

# RURAL DEVELOPMENT IN BANGLADESH

## VIEWS AND REVIEWS

A.K.M. Obaidullah

### JOINT STUDY ON RURAL DEVELOPMENT EXPERIMENT

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**JSRDE Research Monograph No.2**

**RURAL DEVELOPMENT IN BANGLADESH**  
**VIEWS AND REVIEWS**

**A.K.M. Obaidullah**

**JOINT STUDY ON**  
**RURAL DEVELOPMENT EXPERIMENT**

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## FOREWORD

Rural Development in Bangladesh has a long history of nearly fifty years. Wave after wave of thoughts of rural development has inundated its vast field making it a popular subjects to scholars, planners and administrators. The present study is a review of the rural development programmes and activities of Bangladesh since its inception.

The concept of rural development derived its origin from serious and recurrent famines. To counteract the recurrence of agricultural distress and mitigate the suffering of the people various measures were suggested by the Famine Commissions during the colonial rule. Initially the provision for irrigation, promotion of rural financing, advance of credit, improvement of tenurial condition and agricultural administration were important suggestions for public welfare. Initially rural reconstruction was thought vital in the creation of mass consciousness and psychological regeneration of the rural mass. The basis of these concepts lied in the fact of the tragedy of rural life. In order to relieve the rural poor from the pathetic despondency it was believed that the improvement of economic health might alleviate the suffering of the rural people which would bring about a fundamental change in their psychological world - a complete metamorphosis of rural mind.

I am exceedingly pleased to forward the monograph on *Rural Development in Bangladesh : Views and Reviews* by Mr. A.K.M. Obaidullah, an ex-Director-in-charge of Bangladesh Academy for Rural Development. He dealt quite seriously with the recent past of the rural development policies and programmes of Bangladesh along with its broader historical perspectives.

Dr. Spencer D. Hatch and F.L. Bryne's 'Back to Villages', 'Better and Happier Villages' and 'Better Living Societies' were pioneer ideas of rural reconstruction or rural upliftment programmes of Bengal. Mr. Guru Saday Dutt's Anti-Malaria League in Birbhum and Mymensingh was engaged seriously for the eradication of water-hyacinth in the days when malaria was a curse for Bengal. His Bratachari Movement provided further impetus to rural upliftment

programmes.

Rabindranath Tagore, the world poet-philosopher, also sought the regeneration of village life by prompting welfare activities. The opening of the Department of Agriculture at Visva Bharati and the establishment of the Institute of Rural Reconstruction in 1922 at Sriniketan became very important step round Santiniketan. Dr. Elmhirst and Mr. C.F. Andrews worked with Tagore in the rural development work of Bolepur.

Later Dr. and Mrs. Williams' intensive activities at Birisiri of Netrokona subdivision and Sir Daniel Hamilton's work at Sundarbans provided fresh encouragement to new rural development programmes. Mr. M.N. Khan's Experiment at Brahmanbaria, Mr. T.I.M. Nurannabi Chaudhuri's Experiment at Bogra and H.S.M. Ishaque's Work in Sirajganj may be viewed as self-prompted activities of the scholar-administrator under the colonial government.

To resuscitate rural life, state intervention and formal approach became imperative to the Government and finally Rural Reconstruction Department was created in 1940. But owing to strong financial stringency the Rural Reconstruction Department could not work properly. The organized official effort for rural development during colonial rule could not work as it was seriously interrupted by communal frenzy and partition problems.

During the early years of Pakistan the agricultural development was sought to foster through institutional change and the process of institutionalization of rural development started in the 1950s with the initiation of community development programme known as V-AID (Village Agricultural and Industrial Development). The V-AID Programme emphasised on community organization and participation of the villagers. Its objectives were to raise the productive output and real income of the villager by bringing to him the help of modern techniques of farming, sanitation and health, co-operatives, cottage industries, etc. and also to create a spirit of self-help, initiative leadership and co-operation among the villagers which may become the foundation of and independent, healthy and self-perpetuating economic, political, civic and social progress. This was followed by the introduction of 'Comilla Model' a new approach and a breakthrough of the

traditional policies hitherto undertaken. During Bangladesh period rural development policy and programmes received new dimension with the help from home and abroad. Both GO and NGO worked separately with their own development strategy.

This monograph undoubtedly marks a distinct advance over the existing literature on the subject. The author has studied the subject critically, and presented the facts, in a detached spirit, free from prejudice and predilections for any particular point of view. His credit lies in the fact that not only he observes rural development in historical perspectives, but also examines the existing views with current social and economic realities of rural life. One may not accept all his opinions and conclusions but there can be no question of his thoroughness of study and an honest endeavour to highlight the major issues of rural development of Bangladesh. He puts no higher claim, and I have no doubt that his attempt fully deserves the encouragement and appreciation from persons interested in rural development.

Professor Yoshihiro Kaida  
Team Leader, JSRDE Project.

## **PREFACE**

Bangladesh has a rich store of studies and researches on the problems of rural development. Its literature on rural development has been enriched by scholars and researchers particularly from the late British period. This is quite likely because it is predominantly a rural country. However, one particular feature of the studies is that almost all of them focussed their attention to certain sectoral aspects or problems of rural development and analysed them in detail to develop some theoretical base. Thus the various disciplines of rural development have been enriched with their scholarly exercise.

In this study an attempt has been made to record a historical review of the rural development efforts from the Mughal period, the concepts and concerns of the scholars, the views of the development practitioners and pioneers and to critically analyse the various approaches to rural development in Bangladesh. It therefore, has not confirmed itself in any particular area of rural development, rather it examined and analysed the various rural development efforts so far made by different social workers and rural development practitioners. On the one hand, it is a historical account of rural development efforts, on the other hand, it is a critical appraisal of those efforts.

This study is based entirely on secondary sources. Due mainly to time constrains the study could not cover some more areas of rural development activities and a few case studies. Yet it can be hoped that this historical appraisal of rural development activities in Bangladesh since Mughal period, critical analysis of rural development approaches and a review of their gamut would be useful to the students, researchers and practitioners of rural development in the country.

While working in the Joint Study on Rural Development Experiment (JSRDE) Project as Project Coordinator, Dr. Yoshihiro Kaida, Professor, Kyoto University, Japan and Japanese Team Leader of the project suggested to take up a study on Rural Development in Bangladesh in its historical perspective. This study would not probably be possible if Dr. Yoshihiro Kaida would not have provided a working outline and encouraged to undertake the study. The author is extremely



greatful to him for his sincere guidance. The author also expresses his sincere thanks to Mr. Haruo Noma , General Manager, JSRDE Project who provided necessary logistic support and suggestions for improving the study and other long term experts for their encouragement. Mr. Pervez Mostafiz, Computer Operator deserves special thanks for his hard work to printout the report.

A.K.M. Obaidullah

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	IUCW : International Union of Child Welfare	187
	MIDAS : Micro Industries Development Assistance Society	188
	SCF : Save the Children Fund, USA	188
	VERC : Village Education Resource Centre	188

## **Abbreviations**

BADC	Bangladesh Agricultural Development Corporation
BARD	Bangladesh Academy for Rural Development
BBS	Bangladesh Bureau of Statistics
BKB	Bangladesh Krishi Bank
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
CARE	Co-operative for American Relief Everywhere
CARITAS	A non-Government development organization of Bangladesh
CCDB	Christian Commission for Development of Bangladesh
CRWRC	Christian Reformed World Relief Committee
CVDP	Comprehensive Village Development Programme
DTW	Deep Tubewell
FIVDB	Friends in Village Development, Bangladesh
GB	Grameen Bank
GDB	Gross Domestic Product
GO	Government Organization
GOB	Government of Bangladesh
IFAD	International Fund for Agricultural Development
IUCW	International Union of Child Welfare
JICA	Japan International Co-operation Agency
KSS	Krishi Samabayà Samity
LLP	Low Lift Pump
MBSS	Mohila Bittahin Samabaya Samity
MCC	Mennonite Central Committee
MIDAS	Micro Industries Development Assistance Societies
M/o LGRD&C	Ministry of Local Government, Rural Development and Co-operatives
MP	Member of Parliament
MSS	Mohila Somabaya Samity
NGO	Non-Government Organization
RDCD	Rural Development and Co-operative Division
RDRS	Rangpur Dinajpur Rural Service
RWP	Rural Works Programme
SCF	Save the Children Fund
SFDP	Small Farmers Development Project
TIP	Thana Irrigation Programme
UCMPS	Union Co-operative Multipurpose Society

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**CHAPTER 1**  
**TOWARDS UNDERSTANDING DEVELOPMENT**  
**AND ITS RURAL SETTING**

**1.1 INTRODUCTION**

Before entering into the field of reviewing rural development in Bangladesh the author feels it pertinent to perceive how development has been conceived by different scholars at different times how rural development is seen by them in the context of their conceptualization.

In the recent past considerable disagreement has been expressed on the problem of development. Some economist have seen it as achieving an increase in the national income leading to an increase in per capita income and higher level of economic activities.

This traditional concept of development implies growth of individual and national income. Statistical aggregates to measure national income and growth is generally misleading due mainly to two reasons. These are :

1. national income figures do not reveal compositions of income or the real beneficiaries;
2. people often do not always consider the achievements in terms of :
  - a) better nutrition and health services;
  - b) greater access to knowledge;
  - c) more secured livelihood;
  - d) better working conditions;
  - e) satisfactory leisure hours, and
  - f) a sense of participating in economic, social, cultural and political activities of their communities.

It is, however, universally accepted that people want higher incomes as one of their important options. But 'man cannot live by bread alone'.

According to Seers, increases in national income, if they are faster than the population growth, sooner or later lead to the solution of social and political problems.<sup>1</sup> But history tells us that social problem and political upheavals have emerged at all stages of development. He further says, " poverty and unemployment are associated in various ways with per capita income. If per

capita incomes are falling, absolute poverty can hardly be reduced much, nor can unemployment. But certainly increases in per capita income are far from enough, as the experience of petroleum economies show, to achieve either of these objectives. In fact, a rise in per capita income can be accompanied by, can even cause, growing unemployment. "2

Development is sometimes defined in terms of economic growth. The criticism put forward against this view is that growth refers to a rise in production which may be agricultural or industrial or both. It has little reference to the aspect of distribution of income or benefits. In order to by-pass this criticism some authors tried to define development as ' growth with equity or distributive justice '. This again raises the question - what will be the degree of equity or distributive justice, who will ensure this justice and how in a free or market economy ? According to Seers, however, economic growth may not merely fail to solve social and political difficulties; certain types of growth can actually cause them.

He then puts the question of development in the following words :

The questions to ask about a country's development are : What has been happening to poverty ? What has been happening to unemployment ? What has been happening to inequality ? If all three of these have declined from high levels, then beyond doubt this has been a period of development for the country concerned.<sup>3</sup>

Oakey and Garforth while looking at development, state, " Development involves the introduction of new ideas into a social system in order to produce higher per capita incomes and levels of living through modern production methods and improved social organization ".<sup>4</sup> The concept thus indicates some form of interventions to influence the entire process of social change. It suggests a change in, or a movement away from a previous situation through some kind of action.

Economic development is not that what total development of a society means. It is only a part or one dimension of general development. " Economic development is a process whereby an economy's real national income increases over a long period of time. And, if the rate of development is greater than the rate of population growth, then per capita real income will increase. The process implies the operation of certain forces; these forces operate over the long period and embody changes in certain variables "<sup>5</sup> International Encyclopedia of the Social Sciences records, " Growth or development may be defined as a rapid and

sustained rise in rural output per head and attendant shifts in the technological, economic and demographic characteristics of a society ".<sup>6</sup>

Development always refers to 'change', - a change from existing economic, social and political order to a desirable set of goals including production, distribution and employment, the latter being used in a broader sense to include not only human resource, but also all the resources, — natural as well as monetized. An upward movement towards the desired goals would inevitably have a happy effect on national income, per capita income, poverty, unemployment and distributive justice. A favourable upward change in an important sector of the economy induces a circular causation creating similar changes in other sectors of the economy. This is what the economists prefer to see as development.

To get at the real goal of any development programme worthy at the name, one must consider the quality of life in a country. It almost goes without saying that the quality of life must reflect the actual living conditions of the majority of the population rather than an aggregate figure that hides gross inequalities. What is needed is a standard of living that includes criteria which are less ethnocentric than those traditionally used.

The concept of development as discussed in the context of upward changes and its circular causation is applicable to all countries. The question that normally follows is that why then the LDCs have been singled out as the targets of development efforts ? The same question can also be raised at micro level. The answer lies in the historical context. The universal approach to development has been sacrificed in the face of these countries' crushing need to alleviate poverty, unemployment and inequality and to improve the quality of life of their people. These countries not only have much more pressing physical and material needs to attend to, but they have much more flexibility than the Western nations in changing to a new development pattern which will lead them in the direction of true development in its fullest sense.

Khan raises the thoughts of two schools of development, one is the "Dependency" school and the other is the "Modernisation" school. " The Dependency school casts light on the difficulties facing Third World countries in matters of development and points to possible avenues of approach in the search for policies which could foster real development. The other school " would see and have us see .... the West is `modernised'" with a "a general pattern of social and economic relations based mainly on the development of technology" and that the " underdeveloped nations are in contact with these factors and are on the road towards modernisation".<sup>7</sup>

Khan further records that in the first U.N. Decade of Development (DDI) the western model of development was propounded for the underdeveloped countries which was discarded on the ground that it was not a model for the poor countries. In the second U.N. Decade of Development (DDII) Robert McNamara propounded his own philosophy of development i.e. supporting projects which directly benefit the poor. This idea rapidly spread to bilateral and multilateral funding agencies. The World Bank in its sector policy paper of February, 1975 supported the new philosophy of development under DDII. It says, development "implies reducing poverty and human misery by increasing the productivity of the poor and providing them greater access to goods and services. A large proportion of the poor live in rural areas. Rural development must constitute a major part of a development strategy if a large segment of those in greatest need are to benefit. The World Bank needs to continue to devote part of its resources to helping the rural poor, indirectly, through projects designed to increase output, exports and growth generally."<sup>8</sup>

## 1.2 RURAL DEVELOPMENT

In developing countries, large majority of the population live in rural areas and earn their livelihood from works generated there. In any discussion on development, therefore, rural development has rightly been given due importance.

Another distinctive feature of these countries is that agriculture plays a dominant role in their economy. It is therefore, observed that their development efforts begin from agriculture and its modernization. Agriculture, however, is a major part of the rural activities, but it is not the whole. A production rise in agriculture may not ensure, to refer again, distributive justice. In order to achieve this justice, other measures must be thought of, like land reform which often been used as a political slogan rather than an economic exercise.

Since poverty is endemic in rural areas, rural development is seen by World Bank as "a strategy designed to improve the economic and social life of a specific group of people ...the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small scale farmers, tenants and the landless".<sup>9</sup> The sector policy paper recognises the importance of technological and institutional changes for "fuller development of existing resources".

Rural development has been refereed to a 'change' towards a desirable direction. This change may be of two kinds — institutional and technological. The success of one depends on the success of the other. Proponents of such changes

compare them with two wings of a bird. A bird must use its both the wings simultaneously to fly. Rural development must also involve a simultaneous change in both the fields of institution and technology. Obaidullah observed, "Appropriate technology without appropriate rural institutions are thus likely to make the input market highly imperfect resulting in an unequal distribution of the benefits of green revolution".<sup>10</sup>

Another group conceive rural development as modernization or urbanization and set the criteria as the presence of agricultural production practices, life styles and especially the underlying values and attitudes associated with Western industrial societies. According to some, such criteria may be misleading, since they define development in terms of a rural dependency on external groups rather than truly creative indigenous solutions to problems faced by rural people.<sup>11</sup>

Inayatullah defines rural development as a " process which leads to a rise in the capacity of rural people to control their environment, accompanied by wider distribution of benefits resulting from such a control. "<sup>12</sup> This definition emphasises the dominance of the rural people over the inputs, supplies and services, their active participation in planning and implementation, and their involvement in the decision making process and assumes that if such a system develops, production will increase. The definition further emphasises the distributive aspect of benefits that would accrue from higher production. In the field of development of rural people many authors emphasised on these points, - - increased production, increased benefits and equitable or at least rational distribution of benefits.

In these definitions two important aspects of development have fallen behind the screen. These are employment generation and poverty alleviation. The strategy that does not take note of these two problems cannot be a strategy of rural development. With the increase in population large number of rural people are becoming poor and appearing in the labour market for employment. If employment opportunities could not be created for the increasing labour force rural poverty will continue to increase.

The welfare school of economics observes, 'The Rural Development encompasses the whole range of technical, economic, political and social changes related to private and governmental efforts to increase the well-being of rural citizens '.<sup>13</sup>

Everyone working in the field of rural development has a conception of his

own. But everyone agrees on the point that the majority of rural people are poor and their development by any strategy would mean rural development.

Until mid 1970s, the dual goals of increased production and equity were considered to be inconsistent. Rural development was, therefore, defined in economic terms, such as increase in production, improvement in balance of payment, increase in per capita income, etc. Current thinking, however, suggest that the `dual goals are not only compatible but that questions of employment, income distribution and increased food production are interdependent.<sup>14</sup> Examples of such interdependence are cited from Cuba, China and the post colonial United States. The goal of rural development thus shifted from earlier conception to a system which supports self sustaining growth by promoting profitable farm and non-farm productivity increases coupled with equitable distribution of benefits of that productivity.

It has been pointed out earlier that in developing countries the majority of the people live in rural areas and earn their livelihood mainly from agriculture and its related employment. Again, the majority of these rural people are poor. The target of all rural development activities are those rural poor, namely the small farmers, tenants, landless labourers, artisans, etc. Rural Development will thus mean the well-being of these target groups which can be achieved by a strategy aimed at increasing production and extending the benefits of increased production to the rural poor.

To some critics, this again seem to be an impossibility. If land is considered to be the dominant production unit in the villages, it will be impossible to achieve distributive justice until the land ownership pattern remains the same.

This view again, is countered by another group of researchers. One view records that increased production (in wider sence-GDP) itself has a favourable influence on distribution. During the harvesting period even the scavenging hens and ducks lay more eggs and add more weight to their body without any vitamin supplementation. During a bumper harvest no beggar dies of starvation. The existing channel of distribution is disturbed only when there is a shortfall in production resulting in famine, starvation, malnutrition and even deaths. The production revolution itself thus has a happy correlation, however, thin it may be, with distribution. The task of researchers and planners is to find out an appropriate method to institutionalize the existing channel of distribution to ensure greater distribution of the benefits of increased production. These arguments have the scope to be ignored by terming them as `trickle down' effect

of growth. Whatever is the term of it. it is true that it brings benefit to the rural poor.

The discussions so far made on rural development point to its indicators, like a favourable change in production technology resulting in increased production, growth of appropriate organization or institution to take care of distributive justice and interventions to tackle the non-productive needs of the rural society, like health, education, welfare, etc. The researchers debate and the intellectuals' dialogue on the subject will continue, but the need is a change upwards in the scope of employment, level of income and quality of life and a change downward in the level and extent of poverty of the rural people.

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## CHAPTER 2

### AN OVERVIEW OF RURAL DEVELOPMENT

Since vast majority of the peoples of developing countries live in rural areas and earn their livelihood from works generated there, it is quite likely that the problems of rural areas and their solutions will draw universal attention and the activities that are undertaken in the rural areas and that have been going since long before will be of much importance to the researchers and planners to build up their own research base or planning base. The past is important to know the present and to build up the future. Therefore, in this chapter an attempt has been made to review the past experiences in the rural development in this country.

#### 2.1 MUGHAL PERIOD

It is often claimed by the historians that pre-colonial Bengal enjoyed the golden age of prosperity. We, however, find some strong evidences in the economic history of Bangladesh and the writings of famous travellers. Dr. Abdullah Farouk in his Bengali book *Bangladesher Arthonoitik Itihas* (Economic History of Bangladesh) records that during the Muslim Mughal rule the city of Sonargaon (about 15 miles south-east of Dhaka) was set up. Upto 16th century, it was an international trading centre. During this period agriculture in Bangladesh developed considerably, new lands were brought under cultivation in order to raise the income of the Government. During this period the Portuguese introduced many new varieties of fruits and vegetables and they started exporting sauce and pickle in Europe. The Textile industry flourished remarkably during this period. Peoples of other developed countries started to buy the products of this country with gold and silver. But it was mainly the non-Bengalees who did the trading and gave leadership in administration. The Bengalees or Bangladeshis remained involved only in primary production and cottage industry. Documented information of transfer of wealth of Bengal to outside is available from this period. The trading capitalism started to grow in this country from this period and a class of rich merchants grew up who started the business of money transfer and money lending. They were called 'Seraph'.<sup>1</sup>

A similar kind of information is recorded by the great traveller Ibn Battuta, He travelled Chittagong, Sonargaon, Sylhet, Habiganj, the plains of Brahmaputra, Laknawati (ruins situated near Maldah) and Kamrupa. He records, " This is a vast country, abounding in rice, and nowhere in this world have I

seem any land where prices are lower than there' on the other hand it is a gloomy place, and the people of Khurasan call it 'A hell full of good things'. I have seen fat fowls sold there at the rate of eight for a single dirham, young pigeons at fifteen to the dirham, and a fat ram sold for two dirhams. I saw two pieces of fine cotton cloth, of excellent quality, thirty cubits long, sold for two dinars, ...."<sup>2</sup> While he journeyed to Habang (with all probability Habiganj), he found it exceedingly large and beautiful. It was traversed by the Blue River (Meghna) which was used by travellers to Bengal and Laknawati. "On its banks there are water wheels, orchards and villages to right and to left, like the Nile in Egypt. Its people are infidels and Muslim rule, who are mulcted of half their crops and pay taxes over and above that. We travelled ... between villages and orchards, just as if we were going through bazaar."<sup>3</sup> The revenue collection system mentioned by Ibn Battuta and followed by the Mughals was not new. Prior to the Mughals the Hindu Kings followed it. The system was one in which the peasants paid a share of their produce to the king, who determined, within limits imposed by custom, law and traffic costs, the amount of his share as well as the methods of assessment and collection. And then there was the caste system. An old proverb says, "There are three blood suckers in this world, the flea, the bug and the Brahman". The Brahmans used to extract payment for his services to the village. The farmers could not reap his harvest without paying the Brahman to perform some kind of ritual, a tradesman could not begin a business without a fee to a brahman, a fisherman could not build a new boat or catch fish without paying a fee to the Brahman.

From all these accounts it appears that Bengal during Mughal period, particularly the state of villagers was bountiful, but its people were not in a position to give leadership in the field of trade policies and administration. The kings and sultans were fighting each other to get hold of bountiful Bengal. When Ibn Battuta was travelling Bengal, Sultan Fakhruddin was fighting against King Ali-Shah.

The Muslim era in India begins in thirteenth century. But the Mughals started to invade India from early sixteenth century. "They reached the height of their power under Akbar (1556-1605), a contemporary of Queen Elizabeth, though subsequent rulers did extend the territory under their control."<sup>4</sup> According to historians, "India in the eighteenth century was a great manufacturing as well as a great agricultural country"<sup>5</sup> But Madison states, "Our own conclusion is that they exaggerate the productivity of the Mughal economy which was probably significantly lower than that of west Europe in the eighteenth century."<sup>6</sup>

To draw a comparison is not our objective. Our objective is to examine the condition of rural areas and their inhabitants. From the available writings it appears that during the Mughal period the rural Bengal was bountiful; but at the same time there was exploitation by the rural elites. There was no systematic institutional attempts to take care of this problem. Rather rural aristocracy was patronized to exploit the rural producers in the form of taxes and shares of the agricultural produce. Moore states, " ... the fundamental feature of the traditional Indian polity were a sovereign who ruled, an army that supported the throne, and a peasantry that paid for both."<sup>7</sup> Madison states that the ruling class of India led an extravagant life. The industrial sector progressed much but was producing luxury goods which Europe could not match. He further believes that this progress was achieved by subjecting the population to a high degree of exploitation. Living standard of ordinary people were lower than those of European peasants and their life expectation was shorter. The high degree of exploitation was possible because of the passivity of village society. The social mechanism which kept the villages passive also lowered labour productivity, and provided little incentive to technical progress or productive investment."<sup>8</sup>

In the accounts of Ibn Battuta it was reported that the portuguese dominated the export business. But when the Mughal rule reached its peak, the export trades were dominated by all the European countries, particularly during the sixteenth century. A good banking system was also established. The export trade was previously in the hands of Arabs, Armenians and Jews until the arrival of the Europeans.

Indian cloth, particularly Maslin of Dhaka (in Bangladesh) had a very high reputation during the period of the Mughals. But Abul Fazal, a chronicler of Akbar recorded that in Bengal "man and women for the most part go naked wearing only a cloth about the loins."<sup>9</sup> Their loincloths were often of jute rather than cotton. In the midst of abundance the existence of severe poverty both in urban and rural areas were more clearly described in a report of Francisco Pelsaert. The report records "... the rich in their great superfluity and absolute power, and the utter subjection and poverty of the common people - poverty so great and miserable that the life of the people can be depicted or accurately described only as the home of stark want and the dwelling place of bitter woe... a workman's children can follow no occupation other than that of their father, nor can they inter-marry with any other caste... They know little of the taste of meat. For their monotonous daily food they have nothing but a little Khichri, made of "green pulse" mixed with rice, which is cooked with water over a little fire until the moisture has evaporated, and eaten hot with butter in the evening; in the day time they munch a little parched pulse or other grain,

which they say suffices for their lean stomachs.

"Their houses are built of mud with thatched roofs. Furniture there is little or none... bedclothes are scanty, merely a sheet or perhaps two, serving both as under and over sheet; this is sufficient in hot weather, but the bitter cold nights are miserable indeed."<sup>10</sup>

This general description of the life of common people of both urban and rural areas during Mughal period gives us evidence of glaring disparity. The 'Jagirdars' appointed by the Mughal rulers were not landlords, but revenue collectors. They never attempted to improve the landed property. The historians are of opinion that the Mughals could raise so much revenue due to the docility of the village people. This docility again, originated from the Hindu caste system. Madison portrayed the social structure of Mughal Empire as follows:

**Table 1. Social structure of the Mughal Empire**

Percentage of Labour force ( % )	Heads	Percentage of National income after tax ( % )
18	Non-village Economy	52
72	Village Economy : Dominant castes Cultivators and rural artisans Landless labourers Servants Sweepers Scavengers	45
10	Tribal Economy	3

Source : Madison, Angus, *Class structure and Economic Growth*, W.W. Norton & Company. Inc. New York, 1971, P-33.

The Permanent Settlement Act of 1793 of the British Governor General Lord Cornwallis was not the first to introduce *Zamindari* system (Landed aristocracy) in India or Bengal. It was the Mughals who first thought of it and introduced it for easy collection of revenues. Madison called it *Zamindari* system. As Moore puts it, "Very Widely, though not universally, the Mughal emperors found it necessary to rule and tax through native authorities. The general terms for these

intermediaries was "Zamindars"<sup>11</sup> These *Zamindars* were classified into two broad types, one who were appointed by the Mughal empire to collect taxes, another who conquered places defecting the local kings. They also collected taxes for the Mughal emperor but gained the right of collecting revenue for themselves from the peasants of his conquered area. Thus their rights of collecting taxes existed alongside those of the Mughal emperor.<sup>12</sup>

The *Zamindars* of Bengal, However, played a significant role in bringing new land under cultivation by getting the forest areas cleared by the tribal people. " For example, by exemptions from the rent, they often induced relatively wild tribes to settle and clear the waste. As soon as the land had been reclaimed, the *Zamindar* found legal ways to oust these tenants and replace them with more skillful tenants willing to pay handsome rents. Through this device and others, such as special levies on the tenants, the *Zamindar* is said to have doubled his rates of rent between 1800 and 1850. After about 1850 the *Zamindars* became more and more mere rent collectors and did little towards the extension of cultivation or the improvement of agriculture."<sup>13</sup>

In the accounts of Buchanan, it is recorded that during the Mughal period in Bengal the cultivation of crops was inefficient and production was low. The same views were expressed by French travellers. In Bengal about half of the whole crop was transplanted in the first month of the season that gave extremely good yield, five-eighths of the rest were transplanted in the second month which gave indifferent crop, and three-eighths were transplanted in the third month making the return a miserable one. The agricultural instruments were a light plough and a pair of bullocks which continued to exist even in the 20th century.

It appears from the accounts of different authors that there was no organized or institutional approach to rural development during the mughal period except construction of a very few rural infrastructure like roads and madrasas (religious school) and relief in kind during famine and flood. Roads were constructed mainly for strategic purposes. The local kings and the Central Government were seemed to be interested in squeezing out the juice of the fruit but not in irrigating the trees that gave the fruits. Thus in the midst of abundance, the rural people were living at subsistence level with loin cloth and Kichri' in their mud house.

## 2.2 COLONIAL PERIOD

The British period in Indian sub-continent is known as the colonial period. The British assumed the rule of this sub-continent in 1857; but Bengal (including

Bangladesh) fell to their hands after the battle of Polassy in 1757. So the British rule in Bengal started much earlier than other parts of India.

The period of British adventure in Bengal, i.e. the intervening period (1707 to 1757) was a period of anarchy. "These terrible years of foreign invasion completely ruined the rural scene in India."<sup>14</sup> The oppression of the revenue collectors, of Brahmans, of *Zamindars*, improper techniques of cultivation, wars and anarchy during the early British rule led to a series of devastating famines and epidemics in Bengal. The most serious one was the famine of 1770 "which swept away nearly one-third of the entire population of Bengal."<sup>15</sup> Due to the famine both the landowners and the tenants suffered, rural indebtedness caused large scale transfer of land from agriculturists to moneylenders. The severe economic crisis led to some remedial measures. The most important was the Permanent Settlement Act of 1793 which was the basis of land system in Bengal until its abolition in 1951. Though historians often look to this Act as a remedial measure, it did not come to operate without considering the British interest. Under the Mughal administration, *Zamindars* were the native tax-collecting officials. At that time the *Zamindar* was not, formally at least, a property owner. Lord Cornwallis, the British Governor General found in the system a gainful future for the British. As Moore puts it, "Lord Cornwallis thought he saw in the *Zamindar* a social specimen that conceivably might turn into an enterprising English landlord who would clear the country and establish prosperous cultivation if he were given the assurance that in the future he would not be taxed out of existence for his pains as he certainly would have been under the Mughals. This was the source of the English insistence on making the settlement permanent. Under the new government the zamindar received a property right that promised to be stable. At the same time he remained a tax collector as he had been under the Mughals."<sup>16</sup> The terms of the permanent settlement was that the British took nine-tenths of the revenue collected by the *Zamindars* from the peasants/tenants leaving remaining one-tenth "for their trouble and responsibility."<sup>17</sup> Lord Cornwallis also had in his mind that the Britons must be at the head of every department. In order to achieve such a system, he "remodelled the divisions of Bengal, placing each district under an experienced English officer, in whom he concentrated the whole functions of Government - fiscal, civil, criminal and police."<sup>18</sup>

In addition to land-tax, legal battas on rupees, taxes on liquors, salt duty, temple-tax, there were 26 other kinds of imposts. These were some of the pains that the rural people of Bengal were subjected to. The gradual rise in the numbers of *Zamindars* and their estates shows the process of exploitation. "In Bengal the total number of landowners which did not exceed 100 in the beginning



of Hasting s administration in 1772, rose in the course of a century to 154,200. In 1872 there were 154,200 estates of which 533, or 0.34 per cent, only were great properties with an area of 20,000 acres and upwards; 15,747 or 10.21 per cent, range from 500 to 20,000 acres in area while the number of estates which fell short of 500 acres is no less than 137,920, or 89.44 per cent, of the whole.<sup>19</sup>

As discussed earlier, some big *Zamindars* in order to increase their income, spent some of their extra income to develop wasted land. The British also tried to increase agricultural production by introducing irrigation. It was done mainly for two reasons, one as a source of revenue and the other as a measure against famine. Thus their were reclamation of land and extensive cultivation. there were irrigation to increase production, but there were famines too. Madison states, "My own conclusion from the evidence available is that agricultural output per head was at least as high at the end of British rule as it was in the Mughal period ...."<sup>20</sup> It points to the fact that there was an absence of concern for distributive justice. The oppressive tax collection and money-landers' cruel claws created the famine at a time when 'population was static.'<sup>21</sup>

When People, particularly rural people of Bengal were dying of starvation during the great famine of 1970, the revenue of the British increased ! The following table presents an idea.

**Table 2. Abstract of Accounts of the Board of Revenue at Murshidabad**

Bengali Year	English Year	Description	Amount (Rs.)
1175	1768-69	Net Collection	15,254,856
1176	1769-70	The year of death which was productive of the Famine in the following year	13,149,148
1177	1970-71	The year of Famine and Mortality.	14,006,030
1178	1971-72		15,333,660

Source : Hunter, W.W, *The Annals of Rural Bengal*, Cosmo Publications, Delhi, India, 1975, P.381.

The loss of one-third of the population due to famine and consequent

decrease in cultivation did not adversely affect the revenue collection of the British, rather the net collection of the year 1771 exceeded even those of 1768 !

Then there were the money -lenders. Loss of people coupled with primitive methods of cultivation resulted in shortage of food requirements. The demand for extra land increased, enabling landlords to impose higher rents resulting in weakening economic condition of the farmers. Such farmers tried to tide over their problems by borrowing from money-lenders or big farmers. The process continued during subsequent crop failures. Ultimately the accumulated loan burden and rent compelled the farmers to transfer the land to the money-lenders or rich farmers reducing them to a position of landless. The process continues even to-day as explained under "Law of Inheritance" and "Re-distributive Land Reform".

The epidemic that were referred to, were malaria, cholera, smallpox and typhoid. The reasons of those infectious diseases were known to the social workers. The problems of the rural areas were thus evident. These were inter-related and may be summed up as follows :

1. High rents & taxes of landlords and zamindars.
2. Usurious Money lending.
3. Epidemics, originating from
  - (a) bad sanitation,
  - (b) impure drinking water,
  - (c) absence of cleanliness, etc.
4. Absence of education in all ages and sex and little awareness, etc.

Keeping these problems in view some initiatives were taken to remedy them by both private pioneers and Government bodies. The pioneers can be classified into two, one is the non-officials and the other is the officials.

The non-officials or private pioneers were Rabindranath Tagore and A.K. Fazlul Haq. The officials were Guru Sadaya Dutta, N.M. Khan, T.I.M. Nurunnabi Chowdhury and H.S.M. Ishaque.

## 2.3 PIONEERS OF RURAL DEVELOPMENT

### 2.3.1 Non-officials

#### 2.3.1.1 Rabindranath Tagore

Rabindranath Tagore, a great poet of Bengal (Nobel prize winner) while visiting his ancestral home of Shilaidah in 1890 came to know the deplorable condition of the village people. This prompted him to undertake a rural reconstruction work at Shilaidah. He started with organizing villagers into co-operatives. He tried to make people understand the importance of the use of manure and improved methods of cultivation with advanced knowledge. But in his attempt he could not make much progress.

In 1921, Tagore founded the institution of Sriniketan. In 1922 Dr. Leonard Elmhirt, an agricultural economist of the United States joined the poet in Sriniketan. That was actually the beginning of a major and effective project in rural development. It started to work in three villages which later expanded to 85 villages. The objectives of the Sriniketan were :

- (1) To win the friendship and affection of villagers and cultivators by taking a real interest in all that concerns their life and welfare, and by making a lively effort to assist them in solving their most pressing problems.
- (2) To take the problem of the village and the field to the classroom for study and discussion and to the experimental farm for solution.
- (3) To carry the knowledge and experience gained in the classroom and the experimental farm to the villagers, in the endeavor to improve their sanitation and health, to develop their resources and credit, to help them to sell their produce and buy their requirements to the best advantage; to teach them better methods of growing crops and vegetables and of keeping livestock; to encourage them to learn and practice arts and crafts, and to bring home to them the benefits of associated life, mutual aid and common endeavor."<sup>22</sup>

Tagore wanted his workers to work so that the villagers gained confidence in their own capacity and the capacity to determine their own needs for professional assistance. Self-help and self-reliance got much importance in his writings : " From the inception I have kept this in mind that any effort to enrich a village from outside is artificial. If we merely offer them help from

outside, it would be harmful to them."<sup>23</sup> He firmly believed that help from outside would only make the village community dependant and when such help would stop the programme would wither away. Tagore wanted to introduce an integrated programme as he said, " Welfare of the Community is a combination of many components. They are intimately linked up with one another. If any one of them is kept separate, we miss the result."<sup>24</sup>

Training and application of knowledge was his one of the approaches. The fields of training and their application were : better methods of farming, soil conservation, tree planting Sindhi cows rearing, poultry keeping, dharm golas, etc. wood-work, pottery, artistic lather crafts, book-binding, tailoring, embroidering, batik work, and toy making were included in his programmes of handicrafts at Shilpa-Sadans.

The Sriniketan played a pioneering role in implementing the ideas of Tagore.

Priority given by Sriniketan was on the establishment of Pally Mangal Samity (Village Welfare Society), Health Co-operatives, Adult Education Centre, Circulating Library, Mechanical Workshops, and Home-Craft Training Centre.

No proper evaluation of success and failure of Tagore's Programmes were made. To quote Mezirow, "Tagore's hope of spreading the benefits of his work beyond the limited areas in which his programme operated was thwarted by the unwillingness of the Government to support his ideas."<sup>25</sup>

#### **2.3.1.2 Other Early Efforts**

Before discussion A.K. Fazlul Hoque's contribution to rural development, it is pertinent to give a brief look to some scattered efforts to rural development in Bengal. Babi Needu set up Industrial School at-Sultanpur, Bengal which tried for rural development through education. Sir Daniel Hamilton established Co-operative Community in Calcutta and its vicinity. Women's Institute movement with headquarters in Calcutta was tried by Mrs. Saroj Nalini Dutta. These were scattered efforts made by individuals with no visible and significant impact in the village life.

#### **2.3.1.3 A.K. Fazlul Hoque**

A.K. Fazlul Hoque was another non-official pioneer in the last part of British rule who made remarkable contribution which had far reaching effect on

rural development in Bengal. He was a political figure of Bengal and in 1937 became the Prime Minister of Bengal. He kept the portfolio of education for himself. He established Agriculture College in Dhaka in 1938. Bengal Primary Education Bill was passed into a law in the same year. For the promotion of education of Bengali Muslims he established many schools and colleges. Mr. Hoque identified three major problems that hindered rural growth. These were :

1. Unsympathetic and absentee landlordism.
2. Widespread indebtedness of the peasantry.
3. Mass illiteracy of Bengali Muslims.

His contributions to rural development can be reckoned in a series of legislation which he piloted and processed into laws for the benefit of the people of rural Bengal. These are :

- Bengal Agricultural Debtors Act of 1935.
- Primary Education Bill of 1938.
- Bengal Tenancy Act of 1938.
- Land Revenue Commission of 1938.
- Tank Improvement Act of 1938.
- Establishment of Rural Reconstruction Department in 1938.
- Bengal Co-operative Societies Act of 1940.
- Bengal Money-lenders Act of 1940.<sup>26</sup>

Enactment of the above laws was need based and played a very significant role in bringing positive changes in the rural life. We shall discuss two of the above acts to understand their significance.

#### (a) Bengal Agricultural Debtors Acts of 1935

It is universally known that the small farmers had no access to cheap institutional credit; but they needed credit for various reasons; their sources of credit were money-lenders and rich farmers against collateral of their land as mortgage. Huge mortgage deeds were executed in favour of money lenders and rich farmers. We have seen in our previous discussion that through such exploitative process land transfer became rampant and thousands of peasants lost their land ending up as landless. The problem became so alarming that the Government had to intervene and pass the above Act.

The impact of the Act was that many of the victimized small farmers got back their land within a short period. "The Provision of the Act made it compulsory for the mortgagees to return the mortgaged land to its original owner

after a maximum period of 12 years. Some of the mortgagor could get back their land earlier on payment of residual value of the usufructuary rights of the mortgagees. Thus, the Bengal Agricultural Debtors Act was one of the most effective land reform measures ever adopted in Bengal, and directly benefitted the poor peasantry."<sup>27</sup>

**(b) Bengal Tenancy Act of 1938**

This was another important Act passed during the tenure of A.K. Fazlul Haq. This Tenancy Act of 1938 and the previous Tenancy Acts of 1885 and 1929 are amendment Acts of the Permanent Settlement Act of 1793. The main provisions of those Acts are related to the rights of raigats (tenants) of all kinds. Provisions of the Act of 1938 are :

- (1) Occupancy rights were exempted from payment of a transfer fee. Holdings whether in part or whole, could be freely transferred. The landlord was bound to recognize all transfers.
- (2) The right of pre-emption was taken away from the landlord and given to the co-sharer tenants.
- (3) All provisions relating to rent increases were suspended for a period of 10 years.

Without tenurial rights on his land the peasants would not have worked for the improvement of agriculture. Mr. Haq's measures thus have had far-reaching effects on agricultural and rural development. Mr. A.K. Fazlul Haq would not probably be able to do so much so fast if he would not be the Prime Minister of Bengal. His measures, therefore, cannot be called a private programme. It is, however, true that the initiatives were of Mr. Haq's own. Had there been some one else as Prime Minister of Bengal, the above Acts would not, probably, be passed.

**2.3.2 Officials**

There were another groups of persons who were Government officials but took individual initiatives in which they sometimes used the Government machinery and advantage of their position.

**2.3.2.1 Guru Sadaya Dutta**

In 1916, Mr. G.S. Dutta made a noteworthy attempt to organize rural

development societies mostly in Birbhum and Mymensingh. He organized the youth for voluntary work which ultimately took the shape of a movement called Bratachari Movement. He introduced 16 vows and 17 Nos. and some priorities, rule of conduct and faith. These were :

**a. Sixteen Vows :**

1. Advancement of knowledge.
2. Destruction of water-hyacinth and jungles.
3. Propagation of dignity of labour.
4. Cultivation of fruits and vegetable.
5. Improvement of lighting and ventilation.
6. Improvement of cattle.
7. Preservation of pure water.
8. Practicing cleanliness.
9. Introduction of gymnastics.
10. Emancipation of women.
11. Development of agriculture.
12. Development of industries.
13. Introduction of punctuality.
14. Devotion of social service.
15. Cultivation of self-restraint.
16. Promotion of recreation.

**b. Seventeen Nos.**

1. Not to become foppish.
2. Not to speak mixed language.
3. Not to encourage bulging belly.
4. Not to eat without being hungry.
5. Not to live above your means.
6. Not to be afraid in danger.
7. Not to encourage luxury.
8. Not to lose temper inspite of being angry.
9. Not to lose cheerfulness even while in sorrow.
10. Not to feel proud.
11. Not to have dishonest thought.
12. Not to live a pretentious life.
13. Not to depend on fate.
14. Never abstain from making an attempt.

15. Not to lose heart in failure.
16. Not to beg at any circumstances.
17. Not to break promise.

c. **Four Priorities :**

- |        |   |                       |
|--------|---|-----------------------|
| First  | : | Character.            |
| Second | : | Success.              |
| Third  | : | Compassion.           |
| Fourth | : | Dancing and Exercise. |

d. **Rule of Conduct :**

While one speaks, others listen.

e. **Faith :**

Nothing is impossible.  
Perseverance and devotion.  
Make everything possible.

**2.3.2.2 N.M. Khan**

Mr. N.M. Khan was a Government officer (Sub-Divisional Officer)<sup>28</sup> posted at Brahmanbaria when he undertook a gigantic effort to eradicate water-hyacinth and re-excavation of the Sir Anderson Canal in 1934-35. The canal played an important role in communication and flood control and water-hyacinth was hampering both agriculture ( particularly jute cultivation and harvesting ) and navigability of rivers and canals. However, the entire work worth thousands of rupees, was done with voluntary labour. Almost all the voluntary labourers were poor and landless. The method of mobilizing the labourers were similar to that of Ulashi-type programme - Government pressure, wheat of FWP (Food for Works Programme), persuasion, a few students, etc. Obviously this was not designed to develop a model. In a country where the number of unemployed labourers are huge, unpaid voluntary (?) labour can not provide a solution or replicable and sustainable model.

**2.3.2.3 T.I.M. Nurunnabi Chowdhury**

Mr. T.I.M. Nurunnabi Chowdhury was also a civil servant who started social service under the British rule which continued upto the early period of Pakistan.



Mr. Chowdhury was a sincere social worker who wanted to bring about some real positive changes in the rural areas. His interest in rural development made him the first Director of the newly created Department of Rural Reconstruction in 1938.

When he was District Magistrate he encouraged people to organize *Pally Mangal Samities* (Village Welfare Societies), use of improved seeds, build village halls, night schools and the like.

In 1935 the Government of India sanctioned ten million rupees for rural development of which a sum of rupees 1.6 million was allotted to Bengal. This was in fact the first Government step of a systematic rural reconstruction work. As per Government circular the allocation was to be spent under four distinct heads, namely,

1. Improvement of rural water supply.
2. Provision of play ground for villages and village schools.
3. Improvement of village communication and water-ways.
4. Improvement of rural sanitation.

In order to receive these grants the villagers were required to subscribe in cash or kind.

Though Mr. Chowdhury was the first Director of the Rural Reconstruction Department his own comprehensive scheme for rural development did not get approval. He had to work without funds and field staff. The principles of his scheme, as recorded by Mr. Nurul Haq, were :

1. Organization of self-help for the rural population.
2. Co-ordination of the rural activities of various agencies - officials, semi-officials and non-officials.
3. Utilization of all available agencies to the fullest extent for rural welfare.
4. Training and employment of the staff of all agencies in the work of rural reconstruction officials, semi-officials and non officials; also training of educational institutions, pensioners, etc.
5. Education and propaganda through all methods, including adult education, instruction through bulletins, magazines, test books, primers, lantern studies, cinemas, radio, etc.

Mr. Chowdhury initiated training programmes for subordinate Government officers (Junior Civil Service Officers) of 24 Parganas in 1940 in the theory and

practice of rural reconstruction. A total of 59 officers joined the training who, after going back to their place of service, formed Pally Mangal Samity. The workers of the Samity then surveyed the villages, identified the need, drew up plans and implemented it with local resources. The local resources came through local savings in kind and voluntary labour. Chowdhury's comprehensive programme was fielded in the villages of Parbatipur and Dakshin Kazirhat under Bishnapur Police Station of 24 Pargana District. The list of works of the programme included 48 items, such as formation of village committees, surveys to identify family and village needs, agriculture, drainage, seed stores, cattle improvement, kitchen gardening, tree plantation, village nursery, village hall, library, night school, sanitation, drinking water, disposal of night soil, jungle clearing, vaccination, roads and bridges, cottage industries, pisciculture, bee-keeping, tile making, dai (midwife) training, maternity, village defence party, postal savings, etc. The programme of Mr. Chowdhury was an exhaustive one. In the present day programmes, many of them are recorded in the priority list.

During the last part of British rule Mr. Chowdhury felt the need of co-ordination among different departments at different levels, both horizontal and vertical. He visualized two institutions at the village level, one was the registered Pally Mangal Samity and the other was the Village Council, which is like the concepts of Village Co-operatives and *Gram Sarkar* of present day thinkers. He propagated his principles of rural development even after the British period. He resigned in 1955 and continued to do the same as a private citizen of Pakistan. He died in 1972 leaving profound legacies of thought for the present day social workers. Many of his works listed above have to-day become a concern of the policy makers and planners.

#### 2.3.2.4 H.S.M. Ishaque

Mr. H.S.M. Ishaque, another civil servant (Sub-Divisional Officer : SDO) undertook more or less similar rural development works in Serajgonj in 1936. About his works he himself wrote, "The work had some distinctive features. It was the first serious effort both intensive and extensive to organize the masses systematically and to preach the gospel of co-operation and mutual self-help. In Serajgonj, very great stress was laid on the improvement of the mind and outlook of the masses as against the attainment of more tangible results."<sup>29</sup>

Mr. Ishaque prepared a carefully thought plan for the whole sub-division. Before preparing the development plan all systematic procedures were followed, e.g, data collection through a structured questionnaire, consultation with the

leading men and organizations, presentation of the plan in a three-day conference. His Programme included both short-term and long-term schemes. M. Nurul Haq writes, "Creation of a spirit of discipline and organization, self-help and self-reliance, sacrifice and social service amongst the masses were principle objectives of the programme. Hundreds and thousands of public meetings were held, a mass of literature was produced and a weekly newspaper was circulated to every corner of the sub-division."

Mr. Haq also found that some tangible results were achieved. To mention some of them : Fifty thousand adults were receiving education in 2000 night schools, thousands of children were attending boys' and girls' schools, 21 model farms were operating and improved seeds and ploughs were distributed, several weaving schools were providing training, voluntary squads were clearing water-hyacinth and jungles and several miles of roads were build with voluntary labour.

Voluntary labour was, however, a concept which is contradictory to the need of employment of the rural poor and landless. Mr. Ishaque, however, made significant contribution towards positive change in the economic condition of the people of Serajgonj Sub-division.

These were some of the officials who took initiative individually towards rural development in Bengal, Sometimes using Government machinery and influence. These were the attempts made in Bengal. In India, the work of F. L. Brayne (from 1920 to 1928 Deputy Commissioner of Gurgaon District in the Punjab and later Development Commissioner) made a profound impression in rural development. His attempts were sponsored by the Government. His Village Uplift Programme was the first large-scale rural development programme and claimed to be the most important to be launched by the Government under British rule. While writing about the need of his programme Brayne writes, he encountered "a prehistoric system of agriculture, villages squalid and filthy beyond belief, people ignorant and degraded, with a set of customs which are utterly opposed to any progress... moral, social, physical or material.. and a system of education which touches none of those things and only makes the educated desire to escape elsewhere."<sup>30</sup> In the same page Merirow Quotes Brayne, "The secrets of our success were to deal with the whole of village life." Brayne's programme set seven objectives for the villagers : "(1) improve farming; (2) clean the village...;(3) make houses light and airy...;(4) take precautions against epidemics; (5) stop waste...; (6) " humanize women"...; and 97) beatify the home..."<sup>31</sup>

Brayne identified two reasons of poverty, one is 'ignorance' and the other

is bad habits'. He further identified 50 ignorance and 50 vices including burning cow dung instead of using it in the field as manure. The solutions as explained by Khan, were (1) Guidance to cure ignorance and (2) Self-reform to cure bad habits. According to Bryne, the officers were to become the guides, philosophers and friends of the people. The local elits, in their part, would become the collaborators and agents of the officers. Mass contact was to be established through meetings, speeches education and encouragement. " The propaganda results were enormous. Economically, nothing much happened except development of a few model villages. Politically, the measures could not help sustain the British rule in India "<sup>32</sup>

Khan remarks, " F.L. Brayne had taken up a Gandhian idea — need for a special, motivated group of people. These workers would set themselves as models — dedicated, constructive and selfless people — who would set their life as an example for others to follow. Brayne's idea was taken up by the British rules who assigned this task to the Government officers. When, however, the inner-mode (selfless) and other aspects are imposed on the Government servant, it is like grafting the "skin of a lion on a donkey ". No wonder the Government servant turned out to be a "fraud".<sup>33</sup>

Gandhi's approach of rural reconstruction through education is often called a rural utopian approach - an approach to establish ideal rural villages of "Ramraj" or the Kingdom of God on earth. It was an anti-industrial and anti-urban programme. People were to work for an economy of the small village, self-supporting by means of agriculture and small cottage craft. " It was to be a simple life, an ascetic life of self-control and self-sacrifice and service as opposed to a materialistic life of indulgence of desires and needs. Now, curiously, this rural utopian creed was rooted in the teachings of Tolstoy".<sup>34</sup>

Gandhi organized a group of dedicated village workers 'bound with the poorest in the village by ties of service' to work as "the scavanger, the nurse, the arbiter of disputes and the teachers of children."<sup>35</sup> He inspired the unemployed to live as a villager and by devotion, dedication and example demonstrate how local crafts and occupations and the values of industry, sanitation, hygiene, literacy, initiative and self-reliance can be improved. Gandhi's concept of Nai Talim (new education) wanted children and adults to be educated to include "the whole business of living — nothing can be left out of it."

Gandhi started his movement during the colonial period which continued even after partition of India as India and Pakistan. According to some critics, Gandhi's approach was actually implementation of the message of Tolstoy who

preached for forty years to Russia and Europe without any impact. In order to become self-reliant Gandhi identified certain institutions considered by him as very important. "The institutions are : (a) Panchayati Raj; (b) Co-operatives; (c) Trusteeship; and (d) Nai-Talim... Panchayati Raj means government by the village elders. It has been a very ancient Indian institution. Gandhi considered the Panchayati Raj a 'true instrument of decentralized political and economic power'.<sup>36</sup> Co-operative, in a sense, means dependence - dependence on each other. To Gandhi, dependence, in this case, is justified because it seeks greater good of the society. He was in favour of encouraging people to co-operative farming. Gandhian concept of trusteeship is also very significant for an understanding of his approach to rural development in particular and development in general. Gandhi agreed that landlords are more trustees of the land. Land belongs to God and therefore to the community. Gandhi's appeal was 'to the conscience of the rich to keep as much part of their wealth as is necessary for their own decent living and divert the rest for the welfare of the poor and the needy.'<sup>37</sup> Finally, Nai-Talim was Gandhi's alternative to modern education, in which he had little faith. It was meant for "all round drawing of the best in child and man, body, mind and spirit."<sup>38</sup>

Gandhi was very much in favour of decentralization of powers for effective planning and implementation of need-based activities. Gandhi said, "Indian independence must begin at the bottom. Thus every village will be a republic or panchayat having full powers. It follows, therefore, that every village has to be self-sustained and capable of managing its own affairs."<sup>39</sup> Probably Gandhi was the pioneer of the concept of bottom-up planning and implementation in this sub-continent and also of 'gram sarkar' (village Government) concept pioneered by late President Ziaur Rahman of Bangladesh. The Swavalamban (self-reliant) concept of Gandhi was also instrumental in developing the 'Swanirvar' programme of Bangladesh.

The Swavalamban movement had wide acceptance during the colonial days. But after independence various practical concepts and approaches came under criticism. A modern state cannot exist without towns or cities, railways and markets, in other words competition, trade, exchange, transportation, processing, marketing, shortage and export, etc. The Gandhian approach thus could not impress the policy makers and planners of independent India.

Another rural development approach is often termed as Christian Mission Approach. Their basic objective was to convert the Muslims and Hindus to Christians. But the beliefs of the Hindus and Muslims were so strong that the Mission could not achieve their objective so easily. But they were greatly admired

for their contribution in building up certain necessary institutions like schools, hospitals and collages which were all attended with deep sincerity. Their sincerity and dedication became an example to all who took up rural reconstruction work in the Indian sub-continent. Even to-day the Christian Mission are engaged in reconstruction works in remote villages and tribal areas where Government services and supplies have limited excess.

Thus we can sum up the rural development approaches of colonial period. as follows :

1. Government cum *Zamindar's* approach.
2. Private Pioneers approach.
3. Government officials approach.
4. National approach through Government officers.
5. Gandhian Approach.
6. Christian missionary approach.

The First one, however, cannot be called an approach in the true sense of the term. It was directed not as much for rural development as it was to increase revenue collection. When the sub-continent got independence, it inherited a rich experience of rural development efforts.

#### 2.4 PAKISTAN PERIOD

The Movement for Pakistan was not based on any issue of economic disparity, nor it had any contact of social reform or expressed element of religion. Mr. M.A. Jinnah, the most prominent Muslim Leader established his nationalist argument by declaring "We are a nation with our own distinctive outlook on culture and civilization, language and literature, art and architecture names and nomenclature, sense of values and proportions, legal laws and moral codes, calendar and aptitude. By all canons of international law, we are a nation." In this argument Jinnah made no direct reference to religion nor to any economic disparity, but behind the screen, religion played the influencing role to demand a lost state of the Muslims; it is lost because the Muslims ruled India for 700 years before the British came. Jinnah, however, "was not an austere holy man in a loincloth, but a sybaritic lawyer who wore Savile Row suits, so the khadi movement had little appeal to him."<sup>40</sup> In other words, the Gandhian approach was of little consideration to him.

Apart from religious elements in the demand for Pakistan, however, there was some real difference of interest between Hindus and Muslims. East Pakistan

(Bangladesh) has been a predominantly Muslim province which offered new job opportunities to the Muslims.

In the initial years of Pakistan the country saw a busy period of setting things in order, including administration on the right track, rehabilitation of refugees from India and a war with India on Kashmir.

However, it was a common belief among the planners that foreign rule was the principal cause of backwardness and non-industrialization was the crucial factor. It was believed that agricultural production needed to be increased to get a greater growth rate, that old colonial agrarian mold was to be broken. The problem with the Pakistani planners was that the two parts of Pakistan, namely East Pakistan and West Pakistan were separated by 1100 miles breadth of Indian territory. The agro-ecological condition of the two wings of Pakistan were different. "West Pakistan is a dusty brown and gray land of deserts and mountains, mud villages, camel caravans, turbans and beards. The flat alluvial plain of humid East Pakistan teams with lush sub-tropical jungles, wide muddy rivers, green jute, fields of paddy, bamboo villages, and small dark men in skirts shading themselves with palm leaves or black umbrellas from sporadic torrential downpours. Nearly 51 million people are crowded into the 54,000 square miles of East Pakistan ... approximately 925 persons per square mile ... one of the most densely populated areas on earth."

Pakistan's Economy, mainly of East Pakistan was based on agriculture, the occupation of about 85 per cent of rural population. Since partition of Indian sub-continent, particularly from 1948 to 1969 annual growth rate of national product of Pakistan was 3.8 per cent. Agricultural output in West Pakistan was growing much faster than East Pakistan (now Bangladesh). The difference in growth rates between East and West Pakistan was very striking. " From 1948 to 1969, East Pakistan grew by only 2.6 per cent a year, and West Pakistan by 4.5 per cent. ... Per capita income has grown by 2 per cent a year. In the West and not at all in the East. East Pakistan's aggregate growth has been higher since independence than before, but its per capita record has been the same as in the colonial Period. it seems virtually certain that the average income level in East Pakistan is lower now than in 1757, for at that time Dacca was the capital of Bengal and the great centre of the luxury handicraft industry of Mughal India. "

#### **2.4.1 The Village AID Programme**

The first community development programme in Pakistan was the Village

Agricultural and Industrial Development (V-AID) programme which, after much academic exercise, took the shape of a working programme in October, 1955. The concept of community development advocated by the Americans was a contemporary to the concept of U.N. organization. The concept of the V-Aid programme was explained by the then Prime Minister of Pakistan in the following words : "The Programme is intended primarily to stimulate self-help and co-operative efforts among our villagers. It is democratic in concept and educative in nature and touches almost every phase of the daily life of the rural communities ... (it) is the first determined effort on the part of the Central and Provincial Governments to tackle the multifarious problems which daily confront the villagers."<sup>42</sup> In order to enable the village AID programme to cover a quarter of the villages of Pakistan by 1960 the Five Year plan allocated Rs. 212.9 million of which Rs. 132.2 million were allocated for development funds, Rs. 51.4 million for administration and Rs. 29.3 million for training. A sum of Rs. 85.0 million were kept aside for rural development works outside Village AID areas. All those funds together constituted 3.2 per cent of Pakistan's development expenditures for the five year period. The then Central Government was to bear 75 per cent of the non- recurring and 50 per cent of the recurring expenses of the programme and the provincial Governments were to bear 25 per cent of the non- recurring and 50 per cent of the recurring expenses.

Limited aid was received from foreign Governments and private agencies including International Co-operation Administration, (ICA), Ford Foundation, UNESCO and others.

The Five Year Plan fixed six specific objectives for the Village AID Programme. These were :

1. to raise rapidly the productive output and real income of the villagers by bringing to him the help of modern techniques of farming, sanitation and health, co-operation, cottage industry, etc;
2. to multiply the community services available in rural areas, such as schools, dispensaries, health centres, hospitals, sources of pure water supply, etc. thereby increasing the national assets;
3. to create a spirit of self help, initiative, leadership and co-operation among the villagers which may become the foundation of an independent, health and self-perpetuating economic, political, civic and social progress;
4. to create conditions for a richer and higher life through social activities,

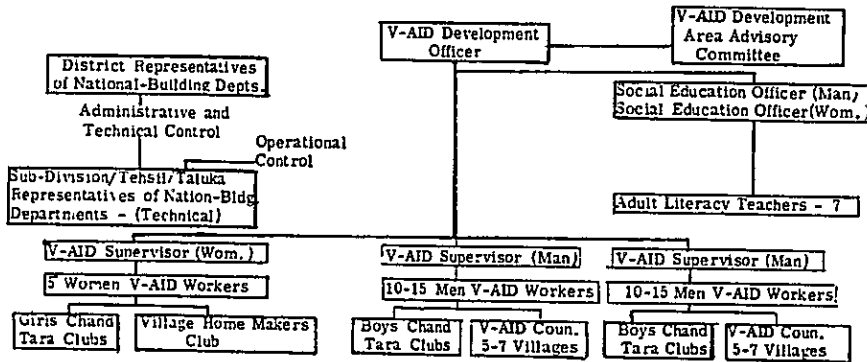


including recreational facilities, both for men and women;

5. to co-ordinate the working of different Departments of the Government and to extend their activities into the villages by providing an extension service to the country side;
6. to give a welfare bias to the entire administrative structure of the Government.<sup>42</sup>

The organizational structure of a V-AID development area can be seen in the following chart.

Figure 1. Organizational Structure of A Village-Aid Development Area



Source: Government of Pakistan. Ministry of Economic Affairs, Village AID Administration, *Village AID Five Year Plan 1955-56/1959-60*. Karachi: 1956, p.22.

The Five Year Plan kept provision for the establishment of a Village AID Academy in each province to offer effective training for development officers, supervisors, institute instructors, technical department representatives working in the development areas, the civil service administrators, such as commissioners, district officers, and others involved in the programme. The functions of these Academies, staffed by academically qualified specialists, were to develop curricula in public administration emphasizing the organization and operation of rural programmes in agriculture, health and education, and in economics and sociology. The focus of such curricula were to integrate theory and practice, "always keeping in mind the following : (a) The role of the Village AID Worker and his support. (b) The philosophy and methods of democratic village planning and development. (c) The Co-ordination of services to the village through mutual co-operation and integration in village Aid. "43

For the purpose of training of the V-AID workers, V-AID Training Institutes were established. In erstwhile East Pakistan, initially three training institutes were established, one each at Tejgaon, Dhaka; Daulatpur, Khulna and Gaibandha, Rangpur. Later one more institute was established at Natore, Rajshahi.

Comilla Thana become a V-AID area in 1957 and it was here that the Village AID Academy was set up in May, 1959 and the other at Peshawar of erstwhile West Pakistan. However, while implementing the programme it was supposed that intensive investment over a period of five years would bring perceptible positive changes. Village Councils and Block Advisory Committees were expected to prepare plans according to the felt needs of the people

The targets for achievement in each development area are given below :

#### Targets For Achievement in Each Development Area.\*44

##### 1. Agricultural Development

###### a. Crop (Rs. 50,000)

- (1) To secure the use of improved varieties of seed on all cultivated land...
- (2) To increase the quantity of manure by 25 per cent through conservation of dung and other farm wastes.

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\* Allocations (in parenthesis) are on an annual basis: targets cover the five year period 1955-1960.

- b. Livestock (Rs. 30,000)
    - (1) To have at least one Government-approved bull of milk breed and one of draught breed for each circle of five villages...
  - c. Afforestation and Erosion Control (Rs. 5,000)
    - (1) To terrace and/or plough on the contour the farm land which is subject to erosion by wind or water.
  - d. Irrigation Works (Rs. 24,000)
    - (1) To make the maximum economic use of the water available for agriculture within the area by proper application and conservation.
  - e. Agricultural Credits (Rs. 200,000)\*
    - (1) To provide loans to cultivators for approved production purposes, such loans to be quickly available at a reasonable rate...
    - (2) To assist in establishing co-operatives.
2. Health and Sanitation (Rs. 50,000)
- a. Preventative. - Including.... Malaria control, inoculations, improvement of nutrition, introduction of safe water supply, adequate drainage, latrines, etc.
  - b. Curative. - Building equipment, mass disease treatment, drug and vaccines for existing or new rural health centres-cum-dispensaries, etc.
3. Construction of Community Facilities
- a. Village Roads (Rs. 18,000)
    - (1) To build new village approach roads to as many villages as possible and put in their plans of work.
  - b. Bridges and Culvert (Rs. 12,000)
  - c. Community Buildings (Rs. 15,000)
    - (1) To construct at least one new building or improve one old

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\* Provision never implemented by the Government.

building used for group meetings in each village in the Development Area...

4. Education (Rs. 24,000)

a. Primary Education

(1) To provide at least one primary school for each group of three villages.

(2) To add to the curriculum of all normal schools an orientation course on the philosophy, structure and functioning of the Village AID Programme.

(3) To add to the curriculum of each village school an orientation course in Village AID, and a simplified course in vocational agriculture.

b. Adult Literacy Education\*

(1) To attain a high rate of literacy among the adult population of the Development Area by establishing functional adult literacy centres in all villages in the area which show sufficient interest to make the scheme feasible.

5. Home Improvement

a. Housing (Rs. 3,000)

(1) To build, wherever feasible, one demonstration dwelling in each circle of villages...

b. Home Economics (Rs. 3,000)

(1) To organize functioning adult women's clubs...

(2) To organize functioning young women's clubs...

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\* In 1955 the Ministry of Education agreed to the transfer of the responsibility for adult literacy to Village AID. teachers to be trained to instruct volunteer literacy teachers and to, themselves, teach classes were to be assigned seven to each development area or one to approximately 21 villages.

6. Cottage Industries (Rs. 10,000)
  - a. Production
    - (1) To assist the artisans of the area to obtain training in new and advanced techniques...
  - b. Distribution
7. Village Organizations
  - a. Village Councils of Elders
    - (1) Organizations of a functioning village council in each village of the Development Area.
  - b. Youth Clubs (Rs. 6,000)
    - (1) To organize one functioning boys Chand Tara Club,\* if possible in each village in the Development Area.
    - (2) To Organize functioning older youth (boys) clubs.
    - (3) To organize functioning girls Chand Tara Clubs.
  - c. Co-operatives (Rs. 18,800)
    - (1) To revitalize all ... co-operatives considered by the people of such area, the .... Co-operative Department and the V-AID ... to be necessary for the development of the area.
    - (2) To assist in organizing additional co-operatives...
  - d. Melas (Fairs) and Awards (Rs. 5,000)
    - (1) To hold at least one mela annually ... for the purpose of exchange of information, generating enthusiasm, recognizing achievement and inspiring further development.

Dr. Akhter Hamid Khan, the then Director of Village AID Academy, later remarked, "Village AID was based on the theory that the old administration had a deplorable mentality which was labeled as 'the law and order mentality'. And with the law and order mentality they could not bring about development.

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\* Star and Crescent Club, patterned after local organizations of the Farmers of America.

Therefore, the theory was another Department must be set up which would be quite differently oriented; that is, it would be development oriented. So there would be two setups : one setup performing the regulatory functions, and the other setup performing the development functions."<sup>45</sup>

The organizational setup of the village AID programme was quite elaborate with Thana Development officers and plenty of village level workers. Yet the system was not working well, first because there was lack of horizontal co-ordination among the Thana level offices; secondly there was no co-ordination with the general administration. General administration plays a very dominant role in the developing countries probably due to their colonial heritage. The general administration controlled the local Government bodies. Lack of co-ordination with general administration meant lack of vertical co-ordination with local councils and local leaders. The third important weakness was that the village level workers recruited from outside the village were not accepted by the villagers as their change agents or 'friend, philosopher and guide' because of their alien identity. Their information were accepted but their advice were not. The advice of the village Matabbar (Opinion leaders) was, however, acceptable to them. In one village there might be more than 10 Matabbars. These Matabbars themselves differed in their opinions with limited knowledge about scientific positive changes. Their role was, therefore, of no use to the villagers.

According to Khan the village-level worker technically "can never be trained sufficiently to do the job which is expected of him. What is expected of the village level worker in agriculture ? He is expected to teach farmers who for generations have been on this job; who .... know more about the soil and about the climate and the plants and the trees than this poor boy would ever know."<sup>46</sup> And again one village level worker for each of the villages was unattainable. Moreover, the village level workers with high school graduate and two years of training were unwilling to stay in the village. The village workers who were bachelors, were looked at by the villagers with a sort of alarmed suspicion and those who were married did not bring their family in the village because their children particularly their daughters would not get the opportunity of education. They were also looked at with suspicion.

Another reason of suspicion was that the village Matabbars or opinion leaders were not all the established leaders who were in control of the Union Parishads or who were rich. But the village worker was working most of the time with the rich farmers or established leaders.

In order to solve the problem of horizontal co-ordination all the Thana

level officers of nation building departments were brought in the same campus and the Village -AID officer was made the co-ordinator. But the general administration did not agree to this. moreover the Agriculture Department refused to work with Village AID. All the attempts to achieve co-ordination totally failed.

When the Academy was set up in Comilla and Dr. Khan become its first Director it decided to redesign the programme to solve the problems and meet the changing needs. The advantage of the Academy was that it secured the operational control of Comilla Development Area (Kotwali Thana) in February, 1960. According to Dr. Khan, the main weakness of the programme was its inability to create local organizations in important fields of rural economics.

The Academy constituted several committees and entrusted them with the job of reorganization. While the Academy was still in the process of reorganization, the V-Aid programme was discarded and merged with the newly established National Development Organization (NDO).

However, mainly due to lack of both horizontal and vertical co-ordination and apathetic attitude of the villagers towards change agents (Village Workers) the village-AID Programme could not impress and sustain. In evaluating the Achievements of any programme the following statement is often quoted to be considered :

Community Development is not a method of doing economic development on the cheap and success cannot be measured by adding up the material projects completed. They are but a means to a social and political end. The chief end of successful community development is not wells, road, schools and new crops. It is stable, self reliant communities with an assured sense of social and political responsibility.<sup>47</sup>

Echoing the above statement Mezirow says, " .... progress must be assessed in terms of values and attitudes changed, skills of co-operative deliberation and action learned, and perceptual sensitivity and inter-personal insights newly acquired."<sup>48</sup> Considering the Village AID programme from the above angle, it is often referred as a programme which could not achieve its objectives.

#### **2.4.2 The Basic Democracies**

The Basic democracies were established in Pakistan five months of taking over the Government by General Ayub Khan. This was done by an executive order

of the Chief of the Marital Law. At the time of announcing the new system of local Government General Ayub attributed to the experience of Village AID in generating the idea of creating a viable network of village councils.

The Basic Democracies constituted a five tier system of councils operating at Union, Thana, District, Divisional and Provincial levels. The Union Council was composed of ten elected members with an average population of 11,000 in erstwhile East Pakistan. There were also five members or less than half of the elected members appointed by the District Officer. Their term of membership was five years. They elected their own Chairman. In urban areas Town and Union Committees were similarly constituted where the Divisional Commissioner set the number of representatives to be elected or appointed in Union, Tahsil or Thana and District Councils according to a formula set-up by the Basic Democracies order.

For rural development the Union Councils had greater responsibilities, like general administration, civic, police, revenue, and development functions for constructing and maintaining public streets and buildings, regulating sanitation and building construction, recording vital statistics, conducting civic events and promoting agricultural, industrial and community development. It had power to tax both wealth and labour, 'a degree of independence previously unknown to local Government in Pakistan'<sup>49</sup>. However, most of the funds came from Government grants.

In order to integrate Basic Democracies and Village AID programmes, the National Development Organizations was created within the Ministry of Health and Social Welfare and the Chief Administrator of Village AID programme was also put in Charge of implementing the Basic Democracies Programme.

Some observers have found in the AID marriage of Basic Democracies and Village AID a "quite astonishing achievement" which resulted in a "wholly new orientation of the attitude of the officials, who are now required to act as the friends, advisors and counsellors to the 'basic democracies' and not as their masters and superiors," and to Village AID's influence in providing training programmes for council members and officers. " The basic democracies and the Village AID organization are natural partners in the task of national reconstruction from the grass-roots upwards; each strengthens and fructifies the work of the other. To visit a Union Council where Village AID has penetrated, is to appreciate at once the kind of "flying start" which village AID has given to basic democracies working in the territories where it functions."<sup>50</sup> This statement was considered as the final stage of institutionalizing community development in



the then Pakistan. Its poetic metaphor was "Basic Democracies is the root and Community Development is the fruit". According to the Chief Administrator of Village AID "Community Development and Basic Democracy ... are two stages of the same process of development. The first stage is exploratory, informal and tentative. The second stage is regulatory, formal and firm."

We have seen earlier that Village AID programme was not able to translate the so-called new attitudes and values into community action. The marriage between the two programmes did not last long. The Union Council members who had been enjoying superior authority and power were made the electoral college to elect the President of the country. Their position was further raised to enjoy different opportunities from both Government and individual opportunists.

The Village AID Programme sustained on technical assistance from United States. Gradually the amount of assistance to the programme was decreasing and ultimately in January, 1961 all supports to this programme was terminated on the basis of the final report of Food and Agricultural Commission.\* Drawing attention to the poetic metaphor it is said, the root failed to hold the fruit or bear it. No fertilizer or water was given to the root and thus it itself became weak and it could not survive against the odds of political upheaval.

When the Village AID was struggling hard for its survival, the problems of training and orientation surfaced as one of the major hindrances for dedicated service. For its solution East Pakistan Village Development Academy was established at Comilla. After the failure of the Village AID programme this Academy was renamed as Pakistan Academy for Rural Development (PARA) in 1959, which after liberation war, became Bangladesh Academy for Rural Development (BARA). When the music of Village AID stopped, the Academy at Comilla after experimentation developed a new model of rural development known as Comilla Approach or Comilla model. This, as we have discussed more elaborately elsewhere, was a concert of four programmes implemented simultaneously. These were Two-tier Co-operative Programme, Thana Training and Development Centre Programme, Rural Works Programme and Thana Irrigation Programme. These four programmes were considered as the four pillars of the package programme known as Comilla Approach or Comilla Model. All these programmes were, however, Government programmes.

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\* For detail information on Village AID programme and Basic democracies please consult "Dynamics of Community Development", by JACK D. Mezirow, the Scarecrow Press Inc; 1963 and "The Works of Akhter Hameed Khan, Vol.II, BARA, Comilla, Bangladesh, 1983.

## **BANGLADESH PERIOD**

During pre-liberation period, i.e. during Pakistan period, rural development was a field of exploration. After liberation, i.e. during Bangladesh period, there came the explosion of rural development concepts and approaches.<sup>51</sup> In the colourful capsule of relief and rehabilitation work, hundreds of NGO's stepped into the field of rural development. Their scholarly rampage over the established ideas and systems shattered the continuity of the old approaches. The deluge of new ideas and concepts cornered the 'pale horse'. The services and supplies of the pale horse' were pieced out by them. Thus the concepts of distributive justice, integrated approach, people's participation, community involvement, bottom-up planning and implementation, target group approach, Swanirvar approach, trickle down effect, location specific approach, etc. were introduced one after another, some of them simultaneously. Programmes were also developed on the basis of these concepts and men, mind and money were invested to establish their justification. Thus programmes were fielded unabatedly. After the scholarly thrust of the deluge we find that the villagers, particularly the target groups are left with increased load of liability rather than assets.

Rural development activities during Bangladesh period is elaborately discussed in chapter five under other Rural Development Models and Approaches.

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## CHAPTER 3

### SOME CONCEPTS AND CONCERNS RELATING TO RURAL DEVELOPMENT

#### 3.1 RURAL ECONOMY

Bangladesh is one of the poorest and most densely populated country of the world. With an average per capita income of US \$ 220 about 80 per cent of the rural population live below the poverty level. According to World Bank Atlas, 1994, the position of Bangladesh is second among the 13 least developed countries of the world.

Table 3. Thirteen Least Developed Countries of the World

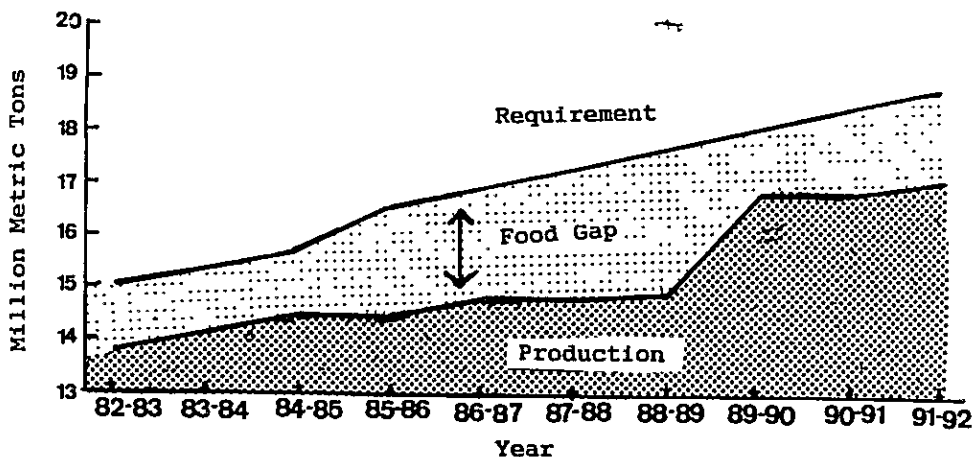
Sl. No.	Name of the Country	Per capita income (US \$)
1.	Madagascar	230
2.	Bangladesh	220
3.	Chad	220
4.	Guineo-Bissau	210
5.	Malawi	210
6.	Burundi	210
7.	Bhutan	180
8.	Nepal	170
9.	Uganda	170
10.	Sierra Leone	170
11.	Tanzania	110
12.	Ethiopia	110
13.	Mozambique	60

Source : World Bank Atlas, 1994.

The economy of Bangladesh is predominantly an agrarian one with most people engaged in farming, fishing and often falling outside the money economy. Agricultural production is the single important sector that dominates the national product and is the source of much of the small industrial sector's raw material. Agricultural production alone constitutes about 36.86 per cent of the GDP ( at constant price and 34.47% at current price) as against 62 per cent in 1975 (BBS, 1975, p-293). The decrease in the contribution of agriculture to GDP, however,

indicates that other sectors of the economy have been coming up to contribute more to the GDP. About 61 per cent (37.0 million)<sup>1</sup> of the country's labour force are accounted for by the agricultural sector.<sup>2</sup> About 83 per cent of its total population live in rural areas (in about 85,650 villages). Rice is the staple food of the people and it alone constitutes 80 per cent of the total cropped land of 34.68 million acres.<sup>3</sup> Despite favourable tropical climate and public patronage, per acre yield of foodgrain has not yet reached to a standard level. During monsoon, floods are frequent, during dry season (winter) agriculture is entirely dependent on irrigation. It is, however true that due to the introduction of seed fertilizer-water technology and farmers acquaintance with improved cultural practices, production of grains and vegetables has increased considerably over the last few years. Moreover, there was no serious natural calamities during the last three years. Agriculture thus found a favourable weather to grow foodgrains and vegetables without any serious interruption. Yet the country remained deficit in food production. According to latest available statistics, the country's food (rice) deficit is 1.74 million metric tons.<sup>5</sup> The trend is shown in the following chart.

Figure 2. Foodgrain Balance Sheet



The Country's food production is highly dependent on the vagaries of nature or climate. An adverse weather in the form of heavy flooding, drought, storms and cyclone, etc. constantly threaten to disrupt plans and make targets unattainable. "Loss of both food and cash crops, with varying degrees of



severity, are a common occurrence, seriously disrupting the entire economy by precipitating unanticipated food import requirements and placing strains upon industry as well as causing shortfalls in exports."<sup>6</sup>

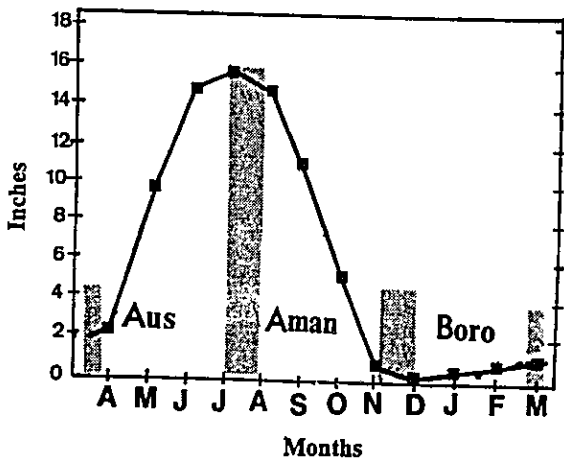
It has been pointed out earlier that rice is the staple food of the people of the country and is one of its major crops. About 28 per cent of the GDP is derived from rice alone. Other major crops include jute, pulses, oilseeds, sugarcane, wheat, potato, tobacco and tea.

Total agricultural land is about 23.21 million acres.<sup>7</sup> Aggregate cropping intensity was calculated to be 171.70<sup>8</sup> which, however, varies from region to region.

### 3.1.1 Rice Growing Seasons

Rice being the staple food of the people, it deserves a separate space to understand its dimension. There are three rice growing seasons in Bangladesh. The first growing season begins with the monsoon showers of the year in March-April and is called 'aus'. Its harvest in July is followed by the planting of the next monsoon crop 'aman'. The third season called 'boro' starts from December and extends upto March-April. Aus and aman are vulnerable to the highest amount of rainfall. The following chart presents a more clear picture of crop seasons as related to rainfall.

Figure 3. Distribution of Monthly Rainfall and Rice Crop Seasons in Bangladesh



The harvesting period of aus experiences heavy rainfall. This often adversely effects the drying and processing of the aus paddy. If rainfall continues during the harvesting time, the farmers prefer to keep the ripe paddy in the field rather than harvest it. A good quantity of the paddy is thus damaged due to late harvesting. Late harvesting of aus also effects the planting of the next crop aman. A late aman again faces draught at its flowering stage. Since boro is grown during winter when rainfall and storms are minimum, its cultivation is safe, but it depends on the availability of water. According to Statistical pocketbook of Bangladesh, 1993 (BPS) about 20 per cent of the cultivated area were under irrigation.<sup>9</sup>

### 3.1.2 Income and Employment Situation

Generation of employment and income in the rural areas of Bangladesh including the landless labourers derive their importance from the fact that agricultural sector cannot absorb the vast surplus labour force which is growing at about four per cent and provide gainful employment to them throughout the year. The net result is the migration of unemployed labour from rural areas to urban informal and manufacturing sector which again is incapable of absorbing them.

It has, however, been widely recognised that economic development requires vast number of rural labour force to shift out of agriculture. Agricultural labour force, after a certain level, is considered redundant, i.e. the marginal productivity of labour becomes zero or negative, and hence disguised unemployment appears in the traditional sector. Substantial industrialization is required to accommodate these redundant rural population. 'Historically, the process of economic growth and development has been characterised by a movement of labour of the land into other growing sectors.' But in Bangladesh, the other sectors are not growing fast enough to keep pace with the increasing labour force.

### 3.1.3 Some Macro Economic Indicators

It will not probably be out of track to put forward some macro economic indicators of Bangladesh recorded in the Fourth Five Year Plan (1990-91 to 1994-95) book.

**Table 4. Major Macro Economic Indicators ( at current prices )**

		(million Taka)	
Sl. No.	Heads	1984-85	1989-90
1.	GDP at current market price	405410	744000
2.	Gross investment	52730	91760
3.	Consumption	365500	676880
4.	Foreign aid (net)	32080	44140
5.	Gross domestic savings	17040	26510
6.	As percentage of GDP :		
	a) Investment	13.0	13.15
	b) Foreign aid	7.91	5.93
	c) Gross domestic savings	4.21	3.80

Source : *Fourth Five Year Plan of Bangladesh, 1990-95*; Planning Commission, June, 1990, p.II-2.

The above indicators depict the declining trend of domestic saving and investment during the Third Plan period. It is also known that when saving is less, investment will also be less. In such a case the resort is foreign aid. But in this field also a declining trend appears to be knocking. It is further recorded that the growth rate of the economy is very low. A look into the sectoral growth rates (1985-90) presents us a pragmatic picture of the conditions of different sectors.

Table 5. GDP and Sectoral Growth Rates : 1985-90  
( at constant factor cost of 1984-85)

( million Taka )

Sectors	1984-90	1989-90	Annual Compound Growth Rate	
			Target(%)	Achievement (%)
1. Agriculture	168648	183698	4.00	1.72
2. Industry	35327	43026	10.10	4.02
3. Electricity, gas and natural resources	2302	5132	9.60	17.39
4. Construction	18519	26041	4.90	7.06
5. Transport and Communication	40512	54021	6.90	5.92
6. Trade & other services	78240	99450	6.40	4.91
7. Housing services	32441	38065	3.70	3.25
8. Public services	13235	19718	4.60	8.30
GDP	389224	469161	5.40	3.81

Source : *Fourth Five year plan of Bangladesh 1990-95*; Planning Commission, 1990, p.II-2.

The target was to achieve 5.4 per cent growth. But actual achievement was 3.8 per cent. The shortfall in two major sector, namely agriculture and industry was quite high that contributed to the shortfall in the aggregate achievement.

The following table will help to understand the general economic trend of the country.

**Table 6. GDP Growth over the Years**

Year	Per cent growth (%)
1973-80 (average)	5.8
1980-84 (average)	3.8
1884-85	4.2
1985-86	4.1
1986-87	3.9
1984-87 (average)	4.1
Current plan period :	
1990-91	3.6
1991-92	4.2
1992-93	4.5
1993-94	5.0

- Source :
- (1) World Bank, *Bangladesh : Promoting Higher Growth and human Development*, Vol.1, 1987.
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Prior to Fourth Five Year Plan the growth rate presents no definite trend. But the years of the Fourth Plan shows a trend of increase in the growth rate. This might be due partly to the absence of any serious natural calamities. On the other hand, the climate during those years was conducive to agricultural production. The pressure of world bodies to take up pragmatic measures in the policy making and planning exercise might also be a contributing factor. The target set for the Fourth Five Year Plan is 5.0 per cent. The growth rate has reached this target only in 1993-94. Only one year is left to see the aggregate result of the growth rate.

But the plan-wise performance presents a negative picture. It is presented in the following table.

**Table 7. Planned and Actual Investment and Growth**

Plan period	Planned investment (million taka)			Actual investment (million taka)	Growth rate of GDP (%)	
	Public sector	Private sector	Total		Planned	Actual
1st FYP (1973-78)	39520	5030 (11%)	44550	20740 (46%)	5.5	4.0
Two year plan (1978-80)	32610	6000 (15%)	38610	33590 (87%)	5.6	3.5
2nd FYP (1980-85)	111000	61000 (35%)	172000	152970 (89%)	5.4	3.8
3rd FYP (1985-90)	250000	136000 (35%)	386000	N.A.	5.4	3.8
4th FYP (1990-95)	419300	270000	689300	---	5.0	---

Source : *Fourth Five Year Plan, 1990, Planning Commission.*

A brief analysis of the figures indicates that (a) actual investment was less than planned investment; (b) private sector has been getting gradual importance; and (c) in all plan period actual growth rates were much less than the planned targets.

"The growth performance in agriculture during Third Plan has been influenced by two major factors — natural phenomena (floods, drought, cyclones, etc.) and policy changes, particularly in the area of input distribution and pricing"<sup>10</sup> In fact almost all the plan periods faced some kind of calamities in the form of floods or droughts or cyclones or international economic depression or oil price hike. Thus no plan could achieve the targets. The Third Five Year Plan confessed, " Despite the past efforts, the rural areas of Bangladesh to-day represent a grim picture of landlessness, unemployment and poverty".

### 3.2 POPULATION

It has been stated earlier that Bangladesh is a densely populated country. It is a small country with a surface area of 147,570 square kilometers<sup>11</sup> where 111.455 millions people<sup>12</sup> live in. Its population density of around 755 persons per square kilometer is over three times that of neighbouring India and is exceeded only by very small "city states" like Hong Kong and Singapore. In terms of population, it is the eighth largest country in the world, while in terms of geographic area it ranks 86th. The critical situation of population pressure is hindering the expected growth rate of the country. The Government is well aware of the situation and has been making tremendous efforts to tide over the situation. In 1974 growth rate (exponential) of population was 2.48 per cent. In 1981, it was 2.35 per cent and in 1991 it stepped down to 2.17 per cent.<sup>13</sup> According to the Director of United Nations Family Planning Agency (UNFPA, Dhaka) the present (1994) growth rate of population has come down to 1.98 per cent.<sup>14</sup> The Director of UNFPA expressed that this is a laudable achievement in Bangladesh's struggle to change the course of the deluge. If we compare the growth rate of population with that of agriculture we shall get a better picture of the food population dilemma. The average growth rate in agriculture sector during 1980/81 - 1984/85 period was 2.7 per cent. "Although the trend rate of growth of foodgrain output averaged about 3 per cent from the mid-seventies, it declined to around 2.2 per cent for the eighties."<sup>15</sup> the Statistical yearbook of Bangladesh 1993 (BBS), however, has shown that the total value of agricultural production has been increasing over four years upto 1991-92. This can be seen in the following table.

**Table 8. Gross Value Added of Agricultural Production at Current and Constant (1984-85) Price**

Year	At current price		At constant price	
	Value added (million Taka)	% of GDP	Value added (million Taka)	% of GDP
1988-89	245392	37.20	173037	37.08
1989-90	271790	36.85	190354	38.26
1990-91	300596	36.03	193421	37.60
1991-92	312438	34.47	197662	36.86

Source : *Statistical Yearbook of Bangladesh 1993*, BBS, p.123.

The message that the above figures indicate is that the country is heading towards a favourable population – agricultural growth rate. Even then the World Bank has recently expressed its deep concern about the growth of population in Bangladesh and expressed that if the present rate of population growth continues (around 2.04 per cent), total population of the country will be double within two decades.<sup>16</sup> Thus though the population growth rate has been decreasing over the years, it is yet a subject of high concern to the policy makers and planners. In the late 1970s, per capita arable land was 0.38 acre. It stepped down to 0.25 acre in late 1980s. It further came down to 0.21 acre in 1991. The trend is an alarming one, and it is apprehended that if this trend continues, it will go down to 0.12 acre by the end of the century<sup>17</sup> contributing to a great extent to the increase of landless population for whom the Government shall have to find employment and other facilities. It further indicates that polarization of land will be high and the rural power structure will have an unobstructed field for exploitation.

It is thus evident that massive efforts are required to increase food production through technological interventions where possible and to bring down the growth rate of population to the minimum level. Indications of positive results in the efforts of bringing down the population growth rate have been surfacing. Simultaneously agricultural growth rate has been at a favourable stage. Only about 20 per cent<sup>18</sup> of the cultivated area are under irrigation, i.e. under seed-fertilizer-water technology. In other words, the country has a high potential to increase and expand its irrigated area where modern technology and cultural practices can be introduced and production can be substantially increased to feed the redundant population.

Population growth and decrease in average farm size are significantly related. It is noted in the section of Land Holding that with the population increase the number of medium and large farms has been decreasing while that of small farms has been increasing. One more aspect of the situation is that the number of landless has also been increasing due to the same reason. If a farmer steps down to the position of small farmer he becomes an easy prey to the vicious claws of the law of Inheritance to end up as a pauper. Polarization of land takes place unabatedly, purchasing power and lending capacity of the people belonging to rural power structure increase and the rural poor become dependant on them.

The cause of sigh of relief to the Government is probably that the growth rate in agriculture at present is a little higher than that in population. This statement again, is not free from questions. " Very little analysis has been made on the long term factors behind technological change and output growth. Thus,



although some attempt has been made to test hypotheses regarding relationship between population and agricultural growth, substantial work still remains to be done in this area...

One can discern the following glaring gaps in knowledge regarding analysis of agricultural growth. These are :

- 1) a shaky (and sometime non-existing) statistical foundation of information collection on area and output of crops;
- 2) a practical lack of analysis of non-rice crops to the extent that even jute now remains neglected in analysis;
- 3) a general lack of modelling exercises which can help in analysing implications of alternative policies (including macro-economic policies);
- 4) a lack of clear understanding of production and price risks and instabilities in agriculture;
- 5) a general absence of studies on the changing nature of green revolution technology (e.g. mechanization) and the associated risks;
- 6) on the theoretical side, the neglect of studies on the long sweep of agricultural output in the backdrop of the changing technology."<sup>19</sup>

### 3.3 LANDLESSNESS AND RURAL PAUPERIZATION

The concern of the policy makers and planners is that population has been increasing alarmingly contributing to unemployment, under employment, poverty and landlessness. As a result of high population growth, availability of per capita land has been decreasing steadily. Man-land ratio stands at 1:0.25<sup>20</sup> which is becoming more unfavourable with the increase in population. More and more landless people are coming to the labour market seeking employment. According to the estimates of the Fourth Five Year Plan, the labour force in 1990 was 37.1 million which is expected to increase to 43.88 million in 1995. The deluge will continue if the process of landlessness cannot be stopped or reduced drastically.

The population was projected to grow at the rate of 2.04 per cent per annum during the Fourth Plan period while labour force was projected to grow at the rate of 3.40 per cent per annum. But actual population growth was much

higher than the projection, the latest rate being 2.17 per cent in 1991. The point to stress is that the process of landlessness with consequent pauperization is on the march. In 1960s the landless people constituted only about 16 per cent of the total population. To-day they are said to constitute about 60 per cent of the same. If the near-landless and the population with small means are added with them their number will probably spiral up to constitute about 80 per cent who are below the poverty line. Poverty can be understood in two ways : (1) lack of 'means' in relation to 'needs' (i.e. absolute poverty) and (2) lack of 'means' in relation to 'means' of others (i.e. relative poverty).<sup>21</sup> Under both considerations, poverty has become endemic in the country contributing to pauperization.

The landless are primarily grouped into three categories. The first category includes those who have no homestead and cultivable land. Those who have homestead but no cultivable land belong to the second category and those who have homestead and less than 0.50 acre of cultivable land belong to the third category. Those who have homestead and cultivable land upto 2.49 acres can be grouped under lack of means in relation to both needs and means of others. According to a survey report of 1991, the situation of landless families in Bangladesh are as follows.

**Table 9. Percentage of Landless Population in Bangladesh.**

Category of population	% of total population
1. No homestead, no cultivable land	8.7
2. Have homestead but no cultivable land	19.6
3. Have homestead and less than 0.50 acre of cultivable land	28.2
Total	56.5

Source : *Statistical Pocketbook'91*, BBS, 1991.

There are, however, difference of opinion about the percentage of landless population in Bangladesh. Some are of opinion that their percentage will not exceed 45, while some others, particularly some NGOs put the percentage over 64. If, however, we include those who own upto 1.00 acre of cultivable land (12.3%), their percentage will go upto 68.8.

*The statistical pocketbook'93*, however, presents a different picture. According to this survey the three categories of landless population as discussed

above, constitute 48.88 per cent of the total households. If we add those who are grouped under 'lack of means and near-landless', i.e. who have upto 2.49 acres of land then the percentage will go up to about 81. This is given in the following table.

**Table 10. Percentage of Landless Households in Bangladesh**

Size class of owned land	% of total households
1. No land	10.97
2. 0.01 - 0.04 acre	10.06
3. 0.05 - 0.49 acre	27.85
4. 0.50 - 0.99 acre	11.40
5. 1.00 - 2.49 acre	20.51
6. 2.50 - 7.49 acre	15.48
7. 7.50 acres & above	3.73

Source : *Statistical pocketbook of Bangladesh, 1993*, BBS, 1993, p.128.

Whatever is their percentage, the point of our concern is that their number is quite high and it is increasing and contributing to the process of pauperization. The question is, why the number of landless population has been increasing unabatedly?

Apparently, the reply seems to be a simple one. A survey referred elsewhere mentioned three broad causes as a reply to the question. These are (1) underdeveloped agriculture (low yield rate), (2) industries, including agri-based industries have not expanded, and above all, (3) high rate of population growth. The growth rate for agriculture sector averaged 1.72 per cent per annum during the Third Plan Period compared to the target of 4.00 per cent. For the same period " production target for rice and wheat was fixed at 206.0 lakh tons by 1989/90 against which 184.64 lakh ton was estimated to have been produced. The average percentage increase of rice and wheat production during the Third Plan period was about 1.5 per cent against the plan target of 4.5 per cent. The production of high yielding varieties of rice and wheat increased by 2.7 per cent during the plan period contributing about 49 per cent of total production in 1989/90 against the plan target of 57 per cent."<sup>22</sup> The growth rate in industrial sector was far below the target. It was 4.02 per cent as against a target of 10.10 per cent. So was the case in expansion.

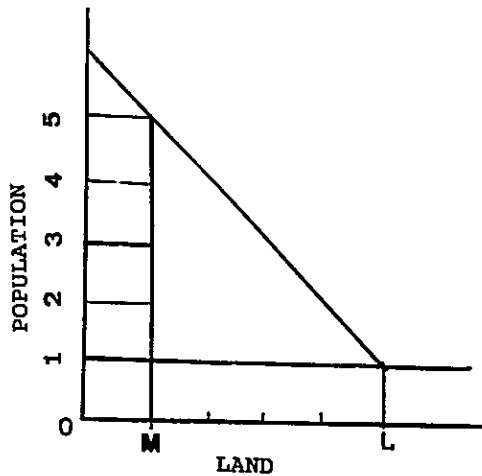
Finally, it was universally known that population growth rate in Bangladesh was quite high. For an underdeveloped country with limited resource endowment

it is likely that the above causes played a dominant role in the process of increasing unemployment and poverty (51% of rural population and 65% of urban population are 'poor' according to *Household Expenditure Survey of 1985-86*) leading to pauperization. Other factors remaining the same, the prime cause as considered by many, is the increase in population contributing to the availability of less land per capita, less employment opportunity and more labour in the labour market and more mouths to be fed. This is the simple explanation of the process of landlessness and pauperization. A critical analysis of the process is needed to understand the dimension of the problem and for this I would bring two important laws into our discussion, one is the Law of Inheritance and the other is the Land Reform, particularly the re-distributive aspect of it.

### 3.4.1 The Impact of the Law of Inheritance

According to Muslim Law of Inheritance, every son is to get equal share of father's property (here land). For inheritance, two daughters equal one son. For example, if a person has two sons and two daughters and has three acres of land, every son will get one acre each while every daughter will inherit 0.50 acre each. The ratio of inheritance between son and daughter is 1:2. However, for our analysis of the process of pauperization we shall take a hypothetical family of five sons.

Figure 4. Operation of the Law of Interitance



When the family lived together they had a farm size of OL, i.e. 5 Kanis= 2.00 acres. For a single family of OP size with 5 or 6 members the farm size of OL under seed-fertilizer-water technology is fairly an economic farm. But as soon as the 2.00 acre farm is to be divided among 5 sons as required by the Law of Inheritance, each inheritor will get 0.40 acre or OM size of farm and this is an uneconomic farm where the inheritor neither gets enough employment or income and purchasing power to meet his all kinds of needs and necessities. He is thus reduced to the position of a landless. Employment opportunity in other sectors to supplement his farm income is also very limited. The Government also does not have any social security support system. He thus becomes a liability to the society. Ultimately a time comes when he is compelled to sell his small parcel of land to relieve himself of his pressing loan burden. " He is thus pushed to become an easy target for exploitation. The small and marginal farmers do not have enough purchasing power to buy his land. He therefore goes to the big farmers, in other words, to the rural power structure who buys his land. All the five inheritors are thus reduced to landless labourers while more power, economic, social and political, is added to the rural power structure. Obviously it is the Law of Inheritance that has been continuously driving the economic farmers of yesterday to uneconomic farmer to-day and landless tomorrow. Probably never in the history of social system so single a law has so tremendous influence in the creation of so propitious situation for exploitation and so continuous contribution in the process of polarization of land, power and status in rural Bangladesh."<sup>23</sup>

Thus the high rate of population growth in concert with the Law of Inheritance are continuously forcing a greater proportion of the rural populace into the rural labour market that has already become over-crowded with redundant landless labourers and thus creating a diversion to urbanization. Providing employment to these redundant landless labourers is a gigantic task.

#### 3.4.2 Land Reform

In this section we shall examine whether the Land Reform, particularly the redistributive aspect of it, which is under implementation with the objectives of providing land, and therefore employment, to the landless and maximising production by transforming agriculture from managerial farming to peasant farming, can really do so where man-land ratio has been reducing continuously (1:0.38 in early 1980s, presently 1:0.25).

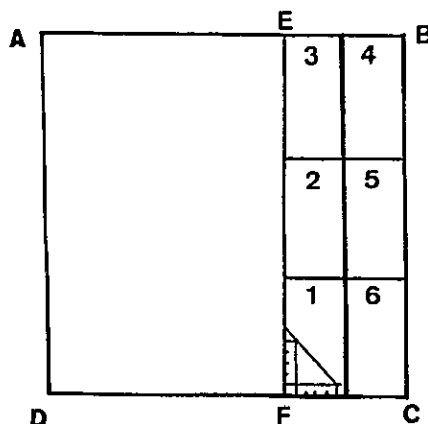
Some important arguments in favour of land reform are that it is necessary (I) to maximize (probably rationalize) production, (II) to safeguard the interest

of those who do not have any land, i.e. ensure distributive justice (equity) and(III) to transform agriculture from managerial farming to peasant farming (employment). With these arguments in its favour, we cannot call it a land reform in the wider perspective. We can best call it an 'agricultural land reform,'.

### 3.4.3 Redistributive Land Reform

One important aspect of this land reform is fixing up land ceiling, may be 33.3 acres, 20.0 acres, 15.0 acres, 12.0 acres, 10.0 acres, 8.0 acres or even down to 5.0 acres. Different scholars advocated different ceilings. The idea is that whatever land would be available from above the ceiling, would be distributed to those who are landless or near-landless. To many critics, it appears to be a sop as a political slogan in order to subdue temporarily the roaring onrush of more than 60 per cent of the population, i.e. the landless and near-landless labour force seeking employment " The number of landless and near-landless are too great to address in contemporary Bangladesh by a single strategy of land distribution, however, systematic the efforts."<sup>24</sup> With the Law of Inheritance in operation the number of those target groups will continue to become alarming. Land reform without taking care of the Law of Inheritance will thus unabatedly contribute to the process of landlessness and fatten the hold of the power structure with polarization of land. The process can be illustrated in the following diagram.

Figure 5. Land Ceiling



The Land Ceiling in the first land reform (after liberation) was 100 *bighas*

(33.3 acres). It was later reduced to 60 bighas (about 20.0 acres). Let us assume that the rectangle ABCD constitutes a 100 bigha farm of a big farmer. Let us further assume that as per land ceiling under re-distributive land reform he can keep a maximum of 60 bighas of land as indicated by AEFD. EBCF thus becomes available for distribution. EBCF is distributed among, say six landless families as shown in six small rectangles. In each of these rectangles we can draw the diagram of the operation of Law of Inheritance (as drawn in rectangle No.1) and show the land population relationship as deduced from the Law of Inheritance. We can again draw the conclusion that the inheritors of land of the six rectangles will soon become landless due to the operation of the Law of Inheritance and the owner of 60 bighas of land AEFD being a surplus farmer, will buy these land in the name of his sons and daughters, fictitious or real or both. Thus the land taken away from the big farmers on account of land reform again goes back to the rural power structure. The country seems to be caught into the treacherous trap of two complementary laws, — one is the age old Law of Inheritance and the other is the Redistributive Land Reform. The argument of (I) maximising production, (II) equity and (III) employment, therefore no longer stand strongly. Further, with every land reform land ceiling should not be brought down to such a level that will put the big farmer on the road to landlessness and make him vulnerable for exploitation. For Example, if the land ceiling is fixed, as advocated by some over-enthusiastic reformist, at 8.00 acres, the big farmer with say 20.00 acres of land will be brought down to a situation where the vicious claw of the Law of Inheritance will be able to start its delusive foul game. On the other hand, the surplus land that will be available for redistribution will make, if distributed equally among all the landless and near-landless families, a ludicrous farm size for each of them. If we assume that the land ceiling is fixed at 8.00 acres on the basis of "critical threshold of tolerance,"<sup>25</sup> the available surplus land, when distributed equally to all the landless households, will form a farm size of about 0.28<sup>25</sup> acre each which will provide neither enough employment nor enough income. This will not be an improvement over the existing poor man-land ratio (1:0.25) of the country. In the name of equity such a delusive land reform that does not distinguish between urban land and rural land, commercial land and agricultural land and that victimises both the land owners and recipients of the surplus lands can be advocated for a distribution of poverty and pauperization with all social and economic consequences.

The history of income inequalities is as old as human civilization. Economic growth or production revolution only focuses the age-old problem. Appropriate Government policies and strategies can, however, reduce the degree of it, but cannot eliminate it altogether. Land reform can contribute to the redistribution

of existing land to be enjoyed for a certain period, but it cannot manufacture land to favourably influence the man-land ratio.

### 3.4 RURAL SOCIAL UNITS

Islam is the dominant religion of Bangladesh. About 87 per cent of the population are Muslims, 12 per cent Hindus, 0.6 per cent Buddhist and 0.3 per cent christian. The Muslims are divided into three main sects, namely Sunnis, Shiahs and Kadians. They are divided mainly on the basis of the interpretation of the verses of holy Quoran and the sayings of prophet Mohammad (s.m.). The Buddhists are heavily concentrated in the Chittagong Hill Tracts region.

Family is the most powerful social unit in Bangladesh. Loyalties to other units are also acknowledged, e.g. to 'para' or neighbourhood, a faction leader, and the village. But the family is the nucleus around which a persons activities move.

Marriage and personal status are regulated by the Islamic law for about 87 per cent (Muslims) of the population in Bangladesh. Under this law, marriage is a contract to which both parties must consent. A woman's right to her father's property is half of what her brother would receive. She, however, has the right to inherit her husbands' property in case her husband passes away.

" In practice, most women in Bangladesh receive less than the Islamic law would entitle them to. Dowry, neither recognized by Koran nor sanctioned under secular law, is widespread, and the problems of violence against young wives in dowry disputes have become serious. Such violence occasionally leads to death, sometimes by murder and sometimes by suicide. Many women do not claim their share of family inheritance."<sup>27</sup>

Certain revisions have been made over the religious law to expand women's rights in the field of divorce. Previous to revisions, a man could divorce his wife at any time; a wife could not do so unless such rights were incorporated in the marriage contract. Subsequently this orthodox practices were regulated and women's grounds for divorce have been broadened under the Dissolution of Muslim Marriages Act. " The Muslim Family Laws (Amendment)/Ordinances of 1961, 1982 and 1985 provide that no man shall contract a second marriage during the subsistence of an existing one without the consent of an Arbitration Council composed of local officials. A woman may apply to the Council Chairman to determine the maintenance payable to her in case of divorce. The Guardians and Wards Act makes it possible for mothers to apply for full guardianship of their



children."<sup>28</sup> The minimum age for marriage is set by the Government in 1983 at 18 years for girls and 21 years for boys under the Child Marriage Restraint (Amendment) Ordinance. Marriage to a girl under 18 year has been made a punishable offence.

Formulation of laws is one thing while enforcing it as another. Particularly in a country where knowledge of the laws and the resources needed to go for a legal proceedings are very limited, the enforcement of those laws is also very limited. "Enforcing the minimum age of marriage is complicated by social expectation of early marriage, as well as the general laxity about registration of marriage."<sup>29</sup> However, the mean age at marriage has risen over the past 60 years (1931-1991) from 19 to 25.6 years for male and from 12.6 to 18.2 for female.<sup>30</sup>

### 3.4.1 Social Stratification

In Bangladesh society, family is the central unit where loyalty of the members is the highest. Next comes the neighbourhood or *para*, then the *gushti* and *shamaj*. A *gushti* is based on kinship. A number of families having kinship relations or blood relations form a *gushti*. Loyalty to this *gushti* is also strong. *Shamaj* and *para* may be used synonymously. While *shamaj* is the macro status of a community, *para* is the micro status of the same. The difference is only in size or geographical area. *Shamaj* means community and this may be defined as a body politic living in a particular area having frequent social, economic and political interactions among themselves. Loyalty to *para* or *shamaj* is based mainly on mutual interactions. *Shalish* or *bichar* is an institution that takes care of the judicial functions or mediator's functions of their command area and settles disputes between different factions of the same area.

A *gushti* based on kinship may live in the same village or may live in different neighbouring villages. Faction in a *gushti* is not uncommon and this happens mainly on questions of land ownership or leadership. Intra-*gushti* disputes are settled by the leader of the factions while inter-*gushti* disputes are taken care of by the *shalish*. When one *gushti* is in confrontation with another *gushti*, the intra-*gushti* disputes are set aside and the factions become united to confront the common foe of the whole *gushti*.

Loyalty are also found to be based on personal interest or possible gains. For example, a person's loyalty to a dominant *para* or a patron or faction leader may originate on the expectation of getting an employment or help in time of need, or to make it a reference point for local or national politics, and to a

lesser extent to the village, region, school group or political party. " But the family is how people identify themselves, and the structure upon which their welfare ultimately depends"<sup>31</sup>

In Bangladesh society, particularly in rural areas, joint family is the norm where sons, married or bachelor, live with their fathers in the same house. However, with the progress of civilization and hard struggle for existence, individualistic attitude is growing rapidly. Many village studies consistently show nuclear families -- couples with their unmarried children -- as forming a majority, with percentages ranging from 60-75 .<sup>32</sup> The studies also found that "the incidence of joint families is higher in rural than urban areas; it is also markedly higher at higher levels of income and landholding. Above a certain "survival line", the joint family adds to one's security, and permits a family to diversify its economic strategies. Below that line, on the other hand, the burden of supporting weaker family members threatens to overwhelm those better able to support themselves, leading to the breakup of families pressed by poverty and famine."

#### 3.4.2 Land Holding

Land ownership plays a dominant role in determining the social and political status of a person in the rural areas. People's attachment to land is very high in Bangladesh. Normally they do not want to part with it. But with the increase in the size of family members and the operation of the Law of Inheritance, the farmers have to part with their land and 'the economic farmers of yesterday become uneconomic to-day and landless tomorrow', i.e. the small farmers of yesterday become marginal farmers today and landless tomorrow. The small farmers are the most vulnerable group who have the highest propensity to become a victim of the law of inheritance and the foul games of money lenders. The process is a continuous one contributing to the increase in the number of landless labourers in the rural areas.

In order to understand the situation of the farmers and the landless labourers it is probably necessary to have an analytical discussion on them. Usually small farmer is considered to be a crop-deficit farmer and is defined in terms of the area of land owned . Before the introduction of seed-fertilizer-water technology and the new cultural practices in crop growing, a small farmer was categorized as one owning between one and seven acres of land. This group had little access to institutional rural credit and little control over trading and processing. But with the introduction of new agricultural technology with HYV seeds and increased cropping intensity, the definition of small farmers merely in

terms of land holding is no longer valid. " Due to varying cropping intensities in different region of the country the meaning of small farmer also varies widely rendering it rather difficult to use the terms 'small farmer' or 'big farmer' with the same meaning and practical implication."<sup>33</sup> In regions where new technology and new seeds are introduced and practiced extensively the range of 'small farmers' land holding is considered to be 1.00 to 2.50 acres. But for regions where irrigation and new seeds have not yet been introduced, the range of small farmer's land holding is believed to be one to seven acres. Since a large cultivable area in Bangladesh is yet to receive irrigation (19.9% of cultivated area - 40,03,719 acres out of a total cultivated area of 201,57,564 acres)<sup>34</sup> facilities, the latter definition seems to hold good for them. A small farm family receives most of its income from farming and operates the farm mostly with family labour. In other words, they can be called peasant farmers. Under dual land use pattern and cropping intensity it is difficult to arrive at an average figure of small farmers. About 80 per cent of the cultivated land are not under irrigation and therefore, not covered by modern agricultural practices and are not producing a third crop. By the year 1994 the coverage of irrigated area must have increased. In the absence of any survey we cannot arrive at any correct figure. However, the Bangladesh Census of Agriculture and Livestock 1983-84 (Rural), BBS gives us an idea about our irrigation. The following table presents us the number of farms of different categories and their percentage.

**Table 11. Number of Farm Households According to Farm Categories  
1983-84 & 1977**

(Figures in '000')

Size of Farm	No. of farms		% of farms	
	1983-84	1977	1983-84	1977
Small farms	7066	3111	70.34	49.72
Medium farms	2483	2556	24.72	40.85
Large farms	496	590	4.94	9.40

Source : *The Bangladesh Census of Agriculture and Livestock, 1983-84 (Rural)*, BBS.

It is evident that the number of small farmers has been increasing and the last available figure shows that they constitute about 70 per cent of the total farms. On the other hand, the number of other two categories of farmers, i.e. the

number of medium and large farms have been decreasing contributing to the increase in the number of small farms.

The areas of farm, however, give us a better picture. This can be seen in the following table.

**Table 12. Areas of Farm Households 1983-84**

(Figures in '000' except for average farm size)

Size of farm	Area of farm (acres)		% of total farm area		Average farm size (acres)	
	1983-84	1977	1983-84	1977	1983-84	1977
Small farms	6573	4117	28.98	18.75	0.9	1.3
Medium farms	10226	10738	45.09	48.90	4.1	4.2
Large farms	5879	7105	25.92	32.36	11.9	12.0
Total farm HH	22678	21959	100.00	100.00	2.3	3.5

Source : *The Bangladesh census of Agriculture and Livestock 1983-84 (Rural)*, BBS as tabulated in the *Statistical Pocketbook of Bangladesh, 1993*, BBS, 1993.

The areas under small farms increased in 1983-84 over 1977 while that under medium and large farms decreased during the same period. It is interesting to note that the small farms constituted only about 29 per cent of the total farm area in 1983-84 while the other two categories of farms, i.e. the medium and large farms constituted about 71 per cent of total farm area. The number of small farms was increasing while that of medium and large farms were decreasing. The total picture also shows that the average farm size was decreasing. Statistical Pocketbook of 1991 (BBS) records that average farm size came down to 2.00 acres while per capita cultivated land was 0.25 acre only. The point that draws attention from the above analysis is that the higher is the number of small farmers, the lesser is the number of their farms, while the lesser is the number of medium and large farmers, the higher is the number of their farms. This inverse relationship between the number of farmers and the number of farms has been continuing and will continue in the absence of a bold and drastic reform in the Law of Inheritance. In a country where alternative employment opportunity

is absent and where there is no social security system, it is simply difficult to introduce a reform in the highly sensitive Law of Inheritance. Therefore, the present need is to create employment opportunity, not alternative employment, through industrialization and other positive strategies.

### 3.5 RURAL POWER STRUCTURE IN BANGLADESH

Some observers of the rural political process in Bangladesh feel that "the relative absence of institutionalized groups, and the difficulty in creating them, is at the heart of the country's (Bangladesh) development process".<sup>36</sup> This state of affairs was created by the long colonial rule under the British, particularly after the permanent Settlement Act of 1793 which turned over the responsibility of governing eastern and northern Bengal to a private landlord class called *Zamindars*. This move turned the status of the then East Bengal (now Bangladesh) to a hinterland of Calcutta (in West Bengal, a state of India) with perennial neglect and long-term adverse effects. Since the creation of Zamindar (Feudal lords) class, the rural as well as national political process were dominated by them and their functionaries. After the abolition of the *Zamindari* system from the then East Pakistan in 1952, a sudden vacuum was created in the field of power structure. It was mostly the landlord class who had the resource and status of honour to participate in both national and local political activities. After the abolition of the system these landlord class suddenly withdrew themselves from the political process of the country. In West Pakistan, however, the system continued to operate. This gave the West Pakistani landed gentry a lead in the national political arena of Pakistan. On the other hand, a new type of political leadership started to emerge in the then East Pakistan from among the middle class. The leadership of the late President of Bangladesh Sheikh Mujibur Rahman was the creation of this situation.

In the villages, however, the leadership went into the hands of surplus farmers. There are now three distinct classes of people in the rural areas, -- the large proprietors, the peasant proprietors and the landless labourers. The large proprietors possess surplus land and capital, are in a very privileged position and are at the helms of rural power. Burki maintains that these surplus farmers sprang up suddenly during the Ayub regime in 1960s.<sup>36</sup> While others hold that they came into the arena before the end of the British rule in Bengal.<sup>37</sup> As long as the landlordism (*Zamindari* system) existed in the then East Pakistan, they acted as the functionaries of the landlords. After the abolition of landlordism in 1952 and the removal of the *Zamindars* from the power structure, these surplus farmers entered into the power vacuum, gained social and political status and easily emerged as the dominant group in the rural society.<sup>38</sup> They gradually

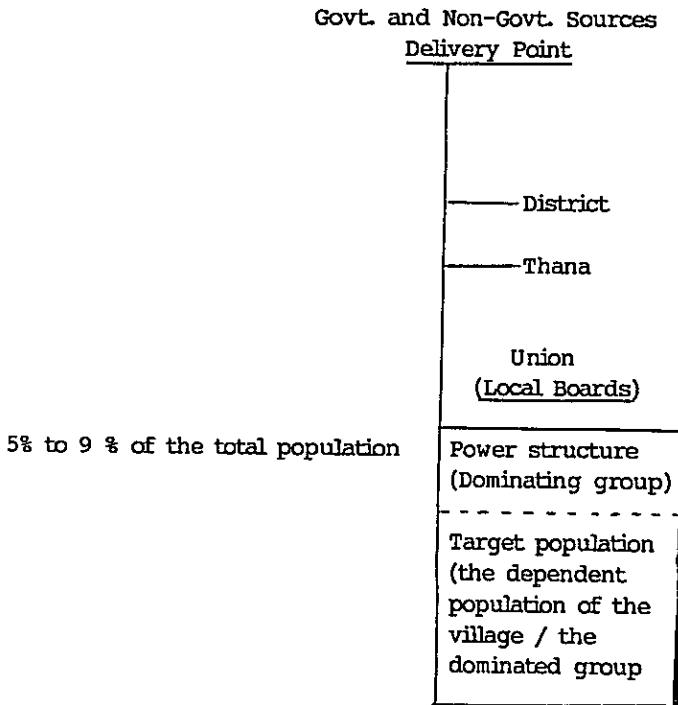
appeared as money lenders and used part of their surplus in trading. Money lending at high rates of interest and often against land mortgage was more profitable for them than investment in agricultural activities. Thus as traders and money lenders they were exploiters. But they extend their coloured hands to the villagers at a time when the farmers need money. However, the surplus farmers' hold on rural society is not only due to their economic power but also due to the ingrained habits of dependence of the small farmers and the landless on them. During the Ayub Khan regime in the 1960s, access to political power and command over considerable public resources (through Basic Democracy and Local Councils) at the local level strengthened their position in local government and rural society. The structure of power, agriculture and rural society in general remains unchanged until today.

Rural leadership and authority, therefore, represent the richer class, i.e. the big farmers of the villages and their class allies in the market towns. The general feeling is that to ensure distributive justice, any attempt to social and economic change should avoid these rural elites and reduce their influence. In most of the developing countries the rural poor are subordinated and exploited by these rural elites. This has become more pronounced in those regions where the new technology and the new seeds of rice and vegetables have been introduced.

It is, however, easy to advice that the rural elites should be avoided from any attempt to social and economic changes in order to ensure distributive justice, but it is very difficult to achieve it. A study conducted by BARD showed that separate organizations for the target groups were not actually separate. "The so-called large farmers are very much there in different organizations, many of them in leadership position. Similarly there are landless, women and youth members in the KSS and the adults in youth societies."<sup>39</sup> The power structure are blessed with the privileged access to all kinds of rural institutions and the distribution of all kinds of inputs and supplies are controlled by the few rural elites to whom the Government policies are systematically biased. "status, political influence and economic power often are joint attributes of an individual or family, and these can be used to ensure privileged access to ..."<sup>40</sup> all kinds of supplies and services channelled from delivery points. These people are the sellers of surplus crops, money lenders, land mortgagee, land buyers and the dominators of the rural society. In spite of planned efforts, there has not been any significant change in the social, economic and political structure of the country over the years. Rural power structure still belongs to the rural elites and the rural poor are still dependent on them. The vicious circle of the power structure to which the rural elites operate makes them more powerful and the

rural poor become more dependent on them. Almost all kinds of supplies, be it service oriented or relief oriented or food for works programme, do not reach the target population as planned, because the receiving points are dominated by the people belonging to the power structure. They are receiving the supplies, distributing them to serve their own ends and to those who are their functionaries or 'gushti' people and thus making their hold on the society more strong and their leadership more permanent. The following figure illustrates the situation more clearly.

Figure 6. Service and Supplies Delivery System



Since the receiving points are dominated by the power structure to whom the Government policies are systematically biased, it becomes easy for them to perpetuate their dominance resulting simultaneously the perpetuation of dependency syndrome among the target population. The vicious circle of the

power structure further perpetuates their position in the rural society. As has been discussed in the section on Landlessness and Pauperization, the Law of Inheritance and the Distributive Land Reform has continuously been contributing to concentration and consolidation of wealth (land) in the hands of rural few. Who are these rural few ? In order to get an empirical answer to this question I would take reference from a study conducted in 1974. In the absence of recent information the old data would be able to give us an indication. The information is presented in the following table prepared on the basis of information collected from 12 Union Parishads of Comilla Sadar Thana.

**Table 13. Land-holding of the Union Parishad Chairman, Vice-chairman and Members.**

Title of the U.P representatives	No.	Size of land-holding (acres)							Total
		Below 1 acre	1-3 acres	4-6 acres	7-10 acres	11-15 acres	16-20 acres	Above 20.0 acres	
Chairman	12	—	—	4	2	4	—	2	12
Vice-chairman	12	—	4	3	3	1	1	—	12
Members	*101	5	33	33	21	5	3	1	101
Total	125	5(4.0%)	37(29.60%)	40(32.0%)	26(20.8%)	10(8.0%)	4(3.2%)	3(2.4%)	125(100.0%)

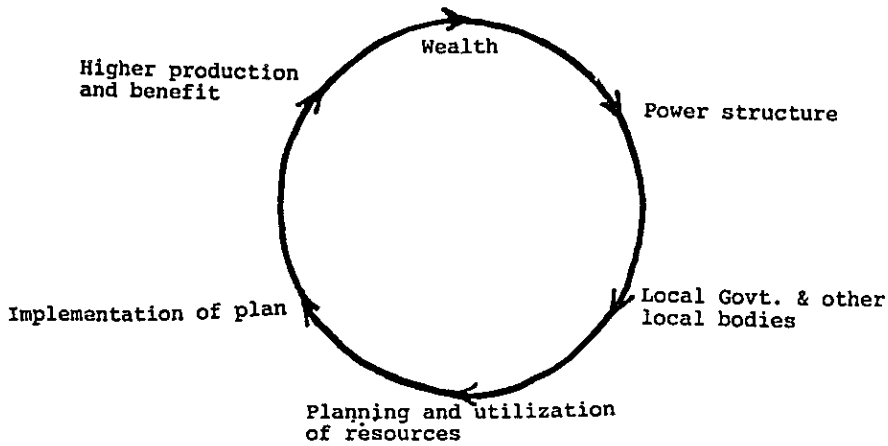
Source : Alam M. Manjur-ul. *Characteristics of Newly Elected Representatives of Union Parishads of Kotwali Thana, Comilla, BARD, 1974, p.19.*

\* Out of a total of 108 members, 101 could be interviewed.

Different studies have shown that the decision makers are the Chairmen and to some extent the Vice-Chairman. As we find, all the Chairman and about 67 per cent of the Vice-Chairman were big farmers and belonged to the rural power structure who had the capacity to lend money, buy and mortgage in land and sell surplus crops. Even about 62 per cent members belonged to this group. These are the people who operate in the vicious circle of the wealth and power structure. The situation is illustrated in the figure below.



Figure 7. Vicious Circle



The two figures and the table given above point to the truth that the power elites of the rural areas are not only the 'matabbars' (leaders) of the rural society, they are so in any kind of rural institutions, economic social or political. They are the receivers, they are the planners, distributors, implementors, beneficiaries, advisors and exploiters, buyers of land and sellers of crops, local decision makers and breakers and power allies of the urban leaders. It is very hard to break the circle, but probably not impossible. Examples can be found in Grameen Bank and Small Farmers Development Project. (SFDP).

### 3.6 RURAL URBAN INTERACTION

Rural-urban interaction is one of the most important aspects of social and economic activities of human beings. With the progress of civilization and economic growth the extent of this interaction expands, mobility of the people between these areas increases and the horizon of relationship between the urban and rural people widens. Since large majority of the people in developing countries live in rural areas and earn their livelihood from whatever sources available there, it becomes necessary for the urban people who dominates the markets, are the owners of manufacturing industries, are the sellers of different goods and services, to keep close contact with them. Similarly, since the rural people are the buyers of agricultural inputs, producers of all the agricultural crops, both consumption crops and agricultural produce to be used as raw materials in industries, the traders of urban areas have to maintain close contact with them. These types of interactions are necessary for mutual struggle for

existence.

### 3.6.1 Migration / Urbanization

Migration is one of the most important aspect of rural urban interaction. By migration we understand permanent or temporary change of residence due to various socio-economic reasons. The refugees are also migrants, but they are mostly temporary. The cause of their migration is usually seeking a refuge for safety against some kind of political, religious or social unrest. Another kind of temporary migration is termed as circular or pendular, i.e. the migrants spends in a regular pattern, some time in urban areas and some time in rural areas, the pattern being determined by seasonal needs. Some tribal people of the country follow a special pattern of migration within the forest areas usually determined by the availability of suitable hill slopes for 'jum' cultivation and hill streams for water supply.

It is generally accepted that since employment opportunities in the rural areas have been reducing sharply, it is likely that migration to urban areas will increase. In addition, the poor and distressed people who migrated and rehabilitated in the Chittagong Hill Tracts have started to return to the plain land due to the threats of tribal insurgents. Many of them have been migrating to the urban areas and growth centres in search of a livelihood, fair or black. It was discussed earlier that due to polarization of land resulting from the increase in population, the number of landless people have been increasing in the rural areas. The agricultural labour market has also become over-crowded with redundant labourers. These people have also been migrating to cities and growth centres for a better livelihood.

Urban population constituted about 20 per cent of the total population as can be seen in the following table.

**Table 14. Numerical and Percentage Distribution of 1991 Census Population by Age and Sex (enumerated)**

( in thousand )

Age group	Urban (including municipal area)			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
0 - 14	4322 (51.4)	4081 (48.6)	8403	20482 (51.7)	19112 (48.3)	39594	24804 (51.7)	23193 (48.3)	47997
15 - 44	5520 (55.2)	4480 (44.8)	10000	16533 (48.6)	17463 (51.4)	33996	22053 (50.1)	21943 (49.9)	43996
45 - 59	941 (60.0)	623 (40.0)	1564	3722 (52.8)	3333 (47.2)	7055	4653 (54.1)	3956 (45.9)	8619
60 & above	518 (57.2)	387 (42.8)	905	2690 (56.1)	2108 (43.9)	4798	3208 (56.2)	2495 (43.8)	5703
Total	11301 (54.1)	9571 (45.9)	20872 (19.6)	43427 (50.8)	42016 (49.2)	85443 (80.4)	54728 (51.5)	51587 (48.5)	*106315

Source : *Statistical Pocketbook of Bangladesh 1993*, Bangladesh Bureau of Statistics, December, 1993, p.84

Note : Figures in parenthesis indicate percentages.

\* Adjusted population in 1991 was 111,455,187.

It is, however, apprehended that by the end of this century it will rise to 26 per cent. The country is experiencing one of the highest urban growth rates in the

region. The apprehension was expressed in 1987<sup>41</sup> and it appears that it is going to be correct. The following table presents the trend of urbanization.

**Table 15. Growth of Urban and Rural Population  
( 1911 - 1991 )**

( population in thousand )

Year	Rural	Urban	Total	Urban %
1901	25644	629	26273	2.39
1911	27889	628	28517	2.20
1921	29136	716	29852	2.31
1931	34892	1126	36018	3.12
1941	37440	1345	38785	3.46
1951	40112	1826	41938	4.35
1961	48209	2641	50850	5.19
1971	65205	6273	71478	8.78
1981	73892	13228	87120	15.18
1991	85443	20872	106315	19.63

Source : *Statistical Yearbook of Bangladesh 1993*, pp.64-65.  
*Statistical Pocketbook of Bangladesh 1993*, BBS, p.84.

"In the 1981 Population Census an urban area has the following connotation. The term (urban area) will normally include places having Municipality (Pourashava), a Town Committee (Shahar Committee) or a Cantonment Board. In general an urban area will be a concentration of population of at least 5000 persons in continuous collection of houses where the community sense is well developed and the community maintains public utilities, such as roads, street lightings, water supply, sanitary arrangements, etc. These places are generally non-agricultural and having non-agricultural labour concentration and a high literacy rate. An area which has urban characteristics but has less than 5000 population may in special cases, be treated as urban area. All Thana head quarters irrespective of their area and level of urbanization, hat and bazar with electricity, not covered under the above definition, have also been considered as urban areas in 1981 population census."<sup>42</sup> The same definition still holds good.

It is evident from the growth of urban population that it has been growing steadily over the years. During the last decade (1981-91) it increased about 58 per cent. In other words, the increase was 4.56 per cent annually. It can be observed that the high rate of urbanization actually started from 1931. Probably the great economic depression of 1930s was the contributing factor to this situation. The next two decades saw a comparatively lower rate of urbanization, e.g. 19 per cent and 36 per cent respectively. Urbanization started to increase sharply from 1961 (45%) and alarmingly during the period of 1961 to 1974 and 1974 to 1981, they being 137 per cent and 111 per cent respectively. This was largely because of population displacement during and after independence (War of Liberation and famine). Since then over six per cent urbanization continued.<sup>43</sup> Urbanization in Bangladesh is more than two times of the overall population growth rate. Migration is the principal contribution to this urban growth. Slum areas are thus growing rapidly in the cities and growth centres along with increasing number of floating population. This again contributes to the creation of social problems in the areas where they grow up. After liberation of the country, around 8.0 per cent of the total population lived in the urban areas. In 1991 about 20 per cent of the same lived in the urban areas.

Some of the observers introduced push-pull factors in the process of urbanization. Factors that repel, e.g. frequent natural disasters, communal riots, etc. are identified as push factors. Factors that attract people, e.g. availability of cheaper food, higher wages, better education and health facilities, are identified as pull factors. Alamgir pointed out that the great Arab Philosopher Ibn Khaldun was probably the first to identify the urban pull factor. The presence of 'comfort and luxury' in medieval Arab cities attracted the rural Bedouines and prompted them to migrate.<sup>44</sup>

With the increase in population per capita arable land has been decreasing. In 1991 it was 0.21 acre per capita.<sup>45</sup> It is apprehended that if the present rate of population growth continues, it will go down to 0.12 acre by the end of the century thus inspiring further migration and urbanization.

The push and pull factors may jointly contributed to migration or urbanization. Before the construction of Meghna bridge (Bangladesh-Japan Friendship Bridge No.1) ferry services was operating there. On both sides of the river small growth centres grew up where a large number of people were employed in different types of work. After the construction of the bridge all of them had to migrate to other growth centres and cities. Similarly, on the two sides of Meghna-Gumti rivers, growth centres were providing employment to a large number of people. According to a survey of the Roads and Highways, about

3,000 families were dependent on these two growth centres for their livelihood. After the construction of the Daudkandi bridge (Bangladesh-Japan Friendship Bridge No.2) all these people are now in distress and shall have to migrate to other growth centres or cities. Thus development works also at times, contributed to urbanization in the form of repulsion (push) and attraction (pull).

World Bank made a projection of urban population for Bangladesh for the period 1981-2015. It points to the fact that urbanization will continue to increase in future unabated. This can be seen in the following table.

**Table 16. Urban Population Projection in Bangladesh  
( 1981 - 2015 )**

Year	Total Popu.(m)	Rural Popu.(m)	Urban Popu.(m)	% of urban popu. (approximately)
1981	90.0	76.5	13.5	15.0
1985	100.6	83.1	17.5	18.0
1990	113.7	90.8	22.9	20.0
1995	126.8	97.4	29.4	23.0
2000	141.1	103.8	37.3	26.0
2005	155.8	109.4	46.4	29.0
2010	170.5	113.7	56.8	33.0
2015 <sup>e</sup>	184.6	116.7	67.9	37.0

Source : World Bank, *Bangladesh Economic and Social Development Prospects*, Vol.III (Report No. 5409) April, 1985, p.126, Table 9.8.

It is clearly indicated that urban people has been increasing steadily while that of rural areas has been decreasing. The projection shows that urban population constituted about 15 per cent of the total in 1981 which will increase to about 37 per cent in 2015. Correspondingly, the rural population in 1981 was about 85 per cent in 1981 which will go down to about 63 per cent in 2015. Both push and pull factors will contribute to this situation.

If the intended result of a development programme or a policy is to reduce or alleviate rural-urban disparity, then periodic assessment of the level of disparity or the degree of inequality help to determine the degree of success or

failure of the programme or policy. While some measures of parity and disparity might indicate affirmative results, other measures might scowl at it. For example, when the Kaptai Dam was constructed with the objective of developing hydro-electric project, it was measured affirmatively on the ground of power supply, industrialization, employment, domestic consumption, modernization of other facilities, etc. But if its contribution to human miseries are measured, e.g. its contribution to displacement of huge number of families, migration, social evils, loss of fertile land (Changi valley - the greenery of Chittagong Hill Tracts) and ultimately the uprising of the tribal people, killings, refuge to India, etc. etc. then probably the critics have reasons to frown at.

### 3.6.2 Parity or Disparity

There exists a common belief that the disparity between the rural and urban people in different fields is quite high. In this section we shall try to examine the validity of this hypothesis.

#### 3.6.2.1 Fund Flow

In spite of the emphasis given by the policy makers and planners on providing more fund in the rural areas where 80 per cent of the country's population live, work and earn their livelihood, "reverse flow of funds from the rural areas to the urban areas continues unabated."<sup>46</sup>

According to the Annual Report 1991-92 of Bangladesh Bank "The share of rural deposits in total deposits stood at 21.5 per cent at the end of June, 1992 as compared to 21.4 per cent as at end of June, 1991"<sup>47</sup> and 20.0 per cent at the end of June, 1989. "The share of rural advances in total bank advances stood lower at 19.9 per cent at the end of June, 1992 (and 19 per cent in June 30, 1993) as compared to 21.9 per cent as at the end of June, 1991 (and 24.0 per cent in June, 1989). Rural advances and deposits amounted to Tk.4701.64 crores and Tk. 5633.86 crores respectively as at the end of June, 1992 as compared to Tk. 4686.40 crores and Tk. 4893.57 crores respectively as at the end of June,

1991."<sup>48</sup> The following table presents the percentage shares of bank deposits and advances in rural and urban areas.

**Table 17. Percentage Distributions of Bank  
Advances and Deposits by Areas  
( Urban and Rural )**

As on	Deposits (Percentage)		Advances (Percentage)	
	Rural	Urban	Rural	Urban
June 30, 1988	19.7	80.3	23.1	76.9
December 31, 1988	20.4	79.6	23.1	76.9
June 30, 1989	20.0	80.0	24.0	76.0
December, 31, 1989	20.3	79.7	23.2	76.8
June 30, 1990	20.4	79.6	24.0	76.0
December 31, 1990	21.2	78.8	23.4	76.6
June 30, 1991	21.4	78.6	21.9	78.1
December 31, 1991	21.3	78.7	19.2	80.8
June 30, 1992	21.5	78.5	19.9	80.1

Source : Bangladesh Bank; *Annual Report 1991-92*, p.33.

A reverse situation is indicated by the data given above. While rural deposits have been increasing over the years, the urban deposits have been decreasing during the same period. In urban areas the situation had been opposite, i.e. deposits declined, but advances increased.

Several studies conducted in the past indicated that a large part of the farm credit disbursed by the nationalised commercial banks and the Bangladesh Krishi Bank do not reach the target farmers. A section of the influential rural people and their power allies ('Tauts') manage to get credit and divert it for purposes other than agriculture. This money ultimately finds its way to urban investment.

"Guided by profit motive, the private sector banks have not advanced even a single taka to the agriculture sector during the last few years. On the other hand, the nationalised commercial banks have closed down a good number of rural



branches because of cost benefit factor. Moreover, procedural complexities, corruption among a section of bank officials and employees discourage the rural population to take advances from the NCB branches."<sup>49</sup>

It is often said that the rural poor are habitual defaulters. But the Grameen Bank proved it otherwise; their recovery rate being about 98 per cent. Some is the case with Small Farmers Development Project (SFDP - an experimental project of BARD) where repayment rate is about 99 per cent. It is the appropriate and effective credit management that achieves the desired result.

### 3.6.2.2 Resource Allocation

Large majority of the population in Bangladesh live in the rural areas, they being four times higher than the urban population. But resource allocation for this large population is remarkably low. It is reflected in urban-rural income inequality, allocation of public resources for development, social infrastructure and availability of basic amenities. The deprivation of the rural people in such basic needs as health, education and other social services is quite high.

"For example, one doctor is available per 900 people in urban areas compared to the same for 65,000 people in rural areas. The literacy rate for urban areas is 38 per cent against only 15 per cent among the rural poor. An empirical study on public expenditure pattern during 1955-56 and 1963-64 by urban and rural areas show that more than half of the resources were spent in urban areas where less than 8 per cent people lived (Pramanik, 1982). The urban bias in resource allocation has persisted or even increased over the years as evident from several other studies (see for example, De Vylder, 1979)."<sup>50</sup>

In almost all studies on rural urban interaction the issue of disparity surfaces with empirical evidences. Some of such available information are given in the following tables taken from Statistical Pocketbook 93, BBS.

**Table 18. Per cent of Household Reported Reading Newspaper, Magazine and Other Books, 1982**

Residence	Daily newspaper	Weekly newspaper	Monthly/quarterly magazine	Other reading books
Bangladesh	4.72	1.62	0.87	8.30
Urban	21.63	7.18	2.48	19.44
Rural	2.49	0.89	0.66	6.84

**Table 19. Percentage Distribution of Household by System of Latrine, 1982.**

Residence	Total	Flush toilet (Municipal sewerage)	Flush toilet (Septic tank)	Municipal Sewerage Latrine	Sanitary	Other arrangements	None (Open field/bush)
Bangladesh	100.00	0.52	1.04	1.04	3.55	44.94	48.91
Urban	100.00	3.64	7.66	8.11	21.05	46.35	13.20
Rural	100.00	0.11	0.17	0.11	1.25	44.76	53.60

**Table 20. Distribution of Households by Use of Lighting Facilities, 1982.**

Types of lighting facilities	Bangladesh	Urban	Rural
Percentage of households using lighting facilities :			
Kerosene	93.06	55.52	98.03
Electricity	6.56	44.34	1.59
Others	0.12	0.22	0.11
No lighting facilities	0.26	0.12	0.28
Total	100.00	100.00	100.00

**Table 21. Civilian Labour Force by Sex and Urban-rural Residence**

Age and sex	1981 Census	1985-86 LFS	1989 LFS	1990 (P) LFS
<b>Bangladesh</b>				
Both sex	25.9	30.9	50.7	51.2
Male	24.4	27.7	29.7	31.1
Female	1.5	3.2	21.0	20.1
<b>Urban</b>				
Both sex	3.3	4.7	5.7	8.7
Male	3.1	4.1	4.2	6.6
Female	0.2	0.6	1.5	2.1
<b>Rural</b>				
Both sex	22.6	26.2	45.1	42.5
Male	21.3	23.6	25.6	24.4
Female	1.3	2.6	19.5	18.1

Note : LFS : Labour Force Survey.

**Table 22. Per cent of Employed Persons 10 years and over by Status in Employment, 1989.**

Status in employment	Bangladesh	Urban	Rural
All employed persons	100.0	100.0	100.0
Self employed	29.6	33.8	29.1
Employee	9.5	34.8	6.4
Day labourer	15.1	3.5	15.9
Unpaid family helper	45.8	22.8	48.6

**Table 23. Nutritional Status of Children (6-11 months)  
by Gomez Classification\* by Area**

(Weighted per cent)

Area and year of survey & Gomez Classification	National	Urban	Rural
<u>1985-86</u>			
Normal	5.5	7.6	5.3
Mild	34.1	42.2	33.1
Moderate	51.2	44.2	52.0
Severe	9.2	6.0	9.6
<u>1989-90</u>			
Normal	6.1	7.9	5.9
Mild	39.4	44.3	38.8
Moderate	47.2	41.6	47.9
Severe	7.3	6.2	7.4
<u>1992 (Provisional)</u>			
Normal	6.2	11.5	5.5
Mild	39.8	45.5	39.0
Moderate	47.2	38.7	48.3
Severe	6.8	4.3	7.2

\* Gomez Classification is as follows :

- Normal : Greater than or equal to 90% of NCHS reference medium weight-for-age.
- Mild : (First degree malnutrition) : 75 to 89.9% NCHS reference medium weight-for-age.
- Moderate : (Second degree malnutrition) : 60 to 74.9 % of NCHS reference medium weight-for-age.
- Severe : (Third degree malnutrition) : Less than 60% of NCHS reference medium weight-for-age.

**Table 24. Birth Rate, Death Rate and Infant Mortality Rates in Urban, Rural and Slum Population, 1981**

Rate per thousand	National	Rural	Urban non-slum	Urban slum diff. years in 1980s range
Crude Birth Rate	34.6	35.7	28.4	28.53 to 39.29
Crude Death Rate	11.5	12.2	7.2	43.62
Infant Mortality Rate	111.5	112.2	99.4	152 - 180

Source : *Report of the Task Forces on Bangladesh Development Strategies for the 1990s, Developing the Infrastructure, Volume III, p.435.*

"Some of the basic health indicators seem to be comparatively better for urban areas as a whole than for the national average or the rural average. But these indicators show very disturbing situation for urban poor population of those living in urban slums and squatters."<sup>51</sup>

**Table 25. Number and Proportion of Population below Recommended Calorie Intake and "Hard Core"verty Lines by Urban Rural Residence**

Year	Poverty line - I				Poverty line - II			
	Absolute number of poor(millions)		Poor as percentage of total population		Absolute number of poor (millions)		Poor as percentage of total population	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
1973-74	57.4	5.6	82.9	81.4	30.7	2.0	44.3	28.6
1981-82	60.9	6.4	73.8	66.0	43.1	3.0	52.2	30.7
1983-84	47.0	7.1	57.0	66.0	31.3	3.8	38.0	35.0
1985-86	44.2	7.0	51.0	56.0	19.1	2.4	22.0	19.0
1988-89	40.5	10.8	48.0	44.0	24.9	5.0	29.5	20.5

Notes : (a) In the year 1973-74 calorie were calculated excluding few minor items.

(b) Poverty line -I : Recommended intake 2122 cal/day/person.

(c) Poverty line -II : "Hard core" poverty 1805 cal/day/person.

Source : *1993 Statistical Yearbook of Bangladesh*, Bangladesh Bureau of Statistics, April, 1994, p.666.

In the field of poverty line -I the difference between rural and urban population is not very high, but in poverty line -II rural population is having a higher percentage that draws attention.

The tables presented in the section indicate that though large majority of the people (80% of the total) live in the rural areas, the exposure of urban people to socio-economic facilities was much more as compared to rural people. This situation contributed to similar extent to nutrition, birth and death rate and poverty of the rural and urban people. The people of growth centres and urban areas are very close to different facilities that are usually available in the towns. Therefore their life style is better than those of rural people. Rural urban interaction in developing countries has not yet reached to the stage that could favourably influence the balance of facilities generated from different sources. A strategy aimed at achieving effective distribution of the fruits of affirmative changes implies gainful interaction between urban and rural population, especially in the fields of different social facilities, health, nutrition, education services, greater flow of input and output, increased trade and communication facilities and creation of greater employment opportunities in the rural areas. The absence of such interaction is reflected in the tables presented above. In the field of reading newspaper, magazine or books the rural people are lagging far behind because of two main reasons; first their literacy rate is much lower (15%) than that of the urban people (38%); and secondly, facilities to get such reading materials in the rural areas are very limited.

Similar is the picture in case of using scientific latrines. It is often said that one of the remarkable changes that is taking place with the progress of civilization and growth is that our toilets are coming closer to our bed-rooms. But in the rural areas such changes are not taking place.

An overview of health sector in Bangladesh points to further imbalance in rural-urban facilities as can be seen in the table below.

**Table 26. Health Service Status**

Indicators	Total	Rural	Urban
1. Percentage of Physical coverage of population of health services	35.0	26.0	60.0
2. Percentage coverage by safewater (Tap & tubewell)	5.6	53.0	76.5
3. Percentage coverage by sanitary/water-sealed latrine	1.0	Negligible	10.0
4. Percentage of people in 'pacca/semi-pacca' housing	16.6	13.5	36.4
5. Percentage having adequate calorie intake	48.0	NA	NA
6. Percentage of markets and food establishment under sanitary surveillance	20.0	20.0	20.0
7. Availability of health laboratory services as percentage of requirement	2	Nil	20
8. Immunization coverage for prevention of T.B. amongst children under 15 years	40.0	35.5	60.0
9. Percentage of children under 2 immunised against DTP	2.0	Negligible	20.0
10. Percentage of children under 2 immunised against Polio	1.0	Negligible	10.0
11. Percentage of children under 2 immunised against measles	0.5	Nil	5.0
12. Coverage of population through distribution of ORS for diarrhoeal diseases	50.0	44.0	100.0
13. Percentage of pregnant women covered by antenatal care	0.49	1.0	40.0
14. Mortality rate	15.65	17.39	9.41
15. Infant mortality rate	140	141.25	124.81
16. Child mortality rate (1 - 4 yr.)	23	24.39	13.1
17. Maternal mortality rate	30	31.8	17
18. Neo-natal mortality rate	80	84.8	45.3
19. Life expectancy of birth	47	55.5	46.6

Source : *Report of the Task Forces on Bangladesh Development Strategies for the 1990's, Volume I, pp.178-180.*

In the field of other facilities also the rural areas are deprived to a large extent indicating inadequate interactions between the rural and the urban areas. Unemployment is endemic in rural areas encouraging migration, causing malnutrition and contributing to poverty, health services are inadequate and exposure to modern amenities is highly limited. All these indicate the absence of gainful rural-urban interaction. During the British rule the rural areas were treated as areas to be exploited and the urban centres were used as the gateway of sending the exploited monetised and non-monetised resources. During the Pakistan period adequate importance was not given to gainful rural-urban interaction. Due to resource constraints of Bangladesh, the progress in this field is very slow. Therefore the scope of exploitative interaction is greater, e.g. credit at a very high rate of interest by professional money lenders, advance purchase of crops at low rates, land mortgage, forced labour.

Absentee landlords present us another kind of rural-urban interaction. According to an estimate, 0.145 million families owning 147 million hectare crop land are absentee landlord. Some of them come to their village home during crop season, get the cultivation done by hired labour or get the crop harvested, cleaned and dried with hired labour, sell the crop to traders and go back to their city home. They may be called manager farmer. Some others, however, lease-out their land temporarily to peasant farmers on condition that a fixed portion of crop shall have to be paid as revenue. Among these type of land owners 52 per cent are in services, 30 per cent are involved in business and 18 per cent are engaged in other profession.<sup>52</sup> Those who are working abroad are also buying cultivable land in order to create productive asset for the time when they will be coming back after their term of service will be over. They are also absentee land lords.

Hamid found that quite a large quantity of rice goes out to market from small farmers. But afterwards, particularly during lean period much more than the above quantity comes back to them to meet their needs. The small farmers are not surplus farmers. After harvesting, they sell rice to meet their pressing needs. Then again they have to buy the same for their existence. The most interesting thing is that the same traders act as the buyers and sellers of the rice from and to the small farmers. The rice or paddy that goes out of the village or from the immediate harvest of the small farmers at lower price again comes back to them at a higher price.

The message that we get from our preceding discussion is that rural-urban interactions that take place through traditional leaders, middlemen, itinerant traders, speculative investors and hucksters are exploitative. Yearly



vegetable deficit in the country is about 35 million metric ton.<sup>53</sup> Yet during full season the farmers get very low price of their produce. During the last vegetable season (usually in the last part of the season) one kg. cabbage was sold at Tk. 0.50, ten kg. radish was sold at Tk.1.00 only and in some places (Shitakunda, Mirerشارai) the producers of tomato played 'tomato throwing games. Absence of market information service, proper communication system, storage facilities and processing units are some of the important causes of such situation.

It is often felt that if the physical facilities of the rural markets could be improved, greater quantity of goods would be brought there and transactions would increase substantially. It would mean larger amount of revenue to the Government. Due to inadequate and inefficient rural market facilities the farmers have been deprived of competitive prices because a large quantity of their produce is being sold in their farm yard and the Government is also losing substantial amount of revenue. According to a survey there are a total of 7903 markets in Bangladesh. These are categorized as :

Rural primary	-	4950
Rural assembly	-	2635
Rural secondary	-	41
Urban wholesale	-	55
Urban retail	-	182
Urban wholesale-cum-retail	-	40

Out of these only 292 selected large markets are regulated under the Agricultural Produce Market Regulation Act of 1964. Rural primary markets and urban retail markets are entirely outside the scope of the Act.<sup>54</sup> Therefore the interactions can be said to be imperfect. Interactions between rural and urban markets play very important role in the growth process. Imperfect interactions are likely to produce imperfect results.

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## CHAPTER 4

### HISTORY OF CO-OPERATIVES AND COMILLA MODEL

#### 4.1 RURAL CO-OPERATIVES

By co-operation we usually understand working together to achieve certain interest. The history of co-operation among families, houses (*bari*), localities (*para*), villages, etc. is as old as the history of civilization. When the first primitive man or women asked for some kind of assistance from his or her neighbour the co-operation began. If their would have no want, probably there would have no need of co-operation. Adversity, therefore, may be identified as the basis of co-operation. In the primitive days of civilization, population was small, wants were few and the means of subsistence were abundant.

With the increase in population and progress of civilization wants began to multiply. " It no longer remained possible for individuals to produce all they needed. Inter-dependance, thus, arose out of necessity.... This gave rise to what we call the 'Exchange Economy'".<sup>1</sup> Previous studies recorded that during the exchange economy period, people began to own land, introduced division of labour and production underwent significant changes. For efficient transaction exchange economy was replaced by money economy. Money and ownership gave rise to capitalism defined as "an economic system in which business and industry is organised and carried on for profit by private enterprise with the minimum of Government interference."<sup>2</sup> The merits and demerits of capitalism, private enterprise and 'Laissez faire' policy of the Government are extensively discussed in different literature on economics. The common among them are unequal distribution of income and wealth, widening gap between the rich and the poor, dominance of profit motive resulting in exploitation of workers and consumers, imbalance in demand and supply due to absence of planning which again is due to absence of Government interference, overproduction or underproduction with consequent price effects, slump and unemployment, growth of slums, class strife between the employers and the employee, etc. The most pronounced among them is the question of distributive justice, concentration of wealth in a few hands and the foul play of the vicious circle of power and riches. Two alternative economic systems came to prominence and were adopted in some countries. These are Socialism and Communism.

"Socialism is a scheme of social organization which places the means of production and distribution in the hands of the community and replaces competition by association."<sup>3</sup> It believes in progressive taxation and nationalisation

for the sake of distributive justice.

Communism, propounded by Karl Marx and supported by F. Engels is a step forward on Socialism. Marx said that labour created the surplus value in any industry, not the capital, and therefore a major portion of the profits should be given to the labourers. He further propounded that the working class should have the political power and private ownership of property should be abolished.

These are also not free from drawbacks. Under this system social gain, not private profit is the emphasis of the system. It thus acts as a disincentive for hard and sincere work which, in the absence of compulsion and regimentation, adversely affects production. Creativity and competition are lost and production loses diversity. Rapid development becomes impossible due to inadequate government capital.

#### 4.1.1 A Balancing Contrivance

Economic system based on commercial thinking or on considerations of social welfare and equality of opportunity were also debated and adopted. But none were above drawbacks. Among these divergence, co-operation operates as a moderating system. Co-operation is defined as "a form of organization in which persons voluntarily associate together as human beings on the basis of equality for the promotion of economic interest of themselves."<sup>14</sup> It is further pointed that since co-operation aims at efficient business, it is an enterprise. It combines good points of capitalistic as well as socialistic forms of organizations in itself. "A co-operative society enables the members to put in their best to attain a higher standard of living for themselves without, in any way, exploiting others. It honours human values and also provides incentives. In a co-operative set-up none of the factors of production is allowed to get an upper hand over the other. Surplus, if any, is distributed among all the factors of production in fair proportion. In a co-operative society, we find a complete amalgamation of interests of workers and their employers and of consumers and producers. This harmonization of interests leads to mutually beneficial policies.... In a co-operative, capital does not play a deciding role in management. Each member, irrespective of his investment in business, possesses an equal voice in management."<sup>15</sup>

#### 4.1.2 Co-operative Movement

The growing unrest among the peasants of British Bengal against the money lenders for their exploitation, frequent floods and famines, reports of



three Famine Commission (1880, 1898 and 1901) brought the problems of the peasants to the surface. Another contemporary study report as prepared by Sir Frederick Nicholson, a civil servant of Madras Presidency in 1885 and another in 1897 where he suggested to organize credit societies of Raiffeisen type of Germany in order to solve the problems of rural indebtedness and poverty. Before his report was published the work on institution building had started. The first Raiffeisen type credit co-operative society was set up in Madras in the year 1892. With the establishment of the co-operative society the informal co-operation that started from amongst the primitive society, became a formal institutional movement.

The main features of the credit co-operatives that started to grow up since 1892 were :

- (a) The co-operatives were agricultural credit societies;
- (b) They were village based;
- (c) Raised funds through sale of shares to their members and deposits from both members and non-members;
- (e) Credit operation to members who need it.

In the absence of any suitable law for the co-operatives these co-operative societies were registered under the Indian Companies Act of 1882. As the Act was not appropriate for the expansion of the co-operative movement the situation was reviewed by the Government in 1899. At last the Co-operative Credit Societies Act of 1904 was enacted with the objective ..... "to encourage thrift, self-help and co-operation among agriculturists, artisans and persons of limited means." With the enactment of this Act the co-operatives were given recognition as a vehicle of rural development.

Rapid expansion of the Credit Societies gave the stimulus to form other kinds of Co-operatives, e.g, Marketing Society, Milk Suppliers' Society, Manure Purchase Society, Consumers Society, Fishermans' Society, Weavers' Society, etc.

The Co-operative Credit Societies Act of 1904 had no provision of any apex organization to provide necessary financial support to the primary societies. It also had no provision of non-credit type co-operative. In order to overcome the inadequacies of the Act of 1904 Co-operative Societies Act of 1972 was inacted. Due to the comprehensive nature of the Act the number of societies, their membership and savings started to increase and other kinds of societies also started to grow up rapidly. At the same time the "Central Co-operative Banks (CCBs) as federations of primary agricultural societies were set up in all sub-

divisions and in some thanas as well."<sup>6</sup>

Soon it was observed that though the number of co-operative societies were increasing, their financial transactions were signalling a deteriorating trend. Principles of Raiffeisen system were not given due importance, loan repayment started to fall because credit operation was not linked with savings of members. In order to review the whole situation the Government constituted a committee under the leadership of Sir Edward Maclagan in 1914, it being named as the Imperial Committee on Co-operation in India or Maclagan Committee.

The Maclagan Committee submitted their report in 1915. Later on the report came to be known as the "Bible of Co-operation for India". After studying the situation of the co-operatives the Committee made some recommendations to the Government for the employment of the co-operatives. The recommendations are given briefly as follows :

1. Co-operatives should be registered only when these were organized on sound lines;
2. Proper utilization of co-operative loans should be ensured;
3. Members of co-operatives should be given adequate co-operative education;
4. Provincial Banks should be established to co-ordinate and control the activities of the Central Banks; and
5. Co-operation should be a provincial subject.<sup>7</sup>

The recommendations of the Maclagan Committee were implemented in all the provinces and Provincial Co-operative Banks were set-up. A few more Committees were formed by the Government from time to time to review the progress and problems of the co-operatives. These were Royal Commission on Agriculture, 1926-27, Agricultural Finance Sub-committee, 1944 known as Gadgil Committee and Co-operative Planning Committee known as Saraiya Committee.

After the administrative reform of Montagu-Chelmsford in 1919 co-operatives became a provincial subject. The period from 1919 to 1929 may be marked as the period of unplanned expansion of cooperatives. After the First World War different kinds of co-operatives started to grow up rapidly without any plan, survey or fact-finding. Notable among these were :

1. Marketing Societies or Supply and Distribution Societies;
2. Agriculture Societies;
3. Consumers' Societies;

4. Business Societies;
5. Credit Societies; etc.

Unplanned increase in the numbers of societies, disregard to co-operative principles, ignorance, rapid organization of co-operative societies, etc. contributed to the creation of confusion, disorder and distrust among the societies and their members. The problems of the co-operative movement were portrayed in detail by Lord Linlithgow in his report of 1928.

The co-operative movement in Bengal was also progressing in the same line. There was in fact an unwritten competition among the provinces of British India including Bengal to increase the number of societies. The number of societies did increase, but with the result that "a number of still-births, a high early mortality and a large proportion of derelicts" had stained the co-operative movement.<sup>8</sup> A contemporary survey identified that :

1. The co-operative movement of Bengal was in fact a movement of receiving loan;
2. Yet the movement could not meet even five percent of the demand for loan;
3. The co-operative movement could not cover more than six percent people of the province;
4. As a result, money lending business of money lenders at a very high rate of interest continued unabatedly.

The great economic depression of 1930s adversely affected the economy of India also. In India it started from 1929 and had bitten off from every organ of its economic body. Price of agricultural produce and land fell sharply. The depressive economy bit the co-operative movement also. Amount of overdue loan increased phenomenally. As a result, many co-operative societies were closed down and expansion of the same stopped.

The condition of the co-operatives in Bengal was not different. In order to free the farmers from their loan burden the Bengal Agricultural Debtors (BAD) Act was enacted in 1935. But the co-operatives sustained heavy losses due to the exemption of co-operative dues of the farmers by the Debt Settlement Boards under the BAD Act and subsequently by the Bengal Money Lenders Act of 1939. These two laws that were framed to save the farmers from their heavy loan burden had actually wolfed down a big share of the co-operative societies' own funds. "In respect of those exemptions, no compensation to the Co-operatives was given by the government, although the investment of the co-operatives so

exempted had been made from their own funds."<sup>9</sup> The adversity was so distressing that the individual loans given by the co-operatives of Bengal came down to Rs.2.3 million in 1935-36 from Rs. 16.9 million in 1928-29.

It appears from a study of the co-operative movement in Bengal that it had to struggle hard for its existence. The co-operative movement in Bengal got a separate entity after the passing of the Bengal Co-operative Societies Act in 1940. But the co-operative movement of Bengal could not escape the deluge of unfavourable circumstances. The second world war (1939-43), the political tumult of 1940 and the great famine of Bengal in 1943 concertedly contributed to the disruption of the economy. Supply of consumer goods became inadequate. Need based Consumers Co-operative Societies were organised, the first one being in Rangpur. These were mainly supply co-operatives through which considerable relief goods were distributed among urban consumers. But with the improvement in the normal and regular supply situation these co-operatives ceased to operate.<sup>10</sup>

Another blow to the co-operative movement of Bengal came through partition of the province into East Pakistan and West Bengal (India) in 1947. Huge number of members (mostly Hindus) migrated to India leaving the co-operatives in a mess. Management of the co-operatives broke down, confidence of the members was lost and their fund had withered away. During partition of Bengal there were a total of 26,664 co-operative societies in erstwhile East Pakistan. By 1957, 24,675 co-operative societies had to be liquidated due to their bankruptcy.

During the period of Pakistan the condition of the co-operatives in East Pakistan (Bangladesh) was pitiable. The conditions of the co-operatives at that time are summarised as follows :

- 1) There was no provincial co-operative bank;
- 2) The Central Co-operative Bank that fell in East Pakistan's share was bankrupt;
- 3) Though there were existence of co-operative societies in black and white, in reality, there was none;
- 4) Due to migration of a large number of members and miserable pecuniary condition of the remaining members, the co-operative movement was virtually stagnant;

- 5) There was in fact no asset left in any of the co-operative societies;
- 6) The whole credit structure of the co-operative had broken down. The possibility of getting any help from any quarter was bleak;
- 7) The Government was very busy to attend to other important problems that originated from partition of India. It thus could not give attention to co-operatives and their problems.

After gradual recovery from the initial disorder that generated from the partition of India, the Government realised the importance of restructuring the co-operatives of erstwhile East Pakistan. On March 31, 1948 the Provincial Co-operative bank was organised. It was further decided to organise multipurpose co-operative societies. But the decision had some difference with the previous system. The differences are :

Previous system :

- 1) The co-operatives were basically single purpose credit co-operative societies;
- 2) Had unlimited liability, and were
- 3) Village level.

New system :

- 1) The co-operatives are multipurpose co-operative societies;
- 2) Having limited liability; and are
- 3) Union level.

Since 1948, multipurpose co-operative societies started to grow up in different Unions of the country. Under the leadership of Lord Boyd Orr the Pakistan Agricultural Enquiry Committee Report was prepared in 1951-52 where he recommended that Union Multipurpose co-operative Societies should be organised under Government guidance and supervision. According to the recommendation of the Committee the organizational work of co-operatives were started from 1952 under Government guidance. By 1953-54 Government organised one Union Multipurpose Co-operative Society in each union, i.e. a total of 3949 societies. In addition, 135 Central Multipurpose Co-operative Societies were also organised. The rationale behind Government intervention was..." the bigness of area and multifunctional character of the UCMPSSs would enable them to have enough members, funds, business opportunities and profits so necessary for

working out their objectives with efficiency and viability. Secondly, the richer sections of the people who generally refrained from membership of the village co-operatives for fear of unlimited liability, would feel safe to join the UCMPSs.\* Lastly, it was presumed that the UCMPSs as a new concept, would remedy the diseases and weaknesses which the village co-operatives suffered in the past.<sup>11</sup> Unfortunately, the experiences gained from past encounters were forgotten or misinterpreted deliberately.

Upto 1958-59 these societies operated mostly as dealers of limited consumer goods. In the jute growing areas the Union Multipurpose CO-operative Societies operated from 1950-51 to 1955-56 under Co-operative Jute Purchase Scheme.

The overall condition of the co-operative movement was not encouraging. The top-down decision had no coherence with works undertaken and structural distinction. As a result, weaknesses and inactivity surfaced rapidly. Thus within a period of four years, i.e. within 1954 to 1959, 1107 societies had to be liquidated.

In 1955 the Government constituted ILO Asian Field Mission under the leadership of Dr. A.H. Ballendaux and R.K. Harper to review the overall situation of the co-operative movement in the province. The ILO Asian Field Mission prepared an analytical report. The salient features of the report are given below.

1. No attempt was taken to salvage the Central Banks and other big co-operative organizations that were in severe distress due to their bankruptcy.
2. The whole co-operative structure at different levels was in a disorderly situation.
3. The co-operative societies were organized hastily without taking into cognizance the past mistakes that occurred due to such haste in the formation of the societies. There were recommendations in the past reports to organize the cooperatives on experimental basis for a certain period of time, observe their activities and behaviour pattern and then if satisfied, to register them as recognized co-operative societies. But these recommendations were not adopted.

\* UCMPS : Union CO-operative Multipurpose Society.

4. Trust on the principles of co-operatives, training and motivation on co-operatives and members' confidence on the effectiveness of co-operatives were absent not only among the members but also among the officials of the co-operative department. The irony of fact was that these people were responsible to develop the co-operatives and expand their activities.
5. Financial help provided by the Government was inadequate and not timely.
6. There was no training facilities based on the needs of co-operatives. The meager training facilities that existed in this province were traditional, outdated and had no relation with the changing needs of the co-operative movement. Therefore it could not create any affirmative impact among the co-operators.
7. It was necessary to increase the practical experience and skill of the personnel of co-operative department through extensive field work and study of field situation. But it did not take place.
8. The Jute Marketing CO-operatives that were organized in 1950 to supplement the working of the Jute Board, were working remarkably well and was graded as the fifth largest jute shippers in the country. The Government should have encouraged their growth through its patronizing assistance. Unfortunately this was not done. On the other hand, the support so much necessary for their continued success, was withdrawn on the plea of mismanagement. The society was thus forced to close down its business in 1958. Similarly, the Rangpur District CO-operative Consumers Ltd. (first formed during the great famine of 1943), reportedly the largest consumer society in Asia with respect to its membership of over 1.3 million was put to liquidation due to mismanagement. During this period, the Water and Power Development Authority (WAPDA, subsequently Bangladesh water Development Board : BWDB) and the Bangladesh Agricultural Development Corporation (BADC) organized co-operative societies and began providing support services to the farmers of their project areas through their respective co-operatives.

In 1958-59, the State Bank of Pakistan for the first time stepped in the field of co-operative agricultural credit which provided a stimulus to the Co-operative Banks to revitalize the co-operative movement.

After 1960, organizational work of co-operatives started with new vigour with Government patronage. In the Second and Third Five Year Plans of Pakistan

considerable allocations were made to this sector to strengthen the movement.

#### **4.2 EVOLUTION OF COMILLA MODEL AND ITS DISSEMINATION**

The Bangladesh Academy for Rural Development (BARD) was established in 1959. From its inception the Academy had been trying to develop a new rural development model that would take care of all kinds of needs of the rural population. It evolved out of a series of experimental projects designed and executed by the Academy in its laboratory area. - the Comilla Kotwali Thana. The four basic projects that were designed, experimented and replicated throughout the country as national programmes whose inter-relationship is very much important to achieve the desired results are commonly known as Comilla Model, or Comilla Approach, or Comilla Programme, or Comilla Experiment. The four national programmes are :

1. The two tier Co-operative programme.
2. Rural Works Programme (RWP)
3. Thana Training and Development Centre (TTDC), and
4. Thana Irrigation Programme (TIP).

These experimental or pilot projects were launched simultaneously on the basis of the needs of the villagers as identified by the planners of the Academy.

The Academy's search for a model started with experimental institutional innovations with the objective of bringing about technological and other changes in the rural activities.

The prevailing disappointing feature in the agriculture sector prompted the planners at national level for a solution of the problems associated with agriculture. Many began to think of devising and implementing a new kind of social organization that will match the new kind of technology. Opinions, however, differed on the question of the type of social organization to be introduced.

The Academy studied various rural development programmes of different countries. the graduation of the co-operative movement, visited many villagers and interviewed different village groups, met with them in different informal sessions and the problems associated with the rural economy were studied. The result was the identification of some important basic characteristics of the rural economy.



Some Basic Problems of the Rural Economy (1960s)<sup>12</sup> :

1. Individual holdings are of different sizes varying from a tiny plot to seven or eight acres of land. These were cultivated with farmers' own labour and occasional hired hands. Rice is the main crop. Most of the farmers, with some exceptions grow one crop. The farmers have strong attachment to their land.
2. Formal or informal organization that may strengthen the cohesive ties of the village is absent. Leadership in the village is weak.
3. During the winter months the cultivable land remain idle due to dry weather.
4. From June through August almost all the land is flooded with occasional damage to the standing crops.
5. Credit is obtained at a very high rate of interest, usually one hundred percent. Almost all the farmers are in debt, many of whom are so deeply in it that they have little chance to come out it.
6. Land for sale is not usually available. The price of land, if available for sale, is beyond the reach of the common men. Half the crop is the share rental rate with the tenant who furnished all the inputs except the land.
7. Most of the farmers who do sell their crops, sell it at harvest time which is the year's lowest price period. Few farmers can afford to hold their produce long enough to obtain, through seasonal fluctuations, the highest price available in the market.
8. There is shortage of all types of power in the village except human energy. Most farmers have excess only to a pair of undersized and sickly bullocks to work their farms. Mechanized equipment is not available. About half of the farmers do not own even a single bullock. They rent them as needed from their neighbours.
9. Methods and skills are traditional and inefficient. Most of the people are illiterate. Around Comilla, Muslim women seldom work in the fields.
10. Sub-division and fragmentation of holdings make the application of modern methods difficult. There is practically no effective system of communicating

new ideas and methods."

#### 4.3 COMILLA CO-OPERATIVES

After much academic exercise the Academy realised that co-operatives of small farmers were the possible organizations through which desirable changes could be brought in the countryside. There were different types of co-operatives in different countries and also within the country. The question that was raised was what type of co-operatives should be introduced considering the socio-economic condition of the country? The Academy felt the need of a scientific experimentation to find out a workable model of rural development. "Briefly, the chief objective of this experiment would be to promote the formation of small co-operative groups of farmers who would adopt improved methods, implements and machines. The small co-operative groups will aim to become self-sustained. The members would learn to save and collect their own capital and invest it in better farming. A co-operative group would overcome handicaps of small holdings. It would be possible for members to use implements and machines which they could not own individually and on this basis, it may be possible to build a bigger structure of co-operative credit and marketing."<sup>13</sup>

The first tentative plan for a Co-operative pilot project was outlined as follows :

1. The Academy would sponsor a Central CO-operative Association.
2. The Central Association would help in the organization of small co-operative groups.
3. It would operate a centre equipped with improved implements and machines, such as power pumps, small tractors, sprayers, etc.
4. It would arrange demonstration of these implements in different villages and run training courses for the farmers.
5. The Central Association would conduct intensive training programme stressing the need for saving and investment in farming and the learning of better methods for raising production and income of the members.
6. Once the habit of co-operation grows the members would learn to do their buying and selling jointly as well as the planning of crops.<sup>14</sup>

The pilot project thus outlined a two-tier co-operative structure, — one central co-operative association at the Thana level to support and provide supplies and services to the other co-operatives located at village level. "It proposes to change rural East Pakistan (Bangladesh) from the tradition bound society to a modern technological society through methods of reform..... The model

assumes that the future of the nation is with the common man, the cultivator and craftsman and supposes that this common man, if placed in right educational and decision making situations, can lead himself and his group towards improvement in general welfare..... This model does not break strongly with the past but moves slowly but firmly into the future, merging social and economic institution which are compatible with the introduction of modern technology with the older institutions which have given south Asia the culture it is famous for."<sup>15</sup>

#### 4.3.1 Growth of the Programme

January, 1960 to June, 1961 was actually the exploratory period of the experiment. During this period a total of 43 village groups were organized. Out of those, 25 village groups saved Tk. 29,700.00 in cash. They also saved 2602 maunds( 1 maund = 82 pounds; 1 pound = about 454 gram) of paddy, borrowed Tk. 47,300.00 from the Central Co-operative Bank and used it in a supervised credit programme, irrigated 274 acres of land with rented power pumps, ploughed 434 acres of land with tractors and grew Boro (winter) rice worth\* Tk. 90,105.00. Use of power pumps and tractors marked the beginning of selective mechanization in Comilla thana.

According to the evaluation of the planners, the idea of co-operation at the end of the exploratory period, was growing rapidly with more and more village groups asking for recognition.

The initial success of the experiment with village based co-operative groups encouraged the planners both at the national level and the Academy to draw up a five year scheme for expansion of the experiment to cover the entire Comilla Thana. The scheme called "Introduction of Mechanized Farming on Co-operative Basis in Comilla" was prepared and approved by the Planning Board of the erstwhile East Pakistan on 11 January, 1962. "The main objective of the scheme is an experiment in methods to increase agricultural production by intensive farming through modern farming technique and use of machinery. The approach is expected to demonstrate the importance of co-operatives in solving problems of small holding and in providing supplies and services to those cultivators whose lands are not sufficiently extensive to justify the individual purchase of power units. The scheme also aims at proving a model demonstration area for other co-operators and to arrange for their training and a laboratory area for research and collection of data on co-operation and mechanization."<sup>16</sup>

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\* Existing market rate

The then Central Government of Pakistan sanctioned Tk. 4.82 lakhs for the first year (1961-62) of the project. In addition, the Ford Foundation sanctioned two lakh dollars for the project.

With the progress of organizational work the number of primary agricultural and non-agricultural co-operative societies was increasing. A separate managing committee with representatives from the primary societies and the Government was formed to look after the management and operation of the programme. This marked the formation of a separate independent central association at the thana level, called the Kotwali Thana Central Co-operative Association (KTCCA). The Association was registered with the Co-operative Directorate of the Government in January, 1962. Thus the two tier co-operative system started functioning in Comilla Kotwali Thana. Before the formation of the KTCCA, however, the organizational and operational works were taken care of by the BARD.

In early 1962 the planners wanted to test the effectiveness of the programme in other areas of Bangladesh. In late June a scheme was prepared which outlined the setting up of three additional experimental areas during 1962-63. Accordingly the experiment was launched in Natore, Gaibanda and Gouripur Thanas. After five years of experiment the pilot project of two-tier co-operatives was found to be an effective institutional approach to rural development. It demonstrated the importance and effectiveness of rural institutions for building irrigation projects and their utilization and management, for using tractors, pumps, irrigation water, insecticide and fertilizer and for using training, repair and supplies. Here lies its inter-relationship with other experimental projects, which will be discussed in the subsequent sections.

In 1966-67, the Evaluation Committee of the Government of erstwhile East Pakistan recommended further expansion of the programme under Agricultural Development Corporation (ADC). Under Comilla District Integrated Rural Development programme, the expansion had already started in seven thanas of Comilla district in May, 1965. According to the recommendation of the Evaluation Committee the remaining thirteen Thanas of the district were also covered in 1967. The whole of the Comilla district thus came under the two-tier co-operative system.

In 1970, the co-operative programme was recognized as a national programme and replication of the programme throughout erstwhile East Pakistan was started under the title of Integrated Rural Development Programme (IRDP). From January, 1983 the programme was named Bangladesh Rural Development

Board (BRDB) which continued the replication of Comilla co-operative model.

#### 4.4 RURAL WORKS PROGRAMME (RWP)

As the organizational work of the two-tier co-operative societies was going on in 1962, it was realized by the planners of the Academy that without link roads, culverts and bridges on the roads, irrigation and drainage canals and sluice gates on the canals, flood protection embankments, etc. agricultural development was not possible and since agriculture is the main occupation of the rural people, it will be difficult to keep the cohesive character of the co-operatives alive that would ultimately hinder their growth. It was further realized that the local bodies (Union Councils) must be involved in building up these infrastructures whose support was very much necessary for the growth of the co-operatives. The pilot Rural Works Programme was thus started in Comilla Thana, the laboratory area of the Academy, in 1961. The programme, however, had its origin in the expanded PL 480 agreement signed by the Government of the erstwhile Pakistan and the Government of the United States of America in October, 1961.

The objectives for which the Rural Works Programme (RWP) were designed are quoted below.<sup>17</sup>

1. The Rural Works Programme (RWP) was an attempt to tackle two fundamental problems : construction of a network of roads, drainage channels and embankments and provision of employment during the dry idle months to the landless labourers.
2. Rural drainage and embankment are the infrastructure of rural development. Without link roads, without good drainage and without protective embankments there cannot be much agricultural development. And without employment to the rapidly increasing landless villagers no Government can hope for stability.
3. The Works Programme proposed to build this infrastructure in partnership with the local councils. The Road Engineers and WAPDA Engineers .... were urged to give technical guidance and encourage and train the people to help themselves without contractors.<sup>17</sup>

The programme thus included link roads, water supply canals, drainage canals, sluice gates, culverts, bridges, flood embankments and the like which required little or no foreign exchange and employed a large number of landless

labourers during the slack season for agriculture.

All the steps and procedures involved in the development and implementation of the pilot project were recorded and a report entitled "Report on Rural Public Works Programme in Comilla Kotwali Thana " was prepared by Mr. A.K.M. Mohsin and submitted to the Ministry of Basic Democracies (subsequently Ministry of Local Government, Rural Development and Co-operatives, Local Government Division) and the Planning Commission. The main conclusions of the report were:

1. A comprehensive programme of public works was designed and carried out within the short period of six months;
2. The Thana Councils and the Union Councils proved themselves remarkably efficient in planning and executing this project;
3. The Union Councils mobilized and supervised the labourers much better and more cheaply than private contractors would ordinarily do;
4. The village leaders' own skills in earth-work and their ability to follow the engineers' instructions were fully demonstrated;
5. Employment was provided to a substantial number of labourers at widely scattered localities in the thana;
6. The labourers accepted half of their wages in wheat;
7. Public contributions, except in the shape of gifts of land and clerical and supervisory labour, were hard to obtain;
8. The public works carried out by the Union Councils with the help of the local leaders aroused much enthusiasm. Foundations were beginning to be laid for good drainage system. Managerial skill was created and the position of the Union Councils was greatly strengthened.

On the basis of Comilla experience, a comprehensive programme of rural public works was created by the then provincial Government in 1962-63. The report of the Academy had suggested the expansion of the programme in 54 Thanas (at that time, total sub divisional headquarters). The programme started expanding with Tk. 100.00 million for 54 Thanas. Subsequently, smaller programmes in all other Thanas of the erstwhile East Pakistan were added. The

programme thus started to operate as a country-wide national programme.

Under this programme priority was given to the economic problems, such as the need to build up a net-work of roads, drainage, embankments, irrigation canals, regulators, sluice gates, culverts, bridges, etc. and the need will continue for many years. In this context the significance of rural works programme cannot be underestimated. After the liberation of Bangladesh, the programme has been recognized as a national programme particularly to war-torn rural economy of the country. But the First Five Year Plan (1973-78) of Bangladesh recorded that "The Rural Works Programme... has been compelled by the disruptions during and after the Liberation War to become largely a programme of relief. This is incompatible with its role in the Five Year Plan. The programme needs a complete overhaul."

Whatever is said in the Plan Book, the truth is that the Rural Works Programme is presently overshadowed by the Food for Works Programme which is a relief oriented programme under the Ministry of Relief and Rehabilitation.

#### **4.5 THANA TRAINING AND DEVELOPMENT CENTRE (TTDC)**

When the Comilla Co-operative Model was in its cradle, the need of an effective training programme that could upgrade the skills and production ideas of the farmers was felt strongly. Khan expressed the idea by saying that the struggling patient should be kept internally warm instead of putting blanket externally on him and for that the co-operators should have the opportunity of training and education.<sup>19</sup> The importance of training at a time when the co-operatives were growing, Rural Works Programme and Thana Irrigation Programme were expanding, was emphasised in many records.

In order to orient the members of co-operatives about their rights, privileges and obligations and also about the co-operative principles, acts and rules, in order to make them efficient farmers to grow crops with seed-fertilizer-water and insecticide technology, and to tell them about poultry, dairy, pisciculture, vegetable, health, etc. and the new ideas and developments taking place elsewhere, the need of continuous training was stressed in different forums. From studies at the Academy it was found that a teacher can give information only, while a trusted and influential village man can give both information and advice.

The Academy thus proposed to use the trusted influential men of the villages as agents for disseminating new ideas and methods. This marked the beginning of Model Farmer approach and the Comilla Thana Training Centre. The

requirements set by the Academy were : (1) the system should provide for training large number of villagers in improved agricultural practices and methods; (2) the system should be inexpensive so that the poorest village could afford it; and (3) the system should be such that it could make efficient and effective use of highly skilled and trained teachers. These requirements gave birth to the idea of bringing all the thana level offices of nation building departments to a single campus where the Central Association and its Training Centre were located so that the skilled and specialised thana level officers of these departments could be used as teachers and co-ordination of supplies and other services provided by these officers could be ensured. The integration of training with all kinds of development concept led to the emergence of Thana Training and Development Centre (TTDC). This was the concept of horizontal integration of the Comilla approach.

The major objectives of the TTDC were decentralised and co-ordinated rural administration, local level planning, and development of skills and human resources. The Rural Works programme (RWP) and the Thana Training and Development Centre (TTDC) were introduced all over erstwhile East Pakistan in 1962-63. All the Thana level officers of the nation building departments were brought to the same campus where the Thana Central Co-operative Association was located. These officers assumed the role of teachers of the village representatives who came from the primary societies to the centre once in a week for instruction. The Central Association worked as the facilitator and co-ordinator. The Thana Council was also located in the same campus. This was an attempt to improve local administration of Government and to enhance the ability of local Government institutions to solve the problems of the rural people. This was done under the name of another project called the Rural Administration Experiment launched in April, 1960. This programme was actually launched to assist the effective implementation of the Rural Works Programme. This experiment involved working with (1) the Thana officers of various nation building departments, (2) the Thana Nirbahi Officer previously Circle Officer (Development), (3) the Thana Council, and (4) the Union Council under the Thana. The experiment further aimed at mobilizing the vast reservoir of non-monetised capital, — the rural unemployed people to carry out local public works programme.

The TTDC thus became the centre of linkage of the nation building departments with the villagers and inter-departmental linkages. It offered a model of both vertical and horizontal linkage.