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Cooperatives for Rural Development: A Study of Selected Villages in Comilla

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Abstract

Cooperative as a rural organisation played a vital role in the socio-economic development of rural areas of Bangladesh. Farmers' Cooperative Societies helped modernisation of Bangladesh agriculture in boosting up food production, increasing income and creating employment in the rural areas. Later on, Comprehensive Village Development Cooperative Societies started multi-dimensional development activities in the rural areas including all sections of rural people. These efforts brought out a positive change of rural life in the fields of education, health, nutrition, sanitation, environment, farm and non-farm income and employment generation. The study suggests strengthening the existing village cooperative societies financially, operationally and democratically. In this regard, Comprehensive Village Development Cooperative Society may be a replicable model in the present context of rural development of the country.

Key Words: Village organisation, multi-dimensional activities, financial viability

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Introduction

In the sixties, Bangladesh Academy for Rural Development (BARD), through its experimental cooperative model (known as two-tier Co-operative model) organised farmers' organisations at the village level known as Farmers' Cooperative Society (KSS: Krishak Samabay Samity) which played a vital role in producing more food and creating more employment for the rural people in the country. Those farmers' cooperative societies provided credit support and helped to develop capacity of the farmers by imparting training and motivating farmers to use improved farm practices, eg. use seeds of high yielding varieties (HYV), chemical fertilizers and modern irrigation for producing more food (Hye, 1993). Farmers' organisations became a receiving unit at the grass-roots level and could receive all government supports and services in their villages. Those organisations were used as a common platform for the farmers and government departments to deliver and receive inputs and information for agricultural development. All those efforts helped farmers increase their farm production, create more employment and increase income of the rural households (Karim, 2003). In the early seventies, the government undertook the two-tier cooperative model as a national programme for rural development. Later on, it was replicated all over the country through Integrated Rural Development Programme (IRDP), which was later renamed as Bangladesh Rural Development Board (BRDB). Cooperative leaders and members were trained-up by the nation building departments (NBD) on use of modern agricultural technologies, cooperative management, credit management, accounts keeping and local level planning. These motivational and practical training encouraged the farmers to participate in the activities of cooperative societies more efficiently and effectively (Habibullah,

2002). It was revealed that there were contributions of two-tier cooperatives of Comilla Model of rural development for socio-economic development of rural people of Bangladesh. But these cooperatives failed to cover all classes of rural people under the existing rural institution (KSS) and the progress was slow in other sectors than agriculture. Therefore, BARD thought about a more balanced and comprehensive approach and started an experimental project in the eighties. BARD modified the existing cooperative system (KSS) into Comprehensive Village Development Cooperative Society (CVDCS) through an action research project known as Comprehensive Village Development Programme (CVDP) which involved farmers and also all other functional and professional groups of people who are living in the village. Farmers, landless labourers, fishermen, small traders, transport workers, service holders, youth, women, etc., were also included as members of the village cooperative society. It also included agriculture, poultry, livestock, fishery, health, nutrition and sanitation, family planning, education, environment, social welfare and other income generating activities as a holistic approach for overall development of the rural people. The comprehensiveness of these activities of village cooperative societies helped increase people's participation in planning and management of the local resources. Asset building, formation of social capital and institutional linkage of the villagers with nation building departments and local government also increased. These initiatives encouraged the farmers to increase their participation in the rural development activities (Rahman, 2004). Therefore, development initiatives of cooperative societies for last four decades helped transform rural society and reform agrarian structure. This study tried to review the performance and contributions of cooperative societies to the rural people.

Research Methods

A survey was conducted in the year 2011-12 taking a total of 194 respondents from Comprehensive Village Development Programme (CVDP), 43 from Krishak Samabay Samity (KSS) and another 59 from non-CVDP and 13 from non-KSS villages from Burichong Upazila of Comilla district in Bangladesh. The survey was done through face to face interview by using a structured questionnaire.

Results and Discussions of the Study

In this part an attempt has been made to analyse the major findings of the study. It covers the impacts of cooperative societies on villagers' occupation, income, economic position, credit utilisation, training, linkage with nation building departments, agricultural modernisation and food production, poverty reduction, housing, health and sanitation and women's participation.

Occupation and Income of Households

It reveals from the study that agriculture is the single major occupation of the household heads of all the study villages, and agriculture involved most of the unemployed rural people. In KSS villages, highest percentage of household heads involved them in agriculture as their main occupation as compared to CVDP, non-CVDP and non-KSS villages. It was found that before getting membership in cooperatives, agriculture was the most dominating occupation of CVDP and KSS members, but after getting membership in cooperatives, agriculture as occupation was decreasing and involvement in wage earning, business and service was increasing. Considering the farmers' involvement in annual income earning, it was found that agriculture is the main source of annual income of 40 percent of CVDP members, 31 percent of non-KSS, 28 percent of KSS and 27 percent of non-CVDP members (Table-01).

Table- 01: Sources of Annual Income of Household Members

| Sources of income | CVDP (%) | Non-CVDP (%) | KSS (%) | Non-KSS (%) |
|---------------------------------|----------|--------------|---------|-------------|
| Agriculture (Crop/animal /fish) | 40 | 27 | 28 | 31 |
| Business | 13 | 16 | 12 | 04 |
| Service | 07 | 08 | 16 | 03 |
| Foreign remittance | 28 | 43 | 39 | 20 |
| Transport | 01 | 01 | 0 | 13 |
| Selling labour | 06 | 04 | 04 | 29 |
| Others | 05 | 01 | 01 | 0 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

But the size of income from agriculture was high as compared to wage earnings, service or business, So many of the villagers were found to have switched over from agriculture to these non-farm sources. Foreign remittance was the source of income of 43 percent of non-CVDP, 39 percent of KSS, 28 percent of CVDP and 20 percent of non-KSS members. Wage earning is going to be the highest source of income in all the study villages. Agriculture in CVDP, KSS and non-KSS villages, and business in non-CVDP villages were the highest sources of income (Table-02).

Table- 02: Sources of Highest Income of the Households

| Sources | CVDP (%) | Non-CVDP (%) | KSS (%) | KSS (%) |
|------------------|----------|--------------|---------|---------|
| Agriculture | 28 | 22 | 22 | 08 |
| Business | 18 | 18 | 20 | 08 |
| Wage earning | 28 | 42 | 38 | 20 |
| Service | 08 | 12 | 12 | - |
| Rickshaw pulling | 10 | - | - | 22 |
| Day labour | 08 | 06 | 08 | 42 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Economic Position of the Households

Regarding the economic position of the household heads it was found that, economically, highest 20 percent population group was occupied by only household heads of both programme villages of CVDP and KSS. No non-programme villager was found to belong to highest 20 percent group. Number of highest 20 percent CVDP members was just double than that of KSS. About one third of CVDP, about one fourth of non-CVDP and half of KSS members belonged to middle and upper middle groups. It was also found that cent percent of household heads of non-KSS and 14 to 24 percent other villagers in all study villages belonged to lowest 20 percent group (Table-03).

Table- 03: Economic Position of Household Heads in the Study Villages

| Economic position | CVDP (%) | Non-CVDP (%) | KSS (%) | KSS (%) |
|-------------------|----------|--------------|---------|---------|
| Highest 20% | 06 | - | 03 | - |
| Upper middle 20% | 12 | 08 | 06 | - |
| Middle 20% | 18 | 28 | 42 | - |
| Lower Middle 20% | 40 | 50 | 35 | - |
| Lowest 20% | 24 | 14 | 14 | 100 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Considering the amount of annual income of the households, it was found that CVDP members belonged to the highest income group as compared to other sample villages. One of the objectives of CVDP was creation of employment and increase of income of the members. Therefore, through CVDP different income generating activities were implemented to create self-employment and increase income from agricultural and non-farm activities

Sources and Utilisation of Credit

Credit is an important input for increasing farm production. Credit disbursement to the members is also one of the major activities of the cooperative society. Members of the cooperative societies usually receive credit from their cooperatives, but getting credit depends upon financial ability of the cooperative societies. It was found that 40 percent of the members of CVDP received credit from CVDP society whereas 17 percent of KSS members received credit from KSS (Table-04).

Table- 04: Credit Received by the Villagers in 2009-2010

| Credit Organizations | CVDP (%) | Non-CVDP (%) | KSS (%) | Non-KSS (%) |
|-----------------------------|-----------------|---------------------|----------------|--------------------|
| Cooperative Society | 40 | 0 | 17 | 0 |
| Bank | 03 | 09 | 02 | 0 |
| NGO | 54 | 78 | 47 | 77 |
| Relatives | 03 | 13 | 34 | 0 |
| Money lender | 0 | 0 | 0 | 23 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Limited credit activities of cooperative society, non-availability of credit in time, lack of savings deposit in cooperatives and availability of easy credit from NGOs

influenced CVDP and KSS household members and other villagers to receive credit from the sources other than cooperatives. But non-cooperative villagers always took credit from NGOs, banks and money lenders (Table-04). Purchase of agricultural inputs was the major head of credit utilisation for CVDP, KSS and non-KSS villagers. Non-CVDP villagers utilised credit for small business. CVDP and KSS members utilised credit for going abroad. CVDP members spent two times more credit money than that of KSS to go abroad (Table-05).

Table- 05: Utilisation Pattern of Credit

| Utilisation | CVDP (%) | Non-CVDP (%) | KSS (%) | Non-KSS (%) |
|--------------------------------|-----------------|---------------------|----------------|--------------------|
| Purchase of agricultural input | 54 | 19 | 49 | 71 |
| Small business | 23 | 58 | 34 | - |
| Family expenditure | 05 | 23 | 07 | 29 |
| Going abroad | 18 | - | 10 | - |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Linkage with Nation Building Departments (NBD)

Both cooperative members and non-cooperative villagers developed their linkages with different service providing organisations for getting supports and services. Villagers need supports and services for their agricultural production, livestock, fisheries, health, sanitation, income generation etc, from nation building departments. It was observed that due to motivation and awareness building of members of CVDP and KSS, they developed more linkages with the NBDs as compared to non-cooperative villagers. CVDP and KSS members are having more linkages with Nation Building Departments (NBD), KTCCA (Kotwali Thana Central Cooperative Association), Upazila Central

Cooperative Association (UCCA), BARD, CVDP, BRDB, and Commercial Banks. After getting membership in cooperatives, CVDP members developed more linkages with the nation building departments as compared to KSS and other non-programme villagers. The linkages with GOs and NGOs helped both the villagers of cooperative and non-cooperative villages to get different facilities and services from those departments for their individual or for overall village development (Table-06).

Table- 06: Linkage of CVDP and KSS Members with GOs and NGOs

| Name of organizations | CVDP (%) | KSS (%) |
|------------------------------|-----------------|----------------|
| BARD/CVDP/KTCCA | 38 | 29 |
| NBD | 53 | 52 |
| BRDB/TCCA | 07 | 07 |
| NGOs | 01 | 08 |
| Bank | 01 | 04 |
| Total | 100 | 100 |

Source: Field Survey, 2012

Training of the Villagers

Cooperative society influences and organises training for its members to increase their knowledge, skill and change of attitude. Training is an important activity of CVDP. It always emphasised on providing training to the members for their capacity building and development. In the CVDP society, almost all the members received 18 different types of training from different organisations. It was observed that 20 percent of the members of CVDP societies received training on modern agricultural technologies, 14 percent on cattle fattening, 12 percent on cooperative management, and 67 percent of KSS members did not receive any training, while 23 percent received training on modern agricultural technologies and 08 percent

on cooperative management. On the other hand, only 02 percent of non-CVDP villagers received training on only cattle fattening. But non-KSS villagers received no training from anywhere (Table-07).

Table- 07: Training Received by the Cooperative Members

| Subjects of training | % of CVDP members | % Non-CVDP respondents | % of KSS members | % of Non-KSS respondents |
|----------------------------------|-------------------|------------------------|------------------|--------------------------|
| Modern agricultural technologies | 20 | - | 23 | - |
| Health and nutrition | 06 | - | - | - |
| Sanitation | 03 | - | - | - |
| Tree plantation | 06 | - | - | - |
| Cooperative management | 12 | - | 08 | - |
| Birth attendant | 04 | - | - | - |
| Driving | 03 | - | - | - |
| Sewing | 05 | - | - | - |
| Craft making | 02 | - | - | - |
| Modern fish culture | 05 | - | - | - |
| Cattle fattening | 14 | 02 | 02 | - |
| Credit management | 03 | - | - | - |
| Vegetable growing | 03 | - | - | - |
| Accounting | 01 | - | - | - |
| Electrical mechanics | 01 | - | - | - |
| Poultry rearing | 10 | - | - | - |
| Veterinary | 01 | - | - | - |
| Apiculture | 01 | - | - | - |
| Received no training | - | 98 | 67 | 100 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Agricultural Modernisation and Cooperatives

Cooperative societies play a vital role in modernisation of agriculture. Before getting membership in cooperatives farmers used bullock power to cultivate their land. Among the study villages, CVDP cooperative society first introduced mechanical cultivation in the villages and later KSS and other villagers followed them. But now farmers of all the study villages practice mechanised cultivation by using power tillers or tractors to cultivate their land. In the past, all farmers used local variety of rice seeds but now all households of study villages use High Yielding Variety (HYV) of rice seeds. Cooperative societies first introduced HYV rice seeds among the members which was later followed by non- programme villagers. Earlier both KSS and CVDP members used 100 percent local vegetable seeds. But after getting membership in cooperatives, CVDP members used 80 percent of HYV vegetable seeds and KSS members used 80 percent of HYV vegetable seeds while non-cooperative villagers used only 60 percent of HYV vegetable seeds (Table-08).

Table- 08: Use of Vegetable Seeds by Cooperative and Non-cooperative Members

| varieties of vegetable seeds | Before CVDP membership (%) | Present CVDP (%) | Present Non-CVDP (%) | Before KSS membership (%) | Present KSS (%) | Present Non-KSS (%) |
|------------------------------|----------------------------|------------------|----------------------|---------------------------|-----------------|---------------------|
| Local | 100 | 20 | 40 | 100 | 20 | 40 |
| HYV | - | 80 | 60 | - | 80 | 60 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Before getting membership in cooperatives, about three-fourth of agricultural land of cooperative members was rain-fed and one-fourth was under local irrigation system, but now 100 percent land of CVDP, non-CVDP and KSS villages is under deep tube well(DTW) or

shallow tube well(STW) irrigation, but 88 percent of non-KSS members used DTW/STW irrigation. Cooperative societies first introduced mechanised irrigation to produce winter crops (Table-09).

Table- 09: Use of Irrigation Technologies by Cooperative and Non-cooperative Members

| Types of irrigation | Before CVDP membership (%) | Present CVDP (%) | Present Non-CVDP (%) | Before KSS membership (%) | Present KSS (%) | Present Non-KSS (%) |
|---------------------|----------------------------|------------------|----------------------|---------------------------|-----------------|---------------------|
| Rain fed | 77 | 0 | 0 | 70 | 0 | 12 |
| Local irrigation | 23 | 0 | 0 | 30 | 0 | 0 |
| DTW / STW | 0 | 100 | 100 | 0 | 100 | 88 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Before getting membership in cooperatives, villagers did not use mechanised farm implements, but now farmers of all the study villages use modern farm implements. Cooperative farmers first introduced modern irrigation and mechanised irrigation facilities among their members, later on those were spread to neighbouring villages. Now-a-days, in the open market, all agricultural inputs are available, So it is easy for all villagers to use mechanised farming practices.

Housing of the Households

Types of dwelling houses depend on the size of income and economic ability of household members. It was found that before getting membership in cooperatives there was no pucca (brick built) house but after getting membership, CVDP and KSS members owned (brick built) houses. In the CVDP villages, 27 percent of dwelling

houses were either pucca (brick built) or semi-pucca (brick built) and rest 63 percent of dwelling houses were kacha. In KSS villages only 09 percent dwelling houses of household heads were either pucca or semi-pucca (brick built) and rest 91 percent dwelling houses were kacha. Before getting membership in the cooperative only 02 percent houses were semi-pucca (brick built) and rest 98 percent were kacha. In non-CVDP villages, 80 percent were kacha and in non- KSS villages, 96 percent were kacha (Table-10).

Table- 10: Housing of the Household Heads

| Types of dwelling houses | CVDP (%) (before membership) | CVDP (%) | Non-CVDP (%) | KSS (%) (before membership) | KSS (%) | Non-KSS (%) |
|--------------------------|------------------------------|----------|--------------|-----------------------------|---------|-------------|
| Pucca(brick built) | - | 02 | - | - | 01 | - |
| Semi pucca | 03 | 25 | 20 | 02 | 08 | 04 |
| Kacha (Tin+mud) | 21 | 14 | 18 | 19 | 08 | 28 |
| Kacha (Cottage + mud) | 19 | 03 | 04 | 16 | - | 24 |
| Kacha (Cottage + bamboo) | 39 | 09 | 19 | 32 | 12 | 24 |
| Kacha (Tin + tin) | 18 | 47 | 39 | 31 | 71 | 20 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Sanitation Facilities of the Households

Different water borne diseases spread out in the rural areas due to lack of good sanitation facilities. Good sanitation practices also depend upon the economic condition and health consciousness of the household members. Cooperative societies motivated members to use improved sanitation. Cooperative members had more pucca (brick built) toilets as compared to non-cooperative villages. After getting membership, 100 percent of CVDP

members had either pucca (brick built) or water sealed toilet, which were 10 percent before getting membership in CVDP. All the KSS members had also pucca (brick built) and water sealed toilets which were 22 percent before getting their membership. Non-CVDP and non-KSS had also 100 percent pucca (brick built) and water sealed toilets (Table-11). No one had open toilet. All the villagers now use tube well water for drinking purposes, which was 80 percent before getting membership in the cooperative societies.

Table- 11: Sanitation Facilities of the Households

| Types of sanitation | CVDP (%) (before membership) | CVDP (%) | Non-CVDP (%) | KSS (%) (before membership) | KSS (%) | Non-KSS (%) |
|---------------------|---------------------------------|----------|--------------|--------------------------------|---------|-------------|
| Pucca (brick built) | 10 | 34 | 12 | - | 24 | - |
| Water sealed | 08 | 66 | 80 | 22 | 70 | 90 |
| Earth hole | 42 | - | 08 | 36 | 06 | 10 |
| Open | 40 | - | - | 42 | - | - |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Health Facilities of the Households

The rural poor hardly get modern health services. It also depends upon economic condition, education, awareness, locations, transportation facilities and mentality of the rural people. There are different types of health services in the rural areas e.g. traditional, village quack, homeopath, government hospital, private clinic and also graduate doctors. Before getting membership, 79 percent of CVDP and 78 percent of KSS members were prepared to go for traditional treatment and to quack for treatment of their family members. After getting membership, they were motivated and also habituated to go to hospital and graduate doctors. Cooperatives motivated their members to

go to hospital and took better medical services. Still 40-56 percent of the villagers are prepared to go to quack for their treatment as they live in the same villages and are very near to their residences and their treatment cost is also very low (Table-12).

Table- 12: Heath Facilities of the Household Members

| Types of facilities | CVDP (%) (before membership) | CVDP (%) | Non-CVDP (%) | KSS (%) (before membership) | KSS (%) | Non-KSS (%) |
|-----------------------|------------------------------|----------|--------------|-----------------------------|---------|-------------|
| Traditional treatment | 34 | 08 | 02 | 30 | 08 | 08 |
| Village quack | 45 | 40 | 56 | 48 | 40 | 50 |
| Homeopath | 15 | 08 | 04 | 10 | 10 | 08 |
| Government hospital | 04 | 24 | 18 | 10 | 16 | 28 |
| Graduate doctor | 02 | 20 | 20 | 02 | 26 | 06 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Regarding child delivery, it was found that about 80-86 percent of the villagers received child delivery services from untrained birth attendants before getting membership in cooperatives. After getting membership 90-94 percent villagers of both CVDP and KSS villages received child delivery services from trained birth attendants and from hospitals. But non-CVDP and non-KSS members still receive 57 to 72 percent delivery services from untrained birth attendants (Table-13).

Table- 13: Child Delivery Facilities of the Household Members

| Types of facilities | CVDP (%) (before membership) | CVDP (%) | Non-CVDP (%) | KSS (%) (before membership) | KSS (%) | Non-KSS (%) |
|---------------------------|---------------------------------|----------|--------------|--------------------------------|---------|-------------|
| Untrained birth attendant | 80 | 06 | 57 | 86 | 10 | 72 |
| Trained birth attendant | 14 | 72 | 06 | 06 | 70 | 05 |
| Government hospital | 06 | 22 | 37 | 08 | 20 | 23 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Poverty Reduction and Food Production

Poverty is an acute problem of rural Bangladesh. High population growth, recurring natural disaster, low use of farm technologies, lack of employment opportunities, unstable demand and supply of agricultural products etc. are the main causes of poverty. Government emphasised on pro-poor economic growth for increasing income and employment of the poor through education, health, nutrition and social interventions as strategies for poverty reduction. To overcome the problems related to poverty, government and non-government organisations (NGOs) implemented different anti-poverty programmes throughout the country. Formation of rural cooperatives and groups, providing training to poor people, micro credit and other inputs to boost up their farm and non-farm production were most common practices observed for poverty reduction in Bangladesh. In the study area, it was found that after getting the membership in the cooperative society, the villagers got different facilities like irrigation, credit, training, agricultural inputs and advisory services from the government through the cooperative societies. All those facilities helped the villagers produce more food and get more opportunities for employment.

Table- 14: Food and Poverty Situation

| Status | Before CVDP membership (%) | Present CVDP (%) | Present Non-CVDP (%) | Before KSS membership (%) | Present KSS (%) | Present Non-KSS (%) |
|----------------|----------------------------|------------------|----------------------|---------------------------|-----------------|---------------------|
| Always crisis | 37 | 0 | 0 | 29 | 0 | 0 |
| Not so crisis | 38 | 27 | 27 | 49 | 08 | 85 |
| Good condition | 21 | 23 | 32 | 22 | 58 | 15 |
| Surplus | 04 | 50 | 41 | 0 | 34 | 0 |
| Total | 100 | 100 | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

It was found that before getting membership in the cooperatives, 37 percent of the CVDP members and 29 percent of KSS members were in “always food crisis” situation. They hardly met up their family expenditures from their own production and income. On the other hand, before getting membership, 38 percent of CVDP and 49 percent of KSS members were in “not so food crisis” situation but after having membership in the cooperative, their food production has positively changed because of their more involvement in modern agricultural practices. Therefore, number of farmers under “good condition” and “surplus” in both CVDP and KSS villages has increased. Now all members of the CVDP and KSS have no food crisis. Members mentioned that different activities of the cooperatives like use of modern agricultural technologies, training and motivation, cooperative credit, and savings and capital formation through cooperative interventions were helpful for poverty reduction. It was also found that in the study period none of the cooperative and non-cooperative members were in “always food crisis” situation, but relatively more cooperative members were in “good condition” and “surplus production situation” than non-cooperative members (Table-14).

Participation of Rural Women in Development Activities

Women have fewer opportunities to participate in development activities, even they have low involvement in decision making in the family. But women have recognizable contribution to the family. Cooperative societies encourage women to participate in development activities. It was revealed from the study that participation of women in decision making in CVDP and KSS villages were higher as compared to non-CVDP and non-KSS villages. Among the cooperative members, women of CVDP villages have highest participation in decision making in different activities related to family affairs. It was observed that 82 percent of women of CVDP and 80 percent women of KSS participated in the activities like investment in agriculture, production and marketing of agricultural commodities with their male counterparts in the family and these corresponding figures for non-CVDP and non-KSS were 41 percent and 69 percent respectively.

Participation in domestic affairs by women were 85 percent for CVDP and 80 percent for KSS villagers and this corresponding figures for non-CVDP and non-KSS were 84 percent and 69 percent respectively. Participation of women in taking decision on getting treatment and education for family members was 85 percent for CVDP and 80 percent for KSS and the corresponding figures for non-CVDP and non-KSS were 84 percent and 69 percent respectively. Women's participation in decision making on marriage affairs of sons and daughters were 85 percent for CVDP and 80 percent for KSS and the corresponding figures for non-CVDP and non-KSS were 84 percent and 69 percent respectively (Table-15).

Table- 15: Participation in Joint Decision Making

| Activities | CVDP (%) | Non-CVDP (%) | KSS (%) | Non-KSS (%) |
|---|----------|--------------|---------|-------------|
| Investment in agriculture, production and marketing | 82 | 41 | 80 | 69 |
| Investment in business | 82 | 59 | 80 | 60 |
| Participation in organisation/cooperatives | 80 | 0 | 80 | 0 |
| Participation in domestic affairs | 85 | 84 | 80 | 69 |
| Treatment/education | 85 | 84 | 80 | 69 |
| Marriage of sons and daughters | 85 | 84 | 80 | 69 |

Source: Field Survey, 2012

Women had contributions to the socio-economic development of a household, but it was not always recognised positively. In the study villages, household heads recognised the contributions of women members. It was found that members of the study villages recognised the contribution of women in overall development of the households. But 75 percent of CVDP, 56 percent of non-CVDP, 78 percent of KSS and 54 percent of non-KSS members mentioned that women had high contributions for development of their household. On the other hand, 25 percent of CVDP, 44 percent of non-CVDP, 22 percent of KSS and 46 percent of non-KSS members mentioned that women had little contribution for overall development of household activities (Table-16).

Table- 16: Contribution of Women in Overall Development of the Households

| Contributions | CVDP (%) | Non-CVDP (%) | KSS | Non-KSS (%) |
|----------------------|-----------------|---------------------|------------|--------------------|
| Little contributions | 25 | 44 | 22 | 46 |
| High contributions | 75 | 56 | 78 | 54 |
| Total | 100 | 100 | 100 | 100 |

Source: Field Survey, 2012

Development through Cooperatives: Views of Farmers

It was mentioned by the villagers that after getting membership in cooperatives they had different economic changes like increase of agricultural production and income, increase of own capital, increase of savings habit, more investment in business and agriculture and also creation of more employment. It was also mentioned that after getting membership in cooperatives half of the members of CVDP and KSS got improvement in health, sanitation and family planning activities. Besides, they could build institutional linkage, make educational attainment, and develop planning and leadership capability of the members which influenced social change of the family members of the study households. Use of cooperative credit and provision of training were the most important factors responsible for economic change of study population.

Besides, use of improved agricultural technologies, learning from weekly meetings of the cooperative societies etc. were the factors responsible for economic changes of the villagers. Discussion in the weekly meetings of the cooperative societies and training and motivation were the factors responsible for social change of the villagers. Besides, information received from nation building

departments, leadership development and planning of members were also the factors responsible for social change of the rural households.

It was found that both CVDP and KSS members got social and economic benefit from cooperative societies. KSS had credit, irrigation and limited training activities, but CVDP cooperatives had different activities like, training, irrigation, credit, education, health and nutrition, sanitation, tree plantation, environment, poultry, livestock, fishery, crop and vegetable production activities etc. Even CVDP societies had social welfare activities for the members. CVDP cooperative members have higher income, higher savings, and higher production and employment. It also arranges regular meeting and practices participatory management. CVDP societies provide more training and input facilities to its members. Members of the cooperative societies had positive attitude towards cooperative. Ninety percent of CVDP cooperative members and 88 percent of KSS members give importance to cooperatives for their socio-economic development (Table-17).

Table- 17: Benefits of CVDP

| Benefits of CVDP | CVDP (%) |
|--|-----------------|
| Increased income and employment | 23 |
| Regular weekly meeting | 18 |
| Joint planning for the whole village | 13 |
| Getting more training facilities | 12 |
| All family members can be CVDP cooperative members | 10 |
| Getting health nutrition and sanitation supports | 09 |
| Getting credit and dividend every year | 08 |
| Getting facilities of mechanised cultivation | 07 |
| Total | 100 |

Source: Field Survey, 2012

Cooperative members believed that training, formation of capital through share and savings deposits, agricultural technologies and credit were the important means of their development which could be provided through cooperatives. Continuous credit activities, regular share and savings deposit, implementation of more projects through cooperatives, etc. were the activities which helped attain financial solvency of cooperative societies (Table-18).

Table- 18: Activities for Financial Solvency of Cooperative Societies

| Activities for financial solvency | CVDP (%) | KSS (%) |
|--|-----------------|----------------|
| Deposit of regular share and savings | 35 | 44 |
| Continuation of credit activities | 33 | 43 |
| Implementing projects through cooperatives | 20 | 08 |
| Regular payment of credits | 12 | 05 |
| Total | 100 | 100 |

Source: Field Survey, 2012

Shifting from KSS to CVDP Cooperatives

CVDP cooperative is the latest experiment on cooperatives in the country which facilitated a wide range of productive and welfare activities. It encompasses all the villagers through a single umbrella organisation in the village. Through its initiatives, it facilitates the villagers to use their potentialities to plan, to produce and to improve their socio economic conditions. It helps to develop a package of integrated rural development programmes which help the members develop their capacities to identify and use their resources and make a linkage with government input and service delivery system.

In this regard, Comprehensive Village Development Programme (CVDP) influenced the villagers to form Comprehensive Village Development Cooperative Societies (CVDCS) in the villages, Besides, some of the cooperative societies under KSS villages were modified and transformed to CVDCS. It was found that KSS activities were confined to irrigation and credit activities and it included only the farmers. On the other hand, CVDP cooperatives had multi-dimensional activities including training, credit, agriculture, fisheries, livestock, health, nutrition, sanitation, environment and education. CVDP also involved farmers, landless people, fishermen, businessmen and any other professional people living in the village. The members mentioned that after transforming from KSS to CVDP, their income and employment opportunities had increased (23%), CVDP society organised regular weekly meetings (18%), it planned jointly for development of the whole village (13%). It organised more training for members (12%) and all family members could become members of the CVDCS (Table-19).

Table- 19: Benefits Received by KSS Members after Transformation to CVDCS

| Benefits of CVDP | Responses by KSS members (%) |
|--|-------------------------------------|
| Increased income and employment | 23 |
| Regular weekly meeting | 18 |
| Joint planning for the whole village | 13 |
| Getting more training facilities | 12 |
| All family members can be CVDP members | 10 |
| Getting health nutrition and sanitation supports | 09 |
| Getting credit and dividend every year | 08 |
| Getting facilities of mechanized cultivation | 07 |
| Total | 100 |

Source: Field Survey, 2012

Conclusion

Cooperative societies play a major role in socio-economic development of the rural areas of Bangladesh. The societies helped villagers in the field of modernization of agriculture, income and employment generation, poverty reduction, asset building, formation of social capital, improvement of housing, sanitation, water supply and also empowerment of women. Cooperative programme was also found to create a positive change in agricultural production and standard of living in rural people. It also helped improve financial condition of rural people. However, it was found from the study that KSS provided credit and irrigation facilities and limited training to its members, but CVDP cooperatives provided training on irrigation, credit, health nutrition, sanitation, tree plantation, environment, poultry, livestock, fisheries, crop and vegetable production to the members. It indicated that KSS had very limited activities while CVDP cooperatives had multi-dimensional development activities for socio-economic development of its members. So this type of cooperatives helped villagers increase utilisation of their own resources, farm production, income and employment. This is a clear indication of higher resource building through CVDP cooperatives. CVDP society had its own fund to disburse credit to its members. On the other hand, KSS had very limited fund to provide credit to its members. Even CVDP helped its members to establish more linkages with nation building departments to get more services as compared to KSS. Findings of the study revealed that CVDP members had more income as compared to other villagers. Participation of women in decision making with their family members was found more in the programme villages as compared to non-programme villages. It was also observed from the findings that almost all the cooperative members believed that cooperative is essential for increasing their farm income and employment

and reducing poverty. The above findings reveal that CVDP villagers are in an advantageous position in terms of farm production, income earning, health, sanitation, housing facilities and poverty reduction in the study villages. Therefore, CVDP cooperative may be a model which can be adopted for socio-economic development of the rural people in Bangladesh.

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