

- 15) to undertake any work, incur way expenditure within the approved budget or any special all allocation of funds, procure machinery, materials and services required for its use and enter into any agreement or contract as it may consider necessary or expedient;
- 16) to seek or obtain advice and assistance in the preparation or creation of a scheme form the government, any agency of the government, local body or any other agency or, with the permission of the government, from any foreign government or agency.

(GOB, Bangladesh Gazette extraordinary 1982.)

The activities of BRDB are mentioned in 3. Activities of Cooperative and Annex D Chapter 3.

2.2 Upazila Central Cooperative Association (UCCA)

The GOB's rural development policies are being carried out by so many authorities but as far as agriculture is concerned BRDB is the main and its affiliated local bodies, UCCA and primary societies under it, KSS, MSS, BSS and MBSS, are actually playing front role. As shown in Fig. E.2.1, UCCA in each Upazila has Managing Committee (MC) as the decision making body, which Upazila Rural Development Officer (URDO) and other officials from BRDB have been looking after. The 12 members of MC of UCCA are elected from the officers of primary societies and their terms are 1 year.

UCCA is the apex tier of primary societies. It provides, assists and regulates these primary societies with a view to enabling them selfmanageable financially viable and institutionally sound. Credit and irrigation inputs are the main item which are being provided by UCCA. Training motivational, and regulating activities like as audit etc. are conducted by jointly UCCA & Upazila co-operative office. UCCA also act as a bridge between primary societies and the other Government agencies like as DAU, BADC, DLO, Fishery Department and financial institutions to provide with agricultural inputs such as HYV seed, chemical fertilizer, pisciculture and animal husbandry etc.

The KSS is one of the components of two-tier of Comilla Model co-operative approach which are being organized, nourished and supervised by BRDB with the help of appointed the three undermentioned key personnels through UCCA under the provision of Cooperatives Rule.

KSS structure is taken up as an example of other primary societies.

Each primary society has also its managing officers as follows:

Chairman	1
Vice Chairman	1
Manager	1
Member	<u>3</u>
Total	6

The term of primary society's managing officer is 2 years.

During 1989-90, URDO who has been looking after three viable UCCAs in Bangladesh withdrew from them and the business of BRDB upto that time was succeeded by the societies. This trend is going to be strengthened for autonomy of local groups in Bangladesh.

Responsibilities of UCCA Managing Committee, UCCA Staff and BRDB Personnels are shown below:

(1) Responsibilities of UCCA Managing Committee

The managing committee members perform duties and responsibilities as per provision of the cooperative ordinance, rules and bye-laws of the association. They are as follows:

- 1) Maintain proper accounts of money received and expenses made and accounts of the asset & liabilities
- 2) Prepare & submit annual report to the annual general meeting (AGM)

- 3) Prepare & submit annual statement of accounts for submission in the AGM which includes:
 - Cash account
 - Balance sheet
 - Profit & loss accounts
 - Manufacturing & trading accounts
- 4) Moneys received as gift or subsidies.
- 5) Prepare & submit all statements & returns required by the Registrar.
- 6) Enter accounts of the association regularly and in due time and punctually in the proper books and forms.
- 7) Maintain & keep up-to-date register of member cooperatives.
- 8) Facilitate the inspection of books by those entitled to do so.
- 9) Convene special general meetings according to the rules.
- 10) Convene annual general meeting & election meetings in due time.
- 11) Decide who will (a) maintain accounts & records; (b) keep cash, securities & other documents; (c) prepare statement accounts, reports & returns with the help of the officers & staff.
- 12) Prepare annual budget for submission to the AGM.
- 13) Submit recommendations for payment of bonus & dividends on shares to the AGM for approval.
- 14) Arrange supply of the required materials for the members and sale of their products.
- 15) Rectify objections raised by the audit.

- 16) Perform such other responsibilities as may be entrusted by the general meeting and deemed necessary for implementation of objectives of the UCCA.

(2) Responsibilities of the UCCA Staff

UCCA staff are recruited by a recruitment committee in which Deputy Director (D.D.) of the district is the Chairman. Appointment is done by the managing committee where URDO signs the appointment letter on behalf of the managing committee.

Responsibilities of the UCCA staff are as follows:

- 1) Chief Inspector
 - a) Primarily responsible for the inspection of field activities of the societies.
 - b) Supervise the activities of KSS/MSS of a specific area, performs duties according to the instruction of ARDO and visits the societies at least 20 days in a month.
 - c) Participation in the annual and special general meetings of the societies.
 - d) Assist the area Inspector to realize loan from members of the primary cooperatives.
 - e) Supervises the total loan operations.
 - f) Coordinate with the ARDO to carry out the training class in the UCCA.
 - g) Guide the Inspector for enrollment of new members, to form new societies and to collect deposits of share & savings as per annual target.
 - h) Maintain the record of monthly membership enrollment, annual credit, annual general meeting & election meeting of the primary societies.
 - i) Help the ARDO in loan operation as per banking plan.
- 2) Inspector
 - a) Carry out the duties as Inspector of a specific block according to the instruction of the Chief Inspector.
 - b) Take measures to fulfill monthly & annual targets of loan disbursement & recovery of loans of the KSS/MSS of his/her block.
 - c) Attend and provide guidance in weekly, annual general meeting & election meeting of the primary cooperatives.
 - d) Attend staff meeting to review the progress.

- e) Help & guide the Managers of the KSS/MSS in enrolling members, collecting share & savings, disbursements & realization of loans & other extension activities to be transmitted to the members.
- f) Supervise the activities of Village Accountants.

3) Accounts Assistant

- a) Official duty as directed by the Accountant.
- b) Maintain subsidiary ledger books & registers of the daily transactions.
- c) Prepare statement of deposits & expenses of the UCCA sorted out on the basis of the concerned vouchers.
- d) Prepare training allowance bill on the basis of the attendance and make payments to the trainees.
- e) Maintain accounts and prepare a report on business activities of the UCCA.
- f) Assist the Accountant in order to prepare annual final accounts, draft budget & other reports as well.
- g) Keep all records of different types of loan.
- h) Keep records of daily transactions.

(3) Functions & Responsibilities of BRDB Personnel

For better functioning of the UCCA as per provision of the cooperative ordinance, rules & bye-laws regarding financial/technical assistance to the UCCA, BRDB has placed URDO, ARDOs (functional) & Accountant to the UCCAs. Managing committee accepts the services of the URDO as secretary/principal officer of the association.

Functions of the BRDB staff are stated below:

- 1) Upazila Rural Development Officer (URDO)
 - a) Maintain accounts of the Association in prescribed forms.
 - b) Prepare statements, returns etc. as required by the managing committee and as per provisions of ordinance & rules.
 - c) Receive money of the association and issue receipts on behalf of the association.
 - d) Pay all cost of management and involving expenses out of the funds of the associations and get the expenditure subsequently approved by the managing committee.

- e) Prepare annual budget of the association.
- f) Handle all correspondences, complaints, applications for admission & shares etc.
- g) Place all records for inspection & audit to the inspecting and audit offices.
- h) Prepare rectification reports for inspection & audit and place the same before the managing committee for approval.
- i) Arrange for the provision of the technical know how to the officer, staff & cooperators of the UCCA.
- j) Arrange procurement & distribution of various agricultural inputs.
- k) Establish liaison with the officers of various nation building departments at the upazila level.
- l) Help cooperative activities through regular visit to the primary cooperatives.
- m) Supervise loan operation.
- n) Guide extension activities.
- o) Act as controlling officers for the officers & staff of the UCCA.
- p) Remain responsible for safe custody of the assets & liabilities of the UCCA.
- q) Sign documents, cheques, contracts, capital stock, shares of make any other payments as authorized by the managing committee.

2) Assistant Rural Development Officer (ARDO)

- a) ARDO assists the URDO in the disposal of all matters relating to the operation of the UCCA & remain directly responsible to him.
- b) Prepare reports & returns of the UCCA.
- c) Supervise activities of UCCA and submit reports to the URDO.
- d) Help the URDO in the preparation of budget & control expenditure.
- e) Responsible for checking and recommending loan cases as Convenor of the loan sub-committee.
- f) Supervise and direct of the UCCA staff.
- g) Conducting training to the UCCA staff & cooperators.
- h) Visits primary cooperative societies-twenty days in a month.

3) Accountant

- a) Directly responsible to the URDO for maintenance of accounts of the UCCA under his control.
- b) Arrange timely preparation of budget, financial statements, reports & returns for submission to Managing Committee and other authorities.

- c) Ensure posting of vouchers by the Accounts Assistant.
- d) Act as financial advisor to URDO and keep him informed of daily financial positions & fund position.
- e) Prepare cash payment orders, writes cheques, signs & maintains cash book.
- f) Recommend bills & vouchers to the URDO.
- g) Maintain close link with banks & prepare reconciliation book of UCCA.
- h) Prepare monthly cash accounts, monthly trial balance & budget variance reports, etc.

2.3 Directorate of Cooperative Society (DOC)

The organization chart of DOC is presented in Fig. D.2.1.4.

According to 1984 Cooperative Society Ordinance and 1987 Cooperative Rule & Regulation, the functions of the Directorate of Cooperative Society comprise:

- 1) Formulation amendment (as and when necessary) and application of cooperations land and rules and regulations.
- 2) Giving registration to the cooperative societies
- 3) Supervising registration activities and their application
- 4) Ensuring fund management and auditing and inspection of accounts.
- 5) Mitigating dispute among different cooperatives, including members of cooperatives.
- 6) Application of laws and rules and regulations regarding cancellation of registration of the cooperatives at different levels.
- 7) Promotion and development of cooperative movement in the country
- 8) Arrange training on all about of cooperative for the people engaged in cooperative activities in the country.

- 9) Undertaking different projects/programmes to promote and develop cooperative movement in the country.

Under the guidance of the DOC, the following cooperatives are also operated.

- Primary Land Mortgage Cooperative Society (PLMCS)
- Primary Sugarcane Growers Cooperative Society (PSGCS)
- Union Cooperative Multipurpose Society (UCMPS)
- Businessmen Cooperative Society (BSS)
- Fisherman Cooperative Society (MJSS)
- Weavers Cooperative Society (TSS)
- Farmers Cooperative Society (KSS)

DOC has more or less been bypassed to the main stream of development process during the last decade. There was only one project to strengthen the audit capability of DOC in 1990 fiscal year.

However, its subsidiary organization, the Cooperative College situated in the BARD campus, was developed with government funding as a good training institute.

2.4 Comparisons between Related Organizations

There are two lines of cooperative activities in Bangladesh as mentioned earlier, BRDB and DOC. Some of rules and regulations covering them are the same and some are different. Table E.2.4.1 shows some of them.

Every primary society, UCCA under BRDB and DOC are classified into A ~ E class by the grading criteria in Table E.2.4.2. Ovious difference in criteria between BRDB and DOC will be one of the reasons of criticism on the dualism in cooperative activities. The criteria of BRDB are very precisely decided for scoring but DOC's is rather broad and sometimes depend on personal judgement.

There are 449 UCCA and 61,595 KSS under BRDB in Bangladesh at the end of 1990. Among these 87% of UCCA and 60% of KSS are ranked A and B, good and better class. Regarding MSS, BSS and MBSS, no information is available. But regarding KSS, BSS and MBSS in the two upazilas, Kachua and Devidwar, the grading of these primary societies are as follows at the end of 1990.

Upazila		No. of Primary Society	No. in Grades			
		No.	A	B	C	D ~ E
Kachua	KSS	285 (100)	93 (32.6)	89 (31.2)	103 (36.1)	0
	BSS	20	6 (30.0)	4 (20.0)	10 (50.0)	0
	MBSS	22	5 (22.7)	3 (13.6)	14 (63.6)	0
Devidwar	KSS	281	47 (16.7)	50 (17.8)	184 (65.5)	0
	BSS	38	28 (73.7)	2 (5.3)	8 (21.1)	0
	MBSS	45	40 (88.9)	3 (6.7)	2 (4.4)	0

Note: Brackets shows %

Source: DD's information, Comilla, 1991

Number of primary societies, BSS and MBSS, are very small compared with that of KSS in both Upazilas. BSS and MBSS in Devidwar Upazila show good performance compared with others.

2.5 The Current Situation of Cooperatives in the Study Area

The Upazila Central Cooperative Associations (UCCA) are organized in the 4 Upazilas respectively, and the primary societies are developed under these associations. Only one man or one woman from each family can be a member of primary societies and double registration is not permitted. The current situation of organizations in 1990 were as follows:

Primary Society	Bancharampur		Nabinagar		Kachua		Debidwar	
	No. of cooperatives	No. of numbers	No. of cooperatives	No. of numbers	No. of cooperatives	No. of numbers	No. of cooperatives	No. of numbers
KSS	258	10,655	361	9,580	285	10,283	281	8,620
BSS	55	2,536	27	707	19	454	38	973
MSS	32	1,290	-	-	22	642	-	-
MBSS	-	-	10	170	-	-	45	1,050
Total	345	14,481	398	10,457	326	11,379	364	10,643

Source: Upazila Information

In the 4 concerned Upazilas, the average primary societies of each union and each village are 24 and 2.0 respectively. More than 10 members are necessary in order to register as a primary society, and members of primary societies in these Upazilas vary from 26 to 42 as mentioned below:

	Upazila	Bancharampur	Nabinagar	Kachua	Debidwar	Average
No. of cooperatives per union		26.5	20.9	27.2	22.8	24.4
No. of cooperatives per village		3.0	1.9	1.4	1.8	2.0
No. of members per cooperative		42	26	35	29	33

Source: Upazila Information

Farmers participation rates in each primary society based on land holding size are as follows. Organizations like the BSS/MBSS are remarkably poor compared with the KSS/MSS.

(Unit: %)

Primary Society	Upazila	Bancharampur	Nabinagar	Kachua	Debidwar	Average
KSS/MSS		68	31	46	34	42
BSS/MBSS		13	3	3	10	7

Source: Upazila Information

3. ACTIVITIES OF COOPERATIVES

3.1 Institutional Activities (BRDB and DOC)

While the BRDB induces formation of specific client oriented rural cooperatives and the main activities in rural area are mostly under BRDB. DOC is to provide inputs and services to the urban poor and other services to whomever are seeking to improve their economic status. Here, cooperative activities of BRDB will be taken up for discussion.

(1) General

The main activities of BRDB are summarized as follows:

- 1) The promotion of two-tier cooperative structured central societies (UCCA) and primary societies such as KSS, MSS, BSS and MBSS.
- 2) Arrangement of farm input supplies including credit to cooperative members.
- 3) Expansion of cooperative marketing and storage facilities for the members.
- 4) Provision of support and credit to landless groups for income and employment generating activities.
- 5) Provision of irrigation equipments and management support including credit support.
- 6) Provision of skill development training.

Qualification of membership of each primary society mentioned above and related other information are as follows:

KSS The members are mainly farmers who have more than 0.4 acre of land within the area of the society's operation.

MSS MSS (Women's Cooperative) was established in 1974 (as part of the Population Planning Project under the IRDP) because of the recognition that women were relatively disadvantaged in terms of participation in economic activity.

BSS BSS (Landless Cooperative) was established in 1983 because it was recognized that rural economic development programs had failed to address the need of poor, i.e., those covering less than 0.5 acre of cultivable land and relying on wage labour.

MBSS MBSS (Landless Women's Cooperative) was established together with BSS for women who had no source of livelihood.

According to Cooperative Societies Rules:

- 1) No primary society shall be registered unless it consists of at least 10 members.
- 2) No national societies shall be registered unless it has at least ten central societies as its members.
- 3) No person who is a member of any primary society shall be admitted to membership of any other such society than a cooperatives land mortgage bank.
- 4) No person shall be eligible for membership of a cooperative society unless such person,
 - (a) have attained 18 years of age
 - (b) belong to the same class or occupation
 - (c) resides to the same town, village or union; and
 - (d) has deposited in the saving account opened with the society an amount equivalent to the paid up value of at least one share.

The provision of clause (a) shall not apply the case of a person below the age of 18 years whose legal guardian stand surety and takes full responsibility on his behalf till such person attain his majority, to be a member of the cooperative society.

Judging from the experience of RD-2, it has been suggested to set up new cooperative association called Upazila Bithayheen Central Cooperative Association (UBCCA), which is exclusively for the poor or landless groups. In 1988-89, 141 UBCCA were formed in RD-12 Project Area. This new set up, UBCCA, will be discussed later in 4.1, Basic Concept for Cooperative Development.

(2) Outline of the Cooperative Activities in the Study Area

Rough information on the cooperative activities mentioned in the following table. According to the questionnaire survey to 100 primary societies, the main activities of the KSS are credit (31% of sampled KSSs participate) and irrigation projects (62% of them participate). The activities of other primary societies are sluggish.

Primary Societies Activities	KSS		BSS		MSS		MBSS	
Credit	21	(31)	2	(2)	1	(20)	2	(20)
Irrigation	42	(62)	-		-		-	
Pond Fisheries	-		3	(18)	-		-	
Net Making	-		1	(6)	1	(20)	1	(10)
Cattle Rearing	-		2	(12)	2	(40)	-	
Handloom	-		1	(6)	-		1	(10)
Bamboo Works	-		-		-		2	(20)
Jute Works	-		-		-		1	(10)
Paddy Husking	-		-		-		1	(10)
Tailoring	-		-		1	(20)	1	(10)
Rikishaw/Van	-		2	(12)	-		-	
	68	(100)	17	(100)	5	(100)	10	(100)

Note: (); % Source: Survey by the Study Team, 1990

BRDB has been implementing a number of development projects for augmenting production, creating employment opportunities and alleviating of poverty in rural area. (Table E.3.1)

These last two issues have been kept as the main objects of the Fourth Five Years Plan. As for BRDB in the plan, human resources development, skill development and women development etc. have been much stressed.

On the other activities such as Credit, Marketing, Training, Irrigation Management Programme etc. are being explained more in detail in Annex D, Institution and Supporting System.

The Project RD-2 which was terminated in 1988, was carried out under BRDB with financial support of foreign agencies such as IDA, CIDA, UNDP, ODA. The RD-12 project has been taken up as the second phase of the RD-2 Rural Poor Project.

Canadian International Development Agency (CIDA) has been involved in financing this project over a period of six years (1988 to 1994) in six greater districts (Dinajpur, Bogra, Mymensingh, Jamalpur, Khulna, Barisal) consisting of 139 Upazilas.

3.2 Capital Formation

Capital formation for the primary societies is indispensable for use as collateral for credit and deposit for investment as shown below.

However, the capital per member is poor with 72 to 254 Tk. in the study area. Main constraint in capital formation is that interest on savings and dividend on shares are not given to the primary society members. Primary society members are said that they usually do not trust the financial management of the UCCAs.

(Unit: Tk./Person)

Upazila	KSS	BSS	MSS/MBSS	Average
Bancharampur	156	86	205	148
Nabinagar	168	195	152	170
Kachua	253	315	220	254
Debidwar	70	165	38	72

Source: Upazila Information

But as being mentioned in Annex D.4.4.4, the total amounts of cumulative shares and savings until 1990 in the 4 Upazilas' primary societies are Tk. 4 million and 7.5 million respectively. The ways to utilizing these shares and savings should be considered very seriously by solving difficult problems surrounding the crediting activities.

3.3 Irrigation and Water Management

The UCCA's Irrigation project is carried out by delivering irrigation facilities (mainly wells) and credit through the assistance of the BRDB, and the training for operation and maintenance of the facilities and water management in beneficiary areas.

In the 4 Upazilas concerned as shown below, deep tube-wells have been constructed since 1976 intending for the KSS, and shallow tube-wells have been constructed in accordance with the Irrigation Management Programme (IMP) since 1984.

However KSS participation in the IMP is low rate of 16% according to the questionnaire study in the Upazilas. The present distribution situation of irrigation facilities per one KSS is 0.8 for deep tube-wells, 1.7 for shallow tube-wells and 1.3 for low lift pumps. The KSS participation in the water users association is a low rate of 16% on average.

Upazila	Bancharampur	Nabinagar	Kachua	Debidwar	Average
Rate of participation IMP (%)	11	25	13	17	16
No. of irrigation facilities					
Deep tube-well	0.3	0.8	0.7	0.9	0.8
Shallow tube-well	2.9	2.4	1.1	0	1.7
Low-lift pump	1.3	1.3	1.7	1.2	1.3
Rate of participation to water user association (%)	16	13	7	28	16

Source: Survey by Study Team, 1990

Main role of the sample KSS in irrigation activities are collection of water charges and operation and maintenance of canals and equipment. However, the management schedule of the facilities including the water distribution programme is hardly noticeable.

The main constraints for the promotion of KSSs' irrigation activities are high water charges and shortage of irrigation water of which answers share 38% and 18% of the sample KSS respectively.

3.4 Training

3.4.1 General

Training or education, one of the most important components of Comilla Model, has been deteriorated with time passing and with so rapid expansion of cooperative activities in Bangladesh. How to recreate the original high level of training and education in cooperative activities is all depending on qualitative improvement from the view point of human resources.

The responsibility for education of cooperative members cooperators is on the two agencies, BRDB and DOC as in other activities.

There are two other organizations BARD and RDA. Both of them are engaged in basic research and rather theoretical training.

3.4.2 Organization

(1) BRDB

BRDB has Training Division and Training Material Production Section (TMPS) in its headquarters. Under the Division, there are three institutions, Rural Development Training Institute (RDTI) at Sylhet, 488 Upazila Training and Development Centre (UTDCs) and twenty Upazila Training Units (UTUs). The outline of the scheme is shown in Fig. E.3.4.

(2) DOC

DOC has an extension cell in headquarters. Under it there are three setups as follows:

Bangladesh Cooperative College (BCC) at Comilla in the campus of BARD, eight Cooperative Zonal Institutes (CZIs) and sixty four Cooperative Peripatetic Units (CPUs) which are mobile teams of trainers. BCC and CZIs are residential institutions. The outline of the flow is shown in Fig. E.3.4.

BCC have training course for BRDB official and management leaders of BRDB sponsored Women Cooperatives. The leaders of women cooperatives are trained in the CZIs as well. Each CPU consisting of one instructor, one assistant instructor conducts 4 day training course at upazila/union level for two batches per month. Each batch has about 30 members. They are teaching mainly on cooperative principle, law, management and development of primary cooperative in the context of local problems. In addition, there are two research-cum-training institutions - BARD, Comilla, and RDA, Bogra, where training courses are held for URDOs and ARDOs of BRDB.

3.4.3 System and Results

(1) BRDB

Training system of BRDB has been made by Training Division and it has the steps mentioned below:

- 1) Assess needs
- 2) Plan
- 3) Select institutes
- 4) decide methodology
- 5) Prepare materials/manuals
- 6) Execute
- 7) Monitor and Evaluate

Training carried out in 1989-1990 are shown in Table E.3.4.1. It tells that BRDB official 14,785, CCA personnel 12,910, management leader and member of primary groups 28,425 plus 582,016 man-month received training. It is observed also that training on marketing, crop and fertilizer, was very much stressed in the class of management leaders and members but in UCCA personnel class almost all member were trained for irrigation technics as tube-well operation technics.

Training programmes for the primary societies in upazila are made by the UCCA, and the training is carried out through lecturers from government organizations concerned at Upazila Training and Development Centres (UTDC).

The training consists of (1) agricultural management, (2) livestock, (3) fisheries, (4) operation and maintenance of irrigation facilities, (5) poverty alleviation programmes, (6) financial management, (7) family planning, (8) horticulture, (9) improvement of literacy, etc. Participation rate of training programmes is less than 30% of the primary cooperatives and member participation is less than 3% of all the cooperatives members. The percentage of inactive trainees is a high rate of 25%. The KSS members stress on the need for farm management and the other primary societies for skill development training as follows:

Programme/Primary societies	KSS	BSS	MSS	MBSS	Ave.
Farm management	100	-	-	-	68
Appropriate technique	9	12	-	10	9
Skill development training	34	94	80	90	52
Primary health care	16	12	60	10	17
Horticulture	24	23	20	10	22

Source: Survey by the Study Team, 1990

(2) DOC

Table E.3.4.2 shows the number of officials, staff and cooperators that attended training course in two fiscal years 1989 and 1990. No detailed information is available on the subjects of training but total number is less than that of BRDB.

3.4.4 Schedule of Training (BRDB)

Table E.3.4.3 shows category-wise training target (1990-91) and it is observed that family planning and irrigation are the main subjects and the poor societies, BSS and MBSS, are target societies in trainee groups.

For the development of cooperative, training or education of related staff and members is the most essential component. Some problems for that are mentioned below:

- 1) Lack of on-the-job training
- 2) Lack of adequate finance to run training course properly
- 3) Follow up after training is not enough.
- 4) Lack of man power for planning and policy of training. In upazila, officers are too busy to act as trainers.
- 5) Training institute were not well equipped with teacher and training materials in all levels.
- 6) Lack of coordination among training institutes
- 7) The syllabi and the course content are not uniform and standardized.
- 8) The training allowances normally given to the trainee are not enough.
- 9) The trainees in UTDC and Upazila Training Unit (UTU) are not given any certificate of attendance.

3.5 Meeting

The meeting of cooperative is very important for communication between members and eventually for unification of the society. Then weekly meeting in primary society becomes one of the items to judge the grade of the primary society.

The major agenda of the weekly meetings of the societies are share and savings collection issue and loan realization. More than 84% of the sample societies could not arrange weekly meeting regularly. Around 60% of the societies have less than half of the meeting attendance to the whole members. The members' interests in the meeting are not equally serious.

The following table is the schedule of weekly meeting of the UCCA, Gazipur Sadab, which is shown for example.

Date	Time	Trainer	Topics
7.5,'91	11:30 - 12:00	ARDO (RD-2)	Loan recovery
	12:00 - 12:30	ARDO (General)	Election
	12:30 - 13:00	UFCO	Family Planning
14.5,'91	- do -	ARDO (IDA-2)	DTW loan recovery
		ARDO (RD-2)	Loan to landless people
		Accountant	Accounting
21.5,'91	- do -	ARDO	Annual General Meeting
		UCO	Cooperatives
		UAO	Pesticides
28.5.'91	- do -	ARDO (RD-2)	-
		Chairman	Election
		ARDO (General)	Audit

Source: UCCA information, 1991

3.6 Constraints of Agricultural Cooperative Activities

Many constraints are observed in and between organizations in any country. Some of them in the field of agricultural cooperative in Bangladesh are mentioned below.

- 1) Confusion of cooperatives organized by BRDB, DOC, and other organizations

Rural illiterate people cannot clearly understand the conditions of each cooperative and sometimes it is difficult for them to decide in which cooperative, organized by BRDB or DOC, they should join.

Moreover, there are a few agricultural cooperatives organized by BWDB in some big irrigation project areas. Overlapping of activities of organizations for the same purpose, makes people confused and eventually, cooperative itself becomes unattractive.

To cope with this situation, amalgamation of cooperative has been encouraged by changing national cooperative policy but it is now under stagnant condition.

2) Dominance of local elite and big farmer

Due to social power structure, local elite or some big farmers are apt to be elected to the member of managing committee of UCCA, and they sometimes take the position as their advantage as shown in the following table.

It shows that these officers largely control the credit resources of the societies. It is also said that the large farmer has received a disproportional share of credit and access to irrigation equipment, and the credit needs of the small farmer are not adequately served.

This fact is deeply implicated in the stagnant activities of cooperatives and decrease in members as well as very slow progress in organizing of primary societies.

(TK '000)

	Type of Borrower			
	Member	Chairman	Secretary	MC Member
BRDB Cooperatives:				
KSS	9.26	33.1	30.19	24.37
BSS	2.53	2.63	2.39	1.72
MSS	1.93	2.20	3.44	3.23
MBSS	2.33	1.67	2.50	1.01
DOC Cooperatives:				
Multi.	2.32	26.50	20.50	17.81
Agril.	2.59	10.00	14.42	15.06
Landless	0.69	0.61	0.26	0.83
Women	1.50	0.70	0.90	4.38
Fishermen	1.91	13.35	16.70	21.10
Sugarcane	2.45	12.00	14.50	18.85
Milk	-	-	-	-
Weavers	5.30	25.67	26.71	33.85

Source: Studies on Cooperative in Bangladesh 1988, UNDP etc.

3) Exemption of agricultural credit and its interest

The government, from time to time, waives interest, and sometimes, principal amount of loans, as well, which are extended to individual under its different agricultural and rural development programmes undertaken by the financial agencies.

This announcement of policy decisions seriously affect UCCA/Coop. loan recovery adversely. This is not at all conducive for well functioning of UCCA/Coop. which normally live on their own resources and limitations.

4) Legal barrier on investment by cooperative members deposit etc.

Embargo of the DOC through putting maximum ceiling on investable (to any profitable proposition) fund upto Tk. 50,000 without its permission/approval, and beyond that, only after getting its approval/consent, greatly hinders UCCA/Coop's normal operation on commercial footing, because this provision for getting approval takes unnecessarily long time which defeats their whole investment (where they find it profitable) purpose. Waiving of this ceiling provision, and or giving this power in the hands of the UCCAs' or at best, the BRDB local authorities, could facilitate UCCAs to run on profitable footing.

Management Committee may allow at most sixty percent dividend to its shareholders without prior approval from the Registrar. But because of difficulties in obtaining the legally required profit certification by the audit officer, dividends can seldom be provided.

Legal provisions covering audit that allow too long a time for completion of 9 months and response to audit (1 month), do not provide for the activities of cooperatives and do not provide for accountability in terms of presentation of the audit report to the Managing Committee and membership.

Under the present provision, no strict rules and regulations are in force to stop utilization of loans for some other purposes.

Some provisions for recovery of sums due from defaulters are difficult to enforce.

5) Lack of skill and other factors

There is a lack of skilled, professional trained personnel for the management of UCCA and serious lack in technical skill to undertake gainful economic activities in cooperative members especially, BSS, MBSS members. Training only will be the countermeasure to cope with this problem.

The activities of KSSs are limited to cooperative credit, especially on crop loan, and irrigation related activities. There are no other common activities in KSSs. The joint-marketing is not carried out due to shortage of the members' understanding, insufficient management capabilities of officers, lack of operation funds, etc.

The activities of BSS, MSS and MBSS vary, but those are done by the specific societies. The reasons are the same as the case of KSS mentioned above. Supporting services for the promotion of cooperative activities by Upazila officials from BRDB and UCCAs' officers are insufficient.

6) Poor linkage of activities of related agencies

In some upazilas for instance, the ARDOs and block supervisors (extension staffs) meet with the members of the cooperative separately in a week at two different times to discuss their business. If they could find any single time to meet together, then this

would be better for knowing about each other's problems and good chance to discuss related problems comprehensively. Saving time for members is another merit.

7) The terms of UCCAs and primary societies' officers are as shown as one and two years respectively. They have difficulties in implementing long-term programmes and the present cooperative activities have the tendency to be limited to short-term programmes.

8) Red tape in the process of credit application

Long time is necessary for getting approval of credit and during the time, enthusiasm of the cooperative members to the investment, sometimes, is apt to decrease or they may miss the chance of investment in the process.

9) Absence of proper publicity about cooperatives

Proper publicity through media such as radio, TV and news paper is necessary for getting understanding of people regarding cooperatives. More stress should be laid on this problem.

4. COOPERATIVE FOR MODEL RURAL DEVELOPMENT PLAN

4.1 Basic Concept for Cooperative Development

Comilla Model is the origin of BRDB and its principle has been the only philosophy of BRDB. Comilla Model merits re-evaluation for further development of cooperative activity in Bangladesh.

According to "Comilla Models of Rural Development - A quarter Century of Experience - : by M. Anisuzzaman et al."

"Model is a convenient way of systematic significant relations among purposely related variables. It does so by identifying core components, with their characteristics related to one another thus providing a linkage between function of the components and the objectives these are to realise"

"A model is not necessarily correct or wrong. It is more or less useful. Models, in the main, serve heuristic purpose."

"The state of a system is a particular arrangement of component at a given point in time. Over time, a systems components may change in arrangements, but such a change does not constitute a new system. Thus it is possible for a system to have or occupy many different states."

The main components of Comilla Model have been mentioned already. These components are also summarized into three as follows:

- Original Comilla Model Components
- | | | |
|-------------------------|---|--|
| 1. Training (Education) | → | Upazila Training and Development Centre (UTDC) |
| 2. Practice | → | { Rural Work Programme (RWP) |
| | | { Upazila Irrigation Programme (UIP) |
| 3. Organization | → | Two-tier Cooperative System (Two-tier) |

It may be better to say that, Training (Education), Practice and Organization are three fundamental components of the Comilla Model.

Though the rural poor groups have been the target of cooperative activities from the beginning, the differentiation of the society in terms of land occupation was not much when Comilla Experiment started.

In early 60's the percentage of landless (who owned less than 0.5 acre) was about 15% but at present moment (1991) over 50%. The founder of the model had an idea to develop all the people altogether, regardless to asset or land holding area, and aimed rural development as a whole. But social environment has changed after that, eventually strategy, not principle, was forced to change.

Since the model became the policy of rural development to cover whole country, the relationships between the above mentioned three components became weak and the function of cooperative as a system became inactive. They are to be united for further cooperative development.

The reasons of the inactiveness would be, too fast expansion of the system, dominance of old local elites, lack of training of managing, dualism of cooperative activities and many changes of political environment and so on.

A system must be flexible. It should have different forms according to locality, environment. In this sense UBCCA discussed later is one of the typical example of modification and be welcome in the Comilla Model if necessary.

To keep present Two-tier Cooperative System and develop the activities, many suggestions have been made to overcome the confronting obstacles.

Generally speaking, enforcement of the activities by qualitative improvement is the only way to cope with the situation.

It is proposed that numerical comparison of activities of cooperatives should be stopped. In this context, training should be strengthened qualitatively. For instance, on the job training, not by text books, should be emphasized as mentioned earlier.

4.2 Model Rural Development Plan

4.2.1 Cooperative Organization and UBCCA

The mainstay of cooperative organization in the Model Rural Development Plan will be the present Two-tier System in future but if the purpose of the Model Rural Development Plan will not be fulfilled viz. no merit will be observed to the assetless groups, institutional reorganization of cooperative may be necessary. For the time being Upazila Bityaheen Central Cooperative Association (UBCCA) is likely to be the model in that case.

Upazila Bityaheen Central Cooperative Association (UBCCA)

1) Background of UBCCA formation

In the FFYP, there is a comment on UBCCA as follows:

"Measures to Mitigate Constraints

The programmes of RD during TFYP had to be implemented within some constraints inherited from the past. However, certain measures were taken during TFYP to improve the situation. In order to protect the interests of the rural poor from the domination of the rich/influential classes, special emphasis was given on organizing and strengthening separate cooperatives for the Bityaheen (assetless) men and women called Bityaheen Samabaya Samity (BSS and MBSS). Through these cooperatives, training for skill development, credit for income generating activities, and savings for capital formation were promoted. Although BSS and MBSS were initially federated to the UCCA, special efforts were made during TFYP to form separate federations for them at the Upazila level known as the Upazila Bityaheen Central Cooperative Association (UBCCA) and 141 UBCCAs were formed during the plan period. Hopefully, the UBCCAs would help to serve the interests of their members better and provide effective organizational forum to cater to the needs of the members."

Under RD-2 Project, there were UCCAs composed of KSS, MSS, BSS, and MBSS. But during operations, it was experienced that, for leadership and gains, the KSS dominated and the main purpose of serving the poor was defeated. In order to improve this process, and deal exclusively for the poor under cooperative system under RD-12,

successor of RD-2, in 1948, UBCCAs were formed comprising members of earlier BSS and MBSS. This new arrangement under RD-12 has been in operation in 6 greater districts viz. Dinajpur, Bogra, Jamalpur, Mymensingh, Barisal and Khulna. Presently, there are 141 UBCCAs operating in those districts. Side by side with these UBCCAs, however, UCCAs have also been functioning in those districts.

2) Other information on UBCCA

- UBCCA Principle:

UBCCA is a central cooperative association of both landless males and females at upazila level apart from existing central organization, UCCA set-up. The guiding principle behind organizing UBCCAs are to ameliorate the condition of the poor through providing them with loans, ensuring end-use of the same, making landless coop. viable and providing human resources, particularly through providing them with technical skills.

- Organization and Management of UBCCAs:

Each UBCCA is a central body of cooperatives of both landless males and females. It has got a managing committee with chairman and manager, elected by the BSS and MBSS members. Side by side, there are URDO, ARDO and Field Organizers to deal with credit operations and control of the UBCCAs. The managing committee, by and large, deal with individual and joint loans, member disciplines and management of the association. Both the parties work in the complementary way for better achievement of the UBCCA objectives. Loan supervision and follow up are largely made by URDOs, ARDOs and Field Organizers. Field Organizers attend group meeting for recovering loans and for training.

- Present Condition of UBCCAs:

CIDA have put Canadian \$15.5 million in RD-12 as the revolving fund to loan out to the members of BSS and MBSS under 139 UBCCAs. Both loan utilization and recovery conditions have been found better than the earlier situation under UCCAs. The overall loan recovery position ranges from 75% to 100%, the modal percentage has been 91 in the case of MBSS members and 85 in the case of BSS members.

The members have been taking loan for doing more than 30 gainful economic activities, of which paddy husking, food processing, poultry and dairy farming, fishing, etc. are the main.

- **Loan Operation:**

Loans are made on individual and joint venture basis. The sources of loanable funds are donor funds and member savings. Loan recoveries have been made weekly by field organizer. The recoveries are made at the time of group meetings. The overall loanable fund supply is not adequate compared to the demand for it. The break even point is 94% below which the loan operations experience loss after meeting fund and operating cost. Presently, in addition to donor fund, all UBCCAs have Tk. 11 million share capital and Tk. 3 million members saving.

- **Training:**

Two types of training arrangements are in force now viz., Apprentice Training and Technology Transfer Training. Apprentice Training are given to the Field Organizers who, in turn, provide training to the BSS and MBSS members particularly on group discipline, norms of BSS, MBSS and UBCCAs, orientation in income generating activities and skills etc. While technology transfer training are given to the BSS at MBSS members, going to undertake some economic activities which have potentials for adopting improved technology. This work is being done by a team subject-matter specialists, team leader, agronomist, livestock specialist and so on, altogether five members, moving from one place to another, as required.

- **Some Important Rules and Conditions:**

Following are some important rules for UBCCAs/BSS/MBSS:

Concerned UBCCA would provide registration to its BSS and MBSS.

In the case of UCCA, registration function of primary societies is in the hand of Upazila Cooperative Officer (UCO) and finally Registrar of DOC. But judgement criteria for primary societies eligibility under UBCCA will be much relaxed.

Interest rate of loan has been 16%, of which 7% taken by CRLF, 5% by UBCCA, 2% of field Organizers and 2% by management.

Each UBCCA needs to be audited every 3 year.

Each UBCCA needs to pay renewal fee every 3 year.

The prima-facie responsibility of each UBCCA is to meet its operating expenses from its income profits.

Efforts have to be made to make all UBCCA in the operation area viable by 1994, when donor would cease to operate further.

4.2.2 Increase in Primary Societies

(1) Present Situation

1) BRDB

Out of 460 upazilas in Bangladesh 452 upazilas have been covered under BRDB, seven upazilas (Kushtia - 4, Jhemdah - 2 and Bogra - 1) are covered by Water Development Board and one (Comilla Sadar) is under BARD.

Instead of UCCA, some Thana Central Cooperative Association (TCCA) have been formed in Tejgaon (Dhaka), Panchlaish (Chittagong), Indarkani (Pirojpur), Fulgazi (Feni) and Tongi (Gazipur).

At the end of 1990, there are 444 UCCAs, 5 TCCAs and 141 UBCCAs but four UBCCAs have not been registered yet.

The cumulative numbers of primary cooperative societies in Bangladesh and the study area under BRDB are shown in Table E.4.2.1.

There are about 100 thousands primary societies and 3.3 millions societies members in Bangladesh.

2) DOC

Table E.4.2.2 shows the number of agricultural cooperative under DOC at the end of 1989. The number of primary societies is about 3 millions which is nearly the same with that of BRDB.

(2) Consideration

To avoid confusion of dualism in cooperative activities between BRDB and DOC, unification and liquidation were aimed and carried out to some extent.

As on June 1987, number of societies identified by the committee in charge for liquidation was 14,312 altogether, number of societies identified for amalgamation was 7,075 and societies identified for transform from under DOC to UCCA was 4,124 and so on but at present moment the progress was being stopped.

Judging from the two Tables mentioned above number of cooperatives seems to be too many and this should be reduced following the aforesaid policy. It is also strongly suggested to improve the quality of cooperative activities not the volume (number) of the society especially for the Model Rural Development Project.

4.2.3 Cooperative Activities

The activation of cooperatives such as the KSS, BSS, MSS, MBSS under the UCCA and other cooperatives organized by the government agencies concerned are based on the development policy in rural areas.

In spite of the development support to the cooperative, most of the new business activities by the cooperatives have been discontinued. There are a lot of financial, personal and technical constraints in rural societies which are complicated.

As mentioned earlier, the UBCCA (Upazila Bityaheen Central Cooperative Association) consisting of the BSS and the MBSS at the Upazila level was organized at 141 Upazilas of the country besides the existing UCCAs. The purpose is to promote cooperative activities aiming exclusively for the subsistent classes.

Rural development project will require the direct participation of the majority of rural people. Government rural development should focus on the promotion of cooperative activities, especially by the groups of assetless people such as the BSS and the MBSS.

The basic development directions of the cooperative societies on the basis of the current activities in the study Upazilas should be prepared as follows:

- (1) To activate the existing primary societies and to promote organizing new primary societies, the strength of management functions and support services under the UCCA will be carried out through the following manners:
 - 1) To activate cooperatives such as the BSS and the MBSS consisting of subsistent classes, the reorganization of the UCCA should be considered. To organize the UBCCA composed of the BSS and the MBSS is the problem of future, but if it is formed existing UCCA organization will be separated into two sections, the KSS/MSS and BSS/MBSS, in order to realize fair cooperative activities.
 - 2) Increase in the number of the BSS/MBSS same as that of the KSS/MSS at the respective UCCA to make the both authorities equal.
 - 3) The support services to the primary societies should be strengthened through the promotion of UCCA capital formations as well as improvement of government credit schemes. The financial management capability of the UCCA should be improved in order to realize fair activities.
 - 4) The management function of the UCCA will be strengthened by technical support and credit services from government agencies concerned. The UCCA should aim to be independent, economically, financially as going concern.
 - 5) The UCCA should provide the following support services to activities of the primary societies:
 - Machine repair/maintenance services with the supplying of spare parts,
 - Farm product marketing services for the members, and
 - Execution of training programmes for the members.

(2) The activation and the organization of primary societies will be realized through the following activities. The reorganization of primary societies, the provision of adequate credit schemes and the strengthening of the technical support services will be needed.

1) BSS/MBSS

- Rice Mill, Flour Mill, Saw Mill, Jute Twining Mill and other processing activities
- Low Lift pumps (LLP) and Fractional Pumps (FPs) Services
- Cattle rearing
- Poultry farm
- Fisheries development
- Homestead agriculture

2) KSS/MSS

- Promotion of cash crop production and their joint-marketing
- Joint introduction of Deep Tube Well (DTW)
- Multi-utilization of pump engines (well, rice mill, etc.)

4.2.4 Supporting System

Rural development has been implemented for the development of physical infrastructures, promoting cooperatives and technical transference through training etc., which are Upazila based. The Upazila Parishad has the important role of executing rural development such as clarifying the present conditions, formulating development plans, implementation and controlling plans.

However Upazila Parishads have many problems, i.e. insufficient project implementation system, and the lack of staff and finance for development. The strengthening support services for rural development will require the followings:

- 1) Increasing the technical manpower and strengthening technical training as a model case in the four Upazilas and the arrangement of an implementation system for model rural development plans.

In that case, UCCA and its primary societies should play main role for the success.

- 2) The establishment of a committee for model development in each Upazila to integrate rural development plans and to arrange their efficient implementation. The committee members consist of government organizations related to rural development such as district and Upazila Parishad staff, financial institutions, cooperatives and NGOs, etc.
- 3) To strengthen the monitoring of progress of a model rural development project, an understanding of the problems and technical examinations are required. The standardization of an implementation organization, planning criteria and implementation procedures will also be needed. The Bangladesh Academy for Rural Development (BARD) may be suggested as the institution for this implementation scheme.

It will be necessary for the following support services to examine through the monitoring in the four Upazilas' a model rural development.

- 1) Arrangement for maintenance systems of physical infrastructure in cooperation with other sectors
- 2) Credit is made by UCCA management directly for activities of primary societies. Loan conditions should be mitigated as much as possible. Credit is targeted to capital cost and operating & management cost. Members of the BSS/MBSS can be financed for their cost of living.
- 3) Farm input and marketing services for farm products, fish and agro-industry targeted in Model Rural Developments are carried out through the UCCA in cooperation with government organizations related to their supporting services.
- 4) The training programmes for Upazila Parishad staff and cooperative members will be carried out in response to model rural development programme. These programmes attach much importance to practical content based on on-the-job training.

- 5) The extension of technology for production and processing should be carried out through the effective activities of primary societies and thus require to increase the number of extension officers in each Upazila.
- 6) It will be necessary to rationalize the bidding system of growth center to increase Upazila revenue. The increased Upazila revenue will be used for improving growth centres and the maintenance of physical infrastructures.

5. PRIORITY PROJECTS AND THEIR EXECUTION

5.1 Outline of the Priority Projects

The priority projects derived from the selected programmes are roughly outlined below. The details are described in each section.

(1) LLP Irrigation Development and Drainage Improvement Project

This Project is set up in collaboration with Farm Input Supply Programme and Model Farm Credit Programme. The Project envisages virtual integration of essential inputs for Boro rice, namely irrigation water supply, improved seeds of high yielding varieties and chemical fertilizers. The Project will include re-excavation of the existing canals of 213 km and introduction of 173 low lift pumps with 2.0 cusec capacity for irrigating 3,440 ha. To support irrigated rice farming, short term package crop loan will be supplied under Model Farm Credit Programme.

(2) Fractional Pump Promotion Project

This is the pilot project of fractional pumps for irrigation purposes by lifting up water from under-exploited ponds and other water bodies scattering in the study area. The more intention is given to participation of BSS members. The Project will introduce 200 fractional pumps with 0.5 to 0.75 cusec capacity for command area of 1,000 ha.

(3) Feeder and Rural Roads Improvement Project

The Project will undertake rehabilitation of the most important feeder road B in each Upazila. The total length of road rehabilitation is estimated to be 98.5 km.

(4) UCCA Complex Establishment Project

This Project aims at integration of Post-Harvest Plants Expansion Programme and Upazila Food Grains Marketing Programme in collaboration with Growth Center Improvement Programme. The Project envisages the establishment of UCCA complex, composed of grain storage facility, rice & flour mill and oil mill, within the growth centre located in the Upazila headquarters.

(5) Growth Centre Improvement Project

The Project aims at improving existing market facilities to encourage small business to be made by marginal farmers and/or the rural poor.

For this purpose, four growth centres in each Upazila are taken up. The growth centre at Upazila headquarter is called Model growth centre, where UCCA facilities such as godown, workshop for LLP are constructed and expansion of hat market area is considered.

(6) Semi-Intensive Fish Culture Project

The Project aims at development of animal protein sources for the region as well as income generation of rural poor. The Project emphasizes the establishment of management system, and will include no large investment such as establishment of new hatchery. The total command area of fish ponds is 280 ha.

5.2 Organization for the Priority Projects Implementation

The proposed Priority Projects can be summarized as follows:

(1) Irrigation as Drainage Improvement Project

1.1 Low Lift Pump

1.2 Fractional Pumps

1.3 Canal Improvement (Re-excavation)

(2) Roads Improvement Project

2.1 Feeder Road

2.2 Rural Road

(3) UCCA Complex Establishment Project

3.1 Godown

3.2 Rice, Flour and Oil Mills

3.3 Store for agricultural Products such as Crop, Fish and Poultry

(4) Growth Centre Improvement Works

(5) Semi-Intensive Fish Culture Project

For these projects, specific organizations and programmes will be necessary to their successful execution.

Table E. 5.2.1 shows the proposed organization for the Projects.

1) Central Level

Central Coordination Committees will be formed in Dhaka, where headquarters of BRDB and LGEB are located.

The functions of the Committee are coordination at central level and monitoring, advising etc. as shown in Table E.5.2.1.

The members will be headed by the Secretary, LGB and the Heads of BRDB and LGEB and other related officials will be the member of the Committee.

The Committee will be held once a year as usual.

For the convenience of execution, project managers will be nominated in LGEB and BRDB respectively.

Project Manager LGEB will be in charge of all the projects related roads and canals in the Priority Projects.

Project Manager in BRDB will be in charge of all the projects related to the rest of the above of the Priority Projects.

Each Project manager will be the heads of Task Force which will be formed in both authorities with some members of relevant officials who have direct connection with the Project

2) Local Level

In local level, Upazila Engineering Committee and Upazila Production and Employment Committee will be formed and their functions and members are shown in Table E.5.2.1.

Upazila Engineering Committee

The main function is project implementation regarding roads and canal improvement under close cooperation with Upazila Parishad and LGEB.

Formation of Labour Contracting Society (LCS) for maintenance of road is strongly recommended as in another projects for securing labour force.

The existing Road Maintenance Programme (RMP) for women's group is to be continued for keeping roads in good condition. Canal excavation for irrigation and drainage is in charge of Upazila Parishad.

Upazila Production and Employment Committee

The Irrigation Projects, both LLPs and FPs, will be under UCCA and for efficient management of their activities Project Administrator (Irrigation) will be recruited by UCCA. He will be in charge of all the operations, activities and training etc. with the help of officials and experts concerned.

For operation, both LLPs and FPs, Pumping Unit will be formed and they are under the Administrator mentioned above as well. At village level, Water Users Association (WUA) will be formed to the convenience of the activity of both pumps.

UCCA has the vital role for this pumping projects and the coordination with existing IMP through UCCA is one of the most important problems. IMP has very long and brilliant history in irrigation and smooth integration with it will be the first step for the success of the Project.

UCCA Complex has many components and it is suggested to form Village Marketing Group (VMG) under UCCA in the nearby union of UCCA complex. VMG will be composed of supplier groups and consumer groups too.

For efficient running of UCCA complex, manager(s) and operator(s) will be necessary and it is advisable to UCCA to hire these technical staff members for a certain period. It is also strongly suggested to UCCA to enforce the existing staff in number and by intensive training. Powerful assistance from BSCIC is expected and smooth coordination to get technical assistance from outside of UCCA is highly requested.

For Growth Centre operation, Growth Center Maintenance Committee, whose chairman is Upazila Chairman and the members are Union Chairmen who have growth centres in their unions, is suggested for useful running.

In Intensive Fishculture Project, Resourceless Fish Farmers Group (RFFG) is suggested to form for successful running. A leader and co-leader in about 30 members of a group is also suggested. It is expected to receive technical assistance from DOF in the form of demonstration farm and training etc. Fortunately DOF is implementing the project "Institutional Strengthening in the Fisheries Sector" with the help of FAO/UNDP and many officials in Districts and Upazilas have been trained.

5.3 Fund Requirement

The details of fund requirement for Priority Projects are described in another Annex. Here, the outlines of the funds required for the Projects of Pumps and UCCA Complex will be mentioned.

(1) LLPs

Three Upazilas, Kachua, Nabinagar and Bancharampur, are target Upazilas for implementation of LLPs activity.

The fund is composed of government subsidy and water charges and the total of them are different in each Upazila due to numbers of pump and water user.

Total amount of the LLPs project revenue for 18 years, from 1993 ~ 2010, are calculated in the following table.

(2) FPs

In FPs project 50 FPs will be allocated each Upazila and altogether 200 FPs will be purchased.

For the fund of this project, the government subsidy and income from water users, mainly KSS members, are expected as shown in the following table.

(3) UCCA Complex

Government's subsidy and sales of products are expected as the revenue as shown in Table E.5.3.

('000 Tk)					
Project	Upazila	Gov't Subsidy	Income	Total	Remarks
LLP	Kachua	6,242	7,560	13,802	28 LLPs
	Nabinagar	19,395	21,750	41,145	87 LLPs
	Bancharampur	12,930	(14,500)	(27,430)	58 LLPs
FP	each Upazila	6,000	21,600	27,600	50 FPs
UCCA Complex	each Upazila	18,400	656,540	674,940	

5.4 Financial Justification

Following the projects mentioned in 5.3, the cost and expenditure are mentioned and balance in total in all Upazilas will be shown in the following tables.

(1) LLPs

Initial Cost includes costs for procurement of pumps and workshop installation. Replacement of pumps is scheduled in 10 years. Cost for canal management is also included. As for expenditure, costs for workshop OM, spare parts, staff salary and miscellaneous purposes are included.

(2) FPs

Cost include the followings items, viz., procurement of 50 FPs, replacement of pumps in every 7 year, spare parts, staff salary, wage for BSS (operators) and miscellaneous items.

(3) UCCA Complex

As for initial cost, installation cost of mills and storage are mentioned. Replacement of mills are scheduled in every 10 year. The lease charge of growth center is also included.

In expenditure, charges for raw materials purchasing, electricity, spare parts, staff salary, labour-force are calculated.

('000 Tk)						
Project	Upazila	Initial cost	Replacement	Payment to Upazila	Expenditure	Total cost
LLP	Kachua	6,242	1,932	688	4,551	13,413
	Nabinagar	19,395	5,220	2,137	12,890	39,642
	Bancharampur	12,930	3,480	1,425	8,593	26,428
FP	each Upazila	6,000	5,175	-	16,026	27,201
UCCA Complex	each Upazila	18,400	7,475	850	534,021	560,746

From the preceding tables, the balance of these Projects in the four Upazilas at 2010 will be as follows,

('000 Tk)				
Project	Upazila	Income	Expenditure	Blance
LLP	Kachua	13,802	13,413	389
	Nabinagar	41,145	39,642	1,503
	Bancharampur	27,430	26,428	1,002
FP	4 Upazilas	110,400	100,804	1,596
UCCA Complex	4 Upazilas	2,699,760	2,242,989	456,776

6. COMMENT ON COOPERATIVES

Several remarks have been made on the cooperative activities in this report and the main ones will be summarized as follows:

1. Comilla Model has been the principle of cooperative activities in Bangladesh. It is analysed that basically the model is consisted of three components viz., organization, practice and training (education).

As far as the essence of Comilla Model is understood like that, it is natural that there are some types or modifications of the Model in Bangladesh because the three components have so many kinds of combinations, depending on locality and situation.

Then it can be said that Comilla Model will be the basic philosophy of cooperative in Bangladesh throughout the past, the present and the future.

2. Dualism of cooperative activities should be abolished as soon as possible. There must be so many factors related to this problem but it is really most basic obstacle for the development of cooperative in Bangladesh.
3. For the future of cooperative in Bangladesh, qualitative not quantitative development should be emphasized. For instance it is suggested that the effort to increase the primary society number in cooperative should be converted to stress activities such as training, technical assistance, etc. Voluntary application of non member to become a member of primary society seeing neighbour cooperators is the ideal condition of increasing cooperative member.
4. Ill-influence of local elite, big farmer or rich man on cooperative activities should be eliminated by any means. In this sense, central and upazila level authorities in charge of cooperative should be strengthened in their managing capacity by enforcing inspection and monitoring system. If necessary legislation to prevent the influence might be introduced.
5. Establishment of UBCCA system is not suggested to this project due to some reasons. One of them is that it may become duplication of existing system under

the present situation of the study area. Another one is smooth relationship between KSS and BSS, which is most necessary and expected factor in the proposed project, may be hampered.

Moreover differentiation of holding land area in the study area is not so severe compared with that of the area where UBCCA system is supposed to be necessitated.

Main purpose of this project is for the most depressed groups viz., BSS, MBSS and other assetless people. If no positive effects would be observed on this group after starting the project, institutional modification of cooperative organization including UBCCA should be considered.

To avoid this situation, UCCA should really play pivotal role for production and employment section in the project. Without UCCA's active participation to this projects any success will not be expected.

6. Big amount of shares and savings of cooperative members should be utilized effectively and incentive for saving should be given to the members.

One of the ways to that is to eliminate some legal barriers mentioned in "Constraints of cooperative activities" in this report as soon as possible. Loaning process should be improved for time saving, as well. Due consideration and prompt action of related officials and persons on these matters are strongly needed.

7. In the proposed project of irrigation, LLPs and FPs are suggested to be operated by KSS and BSS members by rental base of pumps whose owner is UCCA. Special attention should be paid for the operation and careful management is necessary for running this activity because owner of the machines and operators are different then the responsibility of maintenance of the machines will become vague. So many difficulties have been informed in pumping irrigation projects in Bangladesh.

TABLES

Table E.2.4.1 Some Comparisons between BRDB and DOC

Item	Ministry of LGRD & Cooperatives					
	Bangladesh Rural Development Board (BRDB)			Directorate of Cooperative Societies (DOC)		
1. General						
1.1 Establishment Commencement	1972 - 73			1904		
1.2 Acts Laws and Gazette concerned	The Cooperative Societies Ordinance 1944, Cooperative Societies Rules 1987 as Govt. Notification in time to time.					
1.3 Role and Activities of Authority	Establishment of the long term national self reliant, independent and viable cooperative movement. Promotion of village-based primary Cooperative Societies and UCCA with a view to enabling them to be autonomous self managed and financially viable. Introduction two tier system Cooperative, and promote service & support of the development of members Cooperative.			To organize Cooperatives as per aforesaid rules and laws for economic emancipation of low income group. Regulatory function such as registration, audit, inspection for all societies. To organize and engage people of small means in economic activities in a group.		
1.4 Staff Numbers	6,314 (1988)			4,792		
1.5 Recurrent Budget for Administration of Headquarters (Taka in Lac)	204.48			233.48		
2. Cooperative Structures						
2.1 Number of main Cooperative Societies & Member	(1989)	Societies	Members	(1990)	Societies	Members
	KSS	67,084	2,395,075	Fishermen Cooperatives	3,187	383,670
	MSS	3,490	128,796	Weavers Cooperatives	2,154	416,010
	BSS	13,901	395,413	Rickshaw Pullser Cooperatives	336	29,986
	MBSS	7,781	209,772			
2.2 Dropout in past 5 years	- Nil -			From 1986-87 to 1989-90 8,035 societies were cancelled.		
2.3 Qualification of Cooperative Member	<ol style="list-style-type: none"> 1. Has attained 18 years of age 2. Inhabitant of same locality (Resides in the same town village or union) 3. Belongs to the same class or occupation 4. Must purchase at least one share. 					
2.4 Related National Level Union	Bangladesh National Cooperative Federation (BJPUSF)			Bangladesh National Cooperative Union (BJSU)		

Source: DOC information etc.

Table E.2.4.2 Grading System of Cooperative Societies, KSS & UCCA

KSS

Items	%	Score
Loan Repayment	95	40
	30	0
Capital Formation Rate of Achieving Target	75	10
	25	0
Maintenance of Accounts (Upto date)	Yes	10
	No	0
Weekly Meeting	50	10
	20	0
Attendance of UCCA	50	10
	15	0
Annual General Meeting	Yes	10
	No	0
Coverage of Rural Family	50	10
	20	0
Total		100

Grading

Grade	Total Score
A	More than 60
B	More than 50
C	Less than 50
D	Less than 40
E	Less than 30

UCCA

Items	%	Score
Loan Repayment	40	35
	20	0
Income to Total Expenditure	60	15
	20	0
Capital Formation	80	10
	15	0
A, B ranked KSS	45	10
	15	0
Maintenance of Accounts	Yes	10
	No	0
Annual General Meeting	Yes	10
	No	0
Holding of Training Class	65	10
	20	0
	Total	100

Grading is as of KSS

DOC Cooperative

- Class A A successful society both from economic and moral point of view.
- Class B A good society generally in a sound and healthy condition requiring more moral improvement and financial strength.
- Class C A society in promising conditions where the general body of members realise their responsibility but it deficient in requisite moral and financial strength.
- Class D An indifferent society the affairs of which are dominated by the panchayets and managed mostly in their interest. But general body of members are good and solvent and are capable of managing the society if properly assisted.
- Class E A bad society where losses are expected or have already been incurred. The panchayets as well as the general body of members are indifferent. The society requires to be wound up.

Note: "Panchayet" in Class D means a person of informal but very influential and playing very important role in daily life of the local society.

Table E.3.1 Main Development Projects of BRDB in the Fourth Five Year Plan

(in lakh Tk)

Sl. No.	Name of the Project	Proposed Financial Allocation in the Project	Place of Implementation of Project Activities
1.	Strengthening of UCCA's to achieve Financial viability and Service capability.	24,700	449 UCCA's
2.	Training of cooperators	7,000	452 UCCA's
3.	Model Rural Development Project (1st Phase)	25,000	Homna and Daudkandi Upazila of Comilla District
4.	Model Rural Development Project (2nd Phase)	120,000	Nabinagar and other three Upazilas of Comilla District
5.	Bay-Island Integrated Rural Development Project	12,370	7 Upazilas of Bhola District
6.	Production and Employment Project for greater Chittagong District	30,000	All Upazilas of greater Chittagong District
7.	Development of Rural Industries for income generating activities	12,500	All areas of Bangladesh
8.	Development of the vulnerable groups through income generating activities	20,000	Gaibandha, Gopalganj, Serajgonj, Bhola, Jamalpur, Laximpur, Moulvi Bazar, Patuakhali, Faridpur, Madaripur
9.	Project for reconstruction of rural housing in flood affected areas	1,746.90	Areas affected by floods
10.	Mechanised cultivation (Tractor) Project through cooperatives in the Northern districts of the country	4,500	100 selected upazilas as specially northern districts
11.	Utilization of animal wastes and development of livestock through Cooperatives	7,000	Greater Dinajpur, Dhaka, Noakhali, Kushtia, Jessore Districts
12.	A pilot Scheme for Development of Pond Fisheries and pearl cultivation by Cooperators	1,357	Greater Dhaka, Noakhali, Barisal, Faridpur, Mymensingh and Chittagong Districts
13.	Production and Employment Project in Patuakhali and Barguna Districts	2,476.00	12 Upazilas of Patuakhali and Barguna Districts
14.	North East Rural Development Project	35,000	37 Upazilas of Sylhet, Sunamgaonj, Hobigaonj & Brahmanbaria Districts
15.	Integrated community Development Project	11,500	All over Bangladesh through UCCA/UBCA
16.	Development of Service Delivery System of BRDB	4,250	a) BRDB Head Office Dhaka b) 4 Divisional Office c) 21 Regional Office

(in lakh Tk)

S1. No.	Name of the Project	Proposed Financial Allocation in the Project	Place of Implementation of Project Activities
17.	Production and Employment Project for the Rural poor (16 Districts outside RD-12 Project Areas)	21,800	129 Upazilas of Tangali, Dhaka, Gazipur, Narayanganj, Narsinghdi, Manikgonj, Munshigonj, Sylhet, Moulvi Bazar, Comilla, Habigonj, Sunamgonj, B. Baria, Chandpur Chittagong & Cox's Bazar
18.	Guchagram Rehabilitation and Development Project	1,001.60	25 Upazilas of Khagrachari, Bandarban & Rangamati Districts
19.	Cooperative leadership training and member education project	2,029.10	20 Upazilas of Chittagong, Dhaka, Rajshahi & Khulna Divisions (5 each)
20.	Production Soya Protein Life Saving Biscuit & Distribution through Cooperatives	2,023	452 Upazilas under BRDB
21.	Management Training and Development Project (TA PP)	1,160	BRDB Head Office and 449 Upazilas
22.	Rural Development Phase-II (2nd Phase)	16,250	43 Districts of the Country
23.	Bhola Irrigation Project (BRDB component) Phase-II	1,002	Bhola, Lalmohion and Borhanuddin Upazila
24.	Rural Development Project-5 Production and Employment Programme (PEP), Kurigaram, Madaripur and Faridpur Districts (Phase-II)	2,030	16 Upazilas of Tangali Districts
26.	South West Rural Development Project (2nd Phase)	1,790	30 Upazilas of Jessore, Jhanaidah, Magura, Narail, Faridpur, Rajbari, Gopalganj Madaripur and Sariatpur Districts
27.	Noakhali Area Development Project	6,000	All Upazilas of Noakhali, Feni & Laxmipur Districts
28.	North West Rural Development Project	10,000	53 Upazilas amongst 61 Upazilas of greater Rajshahi, Pabna & Kushtia Districts
29.	Dep Tubewell 2nd Project (2nd Phase)	2,000	60 Upazilas of greater Dhaka, Mymensingh & Comilla Districts
30.	Strengthening of MIS establishment of Data, Bank, monitoring financial viability and poverty alleviation	1,250	Computer center, BRDB. HQ
31.	RD-12	55.6 (mil.\$Cdn)	139 Upazilas (1944 - 1994)

Source: Annual Report 1989-90, BRDB

Table E.3.3 Problems of Appropriate Irrigation Farming
in Sample KSS Villages by Upazila

Problems	No. of Sample KSS				
	Bancharampur	Nabinagar	Debidwar	Kachua	Total
Sandy Soil	0	0	2 (13.3)	3 (16.7)	5 (7.4)
Water Charge is High	6 (31.6)	9 (56.3)	4 (26.7)	6 (33.3)	26 (38.2)
Non availability of Lubricants and Spares	2 (10.5)	1 (6.3)	2 (13.3)	3 (16.7)	8 (11.8)
Water Discharge is Low	5 (26.3)	3 (1.8)	2 (20.0)	2 (11.1)	12 (17.6)
Major Land Owner are not interested	1 (5.3)	-	1 (6.7)	2 (11.1)	5 (7.4)
Non Availability of Irrigation Equipment Loan	2 (10.5)	1 (6.3)	1 (6.7)	1 (5.6)	4 (5.9)
Backwardness of Society Members	3 (15.8)	2 (12.5)	2 (13.3)	1 (5.6)	8 (11.8)

Note: (): %

Source: Survey by Study Team, 1990

Table E.3.4.1 BRDB/UCCA Staff Members attended Training Course (1989-90)

Class Place	BRDB Officials	UCCA Personnel	Management Leaders, Members	Total
RDTI	1,064 (including UCCA staff)	-	-	1,064
UTUs	835	-	-	835
RDTC	12,603 (including coop and UCCA staff)	-	-	12,603
UTDC	-	-	582,061*	582,016*
BRDB	52 (RDOs)	48 Tube well project	25,679 Mukta Crop Market	41,560
	86 (ARDOs)	39 Irrigation project	7,987 Fertilizer Market	
	86 (Accts)	14 Inspector	108 Pump Operator Tubewell project	
		56 Chairman	1,188 KSS Members & Model Farmers, Tubewell project	
		25 Organizer	427 Group Manager Irrigation project	
		407 Upazila Machinery	206 Pump Operator Irrigation project	
		12,322 IMP Operators	20 Private Mechanics	
Foreign countries	59	-	-	59
Total	14,785	12,910	28,425	56,121 + 582,016*

Note: * Man-month

Source: Annual Report 1989-90, BRDB

Table E.3.4.2 DOC Staff members attended Training Course (1989-90)

Place	Year	Class	DOC Official and Staff	Cooperator	Total
BCC	1989		266	722	989
	1990		250	1,477	1,727
CZI	1989		164	n.a.	164
	1990		658 (including cooperator)	-	658
CPU	1989		-	1,524	1,522
	1990		-	1,901	1,901
Total	1989		430	2,246	2,674
	1990		908	3,378	4,286

Source: Annual Report 1989-90, DOC

Table E.3.4.3 Category-wise Training Target (1990-91), BRDB

Project	Trainees										Total	
	URDO	ARDO	Acct	Organise Supervisors	Pump Operator/Block Leader	BSS Members/Farmers	MBSS Members	Training of Different Training Centres	Dy. Director/Asstt. Director URDO, ARDO Training	UCCA Officials Chairman, Manager, etc.		Others*
Core project	30	100	100	-	-	-	-	-	-	-	110	340
RD-2	21	194	131	444	3,270	2,350	700	75	8,437	8,682	1,250	25,554
FP through MBSS (Female program)	-	100	102	00	-	-	6,600	-	-	400	-	7,602
NRDP	-	24	-	104	864 1/2	3,966	2,220	-	-	60	109	7,347
IDA Deep Tubewell Project II	120	95	625	225	-	40,600	-	-	-	1,990	197	43,852
Bhola Irrigation Project	-	-	-	-	169	-	-	-	-	652	-	821
Mother and Child care under Women Cooperation	-	16	-	60	-	50,000	28,000	-	25	-	3,680	81,781
NWRD Project	-	-	16	125	22	581	-	277	-	-	535	1,556
Tangail Irrigation Development Project	-	12	-	33	350	40	37	-	-	196	497	1,165
RD-5 Project	-	-	-	-	-	10,000	8,900	-	950	-	-	19,850
RD-12 Project	139	139	139	960	-	-	-	-	-	-	-	1,377
FP	-	-	-	-	-	-	33,600	-	-	22,650	45	56,295
SWRD Project	-	57	-	56	-	600	400	-	-	2,000	-	3,113
Total	310	737	1,113	2,407	4,675	108,137	80,457	352	9,412	36,630	6,423	250,653

* Others - Office Assistant, Typist, Union Staff, Driver, Peon etc.
1/ Members of different categories, IMP Implementation

Source: Information of Train. Div. BRDB

Table E.4.2.1 Number of Primary Cooperative Societies in Bangladesh and the Study Area under BRDB, 1986-1990

Year	Society Type	Bangladesh				Kachua			Nabinagar			Bancharampur			Devidwar		
		Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)	Society (No.)	Member (No.)
1985-86	KSS	63,584	2,333,427	253	9,576	265	7,040	254	10,291	243	7,621						
	MSS	9,343	269,351	12	369	-	-	28	1,149	-	-						
	BSS	11,917	334,902	9	181	19	462	52	2,398	10	228						
	MBSS	-	-	-	-	6	46	-	-	-	5	123					
	Total	84,934	2,937,680	274	10,126	290	7,548	334	13,838	258	7,972						
1986-87	KSS	64,201	2,383,796	257	9,724	288	7,781	254	10,293	258	7,851						
	MSS	10,167	292,149	15	459	-	-	29	1,180	-	-						
	BSS	12,609	358,076	11	225	25	598	54	2,453	14	368						
	MBSS	86,977	3,034,021	-	-	6	46	-	-	17	409						
	Total			283	10,408	319	8,425	337	13,926	289	8,628						
1987-88	KSS	66,184	2,444,430	260	9,826	306	8,081	257	10,406	269	7,987						
	MSS	11,070	317,362	17	529	-	-	31	1,210	-	-						
	BSS	13,509	386,104	13	249	25	629	55	2,490	24	618						
	MBSS	90,763	3,147,896	-	-	10	71	-	-	23	574						
	Total			290	10,604	341	8,781	343	14,106	316	9,179						
1988-89	KSS	67,084	2,395,075	270	10,042	339	8,923	257	10,541	274	9,387						
	MSS	3,490	128,796	19	589	-	-	32	1,253	-	-						
	BSS	13,901	395,413	14	398	26	668	55	2,531	31	804						
	MBSS	7,781	209,72	-	-	10	97	-	-	37	962						
	Total	92,256	3,129,056	303	11,029	375	9,688	344	14,325	342	10,153						
1989-90	KSS	67,653	2,451,347	285	10,283	361	9,580	258	10,655	281	8,620						
	MSS	6,150	192,166	22	642	-	-	32	1,290	-	-						
	BSS	14,735	415,033	19	454	27	707	55	2,536	38	973						
	MBSS	9,091	223,632	-	-	10	170	-	-	45	1,050						
	Total	99,272	3,310,688	326	11,379	398	10,457	345	14,481	364	10,643						

Source: Annual Report, BRDB
Upazila BRDB Office

Table E.4.2.2 Number of Agricultural Cooperatives under DOC (1989)

Level	Society	No. of Society	No. of Member	Remarks
Central	Central Coop. Bank	73	31,170	
	Central Fishermen's Coop. Society	90	3,455	
	Central Sugarcane Growers' Society	14	649	
Local	Pry. Land Mortgage Coop. Bank	55	58,780	
	Pry. UCMS	4,095	1,316,950	
	Pry. Fishermen's Coop. Society	3,701	418,945	
	Pry. Agril. coop. Society	25,618	1,119,720	
	Pry. Sugarcane Growers' Coop. Society	675	124,418	
Sub Total		34,144	3,038,813	

Source: "Agricultural cooperative in Bangladesh" by Mr. M.M. Islam, DD, BRDB, 1990

Table E.5.2.1 Proposed Organization for MRDP-II Priority Projects (1/2)

Name of Committee	Function	Member
Central Coordination Committee	1) Coordination at central level	1) Secretary, LGD ¹⁾
	2) Monitoring	2) Representative of M/O Finance
	3) Advising to the Project	3) Representative of Planning Commission
	4) Other necessary activities	4) DG, BRDB
		5) Engineering Advisor, LGEB
		6) Project Advisor, Project Supporting Unit
		7) Representatives of other related authorities

Note: 1) Chairman
 2) Secretary will be nominated accordingly

Table E.5.2.1 Proposed Organization for MRDP-II Priority Projects (2/2)

Name of Committee	Function	Member
Upazila Engineering Committee	1) Project implementation	1) Upazila Chairman ¹⁾
	2) Coordination for implementation	2) UNO
	3) Inspection	3) UCC Chairman
	4) Monitoring	4) Leader, PSU (Upazila)
	5) Reporting results	5) URDO
	6) Other necessary activities	6) Assistant Commissioner (Land)
		7) Related Experts, PSU
		8) Upazila Engineer ²⁾
		9) Others
Upazila Production and Employment Committee	1)	1) Upazila Chairman ¹⁾
	2) Same as above	2)
	6)	3) Same as above
	7) Encouraging cooperative activities	4)
		5) U. Engineer
		6) U. Livestock Officer
		7) U. fishermen Officer
		8) U. Agriculture Officer
		9) Assistant Engineer, BADC
		10) Representative, BSCIC
		11) Project Administrator (Irrigation)
		12) Related Experts, PSU
		13) URDO ²⁾
		14) Others

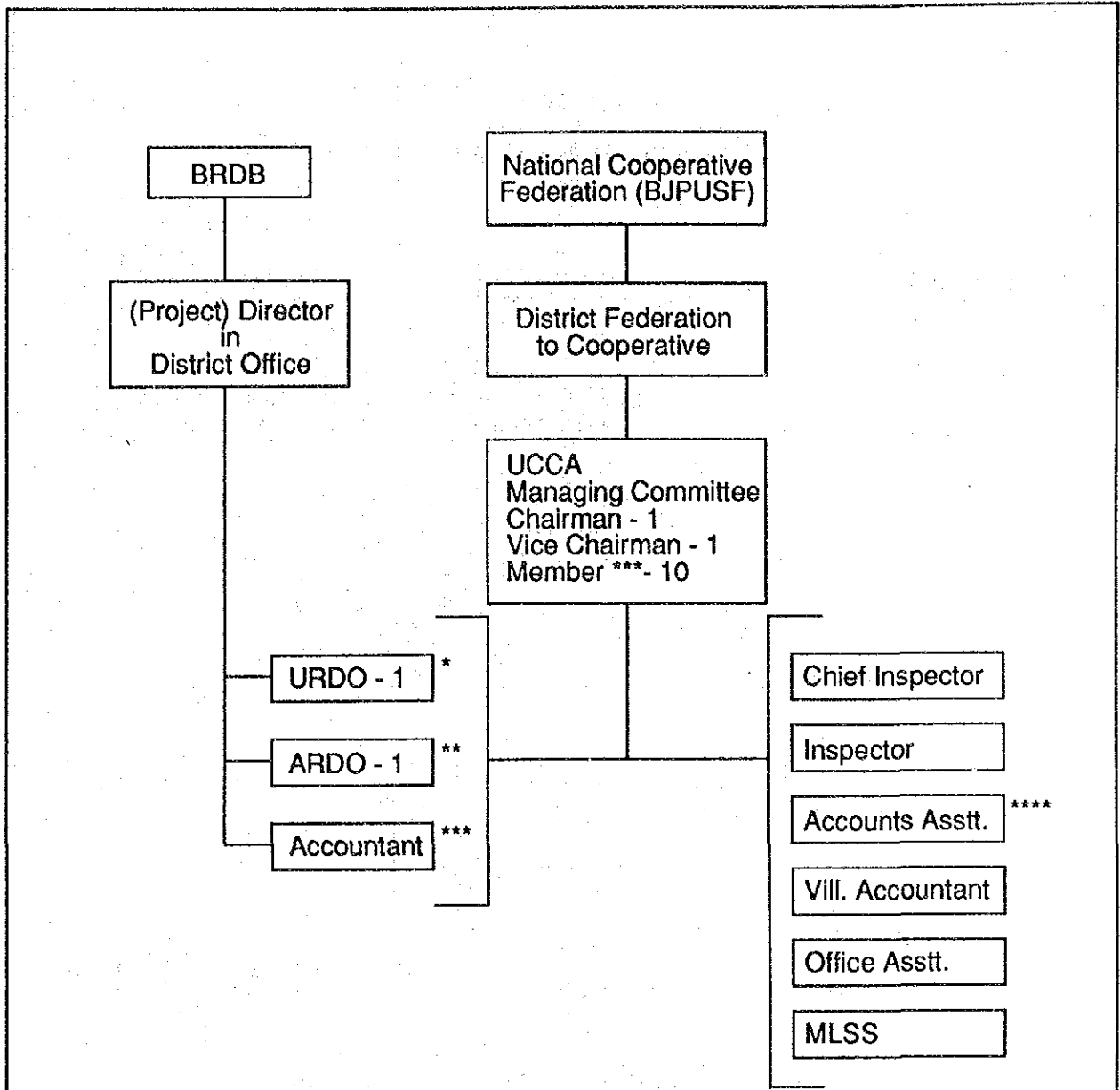
Note: 1) Chairman
2) Member Secretary

Table E.5.2.2 Proposed Project Supporting Unit in MRDP-II Priority Projects

Expert on	No.	Covering Area
1. Project Advisor	1	Management of all PSUs Coordination in central and local level
2. Team leader	4	Management and coordination of PSU in each Upazila
3. Civil Engineer	2	Road, canal
4. Mechanic	8	LLPs/FPs, activities, maintenance, training, etc.
5. Business Management	2	Growth center, UCCA complex
6. Agronomy	4	Crop cultivation with irrigation
7. Extension	4	Extension activities
8. Fisheries	1	Fish culture
Total	26	

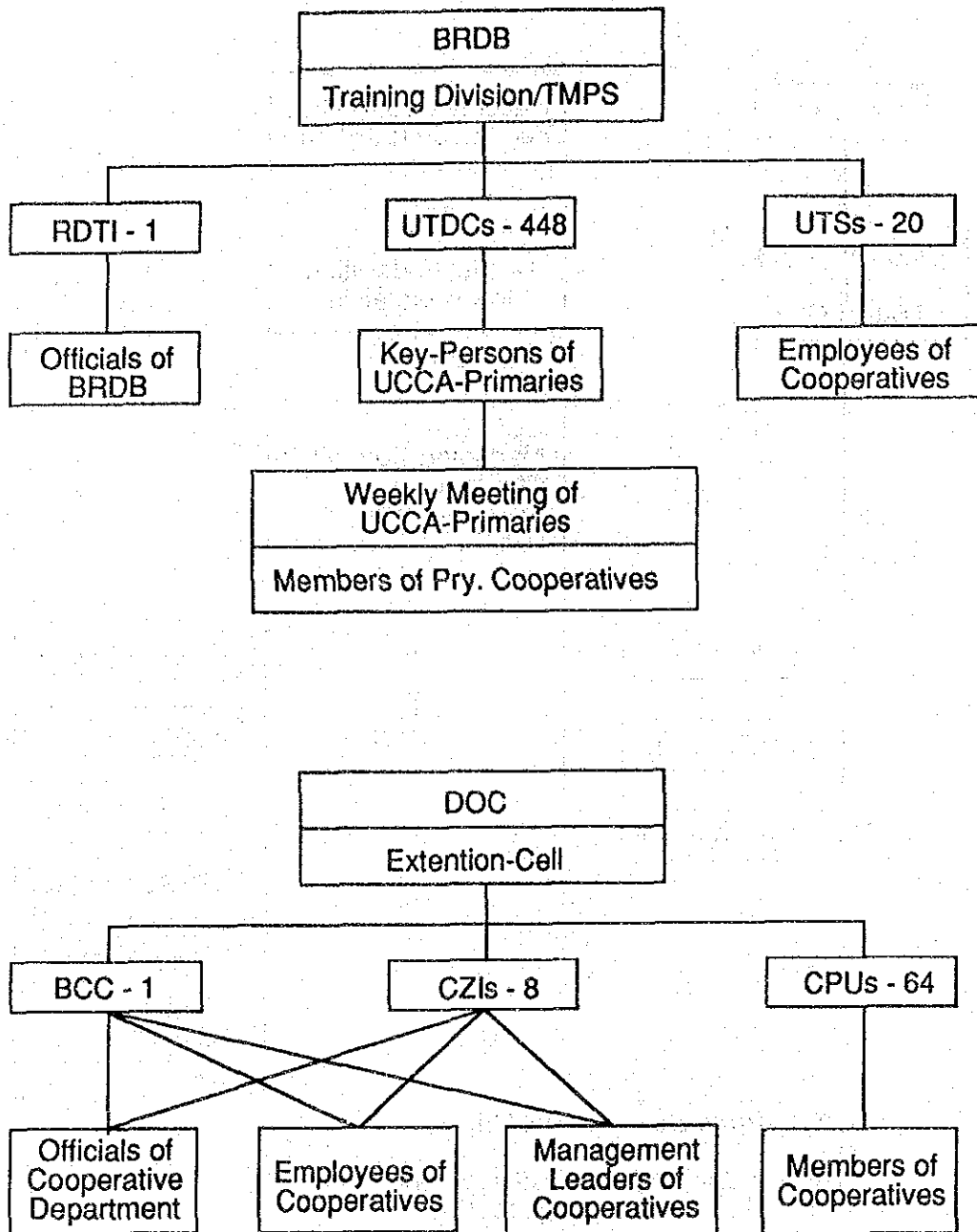
- Note: 1) Team leader is preferably to be cooperative expert to cover all fields.
- 2) Two civil engineer experts, two business management experts and one expert of fisheries will cover all four upazilas.

FIGURES



- * Upazila Rural Development Officer
- ** Assistant Upazila Rural Development Officer. Member may be increased depending on number of projects.
- *** Being called director
- **** To support Accountant

Fig. E.2.1 Organizational Structure of UCCA



Source: Studies on Cooperatives in Bangladesh, 1948 Vol. II. UNDP etc.

Fig. E.3.4 Organizational Set-up of Cooperative Education and Training

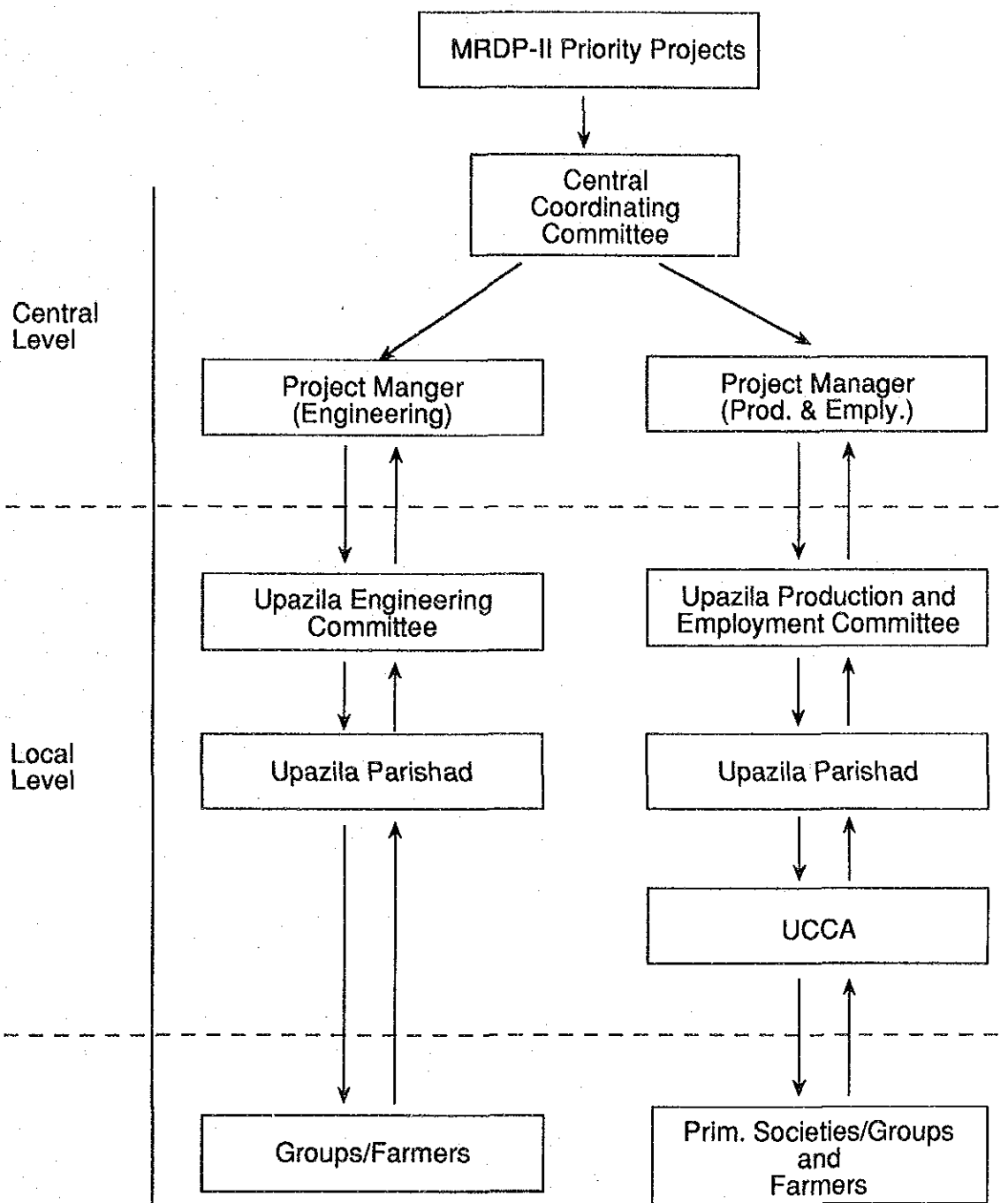


Fig. E.5.2 Proposed Organization for MRDP-II Priority Projects

THE PEOPLE'S REPUBLIC OF BANGLADESH
THE MASTER PLAN STUDY ON THE MODEL RURAL DEVELOPMENT PROJECT PHASE II FOR KACHUA, NABINAGAR, BANCHARAMPUR AND DEBIDWAR UPAZILAS
JAPAN INTERNATIONAL COOPERATION AGENCY

JICA