+ 342.61
1972-1973	1298.00	1312.00	1750.00	3017.00	- 452.00	+ 1705.00
1973-1974	1209.44	1447.98	2854.00	3584.00	-1644.56	+ 2136.02

Note: The experiments were undertaken in Kashinathpur-Balarampur Deedar Society in 1967-68 and 1968-69 and in Bamail Society in 1972-73 and 1973-74.

Table - 2: Members in the Village Organisations in TVD Villa
(as of June, 1977)

Landholding Category	Decdar		Joypur			
	No. of families in the village	No. of families in the coop.	No. of families in the Village	No. of families in the KSS	No. of families in Youth Club	No. of families in landless groups
Landless	168	156	34	7	-	17
0.1-1.0 acre	129	117	62	48	-	-
1.01-2.00 "	44	44	32	25	-	-
2.01-3.00 "	7	6	9	9	-	-
3.01-5.00 "	7	5	9	6	-	-
5.01-& above	3	2	-	-	-	-
Total	358	330	146	95	-	17

Landholding Category	South Rampur				North Rampur			
	No. of families in the village	No. of families in the KSS	No. of families in Youth Club	No. of families in landless group	No. of families in the village	No. of families in the KSS	No. of families in Youth Club	No. of families in landless group
Landless	16	8	1	6	17	-	-	12
0.1-1.0 acre	41	26	4	7	56	22	5	9
1.01-2.00 "	34	33	16	5	38	28	10	-
2.01-3.00 "	13	12	7	3	19	18	6	-
3.01-5.00 "	14	13	30	3	11	10	3	-
5.01 & above	17	17	-	-	8	7	5	-
Total:	135	109	58	24	149	85	29	21

Contd. Table-2

Table- 2 : Members in the Village Organisations in TVD Villages(Contd.)
(as of June, 1977)

Landholding Category	Jorepushkarini			
	No. of families in the village	No. of families in the KSS	No. of families in Youth Club	No. of families in landless group
Landless	4	-	-	4
0.1-1.0 acre	22	5	-	13
1.0.-2.00 "	27	24	3	5
2.01-3.00 "	15	15	5	-
3.01--5.00 "	19	19	3	1
5.01 & above	7	7	2	-
Total:	94	70	13	23

Table 3 : Cropping intensity in TVD villages.

Villages	Culti- vable Acres	1974-75		1975-76		1976-77	
		Cultivated Acres (To- tal of Boro, Aus & Aman)	Cropping Intensi- ty %	Cultivated Acres (Total of Boro, Aus and Aman)	Cropping intensity %	Cultiva- ted Acres (Total of Boro, Aus & Aman)	Cropping intensity %
Deedar	202	399	197	410	203	424	210
Joypur	110	205	186	220	200	250	227
South Rampur	200	395	197	434	217	424	212
North Rampur	170	285	168	350	200	350	200
Jorepushka- rini	221	346	156	428	193	442	200

Table - 4: Area under Rice and Adoption of HYV in TVD Villages

Villages	1974-75			1975-76			1976-77		
	HYV (total of Boro, Aus & Aman)	Local (total of Boro, Aus & Aman)	Total (HYV + Local)	HYV (total of Boro, Aus & Aman)	Local (total of Boro, Aus & Aman)	Total (HYV + Local)	HYV (total of Boro, Aus & Aman)	Local + total of Boro, Aus & Aman	Total (HYV + Local)
Deedar	340	59	399	362	48	410	388	36	424
Joypur	166	39	205	190	30	220	218	32	250
South Rampur	329	66	395	369	65	434	371	53	424
North Rampur	239	46	285	288	62	350	310	40	350
Jorepush- karini	287	59	346	330	48	428	384	58	442

Table - 5: Use of Tube-wells and Pump in Boro Season in TVD Village

Villages	No. of tube-wells			Coverage per tube-well (acre)		
	1974-75	1975-76	1976-77	1974-75	1975-76	1976-77
Deedar	2	2	2	45	63	67
Joypur	2	2	2	32	44	55
South Rampur	2	2	2	72	77	77
North Rampur	3	3	3	45	52	57
Jorepushkurini	2	2	3	50	76	42

Table - 6: Coverage Under Vegetable cultivation in TVD villages (acres)

Villages	1974-75	1975-76	1976-77
Deedar	8	10	12
Joypur	10	12	14
South Rampur	8	17	16
North Rampur	12	22	18
Jorepushkarini	8	12	15

Table - 7: Use of Fallow Land in TVD villages in Different Years (in acres)

Villages	1974-75	1975-76	1976-77
Deedar	4.25	2.10	2.70
Joypur	0.38	0.22	0.25
South Rampur	1.79	1.00	1.20
North Rampur	0.08	0.04	0.06
Jorepushkarini	1.15	0.40	0.60

Table - 8 : Use of Tanks for Pisciculture

Villages	No. of Tanks in the village	No. of Tanks under improved practices	
		1975-76	1976-77
Deedar	60	9	12
Joypur	15	1	3
South Ram pur	22	4	6
North Rampur	16	2	4
Jorepushkarini	22	6	8

Table - 9 : Livestock position in TVV Villages

Items	Deedar			Joypur			South Ramour		
	1974-75	1975-76	1976-77	1974-75	1975-76	1976-77	1974-75	1975-76	1976-77
Cattle	323	375	650	248	300	217	306	227	247
Goat	130	185	400	58	70	131	39	-	50
Chicken(local)	971	1050	1100	521	750	1400	482	580	1189
Chicken(impro- ved)	-	195	500	-	-	-	100	160	38
Duck(local)	429	480	400	183	200	523	212	486	328
Duck(improved)	-	-	300	-	-	-	15	20	50

Table - 9 : Continued

Items	North Rampur			Jorepushkarini		
	1974-75	1975-76	1976-77	1974-75	1975-76	1976-77
Cattle	260	312	358	245	190	210
Goat	55	80	110	82	95	115
Chicken(local)	1160	1540	1684	929	2600	2000
Chicken(improved)	-	5	-	-	10	-
Duck(local)	380	462	500	166	216	285
Duck(improved)	-	-	15	-	-	-

Table - 10 : Vaccination and Artificial Insemination in TVD Villages

Villages	No. of times vaccinated		No. of cows artificially inseminated	
	1975-76	1976-77	1975-76	1976-77
Deedar	2	2	1	25
Joypur	1	1	15	35
South Rampur	1	1	3	5
North Rampur	1	1	5	7
Jorepushkarini	2	1	9	12

Table - 11 : Per acre yield and production (in mds.)

Villages	Crops	1974 - 75		1975-76		1976-77	
		Acreege cultivated	Per acre yield	Acreege cultivated	Per acre yield	Acreege cultivated	per acre yield
Deedar	Boro	95	50.0	126	43.5	135	50.0
	Aus	102	27.0	82	27.0	87	30.0
	Amon	202	28.5	202	28.5	202	30.0
Joypur	Boro	63	42.0	88	45.0	110	51.0
	Aus	50	18.0	32	30.0	30	36.0
	Amon	92	33.0	100	34.5	110	50.0
South Rampur	Boro	175	45.0	184	45.0	184	50.0
	Aus	20	18.0	50	18.0	40	18.0
	Amon	200	22.5	200	24.0	200	24.0
North Rampur	Boro	135	42.0	155	45.0	170	45.0
	Aus	20	22.5	40	22.5	35	18.0
	Amon	130	34.5	155	36.0	145	30.0
Jorepushkarini	Boro	100	50.0	152	45.0	125	50.0
	Aus	25	18.0	55	18.0	96	18.0
	Amon	221	19.5	221	22.5	221	25.5

Table - 12 : Population, Food Requirement and Clean Rice Production (in mds.)

Villages	1974 - 75				1975 - 76			
	Popula- tion	Cereal Require- ment	Clean Rice Production	Rice Surplus/ Deficit	Popula- tion	Cereal Require- ment	Clean Rice Production	Rice Surplus/ Deficit
Deedar	2082	9235	7996	- 1239	2134	9468	8111	- 1357
Joypur	824	3654	3974	+ 320	835	3705	5054	+ 1349
South Rampur	864	3851	7679	+ 4228	88	3938	8430	+ 4492
North Rampur	858	3807	6394	+ 2587	868	3851	8114	+ 4263
Jorepush- karini	645	2862	5889	+ 3027	653	2898	7721	+ 4823

Villages	1976-77			
	Popula- tion	Cereal Require- ment	Clean Rice Production	Rice Surplus/ Deficit
Deedar	2200	9760	9298	- 462
Joypur	868	3851	7351	+ 3500
South Rampur	910	4037	8876	+ 4839
North Rampur	886	3931	7616	+ 3685
Jorepush- karini	680	3015	8209	+ 5194

Table - 13 : Employment of labour under Rice Crops in TVD Villages

Villages	1974-75			1975-76			1976-77		
	Labour required			Labour required			Labour required		
	HYV	LV	Total	HYV	LV	Total	HYV	LV	Total
Deedar	22100	2950	25050	23530	2400	25930	25220	1800	27020
Joypur	10790	1950	12740	12350	1500	13850	14170	1600	15770
South Rampur	21385	3300	24685	23985	3250	27235	24115	2650	26765
North Rampur	15535	2300	17835	18720	3100	21820	20150	2000	22150
Jorepushkarini	18655	2950	21605	24700	2400	27100	24960	2900	27860

Note: This is based on per acre labour days requirement of 65 for HYV and 50 for LV estimated under several cost return studies done by the Academy members.

Table - 14 : Employment of labour under Vegetable Cultivation in TVD Villages

Villages	1974-75		1975-76		1976-77	
	Acres cul-tivated	Labour required	Acres cul-tivated	Labour required	Acres cul-tivated	Labour required
	Deedar	8	480	10	600	12
Joypur	10	600	12	720	14	840
South Rampur	8	480	17	1020	16	960
North Rampur	12	720	22	1320	18	1080
Jorepushkarini	8	480	12	720	15	900

Note: Average per acre labour days requirement assumed as 60.

Table - 15: Shares and Savings of TVD village groups(In Taka).

Villages	Organisation	1974-75		1975-76		1976-77		Increase in 1976-77 over 1974- 1975
		Total of shares & savings	Per capi- ta	Total of shares & savings	Per capi- ta	Total of shares & savings	Per capi- ta	
Deedar*	Coop.	226711	673	309815	688	440924	785	94.49%
Joypur	** KSS-1	10113	158	9362	142	13443	240	
	*** KSS-2	5408	200	7084	157	13822	242	
	Landless Coop.	-	-	-	-	1700	85	
	Youth Club	2161	34	2486	58	-	-	
	Total:	17682	114	18932	173	28965	218	63.81%
South Rampur	KSS	25510	277	27636	247	36852	329	
	Landless Coop.	-	-	2729	136	4166	189	
	Youth Club	1542	37	2425	58	2845	50	
	Total:	27052	202	32790	188	43863	230	61.14%
North Rampur	KSS	19409	303	24064	234	26057	253	
	Landless Coop.	-	-	1200	67	3320	166	
	Youth Club	4000	190	6300	170	9780	245	
	Total:	33909	275	31564	200	39157	240	15.48%
Jorepush- karini	KSS	17386	195	20716	276	24586	286	
	Landless	-	-	-	-	2426	90	
	Youth Club	800	53	-	67	1300	72	
	Total:	18186	175	21916	236	28312	216	55.68%

* Excluding other savings of the society at current, fixed and other deposits.

** In KSS-1 there are other funds like Deeptube well maintenance, relief etc.

*** KSS-11 has also relief fund.

Table - 16: Loans and Repayments by TVD village groups

Villages	Organisations	1974-75				1975-76			
		Loanee members	Loan issued	Per capita loan	Loan overdue	Loanee members	Loan issued	Per capita loan	Loan overdue
Deedar	Coop.	140	30944	221	-	161	35982	233	-
Joypur	KSS-1	-	-	-	-	25	2568	102	-
	KSS-2	9	3000	333	-	32	9000	261	-
	Landless Coop.	-	-	-	-	-	-	-	-
	Youth Club	-	-	-	-	-	-	-	-
	Total:	9	3000	333	-	57	11568	203	-
South Rampur	KSS	53	27500	519	18450	-	-	-	-
	Landless Coop.	-	-	-	-	3	2400	800	-
	Youth Club	-	-	-	-	-	-	-	-
	Total:	53	27500	519	18450	3	2400	800	-
North Rampur	KSS	54	33500	620	-	64	40800	637	-
	Landless Coop.	-	-	-	-	10	4000	400	-
	Youth Club	-	-	-	-	7	5000	714	-
	Total:	54	33500	620	-	81	49800	615	-
Jorepushkarini	KSS	32	8000	250	-	56	25000	446	-
	Landless	-	-	-	-	-	-	-	-
	Youth Club	-	-	-	-	-	-	-	-
	Total:	32	8000	250	-	56	25000	446	-

Contd. Table-16.

Contd. Table - 16

Villages	Organisations	1976-77			
		Loance members	Loan issued	Per Capita loan	Loan overdue
Deedar	Coop.	250	90274	361	-
Joypur	KSS-1	30	2520	86	-
	KSS-2	40	10000	250	-
	Landless coop.	8	1000	125	-
	Youth Club	13	5500	500	-
	Total:	91	19080	209	-
South Rampur	KSS	42	28700	683	24800
	Landless coop.	-	-	-	-
	Youth Club	2	1300	650	-
	Total	44	30000	682	24800
North Rampur	KSS	76	51900	683	-
	Landless coop.	12	7000	583	-
	Youth Club	5	3500	700	-
	Total:	93	52400	671	-
Jorepush-karini	KSS	48	34400	717	-
	Landless coop.	10	2500	250	600
	Youth Club	-	-	-	-
	Total:	58	36900	636	600